



PNB INTERNET BANKING

FREQUENTLY ASKED QUESTIONS

for

PNB CREDIT CARDHOLDERS

Version 1. September 2019

GENERAL INFORMATION

➤ What is PNB Internet Banking?

PNB Internet Banking is the online banking channel being offered to PNB bank customers. It allows you to do your routine banking transactions like paying bills and inquiring about your account balance securely using your desktop/laptop/tablet computer through PNB Internet Banking.

➤ What can PNB Internet Banking do for me?

With PNB Internet Banking, you can:

- > Apply for a PNB Credit Card **(New)**
- > Check your Credit Card account balances
- > Monitor your Credit Card transactions
- > Pay your bills

ONLINE CREDIT CARD APPLICATION

➤ How do I apply for a PNB Credit Card online?

A. For new customers with no existing account on PNB Internet Banking

1. Go to PNB Cards page at www.pnbcards.com.ph and click the "Apply online for a PNB Credit Card" button. A pop-up will appear that you will be redirected to an external site, click "Okay" to start your application.
2. Tick the box beside "I am not a robot". Follow the instructions provided and click the "Verify" button to proceed with your application.
3. Click "New Credit Card Application".
4. Select the card of your choice and click "Apply Now".
5. A pop-up will appear to ask if you are an existing PNB Credit Cardholder.
 - Click "Yes", if you are an existing PNB Credit Cardholder. You will be redirected to Sign up page to enroll your PNB Credit Card.
 - Click "No", if you are not an existing PNB Credit Cardholder. You will proceed to the Terms and Conditions page.
6. Tick the box if you have read and accept the Terms and Conditions. Click "Agree" to continue.
7. Fill out the online application form by providing the necessary information.

Note: If you wish to continue your application later, you may save it by clicking the "Save for Later" button.

8. You will be required to submit the following documents:
 - Government-issued ID
 - Proof of Income
 - Selfie (A photo holding the submitted Government-issued ID)

Click "Choose File" and upload a file containing the documents mentioned above. After uploading the file click "Continue" to proceed to the next page.

Note: All documents should be in one (1) file only and must be saved as PDF.

9. Tick the box if you have read and accept the PNB Cards Declaration. Click "Agree" to proceed to the next page.
10. A confirmation page will be displayed once you finished your application.
11. There will be a confirmation sent to the email address which you entered during card application.

B. For customers with existing CASA account on PNB Internet Banking

1. Go to Internet Banking page and log in to your account.
2. Click the side menu button and choose "Credit Card Application".
3. Click "New Credit Card Application".
4. Select the card of your choice and click "Apply Now".
5. Tick the box if you have read and accept the PNB Cards Terms and Conditions. Click "Agree" to proceed to the next page.
6. Fill out the online application form by providing the necessary information.

Note: If you wish to continue your application later, you may save it by clicking the "Save for Later" button.

7. You will be required to submit the following documents:
- Government-issued ID
 - Proof of Income
 - Selfie (A photo holding the submitted Government-issued ID)

Click "Choose File" and upload a file containing the documents mentioned above. After uploading the file, click "Continue" to proceed to the next page.

Note: All documents should be in one (1) file only and must be saved as PDF.

8. Tick the box if you have read and accept the PNB Cards Declaration. Click "Agree" to proceed to the next page.
9. A confirmation page will be displayed once you finished your application.
10. There will be a confirmation sent to the email address which you entered during card application.

C. For customers with existing Credit Card account on PNB Internet Banking

1. Go to login page and log in to your account.
2. Click the side menu button and choose "Credit Card Application".
3. Choose "Additional Card Application".
4. Select your card of choice and click "Apply Now".
5. Enter the correct One-Time PIN (OTP) which is sent to your registered mobile number with PNB Cards and click "Continue".
6. A confirmation page will be displayed once you finished your application.
7. There will be a confirmation sent to the email address which you entered during card application.

➤ **I'm not done yet with my application when the app suddenly crashed. Is there a way I can retrieve my application?**

Make sure you have accomplished the first part of the Personal Information page and click the "Save for Later" button. If you are saving in other pages, make sure to fill out all the fields before you save your application.

In that way, your application can be retrieved. There will be an email sent to the email address which you entered during card application. Remember your reference number and ID Number (which you provided during card application) as it will be asked when you continue your application.

➤ **How will I know if my card application was successful?**

There will be a confirmation page at the end of your credit card application that you have successfully submitted your application. You will also receive a confirmation email on the email address which you entered during your application.

➤ **How will I continue my application?**

To continue your application, you need to:

1. Click "Continue Credit Card Application".
2. For new customers with no existing account on PNB Internet Banking
 - Enter your Reference Number, Date of Birth, and ID Number (TIN, SSS, GSIS, etc.). Details must be the same as the ones you provided in the Personal Information page. Click "Continue" to proceed with your application.

For customers with existing CASA on Internet Banking

- Your Card Application(s) will be displayed. Click it to see the complete details of your application.

3. Continue your application by filling-out the required information.

➤ **Where can I check the status of my card application?**

You may check your card status by following the steps below:

1. Click "Credit Card Status Inquiry".

2. For new customers with no existing account on PNB Internet Banking
 - Enter your Reference Number, Date of Birth, and ID Number (TIN, SSS, GSIS, etc.). Details must be the same as the ones you provided in the Personal Information page. Click "Continue" to proceed with your application.

For customers with existing CASA/Credit Card on Internet Banking

- Your Card Application(s) will be displayed. Click it to see the complete details of your application.

3. Your Application Status will be displayed.

REGISTRATION TO INTERNET BANKING

➤ Who can enroll in the PNB Internet Banking?

PNB Principal Cardholders can enroll in the PNB Internet Banking. Supplementary, Corporate, and SME accounts are not eligible to enroll.

➤ This is my first time to register in PNB Internet Banking, how do I sign up using my credit card?

1. Go to the PNB Cards website (www.pnbcards.com.ph) and click the Internet Banking button.
2. You will be redirected to Internet Banking website. Click the "Sign Up" button to get started with the enrolment.
4. Click "Agree" if you understand and accept the Terms and Conditions.
5. Choose "Credit Card" as the account you want to sign up with.
6. Enter your Card Number, Date of Birth, and Card Expiry Date in the Credit Card Details page then click "Continue".
7. Enter the required details such as your User ID and Password then click "Continue".
8. Enter the correct One-Time PIN (OTP) which is sent to your registered mobile number with PNB Cards then click "Continue".
9. A confirmation page will be displayed once you have successfully enrolled your credit card account.

➤ I already have an existing deposit account, how do I enroll my credit card?

1. Use your existing user account to log in.
2. Click "Enroll Credit Card" located under the Account Services.
3. Enter your Card Number, Date of Birth, and Card Expiry Date in the Credit Card page then click "Continue".
4. Enter the correct One-Time PIN (OTP) which is sent to your registered mobile number with PNB Cards then click "Continue".
5. If you maintain different mobile numbers in your deposit and credit card accounts, you will be asked to update your mobile number. Click "Update Mobile Number" to change the mobile number saved in your PNB Internet Banking account.
6. Click "OK" if you agree to update your registered Mobile Number.
7. You will be redirected to the My Accounts page where you can view your credit card account.

Note: There is no need for you to enroll each of your PNB Credit Card. You just have to enroll one (1) PNB Credit Card and all your other PNB Credit Cards will automatically be enrolled excluding closed accounts.

➤ Do I have to register a separate account for PNB Internet Banking and PNB Mobile Banking App?

There is no need to register separately. Only one Username and Password is needed for you to access your accounts in either PNB Internet Banking or PNB Mobile Banking App.

➤ Can I access the PNB Internet Banking on my mobile browser?

Yes, you can access the PNB Internet Banking using your mobile browser, but we highly recommend that you download and use the PNB Mobile Banking App.

ONE-TIME PIN (OTP)

➤ **What is a One-Time PIN (OTP)?**

One-Time PIN (OTP) is an additional security feature where a six-digit system generated PIN shall be sent to your mobile device. You are required to enter the OTP when performing the following:

- > Credit Card Application (Additional Card Application)
- > Credit Card Sign Up
- > Credit Card Enrollment (Adding of Credit Card Account)
- > Bills Payment

➤ **What happens if an OTP is not entered immediately?**

The OTP will expire if not entered within five (5) minutes. If this happens, you may get a new PIN by clicking the "Resend OTP" button.

➤ **What happens if I accidentally input a wrong OTP?**

You are only given three (3) times to input an OTP. After three (3) consecutive unsuccessful attempts, the OTP will be considered invalid and you will be prompted to regenerate a new OTP.

➤ **How many times can I regenerate the OTP?**

You can only regenerate the OTP two (2) times. If you exceed your allowable attempts, the "Resend OTP" button will be disabled and you will be logged out for your security.

➤ **What should I do if I did not receive the OTP?**

You can click "Resend OTP" button to regenerate a new OTP. If problem persists, call PNB Cards 24/7 Customer Service at (+632) 8818 9818 for Metro Manila or Domestic Toll-Free 1800 10 818 9818.

➤ **What should I do if I changed my mobile number?**

If you changed your mobile number, please update us by calling the PNB Cards 24/7 Customer Service Hotline at (+632) 8818 9818 for Metro Manila or Domestic Toll-Free 1800 10 818 9818 to ensure receipt of OTP.

➤ **Will I be able to receive the OTP if my registered mobile number is international?**

Yes, overseas clients can receive the OTP for as long as the service provider is supported by PNB's Mobile network provider.

➤ **Is the OTP free of charge?**

Yes, OTP is free of charge.

ONLINE ACTIVATION CODE (OAC)

➤ **What is Online Activation Code (OAC)?**

Online Activation Code (OAC) is a code that is issued to you for account activation. If it is your first time to log in, you will be asked to register your device and enter the OAC sent to your registered email address with PNB Cards.

➤ **What should I do if I did not receive the OAC?**

You can call the PNB Cards 24/7 Customer Service Hotline at (+632) 8818 9818 for Metro Manila or Domestic Toll-Free 1800 10 818 9818 to assist you with your concern.

ACCOUNT INQUIRIES

➤ **How can I inquire about my account balance?**

Your account balances will be displayed after you have successfully logged in to the PNB Internet Banking. You can view a detailed account information by choosing a specific account.

➤ **What account information will I be able to view?**

You will be able to view the following:

- Available Limit
- Outstanding Balance
- Last Payment Amount
- Last Payment Posted
- Statement Date
- Total Amount Due
- Minimum Amount Due
- Payment Due Date
- Unbilled Transactions
- Statement Transactions
- Monthly Statements

➤ **What is Aggregate Available Limit?**

The Aggregate Available Limit is the limit shared across all your cards. Your usage across all your cards should not exceed the Aggregate Available Limit and Specific Available Limit for the card.

➤ **Where do I see my Dollar Transactions?**

Your Dollar Transactions can be seen in your Dollar Account at the My Accounts page.

➤ **How can I inquire about my credit card Unbilled Transactions and Statement Transactions?**

Go to the My Accounts page and select your credit card account. You will be redirected to the Account Details page where you can see the Unbilled Transactions and Statement Transactions buttons at the bottom of your credit card details.

➤ **How can I inquire on my past transactions?**

Go to Account Details page and select "Monthly Statements" found at bottom of your credit card details. You will see your Statement of Account (SOA) up to 12 months. Upon opening your SOA, you will be asked to enter your last 8-digit credit card number which serves as your password.

➤ **I have supplementary card(s), how will I check their transactions?**

Go to Account Details page and select "Unbilled Transactions" or "Statement Transactions". You will see there the transactions of your supplementary card(s).

BILLS PAYMENT

➤ **How can I pay my Credit Card Bill through PNB Internet Banking?**

1. Go to Account Details page and click the "Services" button located on the upper right corner of the page then choose "Pay Bills" or you may simply click "Pay Bills" on the side menu.
2. Choose your deposit account.
3. You will be redirected to My Billers page. Click "New Biller".
4. Click "PNB Credit Cards – Peso" or "PNB Credit Cards – Dollar".
5. Enter the "Card Number" and "Alias" (customized name for your biller). Click on the "Save Biller to List" box to include your biller in the list then click "Continue".
6. Enter the Amount of your payment and Remarks (optional) then click "Continue".

7. Review the details of your transaction before you confirm and proceed with the payment.
8. Enter the correct One-Time PIN (OTP) sent to your registered mobile number then click "Continue".
9. Your transaction is successfully completed.

Note: Peso billings will only be paid using Peso deposit accounts while Dollar billings can only be paid using Dollar deposit accounts.

➤ **How can I pay my Utility Bills using my credit card via PNB Internet Banking?**

1. Go to Account Details page and click the "Services" button located on the upper right corner of the page then choose "Pay Bills" or you may simply click "Pay Bills" on the side menu.
2. Choose the account you want to use to pay your biller.
3. Click "New Biller".
4. Select one (1) biller from the list provided.
5. Enter the Subscriber Number and Alias Name (customized name for your biller). Click on the "Save Biller to List" box to include your biller in the list then click "Continue".
6. Enter the Amount and Remarks (optional) on the Payment Details page then click "Continue".
7. Review the details of your transaction before you confirm and proceed with the payment.
8. Enter the correct One-Time PIN (OTP) sent to your registered mobile number then click "Continue".
9. Your transaction is successfully completed.

➤ **Is there a limit on the bill amount that I can settle?**

No, you can settle any bill amount as long as your account balance/credit limit is sufficient.

➤ **Will I get a confirmation receipt that my payment transaction was successful?**

Yes, there will be an email confirmation for every successful payment.

➤ **Can I save a biller and my subscriber number so that I don't have to input the details again the next time I pay my bills?**

Yes. Upon doing a Bills Payment transaction with a new biller, you will be asked whether to save the new Biller's details (Biller Name, Subscriber Number and Alias) or not. You are encouraged to save the Biller's details for your convenience so you don't have to key in the same details every time you pay your bills.

➤ **What is the cut-off time for bill payments?**

You can pay your bills anytime, but your transaction will be processed depending on the biller's cut-off time; assuming that they have one.

➤ **Is there a fee for the Bills Payment service?**

There is no fee for the Bills Payment service.

➤ **How do I report a Bill Payment problem?**

You can report transactional problems/errors by contacting **PNB Customer Care** at (+632) 573 8888 (for saving/checking account) or **PNB Cards 24/7 Customer Service Hotline** at (+632) 8818 9818 for Metro Manila or Domestic Toll-Free 1800 10 818 9818 (for credit card).

SECURITY

➤ **How secure is the PNB Internet Banking?**

It is safe and secure to transact online. You shall be authenticated via your username and password. Kindly make sure that you do not share these details to anyone. Furthermore, transactions are protected with a high level of security to ensure confidentiality.

➤ **Can anybody else access my accounts online?**

No, unless you give out your username and password. By law, the username and password allow us to identify you as the valid owner of the account. We advise you to refrain from sharing your username and password or writing it down where people could easily see it. For additional security, you may want to regularly change your password. You should also make sure that your password is hard to guess.

Here are some helpful tips in assigning an effective password:

- The password should be alphanumeric (combination of alphabets and numbers). Combine upper and lower case characters with numbers and symbols, e.g. "hWkBu9!5@74".
- Use keywords that are known only to you such as favorite book, author, event, etc.; (e.g. Harry Potter and the Chamber of Secrets is translated to "hpatcos"). Just add a number or date to complete the code.
- Avoid using conventional passwords such as names and birthdays.

➤ **Can my user access get blocked?**

Yes, your access shall be blocked if you've provided an incorrect password for three (3) consecutive times.

➤ **Is it advisable to access my accounts online in public areas?**

For added security, we do not advise you to access your accounts online in public areas such as cafés, libraries, airport lounges or any establishment that provide use of computers. Should you need to do so, we suggest that you change your password as soon as you reach a safe place. We also advise customers to refrain from using public Wi-Fi networks as this may compromise data security.

➤ **Is there a session timeout?**

Yes, being idle for 5 minutes shall log you out automatically.

COMMON PROBLEMS ENCOUNTERED

➤ **What shall I do if I forgot my password?**

You can click on the "Forgot Password" option in the login page. You shall be asked to provide your username and email address. An OTP (One-Time PIN) shall be sent to your registered mobile number. Input this and you shall receive a temporary password in your registered email. Upon logging in, you shall be asked to input a new password.

➤ **What shall I do if I forgot my username?**

If you forgot your username, please call PNB Customer Care at (+632) 573 8888 or PNB Cards 24/7 Customer Service Hotline at (+632) 8818 9818 for Metro Manila or Domestic Toll-Free 1800 10 818 9818 for assistance.

➤ **How do I unlock my access?**

If your access was locked due to three (3) consecutive incorrect password entries, kindly reset your password by selecting the "Forgot Password" link on the login page.