

The background of the slide is a composite image. On the left, there is a photograph of a stone building, possibly a church or castle, with a prominent tower. On the right, there is a photograph of fireworks exploding in a dark blue night sky. A semi-transparent blue banner with a circular pattern overlay is positioned across the middle of the image.

Guide to manage e-Mandate set at Merchants

 **SBI card**

Step 1: Log in to SBI Card website / Mobile App

Website – Login Page

Steps to Log in to your account

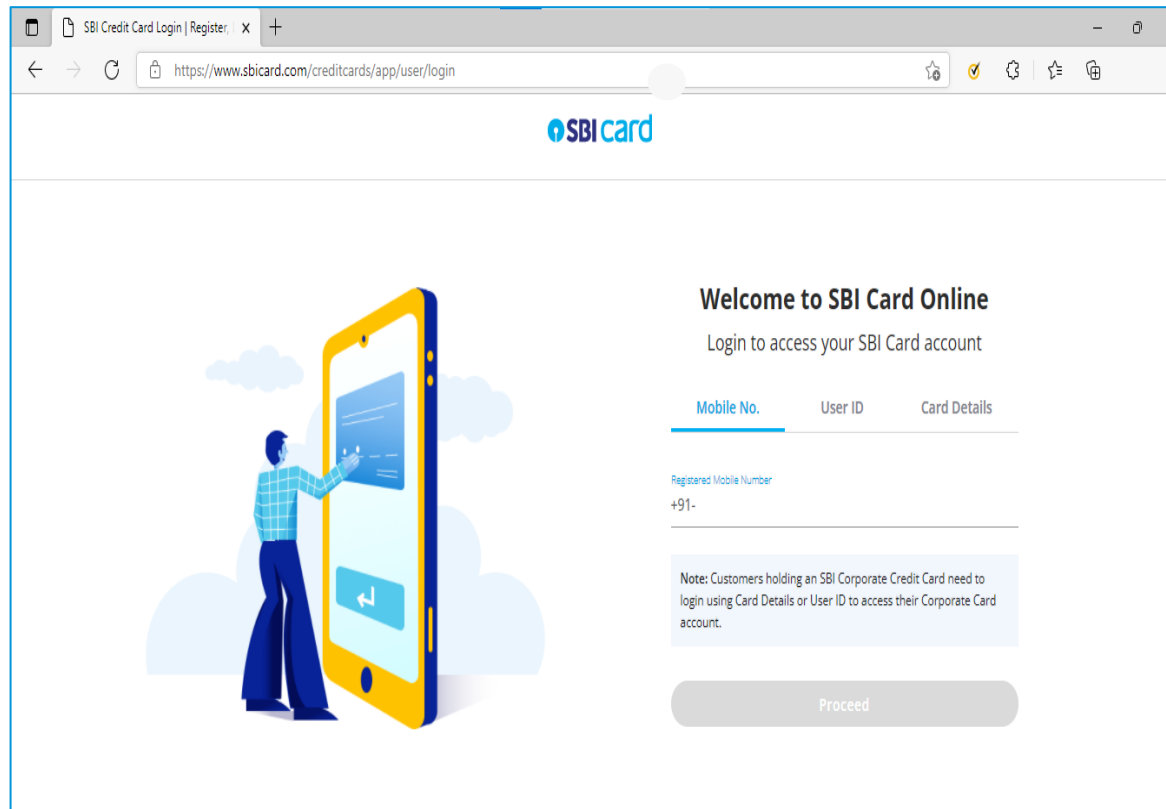
Enter your registered Mobile No./User ID Password/Credit Card details

Once you fill in the details,
Click on **Proceed**

You will receive an **OTP** on your registered mobile number

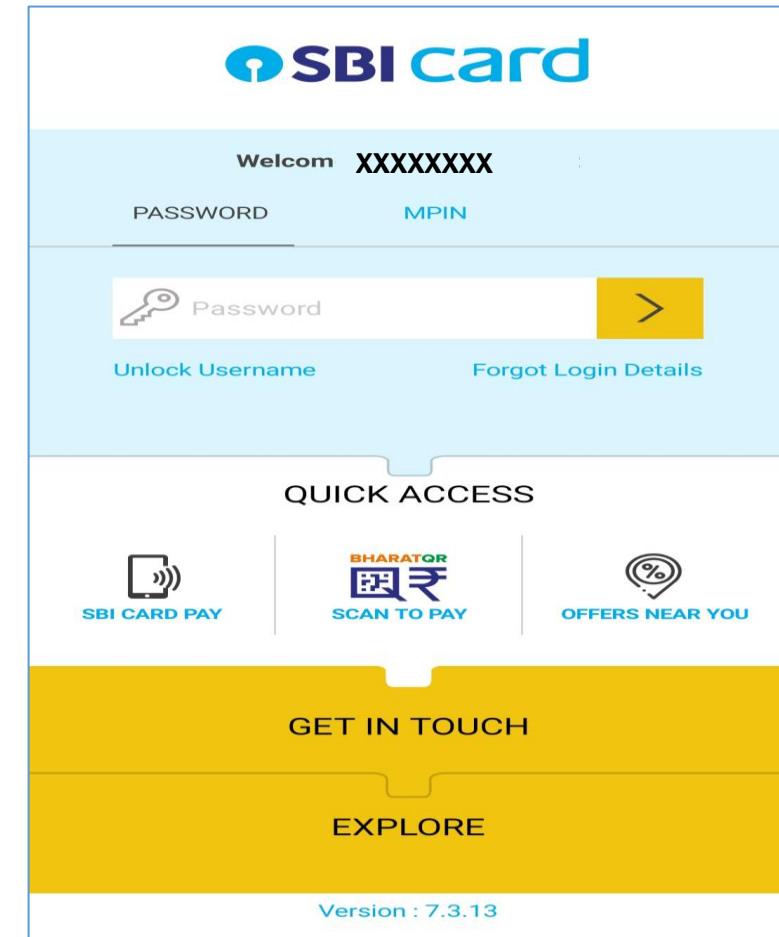
Enter the OTP and **Proceed**

Short URL to access the e-Mandate Home page:
<https://www.sbicard.com/emandates>



You can access the e-Mandate Home page screen through both SBI Credit Card website OR Mobile App as per your convenience.

Mobile App – Login screen

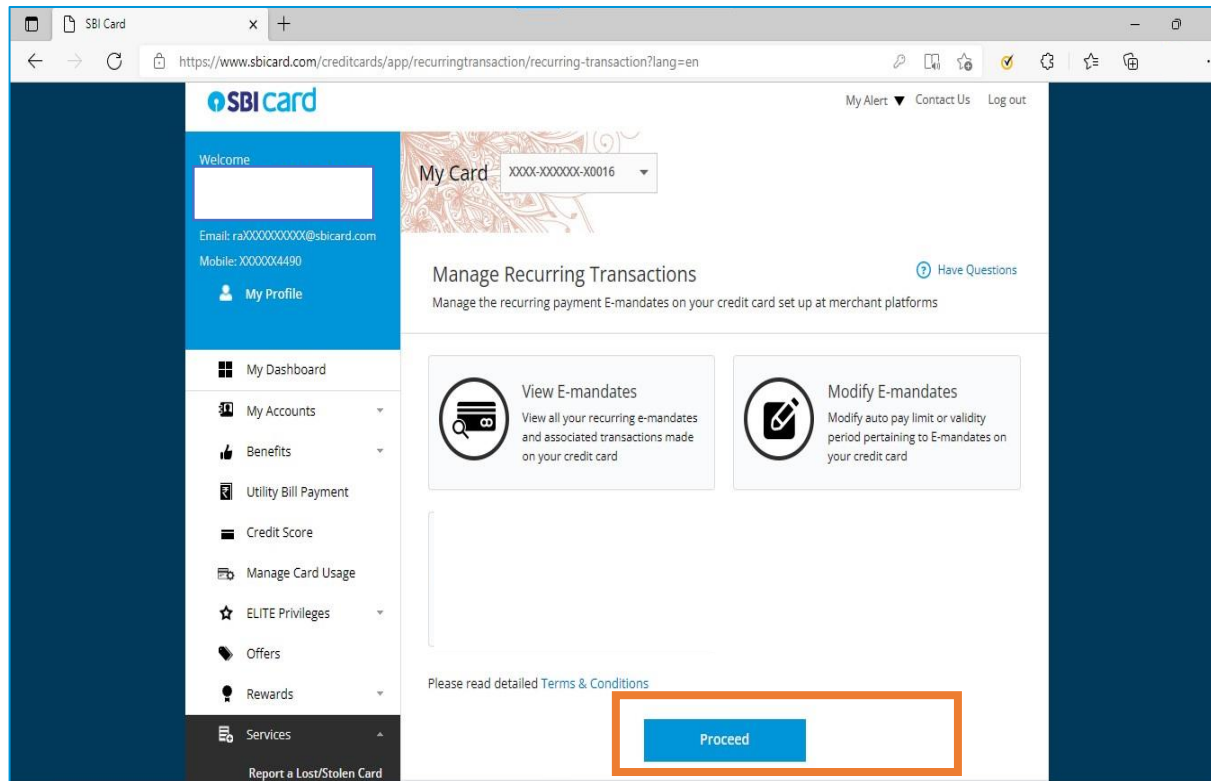


Open your SBI Credit Card Mobile App on your device

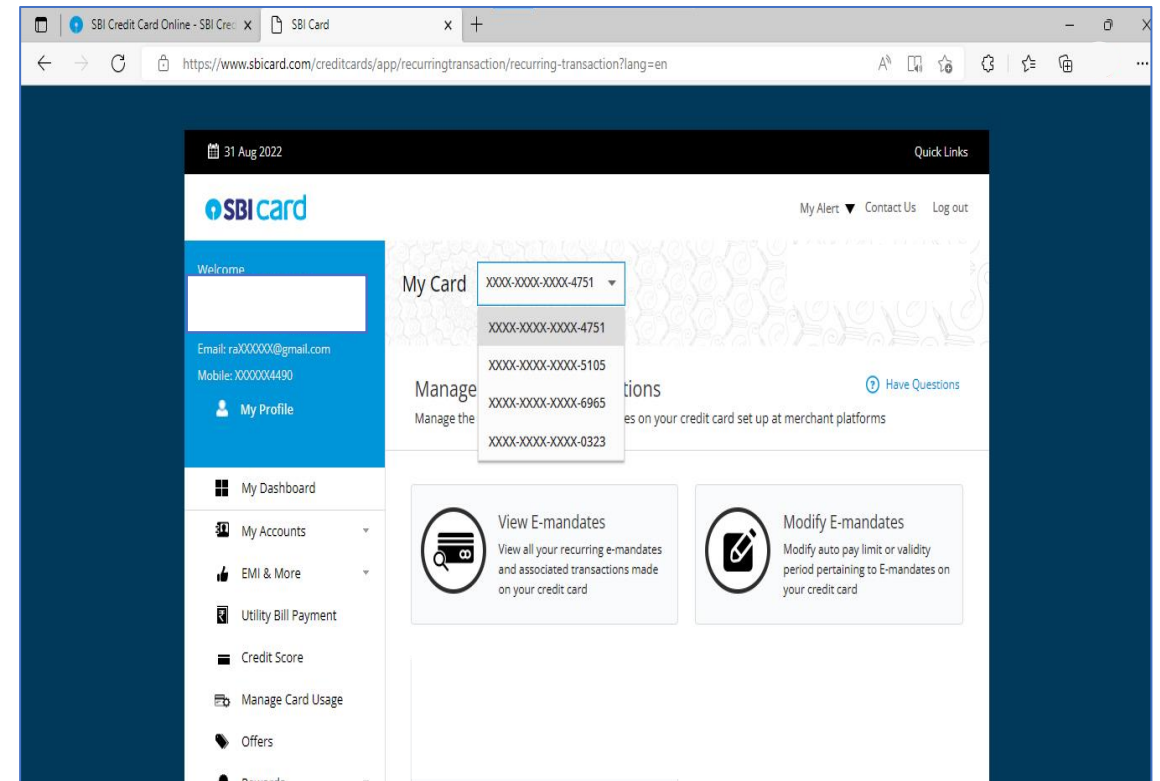
Enter your Password/ M-Pin details to log in

In case of Website Login through short link - <https://www.sbicard.com/emandates>

Step 2a: Post log in, the below screen shall appear.



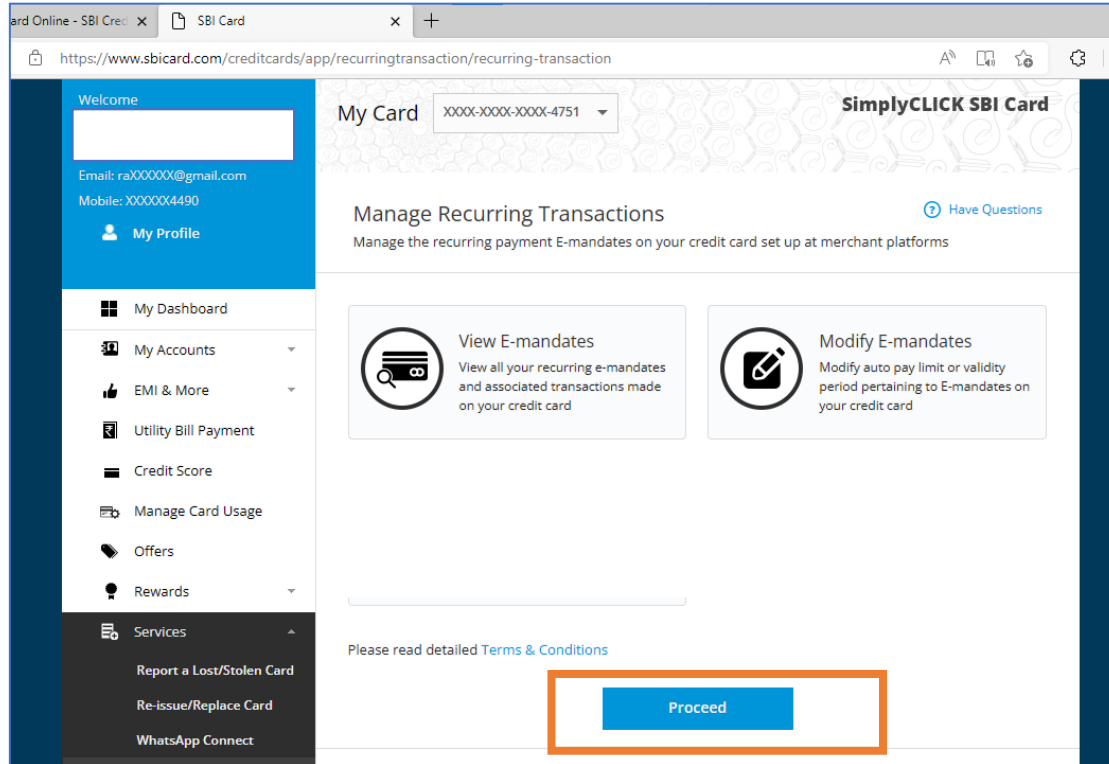
Step 2b: Select the card on which the e-Mandate was set up.



Note: You can reach the above screen alternatively through the below website journey as well
Login to the SBI Card website -> Click on “Services” -> Click on “Manage Recurring Transactions”

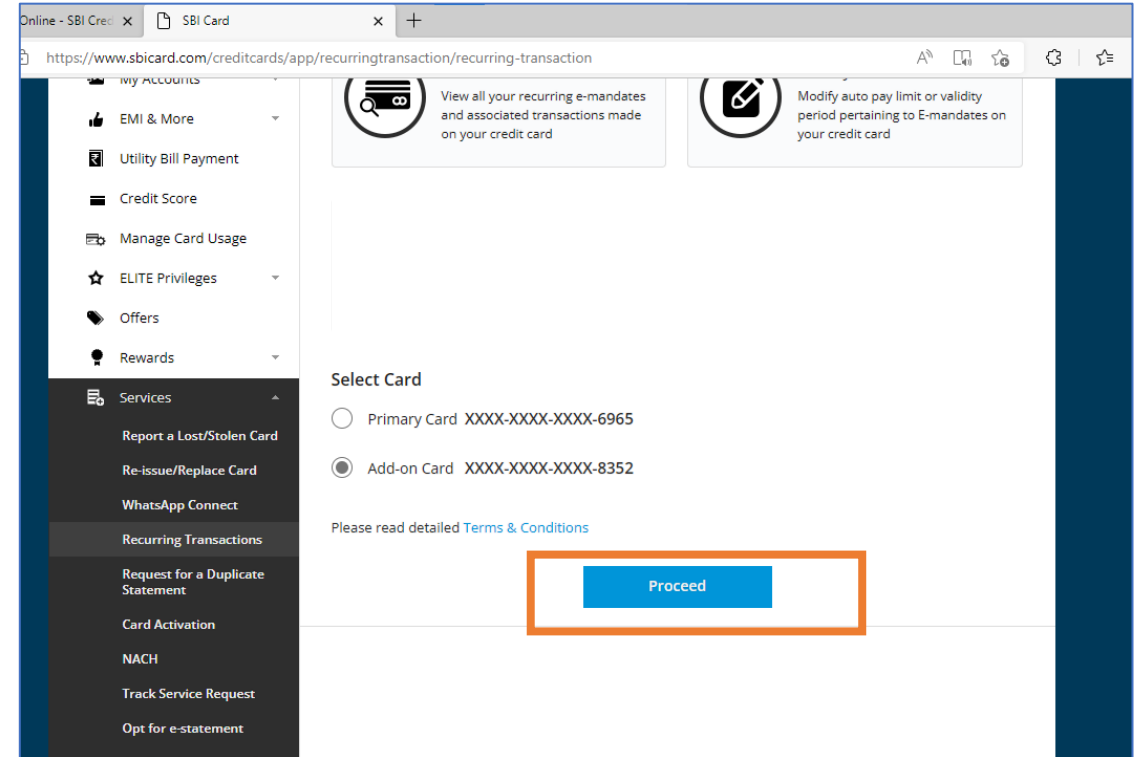
Step 2c: Depending on the Primary Card and Add-on cards, below screen will appear

In case of only Primary Card (No add on card)



Select the card from the '**My Card**' drop down on which the e-Mandate was set up and then click on proceed.

In case of Primary Card with add on card



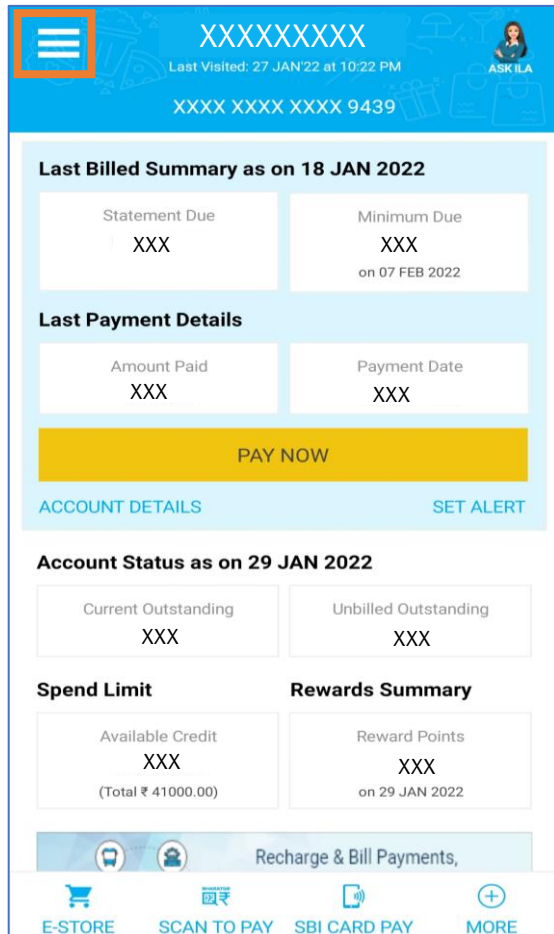
Select the Primary card or Add on card mapped to the primary card as indicated under '**Select Card**' option on which the e-Mandate was set up and then click on proceed.

On clicking Proceed, you will be redirected to the Disclaimer screen.

In case of Mobile App Login

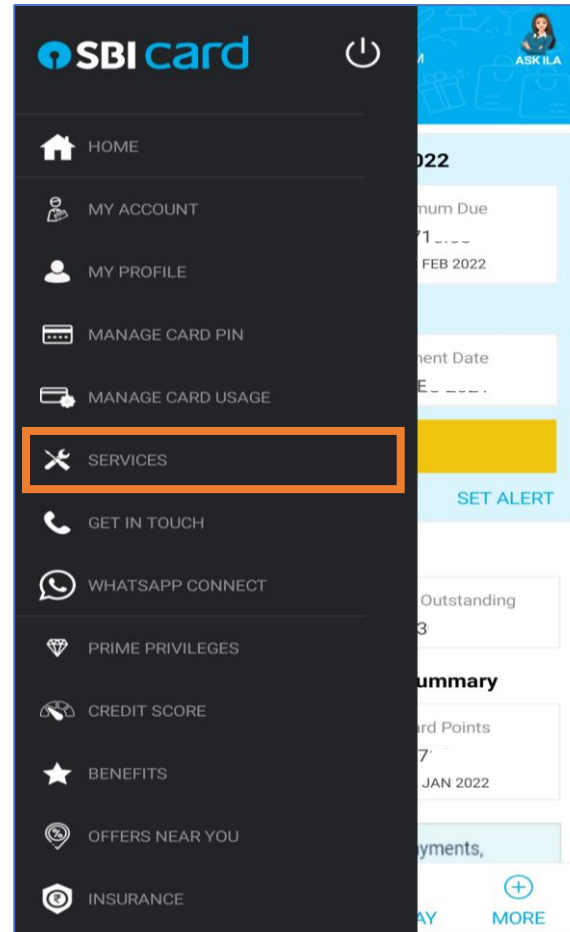
Step 2: Post log in through mobile app, follow the below steps to reach e-Mandate screen

Step 2.1



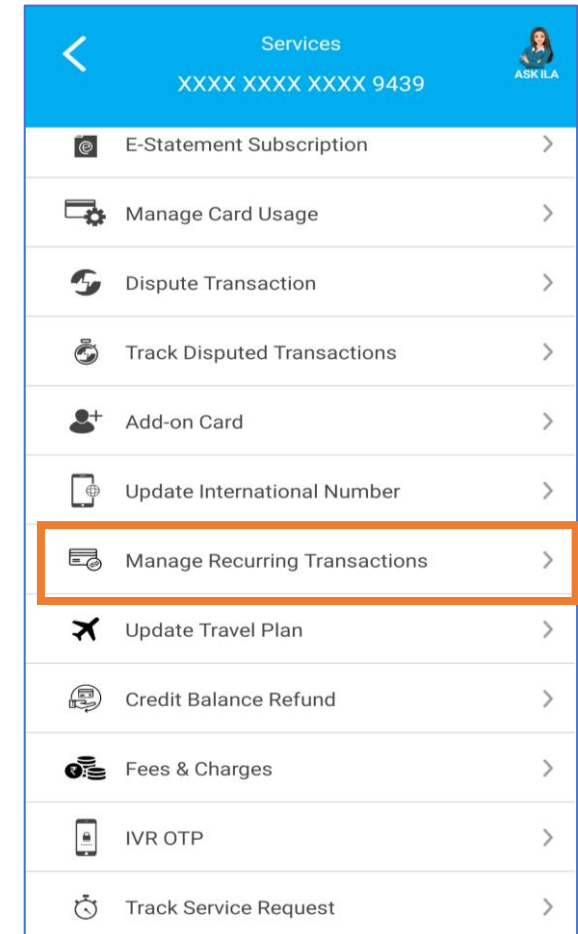
On Mobile App Home Page,
Select the Menu tab as
shown above

Step 2.2



Select '**Services**'

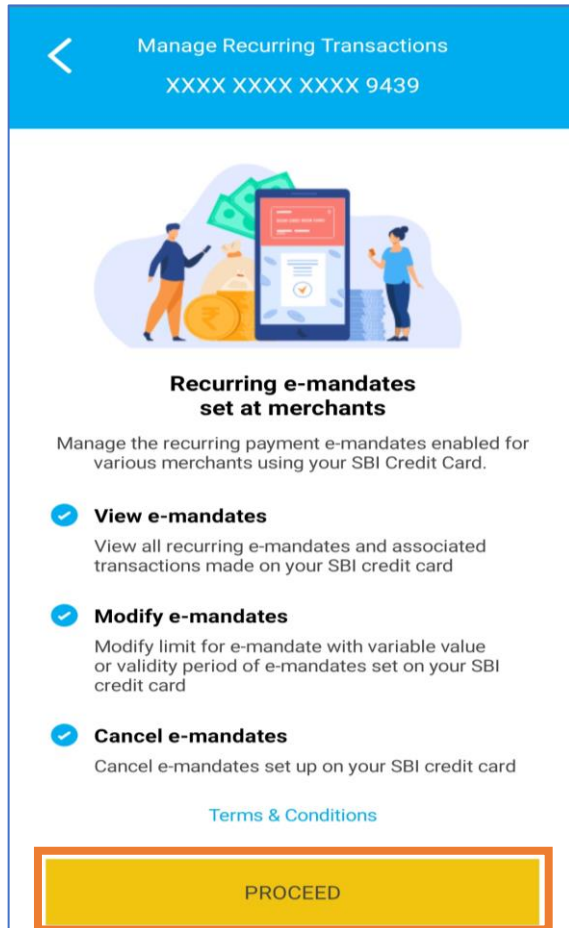
Step 2.3



Under Services, select
'**Manage Recurring
Transactions**'

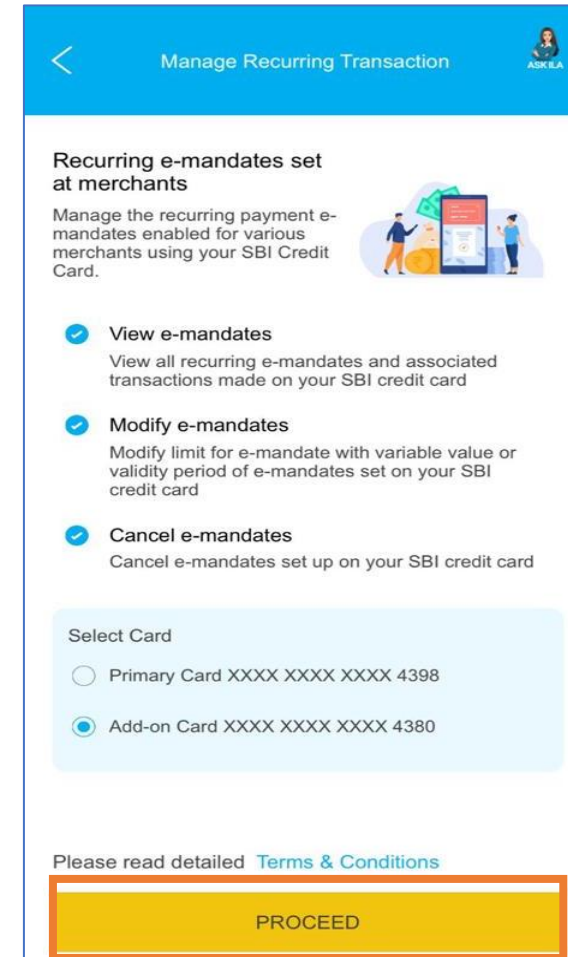
Step 2.4: Depending on the Primary Card and Add-on cards, below screen will appear

In case of only Primary Card (No add on card)



Directly click on **‘Proceed’** and the Disclaimer will pop-up

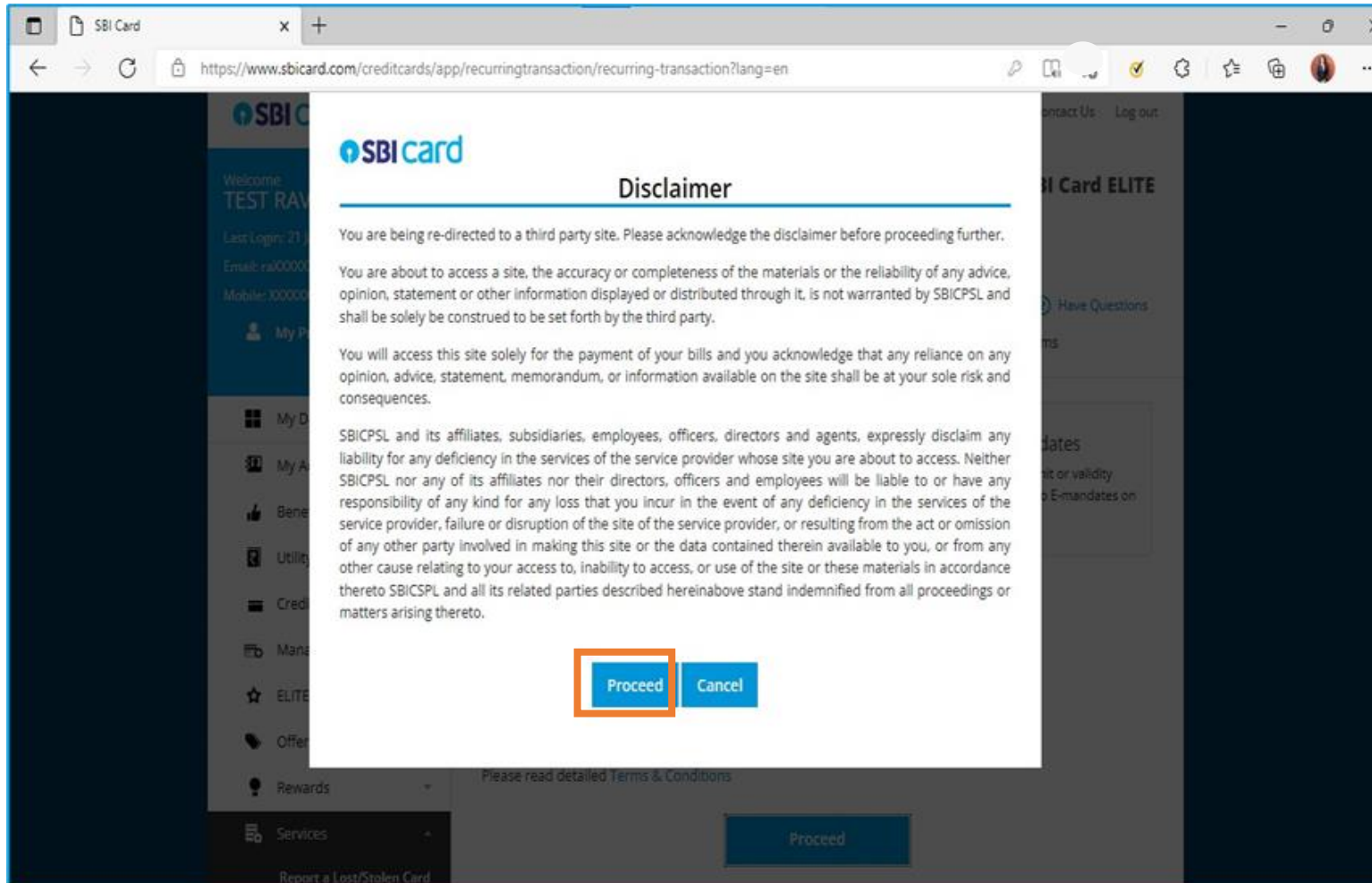
In case of Primary Card with add on card



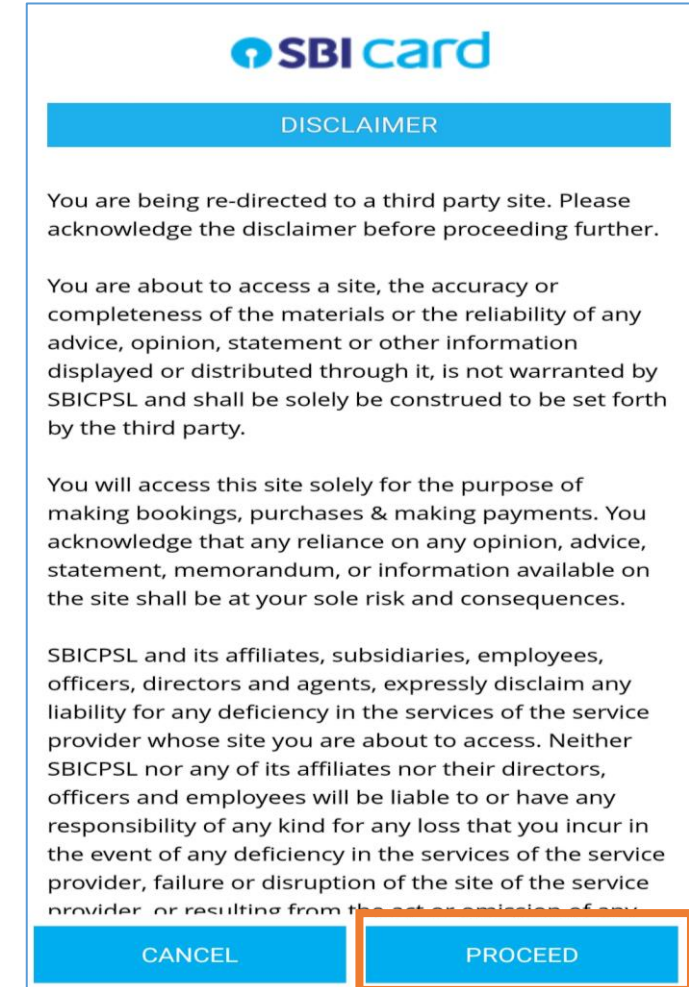
Select the desired primary or add on card, then click on **‘Proceed’** and the Disclaimer will pop-up

Step 3: Please read the Disclaimer and then click on **Proceed**. If you click on cancel, you will be redirected to the previous screen

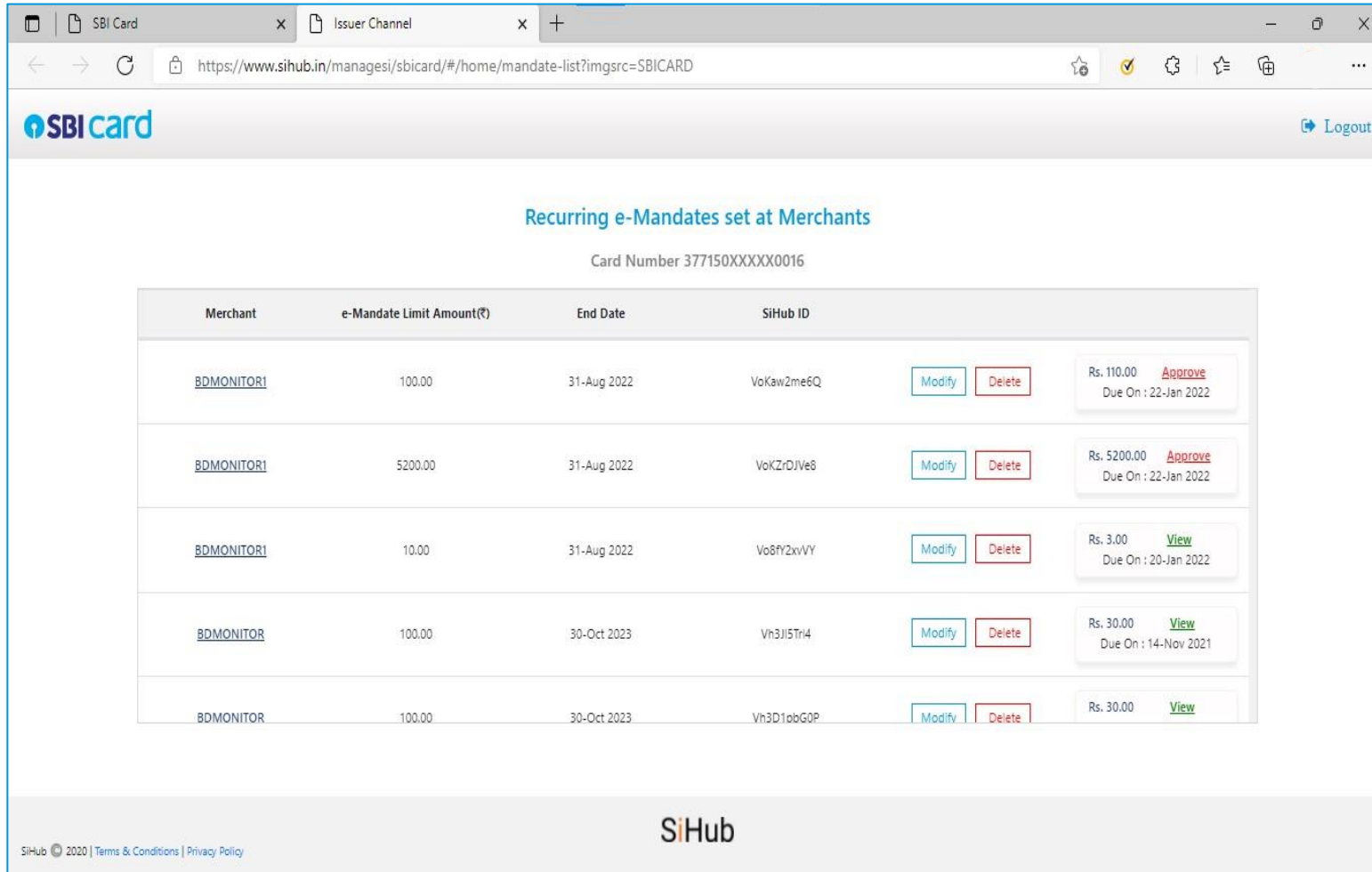
In case of Website Login



In case of Mobile App Login



Step 4: e-Mandate Home page: You can now view all your e-Mandate set at Merchants on your screen



The screenshot shows the SBI Card e-Mandate Home page. The page title is "Recurring e-Mandates set at Merchants". Below the title, the card number "377150XXXX0016" is displayed. The table lists five recurring e-Mandates, each with a merchant name, limit amount, end date, SIHub ID, and action buttons (Modify, Delete, View, Approve). The table is as follows:

Merchant	e-Mandate Limit Amount(₹)	End Date	SIHub ID	
BDMONITOR1	100.00	31-Aug 2022	VoKaw2me6Q	Modify Delete Rs. 110.00 Approve Due On : 22-Jan 2022
BDMONITOR1	5200.00	31-Aug 2022	VoKzrDJVe6	Modify Delete Rs. 5200.00 Approve Due On : 22-Jan 2022
BDMONITOR1	10.00	31-Aug 2022	Vo8fy2xvVY	Modify Delete Rs. 3.00 View Due On : 20-Jan 2022
BDMONITOR	100.00	30-Oct 2023	Vh3Jl5TrI4	Modify Delete Rs. 30.00 View Due On : 14-Nov 2021
BDMONITOR	100.00	30-Oct 2023	Vh3D1abG0P	Modify Delete Rs. 30.00 View

At the bottom of the page, there is a footer with "SIHub © 2020 | Terms & Conditions | Privacy Policy" and the SIHub logo.

What can you view on this screen?

Masked Card Number

Merchant Name

e-Mandate Limit Amount (Rs)

e-Mandate End Date

SIHub ID

Next Due Date

What actions can you perform through this screen?

View e-Mandate

Modify Limit/ End date

Delete e-Mandate

Approve recurring Trxn. > Limit amount/ Rs. 15,000

e-Mandate based recurring transaction debit will be on the due date

Note: e-Mandate will not appear in case card is renewed/ upgraded/ reported lost or stolen or there is any other permanent block placed on card. Please re-register e-Mandate at merchant website/app with valid and active SBI credit card

View your e-Mandate

Here you can view your **recurring transaction e-Mandate** registered at merchant website/Mobile App
e.g., e-Mandate set at Telecom service providers, OTT platforms, Insurance partners and other Utility Service providers like Electricity, Gas, Water, etc.

On this page, click any one of the below hyperlinks

View

OR

Merchant Name

This will enable you to view the following

e-Mandate details

Invoice details

The screenshot shows a web browser window with the URL <https://www.sihub.in/managesi/sbicard/#/home/mandate-list?imgsrc=SBICARD>. The page header includes the SBI Card logo and a Logout link. The main heading is "Recurring e-Mandates set at Merchants" with a sub-heading "Card Number 377150XXXXX0016". Below this is a table with columns: Merchant, e-Mandate Limit Amount(₹), End Date, SiHub ID, and Action. The table lists five e-Mandates. The third row is highlighted with an orange border, and its "View" link is also highlighted. The footer contains the SiHub logo and copyright information.

Merchant	e-Mandate Limit Amount(₹)	End Date	SiHub ID	Action
BDMONITOR1	100.00	31-Aug 2022	VoKaw2me6Q	Modify Delete Rs. 110.00 Approve Due On : 22-Jan 2022
BDMONITOR1	5200.00	31-Aug 2022	VoKZrDJVe8	Modify Delete Rs. 5200.00 Approve Due On : 22-Jan 2022
BDMONITOR1	10.00	31-Aug 2022	Vo8fY2xvVY	Modify Delete Rs. 3.00 View Due On : 20-Jan 2022
BDMONITOR	100.00	30-Oct 2023	Vh3JI5Tri4	Modify Delete Rs. 30.00 View Due On : 14-Nov 2021
BDMONITOR	100.00	30-Oct 2023	Vh3D1obG0P	Modify Delete Rs. 30.00 View

Click on the relevant tab to view e-Mandate/ Invoice details

e-Mandate details

Card Number 377150XXXXX0016

e-Mandate

Invoice

Merchant	BDMONITOR
Description	Netflix Monthly Subscription
Start Date	12-Nov 2021
End Date	30-Oct 2023
e-Mandate Limit Amount (₹)	100.00
Amount Type	Variable
Frequency	Monthly
SiHub ID	Vh3D1pbG0P
Status	Active

Back

Delete Mandate

[View Transaction History](#)

SiHub

Invoice details

Card Number 377150XXXXX0016

e-Mandate

Invoice

Merchant	Debit Date	Amount (₹)	Status
BDMONITOR1	20-Jan 2022	3.00	Paid
BDMONITOR1	20-Jan 2022	3.00	Unpaid


Back

[View Transaction History](#)

SiHub

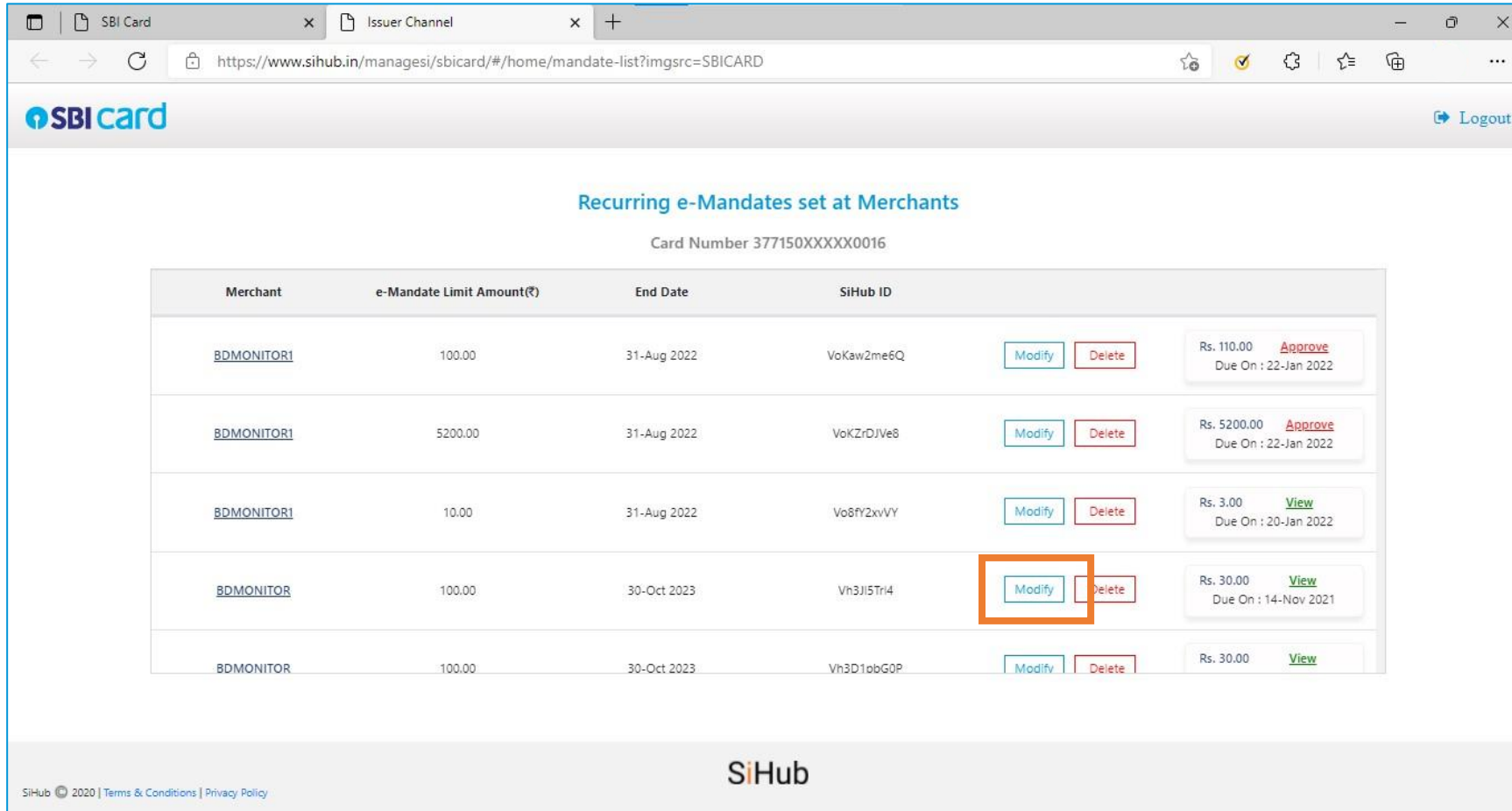
 You can also modify or delete the e-Mandate from here

 You can view the paid or unpaid invoices of the e-Mandate

 You can also view the transaction history from either screens

Modify your e-Mandate

On e-Mandate Home page screen, click on '**Modify**' against the e-Mandate for which you wish to make the changes.



The screenshot displays the SBI Card e-Mandate management interface. The browser address bar shows the URL: <https://www.sihub.in/managesi/sbicard/#/home/mandate-list?imgsrc=SBICARD>. The page header includes the SBI Card logo and a Logout link. The main heading is "Recurring e-Mandates set at Merchants". Below this, the Card Number 377150XXXX0016 is displayed. A table lists the recurring e-Mandates with columns: Merchant, e-Mandate Limit Amount(₹), End Date, SiHub ID, and Action. The 'Modify' button for the fourth row is highlighted with an orange box.

Merchant	e-Mandate Limit Amount(₹)	End Date	SiHub ID	Action
BDMONITOR1	100.00	31-Aug 2022	VoKaw2me6Q	Modify Delete Rs. 110.00 Approve Due On : 22-Jan 2022
BDMONITOR1	5200.00	31-Aug 2022	VoKZrDJVe8	Modify Delete Rs. 5200.00 Approve Due On : 22-Jan 2022
BDMONITOR1	10.00	31-Aug 2022	Vo8fy2xvVY	Modify Delete Rs. 3.00 View Due On : 20-Jan 2022
BDMONITOR	100.00	30-Oct 2023	Vh3JI5Tri4	Modify Delete Rs. 30.00 View Due On : 14-Nov 2021
BDMONITOR	100.00	30-Oct 2023	Vh3D1obG0P	Modify Delete Rs. 30.00 View

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Step 1

Steps to modify your e-Mandate

You can choose to Modify your e-Mandate End date or e-Mandate Limit amount or both.

Step 2

Card Number 377150XXXXX0016

e-Mandate

Invoice

Merchant	BDMONITOR1
Description	9800000000
Start Date	19-Jan 2022
End Date	31-Aug 2022 <input type="checkbox"/>
e-Mandate Limit Amount (₹)	10.00 <input type="checkbox"/>
Amount Type	Variable
Frequency	As Presented
SiHub ID	Vo8fY2xvVY
Status	Active

Back

Delete Mandate

[View Transaction History](#)

SiHub

Click on the red check box for the details you intend to modify

Step 3

Card Number 377150XXXXX0016

e-Mandate

Invoice

Merchant	BDMONITOR1
Description	9800000000
Start Date	19-Jan 2022
End Date	31-Aug 2022 <input type="checkbox"/>
e-Mandate Limit Amount (₹)	<input type="text" value="10.00"/>
Amount Type	Variable
Frequency	As Presented
SiHub ID	Vo8fY2xvVY
Status	Active

Back

Delete Mandate

[View Transaction History](#)

SiHub

The value is now editable

Step 4

Card Number 377150XXXXX0016

e-Mandate

Invoice

Merchant	BDMONITOR1
Description	9800000000
Start Date	19-Jan 2022
End Date	31-Aug 2022 <input type="checkbox"/>
e-Mandate Limit Amount (₹)	<input type="text" value="25.00"/>
Amount Type	Variable
Frequency	As Presented
SiHub ID	Vo8fY2xvVY
Status	Active

Back

Delete Mandate

Confirm

[View Transaction History](#)

SiHub

Enter the new e-Mandate Limit amount and select 'Confirm'

e-Mandate modification process

On confirmation, transaction of Rs. 2 will be triggered for OTP generation and validation. No debit shall be done on the card.

Step 5

Card Number 377150XXXXX0016

e-Mandate Invoice

Merchant: BDMONITOR1
Description: 9800000000

Are you sure you want to modify your BDMONITOR1 e-Mandate?
Note: A Rs.2 transaction will be triggered for OTP generation and validation. Your card will not be debited for this Rs.2 transaction.

Yes No

Status: Active

[Back](#) [Delete Mandate](#) [Confirm](#) [View Transaction History](#)

SiHub

On clicking **Yes**, you will reach the OTP screen page shown in the next step.
On clicking **No**, modification will **not** be completed, and you will be redirected to the previous screen.

Step 6

SBI card

Complete Payment of Rs 2.00 [Help](#)

Enter One Time Password (OTP) for secured online transaction

.....

One Time Password (OTP) has been sent to card holder's registered Mobile Number ending with **3693**.

Submit [Resend OTP](#)

Merchant:
Amount: Rs 2.00
Date: 04:10:2021
Card Number: XXXX XXXX XXXX 2051

You will receive the OTP on your registered mobile number.
Enter the OTP and click on **Submit**

Step 7

Card Number 377150XXXXX0016

e-Mandate Invoice

Your e-Mandate for BDMONITOR1 has been modified successfully

Merchant: BDMONITOR1
Description: 9800000000
Start Date: 19-Jan 2022
End Date: 31-Aug 2022 [✕](#)
e-Mandate Limit Amount (Rs): 25.00 [✕](#)
Amount Type: Variable
Frequency: As Presented
SiHub ID: Vo8FY2xvVY
Status: Active

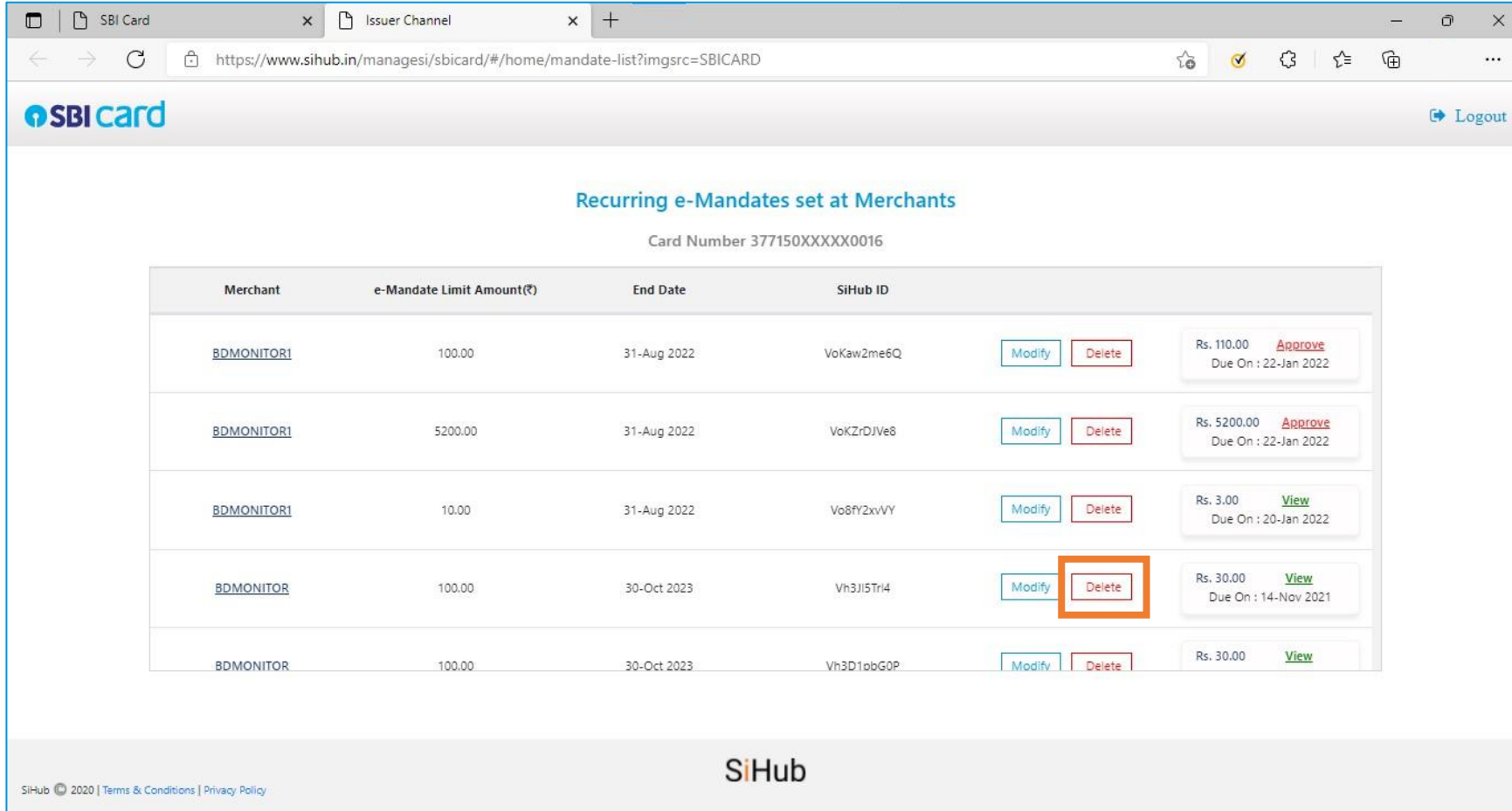
[Back](#) [Delete Mandate](#) [View Transaction History](#)

SiHub

Once OTP is validated, modification of the e-Mandate limit amount is **successful** and success message is displayed at the top of the screen.

Cancel/Delete your e-Mandate

On your [e-Mandate Home page](#) screen, click on '**Delete**' against the e-Mandate which you want to cancel



The screenshot shows the SBI Card e-Mandate management interface. The page title is "Recurring e-Mandates set at Merchants" and the card number is 377150XXXXX0016. The table lists five e-Mandates, each with a "Delete" button highlighted by a red box. The "Delete" button for the fourth e-Mandate is also highlighted by a blue box.

Merchant	e-Mandate Limit Amount(₹)	End Date	SiHub ID	Actions	Amount & Status
BDMONITOR1	100.00	31-Aug 2022	VoKaw2me6Q	Modify Delete	Rs. 110.00 Approve Due On : 22-Jan 2022
BDMONITOR1	5200.00	31-Aug 2022	VoKZrDJVe8	Modify Delete	Rs. 5200.00 Approve Due On : 22-Jan 2022
BDMONITOR1	10.00	31-Aug 2022	Vo8fY2xvVY	Modify Delete	Rs. 3.00 View Due On : 20-Jan 2022
BDMONITOR	100.00	30-Oct 2023	Vh3Jl5TrI4	Modify Delete	Rs. 30.00 View Due On : 14-Nov 2021
BDMONITOR	100.00	30-Oct 2023	Vh3D1pbG0P	Modify Delete	Rs. 30.00 View

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Step 1

e-Mandate deletion process

Transaction of Rs. 2 will be triggered for OTP generation and validation. No debit shall be done on the card.

Step 2

The screenshot shows the SiHub interface with a modal dialog for deleting an e-Mandate. The dialog asks for confirmation to modify the e-Mandate for merchant BDMONITOR1. It includes a note about a Rs. 2 transaction for OTP generation and validation. The 'Yes' button is highlighted with an orange border. Below the dialog, the 'Delete Mandate' button is also highlighted with an orange border.

Card Number 377150XXXXX0016

e-Mandate Invoice

Merchant: BDMONITOR1
Description: 9800000000

Are you sure you want to modify your BDMONITOR1 e-Mandate?
Note: A Rs.2 transaction will be triggered for OTP generation and validation. Your card will not be debited for this Rs.2 transaction.

Yes No

Status: Active

[Back](#) [Delete Mandate](#) [Confirm](#)

[View Transaction History](#)

SiHub

On clicking **Yes**, you will reach the OTP screen page shown in the next step.
On clicking **No**, deletion will **not** be completed, and you will be redirected to the previous screen.

Step 3

The screenshot shows the SBI card OTP verification screen. It prompts the user to enter a One Time Password (OTP) for a secured online transaction of Rs 2.00. The 'Enter OTP' input field and the 'Submit' button are highlighted with orange borders. Below the input field, a message states that the OTP has been sent to the card holder's registered mobile number and email ID. A 'Resend OTP' link is also present. At the bottom, a summary table shows the transaction details.

SBI card

Complete Payment of Rs 2.00 [? Help](#)

Enter One Time Password (OTP) for secured online transaction.

One Time Password (OTP) has been sent to card holder's registered Mobile Number ending with **3682** and e-mail ID **PGXXXXXXX90@GMAIL.COM**.

Submit

[Resend OTP](#)

Merchant:	BILL DECK
Amount:	RS 2.00
Date:	20:04:2021
Card Number:	XXXX XXXX XXXX 4632

This screen will automatically time out after 09:28 minutes

You will receive the OTP on your registered mobile number.
Enter the OTP and click on **Submit**

e-Mandate deletion confirmation

Step 4

Recurring e-Mandates set at Merchants

Card Number 377150XXXX0016

Thank you! Your e-Mandate has been cancelled successfully.

Merchant	e-Mandate Limit Amount(₹)	End Date	SiHub ID			
BDMONITOR1	100.00	31-Aug 2022	VoKaw2me6Q	Modify	Delete	Rs. 110.00 View Due On : 22-Jan 2022
BDMONITOR1	25.00	31-Aug 2022	Vo8fY2xvVY	Modify	Delete	Rs. 3.00 View Due On : 20-Jan 2022
BDMONITOR	100.00	30-Oct 2023	Vh3Jl5Tr4	Modify	Delete	Rs. 30.00 View Due On : 14-Nov 2021
BDMONITOR	100.00	30-Oct 2023	Vh3D1pbG0P	Modify	Delete	Rs. 30.00 View Due On : 14-Nov 2021

[View Inactive e-Mandate](#)

Note: The list shown is limited to domestic merchant subscriptions

SiHub

Successful e-Mandate deletion message is displayed on Home screen page.
Click on **‘View Inactive e-Mandate’** to view all deleted e-Mandates

Step 5

Card Number 377150XXXX0016

Merchant	e-Mandate Limit Amount(₹)	End Date	SiHub ID			
BDMONITOR1	100.00	31-Aug 2022	VoKaw2me6Q	Modify	Delete	Rs. 110.00 View Due On : 22-Jan 2022
BDMONITOR1	25.00	31-Aug 2022	Vo8fY2xvVY	Modify	Delete	Rs. 3.00 View Due On : 20-Jan 2022
BDMONITOR	100.00	30-Oct 2023	Vh3Jl5Tr4	Modify	Delete	Rs. 30.00 View Due On : 14-Nov 2021
BDMONITOR1	5200.00	31-Aug 2022	VoKZrDJVe8			
BDMONITOR	100.00	30-Oct 2023	Vh3D1pbG0P			

SiHub

Deleted e-Mandates can be viewed post clicking on ‘View Inactive e-Mandate’. On clicking the merchant names, the details of e-Mandate are shown (refer Step 6).

View deleted e-Mandates

Step 6

Card Number 377150XXXXX0016

e-Mandate	Invoice
Merchant	BDMONITOR1
Description	9800000000
Start Date	21-Jan 2022
End Date	31-Aug 2022
e-Mandate Limit Amount (₹)	5200.00
Amount Type	Variable
Frequency	As Presented
SiHub ID	VoKZrDJVe8
Status	Deleted
Deleted On	24-Jan 2022

[Back](#)

[View Transaction History](#)

SiHub

Pre-Transaction approval for Amount > e-Mandate Limit Amount/Rs. 15,000

- When a recurring transaction debit for greater than the e-Mandate limit amount or Rs. 15,000 is initiated by Merchant, customer shall receive a pre-transaction SMS/ E-mail notification to approve the transaction.
- Customer then is required to provide approval for such transaction post logging into SBI Card website/ Mobile App
- SBI card will decline the transaction if Pre-transaction approval is not received from the cardholder

Recurring e-Mandates set at Merchants

Card Number 377150XXXXX0016

Merchant	e-Mandate Limit Amount(₹)	End Date	SiHub ID			
BDMONITOR1	100.00	31-Aug 2022	VoKaw2me6Q	Modify	Delete	Rs. 110.00 Approve Due On : 22-Jan 2022
BDMONITOR1	5200.00	31-Aug 2022	VoKZrDJVe8	Modify	Delete	Rs. 5200.00 Approve Due On : 22-Jan 2022
BDMONITOR1	10.00	31-Aug 2022	Vo8fy2xvVY	Modify	Delete	Rs. 3.00 View Due On : 20-Jan 2022
BDMONITOR	100.00	30-Oct 2023	Vh3JI5Tri4	Modify	Delete	Rs. 30.00 View Due On : 14-Nov 2021
BDMONITOR	100.00	30-Oct 2023	Vh3D1obG0P	Modify	Delete	Rs. 30.00 View

SiHub

On the [e-Mandate home page screen](#), the e-Mandate(s) requiring approval can be seen.

In the illustrated example the set e-Mandate limit amount is Rs. 100, but transaction initiated is for Rs. 110, hence approval is required.

To approve, Click on **'Approve'**

Step 1

Pre-Transaction approval for Amount > e-Mandate Limit Amount/Rs. 15,000

Transaction of Rs. 2 will be triggered for OTP generation and validation. No debit shall be done on the card.

Step 2

Recurring e-Mandates set at Merchants

Card Number 377150XXXXX0016

Merchant	e-Mandate Limit Amount(₹)	End Date	SiHub ID	
BDMONITOR1				Rs. 110.00 Approve Due On : 22-Jan 2022
BDMONITOR1				Rs. 5200.00 Approve Due On : 22-Jan 2022
BDMONITOR1				Rs. 3.00 View Due On : 20-Jan 2022
BDMONITOR	100.00	30-Oct 2023	Vh3J15Tr4	Rs. 30.00 View Due On : 14-Nov 2021
BDMONITOR	100.00	30-Oct 2023	Vh3D1obG0P	Rs. 30.00 View

Are you sure you want to approve your BDMONITOR1 Invoice ?

Note 1: A Rs.2 transaction will be triggered for OTP generation and validation. Your card will not be debited for this Rs.2 transaction.

Note 2: Amount will be debited on due date automatically.

SiHub

Step 3

SBI card

Complete Payment of Rs 2.00 [Help](#)

Merchant Details

Merchant:

Amount: Rs 2.00

Date: 24:01:2022

Card Number: XXXX-XXXXXX-X0016

Enter One Time Password (OTP)

Enter One Time Password (OTP) for secured online transaction.

Enter OTP

One Time Password (OTP) has been sent to card holder's registered Mobile Number ending with 4490 and e-mail ID raXXXXXXXXXas@sbi card.com.

[Resend OTP](#)

On clicking **Yes**, you will reach to the OTP screen page shown in the next step.

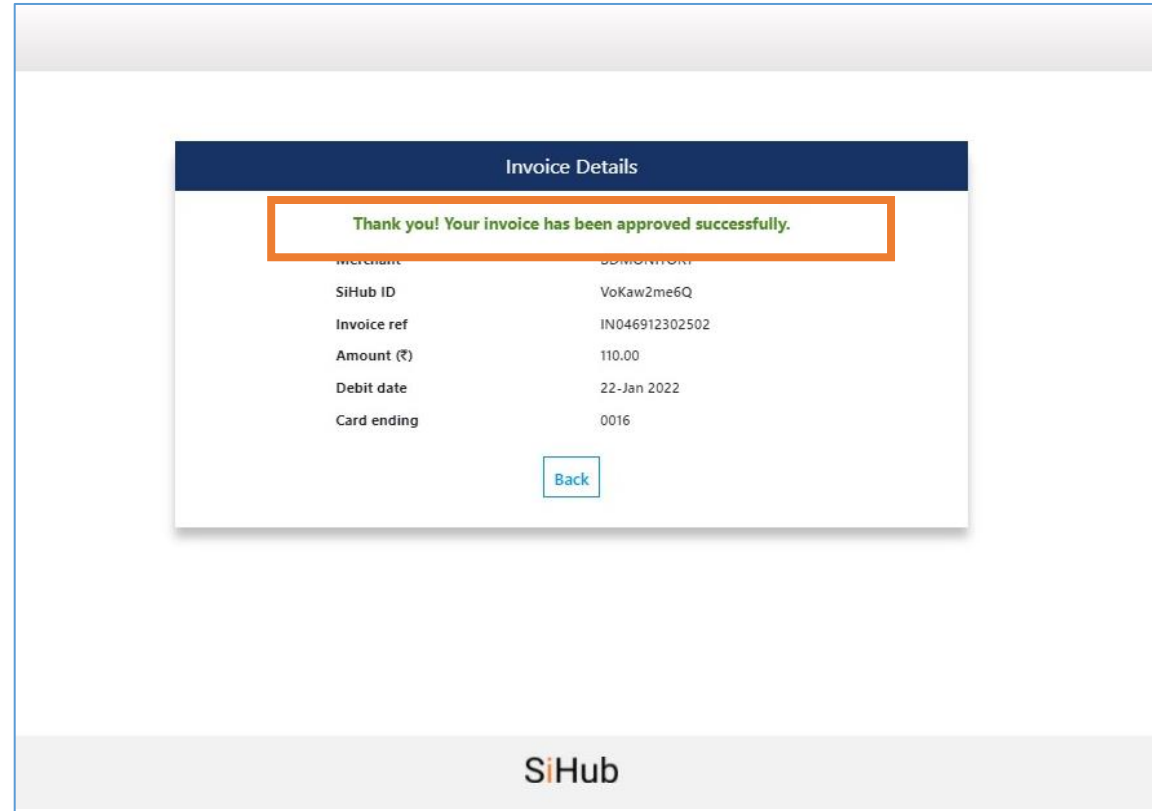
On clicking **No**, approval process will **not** be completed, and you will be redirected to the previous screen.

You will receive the OTP on your registered mobile number.
Enter the OTP and click on **Submit**

Pre-Transaction approval for Amount > e-Mandate Limit Amount/Rs. 15,000

Transaction is approved. Invoice amount will be debited from your credit card.

Step 4



The screenshot displays the 'Invoice Details' page on the SiHub platform. At the top, a dark blue header bar contains the text 'Invoice Details'. Below this, a green message box with a white border states: 'Thank you! Your invoice has been approved successfully.' This message is highlighted with an orange rectangular border. Underneath the message, a table lists the following details:

Merchant	CCMOMVPM
SiHub ID	VoKaw2me6Q
Invoice ref	IN046912302502
Amount (₹)	110.00
Debit date	22-Jan 2022
Card ending	0016

At the bottom of the table, there is a blue button labeled 'Back'. The SiHub logo is visible at the bottom center of the page.

Transaction Approval Success message is displayed on top of the page

Important points

- ❑ For cases where credit card number changes (due to renewal, upgrade etc), customers will have to re-register their e-mandate(s) with their new card details at merchant mobile app/website. New card numbers will not get automatically updated at merchant's end. Failure to do so will lead to recurring transaction decline. Alternatively, cardholders can make their bill payment directly to the merchant.
- ❑ For cases where card is blocked due to lost/stolen or other permanent card block reasons, recurring transaction will be declined on such blocked cards. Cardholder will have to re-register e-Mandate at the merchant website/ app using a valid active SBI credit card or pay directly to the Merchant for any pending bills. Alternatively, cardholders can make their bill payment directly to the merchant.
- ❑ Add-on card holders to ensure that their mobile number and e-mail address are updated with SBI Card. In the absence of correct details, SBI card will not be responsible for any notification not getting delivered to the Add-on card holders.

1. FAQs on e-Mandate for recurring transactions on SBI Card

<https://www.sbicard.com/sbi-card-en/assets/media/images/personal/benefits/utility-bill-payments/recurring-e-mendates/faq-recurring-bill-payments.pdf>

2. Terms & Conditions

<https://www.sbicard.com/sbi-card-en/assets/docs/pdf/personal/benefits/utility-bill-payments/emandate-at-merchant-tnc.pdf>

3. Compliant Merchant list

<https://www.sbicard.com/en/merchant-e-mandate-list.page>

Disclaimer:

This guide is created purely for educational purposes. e-Mandate and SBI Credit Card details mentioned in the all illustrations were created only to be used in the guide and do not refer to any real entity or transaction.