

Frequently Asked Questions

A. General Information

1. What is PNB RCC Web Remittance?

PNB Web Remittance is an electronic channel being offered to PNB RCC remitters. It allows you to remit to your beneficiaries in the Philippines securely through the Internet.

2. Why should I use PNB RCC Web Remittance?

PNB Web Remittance is a *convenient* and *fast* way to send money to your beneficiaries in the Philippines which is available 24x7.

Convenient – No need to go to any PNB remittance office or affiliated agent to send money. You can send your remittance anywhere you are as long as you have pc/laptop and internet access.

Fast – For remittances to PNB accounts, the account will be credited within 90 seconds. Beneficiaries will receive a TEXT ALERT to inform them of the incoming funds. For remittances to other bank accounts, the remittance will be done the same day, if the transaction is entered before 12:00pm of the day or the next day if the transaction was entered after 12:00pm.

Always Available – the service is available 7 days a week, 24 hours a day.

3. Who can use PNB RCC Web Remittance Service?

PNB Web Remittance is available to an individual (i) of legal age and able to enter into legally binding contracts under applicable law and (ii) must have a postal mailing address in Canada and a valid and active e-mail address, (iii) who are account holders of TD Canada Trust (TD), Bank of Montreal (BMO), Royal Bank of Canada (RBC) and Bank of Nova Scotia (Scotia Bank) and (iv) must be enrolled with their bank's online banking and have registered with PNB RCC to avail of the web remittance service.

4. What can PNB RCC Web Remittance do for me?

With PNB Web Remittance, you can:

- Send Remittances to the Philippines
- View Exchange Rate for the day
- View, print and email Remittance Receipt
- Change Password
- Add Beneficiaries
- View Remittance Transaction History
- Monitor Transaction Status
- View Terms and Conditions

5. Is there a fee to avail PNB RCC Web Remittance?

Registration to PNB RCC Web Remittance is FREE of charge. However, there is a corresponding charge for sending a remittance.

6. Can I still use PNB RCC Web Remittance outside Canada?

Yes, you just need a computer with internet access and compatible browser.

B. Getting Started with PNB RCC Web Remittance

1. How do I register/enroll with PNB RCC Web Remittance?

New Client and Existing Remitters – must visit PNBRC's website at www.pnbrcc.com and click on Web Remittance Service Registration and key in all required information on the following fields:

- Full Name
- Complete Address
- Date of Birth
- Preferred Username (subject to availability).
- Contact Number
- Email Address

The system will automatically generate a User ID and temporary password and will send it to registered email address. The client is advised to immediately change the password upon the first login.

Note: *Email address is required for password sending.*

2. What are the system requirements to access PNB RCC Web Remittance Service?

The following are the minimum system requirements:

- PC with internet connection
- Best viewed using Internet Explorer 7
- Browser (Internet Explorer, Mozilla Firefox, Opera, Chrome)
- Recommended screen resolution: 1024x768

The pop-up blocker of your browser should be turned off.

3. What do I have to do if I have a different browser from the recommended?

For Internet Explorer 8, enable the *Compatibility View* under the Tools module of the browser

4. How can I access PNB RCC Web Remittance?

Go to PNB RCC website (<http://www.pnbrcc.com>) and click Web Remittance Service icon.

5. How do I log in?

After receiving the email, you can log in to PNB RCC Web Remittance using the approved username and password. You will be asked to provide three (3) challenge questions and answers.

Note: *It is important that you do not share your username and password with anyone.*

C. Sending of Remittance

1. How do I remit online?

Once you have enrolled to the PNB Web Remittance Facility, you can log on with the supplied User ID and password and create a transaction.

2. What is a beneficiary?

Beneficiary is the individual/business to whom you will send money to. The remitter must enroll the beneficiary in the system before money could be sent.

3. How do I pay for the remittance?

Your account with the participating banks (TD, BMO, Scotia Bank and RBC) will be debited for the remittance amount inclusive of the PNB RCC's charges.

When you have entered all the details of the remittance transaction, the PNB system will take you into the web portal of your bank and you will be required to enter your bank's User ID and password. This way, all the security features of your bank are used.

4. How is exchange rate determined?

The exchange rate is determined by PNB RCC and will be used at the time of transaction. This rate is accessible in the Web Portal.

5. How does beneficiary receive the remittance?

- Credit to PNB Account
- Credit to GFC
- Credit to another Philippine bank account
- Cash Pick-up
- Door-to-Door Delivery Service

6. How do I check the status of my Web Remittance transaction?

- Remittance Tracker – from PNB website (www.pnb.com.ph) click remittance tracker and provide the transaction reference number.
- Transaction History – from the Web Remittance click *View History*

7. How fast will my beneficiary receive the remittance?

- Credit to PNB Account – receive remittance within 90 seconds before cut-off time.
- Credit to Global Filipino Card – receive remittance within 90 seconds before cut-off time
- Credit to a Philippine bank account – receive remittance within 1 day before cut-off time
- Cash Pick-up – receive remittance “over-the-counter” real time at any PNB branch in the Philippines before cut-off time
- Door-to-Door Delivery Service – delivery within 1-2 days in major cities and maximum of 3 days in other places before cut-off time.

8. Is there a limit on the amount of remittance transaction?

There is a maximum daily limit of CAD999.00 per client.

9. Is there a cut-off time when sending a remittance transaction?

For credit to a PNB account, there is no cut-off time and the remittance will be credited online. For credit to other bank accounts, the cut-off time is 12:00 am for same day delivery and next day if transaction was done after 12:00 am. (List of Other Banks)

10. What confirmation do I get from Web Remittance for my transactions?

When you complete your remittance transaction, a Reference Number is provided that is unique per remittance transaction. A transaction receipt will appear on your screen. You have the option of printing or sending it to a designated email address. The transaction receipt will contain the unique Reference Number that you can use for any inquiries related to the transaction.

11. Can I cancel my Web Remittance transactions?

Remittance transactions that were already submitted and confirmed can no longer be cancelled online. You will need to call PNB RCC should you wish to cancel any transactions and cancellations will be on a best-efforts basis.

There is cancellation fee of CAD8.00.

D. Other Services Offered?

1. How do I add beneficiary and change information?

Go to My Accounts > Add Beneficiary/Accounts. Click Beneficiary Info. To add beneficiary click Add. Input new beneficiary info. Click Send Request. An email will be sent for the status of the request.

2. How do I change the delivery mode of an existing beneficiary?

Go to My Accounts>Add Beneficiary/Accounts. Click Product Info. Choose your beneficiary from the dropdown and add the new delivery mode.

3. How do I contact PNB RCC if I still have other inquiries or concerns for Web Remittance?

You can call our office at 1-866-922-7460. You may also email us at pnbremittance@pnbrcc.com

E. Troubleshooting

1. What will I do if I forget my password?

If you forget your password or has been disabled, there is Forget Password feature in the Web Remittance located on the password input page. Input your User ID, enter any character in the password box and click [Forgot Your Password?](#) button which will direct you to the Your Security Device page. Kindly refer to User Guide on the step by step procedure.

A temporary will be sent to your email address you indicate during registration.

2. What will I do if I forgot my username?

If you forgot your username, there is Forget User ID feature in the Web Remittance located on the User ID input page. You will be required to key the answers to the 3 challenge questions you have created during your registration. The system will direct you to the Your Security Device page. Kindly refer to User Guide on the step by step procedure.

A User ID will be sent to your email address you provided during registration.

3. What will I do if my access was blocked?

If your access to Web Remit Service was blocked due to three (3) consecutive incorrect answers to the security questions, kindly send an email to pnbremittance@pnb.com.ph. Please include your User ID and your full name.

You will be advised what to do next.

F. About Security

1. How secure is PNB RCC Web Remittance?

It is safe and secure to transact via Web Remittance. You will be authenticated via your user ID, password and security question before you are given access to the Web Remittance. When paying for your transaction, you will be directed to your bank's website where your bank security features will be used. Make sure you don't share your user ID and password with anyone.

2. What is security question?

Security question is part of the security profile that enhances your protection online. It adds new layer of security to your account by helping us identify you and will help you identify our site.

There are two steps in setting up your Security Profile:

Step 1: Security Image and Phrase

Choose image and phrase to know if you are logging in on our site.

Step 2: Security Questions and Answers

You can choose three questions to add another layer of security. In your succeeding log-ins, we will ask you one of these questions using your personalized image and phrase. These questions and answers should be kept secret just like your password.

3. Can anybody else access my accounts through PNB RCC Web Remittance?

No, unless you provide your User ID and password to others. We advise you to refrain from sharing your User ID and password with anyone or writing it down where people could see it. For ADDITIONAL security, change your password regularly. You should also make sure that your password is hard to guess.

Here are some helpful tips in assigning an effective password:

- The password is case-sensitive and should be alphanumeric (combination of alphabets and numbers). Combine upper and lower case characters with numbers, e.g. "p@ssW123".
- Use keywords that are known only to you, e.g. a favorite book, author, event, etc.; e.g. Harry Potter and the Chamber of Secret is translated to hpatcos. Just add a number or date to that, too.
- Avoid using easy-to-guess passwords such as names and birthdays.

4. Is it advisable to access the Web Remittance in public areas?

For added security, we do not advise you to access Web Remittance in public areas like internet café. Should you however, need to do so, we suggest that you close the browser after logging off. We also advise you to change your password immediately when a private computer is available to you.

5. Does PNB or PNB RCC ask my password via email?

PNB or PNB RCC will never ask you to provide your password by email. If you receive such request, please do not respond or click any links or attachments contained in the email.

6. How do I change my password?

You can change your password in Web Remittance under My Accounts menu. You will need to specify your existing password and your preferred new password.