



FREQUENTLY ASKED QUESTIONS (FAQs)

ALL ABOUT POP

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 Apple Store, Google Play Store and Huawei AppGallery.

2. What can I do with POP Personal?

- Monitor your account balances
- Enroll and view your Time Deposit Account
- Enroll and view your Loan Account
- View your transaction history
- Send money to PBCOM account
- Send money to other bank's account
- Send money via Smart Padala
- Send money to a GCash wallet via InstaPay
- Pay your bills
- Reload a prepaid mobile number
- Stop Payment Order
- Generate and Download your Statement of Account¹
- Set Personal Daily Transaction Limit
- Update your mobile number and email address
- Upload Profile Photo
- Search PBCOM Branch and ATM near you
- Send a message to Customer Care via Inbox
- View FAQs

¹Checking accounts can view and download past 6 months. 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 Apple Store, Google Play Store, and Huawei AppGallery.

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

Browsers

Item	Supported	Limitations
Supported Browsers	<ul style="list-style-type: none"> - 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	<ul style="list-style-type: none"> - 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 personal, joint-OR accounts to POP Personal:

- ✓ PHP/USD/EUR Savings Account
- ✓ PHP Checking Account
- ✓ PHP/USD/EUR Time Deposit Account (For viewing only)
- ✓ Cash Card (For viewing of balance and transaction history only)

Additional Account Enrollment:

- ✓ 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, click "**Forgot Username**" 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, click “**Forgot/Unlock Password**” 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. What happens if I forget if my account is locked due to multiple wrong attempts of OTP?
Your account will be locked after three (3) unsuccessful OTP attempts, click “**Forgot/Unlock Password**” 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.

24. 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

25. 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.

26. 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

27. 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 to enter this number the next time you pay.

28. 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.

29. 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.

EREGALO

30. 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.

31. Do I need to have my account registered in POP or a PBCOMobile account to send an eRegalo?

Yes. You need to have an account registered in POP Personal or a PBCOMobile account to send an eRegalo.

32. How will I send an eRegalo?

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

- (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:
 - Source Account
 - Biller Name > Click eRegalo
 - Biller Reference Number: Mobile number of the beneficiary
 - Amount
 - Remarks: Message to the beneficiary

33. 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/POP Personal, 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.

34. How will my recipient know that I have sent him 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 an 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. This account will be used to credit the eRegalo/monetary gift.

35. Does my recipient needs to have a PBCOM 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 does not have an account yet, he/she shall receive an SMS advise to open an account in PBCOMobile to claim the eRegalo you sent.

36. 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 account using PBCOMobile. Once linked, he/she can now withdraw the funds from any ATM.

For POP, you may withdraw from any PBCOM branch or ATMs.

37. Where can my recipient withdraw the money?

Your recipient can withdraw the money in any PBCOM ATMs and other banks' ATMs nationwide, subject to the bank ATM fees.

38. 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' ATMs.

39. Can I send an eRegalo to minors?

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

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 ID (if School ID (for Filipino students), 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 your parent/guardian
- (4) Valid ID of the minor's parent/guardian

40. 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/POP account.

41. 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 minor recipient must fill-out the form and submit through the PBCOMobile app upon onboarding.

42. Where will the requirements be submitted?

The requirements to open an account 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 the requirements.

43. What will happen if the minor did not submit the required document or documents submitted were incomplete?

Your eRegalo will not be credited to your recipient's account because the bank will not be able to fully verify the PBCOMobile account he/she opened.

44. 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 the eRegalo SMS. If your recipient did not open within this time, your money will be automatically credited back to your account. You will receive an SMS Notification advising you of the return of funds.

45. 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 of eRegalo provided that the amount is not yet credited to the beneficiaries account.

To Request:

- (1) Service Request Menu in PBCOMobile App or Secured Inbox in PBCOM Online Platform (POP) Personal
- (2) You can request through our Customer Care. Log in your request at <https://www.pbcom.com.ph/contact-us> and it will be attended within 2 banking days by a Customer Care Officer. Please note that request filed on a weekend or holiday will be responded to the next banking day.

46. Can I re-send an eRegalo transaction that has been cancelled?

Yes, you may re-send a new eRegalo transaction using the beneficiary's correct mobile number.

FUNDS TRANSFER

47. 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.

48. 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.

49. 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.

50. 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:

- ALIPAY/LAZADA WALLET
- ALLBANK (A THRIFT BANK), INC.
- ASIA UNITED BANK
- BANGKO MABUHAY
- BANK OF CHINA
- BANK OF COMMERCE
- BAYAD
- BDO NETWORK BANK
- BDO UNIBANK, INC
- BPI / BPI FAMILY SAVINGS BANK
- BPI DIRECT BANKO, INC. A SAVINGS BANK
- CAMALIG BANK
- CARD BANK INC
- CEBUANA LHUILLIER BANK / CEBUANA XPRESS
- CHINA BANK SAVINGS, INC.
- CHINA BANKING CORPORATION
- CIMB PHILIPPINES INC.
- CTBC BANK
- DCPAY /COINS.PH
- DEVELOPMENT BANK OF THE PHILIPPINES
- DUMAGUETE CITY DEVELOPMENT BANK
- DUNGGANON BANK
- EAST WEST BANKING CORPORATION
- EAST WEST RURAL BANK/KOMO
- ENTREPRENEUR RURAL BANK, INC./ENTRP
- EQUICOM SAVINGS BANK
- GOTYME BANK
- GRABPAY PHILIPPINES
- G-XCHANGE/GCASH
- INFOSERVE/NATIONLINK
- I-REMIT/ICASH
- ISLA BANK INC.
- MAYA PHILIPPINES, INC./MAYA WALLET
- MAYBANK PHILIPPINES, INC.
- METROPOLITAN BANK AND TRUST CO.
- MINDANAO CONSOLIDATED COOPBANK
- NETBANK
- OMNIPAY, INC.
- PACIFIC ACE SAVINGS BANK
- PALAWANPAY
- PARTNER RURAL BANK (COTOBATO), INC.
- PHILIPPINE BUSINESS BANK
- PHILIPPINE NATIONAL BANK
- PHILIPPINE SAVINGS BANK
- PHILIPPINE VETERANS BANK
- PHILTRUST BANK
- PRODUCERS SAVINGS BANK
- QUEEN CITY DEVELOPMENT BANK
- QUEZON CAPITAL RURAL BANK
- RIZAL COMMERCIAL BANKING CORPORATION
- ROBINSONS BANK
- RURAL BANK OF GUINOBATAN/ASENSO
- SEABANK
- SECURITY BANK CORPORATION
- SHOPEEPAY
- SPEEDYPAY/EMANGO PAY
- STARPAY
- STERLING BANK OF ASIA, INC. (A SAVINGS BANK)
- SUN SAVINGS BANK
- TAYOCASH
- TONIK BANK
- TRAXIONPAY/DIGICOOP/COOPNET
- UCPB SAVINGS BANK
- UNION BANK OF THE PHILIPPINES

- LANDBANK / OFBANK
- LEGAZPI SAVINGS BANK
- LUZON DEVELOPMENT BANK
- MALAYAN BANK SAVINGS AND MORTGAGE BANK, INC.
- MAYA BANK, INC.
- UNIONDIGITAL BANK
- UNOBANK
- USSC MONEY SERVICES
- WEALTH DEVELOPMENT BANK
- ZYBI TENCH INC./JUANCASH

**Updated as of April 2023*

51. 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.

52. 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 per transaction and Php200,000 per day.

53. 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

54. What is Mobile Reload Service?

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

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

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

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

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

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

None, prepaid reload transaction is free of charge.

SEND MONEY TO GCASH

58. 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.

59. 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.

60. 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.

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

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

62. 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

63. What is Smart Padala?

Smart Padala allows you to send remit money to any Smart Padala Card Number retail store owners as another channel for sending money nationwide.

64. 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.

65. Is there a service fee when I send 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			

66. 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.

67. 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

68. 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.

69. What if my beneficiary does not have a Smart Padala card number, can I still send money?

Yes, your beneficiary may pick-up the Smart Padala at any accredited payout partner by registering card number 5577519330099103 and the beneficiary details.

70. 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)

71. 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

72. Where can my beneficiary claim the Smart Padala?

Your beneficiary may go to any of the following accredited Smart Padala pay out partners

- LBC
- Tambunting Pawnshop
- Philtech
- Panalo Express

For updated accredited Smart Padala payout partner list, you may visit Smart Padala website.

PERSONAL DAILY TRANSACTION LIMIT

73. 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.

74. What transaction limit can I update?

	Daily Limit per Transaction
Fund Transfer	
Own Account	999,999,999.00
Registered PBCOM Account	100,000.00
Unregistered PBCOM Account	20,000.00
Other Bank's Account (InstaPay)	200,000.00
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

75. 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.

76. How much will I be charged for SPO?

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

77. 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.

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

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

eSOA

79. What is an eSOA?

eSOA or Electronic Statement of Account is the electronic version of your account statement that is available in POP Personal.

80. What are the benefits of the eSOA?

The benefits of the eSOA are the following:

- Convenience and Accessibility. eSOA will provide you quicker access to your transaction records. At anytime, anywhere, in one convenient place, you may also access your past six months statements. You will be able to avoid cases of missing, misplaced, or damaged statements of accounts.
- Paper and clutter reduction. No more unwanted physical clutter since SOA is now made available for download or send via email.
- Environment-friendly. By saving trees and reducing the carbon footprint of paper manufacturing and use, you would be able to contribute in protecting the environment.

81. How can I generate my eSOA using my POP App?

You can generate your eSOA in you POP app by doing the following:

- 1) Log in to your account
- 2) Click your available balance.
- 3) Click **Generate Statement of Account**
- 4) Select the Month you want to generate
- 5) Click **Send to Email** if you want to get copy of the eSOA in your email or click **Download** if you want to save it in your mobile phone.

82. What if I don't have an email address?

If you do not have an email address, you may create one and update your information with your branch of account or call Customer Care at 8-777-2266, so that you can start enjoying the benefits of eSOA.

83. What months are available for my viewing/download?

You can view/download your eSOAs for the past six (6) months.

84. Do I need to pay if I want to generate my eSOA?

No, there is no fee to enjoy the benefit of eSOA. It is a free of charge!

85. I'm still receiving my printed SOA. Is there a way I can request the printing and sending to discontinue?

Yes, you may request the discontinuance of your printed statement by logging in to your POP Personal account. Once you're logged in:

- 1) Click **Inbox**
- 2) Click **Create New**
- 3) Select **Subject > Request to Stop Printed SOA**
- 4) Click **Send**

86. How I know if my request was received?

Upon submission of your request, a reference number will be generated which you can view in the Sent Item of your Inbox. You will also receive an SMS notification that your request is processed.

87. Once I request to stop sending my paper-based SOA, when will the sending actually stop?

Your request to stop the printed SOA will take effect the following month if your request is sent on or before the 20th of the month. However, if your request is sent after the 20th of the month, the printed SOA will stop two (2) months after your request.

Example:

Request Date to Stop printed SOA	Start Date of non-printing of SOA
January 15, 2021	February 2021
January 20, 2021	February 2021
January 21, 2021	March 2021
January 31, 2021	March 2021
February 1, 2021	April 2021

88. Can I return back to receiving paper-based SOA?

We will no longer send you a paper based SOA once you go paperless, but you can always download your eSOA and print a copy.

OTHERS

89. 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.