

PBCOMOBILE FREQUENTLY ASKED QUESTIONS

ABOUT PBCOMOBILE

1. What is PBCOMobile?

- PBCOMobile is a mobile banking system that allows you to open a bank account without going to the PBCOM branch. You can perform regular banking transactions like viewing of balances, bills payment, prepaid mobile reload, and transfer funds to other PBCOM account, other bank account and via Smart Padala.

2. Where can I get the PBCOMobile app?

- You may download the PBCOMobile app in Apple Store or Google Play Store

3. What are the features of PBCOMobile?

- You can open an account and enroll without going to PBCOM branches
- No need to sign enrollment form to open an account
- You can take a selfie video
- Capture and upload ID document via device camera
- Digital signature feature
- Deposit check via the mobile app
- No opening and maintaining balance required for PBCOM Starter Accounts
- You can update your personal information via the mobile app
- You can easily link, block, unblock, and replace your PBCOM Debit Card
- Upgrade your PBCOM Starter Account to a PBCOM Regular Savings Account and receive more perks

4. What are the different product offering of PBCOMobile?

Feature/Requirements	Bronze	Silver
Maximum account balance	PHP 50,000	No Limit
Requirements from clients	Selfie Video, Digital Signature, ID Documents	Selfie Video, Digital Signature, ID Documents, and E-KYC.
Product Offering	Starter Savings Account	Regular Savings
Interest Rate	0.10%	0.10%

ACCOUNT OPENING

5. Who can open an account via the PBCOMobile app?

- Filipino citizen residing in the Philippines who is at least 18 years of age and with valid identification document
 - Barangay Certification
 - Certification from the National Council for the Welfare of Disable Persons (NCWDP)
 - Company IDs issued by private entities or institutions registered with or supervised or regulated either by the Bangko Sentral ng Pilipinas, Securities and Exchange Commission, or Insurance Commission
 - Department of Social Welfare and Development (DSWD) Certification
 - Government Office and GOCC ID (e.g. Armed Forces of the Philippines, Home Development Mutual Fund)
 - Government Service and Insurance System (GSIS) e-card
 - ID issued by the National Council on Disability Affairs (NCDA)
 - Integrated Bar of the Philippines ID
 - National Bureau of Investigation (NBI) Clearance
 - Passport
 - Philhealth Health Insurance Card ng Bayan
 - Police Clearance
 - Postal ID
 - Professional or Non-Professional Driver's License
 - Professional Regulations Commission (PRC) ID
 - Senior Citizen Card
 - Social Security System (SSS) Card
 - Student ID for Filipino students signed by the school principal or head of the educational institution
 - Tax Identification Number ID
 - Voter's ID

6. How can I deposit funds to my account?

You can deposit at any of the following:

- Check Deposit via PBCOMobile app
- Transfer funds from other PBCOM accounts via PBCOMobile app and ATM
- Transfer funds from other bank accounts
- Via PBCOM branches
- Via PBCOM Cash Recycler Machine

7. I have an existing account with PBCOM and opened an account in PBCOMobile, will I see both accounts in the new mobile app?

- As of the moment, you will only see accounts you have opened in PBCOMobile.

8. How do I open a bank account without going to a PBCOM branch?

Download the mobile app from the Apple Store or Google Play. Once downloaded, open the app and click “Enroll Now” to start the opening your new account

9. What are the processes that I will go through to open an account in PBCOMobile?

- There are 3 stages in PBCOMobile
 1. Create your user credentials
 - This is where you will assign your preferred username, password, challenge questions, and verify your registered mobile number.
 2. Create your profile
 - This is where you will provide your personal information such as name Date of Birth, Place of birth, Present and Permanent Address, etc.
 3. Account Opening and Know Your Customer (KYC) document
 - This is where you will upload a valid ID, take a selfie video for 3 seconds and sign on the mobile device for your digital signature.

The Bank will validate your identify through the documents submitted, and we may require a video call for additional measure.

10. What type of accounts can I open in PBCOMobile?

- Right now, you can only open savings account in PBCOMobile app and please note that we do not allow joint account.

However, the additional features will be introduced in the app later, to allow you to also open a time deposit and/or apply for a loan.

11. Do I need to wait for the bank’s confirmation after I open the account?

- No need to wait for the bank’s confirmation. After opening of the account, you will be directed to the dashboard where you will see your newly created account number

12. How can I upgrade my account?

Your account is automatically upgraded from Starter Savings Account to Regular Savings if you were able to submit the required documents for the validation of your personal information such as valid ID, selfie video and signature during account opening.

However, in case you were not able to submit a valid ID during account opening, you may later submit the same by logging into the mobile app and go to Manage Profile to upload identification document, once available.

13. What is the maximum number of accounts that I can open in PBCOMobile?

- There is no limit in the number of accounts opened in PBCOMobile. However, if there is no deposit made after 90 days, the account will be closed automatically.

MOBILE/ONLINE SECURITY

14. Can I still access PBCOMobile app even if I'm out of the country?

- Yes. As long as your Philippine mobile number is registered on international roaming to receive the six-digit PIN or one-time pin (OTP).

15. Can I use other device to access PBCOMobile app?

- Yes, you can use other device and register in App Identification under Settings.

The recognize device will appear whenever a new device is used to login or you may also enable the App Identification under Settings.

Under the App Identification, you will be able to view the device/s you registered.

16. What is the six-digit PIN or one-time pin (OTP)?

- The six-digit passcode or OTP is a unique and randomly generated number that is sent to the mobile number you registered in PBCOMobile. The OTP can only be used once and expires after 5 minutes from generation.

After entering your username and password in the login page, you will need to enter the OTP to log in successfully. There are also selected transactions which will require you to enter the OTP.

17. What if OTP is not received via SMS (due to intermittent signal, Telco downtime etc.), where can I retrieve or request for the OTP?

- You can click "Resend OTP" if you did not received any passcode via SMS only after the timer runs out.

18. What is the benefit of One-Time-PIN (OTP)?

- The OTP provides a stronger method for validating you, as the account holder before allowing you to make online transactions. This is to prevent others from accessing your account.

19. What happens if I entered an incorrect OTP?

- PBCOMobile allows only up to three (3) invalid attempts. Once you exceed, you will be prompted with an error message that your account is locked out. Your access will also be locked after you input your username or password 3x incorrectly.

20. How can I unlock my access?

- For three (3) invalid attempts of OTP, you need to call Customer Care Hotline at (02) 8777-2266 or 1-800-10-777-2266 to unlock your access.

However, for three (3) incorrect input of password, you may click "*forgot password*" at the login screen and provide required information.

21. I lost my phone, can I still access my PBCOMobile account using other device?

- Yes, you can still access your account using other device. However, OTP will be sent to your registered mobile number. To update your mobile number, kindly contact Customer Care Hotline at (02) 8777-2266 or 1-800-10-777-2266

ACCOUNT VIEW

22. What is Quick View Balance?

- It is a feature of PBCOMobile that enables you to view your account balances without logging in to the mobile app.

23. What should I do if I forgot my username or password?

- If you forgot your username, click "*forgot username*" and provide the required information. PBCOM will send your username to your registered mobile number.

If you forgot your password, click "*forgot password*" and provide the required information. PBCOM will send you a default password to log in to your account. After successfully login, kindly change your password for security purposes.

24. Where can I use biometrics?

- You can use fingerprint to login to our PBCOMobile account. By using fingerprint during login, you don't need to enter your username, password, and OTP. Your device must have a biometrics feature to use enable Touch ID/fingerprint.

25. How can I enable biometrics to log into the PBCOMobile app?

- To enable, follow steps below:
 - Login to PBCOMobile
 - From the Account Overview screen, click the 3 buttons on the upper right corner
 - Choose Settings
 - Click the box beside Allow Touch ID/fingerprint
 - Confirm Login Password to the message box prompted your screen
 - Click Submit button
 - Confirmation for successful enabling of Touch ID/fingerprint will prompt

You may register more than one (1) finger. The number of fingerprints to be recognized is based on the device registration (e.g. left thumb, right thumb, left point finger, right point finger, etc.)

BILLS PAYMENT

26. How can I pay my bills via PBCOMobile?

- For one time transaction, you can pay the biller immediately without registering the same. For recurring payments, you may register the biller to automate selection of reference number for the succeeding transactions.
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27. What billers are available in PBCOMobile?

- You can pay to over 100 various billers from utilities, credit cards, telephones, cable companies, country clubs, insurance providers and select schools in PBCOMobile.

28. If I make a payment to any of my registered biller, when will the payment be posted?

- Your payment will be posted within 2-3 banking days, depending on the biller. You will also receive an email notification on your enrolled email address for the status of your transaction.

29. Can I schedule my payments?

- Yes. There are three options when scheduling a transaction:
 1. Immediate - payment is processed instantly after you submit the transaction
 2. Future-dated - payment is processed based on the defined date
 3. Recurring – payment is processed based on a schedule you define: daily, weekly monthly, quarterly, semi-annually or annually

FUND TRANSFER

30. To what accounts can I transfer funds?

- You can transfer funds to own PBCOM accounts, to other PBCOM accounts and to other bank accounts.

31. Is there a service fee when I transfer funds to other banks?

- Yes, there is a PHP 20 service fee per transaction when you transfer fund to other banks regardless of the amount.

32. What is the maximum amount I can transfer to other bank account?

- You can transfer a maximum of PHP 50,000 per transaction daily.

33. What are the banks* that I can transfer funds?

- Below is the list of participating banks that you can choose from for the Send Money to Other Banks:
 - ALLBANK
 - ASIA UNITED BANK
 - BANGKO MABUHAY
 - BANK OF COMMERCE
 - BDO UNIBANK, INC
 - BPI / BPI FAMILY SAVINGS BANK
 - BPI DIRECT BANKO
 - CEBUANA LHUILLER RURAL BANK, INC.
 - CHINA BANKING CORPORATION
 - CHINA BANK SAVINGS, INC.
 - CTBC BANK
 - DCPAY PHILIPPINES, INC. (COINS.PH)
 - DEVELOPMENT BANK OF THE PHILIPPINES
 - DUNGGANON BANK
 - EAST WEST BANKING CORPORATION
 - MAYBANK PHILIPPINES, INC.
 - METROPOLITAN BANK AND TRUST CO.
 - OMNIPAY, INC.
 - PARTNER RURAL BANK (COTOBATO), INC.
 - PAYMAYA, INC.
 - PHILIPPINE BUSINESS BANK
 - PHILIPPINE NATIONAL BANK
 - PHILIPPINE SAVINGS BANK
 - PHILIPPINE VETERANS BANK
 - PHILTRUST BANK
 - PNB SAVINGS BANK
 - QUEZON CAPITAL RURAL BANK
 - RIZAL COMMERCIAL BANKING CORPORATION
 - ROBINSONS BANK
 - SECURITY BANK CORPORATION

- EQUICOM SAVINGS BANK
- G EXCHANGE, INC. (GCASH)
- ING BANK N.V.
- ISLA BANK INC.
- LAND BANK OF THE PHILIPPINES
- MALAYAN BANK SAVINGS AND MORTGAGE BANK, INC.
- STERLING BANK OF ASIA, INC. (A SAVINGS BANK)
- SUN SAVINGS BANK
- UCPB SAVINGS BANK
- UNION BANK OF THE PHILIPPINES
- UNITED COCONUT PLANTERS BANK
- WEALTH DEVELOPMENT BANK

**Updated as of October 17, 2019*

34. When will the recipient receive the fund if I do an immediate fund transfer?

- The funds are processed real-time and will be received immediately by the recipient.

35. Can I schedule fund transfer transactions?

Yes, similar to bills payment transaction, you have the option to schedule it immediately, future-date and recurring.

SEND MONEY TO SMART PADALA

36. What is Smart Padala?

- Smart Padala allows you to send money to any Smart Padala Card Number nationwide.

37. Is there a service fee in sending money to Smart Padala?

- Yes, the service fee is based on how much is the amount to be sent to Smart Padala.
- (Ex: PHP 1 to PHP 1,000 has a 30 pesos service charge.) The service fee increases as the amount increases.

Smart Padala Fee Table

Principal Amount		Service Fee	Principal Amount		Service Fee
From	To		From	To	
PHP 1.00	PHP 1,000.00	PHP 30.00	25,500.01	26,000.00	780.00
1,000.01	1,500.00	45.00	26,000.01	26,500.00	795.00
1,500.01	2,000.00	60.00	26,500.01	27,000.00	810.00
2,000.01	2,500.00	75.00	27,000.01	27,500.00	825.00
2,500.01	3,000.00	90.00	27,500.01	28,000.00	840.00
3,000.01	3,500.00	105.00	28,000.01	28,500.00	855.00
3,500.01	4,000.00	120.00	28,500.01	29,000.00	870.00
4,000.01	4,500.00	135.00	29,000.01	29,500.00	885.00
4,500.01	5,000.00	150.00	29,500.01	30,000.00	900.00
5,000.01	5,500.00	165.00	30,000.01	30,500.00	915.00
5,500.01	6,000.00	180.00	30,500.01	31,000.00	930.00
6,000.01	6,500.00	195.00	31,000.01	31,500.00	945.00
6,500.01	7,000.00	210.00	31,500.01	32,000.00	960.00
7,000.01	7,500.00	225.00	32,000.01	32,500.00	975.00

7,500.01	8,000.00	240.00	32,500.01	33,000.00	990.00
8,000.01	8,500.00	255.00	33,000.01	33,500.00	1,005.00
8,500.01	9,000.00	270.00	33,500.01	34,000.00	1,020.00
9,000.01	9,500.00	285.00	34,000.01	34,500.00	1,035.00
9,500.01	10,000.00	300.00	34,500.01	35,000.00	1,050.00
10,000.01	10,500.00	315.00	35,000.01	35,500.00	1,065.00
10,500.01	11,000.00	330.00	35,500.01	36,000.00	1,080.00
11,000.01	11,500.00	345.00	36,000.01	36,500.00	1,095.00
11,500.01	12,000.00	360.00	36,500.01	37,000.00	1,110.00
12,000.01	12,500.00	375.00	37,000.01	37,500.00	1,125.00
12,500.01	13,000.00	390.00	37,500.01	38,000.00	1,140.00
13,000.01	13,500.00	405.00	38,000.01	38,500.00	1,155.00
13,500.01	14,000.00	420.00	38,500.01	39,000.00	1,170.00
14,000.01	14,500.00	435.00	39,000.01	39,500.00	1,185.00
14,500.01	15,000.00	450.00	39,500.01	40,000.00	1,200.00
15,000.01	15,500.00	465.00	40,000.01	40,500.00	1,215.00
15,500.01	16,000.00	480.00	40,500.01	41,000.00	1,230.00
16,000.01	16,500.00	495.00	41,000.01	41,500.00	1,245.00
16,500.01	17,000.00	510.00	41,500.01	42,000.00	1,260.00
17,000.01	17,500.00	525.00	42,000.01	42,500.00	1,275.00
17,500.01	18,000.00	540.00	42,500.01	43,000.00	1,290.00
18,000.01	18,500.00	555.00	43,000.01	43,500.00	1,305.00
18,500.01	19,000.00	570.00	43,500.01	44,000.00	1,320.00
19,000.01	19,500.00	585.00	44,000.01	44,500.00	1,335.00
19,500.01	20,000.00	600.00	44,500.01	45,000.00	1,350.00
20,000.01	20,500.00	615.00	45,000.01	45,500.00	1,365.00
20,500.01	21,000.00	630.00	45,500.01	46,000.00	1,380.00
21,000.01	21,500.00	645.00	46,000.01	46,500.00	1,395.00
21,500.01	22,000.00	660.00	46,500.01	47,000.00	1,410.00
22,000.01	22,500.00	675.00	47,000.01	47,500.00	1,425.00
22,500.01	23,000.00	690.00	47,500.01	48,000.00	1,440.00
23,000.01	23,500.00	705.00	48,000.01	48,500.00	1,455.00
23,500.01	24,000.00	720.00	48,500.01	49,000.00	1,470.00
24,000.01	24,500.00	735.00	49,000.01	49,500.00	1,485.00
24,500.01	25,000.00	750.00	49,500.01	50,000.00	1,500.00
25,000.01	25,500.00	765.00			

38. Is the service fee included on the amount that will be sent?

- No, service fee will be debited on your account and is on top of the amount to be sent to the target beneficiary. It will not be deducted on the amount to be sent.

39. How can we send money to Smart Padala?

- You must enroll the designated Smart Padala card number and the beneficiary details of the recipient of the money.

40. What is the maximum limit for Smart Padala?

- In PBCOMobile, the maximum amount you can send via Smart Padala is PHP 50,000.00 per day.

41. How will I know if my transaction is successful?

- You will receive an SMS from Sendah on the transaction amount including the Remittance Reference Number (RRN)

42. What information should I give my beneficiary to pick up the money I sent?

- You must provide the Remittance Reference Number (RRN) to your beneficiary from the SMS you received from Sendah. Your beneficiary must provide the RRN together with a valid ID when claiming the money sent at the accredited Smart Padala pay out partners.

MOBILE RELOAD

43. What is a Mobile Reload?

- Mobile Reload allows you to buy prepaid load with real-time crediting to the mobile number you registered.

44. What are the telecommunication network available for the mobile reload?

- Participating networks are Globe, Smart, and Sun.

45. Is there a limit to the amount that I can reload to the registered prepaid mobile number/s?

- Yes, you can buy mobile prepaid load up to PHP 1,000 per day.

46. Is there a fee or service charge when I buy prepaid load?

- No, Mobile Reload has no transaction fee.

DEBIT CARD

47. Can I link my existing PBCOM Debit card to the new account I opened in PBCOMobile?

- No, your existing PBCOM Debit Card cannot be linked to the account in PBCOMobile. You need to get a new PBCOM Debit Card and link to your PBCOMobile Account.

48. Where can I get a PBCOM Debit Card that I can link my PBCOMobile Account?

- You can go to any PBCOM branch to get a PBCOMobile Debit Card and link to your new PBCOMobile Account.

49. What would be the benefits of having a card linked to my PBCOMobile account?

- Since PBCOMobile Debit Card is Mastercard, you can use it at any merchant that accepts Mastercard debit. That includes online and POS purchases and withdrawal of cash from any ATM worldwide.

50. How much is the PBCOM Debit card?

- The cost of the debit card is PHP 150. We will however return and deposit the PHP 100 back into your account upon successful linking of the initial debit card to your PBCOMobile account.

51. How do I request for card blocking of lost/stolen debit card?

- PBCOMobile has a card-blocking feature. It allows you to block your debit card anytime, anywhere without calling PBCOM Customer Care Hotline. Just log in to PBCOMobile and go to “Manage Cards” menu then select the card that you want to block and click block. The status of the card will change from “Active” to “Blocked”. Once your card is blocked, you will not be allowed to do any card transaction.

52. Is there a way to unblock my debit card?

- Another interesting feature of PBCOMobile is the unblocking of the card. Just go to “Manage Cards”, select the card that needs to be unblocked and click “Unblock”. The status will now change from “Blocked” to “Active”. Once active, you will now be able allowed to do any card transactions.

53. Where will I purchase a new card to replace my lost/stolen debit card?

- You can purchase another debit card at any PBCOM branches and link via PBCOMobile. Just go to “Manage Cards”, select the card that needs to be replaced, enter the NEW card number.

54. Can I still use my old debit card?

- No, the replaced card number will be inactive and can no longer be used for any card transactions.

55. Can we use the card abroad?

- Yes, your PBCOMobile Debit Card can be used at any merchant worldwide that accepts Mastercard.

56. What are the corresponding fees when I use my PBCOMobile Debit Card?

- Below are the applicable charges based on the transaction type:

Cash withdrawal at other local ATM	PHP 10.00
Balance inquiry at other local ATM	PHP 1.00
Cash withdrawal at an international ATM	USD 3.50
Balance inquiry at an international ATM	USD 1.00
POS Purchase	No charge

57. What should I do if I forget my PIN?

- You may request for a new PIN by getting in touch with PBCOM Customer Care at customer care@pbcom.com.ph, PBCOM chat or calling at +632 8777-2266 or 1-800-10-777-2266. A fee of Php 100.00 will be charged to your account.

58. What should I do if my card is captured by the ATM?

Please report the incident immediately to PBCOM Customer Care at +632 8777-2266 or 1-800-10-777-2266. Please note also that ATMs may withhold your card when you make multiple attempts to withdraw cash with an incorrect PIN

59. What should I do if the amount I get from the ATM is incorrect?

- Please inform PBCOM Customer Care at customercare@pbcom.com.ph, PBCOM chat or calling +632 8777-2266 or 1-800-10-777-2266 if you received an incorrect amount so we can work with the ATM owner to verify the correct amount to be debited from your account.

60. What should I do if I see a debit card transaction that I do not recognize?

- If you are not sure about the details of a transaction on your account, please inform PBCOM Customer Care at customercare@pbcom.com.ph, PBCOM Chat or +632 8777-2266 or 1-800-10-777-2266 with your account and transaction details (date of transaction, merchant name, etc.), and we will do our best to help

61. What should I do if I see an unauthorized transaction on my account?

- Please inform PBCOM Customer Care immediately at customercare@pbcom.com.ph, PBCOM Chat or calling +632 8777-2266 or 1-800-10-777-2266 to report any suspicious transactions done on your account. If the transaction is found to be fraudulent, we will file a dispute case on your behalf.

62. How do I report a lost or stolen card?

- For your security, please report the lost card incident immediately to PBCOM Customer Care at +632 8777-2266 or 1-800-10-777-2266, so that the card can be blocked to prevent fraudulent use. PBCOM will not be liable to losses due to the use of a lost/stolen card before the loss or theft has been reported.
- You may also request for a replacement of your PBCOM Debit Card for a fee of Php 150 which will be charged to your account. Replacement card may be claimed after 3 to 5 banking days for Metro Manila branches and 5 to 7 banking days for provincial branches. Only Personalized cards will be issued as replacement cards

CHECK DEPOSIT

63. How can I deposit check via PBCOMobile?

- To deposit check, simply go to "Check Deposit" menu and take a picture of the front and back of your endorsed check. Just select Front of Check and Back of Check buttons. Do not forget to sign and write "for deposit only at PBCOM" at the back of the check before taking a picture.

64. Do I need to submit the physical check to the branch?

- No need to submit the physical checks to the bank. Safe keep the check for at least six (6) months.

65. Can I deposit a post-dated check via PBCOMobile?

- No, post-dated checks are not allowed to be deposited. Checks that are valid for deposit are the previously dated checks (not more than 180 calendar days after the check was written) and present-dated checks.
- Checks issued more than 180 calendar days from the date in the check is considered stale and can no longer be deposited.

66. The 180-day rule to be qualified as stale check includes weekend and holidays?

- Yes, the 180-day rule is based on calendar days and include weekends and holidays.

67. What is the maximum days that I should deposit the check so that it will not be rejected/returned as stale check?

- Maximum days would be 179 calendar days. When it turns 180th day, the check will no longer be accepted for deposit.

68. How will I check the status of the check I deposited?

- To monitor the status of the check you deposited, go to “Check Deposit” and click “Check Deposit” then click “Check Deposit History” at the bottom of the screen. You can now view and monitor all the checks you deposited.

69. If the check I deposited via the PBCOMobile app returned, how much is the fee?

- The fee is dependent on the amount of the check deposited. The returned check fee is PHP 2,000 and a penalty fee of PHP 200 for every PHP 40,000 and a fraction thereof, per day/check.

Example:

If the check amount is less than or equal to Php 40,000, returned check fee and penalty will be PHP 2,200. Returned Check fee amount will be higher if the check is returned on a weekend or a holiday.

70. Can I still deposit a check with alterations? Besides, it will be countersigned by the payor

- No, checks to be deposited must be free from alterations and/or erasures. Even if the correction on the check is countersigned by the payor. It will be automatically rejected by the Philippine clearing house.

OTHERS

71. How can I get in touch with Customer Care?

- You can get in touch with our Customer Care through the following channels:
 - Secure inbox in the PBCOMobile app
 - Customer Care Hotline at (02) 8777-2266 or 1-800-10-777-2266
 - Website at www.pbcom.com.ph
 - Chatbot via PBCOM Facebook messenger

Customer Care is available Mondays to Fridays from 8:30 to 5:30pm

72. Will I get a reminder of the future dated and recurring transactions that I set?

- Yes, just enable the reminders under the settings menu. Next time you login, reminders will pop-up on the screen showing the list of your pending transactions.

73. How do I cancel future dated and recurring transactions (bills payment and fund transfers)?

- Login to PBCOMobile and go to “Transfer”. Then click “Manage Fund Transfers” where you will see transactions under “Pending Screen”. Select the transaction and click “Cancel Transaction” at the bottom. The cancelled transaction will not be displayed on the list of pending transactions the next time you login.

74. Will POP Personal be removed now that there is PBCOMobile?

- For now, existing PBCOM customers whose account was opened at PBCOM branches, may use POP Personal to access their account. PBCOMobile accounts cannot be enrolled in the POP Personal app while accounts opened in PBCOM branches cannot be enrolled in the PBCOMobile app.