

PBCOMobile FAQs

ABOUT PBCOMOBILE

1. What is PBCOMobile?

- PBCOMobile is a mobile application 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, Google Play Store or Huawei AppGallery.

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	Gold
Maximum account balance	PHP 50,000	No Limit	No Limit
Requirements from clients	Selfie Video, Digital Signature, ID Documents	Selfie Video, Digital Signature, ID Documents	Selfie Video, Digital Signature, ID Documents
Upgrading requirements	<p>From Bronze to Silver: Face-to-Face KYC (Branch Visit or Video KYC)</p> <p>From Bronze to Gold: -Face-to-Face KYC (Branch Visit or Video KYC) -6 months good account standing (with active transactions)</p>	<p>From Silver to Gold: 6 months good account standing (with active transactions)</p>	

Product Offering	Starter Savings Account	Regular Savings	Regular Savings
Interest Rate	0.10%	0.10%	0.10%
Check Deposit	Not Allowed	Not Allowed	Allowed
Restrictions	<ul style="list-style-type: none"> ▪ International Remittances not allowed. ▪ No transaction will be allowed upon registration for new customers. (This restriction will be lifted once reviewed by the Bank. We will send an SMS to you for any exceptions identified for your regularization. (For Control purposes for New-to-Bank Customers)) 	<ul style="list-style-type: none"> ▪ International Remittances allowed 	<ul style="list-style-type: none"> ▪ International Remittances allowed

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
 - Philippine Identification System (PhilSys) ID
 - 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
- For minor at least 13 years old, you can only open an account if you are a recipient of an eRegalo transaction

6. How can I deposit funds to my account?

You can deposit at any of the following:

- Check Deposit via PBCOMobile app, processed the same day if deposited before cut-off
- Transfer funds from other PBCOM accounts via PBCOMobile app and ATM, credited real-time
- Transfer funds from other bank accounts, credited real-time if via Instapay, within the day if via PesoNet
- Via PBCOM branches, over-the-counter transaction shall be posted within the day.
- Via PBCOM Cash Recycler Machine, credited real-time

7. I have an existing account with PBCOM and opened an account in PBCOMobile, will I see both accounts in the PBCOMobile 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 PBCOMobile app from the Apple Store, Google Play, or AppGallery. Once downloaded, open the app and click "BECOME A CUSTOMER" to open a 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 addresses, 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 provide your signature.

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

- Additional requirements for Minors:
 - Minor's valid ID (if school ID, it should be signed by the school principal or head of the educational institution)
 - Minor's birth certificate
 - Parental Consent Form signed by the minor's parent/guardian,
 - Valid ID of the minor's parent/guardian

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?

- For you to upgrade your account, you need to request via PBCOMobile Service Request:
 - Login to PBCOMobile
 - Tap Service Request
 - Click New Service Request
 - Subject/Request Type: Select Request Upgrade to Silver/Gold Status
 - Instructions: Input the status you want to upgrade.
 - Click Send
- You will receive an SMS for successful upgrade of your account after 2 banking days upon upgrade requirements are completed.

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

- Only one account can be open in PBCOMobile. However, if there is no deposit made after 180 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 of the PBCOMobile application.

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 PIN 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.

If you are using an unrecognized or new device, you will need to enter the OTP after entering your username and password in the login page to log in successfully. There are also select 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 receive any six-digit PIN 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 may reach our Customer Care:
 - Webform: <https://www.pbcom.com.ph/contact-us> you can log in your request and it will be attended by a Customer Care Officer. (Request filed on a weekend or holiday will be responded to the next Banking Day)

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 our Customer Care:

- Webform: <https://www.pbcom.com.ph/contact-us> you can log in your request and it will be attended by a Customer Care Officer. (Request filed on a weekend or holiday will be responded to the next Banking Day)

ACCOUNT VIEW

22. What is Quick View Balance?

- A unique feature in PBCOMobile, wherein once it is enabled, you may view your account balance by simply clicking the Quick View Balance button.

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 via SMS the 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/Face ID to login to our PBCOMobile account. By using Fingerprint/Face ID 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.)

CASH DEPOSIT AND WITHDRAWAL

26. How can I top up my PBCOMobile Account?

- Over-the-counter deposit to PBCOM branches
- Fund transfer from other bank accounts
- Check Deposit via PBCOMobile app

27. Where can I withdraw my funds?

- Fund Transfer to PBCOM Accounts/Other Banks
- via PBCOM ATMs
- Cash out via Puregold counters

BILLS PAYMENT

28. 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.

29. 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.

30. 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.

31. 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

32. What are my other options to pay my bills when PBCOMobile is not available?

- You may use PBCOM ATMs to pay your bills.

eREGALO

33. What is eRegalo?

- eRegalo is a product where you can give monetary gifts to anyone with valid mobile number using PBCOMobile or PBCOM Online Platform (POP) Personal.

34. If I want to send an eRegalo to someone, do I need to have a PBCOMobile account?

- Yes. You need to have a PBCOMobile account to send an eRegalo.

35. How will I send an eRegalo?

- To send an eRegalo, you need to follow these steps:

Sending eRegalo through PBCOMobile	Sending eRegalo through POP Personal
To send an eRegalo, you need to follow these steps:	To send an eRegalo, you need to follow these steps:

<ol style="list-style-type: none"> (1) Log-in to your PBCOMobile account (2) Go to Bills Payment (3) Click the Unregistered tab (4) Choose “eRegalo” in list of billers (5) Fill-out the required fields: <ul style="list-style-type: none"> ▪ Source Account ▪ Biller Name > Click eRegalo ▪ Receiver’s Mobile Number ▪ Amount ▪ Message 	<ol style="list-style-type: none"> (1) Log-in to your POP Personal account (2) Go to Bills Payment (3) Click the Unregistered tab (4) Choose “eRegalo” in list of billers (5) Fill-out the required fields: <ul style="list-style-type: none"> ▪ Source Account ▪ Biller Name > Click eRegalo ▪ Biller Reference Number: Mobile number of the beneficiary ▪ Amount ▪ Remarks: Name and of the Beneficiary and Message
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36. What information do I need from my recipient to send the eRegalo?

- You need to ask the mobile number of your recipient.

If your recipient has an account with PBCOMobile, you have to use the mobile number registered under that account. For those without PBCOMobile account, the mobile number the recipient will give you must be used when he/she open an account.

37. How will my recipient know that I have sent him/her an eRegalo?

- Your recipient will receive an SMS from PBCOM that you sent an eRegalo.

If your recipient has an existing/registered PBCOMobile/POP Personal account, he/she will receive SMS upon credit to his account of the eRegalo that you sent.

If your recipient has no PBCOM account, he/she needs to open a PBCOMobile account to receive the monetary gift.

38. Does my recipient needs to have a PBCOMobile account to receive the eRegalo I sent?

- Yes. Your recipient needs to have a PBCOM account to receive the eRegalo you sent. In case your recipient doesn’t have an account yet, he/she shall receive an SMS advise to open an account in PBCOMobile to claim the eRegalo you sent.

39. How will my recipient withdraw the eRegalo?

- Once your recipient has a PBCOMobile account, he/she can get a free PBCOMobile Debit Card from any PBCOM branch. Your recipient has to link this debit card to his/her PBCOMobile account. Once linked, he/she can now withdraw the funds.

40. Where can my recipient withdraw the money?

- Your recipient can withdraw the money in any PBCOM ATMs and other banks’ ATMs nationwide.

41. Is there a fee when my recipient withdraws my eRegalo?

- None, if he/she will withdraw using PBCOM ATMs. There is a fee if withdrawal is via other banks' ATM.

42. Can I send an eRegalo to minors?

- Yes, but only if the recipient is at least 13 years old.

43. If I want to send an eRegalo to below 13 years old, what is my option?

- Your option is to send the eRegalo to the recipient's parent or guardian. The parent/guardian should have /open a PBCOMobile account.

44. What are the requirements so that my recipient, who is a minor, can open a PBCOMobile Account?

- If your recipient is between 13 to 17 years old, he/she needs to prepare the following requirements before opening a PBCOMobile account:
 - (1) Minor's valid ID (if school ID, it should be signed by the school principal or head of the educational institution)
 - (2) Minor's birth certificate
 - (3) PBCOM Parental Consent Form signed by the minor's parent/guardian,
 - (4) Valid ID of the minor's parent/guardian

45. Where will the minor get the PBCOM Parental Consent Form?

- A downloadable Parental Consent Form is available in the PBCOMobile App. The link is found before the Terms and Condition. Your recipient may fill-out the fillable form and send or print, fill-out and scan.

46. Where will the requirements be submitted?

The requirements will be uploaded in the PBCOMobile app, during the minor's account opening process. Once the system prompts to take a picture of the ID, the picture should include all requirements.

47. What will happen if no or incomplete documents required for minor was sent by my recipient?

- Your eRegalo will not be credited to your recipient's account because the PBCOMobile account he/she opened is not fully verified.

48. What happens to my eRegalo if my recipient did not open and/or failed to comply with the documentary requirements for opening a PBCOMobile account?

- Your recipient has 21 days to open a PBCOMobile account upon receipt of eRegalo SMS. If your recipient did not open within this time, your money will automatically credit back to your account and you will receive an SMS notification.

49. What should I do in case I inputted a wrong mobile number of my recipient or my recipient lost his mobile phone.

- You may request for cancellation through the following:
 - 1) Service Request Menu in PBCOMobile App or Secured Inbox in PBCOM Online Platform (POP) Personal
 - 2) PBCOM Customer Care

- Webform: <https://www.pbc.com.ph/contact-us> you can log in your request and it will be attended by a Customer Care Officer. (Request filed on a weekend or holiday will be responded to the next Banking Day)

FUND TRANSFER

50. To what accounts can I transfer funds?

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

51. 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.

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

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

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

- You can transfer a maximum of PHP 50,000 per transaction daily. 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 NETWORK BANK
- 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
- EAST WEST RURAL BANK
- EQUICOM SAVINGS BANK
- G EXCHANGE, INC. (GCASH)
- GRABPAY PHILIPPINES
- ING BANK N.V.
- ISLA BANK INC.
- 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
- 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

- LAND BANK OF THE PHILIPPINES
- MALAYAN BANK SAVINGS AND MORTGAGE BANK, INC.

**Updated as of February 9, 2021*

54. 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.

55. Can I schedule fund transfer transactions?

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

Cash Out from Puregold


56. What is Cash Out via Puregold counter?

- This is a new channel where you can withdraw cash by using QR code generated through PBCOMobile app and will be redeemed in Puregold counters/cashiers.

57. What are the features of Cash Out via Puregold counter?

Maximum withdrawable amount per day	Php 50,000
Maximum withdrawable amount per transaction	Php 10,000
Minimum withdrawable amount	Php 100
Security Feature	Dynamic QR Code – cannot be reused once payout has been completed. Fixed-time Validity – maximum of two (2) hours from the time QR is generated. One Time PIN (OTP) – OTP is sent to the registered mobile number upon use of the QR Code.
Transaction Fee	Php 15

58. How do I cash out via Puregold counter?

- You need to generate a QR Code
 - Log in to your PBCOMobile app
 - Click the  button at the top right corner of the dashboard
 - Click Cash Out from Puregold
 - Select the source account
 - Enter the amount and remarks, and click submit
 - Enter One Time Pin (OTP) that is sent to your registered mobile number
 - QR Code will be displayed

- To withdraw your money
 - i. Go to any Puregold stores
 - ii. Login to your PBCOMobile app and go to Cash Out from Puregold
 - iii. Click Manage Cash Outs and click Unclaimed tab
 - iv. Click the transaction that you want to redeem
 - v. Show the QR code to a Puregold Representative at the counter.
 - vi. Click Redeem button to generate OTP that will be sent to your registered mobile number
 - vii. Show the OTP to the Puregold representative at the counter.
 - viii. Receive your cash.

59. Will I be debited upon generation of QR Code?

- Yes, you will be debited upon successful generation of QR Code.

60. Does the QR Code have validity?

- Yes, the QR Code is only valid for 2 hours, and if you have not redeem it, the QR Code will expire.

61. Does the OTP that I will present to Puregold counter have validity?

- Yes, the One-Time-Pin (OTP) is only valid for 5 minutes.

62. Will my money be credited back to my account once the QR code expires?

- Yes, amount debited from your account will automatically credit back to your account within the day.

63. Will I be allowed to do a Cash Out with an amount below the minimum or above the maximum allowable withdrawal per transaction?

- No, PBCOMobile will prompt you that the amount you are trying to Cash Out is above/below the allowed limit. It means, the transaction will not push through.

64. How can I cancel the QR code I generated?

- i. Login to your PBCOMobile App and go to Cash Out from Puregold
- ii. Click Manage Cash Outs and click Unclaimed tab
- iii. Click the transaction that you want to cancel
- iv. Transaction details are displayed, click cancel.
- v. Cancelled transaction will automatically go to the Cancelled tab.

65. When will it be credited back to my account?

- Your cancelled QR code will be credited back to your account within the day.

66. If I exceed the validity of the QR Code I generated for Cash Out, can I still redeem the transaction via Puregold Cashiers?

- No, you cannot redeem an expired Cash Out transaction.

67. Can I redeem a cancelled Cash Out transaction?

- No, you cannot redeem a cancelled Cash Out transaction.

68. Will the cash-out amount be refreshed from the daily limit if I cancelled a cash-out transaction?

- Yes. Cancelled cash-out amount will be refreshed from you cash-out daily limit.
- i.e. You generated a QR code for Php 10,000. So your daily limit has been reduced from Php 50,000 to Php 40,000. And then you decided to cancel the transaction. The Cash-out amount of Php 10,000 will be reversed and your daily limit will also be reversed to Php 50,000 again.

69. Will the transaction fee per cash-out transaction is part of the daily limit?

- No. Transaction fee is not part of the daily limit.

SEND MONEY TO SMART PADALA

70. What is Smart Padala?

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

71. 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			

72. 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.

73. 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.

74. 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.

75. 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)

76. 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

77. What is a Mobile Reload?

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

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

- Participating networks are Globe, Smart, and Sun.

79. 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.

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

- No, Mobile Reload has no transaction fee.

DEBIT CARD

81. 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.

82. 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.
- You may also request to deliver your PBCOM Debit Card through your PBCOMobile App via Service Request.

83. 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.

84. How Can I link my PBCOM Debit Card to my PBCOMobile Account?

- (1) Go to Manage Cards and click Link
- (2) Input the 16-digit card number and click Submit
- (3) Enter the One-Time-Pin (OTP)
- (4) Your PBCOM Debit Card PIN will be sent to your registered mobile number

85. How much is the PBCOM Debit card?

- The initial cost of the debit card is free at any PBCOM branch. However, if you get a card without opening a PBCOMobile account, you will be charged P150 for the card cost.

A fee of PHP 150 will be charged for a card replacement.

86. 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.

87. 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.

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

- You can purchase another debit card at any PBCOM branches. You may also request to deliver your PBCOM Debit Card through your PBCOMobile App via Service Request. To link your new card, just go to “Manage Cards”, select the card that needs to be replaced, enter the NEW card number.

A fee of PHP 150 will be charged for a card replacement.

89. 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.

90. Can we use the card abroad?

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

91. 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 a PBCOM ATM	Free of charge
Balance inquiry at a PBCOM ATM	Free of charge
Cash withdrawal at other local bank’s ATM	Transaction fee set by other bank
Balance inquiry at other local bank’s ATM	Transaction fee set by other bank
Cash withdrawal at an international ATM	USD 3.50

Balance inquiry at an international ATM	USD 1.00
POS Purchase	No charge

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

- You may request for a new PIN via PBCOMobile App
 - (1) Go to Manage Cards
 - (2) Tap “Get New Pin”
 - (3) Click “Yes” to proceed to generate a new PIN
 - (4) Tap Submit
 - (5) Enter One Time Pin (OTP)
 - (6) Wait for the SMS for your default PIN

93. What should I do if my card is blocked due to exceeded invalid PIN tries but I still know my ATM PIN?

- You may request to reset your PIN via PBCOMobile App
 - (1) Go to Manage Cards
 - (2) Tap “RESET Pin”
 - (3) Click “Yes” to proceed to reset PIN
 - (4) Tap “Submit”
 - (5) Enter One Time Pin (OTP)
 - (6) An SMS will be sent. You may now use the same PIN

94. How many times can I request for PIN reset/Get New PIN

- You can only request 4 times in a month

95. Is there a fee to request for a PIN reset or Get New PIN?

- There is no fee on requesting PIN Reset and Get New Pin.

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

- Please report the incident immediately to PBCOM Customer Care:
 - Webform: <https://www.pbcom.com.ph/contact-us> you can log in your request and it will be attended by a Customer Care Officer. (Request filed on a weekend or holiday will be responded to the next Banking Day)
 - Service Request (Log in to your account and Click Service Request)

Please note also that ATMs may withhold your card when you make multiple attempts to withdraw cash with an incorrect PIN

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

- Please inform PBCOM Customer Care at:
 - Webform: <https://www.pbcom.com.ph/contact-us> you can log in your request and it will be attended by a Customer Care Officer. (Request filed on a weekend or holiday will be responded to the next Banking Day)
 - Service Request (Log in to your account and Service Request)

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.

98. 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:
 - Webform: <https://www.pbcom.com.ph/contact-us> you can log in your request and it will be attended by a Customer Care Officer. (Request filed on a weekend or holiday will be responded to the next Banking Day)
 - Service Request (Log in to your account and Click Service Request)with your account and transaction details (date of transaction, merchant name, etc.), and we will do our best to help.

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

- Please inform PBCOM Customer Care immediately at:
 - Webform: <https://www.pbcom.com.ph/contact-us> you can log in your request and it will be attended by a Customer Care Officer. (Request filed on a weekend or holiday will be responded to the next Banking Day)
 - Service Request (Log in to your account and Click Service Request)

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.

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

- For your security, please block the lost card immediately using your PBCOMobile App. Just go to “Manage Cards” and click “Block”.
- To replace, you can purchase another debit card at any PBCOM branches. You may also request to deliver your PBCOM Debit Card through your PBCOMobile App via Service Request.

A fee of PHP 150 will be charged for a card replacement.

CHECK DEPOSIT**101. 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 write the following at the bank of the check before taking a picture.

- Signature
- PBCOM
- Date of deposit
- Account number

- The check should be under your name.
- Not Accepted as Payee Name:
 - and/or Account
 - Cash

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

- No need to submit the physical checks to the bank. However, you need safe keep the check for at least six (6) months from date of deposit.

103. 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.

104. 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.

105. 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.

106. 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.

107. If the check I deposited via the PBCOMobile app returned due to insufficient funds, how much is the fee?

- You will not be charged. However, the payor of the check may be charged by their bank.

108. 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

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

- You can get in touch with our Customer Care through the following channels:

- Webform: <https://www.pbcom.com.ph/contact-us> you can log in your request and it will be attended by a Customer Care Officer. (Request filed on a weekend or holiday will be responded to the next Banking Day)
- Service Request (Log in to your account and Service Request)

110. 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.

111. 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.

112. 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.