AMALGAMATION FAQs

BHIM PNB FAQs

Q.37 I was already using eOBC/eUNI's UPI application. Do I need to register again on BHIM PNB?

Ans. *Yes, you have to register again on BHIM PNB application.*

Q.38 I was already using eOBC/eUNI's UPI application. Do I need to create virtual ID/payment address again on BHIM PNB?

Ans. *Yes, you have to to create a new VPA/UPI ID on BHIM PNB app.*

Q.39 I was already using eOBC/eUNI's UPI application. Do I need to set transaction/login PIN again on BHIM PNB?

Ans. *Yes, you need to set a new login PIN for accessing application and UPI PIN for performing transactions.*

Q.40 I was already using eOBC/eUNI's UPI application. Do I need to link my bank account again on BHIM PNB?

Ans. *Yes, you have to link your bank account again on BHIM PNB.*

Q:41 Can I continue to use the existing BHIM eOBC/eUNI UPI app post IT System upgrade of the branches.

Ans. *BHIM eOBC / BHIM eUNI UPI application will cease to exist once customer has registered on BHIM PNB.*

Q:42 My branch has undergone IT System upgrade and I have downloaded / install the BHIM PNB UPI, app what is the BANK NAME I have to select in the drop down list provided.

Ans. *Once branch has been migrated, you have to select PNB as your bank name for registration.*

Q:43 Can I continue to use the existing login PIN and UPI Pin after installing BHIM PNB UPI application.

Ans. *Existing PIN will not work in BHIM PNB application.*

Q:44 Debit Card is mandatory for setting UPI PIN, can I continue to use my existing eOBC/eUNI Bank Debit Card post the IT Systems upgrade.

Ans. *Yes, same debit card can be used for setting UPI PIN.*

Q:45 Will my existing beneficiary list be carried over / auto fetched to BHIM PNB UPI app.

Ans. *Existing beneficiary list will not be made available in BHIM PNB Application*

Q:46 I am maintaining multiple accounts in two or more branches, but only one branch has undergone IT System upgrade. Will I be able to access accounts of the other branches which are yet to undergo IT System upgrade?

Ans. *Yes, Customer can add multiple accounts in BHIM UPI application by selecting his existing bank.*

Q.47 Will I be able to view my past transactions which I have executed using BHIM eOBC/eUNI UPI app post IT System upgrade of the branches? / Will my past transactions in the BHIM eOBC/eUNI UPI app be carried over to BHIM PNB UPI app?

Ans. *Past transaction history will be available with bank only and will be made available to customer on his request.*

Q.48 . What is the transaction limit for the first time user in UPI?

Ans. *The transaction limit for first time UPI user is up to Rs. 5,000 for first 24 hours including first transaction. Post 24 hours, existing transaction limit will come into place.*

Per transaction limit: Rs. 25,000   per day transaction limit: Rs. 50000

Q:49 How secure is BHIM PNB UPI app?

Ans. *Application is fully secure with the following security features:*

- *Unified Payment Interface is highly secured as it works on two factor authentication (2FA), one being registered Mobile Number and second being UPI PIN incorporated with dedicated NPCI secured library.*
- *For setting UPI PIN, last 6 digits of debit card, ATM PIN, expiry date and OTP is required.*
- *Device/SIM Binding with handset IMEI number.*
- *Additional messages are being sent to customers during registration and setting UPI PIN.*
- *System validates customer Mobile Number, Device IMEI number and SIM serial number at the time of login.*

Q:50 What are the Service Charges for using BHIM PNB UPI? / How much does it cost to use BHIM PNB UPI?

Ans. *UPI transactions are free of any charge. Bank doesn't levy any charges for using BHIM PNB UPI application.*

Q:51 I am currently using Third Party apps like Google Pay etc., my branch has undergone IT System upgrade and my Account Number has changed. What do I do?

Ans. *Kindly register again on UPI application and select PNB as your bank. Create a new VPA/UPI ID and set your UPI PIN again.*

For more FAQs on BHIM PNB, please visit: https://www.pnbindia.in/UPI-FAQ.html