



JOB CARD

For

NACH E-Mandate Portal

for PSB Customers

Version 1.0

Functionalities

1. E-Mandate Registration
2. E-Mandate Cancellation
3. E-Mandate Amendment
4. E-Mandate Suspension
5. E-Mandate Revocation

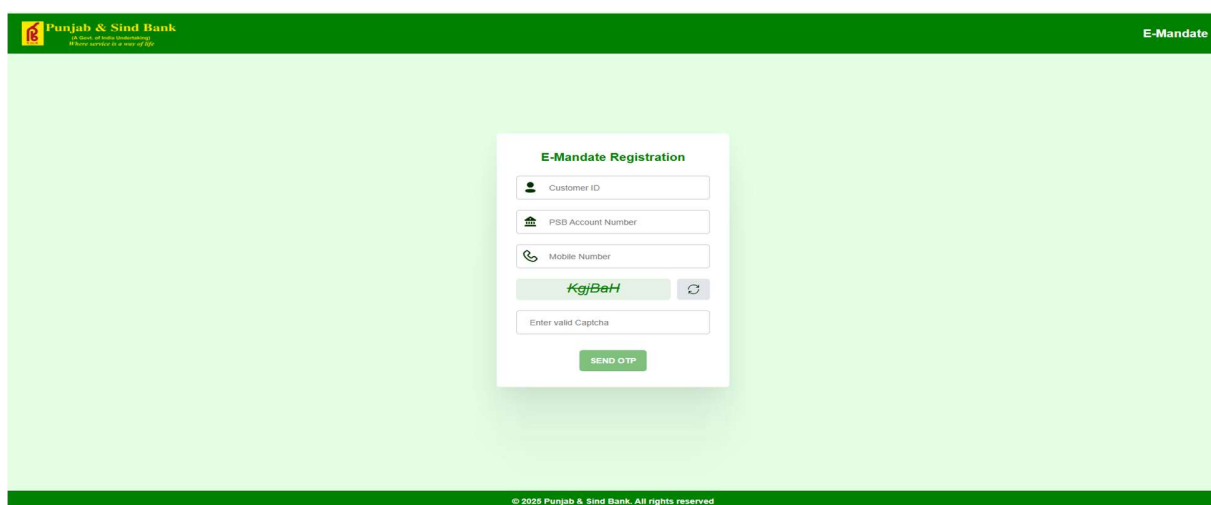
Login Process

Open NACH E-Mandate online Portal url –

<https://punjabandsindbank.co.in/content/nach-e-mandate>

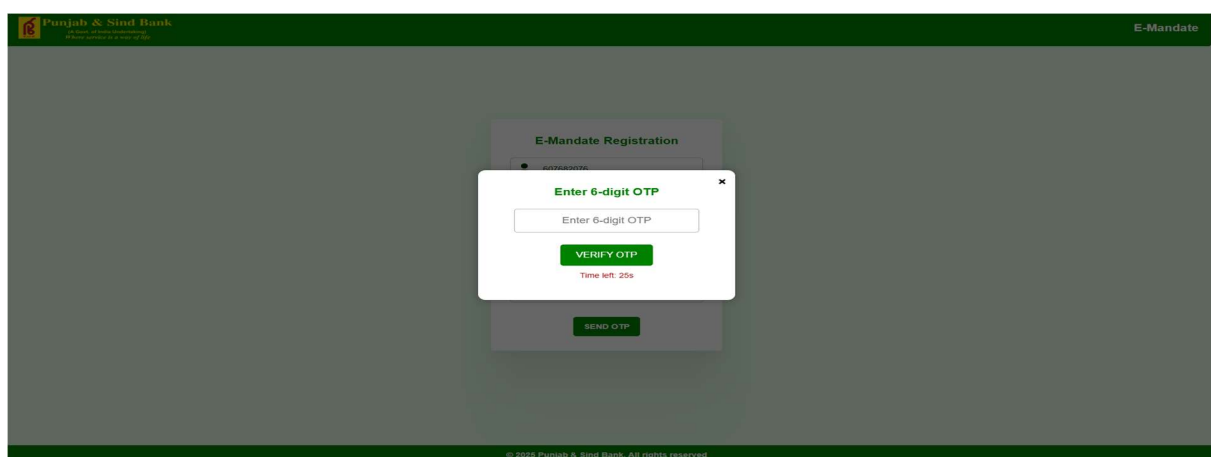
The customer should choose Registration option for registration of fresh mandate.
The customer should choose Status/Alteration option for enquiry of existing mandate and/or performing Cancel, Amend, Suspend, Revoke of already registered mandate.

The login page for both the module (Registration and Status/Alteration) is same. PSB Customers should login using his Customer ID, PSB Account Number, Registered Mobile Number and Captcha.



The screenshot shows the 'E-Mandate Registration' form on the Punjab & Sind Bank portal. The form is centered on a light green background. It includes input fields for 'Customer ID', 'PSB Account Number', and 'Mobile Number'. Below these is a 'KgiBaH' captcha image and a text input for 'Enter valid Captcha'. A 'SEND OTP' button is at the bottom of the form. The page header shows the bank logo and 'E-Mandate' text. The footer contains the copyright notice: '© 2025 Punjab & Sind Bank. All rights reserved'.

After entering above details, Customer will be taken to OTP page. Customer should enter OTP on this page, which has been received on registered Mobile Number.



The screenshot shows the OTP verification page. A modal window titled 'Enter 6-digit OTP' is displayed over the registration form. The modal contains an input field for the OTP, a 'VERIFY OTP' button, and a 'Time left: 25s' timer. A 'SEND OTP' button is visible below the modal. The background is dimmed. The page header and footer are the same as the previous screenshot.

After successful verification of OTP, Customer will be taken to Home Page of the portal.

1.E-Mandate Registration: -

After Login, Home page of E-Mandate portal will appear as under-

E-Mandate Registration

Mandate Details

Mandate Type: Debit

PSB Account Number: Select PSB Account Number

Customer Name:

Mobile Number:

Email:

PAN:

Utility: PSBECs

Product Name: Select Product Name

Authentication Mode: Select

Debtor Bank Name: Select Bank

Debtor Account Number:

Account Type: Select

Mandate Amount:

Frequency: Monthly

Mandate Start Date: dd/mm/yyyy

Mandate End Date: dd/mm/yyyy

Submit

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Step 1.1: To register new mandate, please select PSB Account Number (Credit account number, where amount will be credited) and fill/select other fields with necessary inputs. The functionality is live through following options-

- A. Debit Card
- B. Aadhaar (Aadhaar Card/ Simplified Aadhaar)
- C. Net Banking
- D. PAN or Cust ID (Simplified PAN/Simplified Cust ID)

Once data is filled, please click on Next.

E-Mandate Registration

Mandate Details

Mandate Type: Debit

PSB Account Number:

Customer Name:

Mobile Number:

Email:

PAN:

Utility: PSBECs

Product Name: Own Retail Portfolio Mandate-EMI/O

Authentication Mode: Debit Card

Debtor Bank Name: ONMG TEST BANK

Debtor Account Number: 1234567890

Account Type: Saving

Mandate Amount: 1

Frequency: Monthly

Mandate Start Date: 31/08/2025

Mandate End Date: 31/12/2029

Submit

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Step 1.2:- Please check Mandate Details in next page and tick the declaration check box and submit.

Punjab & Sind Bank

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Mandate Details

PSB Account Number: [Text Box]
 Customer Name: [Text Box]
 Mandate Amount: 1.00
 Debit Type: Fixed Amount
 Frequency: Monthly
 Period Time: Aug 31, 2025 To Dec 31, 2029

Customer Details

Mobile Number: +91 [Text Box]
 Email Address: [Text Box]
 PAN: [Text Box]

Bank Details

Account Type: ☒ Saving ☐ Current
 Authentication Mode: Debit Card
 Debtor Bank Name: ONMG TEST BANK
 Debtor Account Number: 1234567890

☐ I hereby confirm that I have carefully read and understood the E-mandate. I hereby authorize Punjab & Sind Bank to debit my account based on the instructions as agreed by me. I understand that I am authorized to Amend/Suspend/Cancel the mandate by appropriately communicating the Amendment/Suspension/Cancellation request to Punjab & Sind Bank. I also authorize Punjab & Sind Bank to debit one time NACH mandate registration charges from my account.

Submit **Cancel**

Step 1.3:- After successfully submit, Customer will be redirected to the destination bank page/NPCI page to complete authentication through the mode selected on creation of mandate. Customer will be shown confirmation on his screen after successful authentication or get failure message in case of rejection by destination bank/NPCI.

Step 1.3.1: Mandate details

Mandate Details

English

ONMAGS TEST BANK

Session ends in 14 : 58

[Bank Logo] issuing mandate to **PSBECS**

Account Number
 XXXXXX7890

Start Date
 2025-08-31

End Date
 2029-12-31

Amount In Figures
 INR 1.00

Frequency
 Monthly

Occurrences
 Recurring

Purpose Of Mandate
 Own Retail Portfolio Mandate-EMI

PROCEED **CANCEL**

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Step 1.3.2: Disclaimer

The screenshot shows the 'Disclaimer' screen of the ONMAGS TEST BANK. At the top, there is a language dropdown set to 'English' and a session timer indicating 'Session ends in 14 : 53'. The main heading is 'Disclaimer'. Below it, a message states: 'By submitting my debit card details on this platform, I voluntarily and with my own free will, agree and give my consent for sending my debit card details to the Bank of my choosing ONMAGS TEST BANK for authenticating myself for the purpose of NACH mandate creation with the Bank and I hereby authorise you to share such debit card details to the Bank for the aforesaid purpose. I understand that the debit card details provided by me for performing such authentication is not stored by this platform. I agree with and acknowledge that I shall not hold NPCI responsible if such authentication fails due to any reason attributable to me or to Bank or if the Bank rejects my request for mandate creation for any reason whatsoever and I shall not hold NPCI liable for any loss resulting therefrom.' A red button labeled 'To Continue, Kindly read the Disclaimer and Click agree to Proceed' is present. Below this, a checkbox is checked, with the text 'I agree to this disclaimer and provide my debit card details'. At the bottom, there are two buttons: 'PROCEED' (blue) and 'CANCEL' (red). The footer includes the 'ENACH' logo and the text 'Copyright 2004-2025 NPCI. All Rights Reserved'.

Step 1.3.3: Input details

The screenshot shows the 'Debit Card Authentication' screen of the ONMAGS TEST BANK. At the top, there is a language dropdown set to 'English' and a session timer indicating 'Session ends in 14 : 43'. The main heading is 'Debit Card Authentication'. Below it, a message states: 'By submitting my debit card details on this platform, I voluntarily and with my own free will, agree and give my consent for sending my debit card details to the Bank of my choosing ONMAGS TEST BANK for authenticating myself for the purpose of NACH mandate creation with the Bank and I hereby authorise you to share such debit card details to the Bank for the aforesaid purpose. I understand that the debit card details provided by me for performing such authentication is not stored by this platform. I agree with and acknowledge that I shall not hold NPCI responsible if such authentication fails due to any reason attributable to me or to Bank or if the Bank rejects my request for mandate creation for any reason whatsoever and I shall not hold NPCI liable for any loss resulting therefrom.' A red button labeled 'To Continue, Kindly read the Disclaimer and Click agree to Proceed' is present. Below this, a checkbox is checked, with the text 'I agree to this disclaimer and provide my debit card details'. At the bottom, there are two buttons: 'PROCEED' (blue) and 'CANCEL' (red). The footer includes the 'ENACH' logo and the text 'Copyright 2004-2025 NPCI. All Rights Reserved'.

Step 1.3.4: Bank OTP Authentication

The screenshot shows the 'Bank OTP Authentication' screen of the ONMAGS TEST BANK. At the top, there is a language dropdown set to 'English' and a session timer indicating 'Session ends in 14 : 31'. The main heading is 'Bank OTP Authentication'. Below it, a message states: 'Please proceed with OTP Authentication process for Bank Authorization. In case of any discrepancy found you may cancel the registration process else you may proceed with OTP Authentication'. A red button labeled 'To Continue, Kindly read the Disclaimer and Click agree to Proceed' is present. Below this, a checkbox is checked, with the text 'I agree to this disclaimer and provide my debit card details'. At the bottom, there are two buttons: 'PROCEED' (blue) and 'CANCEL' (red). The footer includes the 'ENACH' logo and the text 'Copyright 2004-2025 NPCI. All Rights Reserved'.

Step 1.3.5: NPCI Mandate Accepted/Rejected page

English

Mandate Accepted

UMRN Number
ONMG7020408252000243

Message Id
zVe8Y3yWAMhMRfJUWmzKA88gkCCs5ecysaM

NPCI Reference Id
212d17d3fb371a406383d944bfdc04d8

Accepted
ACCEPTED

Acceptance Reference Number
123456

Debitor IFSC
ONMG0000001

Click [Here](#) to return back to merchant site or you will redirected to merchant site in **9 seconds**

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Step 1.3.6: PSB Mandate Accepted/Rejected page

Punjab & Sind Bank

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Transaction Status Success

Accepted
True

Acceptance Reference Number
123456

UMRN Number
ONMG7020408252000243

Message Id
zVe8Y3yWAMhMRfJUWmzKA88gkCCs5ecysaM

You will be redirected to merchant website in 9 seconds...

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Status/ Alteration

A. Status contains the details of E-mandate for Registration/ Cancellation/ Suspension/ Revocation/ Amendment. The customer may view the details of all E-Mandate for Sponsor and Destination.

B. The customer may also Alter i.e. Cancel, Amend, Suspend already registered and active mandate, which has been registered through Sponsor mode. The suspended mandate may also be revoked.

C. After Login, Home page of E-Mandate portal will appear as under-

The screenshot shows the 'E-Mandate Status' portal. At the top, there are dropdowns for 'Mandate Category' (set to 'Sponsor') and 'PSB Account Number', followed by a 'Search' button. Below this is a 'Search results' section containing a table with the following data:

Select	UMIN	Utility Name	Mandate Amount	Debtor Bank	Mandate Status	View
<input type="checkbox"/>	ONMG7050306252001462	PSBECIS	4	ONMG TEST BANK	Active	
<input type="checkbox"/>	ONMG7010306252001464	PSBECIS	5	ONMG TEST BANK	Active	
<input type="checkbox"/>	ONMG7030306252001456	PSBECIS	101	ONMG TEST BANK	Active	
<input type="checkbox"/>	ONMG7040306252001460	PSBECIS	102	ONMG TEST BANK	Active	
<input type="checkbox"/>	ONMG7020907252000125	PSBECIS	1	ONMG TEST BANK	Active	

Below the table, there are dropdowns for 'Actions*' (set to 'Select Actions'), 'Reason*' (set to 'Select'), 'Authentication Mode*' (set to 'Select'), and 'Bank Name*' (set to 'Select'), followed by a 'Process' button. The footer indicates '© 2025 Customer Portal All rights reserved'.

Alter Mandate

The functionality provides Cancellation, Amendment, Suspension and Revocation of a registered E-Mandate. The functionality is live through following options-

A. Debit Card

B. Net Banking

C. Aadhaar

2. E-Mandate Cancellation: The customer may initiate a request for cancellation (Termination) of E-Mandate using this functionality.

Step 2.1: Select the mandate, which has to be cancelled. Choose 'Cancel' under Actions, Select other fields with necessary input and Verification mode – Net Banking, Debit Card or Aadhaar Card and click on 'Process'.

The screenshot shows the 'E-Mandate Status' portal with the same search results table as before. The first row is selected. Below the table, the 'Actions*' dropdown is set to 'Cancel', the 'Reason*' dropdown is set to 'Cancellation On Customer Request', the 'Authentication Mode*' dropdown is set to 'DebitCard', and the 'Bank Name*' dropdown is set to 'ONMG TEST BANK'. The 'Process' button is visible. The footer indicates '© 2025 Customer Portal All rights reserved'.

Step 2.2: Please check Mandate Details in next page and tick the declaration check box and submit.

E-Mandate Status

Alter Mandate Details

PSB Account Number: [Text Box] Customer Name: [Text Box] Mandate Amount: 4 Debit Type: Fixed Amount Frequency: MONTH Mandate Start Date: 2025-07-26 Mandate End Date: 2025-08-27 Category: Own Retail Portfolio Mandate

Customer Details

Mobile Number: [Text Box] Email Address: [Text Box] PAN: [Text Box] Reason: Cancellation On Customer Request

Bank Details

Account Type: ☒ Saving ☐ Current Authentication Mode: DEBIT Debtor Bank Name: ONMAG TEST BANK Debtor Account No: 12345678901234

☒ I hereby confirm that I have carefully read and understood the E-mandate. I hereby authorize Punjab & Sind Bank to cancel my E-mandate based on the instructions as agreed by me.

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Step 2.3: After successfully submit, Customer will be redirected to the destination bank page/NPCI page to complete the authentication. Customer will be shown confirmation on his screen after successful authentication or get failure message in case of rejection by destination bank/NPCI as illustrated in **Step 1.3**.

3. E-Mandate Amendment: The customer may initiate a request for Amendment (Modification) of E-Mandate using this functionality.

Step 3.1: Select the mandate, which has to be Amended. Choose 'Amend' under Actions, Select other fields with necessary input and Verification mode – Net Banking, Debit Card or Aadhaar Card and click on 'Process'.

E-Mandate Status

Mandate Category: Sponsor PSB Account Number: [Text Box]

Search results

Select	UMRN	Utility Name	Mandate Amount	Debtor Bank	Mandate Status	View
<input checked="" type="checkbox"/>	ONMG7050306252001462	PSBECS	4	ONMG TEST BANK	Active	<input type="button" value="View"/>
<input type="checkbox"/>	ONMG7010306252001464	PSBECS	5	ONMG TEST BANK	Active	<input type="button" value="View"/>
<input type="checkbox"/>	ONMG7030306252001456	PSBECS	101	ONMG TEST BANK	Active	<input type="button" value="View"/>
<input type="checkbox"/>	ONMG7040306252001460	PSBECS	102	ONMG TEST BANK	Active	<input type="button" value="View"/>
<input type="checkbox"/>	ONMG7020907252000125	PSBECS	1	ONMG TEST BANK	Active	<input type="button" value="View"/>

Actions* Amend **Reason*** Amendment On Request **Authentication Mode*** Net Banking **Bank Name*** ONMAG TEST BANK

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Step 3.2: Please modify the fields like amount, end collection date, etc and tick the declaration check box and submit.

E-Mandate Status

Mandate Details

PSB Account Number: [Text Box] Customer Name: [Text Box] Mandate Amount: 4 Debit Type: Fixed Amount Frequency: Mnth Mandate Start Date: 26/07/2025 Mandate End Date: 27/08/2025 Category: Own Retail Portfolio Mandate

Customer Details

Mobile Number: [Text Box] Email Address: [Text Box] PAN: [Text Box] Reason: Amendment On Request

Bank Details

Account Type: ☒ Saving ☐ Current Authentication Mode: DEBIT Debtor Bank Name: ONMAG TEST BANK Debtor Account No: 12345678901234

☐ I hereby confirm that I have carefully read and understood the E-mandate. I hereby authorize Punjab & Sind Bank to debit my account based on the instructions as agreed by me. I understand that I am authorized to Amend/Suspend/Cancel the mandate by appropriately communicating the Amendment/Suspension/Cancellation request to Punjab & Sind Bank.

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Step 3.3: After successfully submit, Customer will be redirected to the destination bank page/NPCI page to complete the authentication. Customer will be shown confirmation on his screen after successful authentication or get failure message in case of rejection by destination bank/NPCI as illustrated in **Step 1.3**.

4. E-Mandate Suspension: The customer can initiate a request for Suspension (Suspend E-Mandate for temporary period) of E-Mandate using this functionality.

Step 4.1: Select the mandate, which has to be suspended. Choose 'Suspend' under Actions, Select other fields with necessary input and Verification mode – Net Banking, Debit Card or Aadhaar Card and click on 'Process'.

E-Mandate Status

Mandate Category: Sponsor PSB Account Number: [Text Box]

Search results

Select	UMCN	Utility Name	Mandate Amount	Debtor Bank	Mandate Status	View
<input type="checkbox"/>	ONMG7050306252001462	PSRECS	4	ONMAG TEST BANK	Active	<input type="button" value="View"/>
<input checked="" type="checkbox"/>	ONMG7010306252001464	PSRECS	5	ONMAG TEST BANK	Active	<input type="button" value="View"/>
<input type="checkbox"/>	ONMG7030306252001456	PSRECS	101	ONMAG TEST BANK	Active	<input type="button" value="View"/>
<input type="checkbox"/>	ONMG7040306252001460	PSRECS	102	ONMAG TEST BANK	Active	<input type="button" value="View"/>
<input type="checkbox"/>	ONMG7020907252000125	PSRECS	1	ONMAG TEST BANK	Active	<input type="button" value="View"/>

Actions* **Reason*** **Authentication Mode *** **Bank Name***

Suspend Suspension On Request DebitCard ONMAG TEST BANK

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Step 4.2: Please check Mandate Details in next page and tick the declaration check box and submit.

E-Mandate Status

Alter Mandate Details

PSB Account Number

Customer Name

Mandate Amount

Debit Type

Frequency

Mandate Start Date

Mandate End Date

Category

Customer Details

Mobile Number

Email Address

PAN

Reason

Bank Details

Account Type
☒ Saving ☐ Current

Authentication Mode

Debtor Bank Name

Debtor Account No

☐ I hereby confirm that I have carefully read and understood the E-Mandate. I understand that I am authorized to Revoke the mandate by appropriately communicating the Revocation request to Punjab & Sind Bank.

Step 4.3: After successfully submit, Customer will be redirected to the destination bank page/NPCI page to complete the authentication. Customer will be shown confirmation on his screen after successful authentication or get failure message in case of rejection by destination bank/NPCI as illustrated in **Step 1.3**.

5. E-Mandate Revocation: The customer can initiate a request for Revocation of previously suspended E-Mandate. On successful revocation, E-Mandate will be re-activated.

Step 5.1: Select the suspended mandate, which has to be Revoked. Choose 'Revoke' under Actions, Select other fields with necessary input and Verification mode – Net Banking, Debit Card or Aadhaar Card and click on 'Process'.

E-Mandate Status

Mandate Category

PSB Account Number

Search results

Select	UMRN	Utility Name	Mandate Amount	Debtor Bank	Mandate Status	View
<input type="checkbox"/>	ONMG755967252600482	PSBEC5	60	ONMG TEST BANK	Active	<input type="button" value="View"/>
<input type="checkbox"/>	ONMG7919408252600242	PSBEC5	1	ONMG TEST BANK	Active	<input type="button" value="View"/>
<input checked="" type="checkbox"/>	ONMG7949907252600474	PSBEC5	53	ONMG TEST BANK	Suspend	<input type="button" value="View"/>
<input type="checkbox"/>	ONMG7919907252600473	PSBEC5	52	ONMG TEST BANK	Suspend	<input type="button" value="View"/>
<input type="checkbox"/>	ONMG7921494252601856	PSBEC5	100	ONMG TEST BANK	Expired	<input type="button" value="View"/>

Actions*

Reason*

Authentication Mode*

Bank Name*

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Step 5.2: Please check Mandate Details in next page and tick the declaration check box and submit.

E-Mandate Status

Alter Mandate Details

PSB Account Number	Customer Name	Mandate Amount	Debit Type	Frequency	Mandate Start Date	Mandate End Date	Category
<input type="text" value=""/>	<input type="text" value=""/>	<input type="text" value="53"/>	<input type="text" value="Fixed Amount"/>	<input type="text" value="MONTH"/>	<input type="text" value="2025-07-31"/>	<input type="text" value="2025-09-08"/>	<input type="text" value="Own Retail Portfolio Mandate"/>

Customer Details

Mobile Number	Email Address	PAN	Reason
<input type="text" value=""/>	<input type="text" value=""/>	<input type="text" value=""/>	<input type="text" value="Revocation On Request"/>

Bank Details

Account Type	Authentication Mode	Debtor Bank Name	Debtor Account No
<input checked="" type="radio"/> Saving <input type="radio"/> Current	<input type="text" value="DEBIT"/>	<input type="text" value="ORRAG TEST BANK"/>	<input type="text" value="65496732101234"/>

☒ I hereby confirm that I have carefully read and understood the E-mandate. I hereby authorize Punjab & Sind Bank to debit my account based on the instructions as agreed by me. I understand that I am authorized to Amend/Suspend/Cancel the mandate by appropriately communicating the Amendment/Suspension/Cancellation request to Punjab & Sind Bank.

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Step 5.3: After successfully submit, Customer will be redirected to the destination bank page/NPCI page to complete the authentication. Customer will be shown confirmation on his screen after successful authentication or get failure message in case of rejection by destination bank/NPCI as illustrated in **Step 1.3**.