iGEEKSBLOG

WhatsApp has revolutionized the way we communicate, making it easy to stay in touch with our friends and family. However, that's not all. Beyond its primary function as a messaging app, WhatsApp also lets you send and receive money using WhatsApp Payments. This feature makes financial transactions as easy as chatting, and you can even send money internationally.
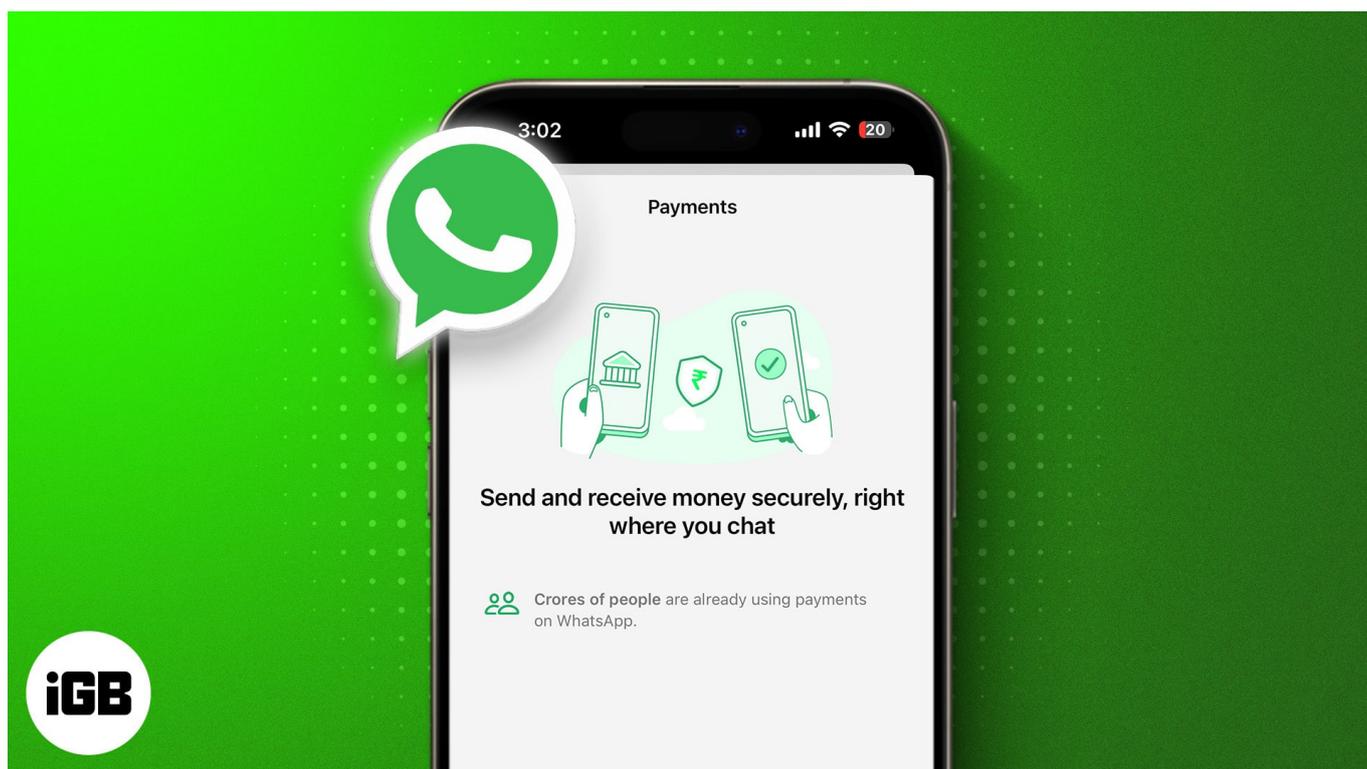
As of writing, WhatsApp Payments is available in India, Brazil, and Singapore. If you reside in one of these supported countries, keep reading to learn how to set up WhatsApp payments on iPhone.

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How to set up WhatsApp Payments on iPhone

Setting up WhatsApp Payments on an iPhone is fairly straightforward. However, the exact steps might vary depending on your country. In India, all the transactions made via WhatsApp Payments are processed with the Unified Payments Interface (UPI). This allows you to link your bank account to a virtual payment address, which can be used to send and receive money. Here's how this works:

1. Open **WhatsApp** on your iPhone.
2. Tap the **Settings** tab at the bottom.
3. Select **Payments** and tap on **Add New Payment Method**.
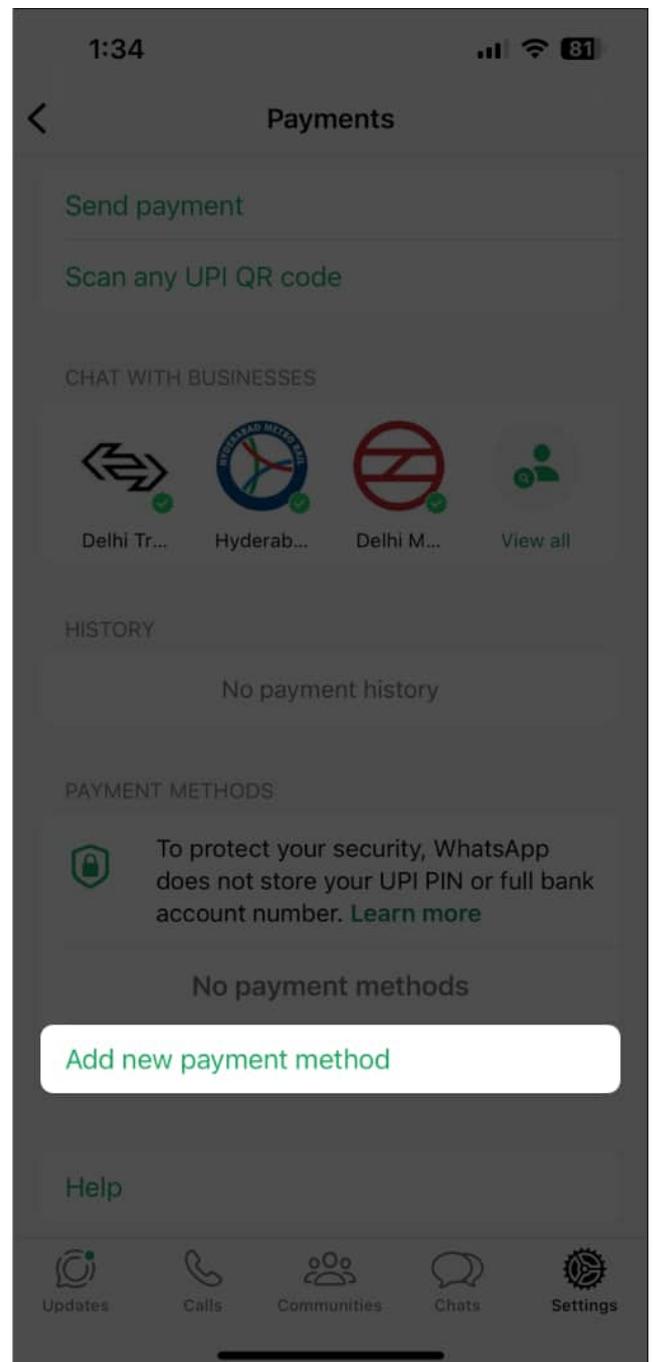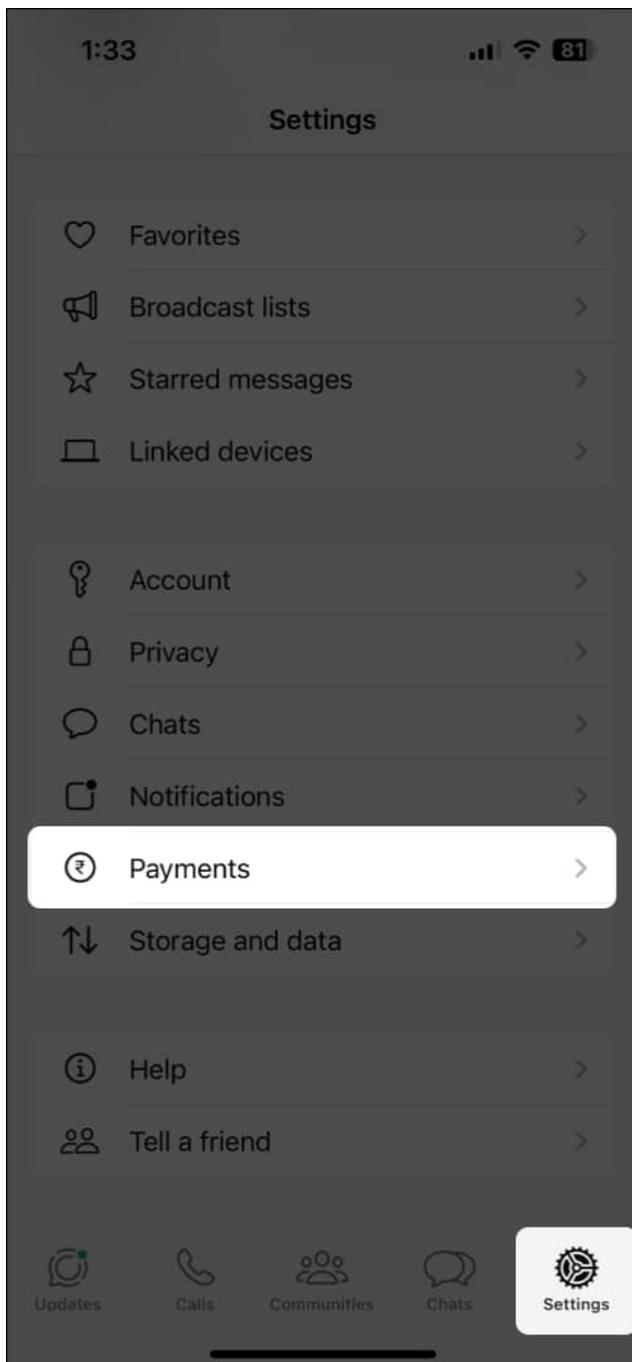
4. Then, tap **Continue**, followed by **Accept and Continue**.
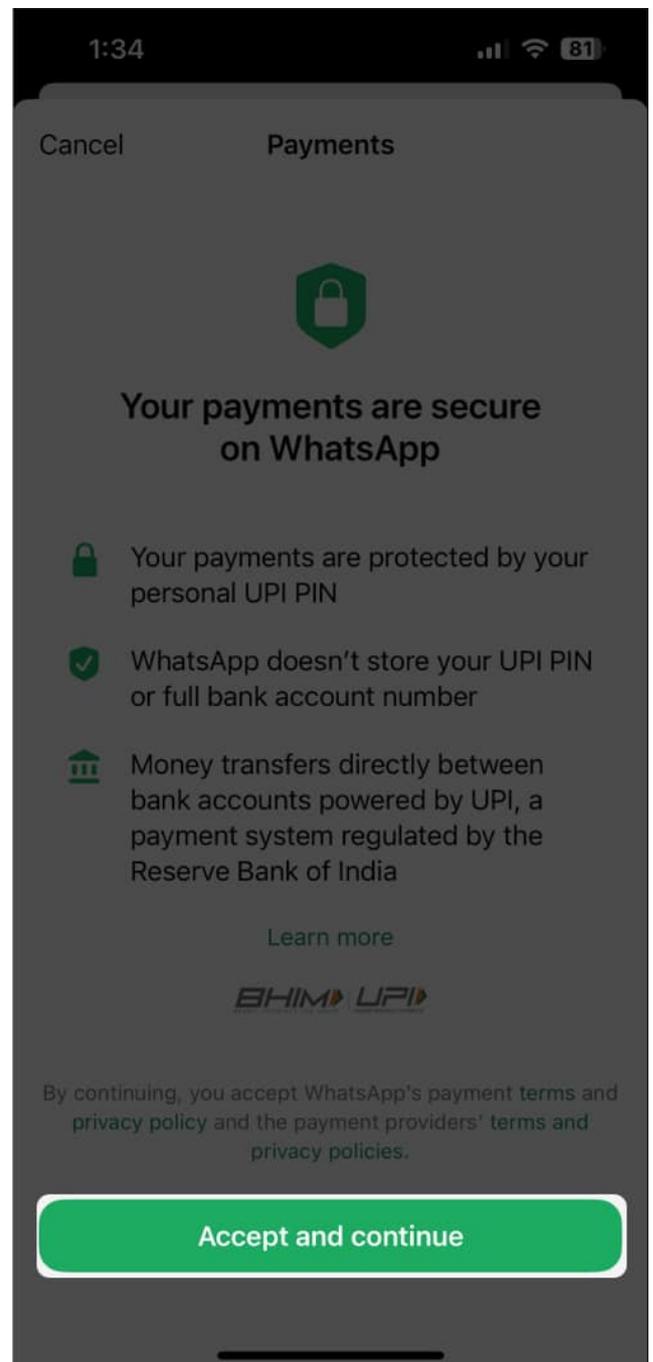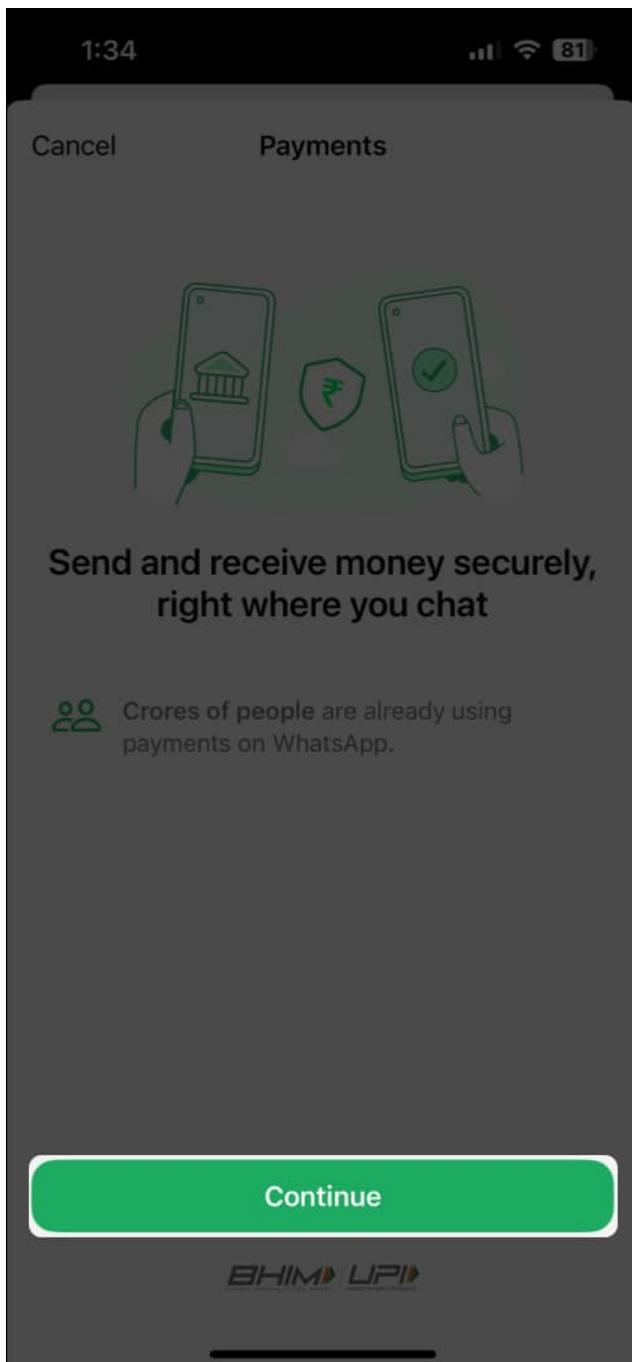
5. Choose your bank from the list of UPI-supported banks.
6. Tap **Verify**. Then hit **Send** to complete the verification.
7. After your bank account has been verified, tap **Done** to finish the setup.
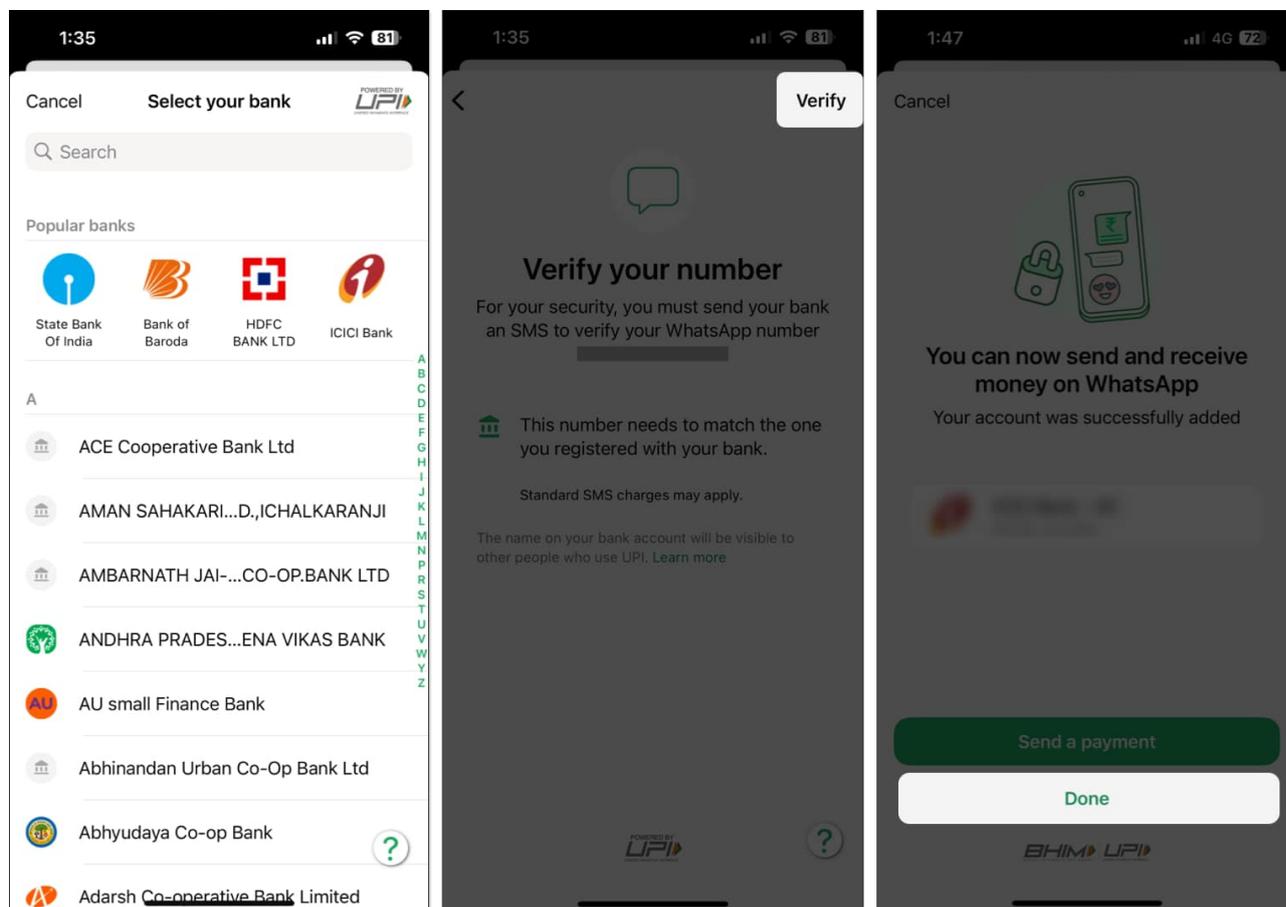
How to transfer money with WhatsApp Payments on iPhone

Setting up WhatsApp Payments is just one part of the equation. Once you link your bank account via UPI, here's how you can send and receive money using WhatsApp Payments on your iPhone.

How to send money through WhatsApp Payments on iPhone

There are two methods to send money through WhatsApp Payments. You can either send money directly from WhatsApp chats or use a UPI ID, number, or QR code. Depending on the method you use, the steps can be somewhat different. So, here's a step-by-step breakdown of both methods.

To send money when you're in a WhatsApp chat, follow these steps:

1. Start a new chat or open an existing one with the receiver.
2. Hit the **+** icon located to the left of the text field and tap **Payment**.
3. Enter the amount you want to send and hit **Next**.
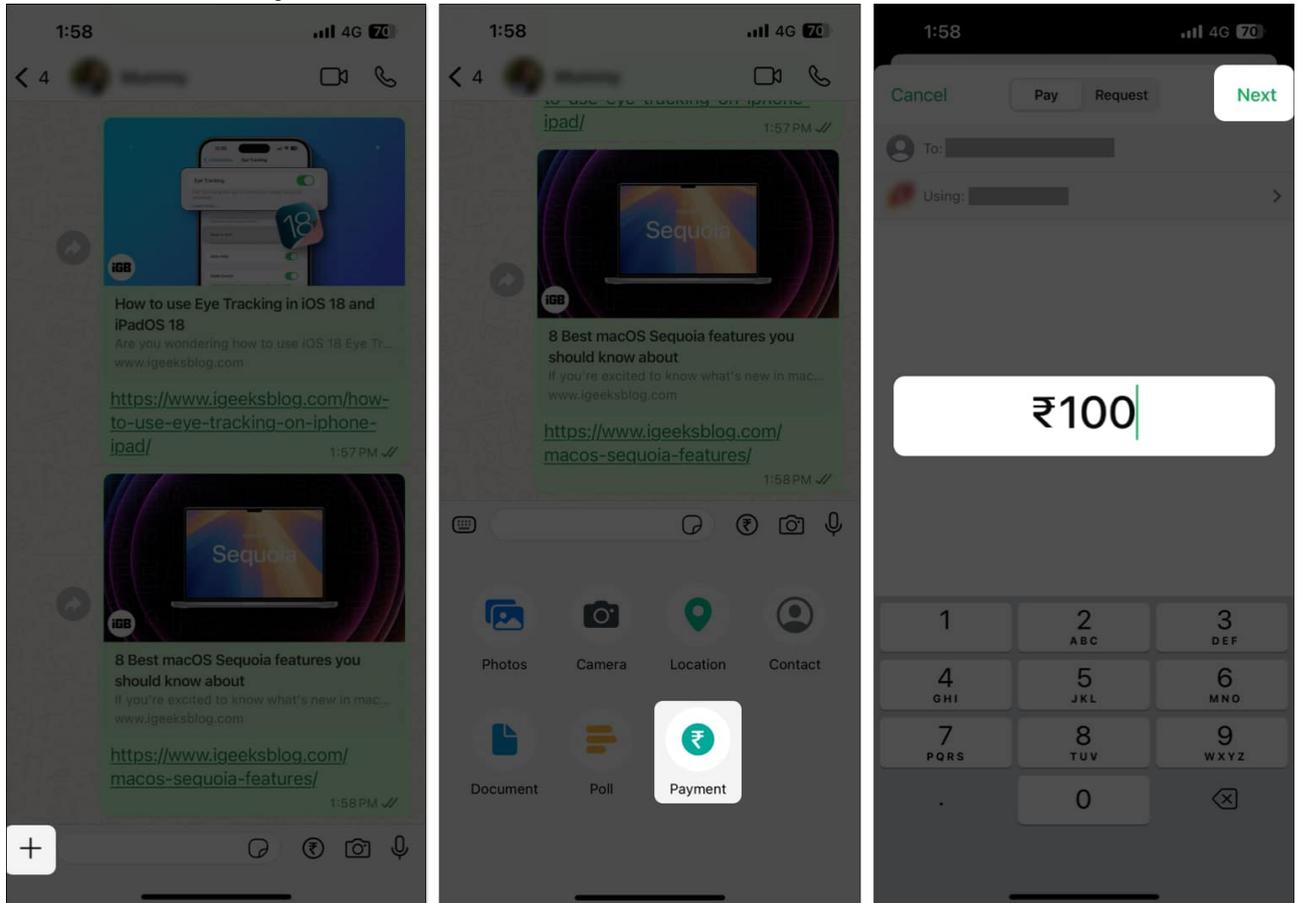
4. Enable two-factor authentication if you get a prompt for it.
5. Add an optional description and tap on **Send Payment**.
6. Tap **Continue** and enter your **UPI PIN**.
7. Finally, hit **Submit** to transfer the money.
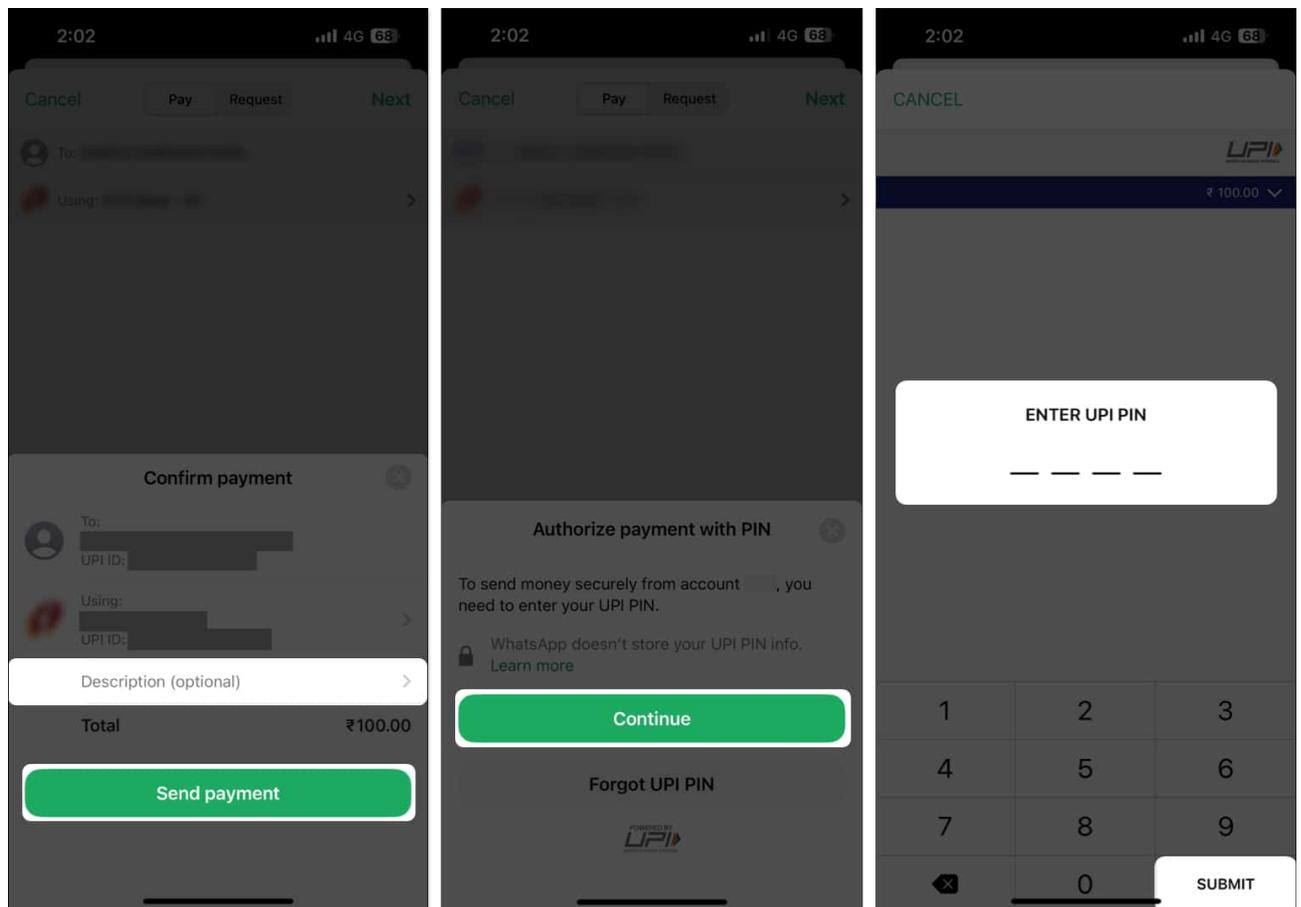
Alternatively, if you want to send money using a UPI ID or number or by scanning a UPI QR code, here's what you need to do:

1. Open **WhatsApp** and tap the **Settings** tab located at the bottom.
2. Select **Payments** and tap **Send Payment** or **Scan any UPI QR Code**.
3. Follow the on-screen instructions to scan the QR and add the amount.
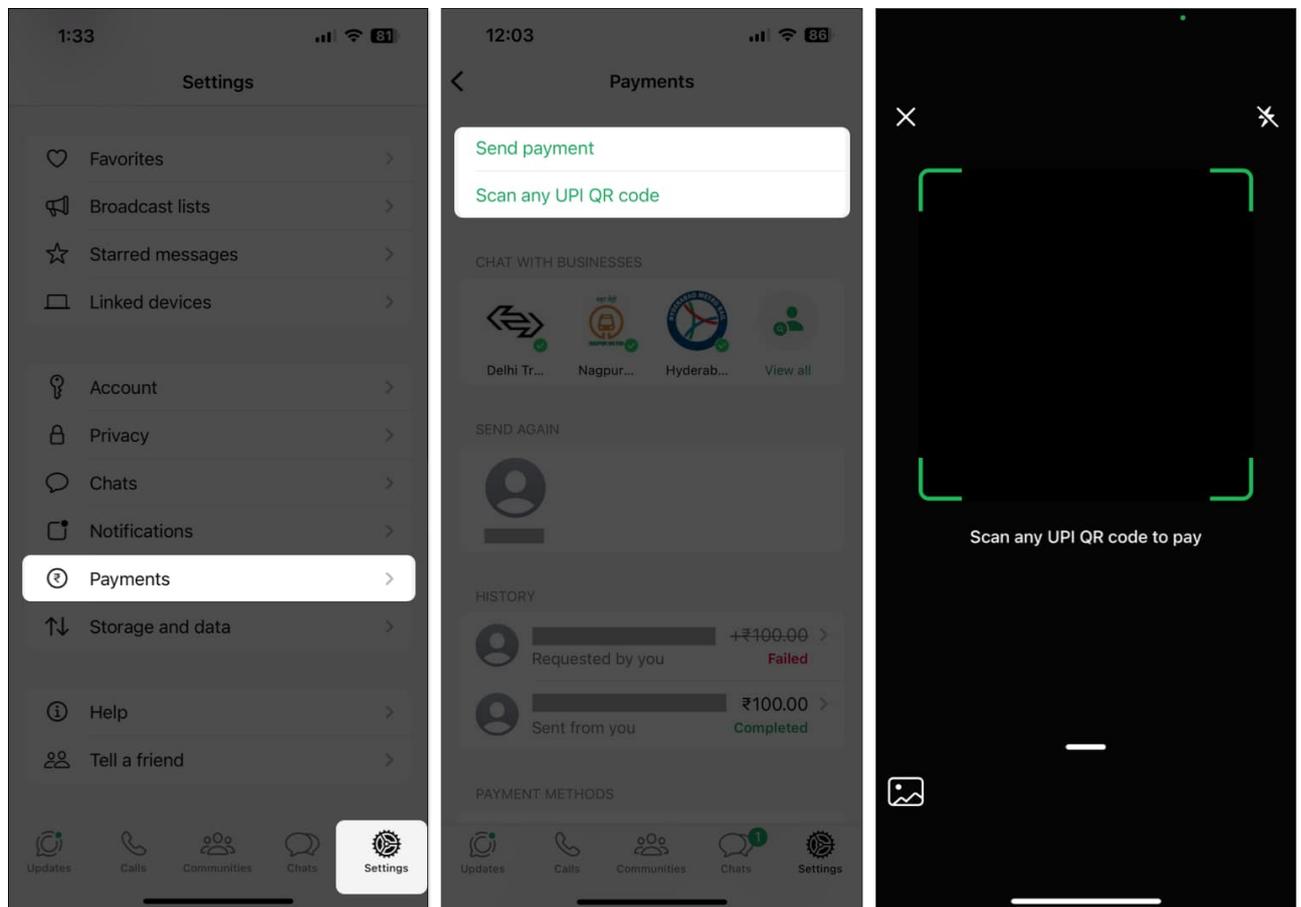
4. Add a description for the transaction and tap **Send Payment**.
5. Tap **Continue** and enter your 4-digit UPI PIN.
6. Hit **Submit** to send the money.
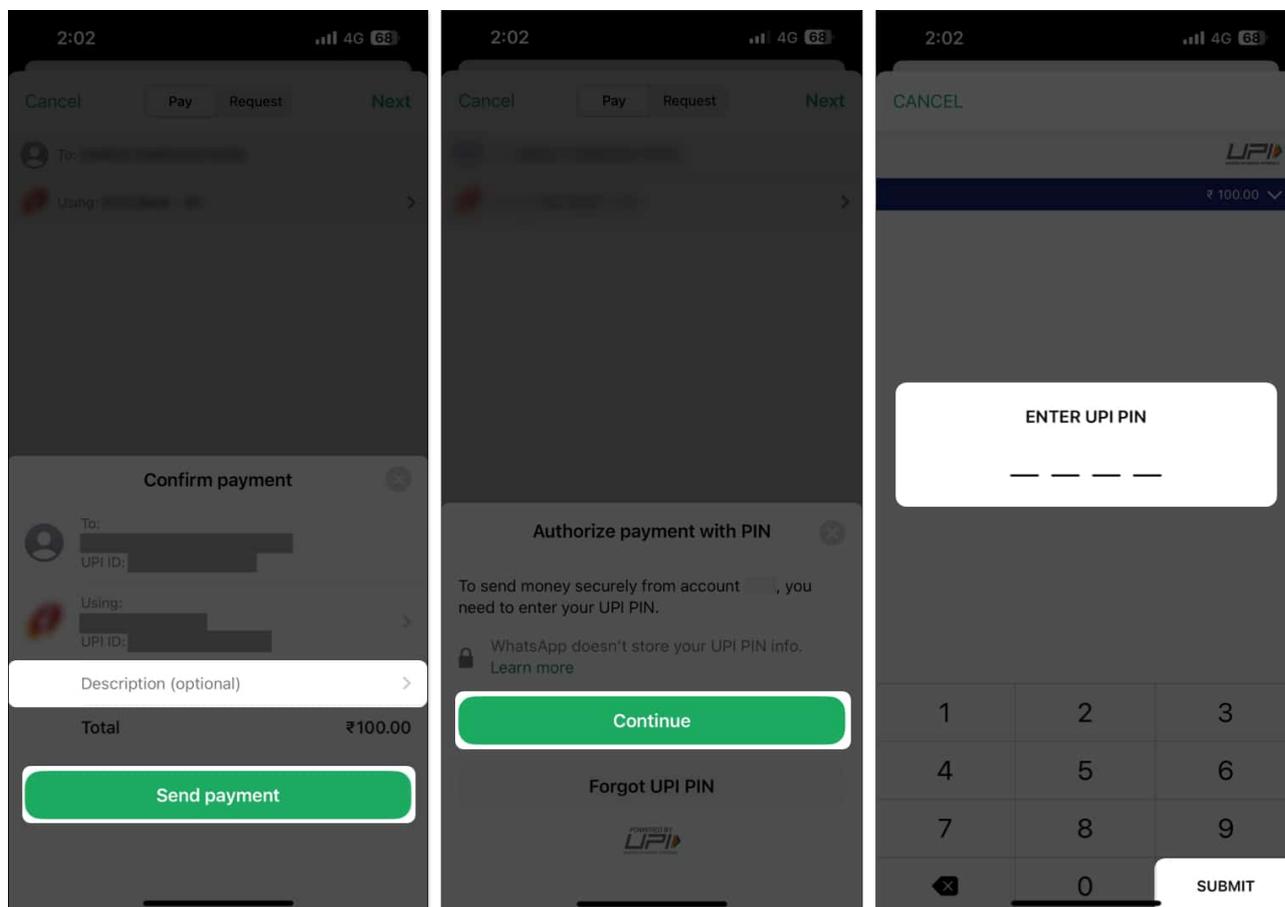
How to request payment through WhatsApp Payments on iPhone

Once you've set up WhatsApp Payments on your iPhone, you can receive money from anyone without having to do anything. When someone sends a payment, you'll get a notification on your device. Tap it or or head into your transaction history to see all the transaction details.

Alternatively, you can request money from someone through WhatsApp Payments. Here's how:

1. Start a new chat or open an existing chat with the sender.
2. Tap the **+** icon located on the left of the text field and select **Payment**.
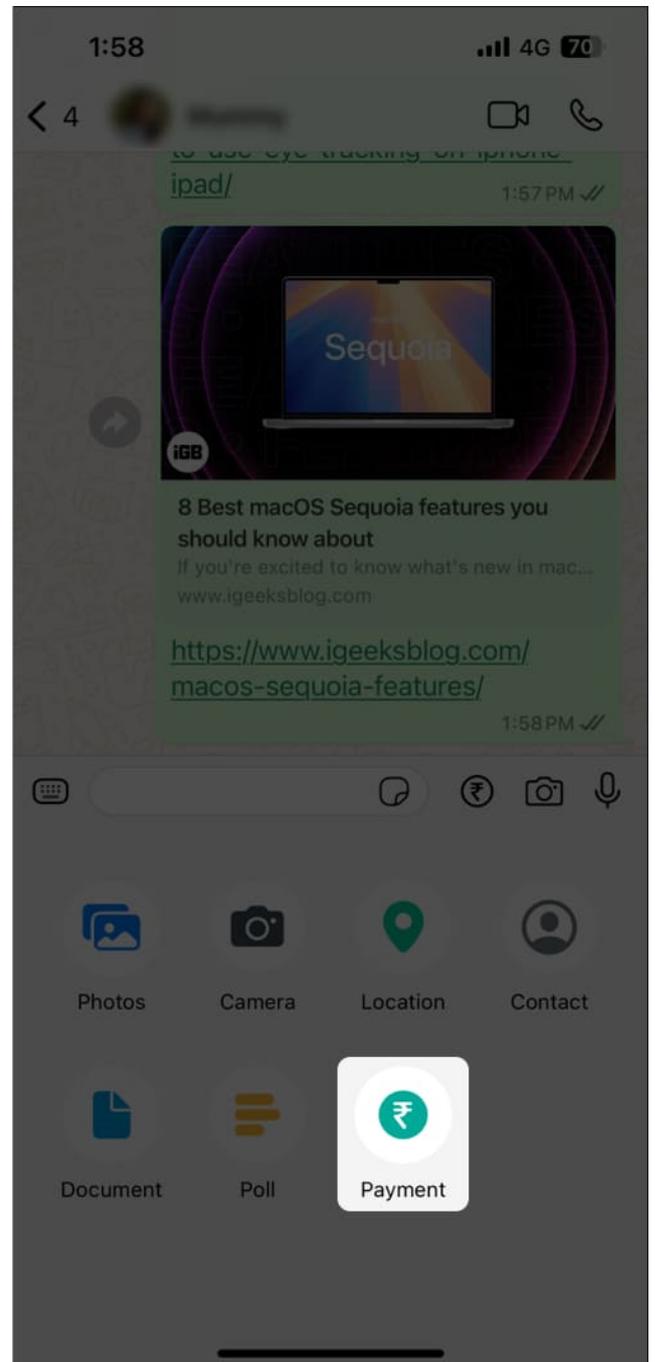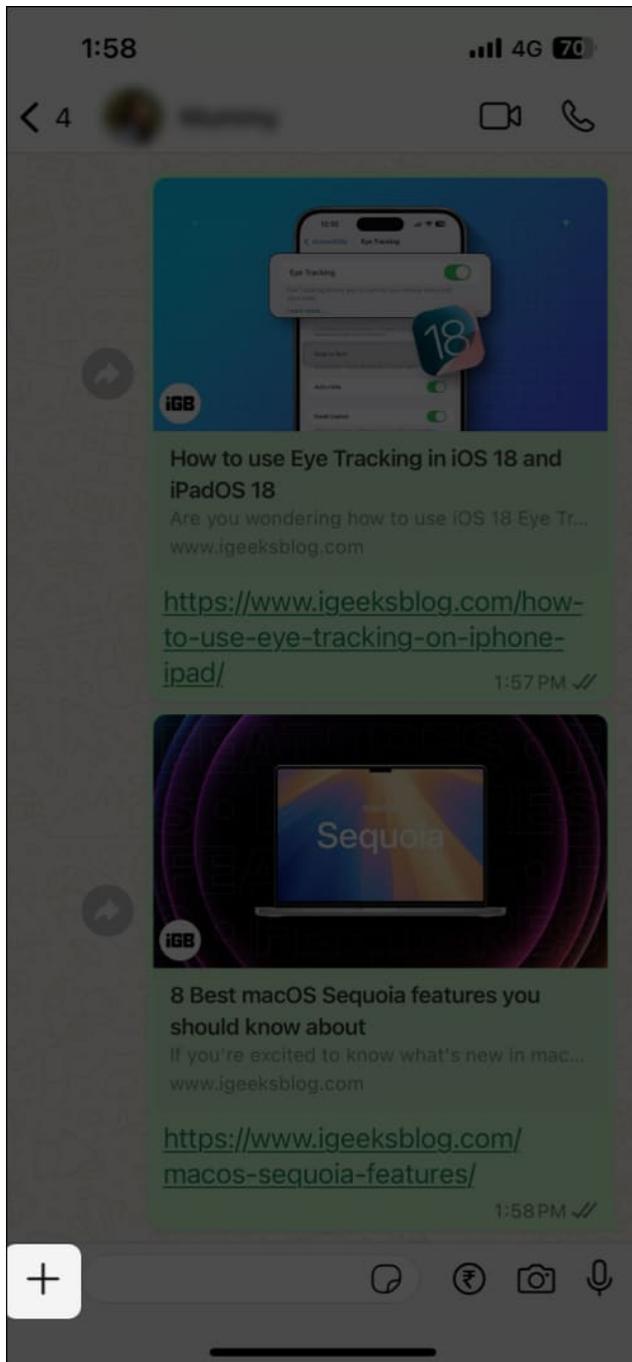
3. Go to the **Request** tab at the top, enter the amount, and then hit **Next**.
4. Add an optional description for the payment and tap on **Request Payment**.
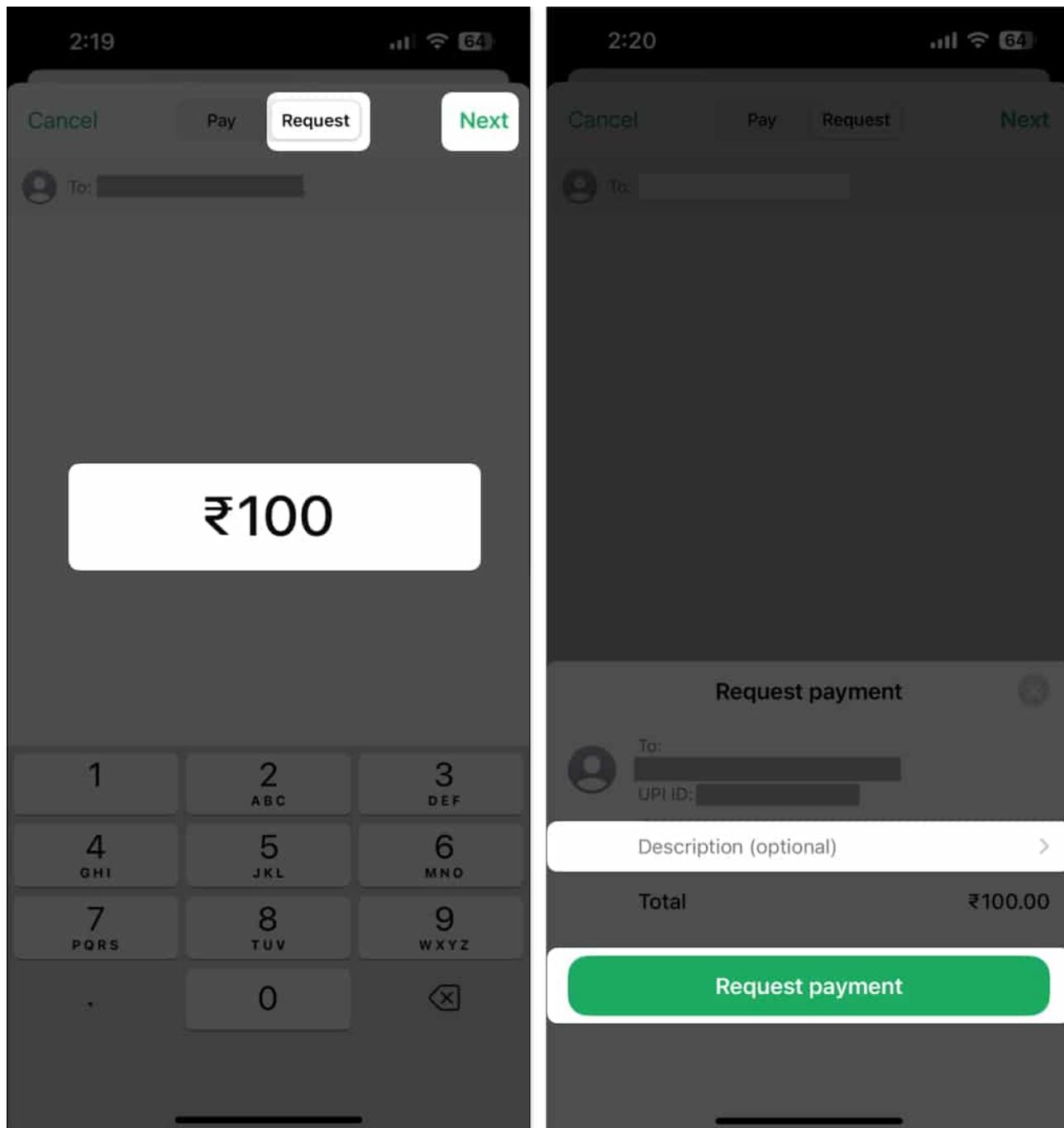
How to check WhatsApp Payment history on iPhone

All the transactions you've made and any pending requests to receive payments can be tracked easily using the history feature in WhatsApp Payments. To access this, simply go to the **Settings** tab in WhatsApp, tap **Payments**, and scroll down to the **History** section. If

you want more details on a transaction, you can simply tap on it to find things like the transaction ID along with the date and time.
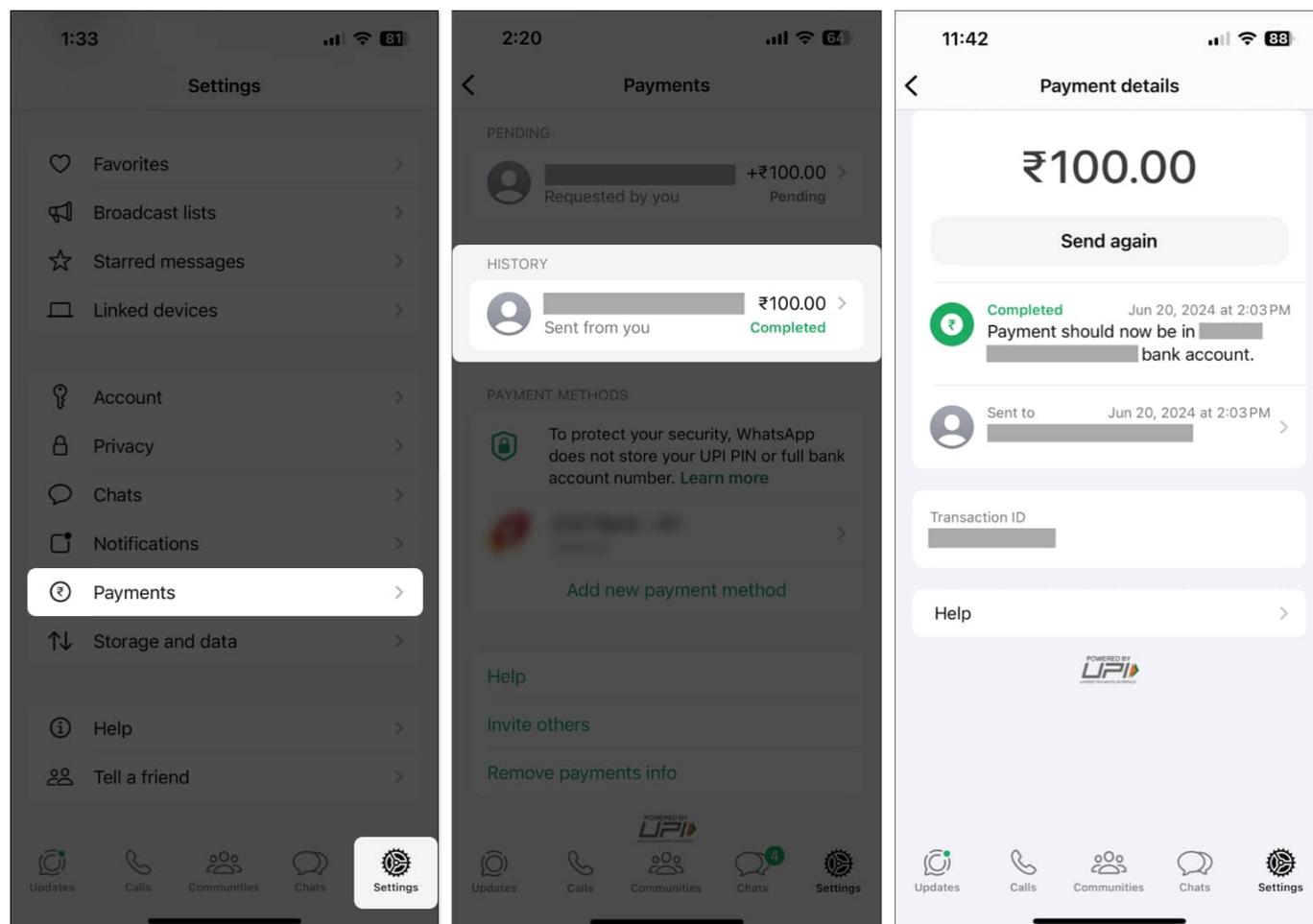
While that's useful, WhatsApp Payments currently doesn't offer any way to delete a transaction.

How to change or add a new WhatsApp Payments account on iPhone

WhatsApp Payments offers several advantages over other UPI apps. For instance, you can easily link two or more bank accounts and even set one as the default. This way, you can use one bank account for most payments and switch to another account when required. Here's how this works:

1. Open **WhatsApp** and tap on the **Settings** tab.
2. Select **Payments** and tap on **Add new payment method**.
3. Then, tap **Continue**, followed by **Accept and Continue**.
4. Select your bank from the list of UPI-supported banks.
5. Tap **Verify** and hit **Send** to complete the verification.
6. Once the account is successfully verified, tap **Done**.
7. After the account is linked, go back to **Payments**.
8. Select the account you want to set as default.
9. Finally, tap on **Set as Primary Account**.
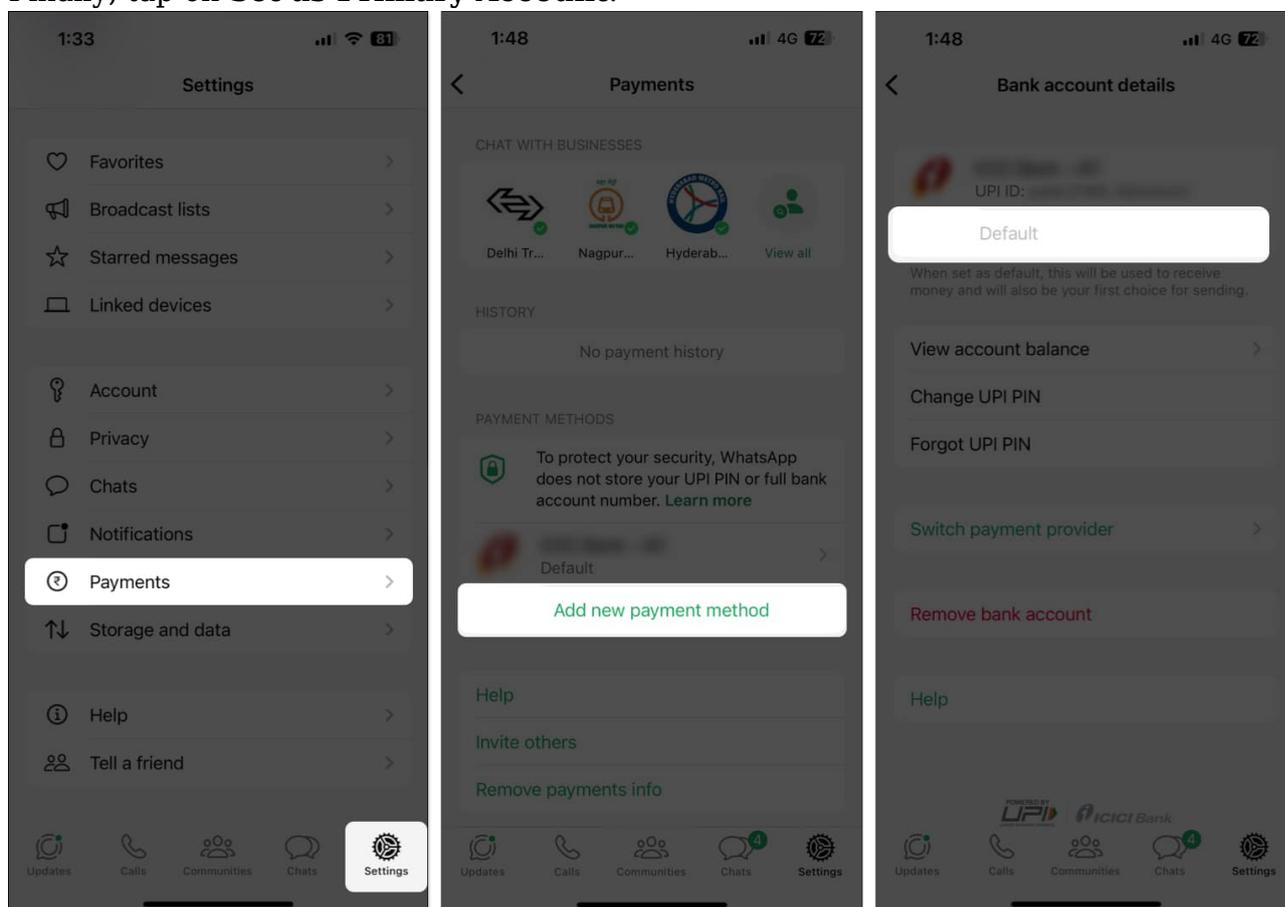
How to remove a bank account from WhatsApp Payments on iPhone

If you ever change your mind and don't want to use WhatsApp Payments, removing a bank account is just as easy as adding a new one. Here are the steps explaining how to do this:

1. Open **WhatsApp** and navigate to the **Settings** tab.
2. Select **Payments** and tap on the bank account you want to remove.
3. Tap **Remove Bank Account** and hit **Delete** to complete the process.
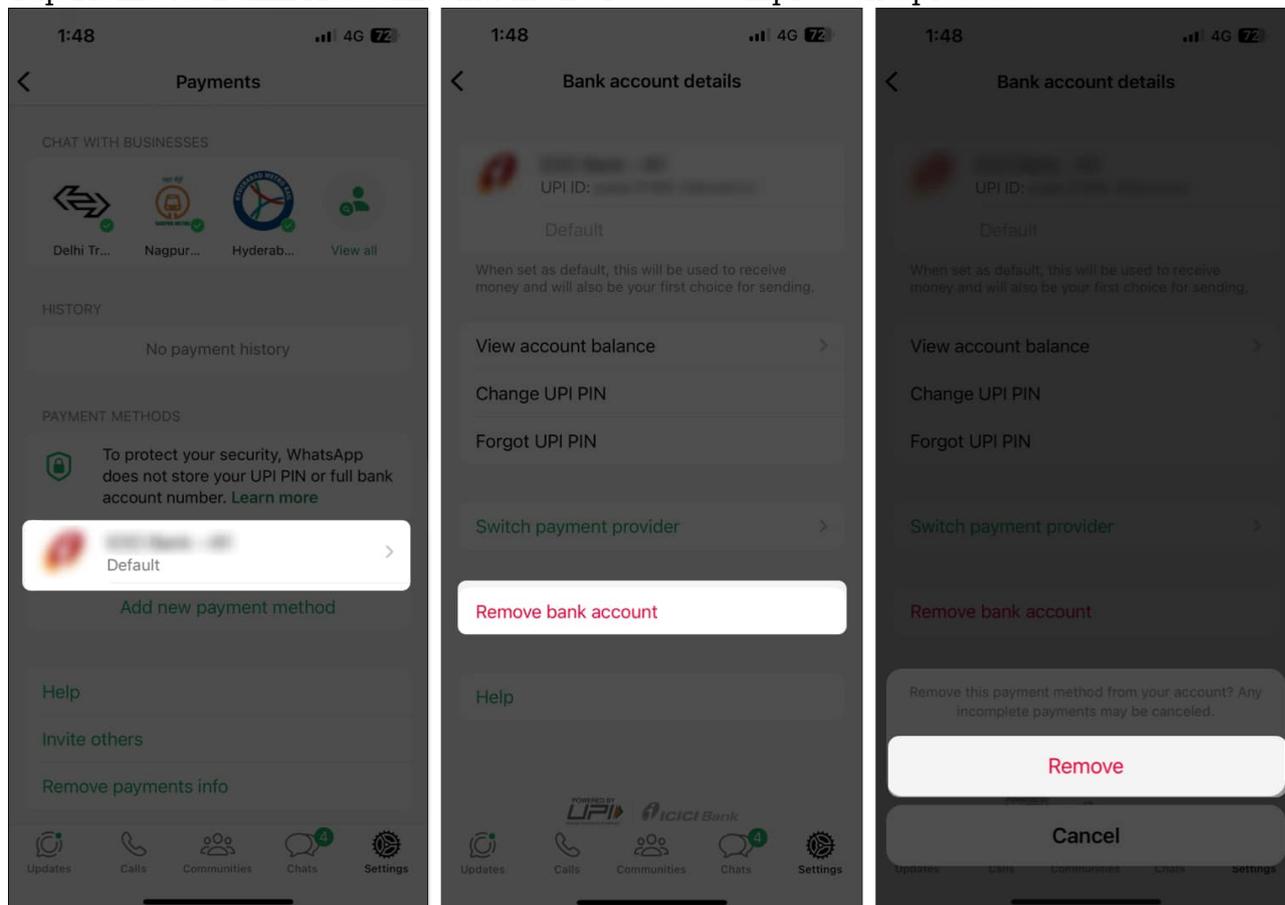
Wrapping up...

Setting up and using WhatsApp Payments on your iPhone offers a simple and efficient method to handle transactions. Whether you're sending money to friends or receiving payments, WhatsApp Payments makes it hassle-free and quick. With the added ability to manage multiple accounts and view transaction history, it's a versatile tool designed for business and individual users.

FAQs

What is the limit to sending money through WhatsApp Payments?

The limit for sending money using WhatsApp Payments varies by country and bank policies. In India, UPI allows a maximum of 20 transactions totaling up to Rs. 1,00,000 in a single day.

Are there any extra charges deducted from a bank for using WhatsApp Payments?

Most banks do not charge any additional fees for using WhatsApp Payments. However, it's generally advisable to contact your bank to know about any potential fees or deductions.

Is there any difference between using WhatsApp Payments with WhatsApp Business and regular WhatsApp?

There's no difference between using WhatsApp Payments with a regular WhatsApp account and a WhatsApp Business account. Except for the ability to add product listings, both can use WhatsApp Payments as long as the feature is available in your region and you have linked a valid bank account.

Also read:

- How to send photos as documents in WhatsApp on iPhone
- How to tell if someone blocked you on WhatsApp
- How to type Bold, Italic, and Strikethrough in WhatsApp on iPhone