

PSB UniC-FAQ's

- **What is PSB UniC?**

PSB UniC Digital Banking Solution is the new digital initiative of Punjab & Sind Bank. It comprises of Internet banking, Mobile banking, UPI & IMPS and offers single login across all platforms. It caters all your digital banking needs and provide uniform look and feel across platforms.

- **What is special about PSB UniC?**

PSB UniC is a one-stop solution allowing you to send money, view account details, generate statement, invest in term deposits, and manage debit card, cheque services and many other exclusive services at your fingertips.

- **What are the pre-requisites for using PSB UniC?**

- a) An active account with Punjab & Sind Bank.
- b) Mobile number registered with the Bank.
- c) Smart Phone with or above Android version 7.0 and iPhone-Requires iOS 17.0 or later.
- d) Location services should be turned on and app should be allowed for location services in permissions.

- **How to check the OS versions of the device?**

Check the Android version by following below steps

1. Open your device's Settings app.
2. Near the bottom, tap about phone or about tablet. Android version.
3. Find your "Android version," "Android security update," and "Build number."

Check the iOS version by following below steps:

1. Go to Settings
2. Select General Option
3. Select About
4. In that information about iOS Version can be found.

- **What is SIM binding?**

SIM binding uses a combination of SIM detection and SMS verification that validates the user's mobile number against the one that's registered with the bank.

Please ensure the following points for successful SIM binding:

- usage of the latest version/updated app,
- allowing of all the permissions asked
- verifying the delivery of the silent sms (must have active sms pack/positive balance)
- For using IB/MB services, SIM Binding is allowed with Mobile data only.

- **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>. However, make sure your computer is malware free **or you can use app for the appropriate category**. PSB UnIC is best viewed and compatible with Google Chrome.

- **What are the user name, corporate id and password?**

Username could be a unique alphanumeric string with length between 8-20 characters and may contain special characters dot (.) and underscore (_).

Corporate id could be a unique alphanumeric string with length between 8-20 characters and may contain special characters dot (.) and underscore (_). **(Only required for Sole Prop & Corporate Customers)**

The password should be an alphanumeric string of 8-16 characters having at least

1. One alphabet in upper case (a-z)
2. One alphabet in lower case (a-z)
3. One numeral (0-9)
4. One special character

- **What are the good practices for creating a password?**

1. Do not assign your name, your family or vehicle number as your password as it can be easily guessed.
2. Change your password frequently.
3. Please commit your password to memory. Do not write it down or paste it somewhere.
4. Do not divulge your Password/MPIN/OTP's or any confidential information to anybody.

- **What is MPIN and TPIN?**

MPIN is a 6-digit numeric PIN set by user to facilitate the login into Mobile Application. MPIN can be used to login into mobile app.

TPIN is a 6-digit numeric PIN set by user to authenticate all the financial and non-financial transactions including any profile changes.

- **I have accounts in 2 branches of Bank, should I have separate user ids?**

No, you may have different accounts, but if customer-id of the accounts is same, then all accounts would be displayed automatically under the single user id.

In case Account Number are having different registered mobile number in that case you can use Link Account Option under Services Menu. **(Please Note: By linking account, mobile number of linked accounts will be same as Account which is used for registration).**

- **Can I send money without registering payee?**

Yes, you can send money without registering Payee up to 10,000 via "INSTA PAY".

Login -> Fund Transfer -> Insta pay -> Enter Account number, IFSC, payee name & amount -> Submit.

- **If my transaction gets failed, but my account got debited. What should I do?**

In this scenario, you may lodge complaint at PSB Customer Care number 18004198300 or mail us at digirecon@psb.co.in / digisupport@psb.co.in / ho.reconciliation@psb.co.in.

- **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.

- **Will I get Fund Transfer otp on email?**

Only login OTP are sent on registered E- mail, Fund Transfer OTP are sent only on registered valid Indian mobile number.

- **What happens if I forget my username?**

Click on the 'forgot username' link on the login page and provide the requested information and you will receive the username on registered mobile number and email.

- **What happens if I forget my login password?**

Click on the 'forgot password' link on the login page and provide the requested information and you can reset your password immediately.

- **What happens if I forget my corporate id?**

Click on the 'forgot corporate id' link on the login page and provide the requested information and you will receive the username on registered mobile number and email.

- **What is the cooling period for adding beneficiary?**

Cooling period for adding a new payee is 4 hours.

- **Unable to download account statement in PSB UnIC?**

Download button can be found at the end of all the records fetched.

- I want to transfer funds to other bank, what are the modes I can use?

You can transfer funds to other bank's accounts through RTGS/ NEFT /IMPS from Fund Transfer option.

- What are the maximum allowed transaction limits?

For maximum allowed limits kindly check Fund Transfer Limit on

<https://punjabandsind.bank.in/content/psb-unic-digital-banking>

- Are there any charges for using PSB UnIC?

There are no charges for accessing PSB UnIC. Although various charges are applicable for services availed using PSB UnIC. You can visit <https://punjabandsind.bank.in/content/servchg> for inquiry about the same.

- I am getting error while trying to register.

Before attempting registration, please check with your branch and confirm the details to be entered.

Also, ensure Account is Active and you are registering in the correct module.

PSB UnIC FAQ-Retail Customers

- **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.

- **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.

- **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.

- **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.

- **What are the different modes for logging in in PSB UnIC app?**

You can login using 4 digit numeric PIN (MPIN) or a combination of username and password as well as biometric authentication (fingerprint).

- **Can I change the user name and password?**

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

- **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.

- **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.

- **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.

- **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.

- **What is the validity of the token/kit requested?**

The token/kit is valid for 72 hours only.

- **How can I change my limits?**

Login-> Profile-> transaction limits.

- **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.

- **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.

- **I am unable to close RD account by UnIC?**

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

- **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

- **I want to register for PSB UnIC now. What do I do?**

NRI customers can register under NRI category available on the home page of <https://psbunic.punjabandsind.bank.in/PSB/#/nliLanding>, or choose NRE/NRO account under existing retail account if registering/accessing from mobile app. Also ensure that Indian Mobile Number is fed in Account.

- **Which Mobile Number will I get my otp on?**

The Indian mobile number as registered with the bank in the operative account.

- **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> > **NRI Banking** > **NRI account**. However, make sure your computer is malware free or you can use app PSB UnIC and select NRI/NRO 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.

- **What are the different modes for logging in in PSB UnIC app?**

You can login using 4 digit numeric PIN (MPIN) or a combination of username and password as well as biometric authentication (fingerprint)

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

No. you need to enter your user ID and password OTP to login or you may use 4 digit MPIN.

- **I am getting error '119' while registering**

Kindly check the status of the account and SMSREG for the said customer in CBS, as '119' pertain to the customer account being inactive or dormant or SMSREG not enabled in CBS.

PSB UnIC FAQs-Sole Prop. Customers

- **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.

- **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.

- **How can I change my limits?**

Login-> profile-> transaction limits.

- **What are the different modes for logging in in PSB UnIC Biz app?**

You can login using 4 digit numeric PIN (MPIN) or a combination of username and password as well as biometric authentication (fingerprint)

- **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 4 digit MPIN.

- **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.

- **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

- **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.

- **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.

- **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.

- **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"

- **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 trigger on user's registered mobile number. The corporate user to navigate to <https://psbunic.punjabandsind.bank.in/PSBCORPORATE/#/bankTokenRegistration> and register using the kit.

- **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.

- **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 Banking> [corporate account](#). However, make sure your computer is malware free. PSB UnIC is best viewed and compatible with Google Chrome.

- **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.

- **How to convert to transaction rights from view rights in corporate account?**

Kindly visit the branch for enabling of transaction limit.

- **How can I change my transaction limits?**

Kindly visit the branch for changing limits.

- **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'.