

User Guide for Corporate Internet Banking Users

In line with our **mission** 'To offer quality financial services by leveraging technology', we introduce the upgraded version of Internet Banking for our esteemed Corporate Customers. Experience a simple and secure way of banking with our Internet Banking Service as **Punjab National Bank** is the name you can bank upon.

S. No.	Topic
1.	How to get User ID and Password
2.	How to use internet Banking
3.	Creating users and setting password(s) for Login & Transaction by Admin User
4.	Update/Delete User
5.	Setting Daily Limits of Users
6.	Creating maker-checker rules for various transactions
7.	Assigning maker-checker roles to users
8.	Transactions-Own Accounts, Within PNB, NEFT, RTGS, IMPS, Recurring & scheduled transactions
9.	Modify Overall/Transaction Limit of Users
10.	Bulk Upload facility
11.	Trade Finance
12.	Using Digital Certificates as additional factor of authentication
13.	Logging in Using Digital Certificate
14.	Digital Certificate-Deregistration
15.	Set Second factor of authentication
16.	Update Admin User Details
17.	General Services
18.	Security Features
19.	Safeguards
20.	Contact Us
21.	Flowcharts for quick reference

1. How to get User ID/Password:

Submit request for registration at Branch → Get **Corporate ID, Administrator User ID & Password**.

- **Corporate ID** - identifies the Corporate & is common for all Users.
- **Administrator** - performs all the admin activities such as creation of Users for performing transactions.

2. How to use Internet Banking:

Logging in Internet Banking: -

Open www.pnbibanking.in → Click on 'Corporate Internet Banking'

- **Corporate Admin** – Login using Corporate ID, Admin User ID & password.
- **Other Users** – Login using Corporate ID and then their respective User ID & password

During first login:

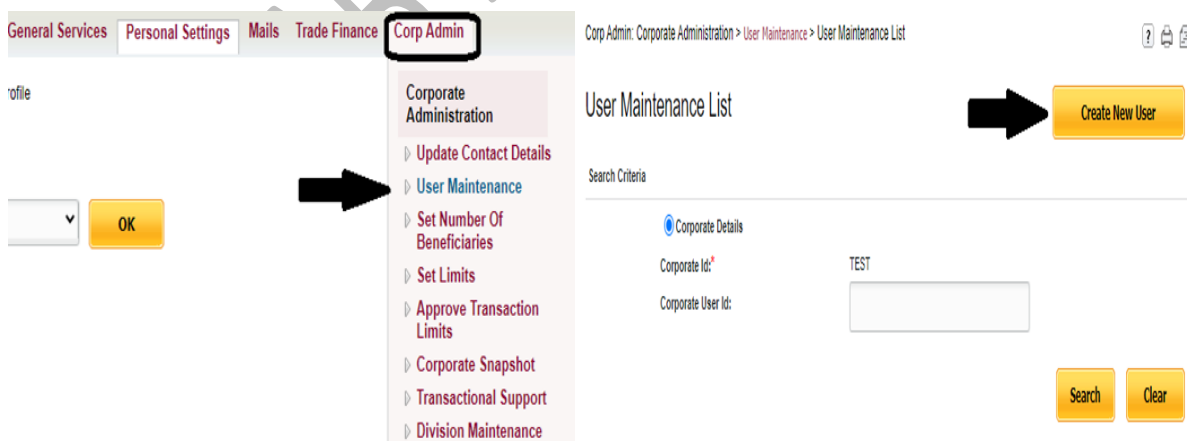
- Enter OTP received on the *registered mobile number* of the Admin User → Set 7 *challenge questions/answers, phrase* & select an *image*
- User will be forced to change the password(s).

Note: - Admin User is empowered to create different Users with **View&/or Transaction rights** but **Admin** himself is **not authorized to do transactions**. **Admin User** performs **only non-financial work**.

Administrator Activities:

3. Creating users for Login & Transaction by Admin User:

Click on 'Corp Admin' → 'User Maintenance' → 'Create New User' button



The screenshot shows the 'Corp Admin' menu highlighted in the top navigation bar. A dropdown menu is open, showing 'User Maintenance' as the selected option. To the right, the 'User Maintenance List' page is visible, featuring a 'Create New User' button. Below the navigation, the 'Corporate Details' section is partially visible, showing fields for 'Corporate Id*' and 'Corporate User Id*'. The 'Search Criteria' section is also present with 'Search' and 'Clear' buttons.

1. Enter the **First Name, Last Name** of the user
2. Select User Profile from dropdown
 - For View & Transaction (**CUSER**)
 - For View only (**CVIEW**)
3. Select **Customer ID Access Indicator** or **Division Access Indicator**

Customer ID: All Customer IDs Corp Admin: Corporate Administration > User Maintenance > Create Corporate User ID

Division ID: All Divisions

Create Corporate User ID

Welcome Test User Details

[Logout](#) [Feedback](#)

Last login: 14-11-2022 02:50:35 PM IST

My ShortCuts

- Account Summary
- Account Statement
- Operative Accounts
- Deposit Accounts
- Loan Accounts
- Set Limits
- Approve/Reject Beneficiary
- Service Requests
- New ChequeBook Request

Corporate Id:

First Name:

Middle Name:

Last Name:

Branch RM Id:

User Profile:

Salutation:

Customer Id Details

Choose Customer Id Access: ☒ Full Access ☐ Limited Access

Division Details

Choose Division Access: ☒ Full Access ☐ Limited Access

Address (Line 1):

Address (Line 2):

Address (Line 3):

Address Type:

City:

State:

Country:

Postal Code:

Phone Number:

Mobile Phone Number(Please enter your mobile number with country code e.g 919924715579):

Fax Number:

Email Id:

[Continue](#) [Reset](#) [Back](#)

- Enter the Mobile number (User will receive **One Time Password (OTP)** on this number) and the Email ID of the user
- Click on '**Continue**' → Enter **OTP** received on registered mobile number of Admin User → press '**Submit**' button → **User ID will be created.**

Note: -

Customer ID Access Indicator (Applicable for corporate having multiple *Customer IDs*)

Full Access (Global)	Grant access to all accounts under all customer IDs
Limited Access (Local)	Grant access to all accounts under selected Customer IDs

For eg -: Company ABC has 3 customer IDs – r11111, r22222, r33333. If admin user chooses Full Access for the user A, then user A can use all the accounts under all 3 customer IDs(r11111, r22222, r33333) for view and transactions. But if user A is given limited access to customer ID r11111 then the user can only use the accounts available under customer ID r11111 for view and transaction.

Division Access Indicator (Applicable for corporate having multiple *Divisions*)

Full Access (Global)	Grant access to all accounts under all divisions
Limited Access (Local)	Grant access to all accounts under selected divisions

For eg -: Company ABC has 3 divisions – HRD, Finance & Marketing. If admin user chooses Full Access for user A then, user A can use all the accounts of HRD, Finance & Marketing. But if user A is given limited access to only HRD division. Then user A can use all the accounts linked only to HRD division.

Set password:

Click on 'Corp Admin' → 'User Maintenance' → Search the User for which password(s) is to be set → Click on 'Set Password'

Corp Admin: Corporate Administration > User Maintenance > User Maintenance List

User Maintenance List

[Create New User](#)

Search Criteria

☒ Corporate Details

Corporate Id:

Corporate User Id:

[Search](#) [Clear](#)

User Maintenance List

Displaying 1 - 1 of 1 results

Select	Corporate Id	User Id	User Profile	First Name	Last Name	Login Allowed?	Login Password Enabled?	Transaction/OTP Allowed?	Transaction Password Enabled?	User ID Expired?	Login Password Reset Date
☒	TEST		CUSER	Anirban	azumdar	Yes	Yes	Yes	Yes	No	26-11-

[Update](#) [Delete](#) [Enable/Disable User](#) [Set Password](#) [Modify A/c Access](#) More Actions: [Select](#) [OK](#)

Select Check box(s) for setting of password(s) & enter the passwords → Enter OTP received on registered mobile number of Admin user → Click on 'Submit'

User ID:

☐ Set Login Password

Password:

Confirm Password:

☐ Set Transaction Password

New Password:

Confirm Password:

One Time Password :

[Get OTP on Call](#)

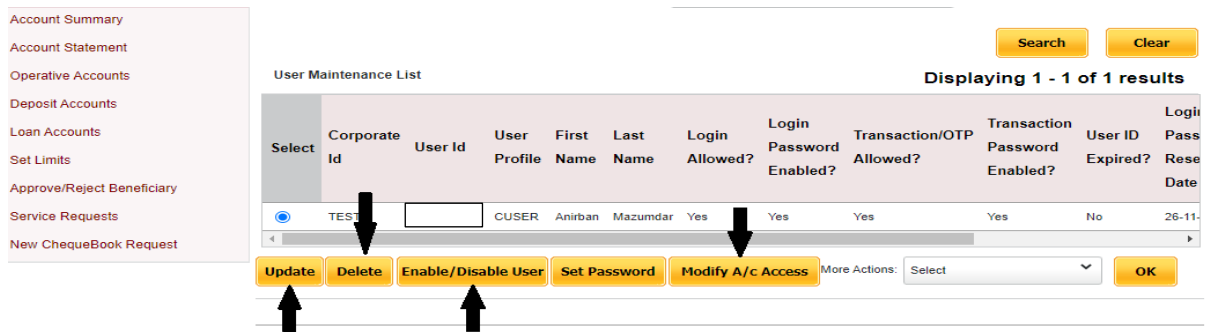
Please note that Get OTP on call facility is available only for Indian mobile numbers.

Please enter both Transaction Password and One Time Password (OTP - delivered on your registered mobile number) in respective fields and then click on Submit button to authenticate your transaction

[Submit](#)

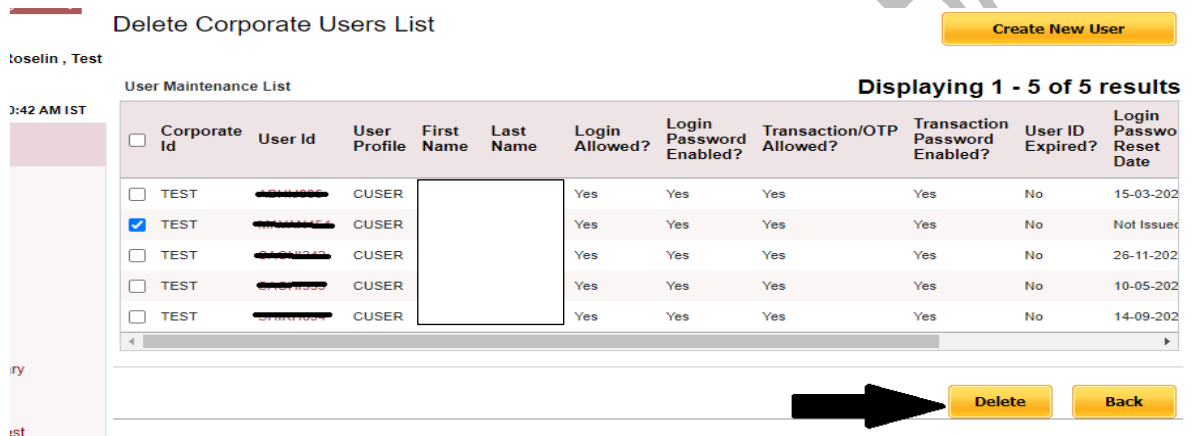
4. Update/Delete User:

Click on 'Corp Admin' → 'User Maintenance' → Search the User



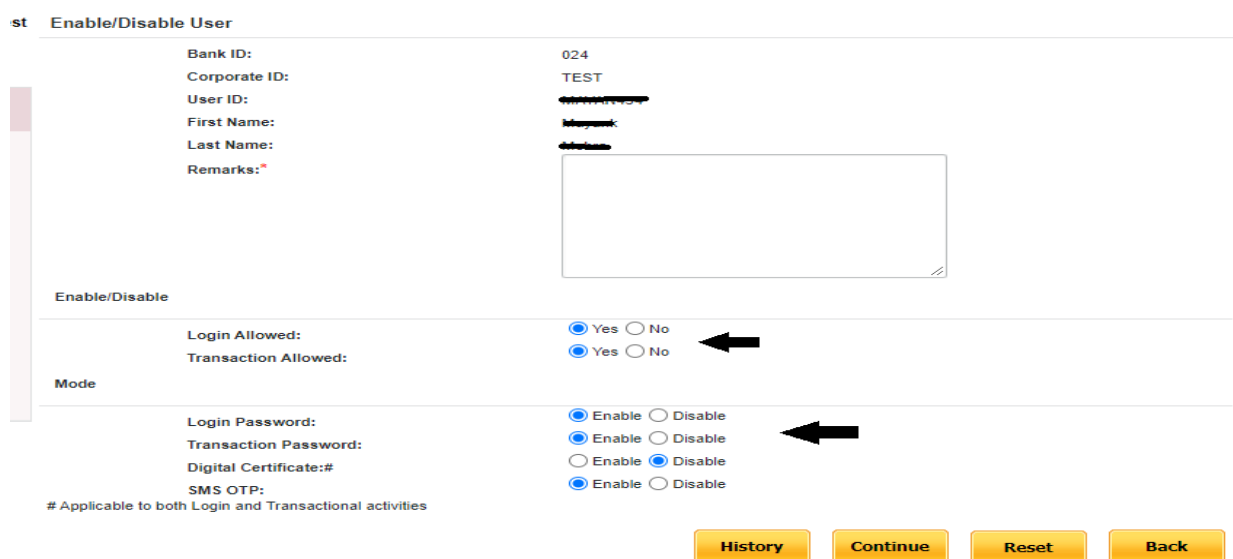
4.1 Update - Click on 'Update' → Update all the user details present during creation of user and click on Submit for e.g - [click here](#)

4.2 Delete - Click on 'Delete' → Click on 'Submit' button to confirm the deletion of user.



4.3 Enable/Disable User - In case User ID/password is disabled due to wrong/incorrect password (after 5 wrong attempts), then Admin user can enable the password.

Enable/Disable User



4.4 Modify A/c Access - Select a record and then click Either 'Restrict Account Access' or 'Full Account Access'.

☐	024	☐		CASH CREDIT ACCOUNT	KPP AND ASSOCIATES	Yes	All	All
☐	024	☐		LOANS	KPP AND ASSOCIATES	Yes	All	All
☐	024	☐		CURRENT A/C	KPP AND ASSOCIATES	Yes	All	All

Page 1 of 6 > Go to Page:

- Under Restrict Account Access select Access or No access to restrict particular transaction type to a user → Click on 'Continue' button to confirm

Deposit Accounts

Loan Accounts

Set Limits

Approve/Reject Beneficiary

Service Requests

New ChequeBook Request

Account Access Details

Access Indicator:

☐ No Access

☐ Access

☐ Inquiry

Transact

- Shopping Mall Payment
- Sovereign Gold Bond
- Stop Cheque
- Stop Cheque Bulk File Upload
- Tax Payments
- User Defined Upload (Draft)
- User Defined Upload (NEFT)

(To select more than one transaction type, use Ctrl+ Right Click)

DIVISION MAINTENANCE: GLOBAL/LOCAL:

- Click on 'Corp Admin' → 'User Maintenance' → Click on 'Division Maintenance'.
- Select the Division and then the option of a)Link/Delink Corporate Users or b)Link/Delink Accounts
- For creating new divisions under internet banking, submit request to branch.

Dashboard Accounts Bulk FileUploads Transactions General Services Personal Settings Mails Trade Finance Corp Admin

Customer ID All Customer IDs Division ID All Divisions

Welcome , Test

logout Feedback

Last login:14-11-2022 04:08:44 PM IST

My ShortCuts

Account Summary

Account Statement

Operative Accounts

Deposit Accounts

Loan Accounts

Division Maintenance: Division Maintenance

Division Maintenance

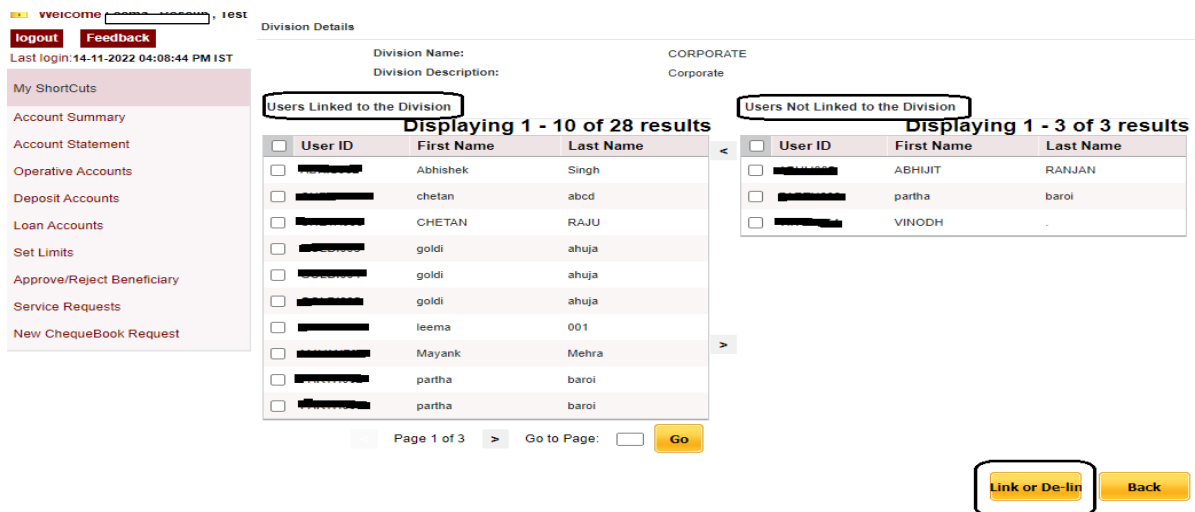
List of Divisions

Select	Division Name	Division Description
☒	CORPORATE	Corporate
☐	PAYAWAY	Payaway
☐	RETAIL	Retail
☐	TEST	Test Division
☐	TEST	for testing purpose

Corporate Administration

- Update Contact Details
- User Maintenance
- Set Number Of Beneficiaries
- Set Limits
- Approve Transaction Limits
- Corporate Snapshot
- Transactional Support
- Division Maintenance

- For eg – You have created HRD & Finance division by submitting request to branch. Now you have 3 users A,B,C. There are two accounts available 123 & 456.
- Link/Delink Corporate Users to link/delink a particular user to a division
 - With this option you can link/delink a user, for eg you link user 'B' to HRD division & user 'A' to Finance division. After linking, the user 'B' will be able to access all accounts available under HRD division & user 'A' will be able to access all the accounts under Finance division.



Division Details

Division Name: CORPORATE
Division Description: Corporate

Users Linked to the Division
Displaying 1 - 10 of 28 results

User ID	First Name	Last Name
☐	Abhishek	Singh
☐	chetan	abcd
☐	CHETAN	RAJU
☐	goldi	ahuja
☐	goldi	ahuja
☐	goldi	ahuja
☐	leema	001
☐	Mayank	Mehra
☐	partha	baroi
☐	partha	baroi

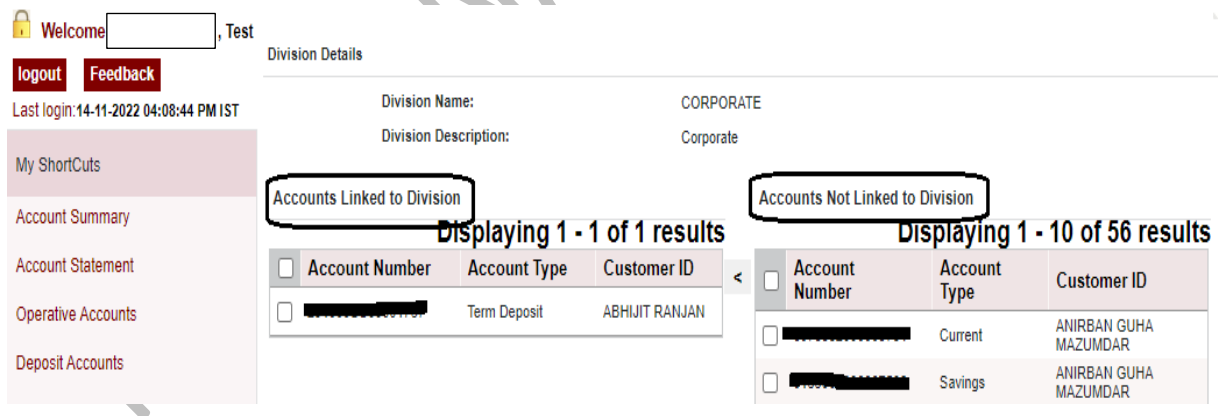
Page 1 of 3 Go to Page: Go

Users Not Linked to the Division
Displaying 1 - 3 of 3 results

User ID	First Name	Last Name
☐	ABHIJIT	RANJAN
☐	partha	baroi
☐	VINODH	

Link or De-link **Back**

- Link/Delink accounts to link/delink a particular account to division
 - With this option you can link/delink an account to the division. For eg you link account number '123' to HRD division. Now all the users linked to HRD division can access this account number '123'.



Division Details

Division Name: CORPORATE
Division Description: Corporate

Accounts Linked to Division
Displaying 1 - 1 of 1 results

Account Number	Account Type	Customer ID
☐	Term Deposit	ABHIJIT RANJAN

Page 1 of 1 Go to Page: Go

Accounts Not Linked to Division
Displaying 1 - 10 of 56 results

Account Number	Account Type	Customer ID
☐	Current	ANIRBAN GUHA MAZUMDAR
☐	Savings	ANIRBAN GUHA MAZUMDAR

Link or De-link **Back**

5. Setting Limits:

Limit assigned to the user is the total amount for which a user can perform transactions per day.

Click on 'Corp Admin' → 'Set Limits' → 'Set Limit for User' → 'Look up' →

Existing Corporate User Limits

Corporate User Search

Corporate User :

Select	Corporate User	Overall Limit	Total No of Transactions
☒	██████████	200.00	100
☐	██████████	10,00,000.00	10

Corporate User Limit Set Screen

st User Overall Limits

Corporate User :

Overall Limit Amount For All Transactions in a day (in Rs):

No of maximum Permissible Transactions in a day:

Effective Transaction Type	Amount Limit	Number Of Transaction Permitted
NEFT Transaction		

Select user for which the limit is to be set →

Corporate Users List

Select	Corporate User Id	First Name
☐	██████████	ABHIJIT
☒	██████████	Mayank
☐	██████████	Anirban
☐	██████████	Sachin
☐	██████████	Shikha

Enter overall per day maximum amount and per day number of transactions →

Enter Amount Limit and No. of Transactions for various types of transactions →

Click on 'Continue' → Enter OTP received on registered mobile number of Admin User and click **Submit**.

Corporate User Limit Set Screen

User Overall Limits

Corporate User :

Overall Limit Amount For All Transactions in a day (in Rs):

No of maximum Permissible Transactions in a day:

Effective Transaction Type	Amount Limit	Number Of Transaction Permitted
NEFT Transaction		
Within PNB Transfers		
RTGS Transaction		
e-Commerce Transactions		

Please Note : You can set or modify limits for various transaction types.

Set total no. of Beneficiaries:

For setting overall number of beneficiaries that can be added for corporate level.

- Click on 'Corp Admin' → Set no. of Beneficiaries → Enter the value → click on Update
- There is no limit on total number of beneficiaries that can be added but a limit can be set on number of beneficiaries that can be added in a day.

Set Number Of Beneficiaries

Number Of Beneficiaries*

6. Creating maker-checker rules for various transactions:

Transactions can be performed in following ways:-

- Single user**
- Maker and Checker** (one User will initiate the transaction and other will approve)

Multiple checks can be placed for transactions as per the requirement. For eg – for amount upto 50,000 in neft transactions, you want a single user to complete the transaction. But for amount greater than 50,000 in neft transactions you choose that 2 users are required to complete a transaction.

Process flow: Login with Corporate ID and Admin User → Click on 'Corp Admin' → 'Transactional support' → Select 'Financial Work Flow Maintenance' & click OK → Click on 'Add Workflow' →

IDs: Corp Admin: Corporate Administration > Transactional Support > Transactional Support

Transactional Support

Transactional Support Task:

Financial Workflow Maintenance

Corp Admin: Corporate Administration > Transactional Support > Financial Workflow Maintenance

Financial Workflow Maintenance

Option:

Approval Rules - Financial

Displaying 1 - 10 of 15 results

Select	Transaction Type	Currency	From Amount	To Amount	Applicable Rule	Created By	Created On	Modified By
☐	Adhoc NEFT/RTGS/Within Bank Bulk Upload	INR	1.00	99,99,99,99,99,999.00	1 clerk + 1 Manager	TEST	15-03-2022	TEST

Select transaction type for which the rule is to be assigned → Enter Amount Range → Click on 'Look Up' for selecting the Applicable rule → Click on '**Continue**' & '**Submit**' to confirm the workflow of transaction.

Add Workflow

Option:

Add Rules

Transaction Type:

Currency:

From Amount: To Amount:

Applicable Rule:

Applicable Rule

Option:

Rules List

Displaying 1 - 10 of 19 results

Select	Rule ID	Follow Hierarchy	Rule
☒	29	Yes	1 Executive
☐	31	Yes	2 Executive
☐	35	Yes	3 Executive
☐	17346	Yes	1 Asst General Manager + 1 Executive
☐	20019	Yes	2 Asst General Manager
☐	20020	Yes	2 Executive Vice President
☐	242466	Yes	1 Manager
☐	258626	Yes	2 General
☐	258628	Yes	1 Officer
☐	508807	Yes	2 Officer

Page 1 of 2 > Go to Page:

S.No.	Financial Workflow	Applicable Rule
1	Single user can perform transaction	1 Final Approver
2	Two users will be needed to perform the transaction. One person will initiate it and other will approve it.	1 Approver + 1 Final Approver
3	Three users will be needed to complete a transaction.	1 Initiator + 1 Approver + 1 Final Approver

For eg - You want that for NEFT payment upto Rs.50,000/- you require only 1 user to complete the transaction. So you may choose the applicable rule '1 Final Approver' for this particular transaction type. Now for all NEFT transactions upto Rs.50,000/-, the users available under 'Final Approver' role can perform transactions individually.

Note: - By default, certain roles will be available. For creation of new roles, the user may visit branch. Different Workflows may be created for different type of transactions and for different ranges of amount. **By default, all the users will be authorized for performing transactions as per S. No. 1 above if no workflow has been created.**

Also workflow can be edited and deleted as well by clicking the respective buttons under financial workflow maintenance.

Financial Workflow Maintenance

Option : Financial Workflow Maintenance OK

Approval Rules - Financial

Select	Transaction Type	Currency	From Amount	To Amount	Applicable Rule	Create
☐	NEFT Payment	INR	1.00	19,99,000.00	1 clerk + 1 Manager	024.51
☐	RDA and AML Integration Within Bank (RDI)	INR	1.00	99,99,99,99,999.00	1 General	024.52
☐	RDA and AML Integration Outside Bank (RDX)	INR	1.00	9,99,99,99,99,999.00	1 clerk + 1 Manager	024.34
☐	Refers/Payments	INR	1.00	50.00	1 clerk + 1 Manager	024.34
☐	Account	INR	1.00	1,000.00	1 clerk + 1 Manager	TEST.

Edit Workflow Delete Workflow

Edit Workflow

Option : Financial Workflow Maintenance OK

Edit Approval Rule Details

Transaction Type: NEFT Payment

Currency: INR

From Amount: 1.00 To Amount: 19,99,000.00

Applicable Rule: 1 clerk + 1 Manager LookUp

Continue

7. Assigning maker-checker roles to users:

Login with Corporate ID & Admin User → Click on 'Corp Admin' → 'Transactional Support' → Select 'User Role Maintenance' & click on OK → Select Role Name i.e. Final Approver/Approver/Initiator → Click on 'Link Users to Role' →

Corp Admin: Corporate Administration > Transactional Support > Transactional Support

Transactional Support

Transactional Support Task : Select OK

Select
User Role Maintenance
Financial Workflow Maintenance

User Role Maintenance

Role Details

Select	Role Name
☐	
☐	
☐	

Link Users to Role

Select the User IDs for assigning the role → **'Continue'** → Enter **OTP (received on registered mobile number of Admin User)** & click on **'Submit'**

Edit Roles

Transactional Support Task :

Role Maintenance

Bank ID: 024
Corporate ID: TEST
Role Name:

Users Linked to the Role

Displaying 1 - 1 of 1 results

User ID	First Name	Last Name
☐	Sachin	Arora

Users Not Linked to the Role

Displaying 1 - 5 of 5 results

User ID	First Name	Last Name
☐	ABHIJIT	RANJAN
☐	Leema	Roselin
☐	Mayank	Mehra
☐	Anirban	Mazumdar
☐	Shikha	Yadav

- Above steps to be repeated for each type of roles.
- **For eg** – You have 3 users Amit, Suresh, Manish. Now you link Manish to 'Final Approver' role and Amit & Suresh to 'Approver' role. Now all transactions for which you have chosen that only 1 user can complete the transaction can be done by Manish individually. For eg if you have chosen that NEFT payment upto Rs.50,000/- will be under '1 Final Approver' rule then all NEFT payments upto Rs.50,000/- can be done by Manish alone as he has been assigned 'Final Approver' role.

8. Transactions:

For making transaction(s), User will login with Corp ID and his respective User ID:

Managing Beneficiaries:

Click on **'Transaction'** → **'Transaction Support Service'** → Click on **'Manage Beneficiaries'** → Select **'Add Within PNB' / 'Add other Bank payee'** →

Bulk FileUploads **Transactions** General Services Personal Settings Mails Trade Finance ASBA FileUploads Transactions General Services Personal Settings

Transaction Transfers Transaction Status Government and Tax Payments Transaction Support Services

Manage Beneficiary

Option :

Click on **'OK'** → Enter Nick Name, beneficiary account number Click on **'Validate'** (for Within PNB Payees only) →

Select Access Type

- **Global:** Beneficiary added will be shown to all the users.
- **Local:** Beneficiary added will be shown only to limited users.

Enter IFSC Code or Search the same → Enter maximum Per day limit amount and No. of Transactions (Maximum amount that can be transferred to the beneficiary per day, Maximum no of transactions that can be made to the beneficiary in a day) → Click on '**Continue**' → Enter 'Transaction Password' & click on '**Submit**'.

Admin User will approve the same.

Add Within PNB Payee

Option : Add Within PNB Payee OK

Add NEFT Payee

Option : Add Other Bank Payee OK

Nickname(Maximum upto 80 characters):*

Access Type:* Global

Account Number:* Validate

Account Name:*

Maximum Limit Amount(INR):*
Maximum amount that can be transferred to the beneficiary per day.

Maximum No of Transactions:*
Maximum no of transactions that can be made to the beneficiary in a day.

Name(Maximum upto 80 characters):*

Nickname(Maximum upto 80 characters):*

Access Type:* Global

Account Number:*

Confirm Account Number:*

IFSC Code:* Lookup

Beneficiary Bank Name & Address:

Maximum Limit Amount(INR):*
Maximum amount that can be transferred to the beneficiary per day.

Maximum No of Transactions:*
Maximum no of transactions that can be made to the beneficiary in a day.

☒ I have read and I accept the Terms & Conditions

Continue
Continue

Approval of Beneficiary by Admin User:

Login with Admin User → Click on '**Transactions**' → '**Transaction Support Service**' → Click on '**Manage Beneficiaries**' → Select View Approval Queue → Click on '**OK**' → Select the beneficiary and click on Approve and click on '**Submit**'

Transactions: Transaction Support Services > Manage Beneficiary > Manage Beneficiary

View Approval Queue

Option : View Approval Queue OK

Manage Beneficiary

Option : Select OK

Select

Maintain Counterparty Linkages

View Approval Queue

View Approval Queue

Search Criteria

Name:

Nickname:

Advanced Search Criteria

Search Clear

Approval/Reject List

Displaying 1 - 9 of 9 results

Select	Request Type	Requested By	Requested Date	Name	Nickname	Account Number	Limit Amount	Network	Status
☒	Modification	SHIKH694	15-10-2022	abhtest	abhtest		100.00	NEFT	Pending For My Approval
☐	Addition	SHIKH694	16-09-2022	shikha	shikha		3,00,000.00	NEFT	Pending For My Approval
☐	Addition	SHIKH694	16-09-2022	VIDYAVATI YADAV	vidya		3,00,000.00	Within Bank	Pending For My Approval
☐	Addition	SACHIS59	23-05-2021	Testra	Testra		10,000.00	NEFT	Pending For My Approval
☐	Addition	SACHID242	18-05-2021	test2	test256		1,00,000.00	NEFT	Pending For My Approval
☐	Addition	SACHIS59	06-05-2021	titest	123test		1,00,000.00	NEFT	Pending For My Approval
☐	Modification	SHIKH694	16-09-2022	testAshu	testAshu		5,00,00,000.00	NEFT	Pending For My Approval
☐	Modification	ABHS932	11-07-2022	test	test123		1,00,000.00	NEFT	Pending For My Approval
☐	Modification	ABHS932	11-07-2022	SAJJAN KUMAR RAMNARESH SINGH	SAJJANKUMAR SINGH		25,000.00	Within Bank	Pending For My Approval

Approve
Reject
View History

Fund Transfer to own accounts

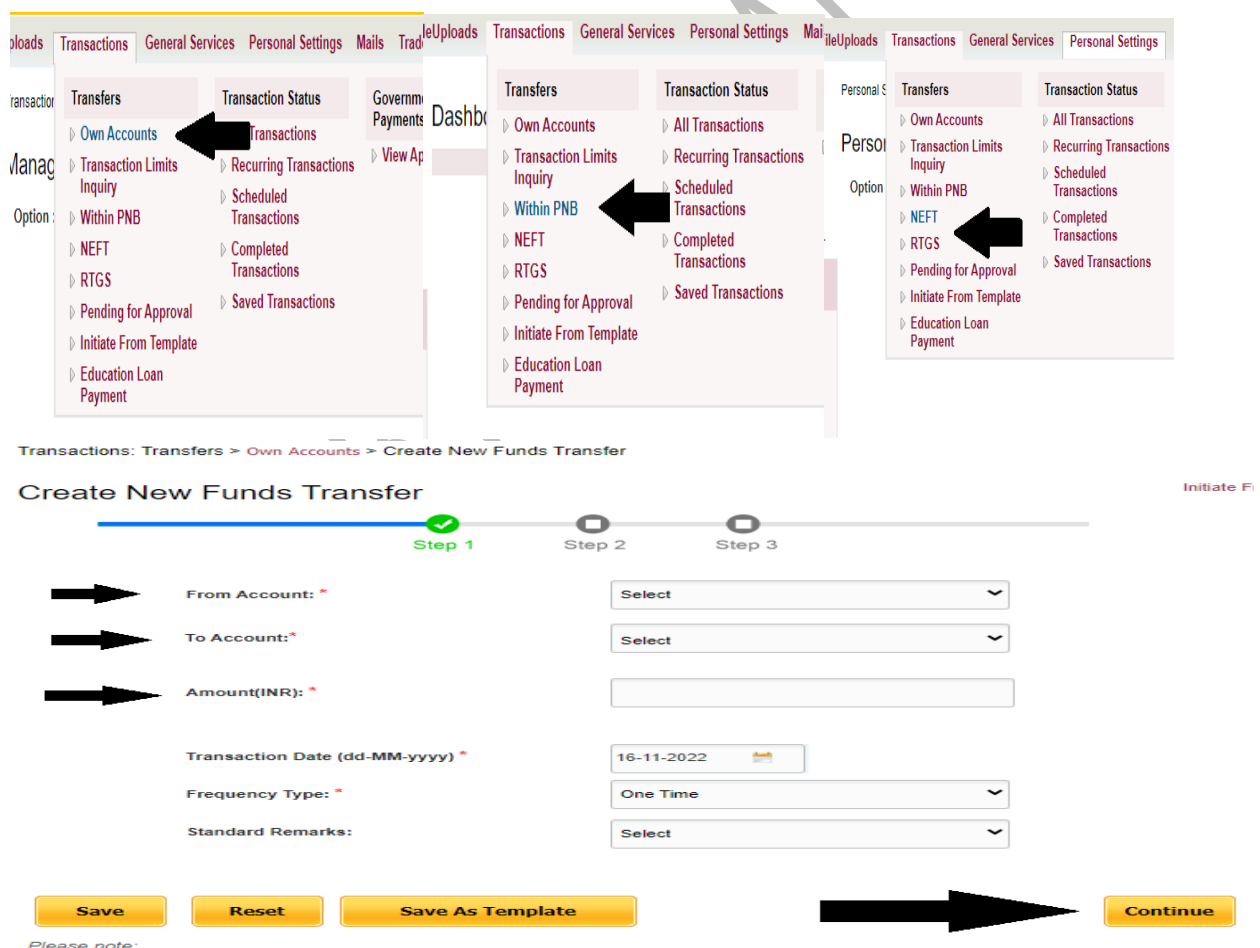
- Click on 'Transactions' → 'Own Accounts' → Select the debit account Number & the beneficiary → Enter Amount → Click on 'Continue' → Enter Transaction password & Click on 'Submit'

Fund Transfer to other accounts within PNB

- Click on 'Transactions' → 'Within PNB' → Select the debit account number and the beneficiary → Enter Amount → Click on 'Continue' → Enter Transaction password & OTP → Click on 'Submit'

NEFT/RTGS Transactions:

- Click on 'Transactions' → 'NEFT/RTGS' → Select the debit account number and the beneficiary → Enter Amount → Click on 'Continue' → Enter Transaction password & OTP → Click on 'Submit'



Transactions: Transfers > Own Accounts > Create New Funds Transfer

Create New Funds Transfer

Step 1 Step 2 Step 3

From Account: *

To Account: *

Amount (INR): *

Transaction Date (dd-MM-yyyy) *

Frequency Type: *

Standard Remarks:

Save Reset Save As Template Continue

Please note:

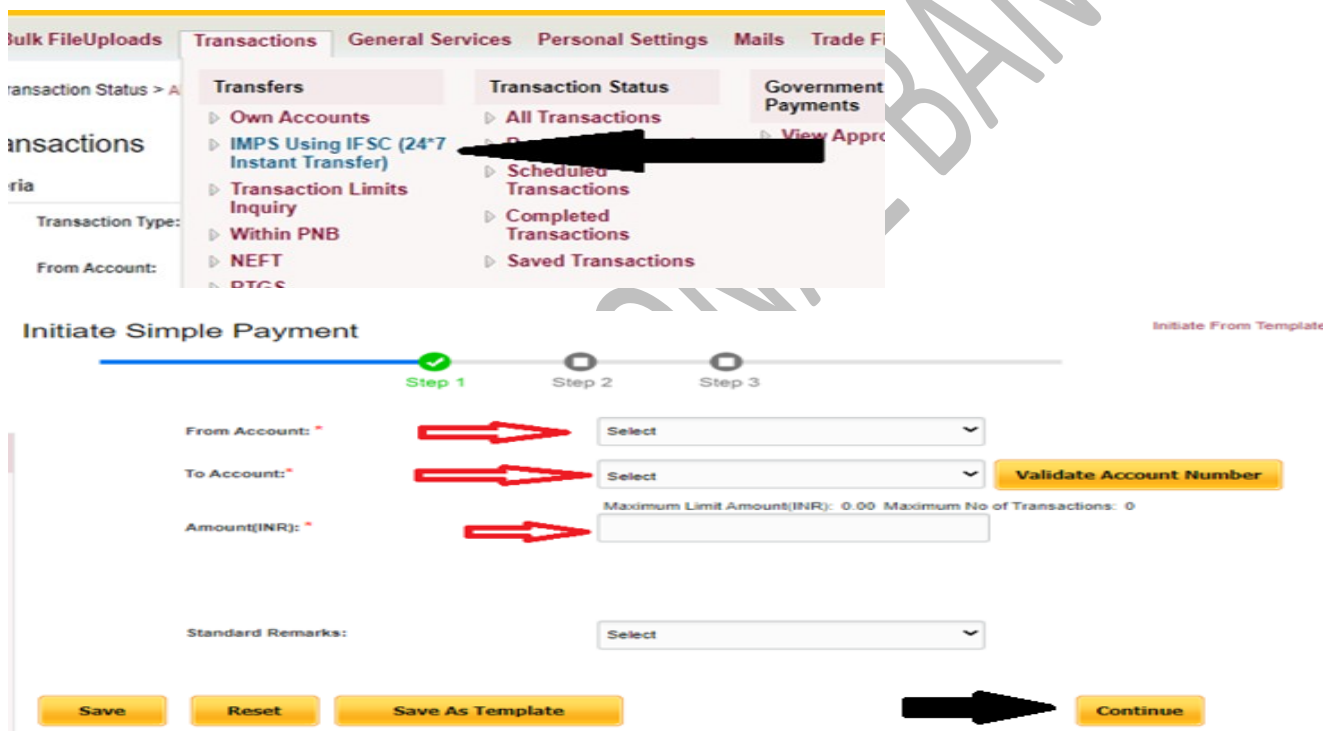
Note :-

- By default, Transaction Date will be current date. For scheduling transaction for future date, date may be selected from the calendar.

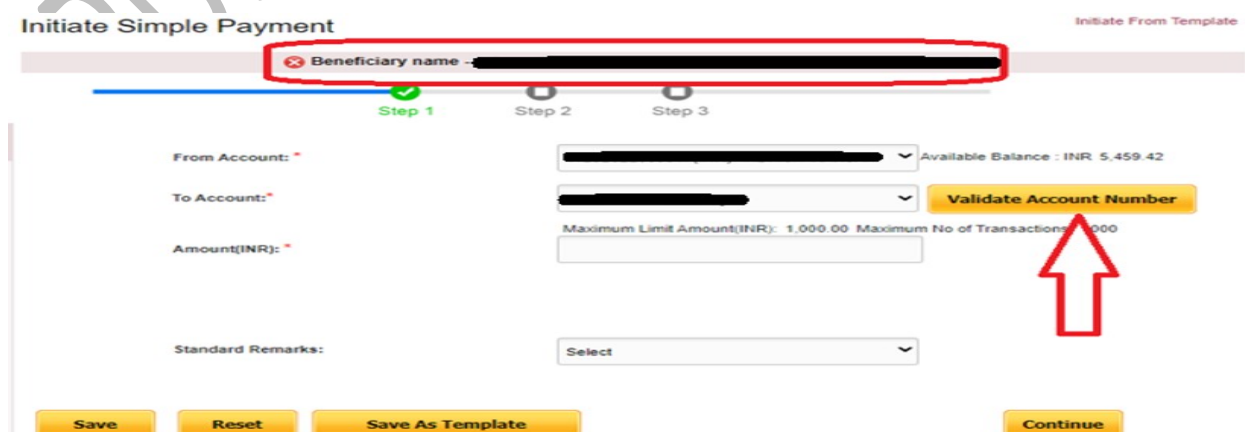
- **Recurring Transactions** - If a transaction has to be done repeatedly with the same amount & beneficiary, Frequency may be set to Daily/Weekly/Monthly/Quarterly/Half Yearly/Yearly. Enter the number of instalments.
- NEFT/RTGS transactions can be done during RBI's prescribed timings. Transactions initiated after prescribed time will be executed on next working day.

IMPS Transactions:

- Click on '**Transactions**' → '**IMPS using IFSC**' → Select the debit account number and the beneficiary → Enter **Amount** → Click on '**Continue**' → Enter Transaction password & **OTP** → Click on '**Submit**'



- **Note** – You can validate account number of the beneficiary by clicking on '**Validate Account Number**'.



- **Check Status of IMPS transaction having suspect status -**
Click on 'Transactions' → Select 'Check IMPS status' → Click on 'Check Transaction Status' → Latest status will be displayed



Suspected IMPS transactions

Completed Transactions Displaying 1 - 1 of 1 results

Select	Reference ID	Transaction Type	Transaction Date	From Account	Beneficiary Details	Amount	Status
☒	XXXXXXXXXX	IMPS using IFSC	03-11-2022	XXXXXXXXXX	XXXXXXXXXX	INR 10.00	Suspect

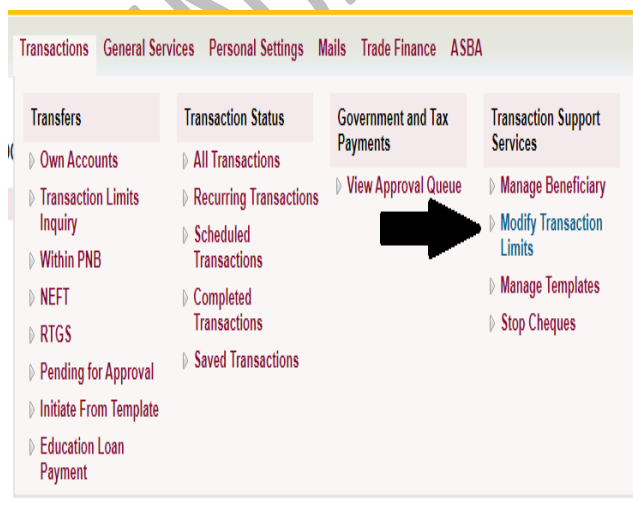
[Check Transaction Status](#)



9. Modify Overall/Transaction Limit of Users:

Login with your user ID & password → Click on **Transactions** → **Transaction Support Service** → **Modify Transaction Limits** → Enter the new limits → Click on 'Continue' → Enter OTP (delivered on your registered mobile number) → Click on 'Submit'.

- Admin User will approve the same.



Corporate User Limit Set Screen

User Overall Limits

Overall Limit Amount For All Transactions in a day (in Rs):

No of maximum Permissible Transactions in a day:

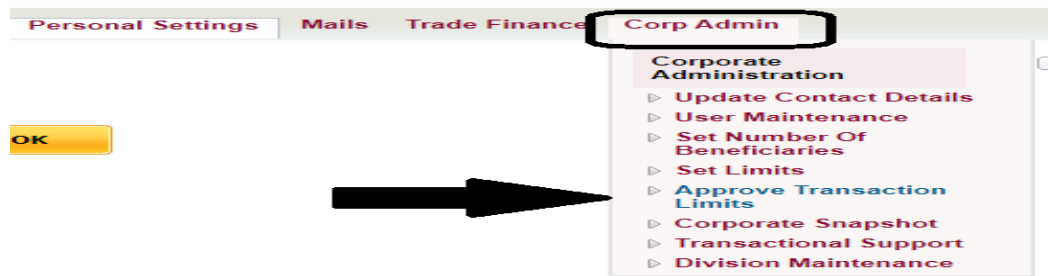
Effective Transaction Type	Amount Limit	Number Of Transaction Permitted
NEFT Transaction		
Within PNB Transfers		
RTGS Transaction		
e-Commerce Transactions		

Please Note : You can set or m

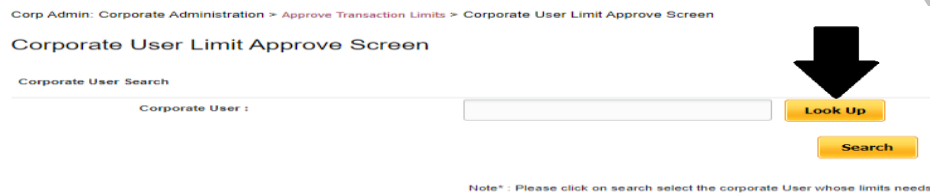
[Continue](#)

Approval of limit modification through Admin User:

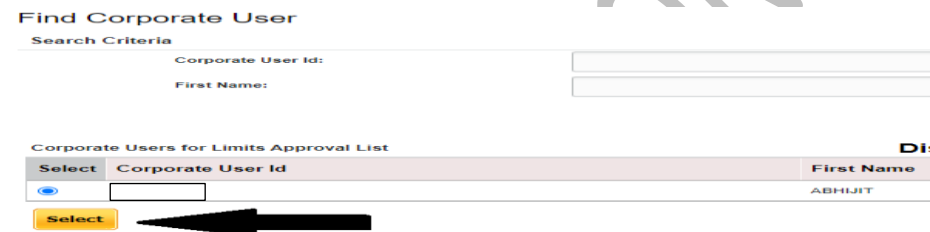
Login with Admin User → Click on 'Corp Admin' → 'Approve Transaction Limit' →



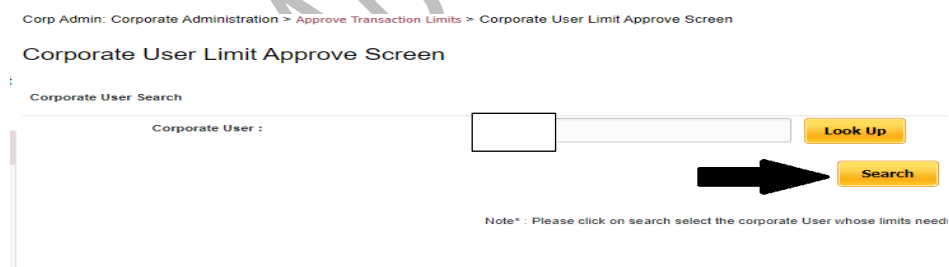
Click on 'Look Up' →



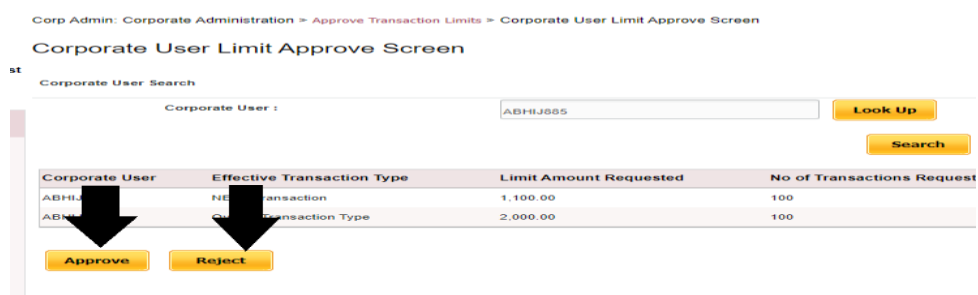
Select 'Request' from the list →



Click on 'Search' →



Click on **Approve/Reject**.



10. Bulk Upload:

For transferring the funds to multiple accounts within the PNB or different Banks eg. for Payment of salary, Bonus to their employees, Dealer payments and other bulk payments.

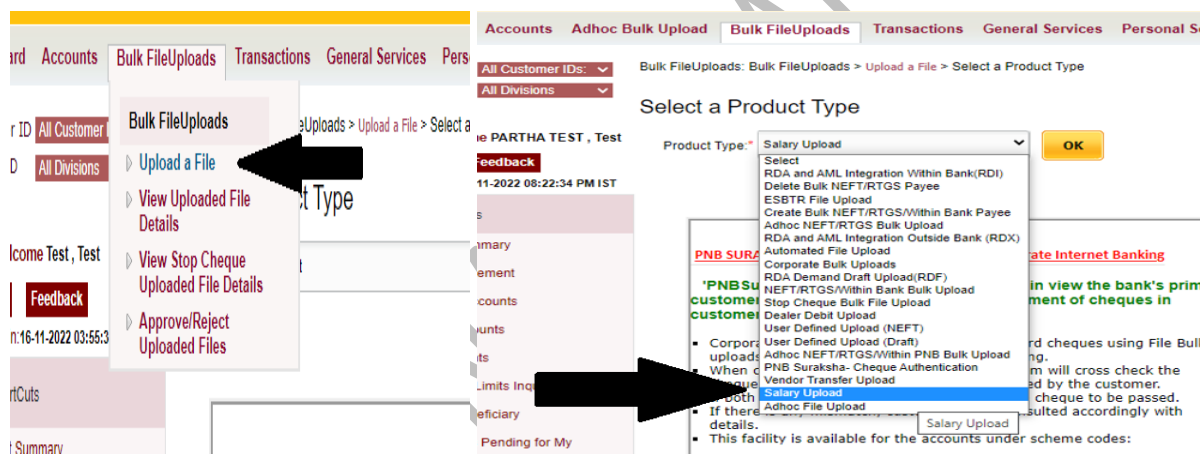
Customer may use Text file format (.txt) or Excel file format (.csv) for Bulk transfers. The file format and sample files are given below separately for each specific bulk function.

1. [Click here for file format for Bulk PNB to PNB transfer](#)
2. [Click here for file format for Bulk Beneficiary addition](#)
3. [Click here for file format for Bulk NEFT/RTGS/PNB transfer](#)
4. [Click here for file format for Bulk Beneficiary Deletion](#)

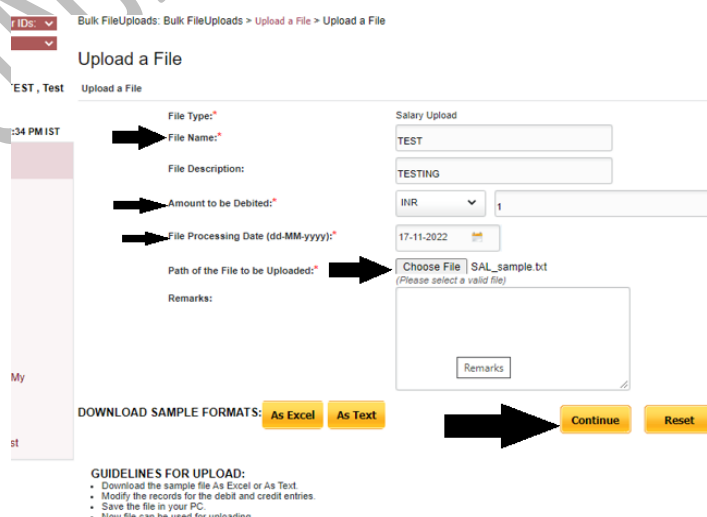
A. Bulk Instant Transfer from PNB to PNB Accounts (Salary Payments)

STEP 1 (Uploading the file with transaction user)

- i. Click on 'Bulk FileUploads' → 'Upload a File' → Select Salary Upload →



- ii. Enter file name, amount to be debited, file processing date → Choose File to be uploaded (in the txt or csv format given below) → Click on 'Continue'



GUIDELINES FOR UPLOAD:

- Download the sample file As Excel or As Text.
- Modify the records for the debit and credit entries.
- Save the file in your PC.
- Now file can be used for uploading.

- iii. Click on **Lookup** to select user for authorization (as per defined workflow and user role mapping) →

Preview Confirmation Details

File: SAL_sample.txt Attached successfully.

Please enter one Time Password (OTP) sent to your registered mobile for authentication or verify using PNB verify mobile app: you have activated PNB Verify notification.

File Upload Details

File Type:	Salary Upload
File Name:	TEST
File Description:	TESTING
Path of the File to be Uploaded:	SAL_sample.txt
Remarks:	

Approver Details

Rule ID	Authority	Follow Hierarchy
2052050	1 clerk + 1 Manager	Yes

Select User:

Enter your credentials to confirm the transaction

Confirmation Details

Transaction Password:

One Time Password :

Please enter both Transaction Password and One Time Password (OTP - delivered on your registered mobile number) in respective fields and then click on Submit button to authenticate your transaction

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- iv. Select the **User** → Enter Transaction Password & OTP → Click **Submit** →

Find Corporate User

Search Criteria

User ID:

First Name:

Last Name:

Out of Office:

[Search](#)

Corporate Role List

Displaying 1 -

Select	User ID	User Name	Role	Out of Office
☐		Anirban Mazumdar	Manager	No
☐		Sachin Arora	Manager	No

[Select](#)

Download Details As:

Preview Confirmation Details

File Upload Details

File Type:	Salary Upload
File Name:	TEST
File Description:	TESTING
Path of the File to be Uploaded:	SAL_sample.txt
Remarks:	

Approver Details

Rule ID	Authority	Follow Hierarchy
2052050	1 clerk + 1 Manager	Yes

Select User:

Enter your credentials to confirm the transaction

Confirmation Details

Transaction Password:

One Time Password :

Please enter both Transaction Password and One Time Password (OTP - delivered on your registered mobile number) in respective fields and then click on Submit button to authenticate your transaction

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- v. File reference number is generated

[Bulk Upload](#) [Bulk FileUploads](#) [Transactions](#) [General Services](#) [Personal Settings](#) [Mails](#) [Trade F](#)

Bulk FileUploads: Bulk FileUploads > Upload a File > Select a Product Type

File upload request is sent for approval. Your reference number is 1578114

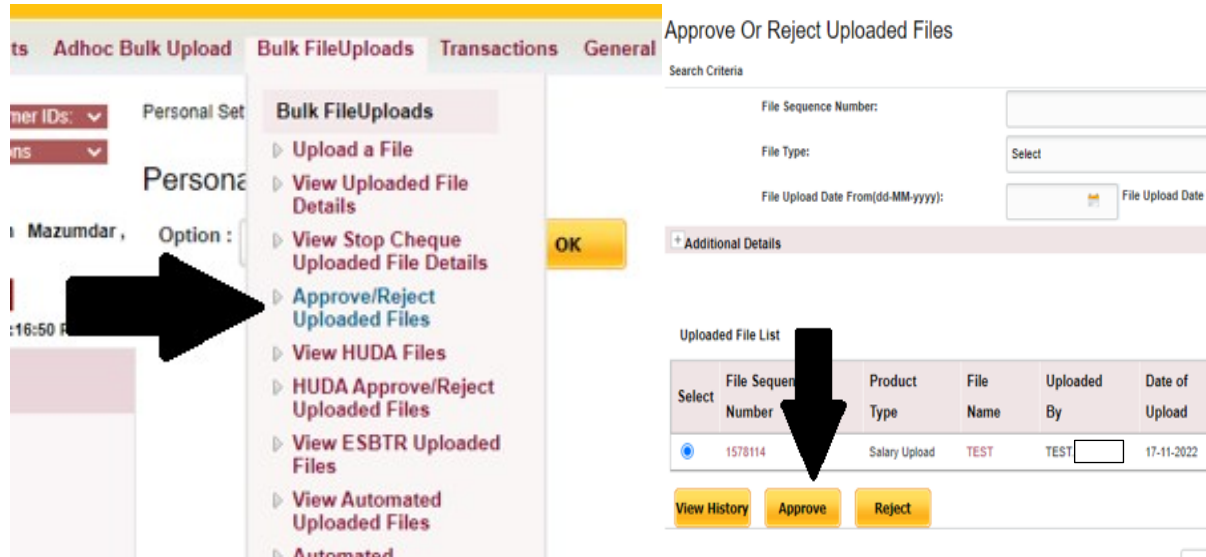
Select a Product Type

Product Type:

[OK](#)

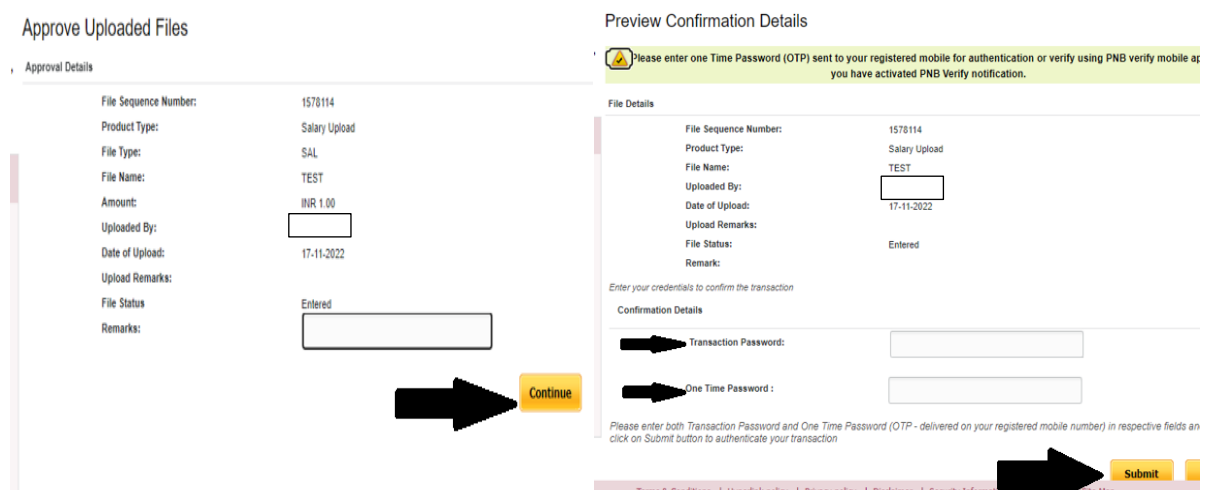
STEP 2 (Verifying the file with Approver):

Login with user selected for authorization → Click on '**Bulk FileUploads**' → Click on '**Approve/Reject**' Uploaded Files → Click on '**Approve**' for approval or '**Reject**' to reject the file respectively→



The screenshot shows the 'Bulk FileUploads' menu on the left with an arrow pointing to 'Approve/Reject Uploaded Files'. The main screen is titled 'Approve Or Reject Uploaded Files' and contains a search criteria section with fields for File Sequence Number, File Type, and File Upload Date. Below this is an 'Uploaded File List' table with columns: Select, File Sequence Number, Product Type, File Name, Uploaded By, and Date of Upload. A row is visible for File Sequence Number 1578114, Product Type Salary Upload, File Name TEST, and Date of Upload 17-11-2022. Below the table are buttons for 'View History', 'Approve', and 'Reject'.

Enter remarks & Click on '**Continue**' → Enter transaction password & OTP → Click '**Submit**'



The screenshot shows two screens. The left screen is 'Approve Uploaded Files' with a form for 'Approval Details' containing fields for File Sequence Number, Product Type, File Type, File Name, Amount, Uploaded By, Date of Upload, Upload Remarks, File Status, and Remarks. A 'Continue' button is at the bottom. The right screen is 'Preview Confirmation Details' with a warning message about OTP. It shows 'File Details' for File Sequence Number 1578114, Product Type Salary Upload, File Name TEST, and Date of Upload 17-11-2022. Below this is a 'Confirmation Details' section with fields for Transaction Password and One Time Password, and a 'Submit' button at the bottom right.

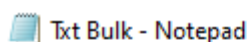
TXT FORMAT for bulk Pnb to Pnb Instant Transfer:

Branch Sol ID, Account number, Transaction type, Currency, Amount, Remarks
(Separated by comas without space)

For Example:

015300,015300000000,DR,INR,5000,Salary
254300,254300000000,CR,INR,3000,Salary
004000,0040001234566,CR,INR,2000,Salary

DR is for Debit and CR is for Credit



File Edit Format View Help

015300,015300000000,DR,INR,5000,Salary
254300,254300000000,CR,INR,3000,Salary
004000,0040001234566,CR,INR,2000,Salary

EXCEL FORMAT for bulk Pnb to Pnb instant transfer:

Branch Sol ID	Account No.	Transaction Type	Currency	Amount	Remarks
---------------	-------------	------------------	----------	--------	---------

For Example:

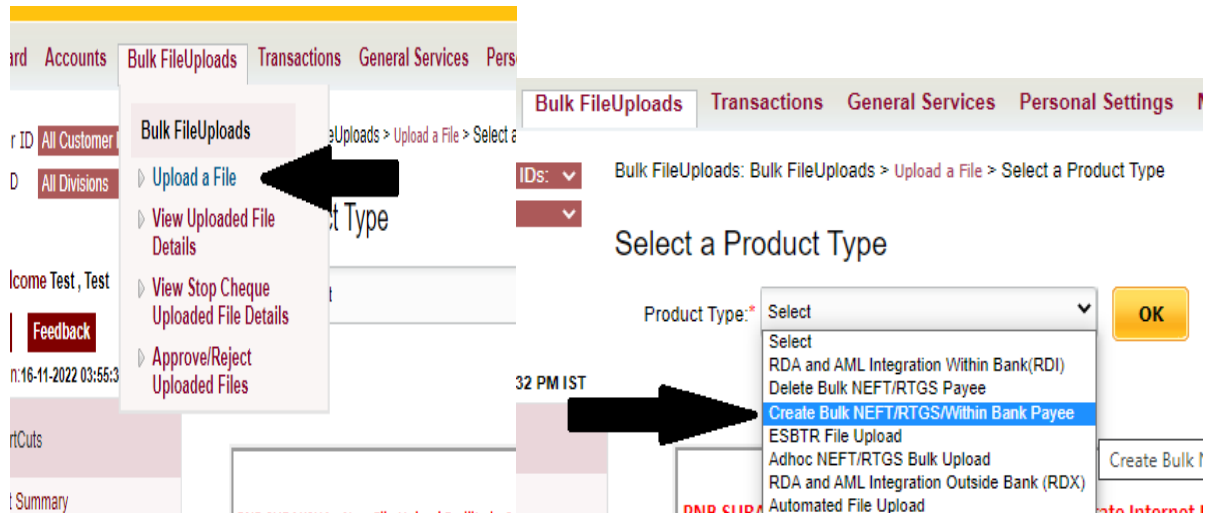
015300	0153000209716699	DR	INR	5000	Salary
254300	2543000400044004	CR	INR	3000	Salary
004000	0040001300013194	CR	INR	2000	Salary

Clipboard		Font		Alignment	
B7					
A	B	C	D	E	F
15300	153000209716699	DR	INR	5000	Salary
254300	2543000400044000	CR	INR	3000	Salary
4000	40001300013194	CR	INR	2000	Salary

B. Bulk Beneficiary addition:

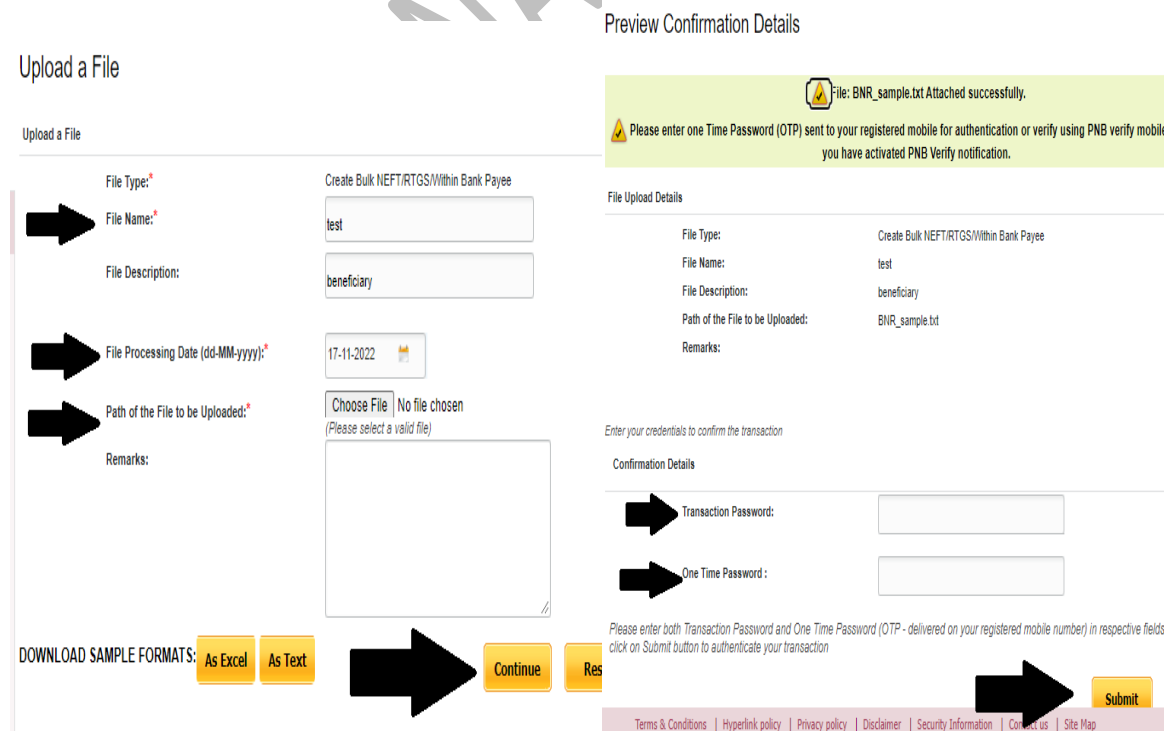
- Before making Bulk payments to other Banks (through NEFT/RTGS), **beneficiary addition is mandatory.**

i. Click on 'Bulk FileUploads' → 'Upload a File' → Select **Create Bulk NEFT/RTGS/Whithin Bank Payee** →



The screenshot shows the 'Bulk FileUploads' menu with 'Upload a File' selected. The 'Product Type' dropdown is open, showing options like 'Create Bulk NEFT/RTGS/Whithin Bank Payee', 'ESBTR File Upload', 'Adhoc NEFT/RTGS Bulk Upload', 'RDA and AML Integration Outside Bank (RDX)', and 'Automated File Upload'. The 'Create Bulk NEFT/RTGS/Whithin Bank Payee' option is highlighted.

ii. Enter file name, file processing date & Choose **File** to be uploaded (in the txt or csv format) → Click on 'Continue' → Enter Transaction Password & OTP → Click 'Submit'



The screenshot shows the 'Upload a File' form with fields for File Name, File Description, File Processing Date, and Path of the File to be Uploaded. The 'File Type' is set to 'Create Bulk NEFT/RTGS/Whithin Bank Payee'. The 'Path of the File to be Uploaded' is set to 'BNR_sample.txt'. The 'Continue' button is highlighted. Below the form, the 'Preview Confirmation Details' are shown, including the File Name, File Description, Path of the File to be Uploaded, and Remarks. The 'Transaction Password' and 'One Time Password' fields are also visible, along with the 'Submit' button.

- Customer may use Text file format (.txt) or Excel file format (.csv) for Beneficiary addition. The file format and sample files are given below

Text Format:

Beneficiary Name, Beneficiary Nick Name, Access Type(G/L), Account Number, Network(NEFT/RTGS), IFSC Code, Address, Maximum Amount to be transferred, Number of transactions in a day. (separated by comas, without space)

- Here **G** stands for Global and **L** stands for Local
- Network: NFT for NEFT, RTG for RTGS and PMT for Within PNB.**

For Example:

TXT format for bulk beneficiary addition

Ramesh Kumar,Ramesh,G,01325400789,NFT,ICIC001411,New Delhi,15000,5
Mayank Mehra,May,L,12345678,RTG,SBI016301,Meerut,250000,10
Anupam Sharma,Anoop,G,123456789,PMT,PUNB01263,Delhi,1000,15

 *Txt Bulk - Notepad

File Edit Format View Help

Ramesh Kumar,Ramesh,G,01325400789,NFT,ICIC001411,New Delhi,15000,5
Mayank Mehra,May,L,12345678,RTG,SBI016301,Meerut,250000,10
Anupam Sharma,Anoop,G,123456789,PMT,PUNB01263,Delhi,1000,15

Excel Format for bulk beneficiary addition:

Beneficiary Name	Nick Name	Access Type	Account No.	Network	IFSC Code	Address	Maximum Amount	No of Transaction in a day
------------------	-----------	-------------	-------------	---------	-----------	---------	----------------	----------------------------

For Example:

Ramesh Kumar	Ramesh	G	01325400789	NFT	ICIC001411	New Delhi	15000	5
Mayank Mehra	May	L	12345678	RTG	SBI016301	Meerut	250000	10
Anupam Sharma	Anoop	G	123456789	PMT	PUNB01263	Delhi	1000	15

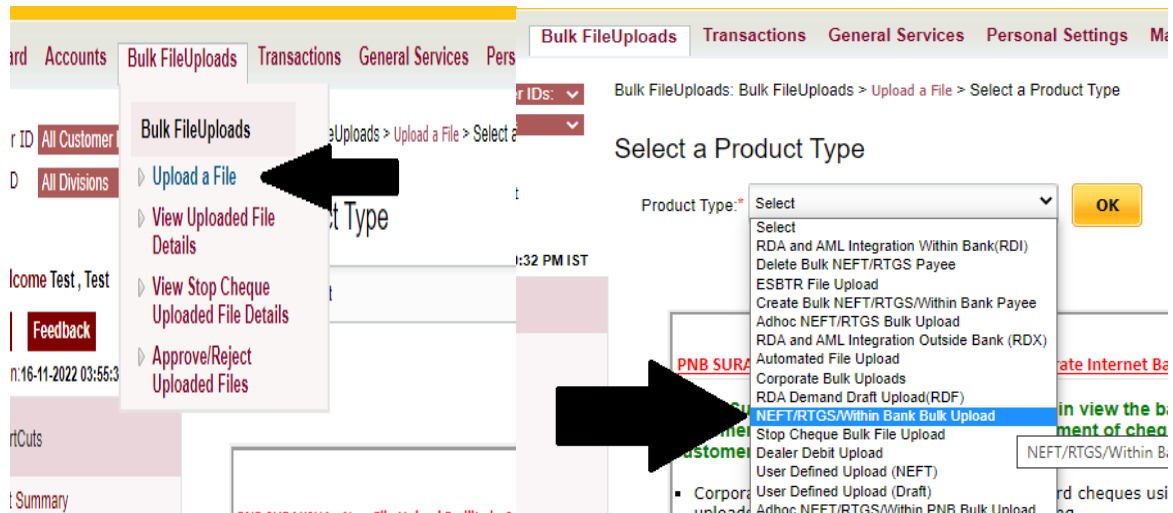
E6

	A	B	C	D	E	F	G	H	I
1	Ramesh Kumar	Ramesh	G	1325400789	NFT	ICIC001411	New Delhi	15000	5
2	Mayank Mehra	May	L	12345678	RTG	SBI016301	Meerut	250000	10
3	Anupam Sharma	Anoop	G	123456789	PMT	PUNB01263	Delhi	1000	15
4									

C. Bulk NEFT/RTGS Transfer File (After adding beneficiary):

STEP 1 (Uploading the file with transaction user):

- i. Click on 'Bulk FileUploads' → 'Upload a File' → Select 'NEFT/RTGS/WHITHIN BANK BULK UPLOAD' →



- ii. Enter file name, amount to be debited, file processing date → Choose File to be uploaded (in the txt or csv format) → Click on 'Continue' →

Bulk FileUploads: Bulk FileUploads > Upload a File > Upload a File

Upload a File

Upload a File

File Type:*	NEFT/RTGS/Within Bank Bulk Upload
File Name:*	TEST
File Description:	TESTING
Amount to be Debited:*	INR 1
File Processing Date (dd-MM-yyyy):*	18-11-2022
Path of the File to be Uploaded:*	Choose File BFU_sample.txt (Please select a valid file)
Remarks:	

DOWNLOAD SAMPLE FORMATS: [As Excel](#) [As Text](#)

[Continue](#) [Reset](#)

- iii. Click on '**Lookup**' to select user for authorization (as per defined workflow and user role mapping) →

Preview Confirmation Details

 File: SAL_sample.txt Attached successfully.

 Please enter one Time Password (OTP) sent to your registered mobile for authentication or verify using PNB verify mobile app: you have activated PNB Verify notification.

File Upload Details

File Type:	Salary Upload
File Name:	TEST
File Description:	TESTING
Path of the File to be Uploaded:	SAL_sample.txt
Remarks:	

Approver Details

Rule ID	Authority	Follow Hierarchy
2052050	1 clerk + 1 Manager	Yes

Select User:

Enter your credentials to confirm the transaction

Confirmation Details

Transaction Password:

One Time Password :

Please enter both Transaction Password and One Time Password (OTP - delivered on your registered mobile number) in respective fields and then click on Submit button to authenticate your transaction

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- iv. Select the **User** → Enter Transaction Password & OTP → Click '**Submit**' →

Find Corporate User

Search Criteria

User ID:

First Name:

Last Name:

Out of Office:

[Search](#)

Corporate Role List

Displaying 1 -

Select	User ID	User Name	Role	Out of Office
☐		Anirban Mazumdar	Manager	No
☐		Sachin Arora	Manager	No

[Select](#)

Preview Confirmation Details

File Upload Details

File Type:	Salary Upload
File Name:	TEST
File Description:	TESTING
Path of the File to be Uploaded:	SAL_sample.txt
Remarks:	

Approver Details

Rule ID	Authority	Follow Hierarchy
2052050	1 clerk + 1 Manager	Yes

Select User:

Enter your credentials to confirm the transaction

Confirmation Details

Transaction Password:

One Time Password :

Please enter both Transaction Password and One Time Password (OTP - delivered on your registered mobile number) in respective fields and then click on Submit button to authenticate your transaction

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- v. File reference number is generated.

[Bulk Upload](#) | [Bulk FileUploads](#) | [Transactions](#) | [General Services](#) | [Personal Settings](#) | [Mails](#) | [Trade F](#)

Bulk FileUploads: Bulk FileUploads > Upload a File > Select a Product Type

 File upload request is sent for approval. Your reference number is 1578114

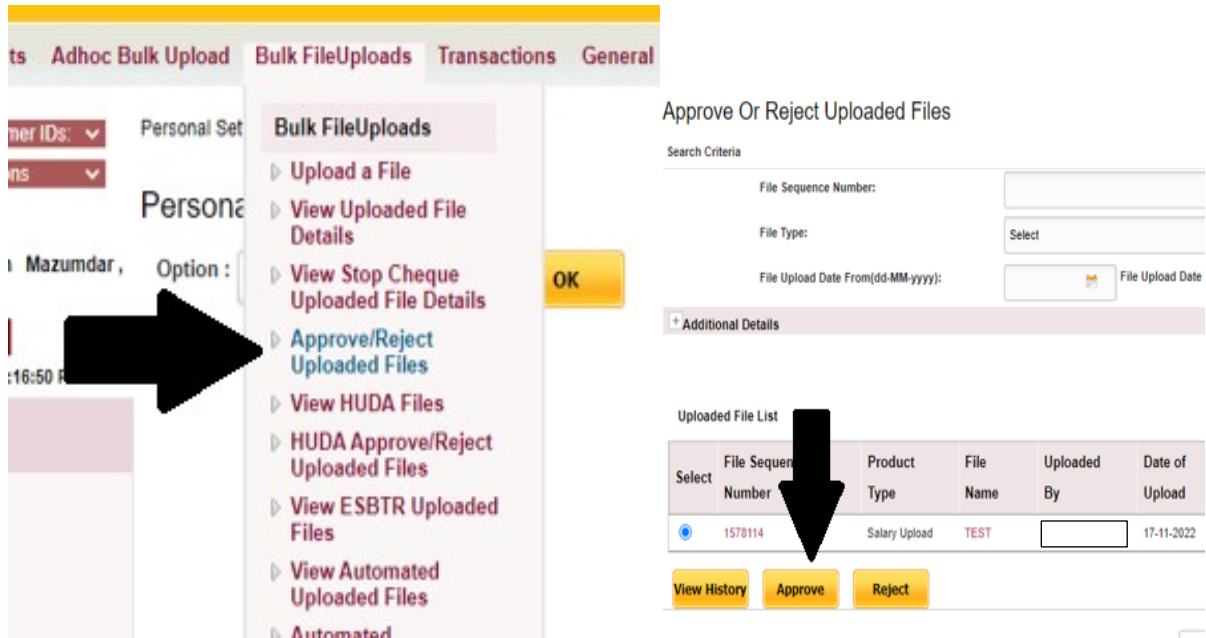
Select a Product Type

Product Type:

[OK](#)

STEP 2 (Verifying the file with Approver):

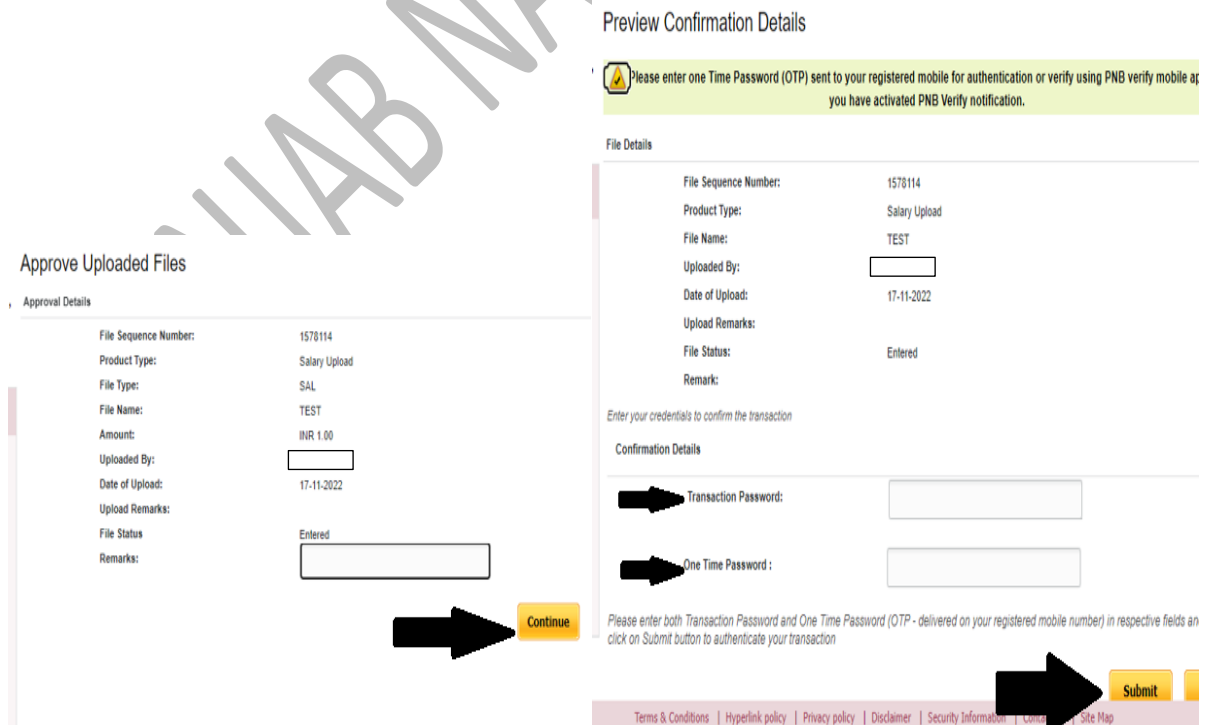
Login with user selected for authorization → Click on '**Bulk FileUploads**' → Click on '**Approve/Reject Uploaded Files**' → Click on '**Approve**' for approval or '**Reject**' to reject the file respectively→



The screenshot shows the 'Bulk FileUploads' menu on the left with options like 'Upload a File', 'View Uploaded File Details', 'View Stop Cheque Uploaded File Details', 'Approve/Reject Uploaded Files', 'View HUDA Files', 'HUDA Approve/Reject Uploaded Files', 'View ESBTR Uploaded Files', 'View Automated Uploaded Files', and 'Automated'. A large black arrow points to the 'Approve/Reject Uploaded Files' option. On the right, the 'Approve Or Reject Uploaded Files' screen is shown with search criteria (File Sequence Number, File Type, File Upload Date) and an 'Uploaded File List' table. A black arrow points to the 'Approve' button in the table.

Select	File Sequence Number	Product Type	File Name	Uploaded By	Date of Upload
☒	1578114	Salary Upload	TEST		17-11-2022

Enter remarks & Click on '**Continue**' → Enter transaction password & **OTP** → Click '**Submit**'



The screenshot shows the 'Approve Uploaded Files' screen on the left with fields for File Sequence Number, Product Type, File Type, File Name, Amount, Uploaded By, Date of Upload, Upload Remarks, File Status, and Remarks. A black arrow points to the 'Continue' button. On the right, the 'Preview Confirmation Details' screen is shown with a warning message and a 'File Details' section. A black arrow points to the 'Transaction Password' field, and another black arrow points to the 'One Time Password' field. A final black arrow points to the 'Submit' button.

File Details

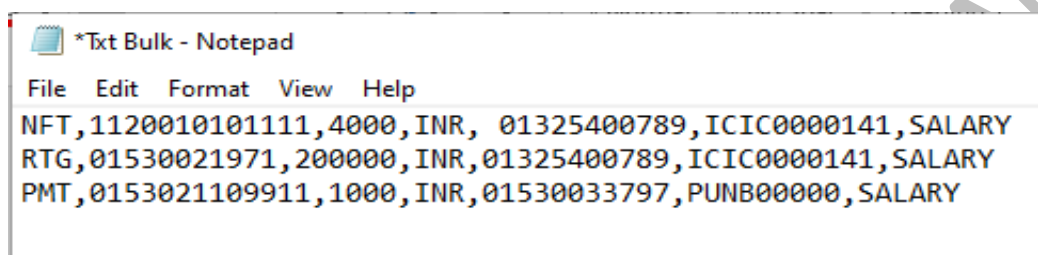
File Sequence Number:	1578114
Product Type:	Salary Upload
File Name:	TEST
Uploaded By:	
Date of Upload:	17-11-2022
Upload Remarks:	
File Status:	Entered
Remark:	

TXT FORMAT for Bulk Transfer:

Transaction type, Debit Account No., Amount, Currency, Beneficiary Account Number, Beneficiary IFSC Code, Remarks

For Example:

NFT,1120010101111,4000,INR, 01325400789,ICIC0000141,SALARY
RTG,01530021971,200000,INR,01325400789,ICIC0000141,SALARY
PMT,0153021109911,1000,INR,01530033797,PUNB000000,SALARY



Excel Format for Bulk Transfer:

Transaction Type	Debit Account no.	Amount	Currency	Beneficiary Account No.	IFSC Code	Remarks
------------------	-------------------	--------	----------	-------------------------	-----------	---------

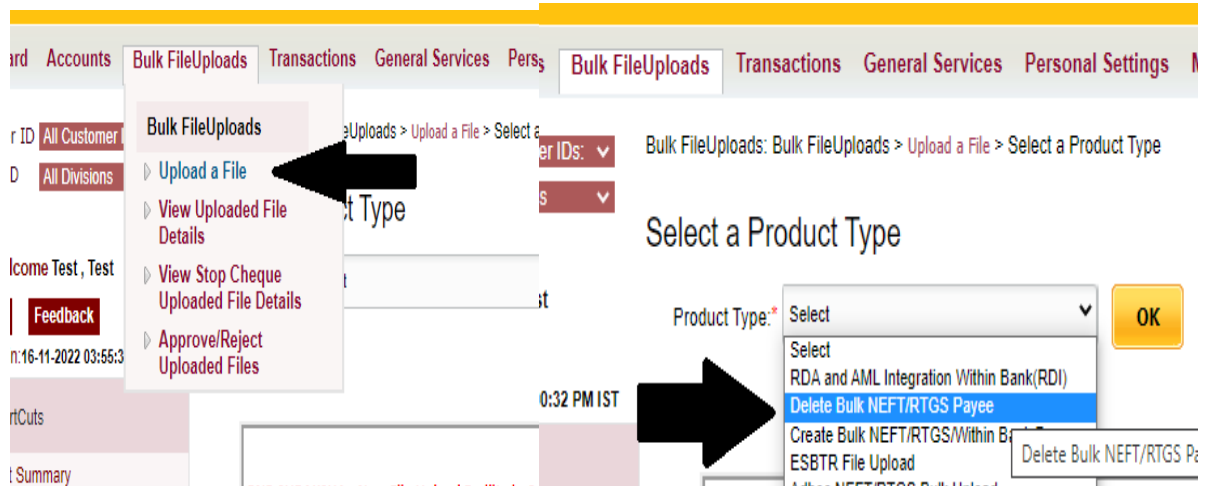
For Example:

NFT	1120000106387	4000	INR	01325400789	ICIC0000141	TESTNFT
RTG	0153209716699	200000	INR	01325400789	ICIC0000141	TESTRTG
PMT	0153021109911	1000	INR	01530033797	PUNB000000	SALARY

	A	B	C	D	E	F	G
1	NFT	1120000106387	4000	INR	1325400789	ICIC0000141	TESTNFT
2	RTG	153209716699	200000	INR	1325400789	ICIC0000141	TESTRTG
3	PMT	153021109911	1000	INR	1530033797	PUNB000000	SALARY
4							

D. Bulk Beneficiary Deletion:

- i. Click on 'Bulk FileUploads' → 'Upload a File' → Select 'Delete Bulk NEFT/RTGS Payee' →



- ii. Enter file name, file processing date & Choose File to be uploaded (in the txt or csv format given below) → Click on 'Continue' →

Upload a File

Upload a File

File Type:*
File Name:*
File Description:
File Processing Date (dd-MM-yyyy):*
Path of the File to be Uploaded: *
Remarks:

Create Bulk NEFT/RTGS/Within Bank Payee

test

beneficiary

17-11-2022

Choose File No file chosen
(Please select a valid file)

DOWNLOAD SAMPLE FORMATS: As Excel As Text

Continue Res

- iii. Enter Transaction Password & OTP → Click 'Submit'

Preview Confirmation Details

 Please enter one Time Password (OTP) sent to your registered mobile for authentication or verify using PNB verify mobile you have activated PNB Verify notification.

File Upload Details

File Type:	Create Bulk NEFT/RTGS/Within Bank Payee
File Name:	test
File Description:	beneficiary
Path of the File to be Uploaded:	BNR_sample.txt
Remarks:	

Enter your credentials to confirm the transaction

Confirmation Details

Transaction Password:

One Time Password :

Please enter both Transaction Password and One Time Password (OTP - delivered on your registered mobile number) in respective fields click on Submit button to authenticate your transaction

Submit

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Text file for Bulk Beneficiary Deletion

Beneficiary ID 1
Beneficiary ID 2
Beneficiary ID 3

For Example:

12345
45654
14725

Excel File for Bulk Beneficiary Deletion:

Beneficiary ID 1
Beneficiary ID 2
Beneficiary ID 3

For Example:

12345
45654
14725

Note -: Customer can download sample format for all above mentioned bulk functionalities in Excel or Text format

Upload a File

Upload a File

File Type:* File Name:* File Description: Amount to be Debited:* File Processing Date (dd-MM-yyyy):* Path of the File to be Uploaded:* Remarks:	Salary Upload INR Choose File No file chosen (Please select a valid file)
---	---

DOWNLOAD SAMPLE FORMATS:





E. Cancel File Processing before verification by approver:

- i. Click on 'Bulk FileUploads' → 'View Uploaded File Details' → Select File to be cancelled → Click 'Cancel File Processing' →

Bulk FileUploads: Bulk FileUploads > View Uploaded File Details > View Uploaded File Details

View Uploaded File Details

Search Criteria

File Sequence Number:

File Type:

From Upload Date (dd-MM-yyyy): File Upload Date To(dd/MM/yyyy):

+ Additional Details

Uploaded File List Displaying 1 - 3 of 1

Select	File Sequence Number	File Type	File Name	Uploaded By	Date of Upload	Value Date
☒	1578132	Create Bulk NEFT/RTGS/Within Bank Payee	TEST		17-11-2022	18-11-2022
☐	1578114	Salary Upload	TEST		17-11-2022	18-11-2022
☐	1578132	NEFT/RTGS/Within Bank Bulk	newTest.txt		16-11-2022	16-11-2022

- ii. Click on 'Continue' → Enter Transaction Password & OTP → Click 'Submit' →

Cancel File Processing

File Details

File Sequence Number: 1578132

File Name: TEST

File Type: Create Bulk NEFT/RTGS/Within Bank Payee

File Status: Rejected

File Description: TESTING

Uploaded By:

Upload Date: 17-11-2022

Remarks:

- iii. After that the page with message "File Cancelled Successfully" will be displayed and File Status will change from "Entered" to "Recalled"

View Uploaded File Details

☒ File Cancelled Successfully

Search Criteria

File Sequence Number:

File Type:

From Upload Date (dd-MM-yyyy): File Upload Date To(dd/MM/yyyy):

+ Additional Details

Uploaded File List Displaying 1 - 1 of 1 results

Select	File Sequence Number	File Type	File Name	Uploaded By	Date of Upload	Value Date	File Status
☒	1536672	Create Bulk NEFT/RTGS/Within Bank Payee	transfer		14-10-2022	14-10-2022	Recalled

11. Trade Finance:

Click on 'Trade Finance Services'

A. Letters of credit:

- ✓ List of issued LCs can be viewed.
- ✓ Status of Amendments in LCs awaiting acceptance can be viewed.

Trade Finance: Trade Finance Services > Letters of Credit > View Issued LC

Personal Settings Mails Trade Finance ASBA

My Accounts

Trade Finance Services

Letters of Credit

Bills

Collections

Guarantees

Financing

Account

Account Type: All

View Issued LC

No records fetched

Option : View Issued LC OK

Search Criteria

LC Number:

Issued Date From(dd-MM-yyyy) Issued Date To(dd-MM-yyyy)

Status: All (Excluding closed)

Beneficiary Name:

Search

- ✓ Advised LCs can be viewed.

View Advised LC

Option : View Advised LC OK

Search Criteria

LC Number:

Issued Date From(dd-MM-yyyy) Issued Date To(dd-MM-yyyy)

Status: All (Excluding closed)

LC Amount from: All

LC Amount To:

Issuing Bank Name:

Search

B. Bills:

- ✓ Status of Bills awaiting acceptance can be viewed.
- ✓ List of Lodged Bills can be viewed

Trade Finance: Trade Finance Services > Bills > Bills

Bills

Option : Select OK

Select

View Bills Awaiting Acceptance

View Lodged Outward Bills

View Advised Inward Bills

View Bills Awaiting Acci

View Bills Awaiting Acceptance

Option :

Search Criteria

Bill Number:		
Bill Lodgment Date Range:		
From(dd-MM-yyyy):		To(dd-MM-yyyy):
Bill Due Date From(dd-MM-yyyy):		Bill Due Date To(dd-MM-yyyy):
Beneficiary Name:		
Bill Amount From:	All	
		Bill Amount To:

View Outward Bills

 No records fetched

Option :

Search Criteria

Bill Number:		
Bill Lodgment Date Range:		
From(dd-MM-yyyy):		To(dd-MM-yyyy):
Bill Due Date From(dd-MM-yyyy):		Bill Due Date To(dd-MM-yyyy):
Status:	All (Excluding Closed)	
Beneficiary Name:		
Bill Amount From:	All	
		Bill Amount To:
Outstanding Amount From:	All	
		Outstanding Amount To:

✓ Advised Bills can be viewed:

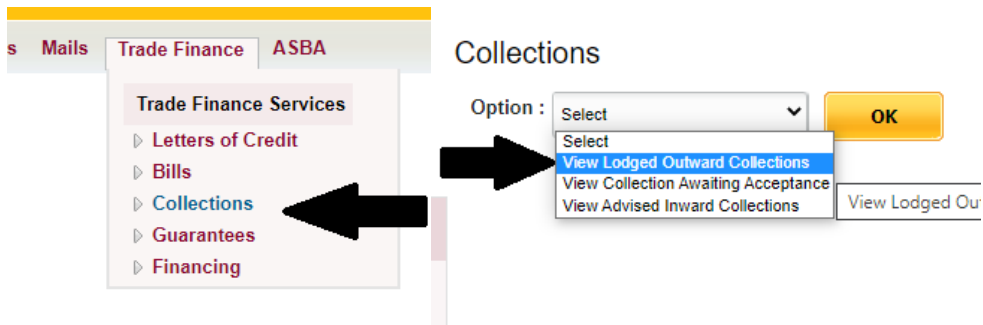
Option :

Search Criteria

Bill Number:		
Bill Lodgment Date Range:		
From(dd-MM-yyyy):		To(dd-MM-yyyy):
Bill Due Date From(dd-MM-yyyy):		Bill Due Date To(dd-MM-yyyy):
Status:	All (Excluding closed)	
Beneficiary Name:		
Bill Amount From:	All	
		Bill Amount To:
Outstanding Amount From:	All	
		Outstanding Amount To:

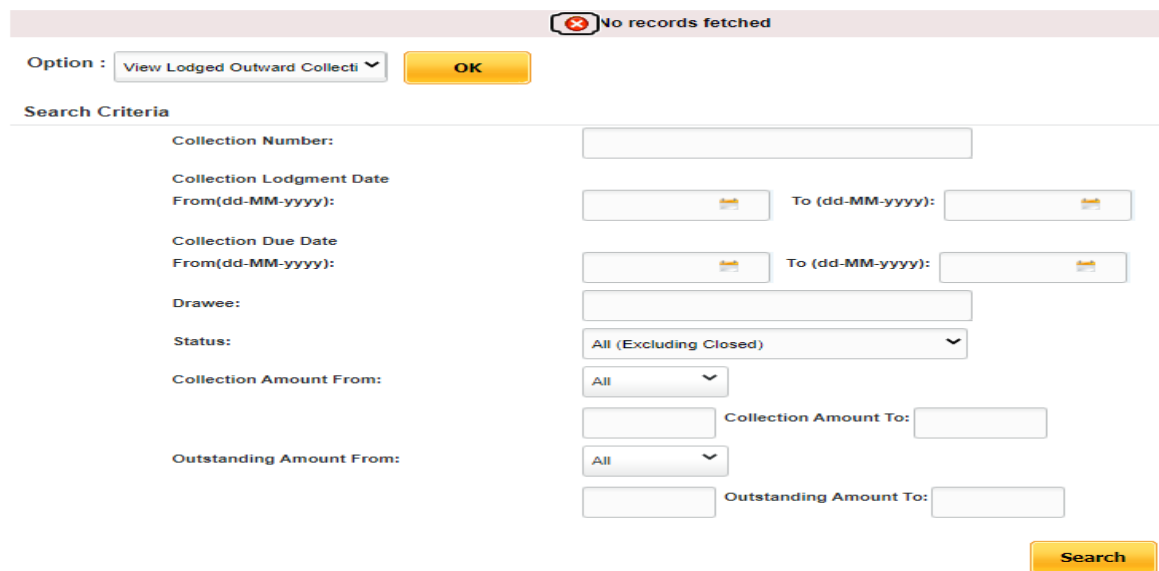
C. Collections:

- ✓ View Lodged collections.



The screenshot shows the 'Collections' menu in the Punjab National Bank interface. The 'Collections' option is selected in the 'Trade Finance Services' dropdown. An arrow points to the 'View Lodged Outward Collections' option in the 'Option' dropdown menu.

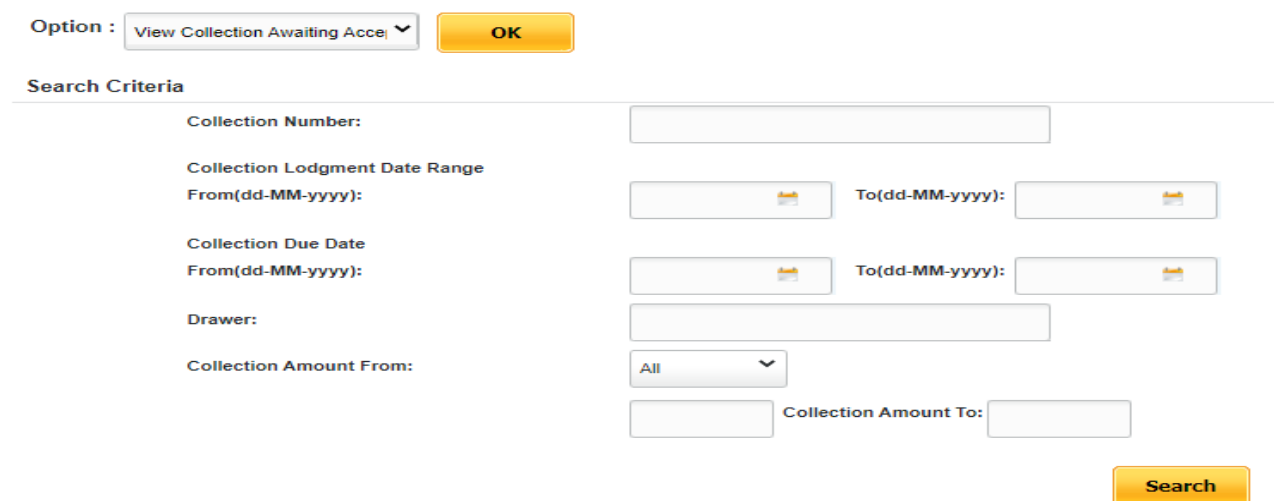
View Lodged Collections



The screenshot shows the 'View Lodged Collections' form. The 'Option' dropdown is set to 'View Lodged Outward Collections'. The 'Search Criteria' section includes fields for Collection Number, Collection Lodgment Date Range, Collection Due Date Range, Drawee, Status, Collection Amount From, and Outstanding Amount From. A 'Search' button is at the bottom right.

- ✓ View Collection Awaiting Acceptance:

View Collections Awaiting Acceptance



The screenshot shows the 'View Collections Awaiting Acceptance' form. The 'Option' dropdown is set to 'View Collection Awaiting Acceptance'. The 'Search Criteria' section includes fields for Collection Number, Collection Lodgment Date Range, Collection Due Date Range, Drawer, Collection Amount From, and Collection Amount To. A 'Search' button is at the bottom right.

✓ View Advised Collections.

View Advised Collections

 No records fetched

Option : View Advised Inward Collectio OK

Search Criteria

Collection Number:

Collection lodgement Date Range:
From(dd-MM-yyyy): To(dd-MM-yyyy):

Collection Due Date:
From(dd-MM-yyyy): To(dd-MM-yyyy):

Drawer:

Status: All (Excluding Closed)

Tenor: All

Collection Amount From: All

Collection Amount To:

Outstanding Amount From: All

Outstanding Amount To:

Search

D. Bank Guarantees:

✓ List of issued Guarantees can be viewed.

Settings Mails Trade Finance ASBA

Trade Finance: Trade Finance Services > Guarantees > Guarantees

Trade Finance Services

- Letters of Credit
- Bills
- Collections
- Guarantees**
- Financing

Option : Select OK

View Issued Guarantees

View Issued Guarantees

 No records fetched

Option : View Issued Guarantees OK

Search Criteria

Guarantee Number:

Issued Date From(dd-MM-yyyy): Issued Date To(dd-MM-yyyy):

Guarantee Type: All

Status: All excluding closed

Beneficiary Name:

Search

E. Financing:

- ✓ Request for Packing Credit Account.
- ✓ Request for Import Finance.

Financing

Trade Finance Services

- ▶ Letters of Credit
- ▶ Bills
- ▶ Collections
- ▶ Guarantees
- ▶ **Financing**

You do not have any accounts linked for the given criteria

Search Criteria

Account Nickname:

Account Number:

Account Currency:

Account Type:

Search

12. Using Digital Certificate as Additional Factor of Authentication:

- Install Digital Certificate on your PC.
- Click on '**General Services**' → '**Service Requests**' → Select '**New Requests**' & click on 'OK' → Click on '**Digital Certificate-Enroll**' option → Click on '**Enroll**' → Web Signer window will be displayed → Select the Digital Certificate & Click **OK** → Confirm the details by clicking '**Submit**'
- Note down the reference ID & request the branch for approving the same for admin user. For other users admin user can approve the same.

General Services

- ▶ **Service Requests**
- ▶ Positive Pay Service
- ▶ Inquiry Facility
- ▶ Income Tax e-Filing Login

General Services: General Services > Service Requests > Service Request

Service Request

Option :

OK

New Requests

New Requests

Request Type

- Digital Certificate - Enroll**
- Digital Certificate - Un-Enroll
- Operative Accounts - Destroy Cheque
- Request For Mobile and Email Update

Enroll For DSC

Option :

OK

Enroll for DSC

To Register for DSC please click on the "Enroll" Button.

Corporate ID:

User ID:

User Name :

Mobile Number :

Email Id :

Enroll

Request Confirmation

Option :

Confirm DSC Enroll

To Confirm DSC Registration please click on the "Submit" Button.

Certificate Serial No :	FormManagementFG.CERTSRLNO
Certificate Common Name :	FormManagementFG.CERTCMNAME
Certificate Issuer Name :	FormManagementFG.CERTISSUER
Certificate Expiry Date :	FormManagementFG.CERTEXPDATE

Please Note:

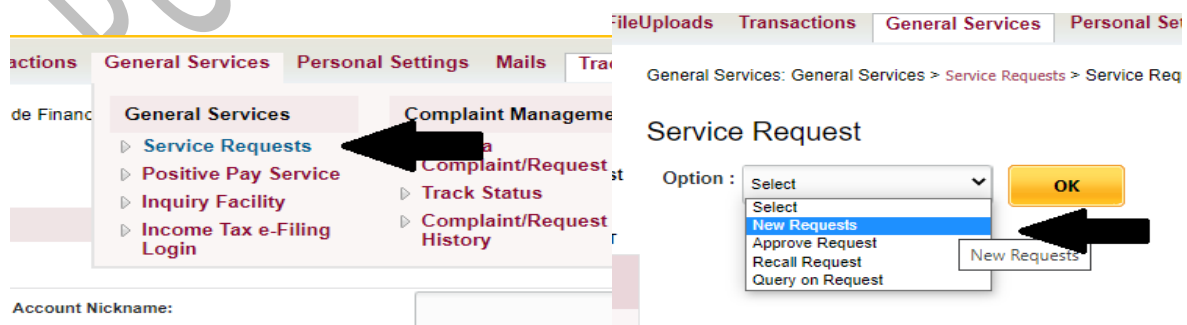
- Once the user is enrolled for Digital Certificate, the user will be validated through Digital Certificate authentication on every Login attempt.
- Java 1.6 or above should be enabled on your browser to register for digital certificate.
- Browser should be internet explorer.

13. Logging in Using Digital Certificate:

- Enter **Corporate ID** and **User ID**, click on '**Continue**' → Enter '**Login Password**' → Click on '**Login using Digital Certificate**' button → Web Signer window will be displayed. Select the Digital Certificate & Click OK → On validation of Digital Certificate, user will be logged in.

14. Digital Certificate-Deregistration:

- Click on '**General Services**' → '**Service Requests**' → Select '**New Requests**' & click on '**OK**' → Click on '**Digital Certificate-Unenroll**' → Type reason & Click on '**De-Register**' button → Confirm the details by clicking '**Submit**'.
- Note down the reference ID & request the branch for approving the same for admin user. For other users admin user can approve the same.
- User will be de-registered for using Digital certificates.



The screenshot shows the Punjab National Bank web portal. The 'General Services' menu is expanded, and 'Service Requests' is selected. The 'Service Request' form is displayed with a dropdown menu showing 'New Requests' selected. An arrow points to the 'New Requests' option in the dropdown.

New Requests

Request Type

Digital Certificate - Enroll

[Digital Certificate - Un-Enroll](#)

Operative Accounts - Destroy Cheque

Request For Mobile and Email Update

De-Register DSC

Option :

OK

De-Register DSC

To De-Register DSC please click on the "De-Register" Button.

Corporate ID:

TEST

User ID:

User Name :

Mayank Mehra

Reason :

De-Register

Request Confirmation

Option :

OK

Confirm DSC De-Registration

To Confirm DSC De-Registration please click on the "Submit" Button.

Corporate Id:

User Id:

User Name :

Reason :

TEST

Mayank Mehra

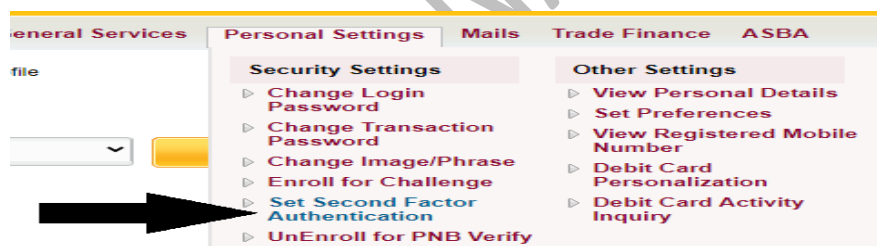
test

Submit

15. Set Second Factor of Authentication:

PNB's Corporate Internet Banking provides the provision for choosing second factor of Authentication i.e. either OTP or Digital Certificate for verifying transactions. By default OTP will be the the second factor of authentication. Once user enables 'Digital Certificate' then he/she can choose between 'OTP' or 'Digital Certificate' as second factor of authentication.

- Login with **Corporate ID, User ID & Password** → Click on 'Personal Settings' → **'Set Second Factor Authentication'** → Enable/Disable, OTP or DSC (Digital Certificate) for various transaction types → Click on **'Submit'** for confirming the same



16. Update Admin User details:

- Click on **Corp Admin** → Click on **'Update Contact Details'** → Enter **Mobile Number** and **Email ID**
(If SMS Alerts are not being received on Mobile Number that is to be updated. Click on **'General Services'** → **'Service requests'** → **'New Request'** → **'Update Contact Details'**).
- Click on **'Continue'** → **'Confirm'**

Mails Trade Finance Corp Admin

Corp Admin: Corporate Administration > Update Contact Details > Update Contact Details

Your Contact Details

Corporate ID:* TEST

User ID:*

Mobile Number:*

Email ID:*

Continue

Corp Admin: Corporate Administration > Update Contact Details > Update Contact Details

Your Contact Details

Corporate ID:* TEST

User ID:*

Mobile Number:*

Email ID:*

Confirm

17. General Services:

General Services

General Services: General Services > Service Requests > Service Request

Service Request

Option: **Select**

OK

Operative accounts destroy cheque:

New Requests

General Services: General Services > Service Requests > Destroy Cheque

Option: **New Requests** **OK**

Destroy Cheque

Option: **New Requests** **OK**

Request Type

Digital Certificate - Enroll

Digital Certificate - Un-Enroll

Email Statement De Registration

Email Statement Registration

Operative Accounts - Destroy Cheque

Request For Mobile and Email Update

Request New Cheque Book

Destroy Cheque

Account:* **Select**

☒ **Destroy Cheque:** Cheque Number:

☐ **Destroy Multiple Cheques:** Start Cheque Number: End Cheque Number:

Continue

Approve Request:

- Approve the requests pending for approval

General Services: General Services > Service Requests > Service Request

Service Request

Option :

Approve Requests

Option :

Request Approval List

Request Type	Number of Records Awaiting Approval
Request New Cheque Book	1

General Services: General Services > Service Requests > Approve/Reject Request

Approve/Reject Request

Option :

Requests Pending Approval

Select	Reference ID	Account	Submitted By	Date of Submission
☒	2060528			11-07-2022

Download Details As:

Recall Request:

- Recall the service requests available for recall

Recall Requests

Option :

List of Recall Requests

Select	Reference ID	Date of Submission
☒	1061577	24-07-2020
☐	723040	23-09-2019

Request Details

Option :

Request for Mobile and Email Id Update

Reference Id: 1061577
 Corporate Id: TEST
 User Id:
 Mobile Number:
 Email Id: abc@gmail.com

Query on request:

- Check the history of a request or cancel it.

Query On Requests

Option :

Search Criteria

Request Type:
 Date From(dd-MM-yyyy): Date To(dd-MM-yyyy):
 Reference ID:
 Status:

Search Results

Displaying 1 - 10 of 10 r

Reference ID	Request Type	Requested Date	Status	Enterer
11725	Feedback	03-11-2015	Pending	
9958	Feedback	11-10-2015	Pending	

feedback

Option :

OK

Request Details

Overall Experience 1
Round the Clock Availability 2
Response Time 3
Success Rate 4
Availability of Help/Information 4
request Type: FDK
product id: FINACLECORE

History

Cancel Request

Back

Income Tax e-Filing:

General services → 'Income Tax e-filing Login' → Select account & Click on 'Submit' →

General Services: General Services > Income Tax e-Filing Login > EFiling Home

EFiling Home

Search Criteria

Account Number :

Select checkbox & click on 'Login to e-Filing' → Page is redirected to income tax e-filing portal of government of India

General Services: General Services > Income Tax e-Filing Login > Preview Confirmation Details

Preview Confirmation Details

Confirmation Details

Selected Account Number :

PAN(Permanent Account Number) :

You will be directed to EFiling website in a separate window. Please click 'Login to proceed.

Terms and Conditions

☒ I agree to use the facility of income tax e filing provided through internet banking.

GSTN Registration:

This can be used to link your GSTN to your account.

General services → GSTN Registration → Select customer ID → Click on 'Continue' → Enter all the details → click on 'Continue' & authenticate.

General Services: General Services > GSTN Registration > GSTN Registration

GSTN Registration

Customer ID:

Registered list

Select	Customer ID	Customer Name	GST Number	PAN	Account Number	Status
☒						Successfully Registered

Displaying 1 - 1 of 1 results

GSTN Registration

Customer Id:*	
Pan Number:	
Customer Name:*	
GST Number:*	
Address:*	
Email Id:*	
Account Number:*	Select
State:*	Select

☒ Set this as default GST Number Continue

Complaint Management:

General Services	Personal Settings	Mails	Trade Finance	C
General Services	Complaint Management			
- Service Requests - GSTN Registration - Inquiry Facility - Stop Cheque - Income Tax e-Filing Login	- Raise a Complaint/Request - Track Status - Complaint/Request History			

NIRBAN GUHA INR 0.00 Cr.

General Services: Complaint Management > Raise a Complaint/Request > New Complaint/Request

New Complaint/Request

Account Type*	☒ Own Accounts ☐ Other Accounts
Request Type*	Select
Select Category*	Select
Select Category Type*	Select
Select Category Sub-Type*	Select
Select Account	
Customer Name	Leema Roselin
Mobile Number (E.g 91-9888141219)*	-
E-Mail Id*	
Pin Code*	
Remarks	

Continue

General Services: Complaint Management > Track Status > View Status of Complaint/Request

Track Status

Enter your complaint/request reference no. *

Search

View Complaint/Request History

st Search Criteria

Date From (dd-MM-yyyy): 18-11-2021

Date To (dd-MM-yyyy): 18-11-2022

Search 

Please note:
 1. Please click on CRM Reference No. to track the status of your complaint/service request.
 2. Please click on IBS Reference No. to check the details of your complaint/service request.

18. Security Features:

- Set Login Time restrictions.
- Manage Beneficiaries-You Can Add/Modify/Delete the beneficiaries receiving funds from your accounts.
- Various Level of Limits E.g. Overall Account Level, User Level, No. of beneficiaries, Type of Transactions etc.
- Additional Factor of Authentication in the form of One Time Password or Digital Certificate.
- In order to further strengthen our Internet Banking system and make the system more secure from various cyber-attacks, **"PNB IBS Shield"** has been introduced for all corporate users. Under IBS Shield, a User has to set his image, Phrase & register for seven Challenge questions.
- **"VeriSign Secure site"** certification from Safe Script Ltd. All information sent to this site is encrypted and protected from third parties.
- Passwords are cryptic and difficult to crack (Combination of Alpha-numeric & special character)

19. Safeguards:

- Do not reveal password(s) over phone, mail etc. to any person including Bank.
- The passwords can be changed as frequently as you wish.
- An alert on your Home page shows the expiry periods for your passwords, the moment you log in. Please change the password(s) before the passwords are expired or when the system prompts you to do so.
- Do not click on website links/attachments in un-known /suspicious emails. These links may take you to replica of bank's website and ask for keying in your user id & password(s). Bank will never send any e-mail requesting to provide User Id/Password and other sensitive information.
- In case of doubt, reconfirm the PNB's website by double clicking the **"padlock"**  symbol/icon at the bottom right of the web page to ensure the site is running in secure mode before you input any confidential/sensitive information.
 - Clicking on the "padlock" symbol/icon and server certification will display details of the server certification in favour of Punjab National Bank.

- To ensure a safe and genuine login, always enter bank's website through www.pnbindia.com
- In case you receive any call, please confirm that the call is from authorized person of the bank.

20. Contact Us:

Contact centre:

1800 103 2222/ 1800 180 2222 (All India Toll Free Number)

0124-2340000(Tolled Number, Accessible from mobile also)

Email ID:

ibshelpdesk@pnb.co.in, ibscorporate@pnb.co.in

21. Flowcharts for quick reference:

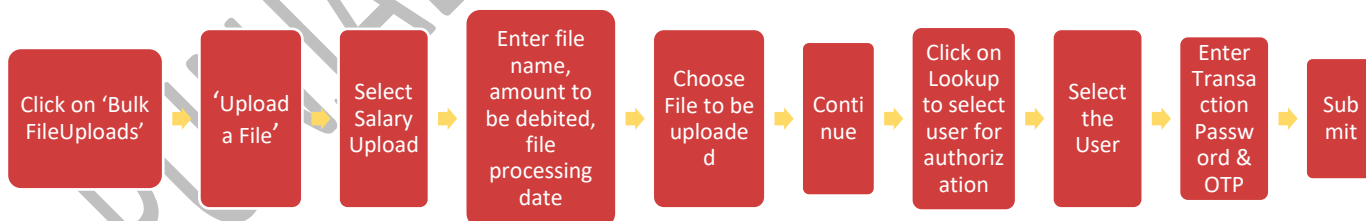
1. How to get Admin User ID & Password (for details click [here](#)):



2. How to create other users (for details click [here](#)):



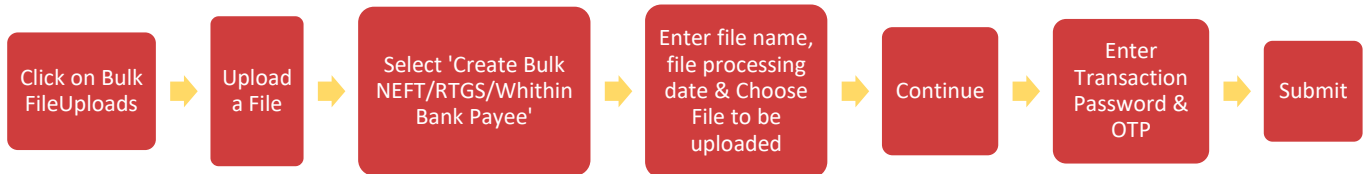
3. Bulk PNB to PNB transfer - uploading the file (for details click [here](#)):



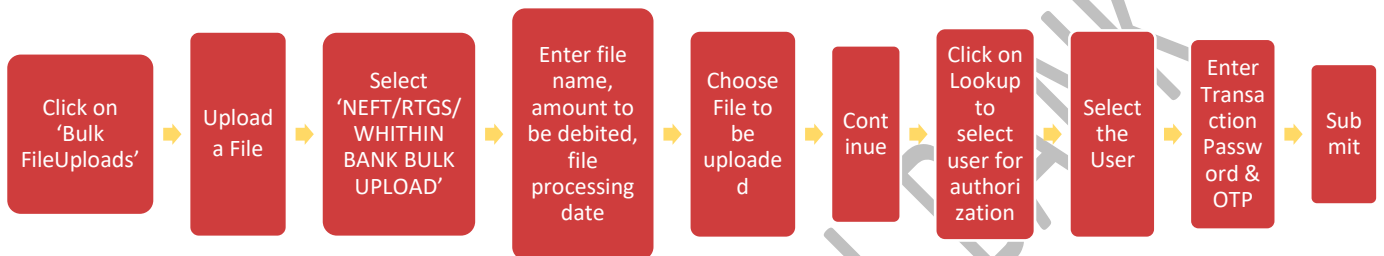
4. Verify the Bulk PNB to PNB transfer file with approver (for details click [here](#)):



5. Bulk Beneficiary Addition (for details click [here](#)):



6. Bulk NEFT/RTGS transfer - uploading the file (for details click [here](#)):



7. Verify the Bulk NEFT/RTGS transfer file with approver (for details click [here](#)):

