



PSB UnIC- UPI FAQs

1) What is UPI?

Unified payment Interface (UPI) is a payment system developed by National Payment Corporation of India (NPCI). It is a platform where customer can add multiple bank's account linked with same mobile number under single application and perform transactions 24*7. UPI allows you to transfer money between any two parties via smart phone through a payment identifier like virtual address or Account number and IFSC or Mobile number.

2) Whether Punjab and Sind Bank is enabled on UPI?

Yes, Punjab & Sind Bank is enabled.

3) How different is UPI from Mobile Banking?

Each Bank has its own mobile Banking Application. When a user has accounts in multiple Banks, he/she has to download the mobile banking application of all those banks. Whereas in UPI, any Bank Customer may download and use the UPI Application of any Bank enabled for it. The user may then add all his/her Bank accounts under one App and transact from/to any of those accounts.",

4) On which Mobile platforms UPI Applications is available?

UPI, as of now, supports all latest Android Phones & apple phones. Recommended Android version is 7.0.0 & above and can be downloaded through play store. Compatible iOS version is 17 and above and can be downloaded through app store.

5) What is so unique about UPI facility?

UPI provides high level of interoperability viz., it provides a liberty to the customer to use any Bank's application and add multiple Bank accounts to it to transact. With UPI you can not only transfer money but also collect money that helps in sharing of bill amount on occasions with peers, recovery debts and merchant payments. UPI also provide fund transfer through Virtual Private Address wherein there is no need to enter Account number or IFSC. It available 'round the clock' with single click two factor authentication.

6) Who can register for Punjab and Sind Bank UPI?

Any bank customer including Punjab and Sind Bank Customers whose mobile number is registered with their accounts and has the following account types:

- Individual Savings Account.
- Current Account with sole proprietorship.
- Individual Overdraft Account.

NOTE: Registered mobile number is one which is updated and linked with customer ID or bank account number of the customer or SMS Alerts.

7) Whether Registration for Punjab and Sind Bank UPI can be done in Dual SIM Mobile Phones?

Yes. Application automatically detects dual SIM at the time of registration and requests you to choose the SIM to send the request and register for Punjab and Sind Bank UPI respectively.

8) I am not a customer of PSB, can I still use the PSB UPI application ?

Yes, you can use PSB UPI App even if you are not a PSB Customer, and add accounts maintained in other banks participating in UPI.

Can I use more than one UPI application on the same mobile ?

Yes, one can use more than one UPI application on the same mobile and link accounts of any bank registered with UPI.

9) What are the Pre-requisites for using Punjab & Sind Bank UPI ?

While registering for PSB UPI, please ensure you have following:

- An android/apple phone with internet facility
- An operative bank account linked with Mobile Number for SMS Alert Facility.
- Debit card/Aadhar number linked to that account for creating UPI PIN.

Note: UPI Pin setting with Aadhar is allowed wherein Bank whose account is being linked is authorize to do so.



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10) Do I need to register for making transactions using UPI ?

Yes, you need to register on UPI and link your bank accounts before performing transactions.

11) How do I register in the PSB UPI application ?

- Download Punjab and Sind Bank PSB UnIC app from google play store and install the same. Select the UPI Option available at the bottom.
- Tap CLICK ME to verify your mobile number. A silent SMS will be sent from your mobile for verification. The SMS should be sent from the mobile number registered with the bank accounts. In case of dual- SIM phones, please ensure the SMS is delivered from the mobile number registered with the bank .
- After your mobile number verification, Fill in the required fields including security questions. (Remember your security questions and answers, as the same will be essential for retrieving password in case you forget the same.)
- Create Alpha numeric password for logging in to application and confirm the same. This password is your application login password
- You can start using Punjab and Sind Bank UPI application.

12) How do I link my bank account with UPI ?

After successful registration with UPI, click on Add Bank Account. Choose your bank from the menu and generate UPI Pin by using your debit card details along with debit card PIN or through aadhar number. The bank should be UPI participant.

Why am I not able to connect on UPI ? While adding accounts to my VPA, I am getting an error as "Failed to get accounts"

The reason may be:

- Your account may have become Dormant or Inactive.
- You do not have saving/current/overdraft account in the bank.
- Mobile Number from which you are trying to sign in may not be registered to your Account.
- Your bank is not UPI participant.
- You have multiple accounts having different customer ID with same mobile number.
- You are joint account holder.

13) I am able to see accounts which do not belong to me. What should I do ?

It might be the case that your mobile number is mistakenly registered against the account number in question. Please contact the respective bank whose account is visible.

All my accounts are not visible. Why ?

As of now in PSB UPI :

- Accounts should be either Savings, Current or Overdraft.
- Accounts should be Individual.
- Mobile Number should be registered with your account number.
- Account should not be dormant/inactive/Minor.

14) What are the different channels for transferring funds using UPI ?

The different channels for transferring funds using UPI are:

- Transfer through Virtual Payment Address (VPA)
- Account Number and IFSC
- Aadhaar Number
- Collect / Pull money through VPA



SOP for common issue being faced by the customer in Omni channel solutions

1. Registration in Unic :

- Check Mode of operation/constitution code in accounts which have to be in sync in CBS as per circular-469/2022-23 dated 02.09.2022 issued by HO DBD.
- Check the correctness of other account details, updated SMSREG in CBS by branch
- Registration in Unic via Aadhaar authentication: Retail- Registration in UnIC can also be done now via Aadhaar authentication along-with existing options of bank token and debit card authentications.
- Customers' CIF (Customer ID) must be configured with valid Aadhaar Number in CBS to register using Aadhaar OTP based authentication.
- Additionally, customer will be asked enter PAN, if PAN is not configured at CIF level then; Customer will be asked to enter Date of Birth.
- The Location must be enabled in both the app and web to use this method

2. SIM Binding failure:

- Due to mobile network connectivity not proper.
- Due to issue in text message sending.
- Trying to use mobile number which is not fed in CBS.
- Trying to use application which is not compatible with their account (such as Sole Prop. customer trying to access PSB UnIC app, instead of PSB UnIC Biz app).
- If customer is trying to use PSB UnIC in iOS version prior to 17 and minimum android OS version prior to 7.
- If customer is trying to use older version of the app.
- If user has already locked for 24 hours and trying to access application.
- NRI Customer trying to use PSB UnIC in Non-Indian Number.
- Due to fluctuation of services.
- In case the customer starts to register from web and leaves it without completion, he may face error in Sim binding while trying using PSB UnIC/ PSB UnIC biz app. The branch may check that customer is registered by checking free code 6 marked as 'p' or 'l' if registered user and blank if not registered. If the field is blank the official could help the customer to register through Web and once registration is complete he will successfully be able to login through app.

3. Funds not being credited in account even after RD successfully closed by customer :

For Old RD accounts wherein Flow details & interest are not proper, same is being closed manually by the Branches in consultation with HO IT Deposit Team. The issue has been fixed for all new RD Accounts opened through PSB UnIC/ PSB UnIC Biz.

4. Bank Token request verification :

All tokens generated by retail/NRI and sole prop customers are visible to all the branches in Admin portal , the branch needs to search the customer id from search option on the screen and verify the token after proper due diligence (refer circular number 99 /2024-25 dated 03-05-2024)



PSB UnIC FAQ-Retail Customers

1) I do not have an account with PSB. How can I open one?

You are welcome to open it now. It is very easy to open an account with PSB. You can apply online for opening of a savings bank account. a link 'open PSB digital account' is available on the home page of <https://psbunic.punjabandsind.bank.in/PSB/#/nliLanding> or just walk in to any of our branches nearby. Our staff would be pleased to assist you.

2) I want to register for PSB UnIC now. What do I do?

Retail customers can register under retail category available on the home page of

<https://psbunic.punjabandsind.bank.in/PSB/#/nliLanding>. Or choose retail under existing retail account in app.

3) What are different channels for authentication in Step 2 of registration?

1. Using Debit Card: user will be asked to enter debit card details and user will be authenticated using ATM PIN. 2. Bank Token: For more details please refer to circular-99/2024-25 dated 03.05.2024

(<https://sanchay.psb.co.in/admin/departments/circulars/36>) and subsequent addendums, if any available on Sanchay portal.

3. Using Aadhaar card number: For more details please refer to circular-235/2024-25 dated 21.06.2024

(<https://sanchay.psb.co.in/admin/departments/circulars/36>) and subsequent addendums, if any available on Sanchay portal.

4) How do I access PSB UnIC?

You can access PSB UnIC from any computer that has connectivity to the internet. URL for accessing PSB UnIC is <https://psbunic.punjabandsind.bank.in/PSB/#/nliLanding> >Retail Banking> Retail account. However, make sure your computer is malware free or you can use app PSB UnIC and select Retail account. PSB UnIC is best viewed and compatible with Google Chrome. Location services should be turned on and app should be allowed for location services in permissions.

5) What are the different modes for logging in in PSB UnIC app?

You can login using 6 digit numeric PIN (MPIN) or a combination of username and password as well as biometric authentication (fingerprint).

6) Can I change the user name and password?

The user can change username and password by visiting the profile in PSB UnIC.

7) What happens if I forget my username?

Click on the 'forgot username' link in the site and provide the requested information. And you will receive the username on registered mobile number and email.

8) What happens if I forget my login password?

Click on the 'forgot password' link in the site and provide the requested information. And you can reset your password immediately.

9) What if my credentials are inactive/locked?

The id is locked for 24 hours after the customer has entered wrong password 3 times. After completion of 24 hours id will be automatically unlocked. Also, you can reset your password immediately by changing password through Forgot Password option. Click on the 'forgot password' in the site and provide the requested information.

10) I have generated token, but the token is not visible to my branch.

The branch needs to check the primary Branch ID of customer id in CBS.

11) What is the validity of the token/kit requested?

The token/kit is valid for 72 hours only.



12) How can I change my limits?

Login-> Profile-> transaction limits.

13) How can I open Fixed Deposit account using PSB UnIC?

Login -> Click on “Open FD/RD” -> Enter required details regarding period of FD, amount etc. Account will be opened instantly.

14) Can I close Fixed Deposit account pre-maturely using PSB UnIC?

Yes, Login -> Click on My deposits-> select the Accounts-> Close Fixed Deposit, enter OTP and close the account.

15) I am unable to close RD account by UnIC?

Close the standing instructions (option available in Fund Transfer Menu) before closing the RD account.

16) Can I request Debit Card through PSB UnIC?

Yes, you can enter request for Debit Card through PSB UnIC. Login -> My Card -> Apply for new Card. • I am getting error ‘Please enter valid details to proceed further error -119’ while registering Kindly check the account status and SMSREG status for the said customer in CBS, as ‘Please enter valid details to proceed further error -119’ pertain to the customer account being inactive or dormant or SMSREG not enabled in CBS.

PSB UnIC FAQs-NRI Customers

1) How do I access PSB UnIC?

You can access PSB UnIC from any computer that has connectivity to the internet. URL for accessing PSB UnIC is <https://psbunic.punjabandsind.bank.in/PSB/#/nliLanding->corporate->sole prop>. However, make sure your computer is malware free or you can use app PSB UnIC Biz. PSB UnIC is best viewed and compatible with Google Chrome. Location services should be turned on and app should be allowed for location services in permissions.

2) How can I convert to transaction rights from view rights?

Login-> profile-> switch from view to transaction rights. The customer may choose Debit card or Bank Token option for validation.

3) How can I change my limits?

Login-> profile-> transaction limits.

4) What are the different modes for logging in in PSB UnIC Biz app?

You can login using 6 digit numeric PIN (MPIN) or a combination of username and password as well as biometric authentication (fingerprint)

5) I have registered on PSB UnIC earlier but have installed it again. Do I need to register again?

No. you need to enter your corporate id, user ID and password OTP to login or you may use 6 digit MPIN.

6) How can I open Fixed Deposit account using PSB UnIC?

Login -> Click on “Open FD/RD” -> Enter required details regarding period of FD, amount etc. Account will be opened instantly.

7) Can I close Fixed Deposit account pre-maturely using PSB UnIC?

Yes, Login -> Click on My deposits-> select the Accounts-> Close Fixed Deposit, enter OTP and close the account.



PSB UnIC FAQs-Sole Prop. Customers

1) How do I access PSB UnIC?

You can access PSB UnIC from any computer that has connectivity to the internet. URL for accessing PSB UnIC is <https://psbunic.punjabandsind.bank.in/PSB/#/nliLanding->corporate->sole prop>. However, make sure your computer is malware free or you can use app PSB UnIC Biz. PSB UnIC is best viewed and compatible with Google Chrome. Location services should be turned on and app should be allowed for location services in permissions.

2) How can I convert to transaction rights from view rights?

Login-> profile-> switch from view to transaction rights.

The customer may choose Debit card or Bank Token option for validation.

3) How can I change my limits?

Login-> profile-> transaction limits.

4) What are the different modes for logging in in PSB UnIC Biz app?

You can login using 6 digit numeric PIN (MPIN) or a combination of username and password as well as biometric authentication (fingerprint)

5) I have registered on PSB UnIC earlier but have installed it again. Do I need to register again?

No. you need to enter your corporate id, user ID and password OTP to login or you may use 6 digit MPIN.

6) How can I open Fixed Deposit account using PSB UnIC?

Login -> Click on “Open FD/RD” -> Enter required details regarding period of FD, amount etc. Account will be opened instantly.

7) Can I close Fixed Deposit account pre-maturely using PSB UnIC?

Yes, Login -> Click on My deposits-> select the Accounts-> Close Fixed Deposit, enter OTP and close the account.



PSB UnIC FAQs-Corporate Customers

1) What is corporate internet banking?

Corporate internet banking is the channel which facilitates corporate customers (any non-individual customers such as firms, companies, trusts, partnerships, HUF concerns etc.) to carry out banking activities online anywhere and anytime, aided with the power and convenience of the internet.

2) I want to register for PSB UnIC now. What do i do?

The customers can register by visiting the branch and submit the requisite form.

3) What is the password to open the kit?

The combination of PAN Number of the user as shared with Branch for registration and the OTP received on user's mobile number.

4) Can the branch send the kit again?

There might be a case where branch may be required to re-send the registration-kit to the customer. An option to "resend" the kit and otp is also available at branch level for only activation pending customers. Kit cannot be resend to customers visible under "active corporates"

5) We wish to get the user id and password immediately after our application is accepted by the branch. Is this possible?

The temporary corporate id, user id and password are generated after branch approval, a kit on email and sms will be triggered on user's registered mobile number. The corporate user to navigate to <https://psbunic.punjabbandsind.bank.in/PSBCORPORATE/#/banKTokenRegistration> and register using the kit.

6) I am getting message ' kindly refer to welcome kit'

Please note temporary corporate id, user id and password are case sensitive. e.g. rohit, ROhit and roHIt are different here. So, ensure to enter correct details as mentioned in the Kit. Please note the difference between 0 (Zero) and o (letter), 5 (Five) and S (letter), 2(Two) and Z (letter) while using the Password.

7) How do I access PSB UnIC?

You can access PSB UnIC from any computer that has connectivity to the internet. URL for accessing PSB UnIC is <https://psbunic.punjabbandsind.bank.in/PSB/#/nliLanding> >Corporate Banking> corporate account. However, make sure your computer is malware free. PSB UnIC is best viewed and compatible with Google Chrome.

8) Who is an Administrator?

Administrator is a person who will be required for user management, transaction limit management, modules management, account management and password management other user roles such as: Maker, Checker, Approver and Single Operator. Administrator will add new users/modify the particulars of existing users. No transaction rights are allowed to Administrator.

9) How to convert to transaction rights from view rights in corporate account?

Kindly visit the branch for enabling of transaction limit.

10) How can I change my transaction limits?

Kindly visit the branch for changing limits.

11) I am a Maker/checker, on trying to reset password I generated the token. Who will verify the token?

The token for maker/checker is sent to the admin. The admin needs to login and verify the token in 'My Requests'.