

How to Activate WhatsApp Pay By Invitation

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Quick answer

After a long time of waiting, Facebook-owned WhatsApp now got the approval for the UPI Payment service from the National Payments Corporation of India (NPCI). WhatsApp was testing the service for the last few years with limited users, and due to some approval issues, the official release was delayed.

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And finally, the company got approval, and the service went live. With the new WhatsApp Pay, users in India can make payments from within WhatsApp without switching to other applications like Google Pay, PhonePe, etc.

How to Activate WhatsApp Pay on Android and IOS Devices?

The WhatsApp UPI payment option is live and is not rolled out completely. The company is releasing the features to its users in a phased manner. To get the new feature, you need to update the application first. Go to PlayStore or Appstore and check for any updates for WhatsApp. If so, update the application.

- Once done, go to WhatsApp and click on any of the chat lists. For that, you can open the chat of any of your contact.
- From the chat window, click on Attachment
- If WhatsApp pay is enabled, then in the attachment list, you can see one option called Payment.
- Click on the Payments to initiate the Payment.

Please note that the option is not rolled out completely to all the users. Therefore, it will not be available for you even though you have updated the app to the latest version.

In that case, no need to worry. The feature will automatically appear on your account in the coming days, and you will be able to make Payment with others within India. The only thing from your side is to update the application to the latest version.

Activate WhatsApp Pay By Invitation

As we mentioned, the feature is not rolled out completely, and the company is now offering the feature by Invitation only. To activate the feature instantly on WhatsApp, you need to follow the below steps.

Step 1: You need to identify any of your friends or relative who already have the WhatsApp Pay feature active on their number.

Step 2: Ask them personally to send you an Invitation. They can do it by opening your chat window and clicking on the Payment Button from the Attachments. Next, they will see an option called 'Notify'

Step 3: Clicking on Notify will enable the Payment feature instantly on the number.

So, in the same way, you can enable the Payment Feature on any of your friend's numbers instantly.

Currently, the Payment feature is enabled only on a few Banks like SBI, HDFC Bank, ICICI Bank, Axis Bank, etc. So make the user select any of those banks. Other Banks will be added to the list soon.

NPCI Limited the Transactions on Third-party UPI apps

Along with the approval of WhatsApp Pay, NPCI also issued a new regulation to the UPI-based service in India. As per the new rule, third-party UPI apps cannot do more than 30 percent of overall transactions.

The new rule will setback to third-party UPI apps like WhatsApp, PhonePe, Google Pay, etc. As per the new rule, these services are not permitted to do transactions more than 30 percent. Hence some limits will come in between their overall daily activity.

However, those services coming under the banking sector, such as Paytm, Jio Pay, etc., will not be affected by the new rule since they are not third-party payment services.

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