

PAYMENT SOLUTION
INDIA

India is widely recognized as one of the most dynamic emerging e-commerce markets. While accounting for only 3 percent of total retail sales in the country, e-commerce is nevertheless already an INR4,299 billion (US\$61.1 billion) market.



UBank Connect in India

- Direct connection to banks
- Dedicated bank account(s)
- Local technology and operations team
- Flexible and competitive rates






Payment Methods





Local Bank Transfer

Local Debit & Credit Cards

Local Wallets

Note: Availability of local wallets may change. Please check with our team.



Processing Limits

Deposit

Per Transaction Limit	UPI	NetBanking	Wallets
Minimum	500 INR	500 INR	500 INR
Maximum	30,000 INR	30,000 INR	30,000 INR

Payout/Withdrawal

Per Transaction Limit	IMPS/RTGS/NEFT	NetBanking
Minimum	500 INR	500 INR
Maximum	300,000 INR	300,000 INR

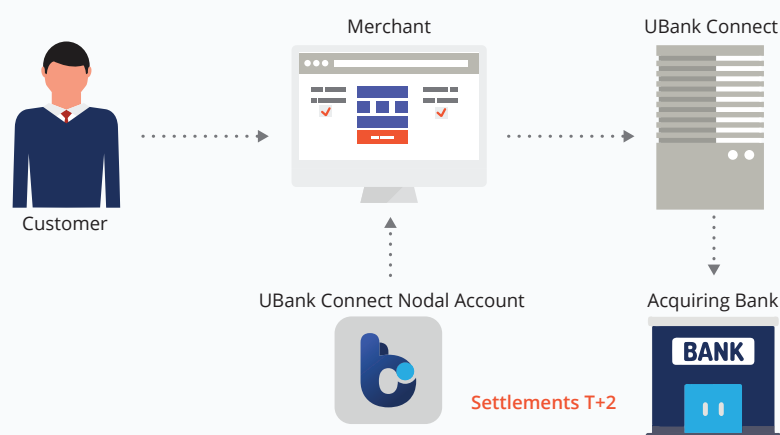
Note: Processing limits for deposit and payout are indicative and average limits only. The actual limits may vary depending on the bank's provision of live account/s.

Online Fund Transfer Methods

3 Different Methods to Transfer Funds Online

Category	Immediate Payment Service (IMPS)	Real-time Gross Settlement (RTGS)	National Electronic Funds Transfer (NEFT)
Minimum Transfer Amount	1 INR	200,000 INR	1 INR
Maximum Transfer Amount	200,000 INR	No Upper Limit	No Upper Limit
Settlement Speed	Immediate	Immediate	1-4 Hours
Settlement Type	One-on-One Settlement	One-on-One Settlement	Batch Settlement
Charge for Outward Transaction	Bank Charges Vary	Bank Charges Vary	Bank Charges Vary
Service Availability	24/7	Banking Hours	24/7

Settlement Flow



Supported Banks

- Yes Bank
- Punjab National Bank
- IDBI Bank
- HDFC Bank
- Axis Bank
- Bank of India
- Kotak Mahindra Bank
- ICICI Bank
- Deutsche Bank
- Federal Bank
- State Bank of India
- Karnatka Bank Ltd
- Corporation Bank
- Union Bank of India
- DCB Bank
- Jammu and Kashmir Bank
- Oriental Bank of Commerce
- Vijaya Bank
- South Indian Bank
- United Bank of India
- KarurVysya Bank
- Indian Overseas Bank
- RBL Bank Limited
- Indusind Bank
- Bank of Baroda Retail
- Catholic Syrian Bank
- UCO Bank
- IDFC First Bank Limited
- Punjab and Sind Bank

