PNB MOBILE BANKING APP

FREQUENTLY ASKED QUESTIONS

for

PNB CREDIT CARDHOLDERS

Version 1. February 2018

GENERAL INFORMATION

⚴ **What is PNB Mobile Banking App?**

It is an App that is 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 smartphone or tablet through PNB Mobile Banking App.

⚴ **What can PNB Mobile Banking App do for me?**

With PNB Mobile Banking, you can:
> Check your Credit Card account balances
> Monitor your Credit Card transactions and
> Pay your bills

⚴ **Who can enroll in PNB Mobile Banking App?**

PNB principal cardholders can enroll in the PNB Mobile Banking App. Supplementary and Corporate accounts are not eligible to enroll.

GETTING STARTED

⚴ **What are the system requirements?**

PNB Mobile Banking App can be downloaded on mobile devices that support the following operating systems:

> Apple® Devices with iOS 9.0 and above
> Android™ powered devices (Lollipop and above)

If your iPhone/Android phone is jailbroken/rooted, you will not be able to login your PNB Mobile Banking account. However, you can still access the "Pre-login" features of the app.

REGISTRATION TO MOBILE BANKING APP

⚴ **This is my first time to register in PNB Mobile App, how do I sign up using my credit card?**

1. Open the PNB Mobile Banking App and press "Sign Up".
2. Press "Agree" if you understand and accept the Terms and Conditions.
3. Choose "Credit Card" as the account you want to sign up with.
4. Enter your Card Number, Date of Birth, and Card Expiry Date in the Credit Card Details page then click "Continue".
5. Enter the required details in the Sign Up page and press "Continue".
6. Enter the correct OTP which is sent to your registered mobile number with PNB Cards then press "Continue".
7. A confirmation page will appear once you have successfully enrolled your credit card account

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

1. Open the PNB Mobile Banking App and log on to your account.
2. Go to My Accounts page and press the three dotted button on the upper right corner of the page.
    Select "Enroll Credit Card".
3. Enter your valid Card Number, Date of Birth, and Card Expiry Date, then press "Continue".
4. Enter the correct OTP sent to your registered mobile number with PNB Cards then press "Continue".
5. If you maintain different mobile numbers in your deposit and credit card accounts, you will be asked to update your mobile number. Press "Update Mobile Number" to change the mobile number saved in your PNB Mobile/Internet Banking account. Press "Skip" if you do not want to update your mobile number.

    If you maintain one (1) mobile number both for your deposit and credit card accounts, you will no longer be asked to update your mobile number.

6. Press "OK" if you agree to update your mobile number. Your credit card is now successfully enrolled.

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.

⚲ **Can I use an alternate mobile device to access my account?**

Yes, you can register a maximum of three (3) devices to access your account in the PNB Mobile Banking App.

⚲ **Can I switch to a new device if I already have three (3) registered mobile devices?**

Yes, you can delete a registered mobile device by going to the settings of mobile app. Press "Registered Devices" then tap "Remove".

⚲ **Does the PNB Mobile Banking App work on a tablet?**

Yes, the PNB Mobile Banking App works on Android tablets and the Apple iPad.

⚲ **How can I update the PNB Mobile Banking App?**

You can update the app through the App Store or Google Play by selecting "Update" beside the PNB Mobile logo. Kindly ensure that you have internet connection and ample device memory space before updating.

⚲ **Is there a need for me to re-enroll my user account after updating the app?**

There is no need to re-enroll. You can log in the same manner as before (using the same credentials).

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

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

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

⬧ **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) 818 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 on to the PNB Mobile Banking App. 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

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 directed to the Account Details page where you can see at the bottom of your credit card details the Unbilled Transactions and Statement Transactions buttons.

I have supplementary card(s), how will I inquire about 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 PNB Credit Card Bill through PNB Mobile Banking App?

You can pay your PNB Credit Card Bill through PNB Mobile Banking App by doing these steps:

1. Press the side menu button and choose "Pay Bills" or go to My Accounts page and press the three dotted button on the upper right corner of the screen then select "Pay Bill".
2. Choose your deposit account.
3. You will be directed to My Billers page. Click "New Biller".
4. Select "PNB Credit Cards – Peso" or PNB Credit Cards – Dollar" available from the list.
5. Enter the "Subscriber Number" and "Alias" (customized name for your biller). Swipe the "Save Biller to List" button to the right to save the biller in your list then press "Continue".
6. Enter the Amount of your payment and Remarks (optional) in the Payment Details page and press "Continue".
7. Review your transaction details and press "Confirm" to proceed with your payment.
8. Enter the correct OTP which is sent to your registered mobile number then click "Continue".
9. Your transaction is successfully completed 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 through the PNB Mobile Banking App?

You can pay your Utility Bills through PNB Mobile Banking App by doing these steps:

1. Press the side menu button and choose "Pay Bills" or go to My Accounts page and press the three dotted button on the upper right corner of the screen then select "Pay Bill".
2. Choose the account you want to use to pay your biller.
3. You will be directed to "My Billers" page.
4. Select one (1) biller available from the list.
5. Enter the "Subscriber Number" and "Alias" (customized name for your biller). Swipe the "Save Biller to List" button to the right to save the biller in your list then press "Continue".
6. Enter the Amount of your payment and Remarks (optional) on the Payment Details page and press "Continue".
7. Review your transaction details and press "Confirm" to proceed with your payment.
8. Enter the correct OTP which is sent to your registered mobile number with PNB Cards then click "Continue".
9. Your transaction is successfully completed 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.

Can I change or cancel a bill payment through Mobile Banking App?

Payments cannot be cancelled or changed if the transaction has been successfully processed.

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 report problems/errors by contacting PNB Customer Care at (+632) 573 8888
or PNB Cards 24/7 Customer Service Hotline at (02) 818 9818 for Metro Manila or Domestic Toll-Free 1800 10 818 9818.

SECURITY

How secure is the PNB Mobile Banking App?

It is safe and secure to use the PNB Mobile Banking App. 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 allows 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, e.g. a 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 there a session timeout?**

Yes, being idle for 5 minutes shall log you out automatically. Please ensure that your mobile device is set up to passcode lock after a brief period of inactivity for added security.

△ **What should I do if my mobile device gets lost/stolen?**

You may visit your branch of account or call the PNB Customer Care at (+632) 573 8888 and request for removal of registered device in PNB Mobile Banking App.

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 phone 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 (02) 818 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.

FEATURES

△ **What are the features I can enjoy using PNB Mobile Banking App?**

The following features are available for you without even having to login to your account:
- **Products** – Learn more about credit card products
- **Promotions** – Check out the latest credit card promotions
- **Contact Us –** Know how to reach us through phone, email or even via Skype

△ **What is Touch ID?**

Touch ID is an alternative way of logging in to your account with the PNB Mobile Banking App by using your fingerprint for devices that support the Touch ID feature. Simply tap the fingerprint symbol beside the "Password" box and place your finger on the fingerprint scanner of your device to access your account.

△ **How shall I activate Touch ID feature in my PNB Mobile Banking App?**

First, make sure that your fingerprint is already registered in your mobile device. Once this is done, you can log in to your account and head to "Settings". Tap "Touch ID" and swipe the button to the right. You can now use your fingerprint when logging in. To disable, simply swipe the "Touch ID" button to the left.

△ **If my fingerprint gets rejected, is there another way to log in?**
You can still log in by using your username and password. Enabling the Touch ID shall not interfere with the regular log in method.

△ **Shall my fingerprint be stored in PNB's database?**
Your fingerprints shall not be stored in the App or in PNB's Database. It shall only be stored on the device.