

PBCOM ONLINE PLATFORM FREQUENTLY ASKED QUESTIONS

1. What is PBCOM Online Platform (POP)?

PBCOM Online Platform (POP) Personal is an electronic banking system that enables you to perform banking transactions through the web and mobile application.

You can download the mobile app via App Store and Google Play Store.

2. What can I do with POP Personal?

- Monitor your account balances
- View your transaction history
- Send money to PBCOM account
- Send money to other bank's account
- Pay your bills
- Reload a prepaid mobile number
- Send money to a GCASH wallet via Instapay
- Set Personal Daily Transaction Limit
- Update your mobile number and email address
- Upload Profile Photo
- SOA Generation¹
- Send Money to Smart Padala
- Stop Payment Order

Check Reorder will be available soon.

¹Checking accounts can view past 6 months transactions only. Savings accounts can only view their transactions current day, previous day, current month and previous month.

3. What are the security features of POP Personal?

POP Personal uses multi-factor authentication (One Time PIN, Username and Password) during login to help keep your information and transactions safe from unauthorized access.

POP Personal also uses one recognized fingerprint as an alternative login. This is the easier and secured way of logging onto POP Personal mobile application without providing your login credentials and OTP.

POP also recognizes your device when you login. There is no need for an OTP when your device is enabled for App Identification.

Handsets that have fingerprint features are as follows:

- IOS – iPhone 5s and above
- Android – All Android handsets with Finger Scan (ex. Huawei E10, Samsung S6 and up,)

ENROLLMENT

4. How do I enroll in POP?

There are two ways to enroll in POP:

- a. For web browser user, you can enroll in POP by logging on to www.pbcom.com.ph on your computer.
- b. For mobile phone users, you may download the PBCOM mobile application through App Store and Play Store.

These are the compatible browsers and handsets that can be used to access POP Personal:

Browsers

Item	Supported	Limitations
Supported Browsers	- Internet Explorer 9 and up - Firefox 47 and up - Chrome 51 and up - Safari 8 and up (2015 release)	Will not support beta versions
Supported OS	- Windows - Linux	

You need your PBCOM Account Number together with your other account information to facilitate enrollment. Once you complete the registration, you will be prompted that approval will take within 5-banking days. You will receive an email notification containing your default password. Should there be clarification with the details of your registration; PBCOM Customer Care will get in touch with you.

5. I only know my PBCOM debit card number, where can I get my account number?

Call our Customer Contact Center at 8-777-2266 and ask for your account number.

6. What types of accounts can I enroll in POP Personal?

You may enroll your accounts to POP Personal:

- ✓ PHP/USD/EUR Savings Account
- ✓ PHP Checking Account
- ✓ PHP/USD/EUR Time Deposit Account
- ✓ Loan Account (Home, Auto, Salary and Personal)

Please note that the following account types cannot be enrolled in POP Personal:

- Non- Active Accounts: Closed, dormant, garnished, on hold-out and escheated accounts
- Investment Accounts: Trust and Treasury Products
- Joint “and” Accounts

7. I have more than one (1) account with PBCOM. Do I need to enroll them all?

You only need one account to enroll in POP Personal. Once enrolled, you can add your other accounts under Manage Accounts and click Enroll Own Account, select the account type you will enroll and input the required information.

TIME DEPOSIT

8. What is Time Deposit?

Time Deposit is an interest-bearing bank deposit account that has a specified date of maturity. The deposited funds must remain in the account for the fixed term to receive the stated interest rate. Time deposits are an alternative to the standard savings account, and will usually pay a higher rate of interest.

9. How can I enroll my Time Deposit Account?

From Manage Accounts, select Enroll Own Account, choose Time Deposit, and enter the required information. You will receive a one-time PIN (OTP) via your registered mobile number to verify your registration.

10. What information can I see when I enroll my time deposit account?

- Time deposit account number
- Currency
- Maturity Date
- Rate
- Principal Balance

LOAN

11. How can I enroll my loan account?

From Manage Accounts, select Enroll Own Account, choose Loan, and enter the required information. You will receive an OTP via your registered mobile number to verify your registration.

12. What can I do with my loan account?

You can inquire the details of your loan account:

- Loan Account Number
 - Maturity Date
 - Rate
 - Approved Loan Amount
 - Due for the month*
- *the Due for the month is only applicable for active loan account.

MOBILE / ONLINE SECURITY

13. What is One-Time-PIN (OTP)?

One-Time-PIN is a unique 6-digit randomly generated code that is sent to your mobile number. The OTP can only be used once and expires after 5 minutes.

After providing your ID and Password in the login page, you will need to enter the OTP to successfully log in to POP Personal. There are also transactions that will require you to enter the OTP.

14. 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 to send you a new 6-digit number to your registered mobile number. If you have not received an OTP, you can request another OTP after the 30-second countdown.

15. Can I request the OTP via email instead of SMS?

No, OTP will only be sent through SMS via your registered mobile number.

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

The OTP ensures that a financial transaction done via mobile or online banking is really authorized by you. What's even better is that your OTP expires in 5 minutes, so it becomes invalid if not used within the time frame, requiring a new one to complete a transaction.

17. If I have multiple mobile numbers, is the One-Time-PIN (OTP) sent to all my mobile numbers?

Your OTP will only be sent to the mobile number you registered in POP.

18. If I go out of the country, will I still receive my OTP?

You can still receive your OTP if your local mobile number is on international roaming.

19. Will I be charged for the One-Time-PIN?

You will not be charged for the OTP.

20. What happens if I entered an incorrect OTP consecutively?

POP Personal allows only up to three (3) invalid attempts. You will be prompted with an error message that your account is locked out if you exceeded this limit.

To unlock your account, you may call Customer Contact Center at 8-777-2266 for assistance.

ACCOUNT VIEW

21. What happens if I forget my Username?

To recover your POP Username, please click the *Forgot Username* link found in the Log-In page and follow the instructions.

An OTP will also be sent to your registered mobile number to authenticate the request. We will send your username to your registered mobile number and email address.

22. What happens if I forget my password or enter it incorrectly?

For your security, your POP account will be locked after three (3) unsuccessful attempts. To unlock your POP account, please click the Forgot Password link found in the Log-In page and follow the instructions.

An OTP will also be sent to your registered mobile number to authenticate the request. We will send your temporary password to your registered mobile number and email address.

23. How can I login via Recognized Fingerprint?

To start logging in using your recognized fingerprint, please follow the steps below:

- Login to POP Personal
- From the Account Overview screen, click the Burger Menu on the upper right corner
- Choose Settings
- Click the box beside Allow Fingerprint/Touch ID
- Confirm Login password to the message box prompted your screen
- Click Submit button
- A confirmation message for enabling of Fingerprint/Touch ID will prompt

24. Where can I use the Fingerprint feature?

You can use my Fingerprint during Login to POP Personal mobile app. By using Fingerprint during login, you do not need to provide the user ID, password and OTP.

25. What is Quick View Balance?

Quick view balance allows you to display your enrolled account balance without logging in to POP Personal. This is available only in mobile app.

To activate using Quick View Balance, Go to Settings and Allow Quick View Balance.

BILLS PAYMENT

26. How can I pay bills in POP Personal?

Bills payment using POP Personal can be done in two ways. You can either pay immediately the merchant as an unregistered biller or you can register the account/contract number so that you don't have enter this number the next time you pay.

27. Which credit cards, utility companies and other merchants can I pay online?

You can pay various merchants from utilities, credit cards, telephones, cable companies, country clubs, insurance providers and selected schools.

To view the complete list of billers, you may login to POP Personal.

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

Please allow 2-3 banking days for the posting of your payment. You will also receive an email notification on your enrolled email address for the status and details of your transaction.

FUNDS TRANSFER

29. If I do an immediate funds transfer, when will the recipient receive the funds?

Immediate transactions in POP are online and transferred real time. You can immediately check your balance after the funds transfer transaction and see that your account has been debited. The funds transfer is also reflected in the transaction history of the account.

You will also receive an email notification on your enrolled email address confirming the successful funds transfer transaction.

30. Scheduled Fund Transfer

You may enroll your other PBCOM as well as other third party accounts online, free of charge.

You may pre-schedule your fund transfer up to 90 days in advance or set-up recurring fund transfer up to 3 years.

Please make sure that you fund your account at least one (1) day before the transfer date.

For pre-scheduled transfers, you can verify its completion by 8am of the transfer date.

31. What is Send Money to Other Banks?

Send money to other banks allows you to transfer funds real-time from your PBCOM account to a non-PBCOM account.

32. What are the Banks that I can use for Send Money to Other Banks?

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
- 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

- CHINA BANK SAVINGS, INC.
- CTBC BANK
- DCPAY PHILIPPINES, INC. (COINS.PH)
- DEVELOPMENT BANK OF THE PHILIPPINES
- DUNGGANON BANK
- EAST WEST BANKING 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.
- PHILTRUST BANK
- PNB SAVINGS BANK
- QUEZON CAPITAL RURAL BANK
- RIZAL COMMERCIAL BANKING CORPORATION
- ROBINSONS BANK
- SECURITY BANK CORPORATION
- 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*

33. Will I get charge if I send money to other Banks?

Yes, there is a fee of Php 20.00 for every successful transfer of money to other banks.

34. What is the minimum and maximum amount I can transfer?

There is no minimum amount but the maximum amount you can transfer is Php 50,000 transaction per day.

35. How fast can the account receive the amount transferred?

The amount will be credited to the receiving account right after the transaction is confirmed as successful.

MOBILE RELOAD

36. What is Mobile Reload Service?

Mobile reload allows you to purchase airtime load with real-time crediting to the mobile number you registered.

37. What are the available mobile networks for Prepaid mobile reload?

Participating mobile networks are Globe, Touch Mobile, Smart, Talk n' Text and Sun Cellular.

38. Is there a limit to the amount that I can reload to my prepaid mobile number?

Yes, daily transaction limit for prepaid reload is Php 1,000.00

39. Is there a fee for every reload to my prepaid mobile number?

None, prepaid reload transaction is free of charge.

SEND MONEY TO GCASH

40. What is GCash?

GCash is a mobile wallet that allows you to buy load, scan to pay with GCash QR and shop online, among other things. It is connected to your mobile phone, so you can pay anytime, anywhere.

41. How can I send money to GCash?

From the Transfer menu, select Send Money to Account, and then Transfer to Other Bank. Select a Source Account and your registered GCash e-wallet number as target account and input the amount.

Registration is required before you can send money to G-Exchange, Inc. (GCash).

You will receive notifications for all transactions made.

42. How can I register my GCash e-Wallet?

From Manage Accounts, select Register 3rd Party – Other Bank, choose G-Exchange, Inc. (GCash), and enter the required information. You will receive an OTP via your registered mobile number to verify your registration.

43. Is there a transaction fee when I send money to GCash?

Sending of money to GCash via Instapay charges a Php 20.00 fee.

44. Is there a transaction limit for sending of money to Gcash?

Yes. You can transfer up to Php 50,000.00 daily transaction limit to Gcash.

SMART PADALA

45. What is Smart Padala?

Smart Padala allows clients to remit money to retail storeowners as another channel for sending money nationwide.

46. How can I register my Smart Padala Number?

Under Transfer Menu, Select Send Money to Smart Padala, then Click Manage Smart Padala Accounts. Click (+) sign to register, enter the required information then you will be asked for an OTP via your registered mobile number.

47. Is there a service fee when I send money to Smart Padala?

There is a service fee of Php30.00 in sending money to Smart Padala every transaction. The minimum amount to be sent is Php1.00 up to Php50,000.00.

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

No. Service fee will be debited on the source account. It will not be deducted on the amount to be sent.

49. Is there a transaction limit for sending of money to Smart Padala?

Yes. You can transfer up to Php 50,000.00 per transaction to a registered Smart Padala Number.

PERSONAL DAILY TRANSACTION LIMIT

50. What is Personal Daily Transaction Limit?

Personal Daily Transaction Limit is the minimum amount you can set for your account up to the maximum amount set by the Bank.

51. What transactions can be updated?

	Transaction Limit
Fund Transfer	
Own Account	999,999,999.00
Registered PBCOM Account	100,000.00
Unregistered PBCOM Account	20,000.00
Other Bank's Account	50,000.00
Bills Payment	
Registered Biller	500,000.00
Unregistered Biller	250,000.00
Prepaid Reload	1,000.00
Smart Padala	50,000.00

STOP PAYMENT ORDER

52. What is Stop Payment Order?

Stop Payment Order is a request made to cancel a check or payment that has not yet been processed. It is issued by the account holder and can only be enacted if the check or payment has not already been processed by the recipient.

53. How much will I be charged for SPO?

A Php 200.00 fee will be deducted in your checking account after processing successfully.

54. Is the request processed real-time?

Stop Payment Order is processed real-time on POP Personal after the account has been debited of the service charge.

55. How will I know if my issued check is stopped?

There is a confirmation message right after you have ordered your request.

OTHERS

56. In the event that I lost the mobile phone that I registered, how can I continue using POP?

You can still access your account via web by going to www.pbcom.com.ph .

If you replace your mobile number, you need to call our Customer Care Hotline at 8-777-2266 and update your record with us.

You may also do your banking transactions in any of our branches and ATMs.