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## How To Generate UPI Pin With Aadhaar Card In PhonePe. (Step-by-Step Guide)

### Description

PhonePe, one of the leading instant payment platforms with approximately 350 million registered users, has introduced a new feature that enhances the convenience of its users. Now, individuals can activate the Unified Payments Interface (UPI) on the PhonePe app using their Aadhaar card, eliminating the need for a debit card during the setup process. This can be very useful for visually impaired individuals who do not have debit cards provided by their banks and want to use UPI apps. The process of creating a UPI PIN with an Aadhaar card is also accessible with a screen reader.

When setting up UPI on various apps like Google Pay, Paytm, and PhonePe, users were previously required to provide debit card information to authenticate the process and establish their UPI PIN. Unfortunately, this method created difficulties for numerous Indian bank account holders who did not have immediate access to a debit card. However, with the implementation of Aadhaar-based OTP authentication for UPI activation, a larger number of people can now join the UPI ecosystem.

### Step-by-Step Guide to Set Up UPI on PhonePe using Aadhaar Card:

1. [Download the PhonePe app from the Play Store or App Store.](#)
2. Open the PhonePe app, enter your mobile number, and verify it with the OTP received.
3. Click on the profile available in the top left corner of the screen, and there you will find "Payment methods."
4. Under payment methods, click on "Add New Bank Account."
5. Select your desired bank and validate your phone number.
6. PhonePe will retrieve your account details and link it to UPI.
7. Now, you can set up your UPI PIN. You have the option to either enter your Debit/ATM card details or select the Aadhaar card option, which you will find at the bottom.
8. Enter the last six digits of your Aadhaar card. Subsequently, an OTP will be sent to your registered mobile number.
9. Enter the OTP received, and your UPI PIN will be successfully set up for PhonePe.
10. Once the setup process is complete, you can access various UPI features such as payments and balance checks within the PhonePe app.

With this new Aadhaar-based OTP authentication for UPI activation, PhonePe aims to make the UPI registration process more inclusive and user-friendly for individuals without immediate access to a debit card. By leveraging the power of Aadhaar, PhonePe continues to enhance its platform and provide seamless digital banking experiences to millions of users.

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