



**PHILIPPINE NATIONAL BANK**

**INTERNET BANKING**

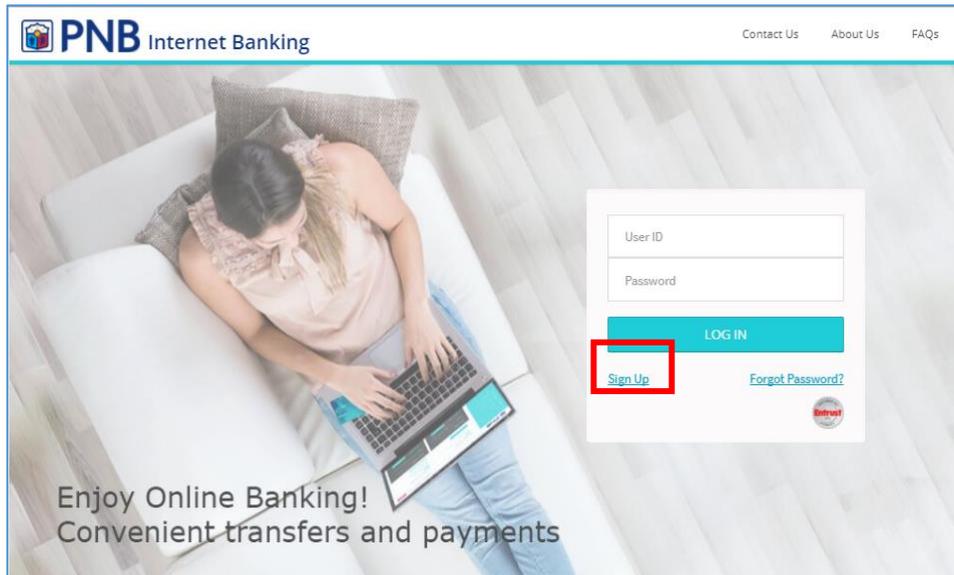
**USER GUIDE**

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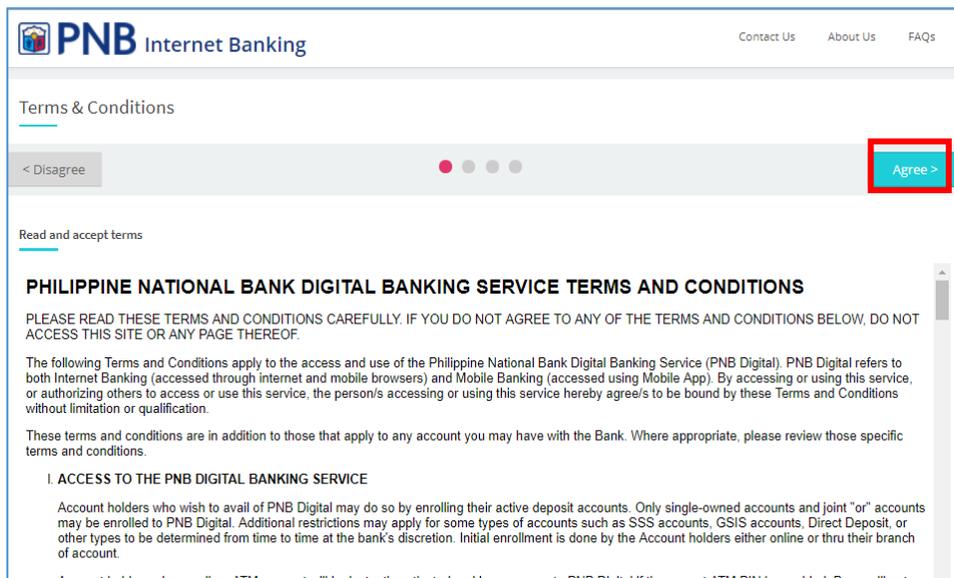
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# 1 Enrollment

There are two ways to enroll for bank customers.

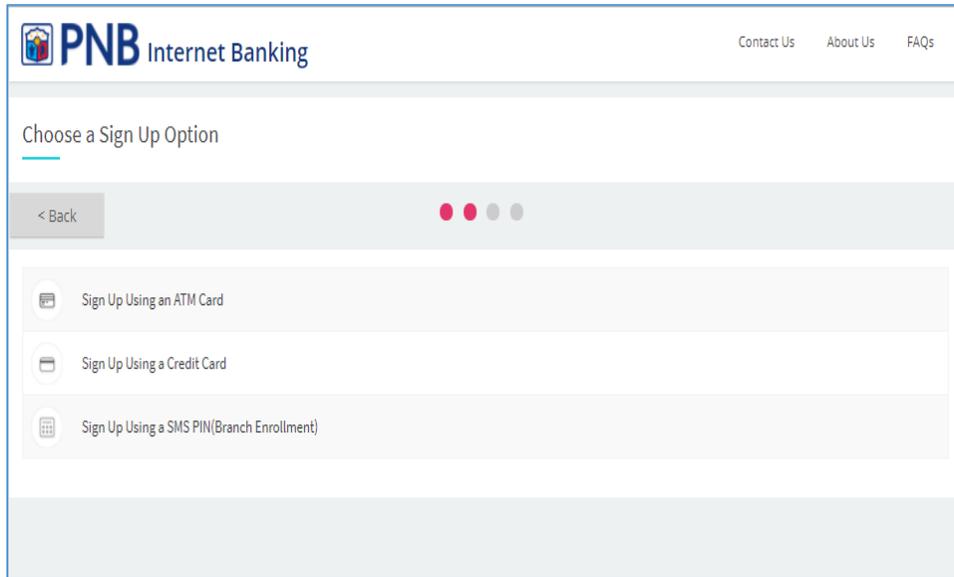


In the PNB Internet Banking home page, click **Sign Up**



You shall be directed to the Terms and Conditions page.

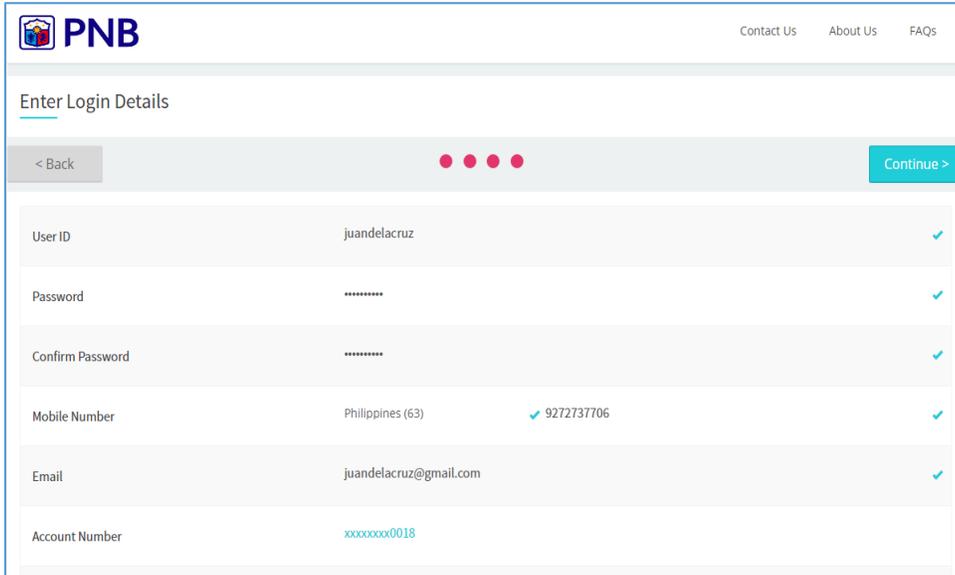
After reading the agreement, click **AGREE**



## Sign-Up using an ATM Card

For all individual ATM accounts only

In the ATM Card Details page, choose the type of account to be enrolled then input the valid Card Number and PIN. Then click **Continue** located at the upper right corner of the page.

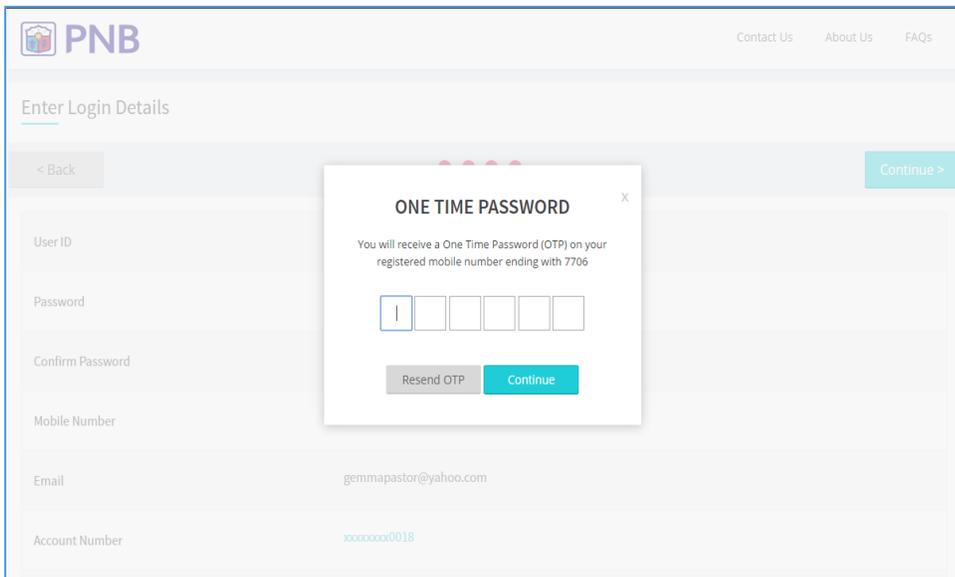


The image shows the PNB 'Enter Login Details' form. At the top left is the PNB logo, and at the top right are links for 'Contact Us', 'About Us', and 'FAQs'. Below the title 'Enter Login Details' are '< Back' and 'Continue >' buttons. The form contains several fields, each with a checkmark on the right indicating it has been filled or validated:

- User ID: juandelacruz
- Password: [Redacted]
- Confirm Password: [Redacted]
- Mobile Number: Philippines (63) 9272737706
- Email: juandelacruz@gmail.com
- Account Number: xxxxxxxx0018

Fill out the Login Details correctly. Ensure that your mobile number and email address are correct. Click **Continue**.

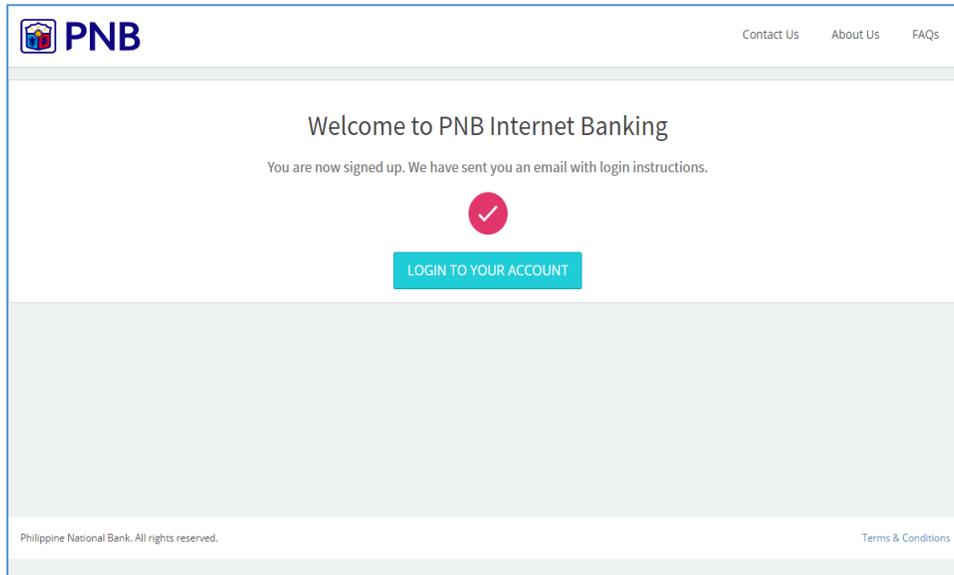
**\* Password must be eight characters including one upper-case letter, one special character and alphanumeric characters.**



The image shows the PNB 'Enter Login Details' form with a modal window for a One Time Password (OTP). The modal is titled 'ONE TIME PASSWORD' and contains the following text: 'You will receive a One Time Password (OTP) on your registered mobile number ending with 7706'. Below the text is a 6-digit input field with the first digit filled with '1'. At the bottom of the modal are 'Resend OTP' and 'Continue' buttons. The background form shows the following details:

- User ID: [Redacted]
- Password: [Redacted]
- Confirm Password: [Redacted]
- Mobile Number: [Redacted]
- Email: gemmapastor@yahoo.com
- Account Number: xxxxxxxx0018

Enter the 6-digit One Time Password (OTP) which will be sent to your registered mobile number. Click **Continue**.



A confirmation page shall appear to acknowledge that your account has been enrolled successfully.

## Sign-Up using an SMS PIN - Branch enrollment

**For all Non-ATM, Joint/Or and Pensioner accounts**

 <b>ELECTRONIC BANKING ENROLLMENT FORM</b> <small>(Branch)</small>		
<input checked="" type="checkbox"/> NAME OF DEPOSITOR(S):		ENROLLMENT DATE:
DATE OF BIRTH:	MOBILE NUMBER:	E-MAIL ADDRESS:
MOTHER'S MAIDEN NAME:		
<input checked="" type="checkbox"/> ELECTRONIC BANKING FACILITY:	TYPE OF ACCOUNT:	<input checked="" type="checkbox"/> ACCOUNT NUMBER:
<input type="radio"/> Mobile Banking <input type="radio"/> Internet Banking <input type="radio"/> Phone Banking	<input type="radio"/> Savings Account (SA) <input type="radio"/> Current Account (CA) <input type="radio"/> Others, pls. specify _____	
<b>For Phone Banking Use Only</b>		

Go to the nearest PNB branch to request for Digital Banking Enrollment via SMS PIN. You will be required to fill up the Electronic Banking Enrollment Form.

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Enter SMS PIN Details

< Back ● ● ● ● Continue >

Account Number	12345255	✘
PIN	****	✔
Mobile Number	09177888888	✔

Enter your account number, SMS PIN sent to your registered mobile number and your mobile number. Then click **Continue** located at the upper right corner of the page.

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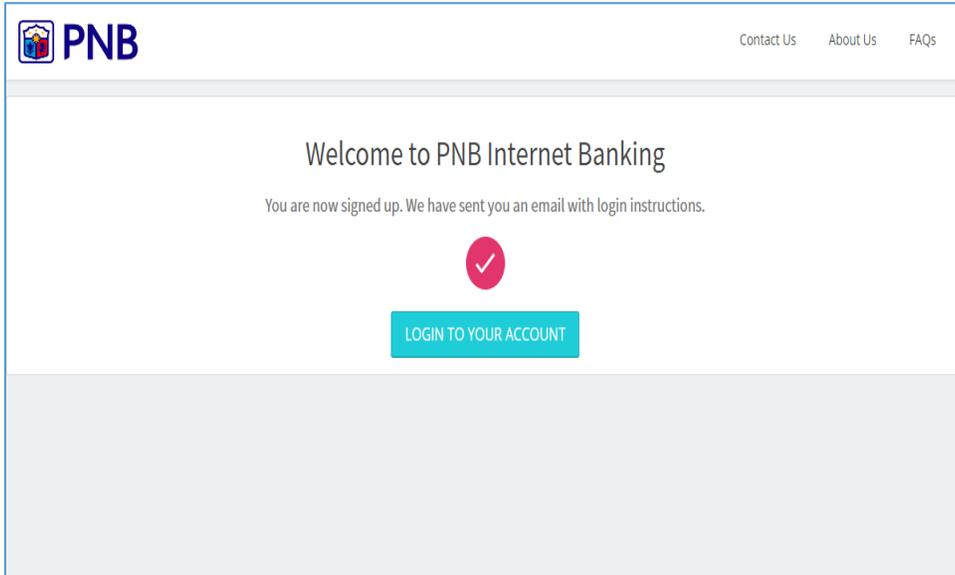
Enter Login Details

< Back ● ● ● ● Continue >

User ID	juandelacruz	✔
Password	*****	✔
Confirm Password	*****	✔
Mobile Number	Philippines (63) 9272737706	✔
Email	juandelacruz@gmail.com	✔
Account Number	xxxxxxxx0018	✔

Fill out the Login Details correctly. Ensure that your mobile number and email address are correct. Click **Continue**.

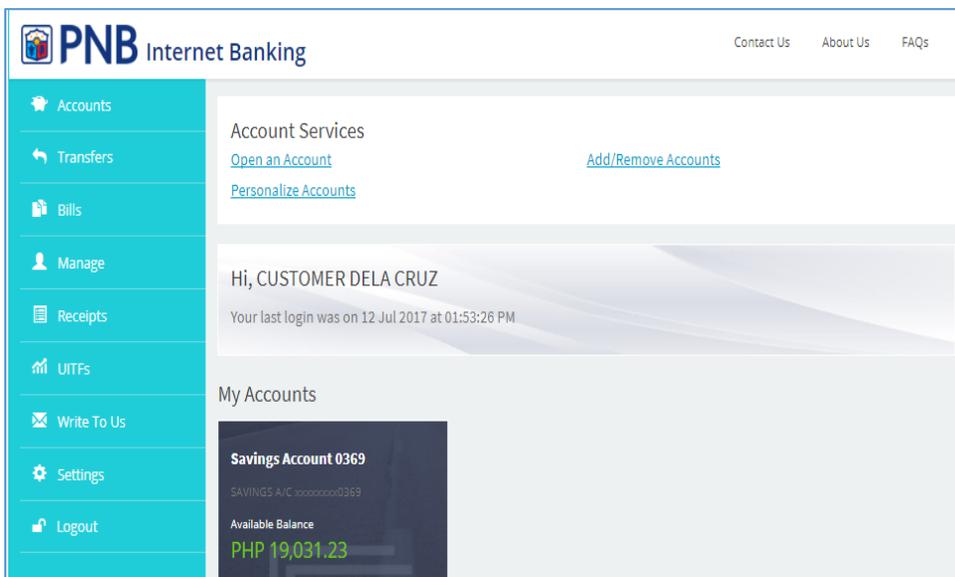
**\* Password must be eight characters including one upper-case letter, one special character and alphanumeric characters.**



A confirmation page shall appear to acknowledge that your account has been enrolled successfully.

## 2 Login

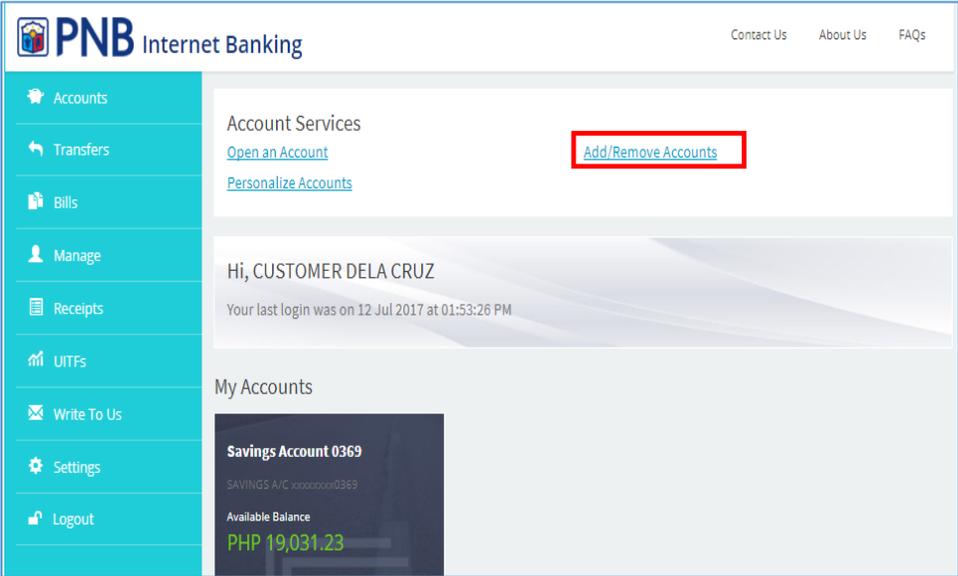
The first time you log in to PNB Internet Banking, you shall be asked to enter the Online Activation Code (OAC) sent to your registered e-mail address. Then, click **Continue**.



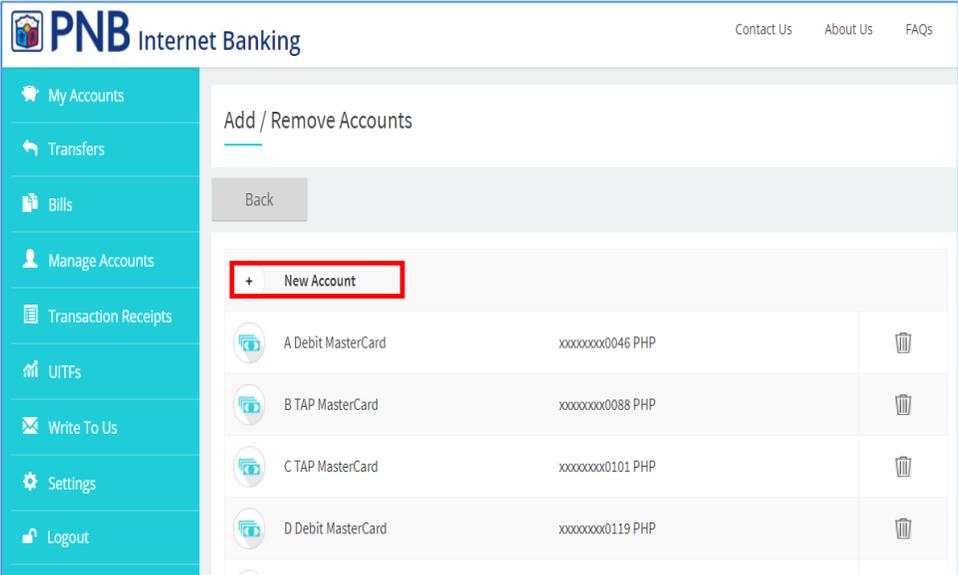
Once successfully logged-in, PNB Internet Banking, you will be directed to the **MY ACCOUNTS** page.

# 3 Add Other Deposit & Credit Card Accounts

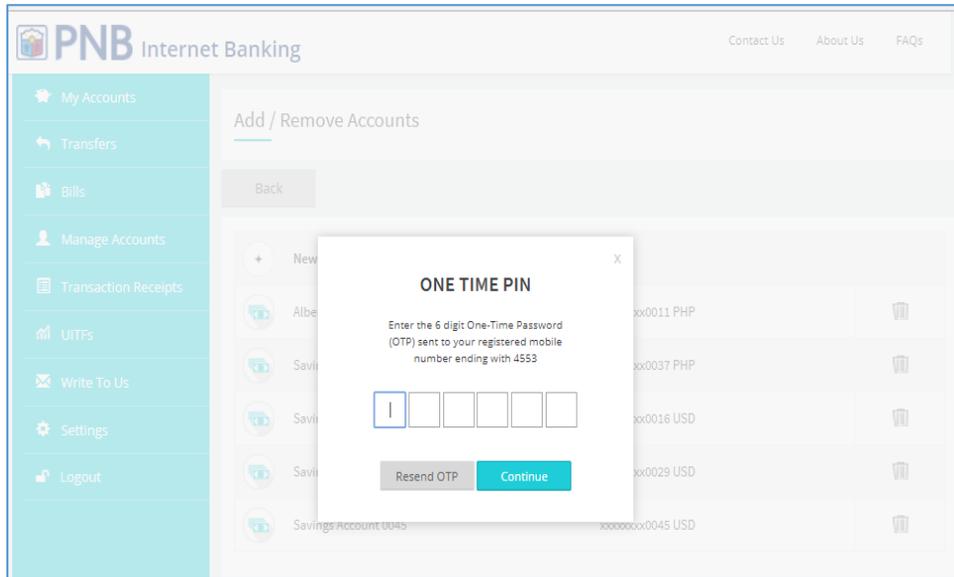
## Add Other Deposit Accounts



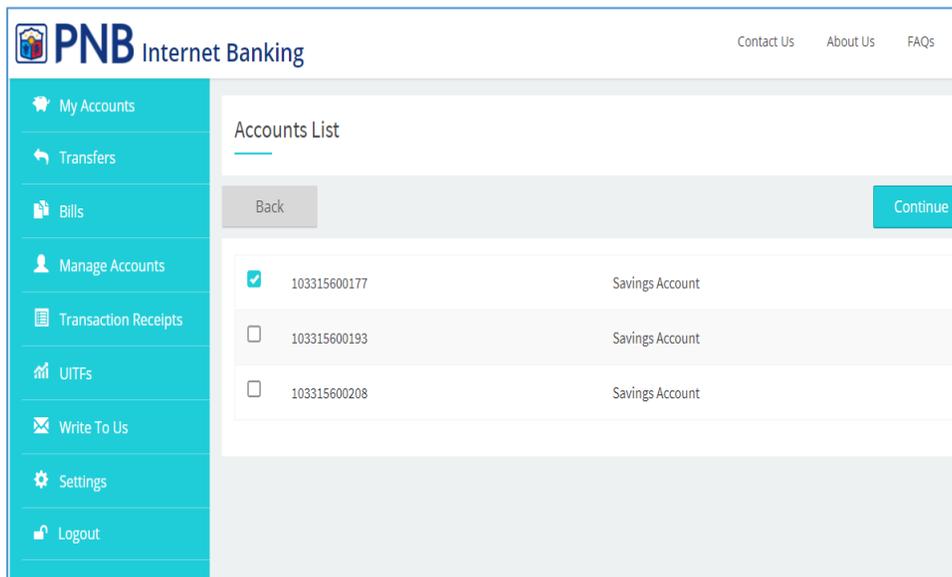
In the Account Services top menu, click **Add/Remove Accounts**.



Click **New Account**.

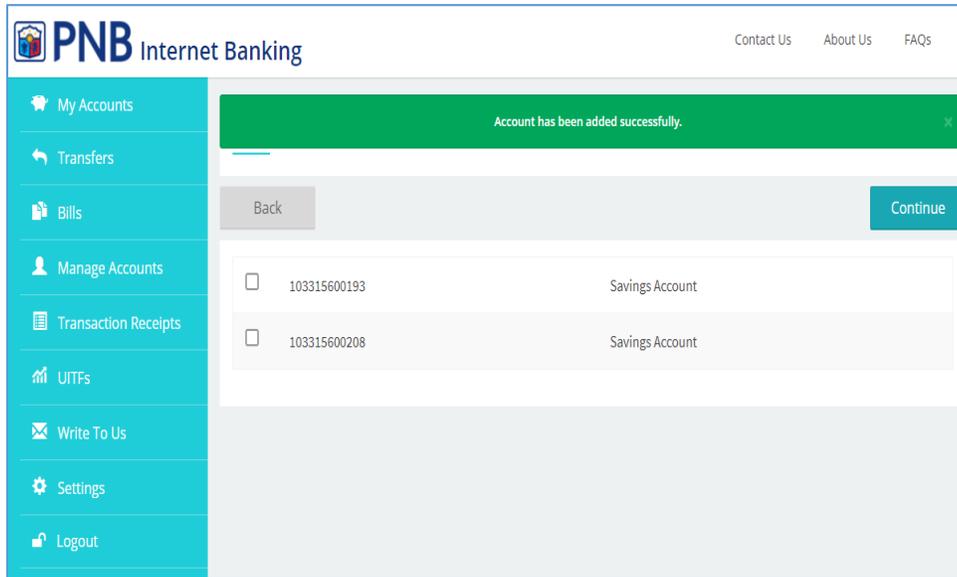


Enter the 6-digit one-time password (OTP) sent through registered mobile number, then click **Continue**.



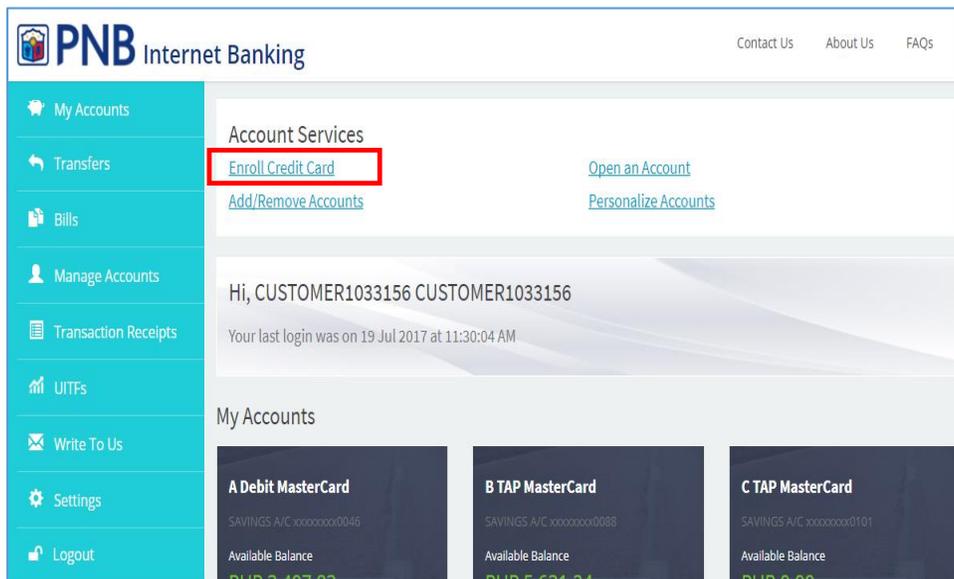
Choose desired account/s from the list of available accounts to be enrolled.

Click **Continue**.



Users shall now be able to view their additional accounts at the **MY ACCOUNTS** page.

## Add Credit Card Accounts



In the Account Services menu, click **Enroll Credit Card**.

Credit Card Details		
Credit Card Number	5437 6190 0121 7446	✓
Expiry Date	09/20	✓
Date Of Birth	14 Mar 1958	📅

Enter your credit card number, card expiry date and date of birth. Click **Continue**.

Enter the 6-digit one-time password (OTP) sent through your registered mobile number with PNB Credit Cards, then click **Continue**.

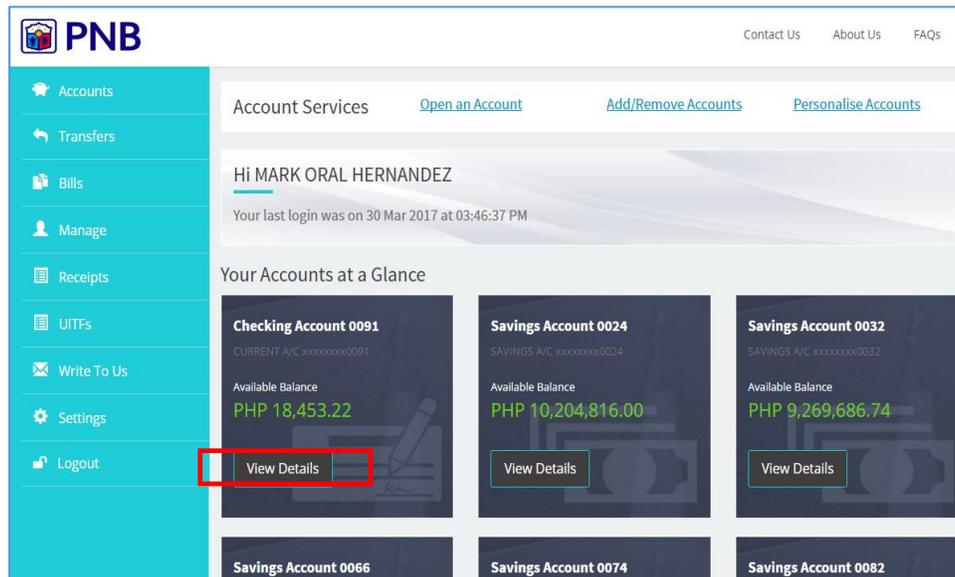
Do you want to upload your registered mobile number?	
From	639272737706
To	639272737706

[Update Mobile Number](#)

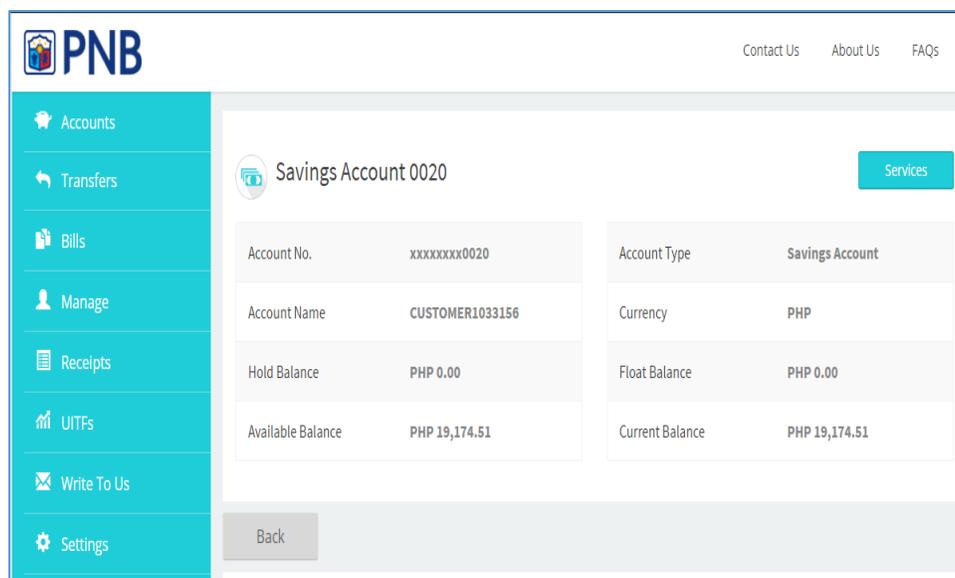
**Note: If you have more than one card or supplementary, all will be automatically added in one single enrollment**

## 4 Account Inquiry

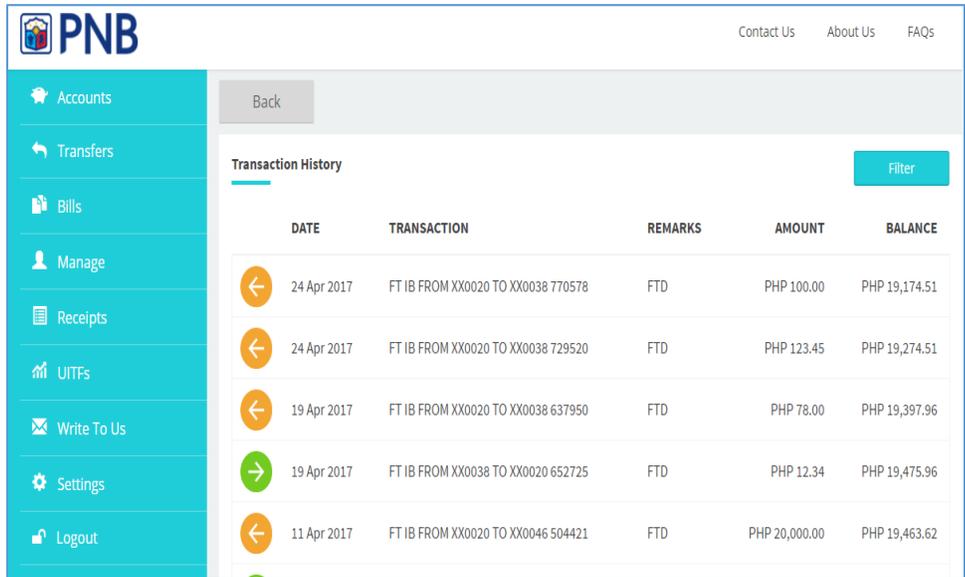
### Deposit Accounts



The **MY ACCOUNTS** page contains the list of your enrolled accounts. Note that only eligible accounts shall be displayed on the screen. For inquiries, click **View Details** and check the account summary.

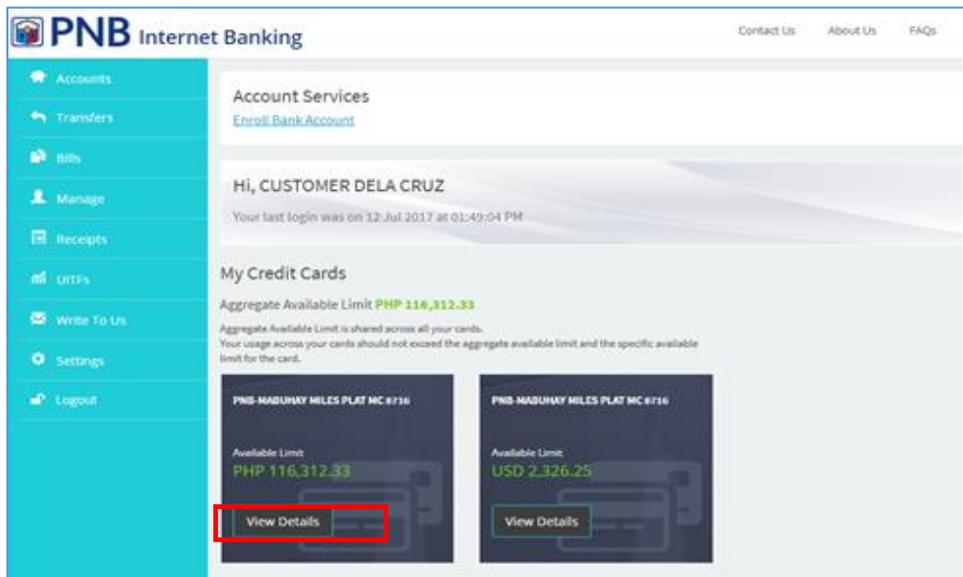


Account Details field includes the Account Number, Account Type, Account Name, Available Balance, Current Balance, and Currency.



The Transaction History of the account may be viewed by scrolling down the page.

## Credit Card Accounts



The **MY ACCOUNTS** page contains the list of all your credit card accounts. You will be able to view the type of card and its available credit limit. If you have more than one card, the aggregate available limit will be displayed on top. For inquiries, click **View Details**.

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PNB-MABUHAY MILES PLAT MC 8716 Services

PNB MABUHAY MILES platinum  
XXXXXXXXXX-8716  
CUSTOMER DELA CRUZ  
mastercard

Product Name	PNB-MABUHAY MILES PLAT MC	Last Payment Posted	29 June 2017
Card Number	XXXX-XXXX-XXXX-8716	Statement Date	28 June 2017
Aggregate Available Limit	PHP 116,312.33	Total Amount Due	PHP 9,153.00
Available limit	PHP 116,312.33	Min. Amount Due	PHP 1,000.00
Currency	PHP	Payment Due Date	20 July 2017
Outstanding Balance	PHP -162.33	Reward Points Available	0.00
Last Payment Amount	PHP 10,000.00		

Back

Statement Transactions Unbilled Transactions

Principal

DATE	TRANSACTION	AMOUNT

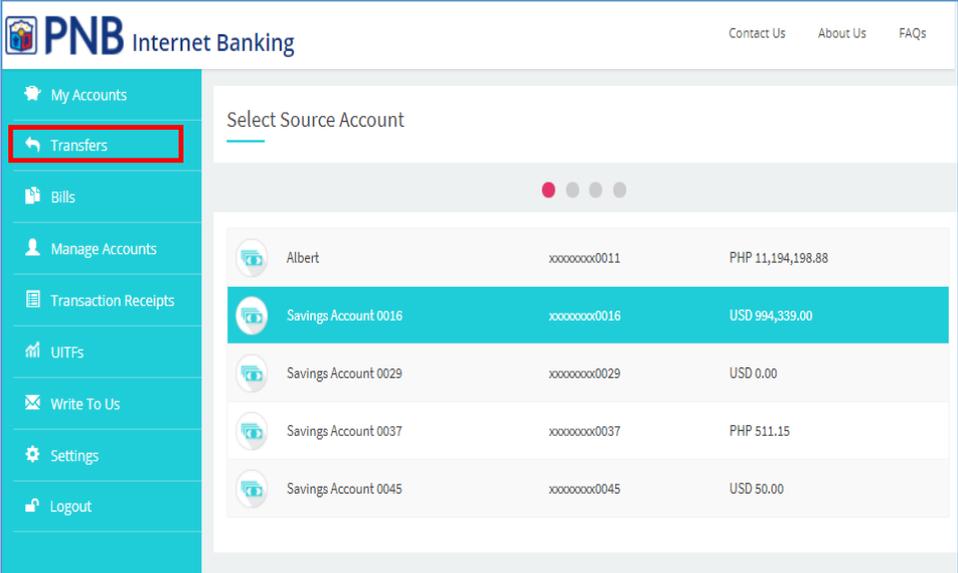
Account Details field includes the following:

- Available Limit
- Outstanding Balance
- Last Payment Amount
- Last Payment Posted
- Minimum Amount Due
- Payment Due Date
- Statement Date
- Total Amount Due

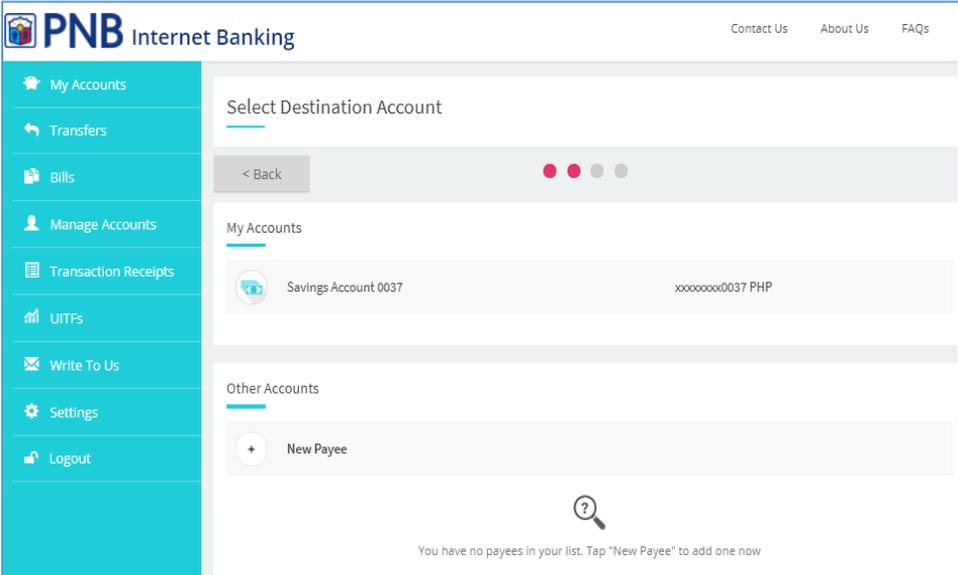
You will be able to view your Statement and Unbilled Transactions by scrolling down the page.

# 5 Funds Transfer

## Transfer to Own Account



In the Main Menu, click **TRANSFERS**. Select the source account to be debited.



Choose the destination account to be credited.

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Enter Transfer Amount and Date

< Back Continue >

From Albert

To Savings Account 0037

Amount PHP 1500 ✓

Date 18 Jul 2017 ✓

Remarks Enter

Repeat

Enter the amount to be transferred as well as the remarks. See to it that the amount entered is within the available balance of the source account. Click **Continue**.

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Enter Transfer Amount and Date

< Back Continue >

From Albert

To Savings Account 0037

Amount PHP 1500 ✓

Date 19 Jul 2017 ✓

Remarks Enter

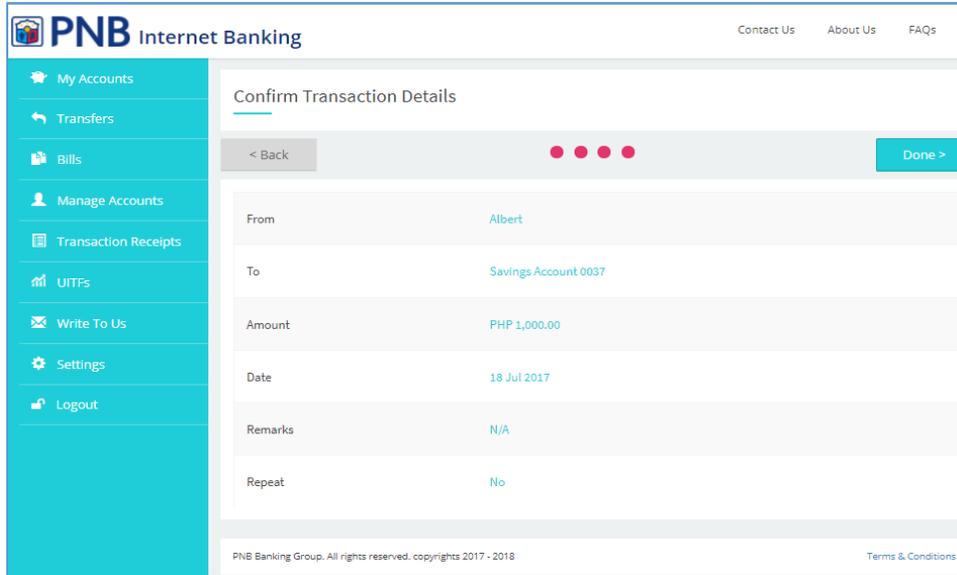
Repeat

Frequency Weekly ✓

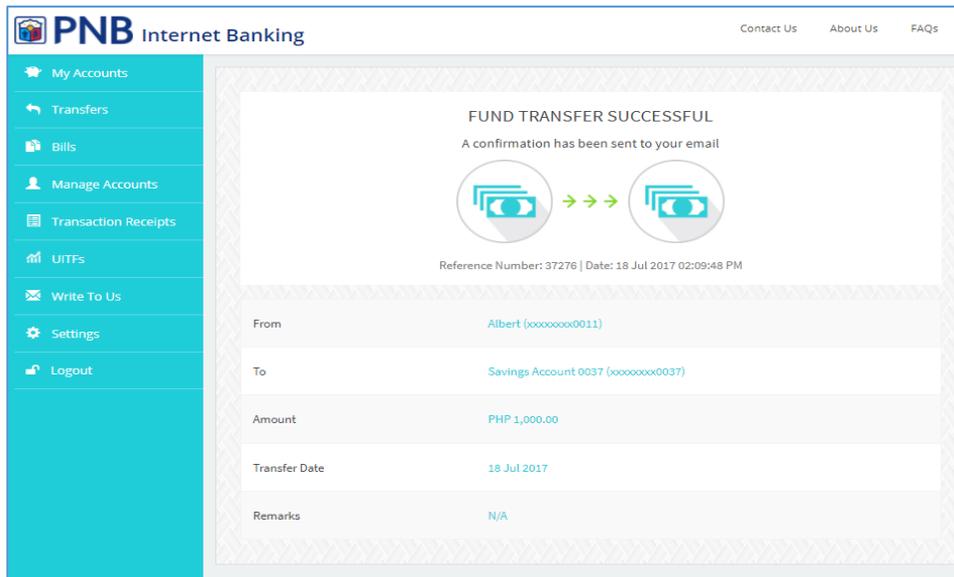
Ends After 6 ✓

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**Optional:** You may click on **Repeat** to set recurring transfers.

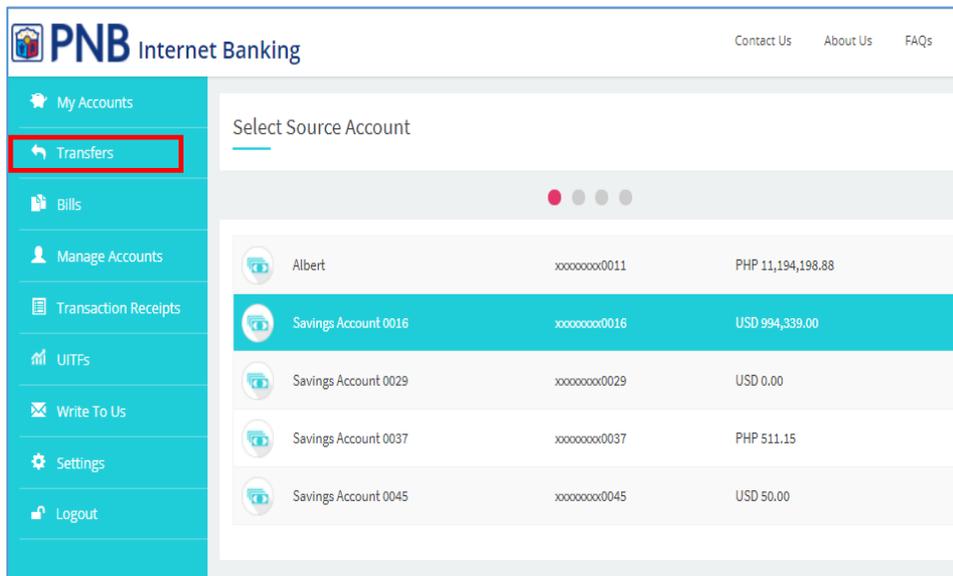


Review the transaction details. If the details are correct, click **Done**. Otherwise, you can go back to make the necessary adjustments.

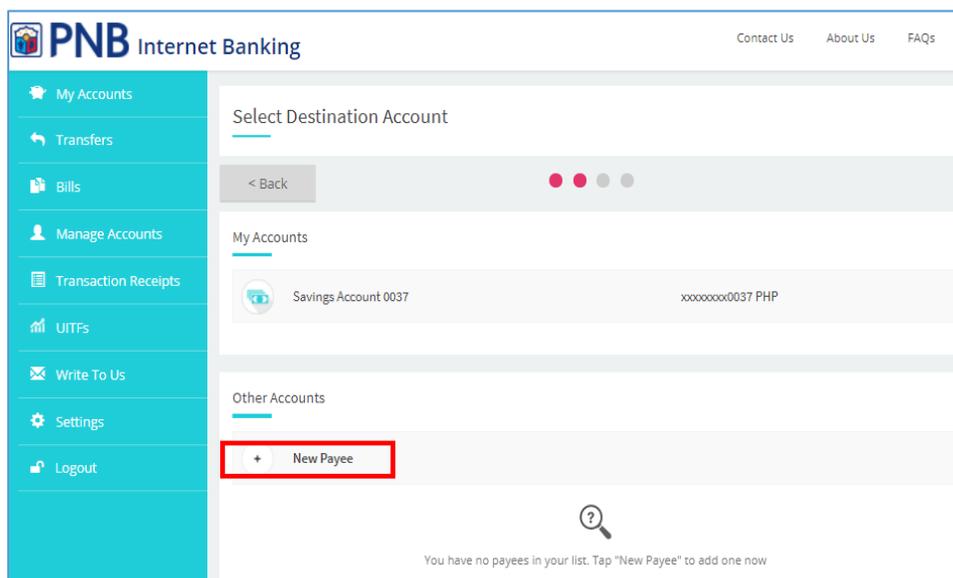


Confirmation page shall appear to acknowledge that the transfer has been successful.

## Transfer to 3<sup>rd</sup> Party PNB Account



In the Main Menu, click **TRANSFERS**. Select the source account to be debited.



Go to Other Accounts and click **New Payee**

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### Add New Payee

< Back Continue >

Bank Name	PNB	
Account Number	12345678	✖
Payee Name	Name	✔
Save Payee to List	<input checked="" type="checkbox"/>	

Enter the Third-Party Account Number and Alias. By clicking the **“Save Payee to List”**, information about the payee shall be saved for future transfers. Click **Continue**.

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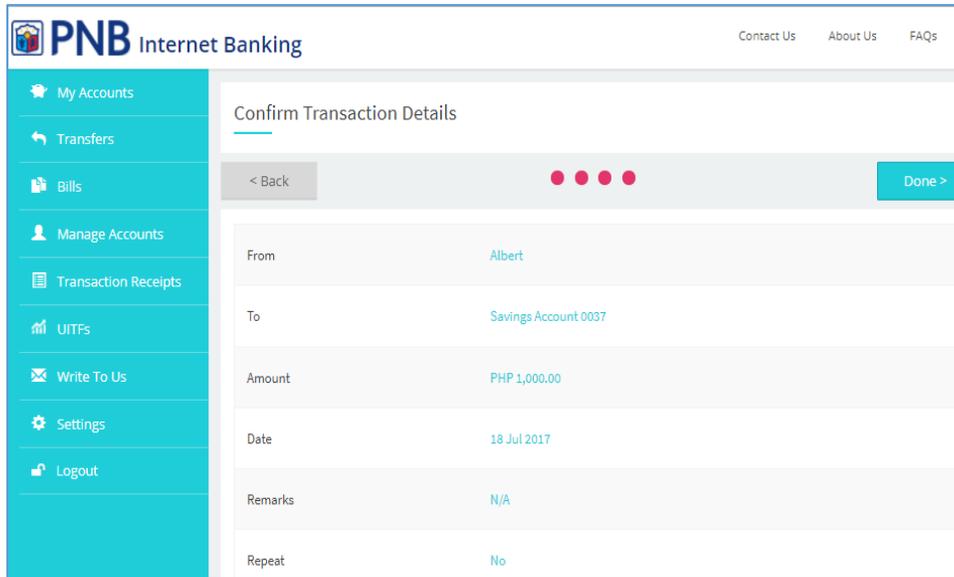
My Accounts  
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### Enter Transfer Amount and Date

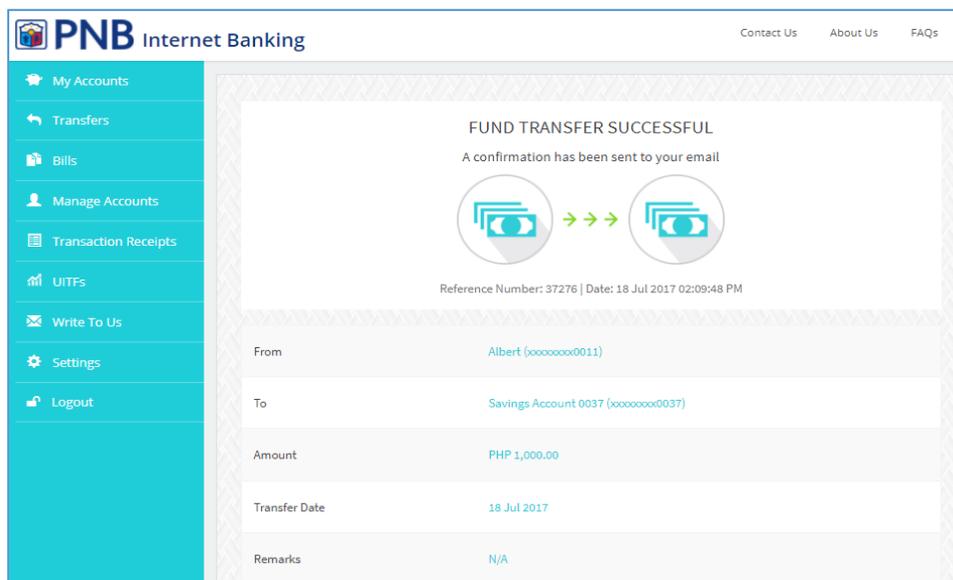
< Back Continue >

From	Albert	
To	Savings Account 0037	
Amount	PHP 1500	✔
Date	18 Jul 2017	✔
Remarks	Enter	
Repeat	<input type="checkbox"/>	

Enter the amount to be transferred as well as the remarks. See to it that the amount entered is within the available balance of the source account. Click **Continue**.

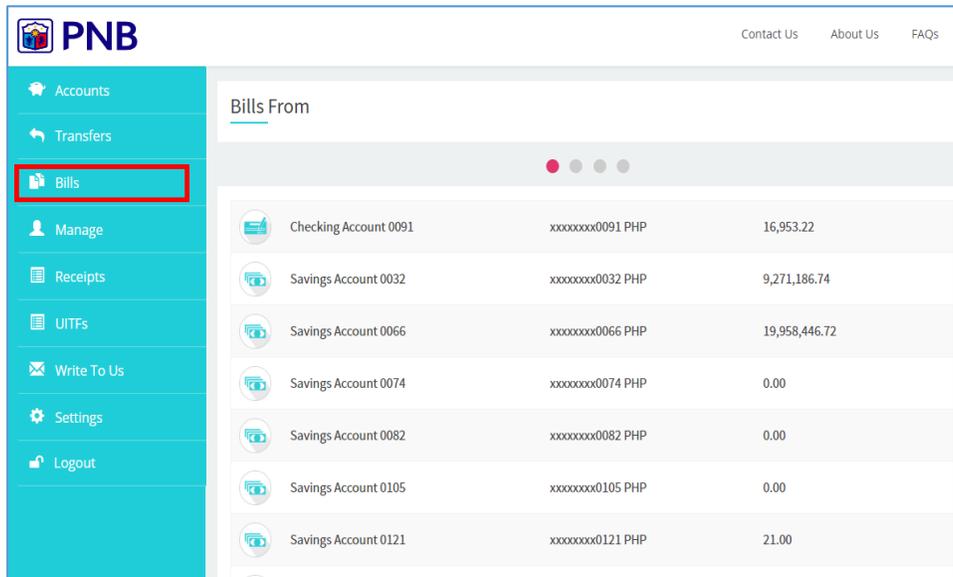


Review the transaction details. If the details are correct, click **Done**. Otherwise, you can go back to make the necessary adjustments. Enter the One Time Password (OTP), which shall be sent to your registered mobile number. Click **Continue**.

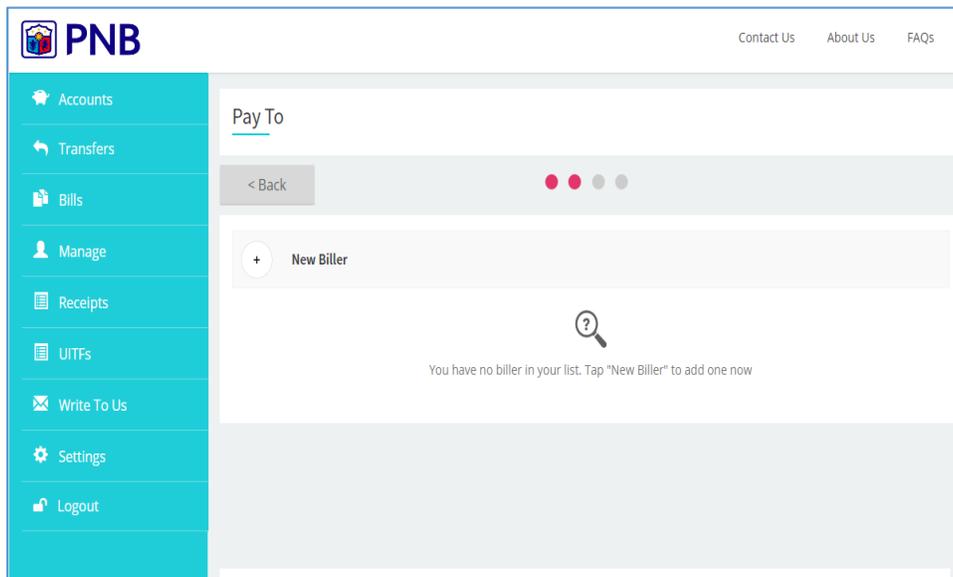


Confirmation page shall appear to acknowledge that the transfer has been successful

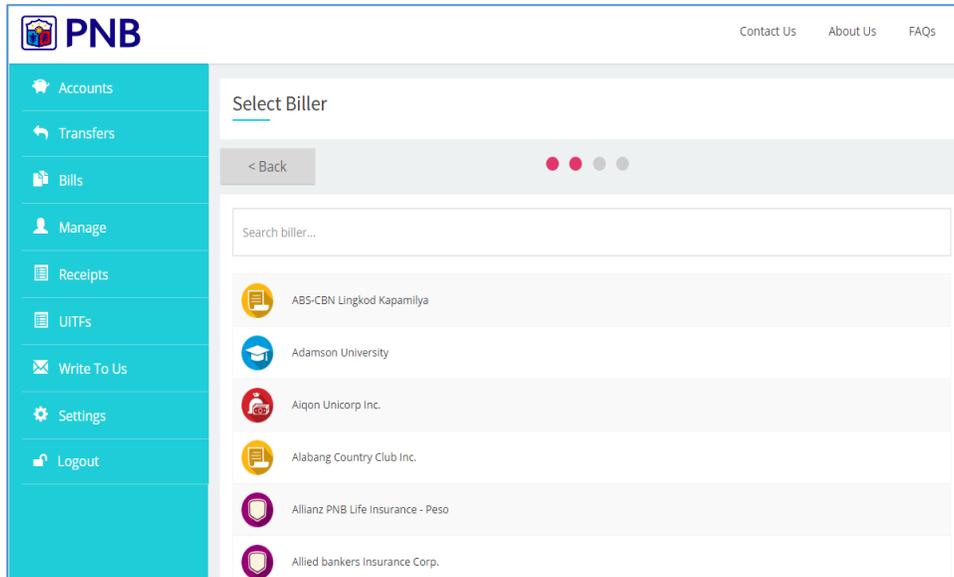
## 6 Bills Payment



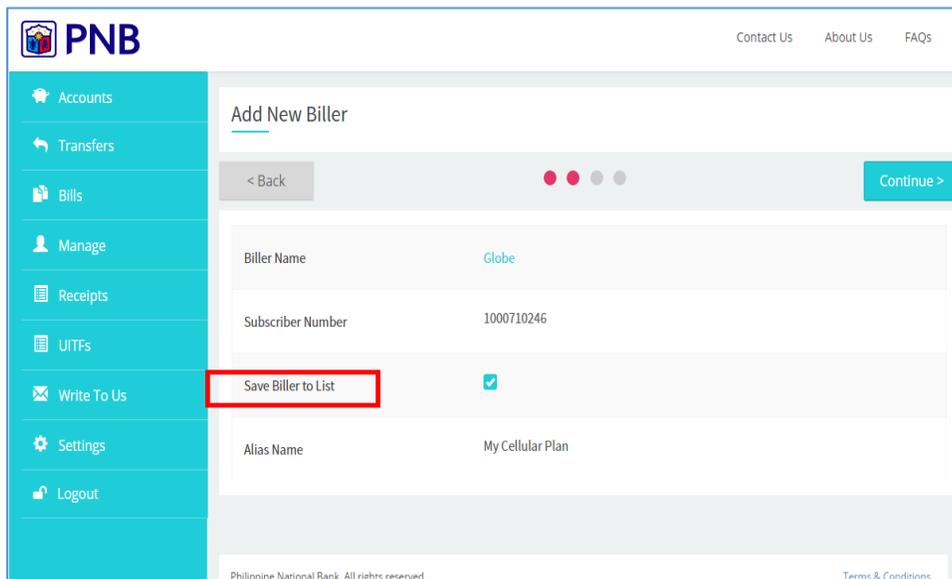
In the Main Menu, click **Bills**. Select the source account to be debited.



You shall be directed to My Billers field. Click **NEW BILLER**



You shall then be provided with a list of available billers. Enter the Biller's Name, then select one.



Enter the Subscriber Number and Alias. By clicking the "Save Biller to List" button to the right, information about the biller shall be saved for future payment. Then, click **Continue**



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### Enter Payment Details

< Back Continue >

From	Checking Account 0091
To	My Cellular Plan
Subscriber Number	1000710246
Amount (PHP)	999 <span style="float: right;">✓</span>
Payment Date	03/30/2017 <span style="float: right;">📅</span>
Remarks	March SOA <span style="float: right;">✓</span>

Enter the amount of to be paid and remarks. Click **Continue**



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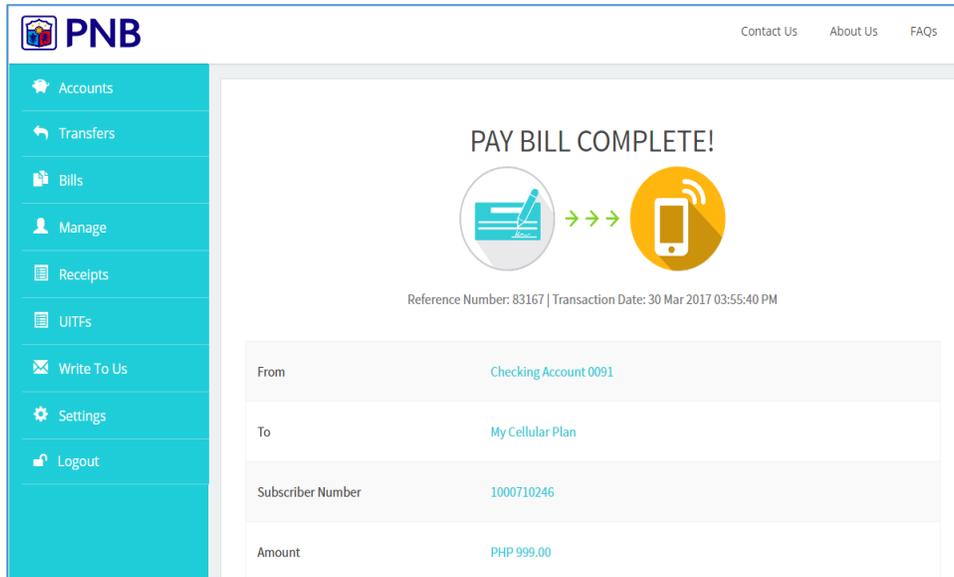
### Confirmation

< Back Done >

From	Checking Account 0091
To	My Cellular Plan
Subscriber Number	1000710246
Amount	999.00
Date	03/30/2017
Remarks	March SOA

Confirm details before finalizing the transaction. If the details are correct, click **Done**.

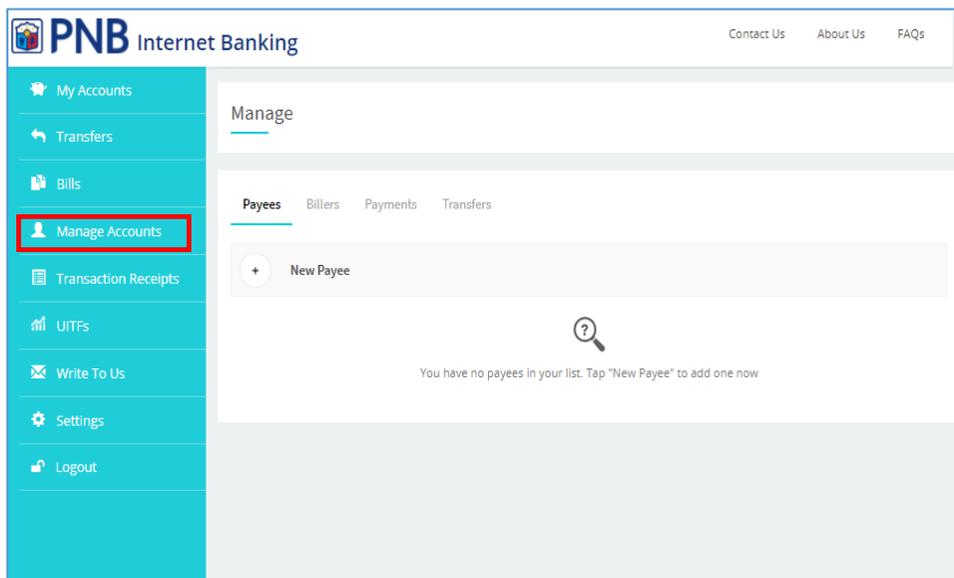
Enter the One Time Password (OTP), which shall be sent to your registered mobile number. Click **Continue**.



This page shall appear to confirm the payment. This also displays the summary of the transaction made.

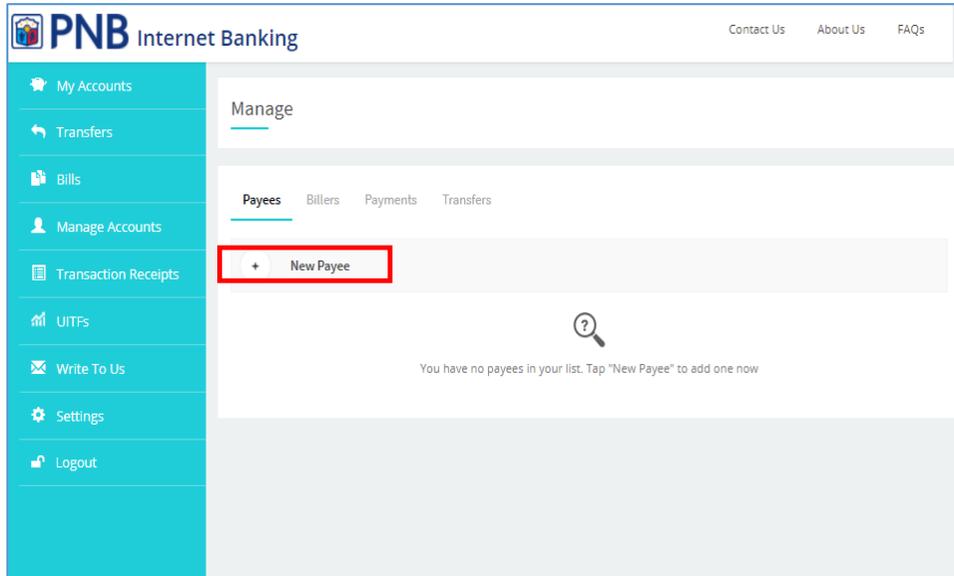
**You will receive an email confirmation for every successful bills payment**

## 7 Manage Payments and Transfers

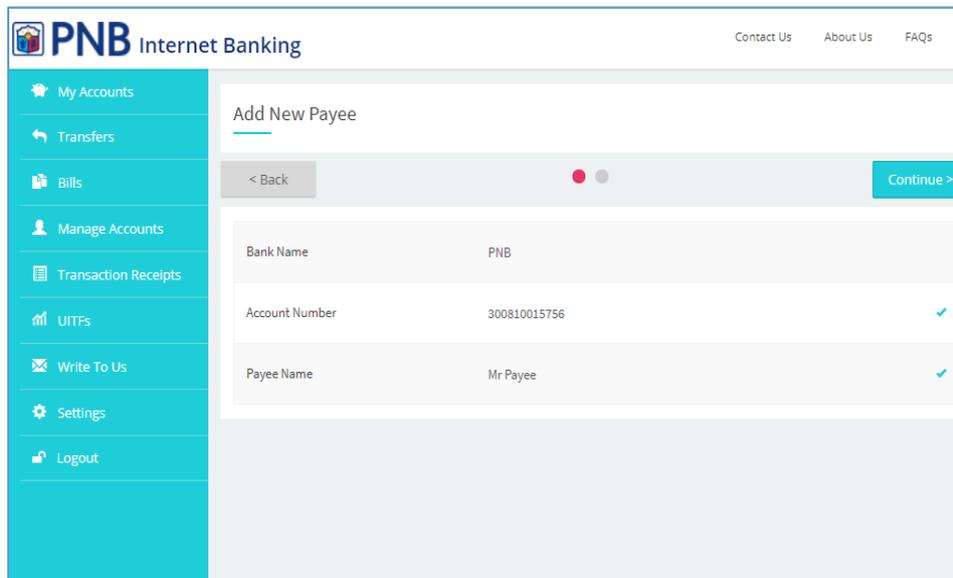


The **Manage Accounts** page will enable you to view and edit your saved payees/billers as well as your scheduled payments/transfers.

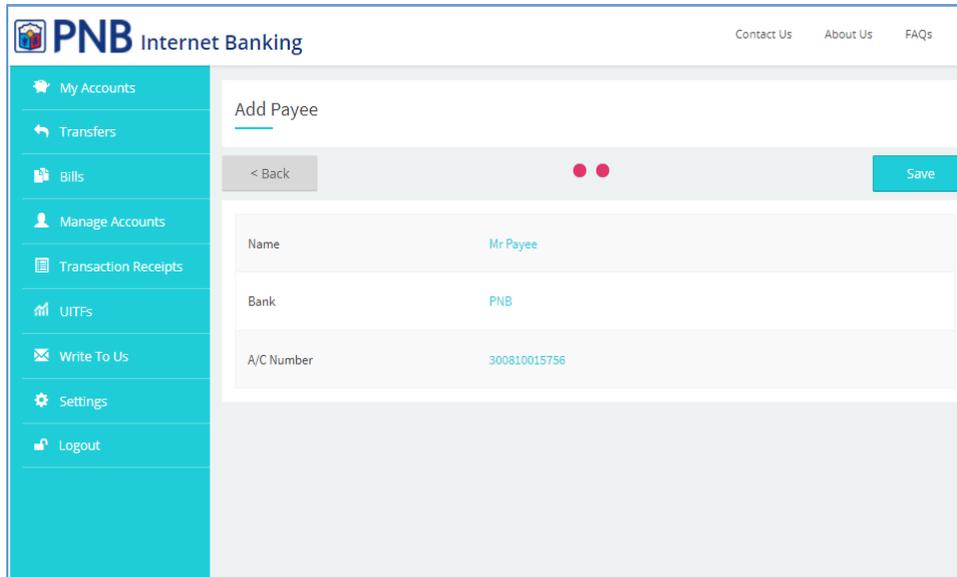
## Adding Payees



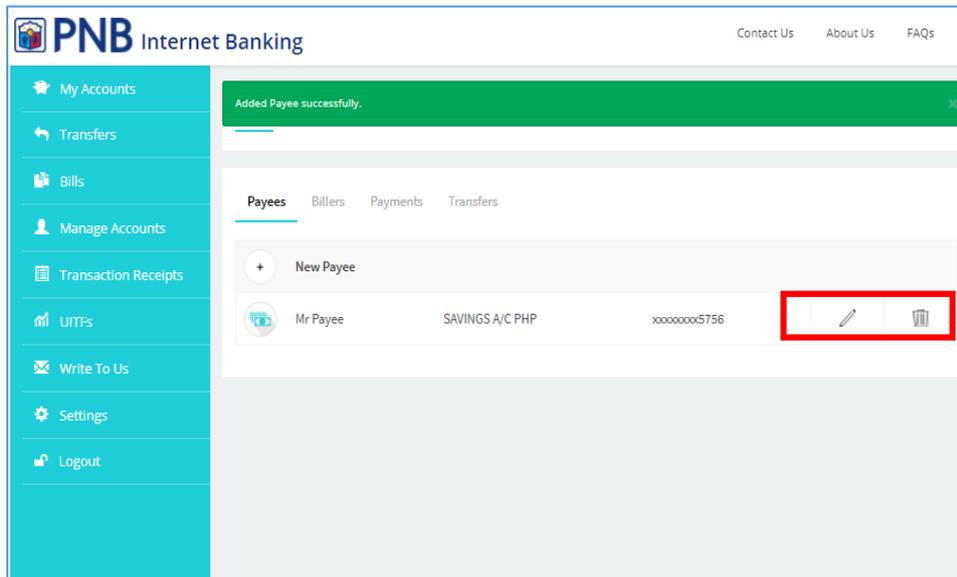
Click **New Payee**



Enter account details. Click **Continue**

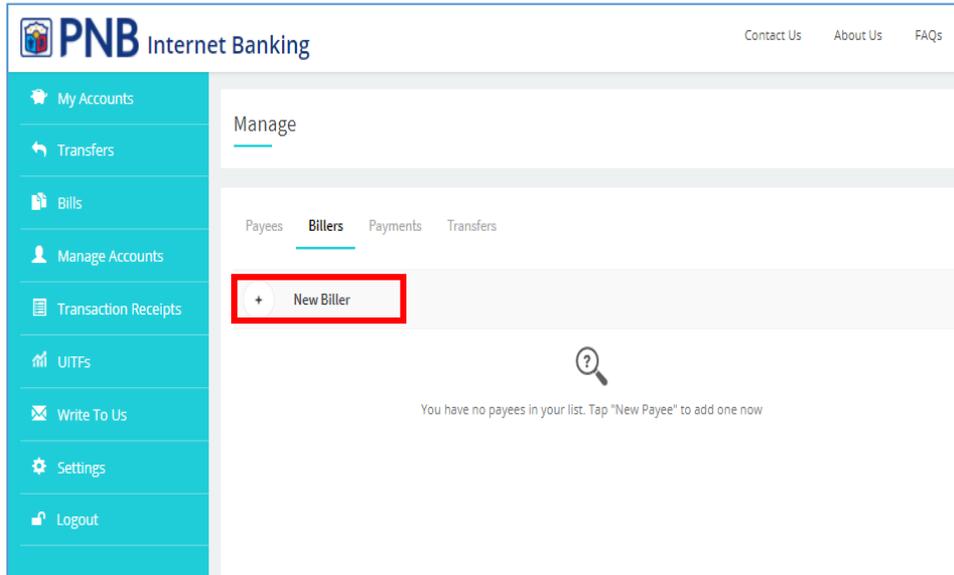


Confirm details and click **Save**

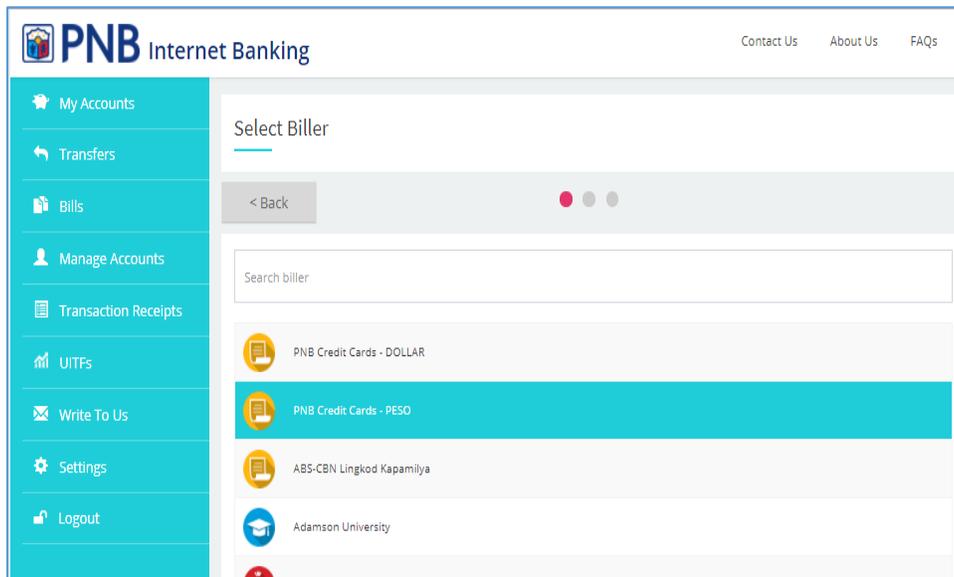


Payee account has been successfully saved and added to your list. You have to option to modify and delete this record.

## Adding Billers



Click **New Biller**



Select Merchant from list

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### Add New Biller

< Back ● ● ● Continue >

Biller Name	PNB Credit Cards - PESO
Card Number	4889089060001089 ✓
Alias Name	My PNB Credit Card

Enter account details. Click **Continue**

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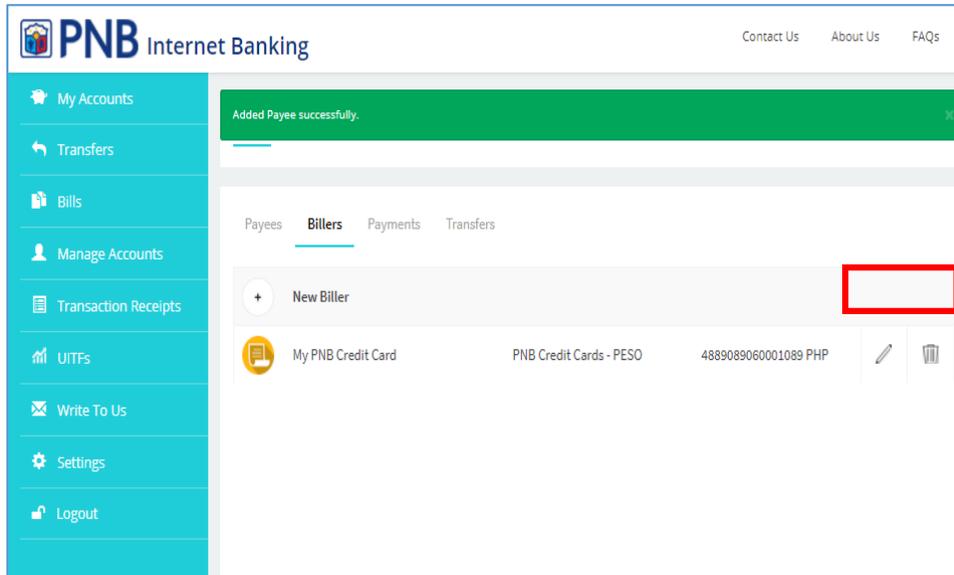
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### Add Biller

< Back ● ● ● Save

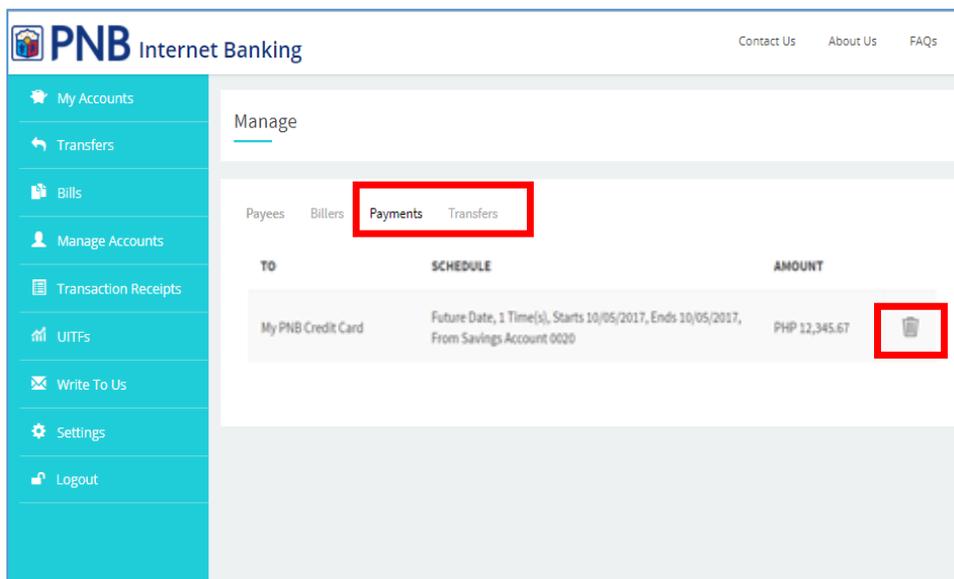
Alias Name	My PNB Credit Card
Biller Name	PNB Credit Cards - PESO
Card Number	4889089060001089

Confirm details and click **Save**



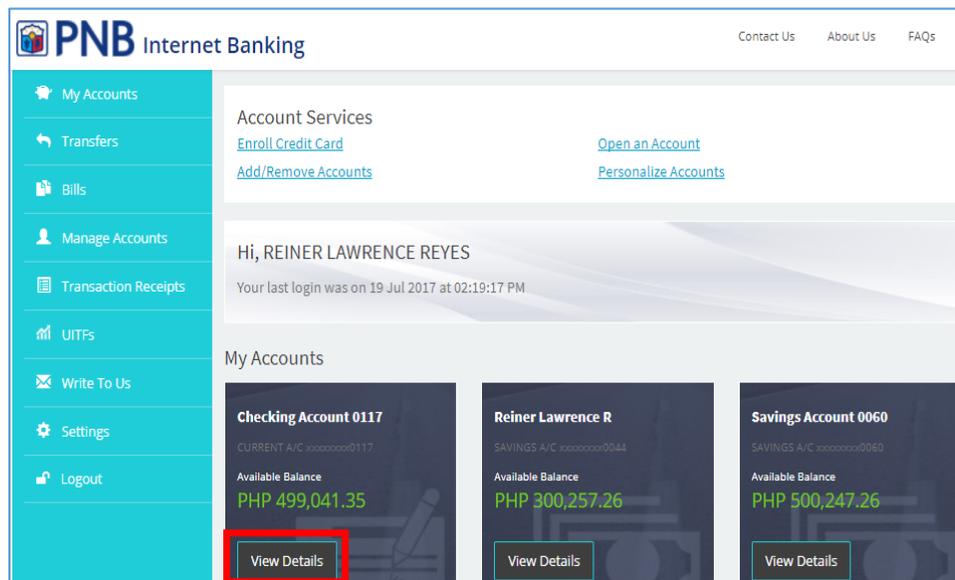
Merchant has been successfully saved and added to your list.  
You have the option to modify and delete this record.

## Managing Scheduled Payments/Transfers

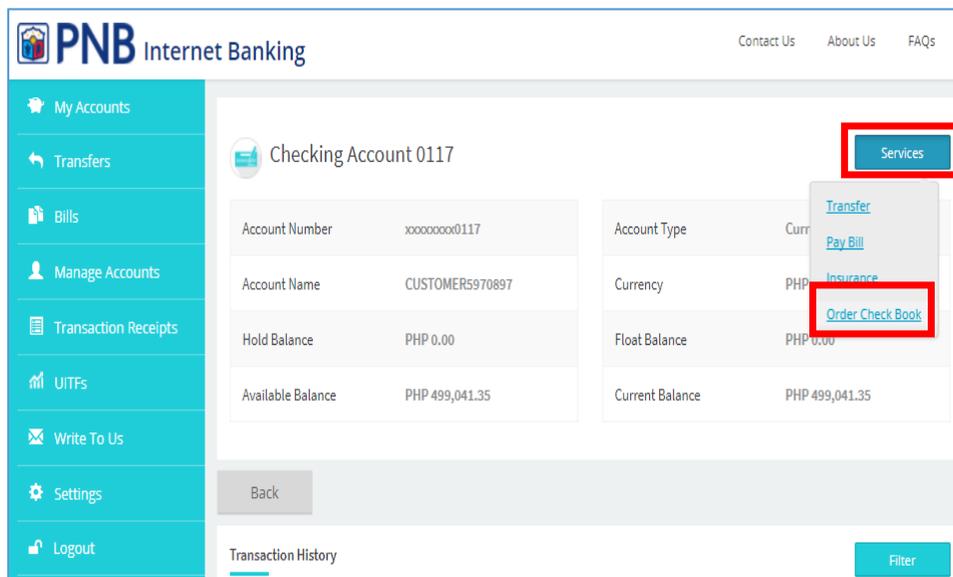


You have the option to delete any saved recurring payments or transfers.

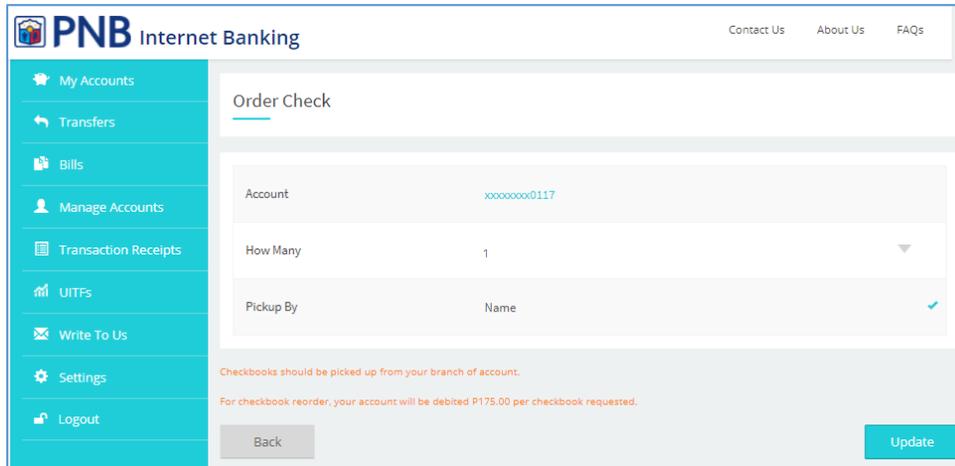
## 8 Checkbook Reorder



In the **MY ACCOUNTS** page, click **View Details** of your checking account.



Click the **Services** button at the upper right and in the dropdown menu, click **Order Check Book**.

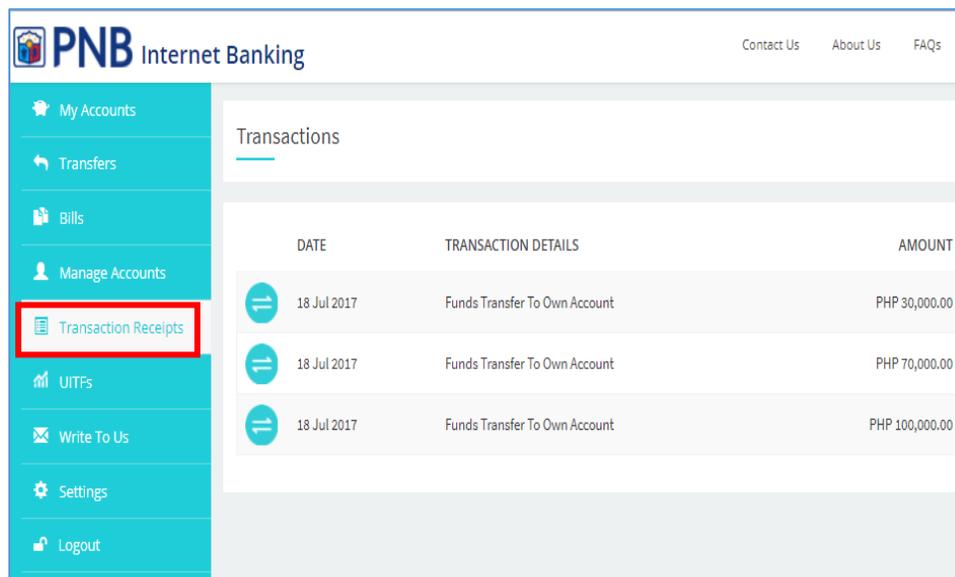


You shall be directed to the **ORDER CHECK** page where the details of the transaction should be filled out.

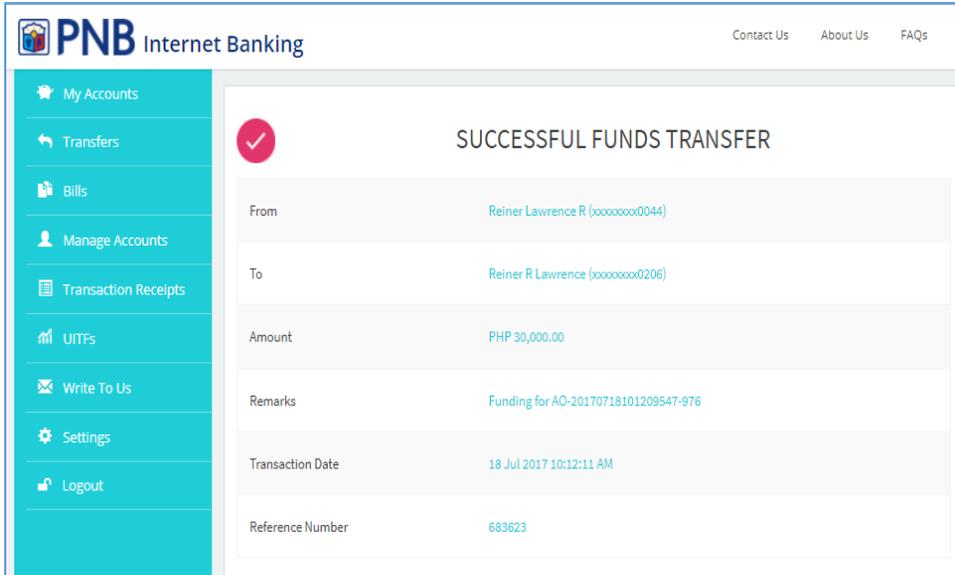
Select the number of checkbooks to be ordered. Note that a maximum of 10 may be ordered.

The checks may be picked up from your branch of account. You may also input the name of the representative who shall pick up the checkbook(s). Review the details entered then click **Order**

## 9 Transaction Receipts



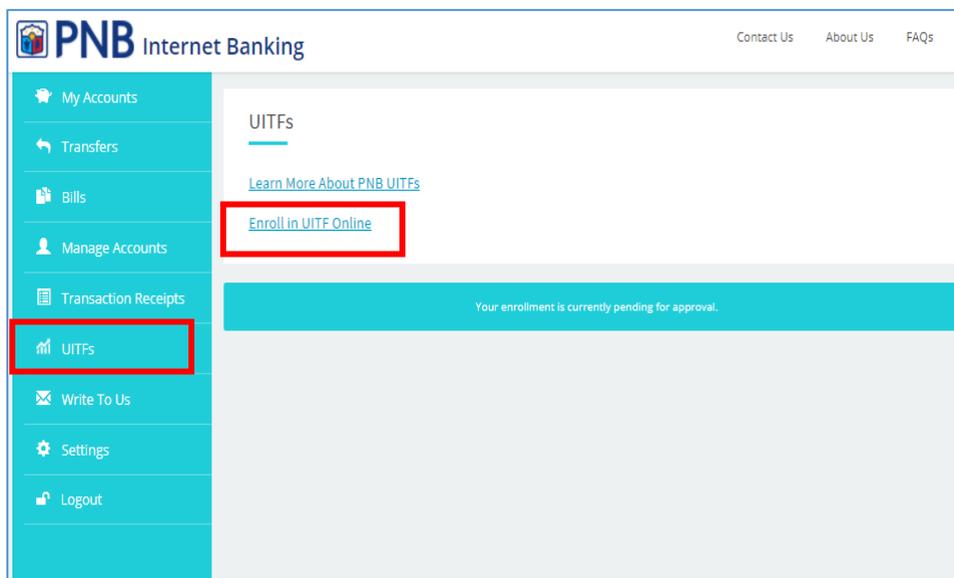
By using this feature, you shall be able to monitor all your online transactions.



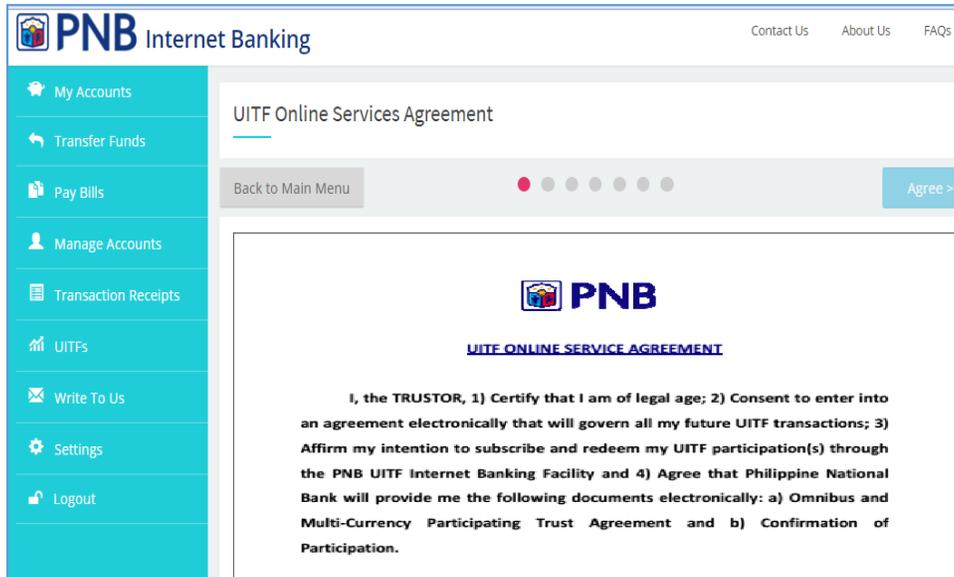
Selecting a particular transaction shall allow you to see more details about the transaction selected.

## 10 UITF

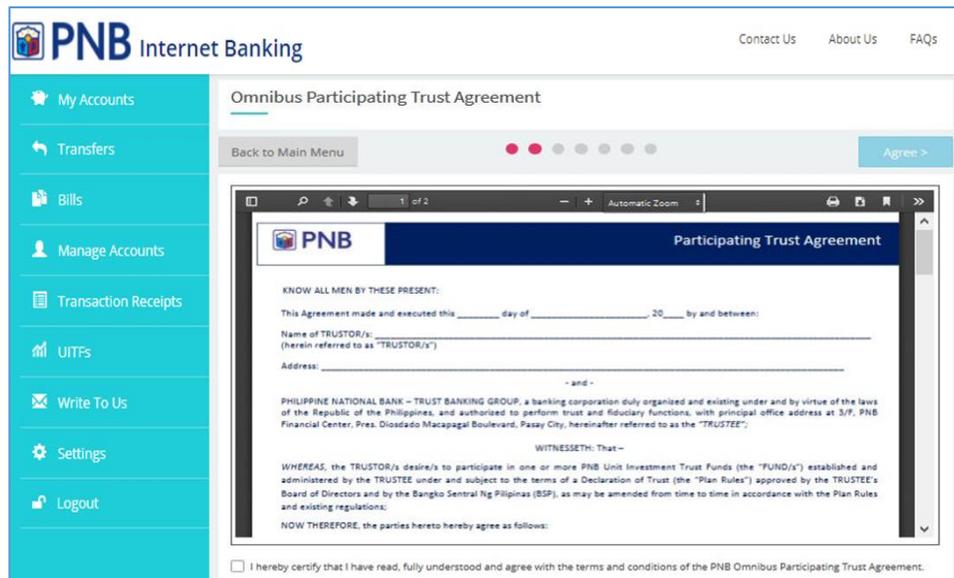
### Enroll New UITF



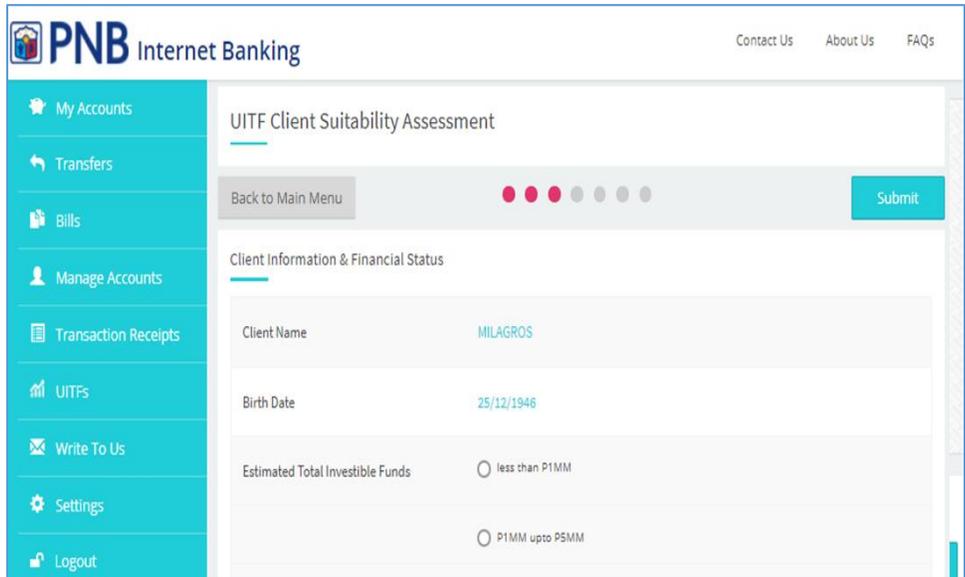
Click **UITFs**, and then Enroll in **UITF Online**



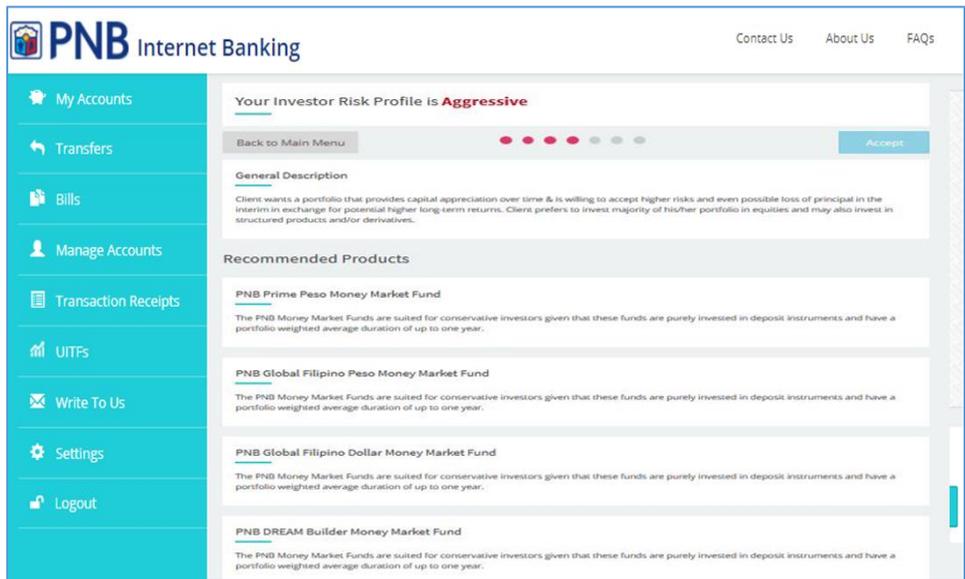
Read and Agree to the terms and conditions of the PNB UITF Online Service Agreement.



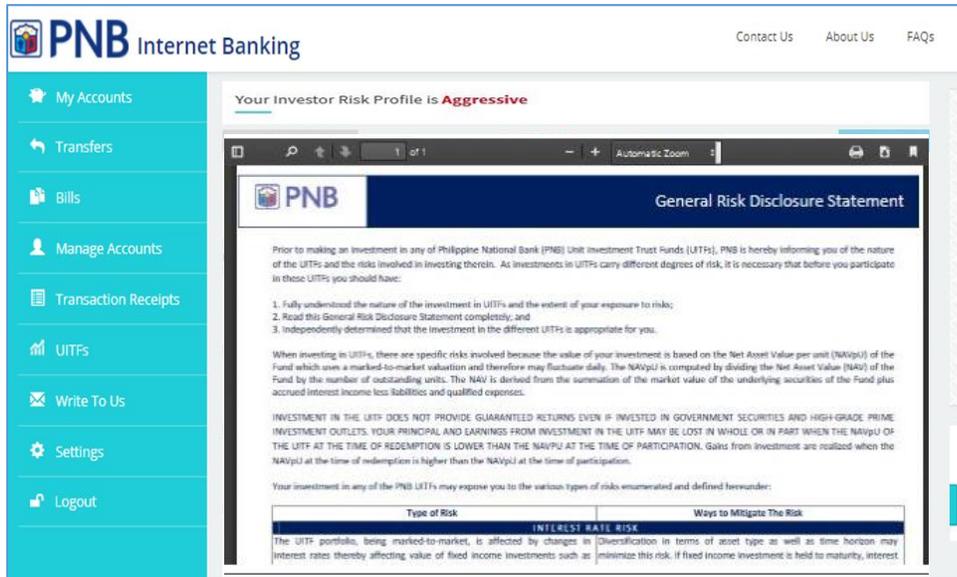
Read and Agree to the terms and conditions of the Omnibus Participating Trust Agreement.



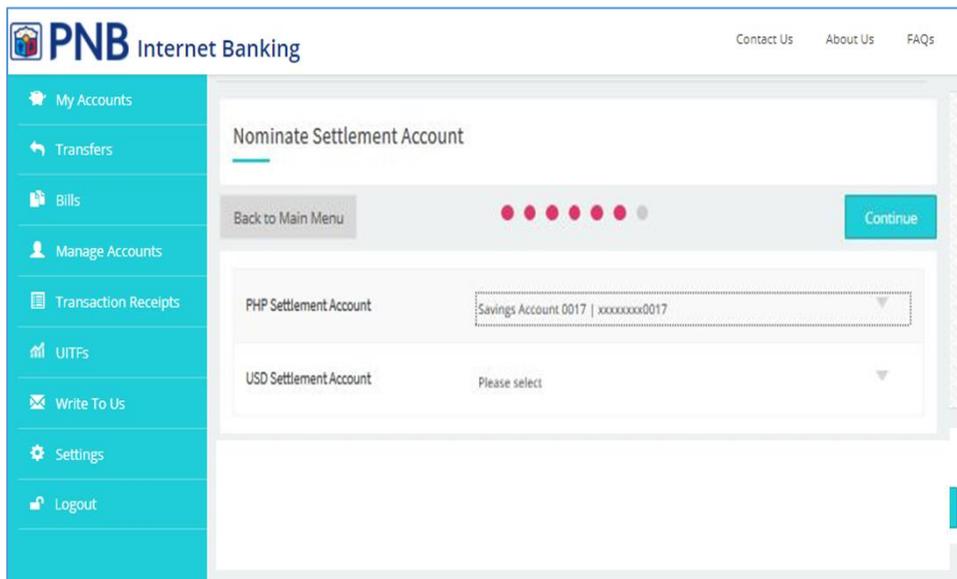
Accomplish the UITF Client Suitability Assessment (CSA) Form and click **Submit**.



Click the **Accept** button to indicate acceptance of your resulting risk profile and the recommended UITF products.

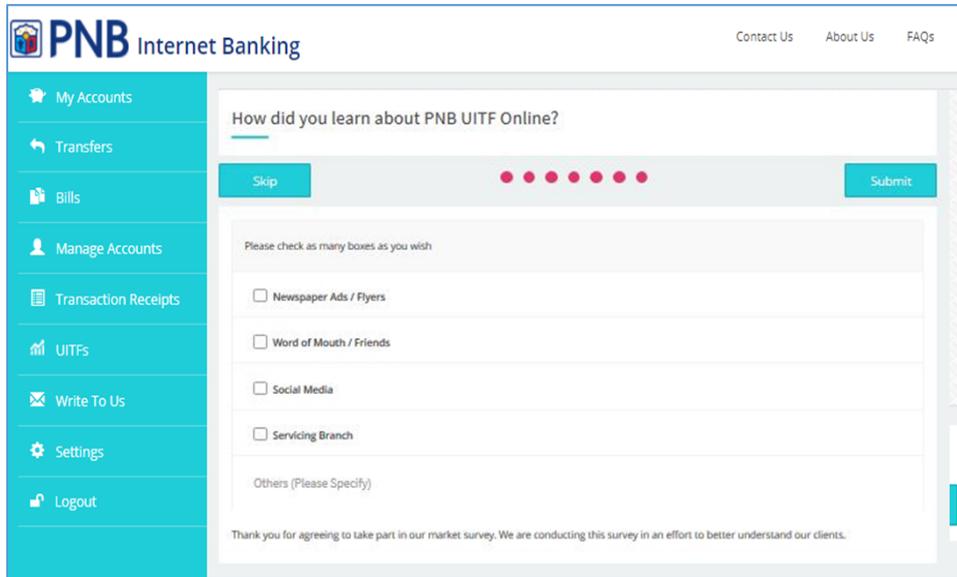


Read and **Agree** to the terms and conditions of the General Risk Disclosure Statement.

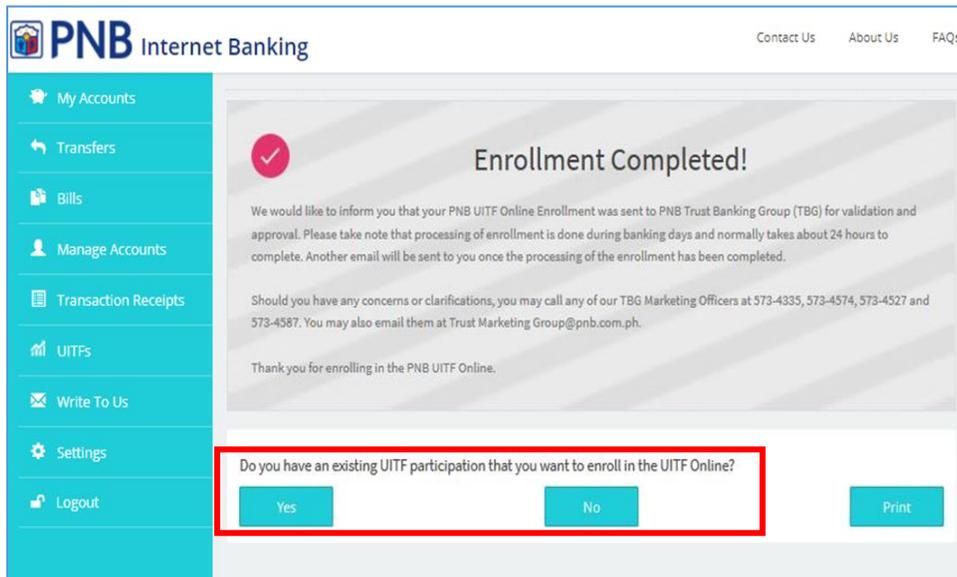


Nominate your settlement account.

You must nominate a peso settlement account if you intend to invest in a peso-denominated UITF or a dollar settlement account if you want to invest in a dollar-denominated UITF. Click **Continue**.



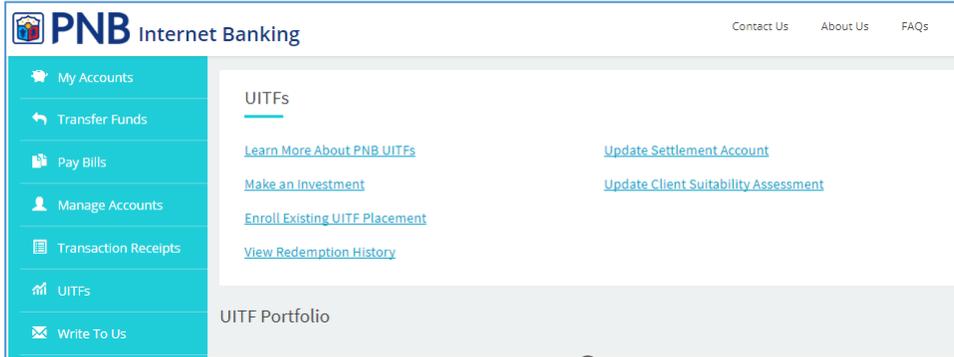
**Optional:** Accomplish the short survey. Click **Submit**



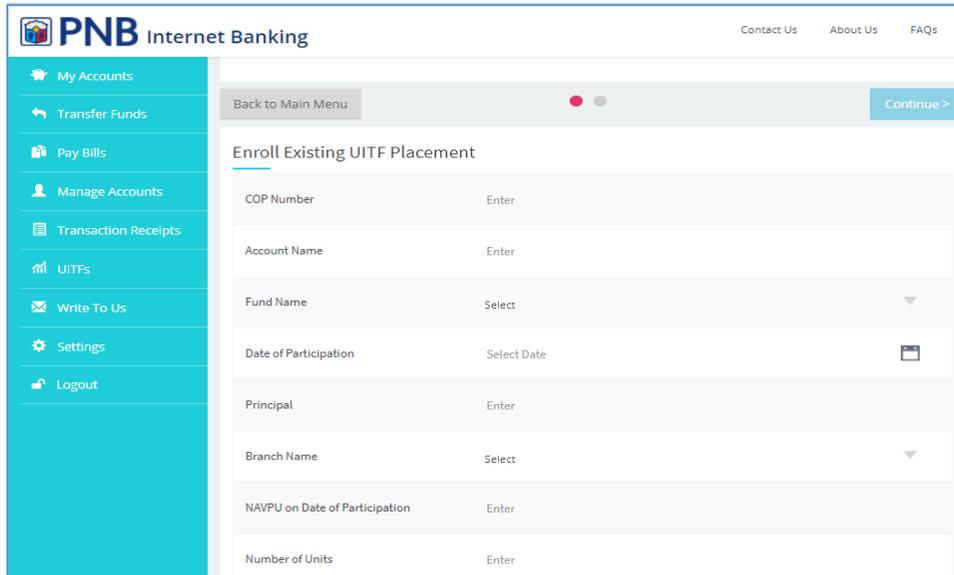
You shall be prompted that your UITF Online enrollment has been completed.

If you wish to enroll an existing UITF participation that was opened in the branch, click **Yes**. Otherwise click **No**.

# Enroll Existing UITF



Clicking on “**Enroll Existing UITF Placement**” in the UITF submenu



Input the required details found in your Confirmation of Participation (COP) issued by your maintaining branch. Click **Continue**

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**Review & Confirm Your COP Enrollment**

[< Back](#) **Confirm**

COP Number	12312
Account Name	312qqq
Fund Name	PNB Prime Peso Money Market Fund
Date of Participation	07/14/2017
Principal	10,000.00
Branch Name	MAIN
NAVPU on Date of Participation	1.000000
No. of Units	1.000000

By enrolling my existing UITF placement in the PNB UITF Online, I hereby agree to invalidate the previous COP issued to me by my PNB servicing branch and waive all future claims to it. I understand that my old COP will be replaced by an electronic COP. I also acknowledge that I can only redeem said COP through the PNB UITF Online.

Review COP enrollment information. Click **Confirm**

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**Your COP Enrollment Has Been Completed!**

We would like to inform you that your request to enroll your existing UITF placement(s) in the PNB UITF Online was sent to PNB Trust Banking Group for approval. Please take note that the processing of requests to enroll existing UITF placements in the PNB UITF Online is done during banking days and normally takes about 24 hours to complete. Another email will be sent to you once the enrollment of your existing UITF placement(s) has been completed.

Should you have any concerns, you may call any of our PNB Marketing Officers at 573-4335, 573-4506, 573-4527 and 573-4587. You may also email them at TrustMarketingGroup@pnb.com.ph

Thank you for your taking time to enroll your existing UITF placement(s) in the PNB UITF Online.

Transaction Reference Number: UI-20170714-172240239560

COP Number	12312
Account Name	312qqq
Fund Name	PNB Prime Peso Money Market Fund
Date of Participation	07/14/2017
Principal	10,000.00
Branch Name	MAIN
NAVPU on Date of Participation	1.000000

You shall be prompted that your UITF Online enrollment has been completed.

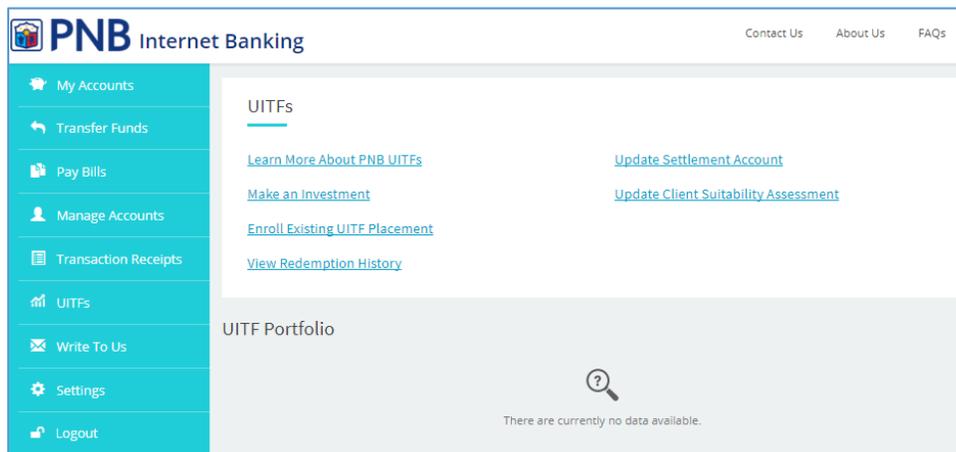
Note: Your old COP will be invalidated and will be replaced by an electronic COP. All enrolled UITF participations may only be redeemed via online.

You may no longer go to the branch and redeem the said participation.

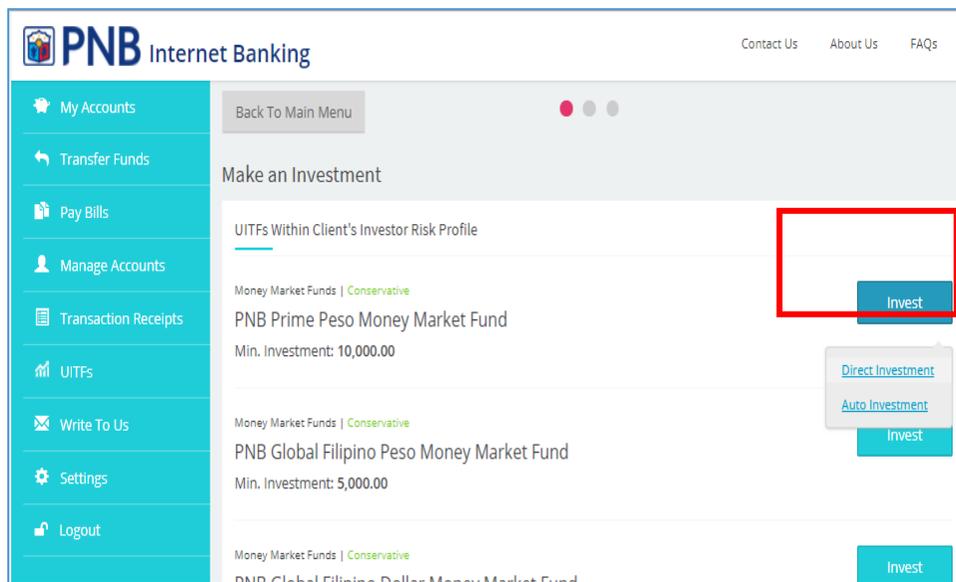
PNB Trust Banking Group shall process all enrollment requests within the 24-hour commitment period (exclusive of regular, special non-working and other holidays and weekends).

Once approved, your enrolled existing UITF placement shall appear in your account portfolio in PNB Internet Banking.

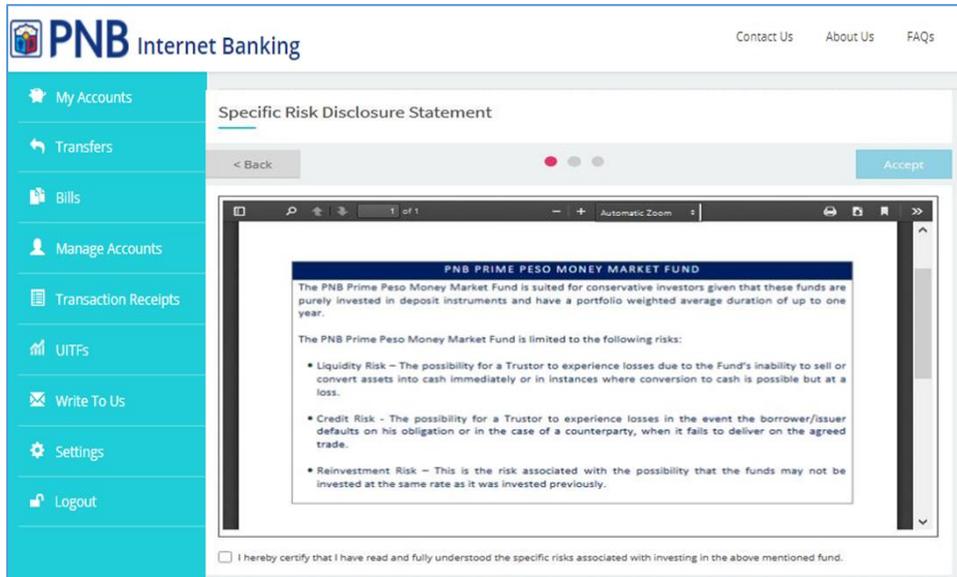
## Make a Direct Investment



In the UITF Menu, click **“Make an Investment”**

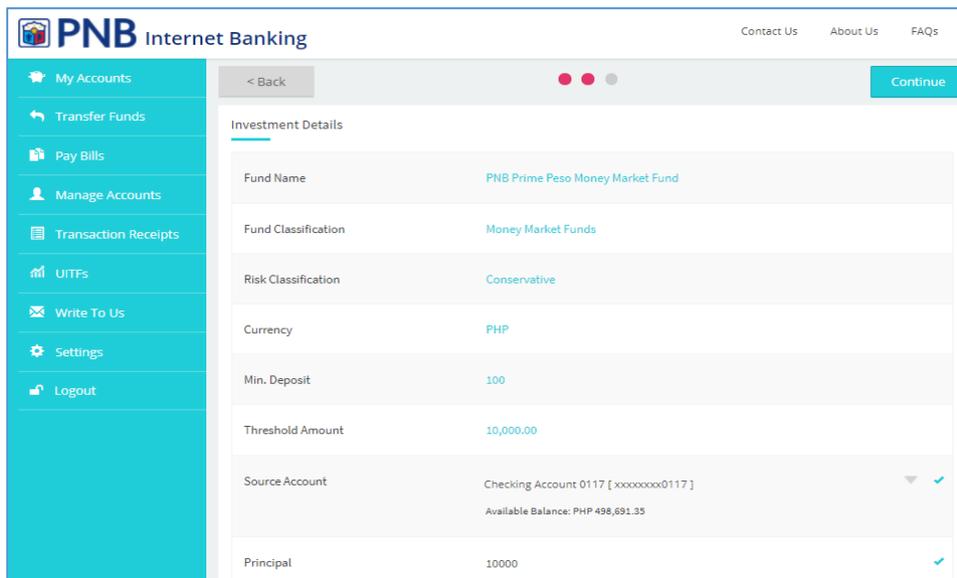


Select the UITF product you wish to invest. Click Invest and then Direct Investment.

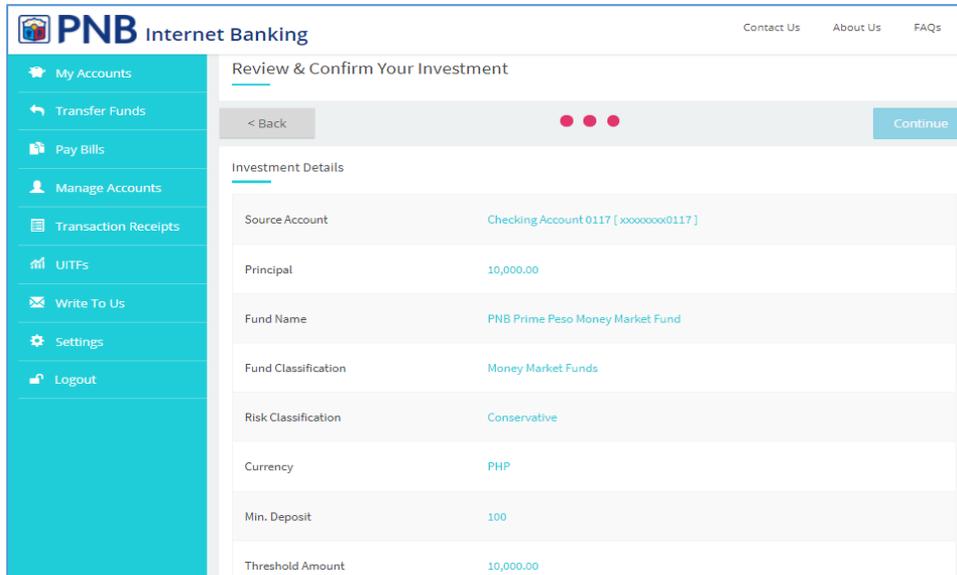


Read and **Agree** to the terms and conditions of the Specific Risk Disclosure Statement.

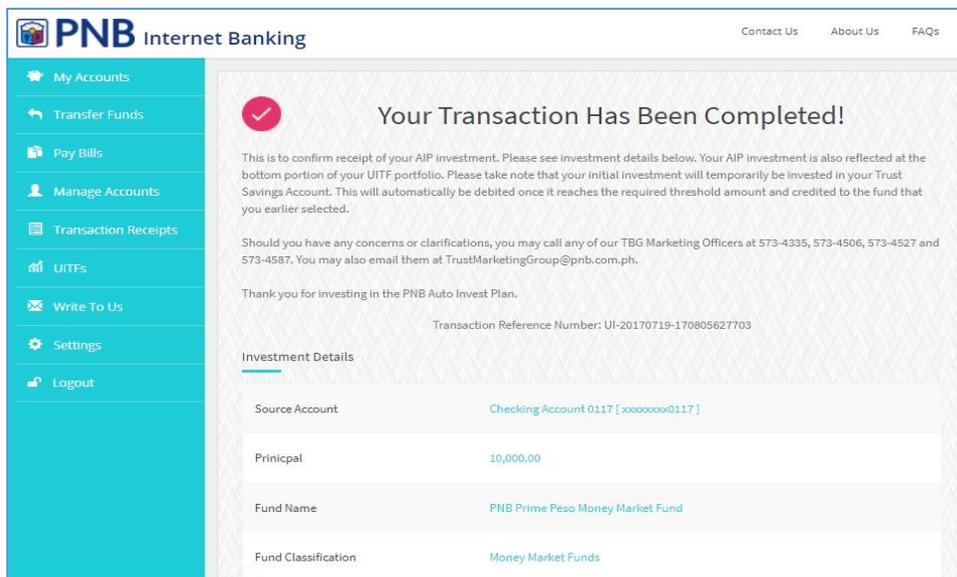
Note: This will only appear during your initial investment in the fund.



Select your Source Account and enter the amount you wish to participate (Principal). Click **Continue**.

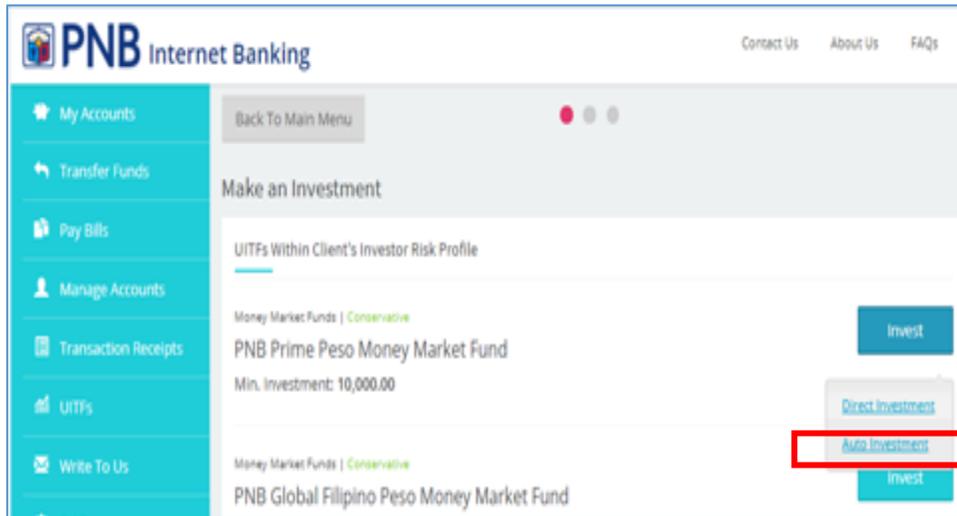


Click **Continue** once you have confirmed your investment details.



You shall be prompted that your UITF investment transaction is complete. You will receive an email once your Confirmation of Participation (COP) containing details of your placement becomes available.

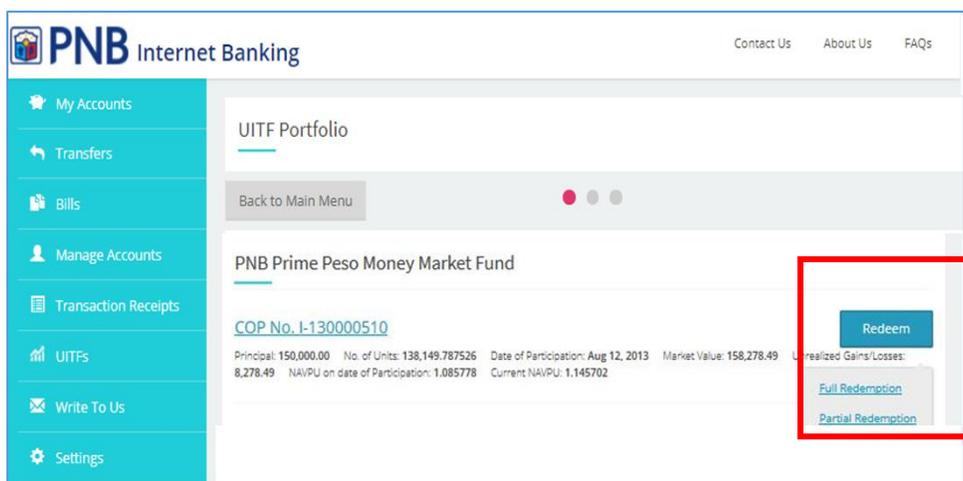
## Auto Investment Plan



If you selected the **Auto Investment** Plan (AIP), a Trust Savings Account (TSA) is automatically created by the system upon AIP subscription. Your funds will temporarily be lodged in the TSA which will automatically be swept/debited for automatic investment to a UITF of your choice once it reaches the required threshold amount.

The AIP facility is initially available to selected UITF products.

## Redemption



Select the UITF Participation that you wish to redeem and click **Redeem**. You can choose either **Full** or **Partial Redemption**.

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**Review & Confirm Your Redemption Orders**

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**Redemption Details**

COP No.	I-130000510
Fund Name	PNB Prime Peso Money Market Fund
Settlement Date	T+1
Principal for Redemption	150,000.00
Type	Full
Minimum Holding Period	30 Calendar Day(s)
With Pre-Termination Fee?	Yes
Settlement Account	savings

I understand that redemptions submitted after the 06:00 PM time will be processed the following banking day.

Click **Continue** once you have confirmed your redemption details.

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**Your Transaction Has Been Completed!**

This is to confirm receipt of your redemption request below. We would like to inform you that your actual net proceeds will be computed based on the Net Asset Value per unit at the end of the day. Also, please take note that for partial redemptions, the early redemption fee, if any, shall be charged only to the partially redeemed amount and not to the entire participation. The unredeemed amount will be issued a new COP which will reflect the remaining balance of units and the NAVPU at the time of the original contribution. Should the partial redemption result to your aggregate investment falling below the required minimum maintaining balance, your request shall be treated as a full redemption. Another email will be sent to you once your redemption request has been processed.

Should you have any concerns, you may call any of our PNB Marketing Officers at 373-4353, 373-4306, 373-4327 and 373-4587. You may also email them at TrustMarketing@pnb.com.ph.

Thank you for using the PNB UITF Online!

Transaction Reference Number: UI-20170713-104333013378

**Redemption Details**

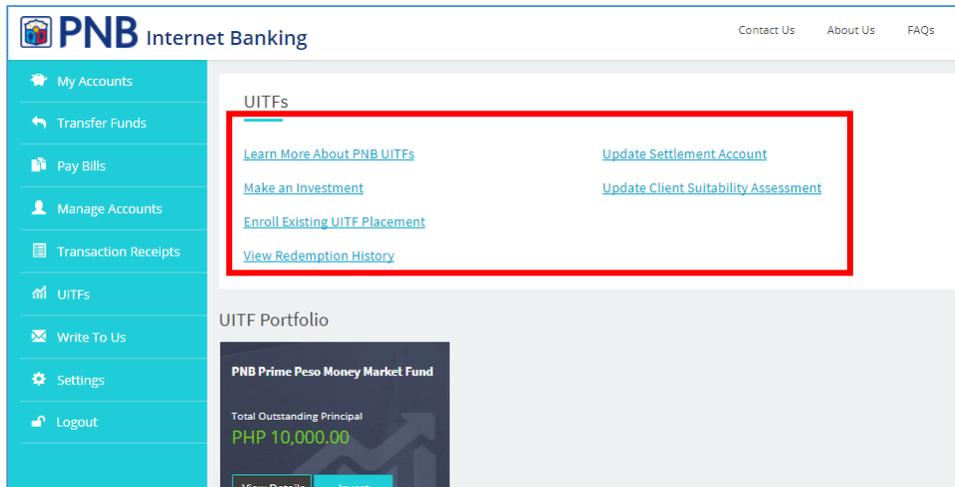
COP No.	I-130000510
Fund Name	PNB Prime Peso Money Market Fund
Settlement Date	T+1
Principal for Redemption	150,000.00
Redemption Type	Full
Settlement Account	savings

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You shall be prompted that your redemption request is complete.

Note that only redemption requests received within the cut-off time of 11:00AM shall be considered as transaction for the day.

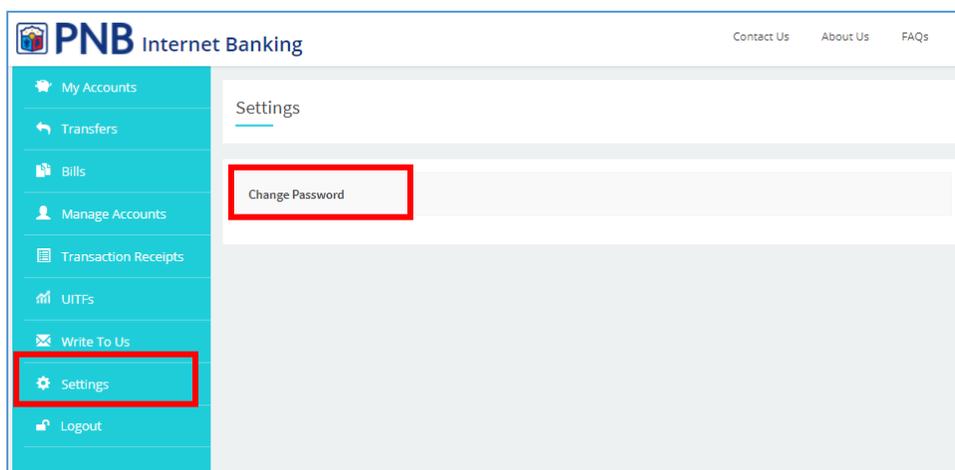
## Other Services



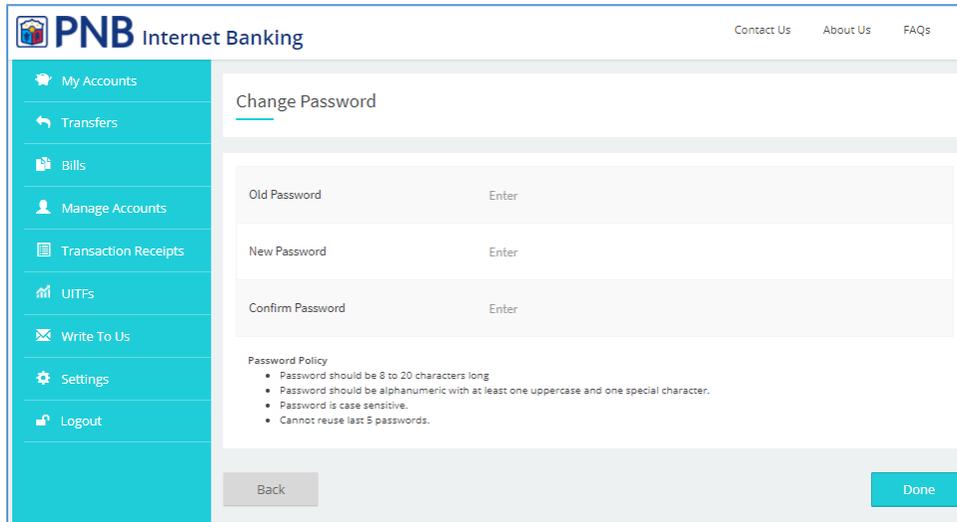
In the UITF menu, you can **Update your Client Suitability Assessment** and **Update your Settlement Account** or **View your Redemption History**.

You can also access more information on PNB UITFs by clicking **Learn More About PNB UITFs**.

## 11 Settings

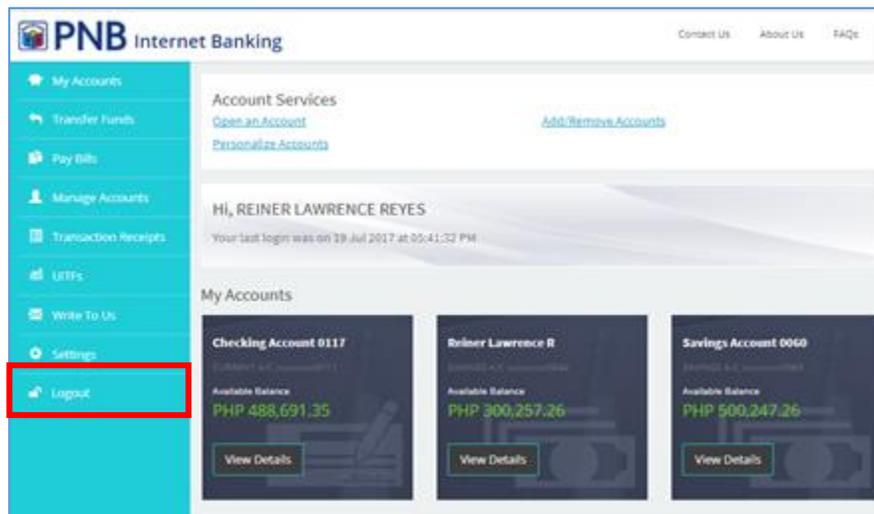


If you wish to change your password, click **SETTINGS** in the main menu. Then click **Change Password**



You shall be asked to fill out the required fields and then click **Done**

## 12 Log Out



You may **LOG OUT** by choosing it in the menu.

Note: Being idle for 5 minutes while logged in to PNB Internet Banking shall prompt the system to log you out automatically.