

## **Retail Internet Banking- Frequently Asked Questions**

SN	FAQ	ANSWER
1.	Which Account holders are eligible for the Internet Banking?	The customers maintaining SF,CA, CA(Overdraft) in case of retail customers may avail the services, provided the accounts are fully KYC compliant (with regard to KYC Compliance, customer may take up with your branch)
2.	What is required to use the services?	To use the services, one requires: <ul style="list-style-type: none"> <li>- Any electronic device (eg. Computer, Laptop, smartphone or Tablet) with Internet Connection</li> <li>- Compatible Browser</li> <li>- Debit Card or Aadhar registered with bank (for online self-registration through Internet Banking website)</li> </ul>
3.	How to register for Internet Banking Services?	The eligible customers may get registered for the Internet Banking Services through online mode using New User option on Retail Login Page or through branch
4.	Whether PNB-Internet Banking is available to account holder's only.	Yes, if not customer of bank, account can be opened at any branch.
5.	What is my user-id?	If you are a Retail IBS User, the Customer Id issued by PNB will be your User Id for Internet Banking Services. (The Customer Id is also mentioned in the 2nd page of your account pass book). There is a link "Know your user id" on internet banking home page to retrieve user id.
6.	Is PNB's Internet Banking Secured?	Yes, provided all precautions are taken and safeguards are followed while accessing Internet Banking.
7.	How can I contact Internet Banking helpdesk?	One can contact Call Centre (Toll free – 18001800/18002021) or email to <a href="mailto:ibshelpdesk@pnb.co.in">ibshelpdesk@pnb.co.in</a>
8.	Facilities available through Internet Banking?	Funds Transfer (Inter & Intra bank), bill payment, account details, statement of accounts, online FD/RD, Internet certificate, Schedule your transaction, Apply for Mutual fund/Insurance, Submit 15G/H, Submit LRS request etc.
9.	Can one transfer funds to loan accounts	Yes, to specific loan accounts- Home Loan, Car Loan & Education Loan only.
10.	Can one transfer to PNB-Credit card and PPF accounts?	Yes, through Internet banking transaction can be made to linked credit cards and PPF account.
11.	Are there alerts for undertaking transactions through PNB's Internet Banking?	Yes, SMS alerts are received on the registered mobile number and on registered e-mail id also, if customer gives consent for the same.

12.	<i>How transactions are authenticated in Internet Banking?</i>	<i>Transactions are authenticated by using transaction password and OTP.</i>
13.	<i>Does system display error?</i>	<i>Yes, the system displays error in case something is not correct and guides the customer accordingly.</i>
14.	<i>Can transactions be made immediately after enrolling/activating transactions in Internet Banking?</i>	<p><i>In Retail Internet Banking, for security purpose, the maximum amount for first financial transaction after enrolment or activation of the transactions has been limited to ₹10,000/-</i></p> <p><i>After first financial transaction, the next financial transaction can be initiated by the customer only after completion of cooling period of 24 hours.</i></p> <p><i>The customer can however make following type of transactions after enrolment/ activation of transactions-</i></p> <ul style="list-style-type: none"> <li>i) Transfer to own PPF account</li> <li>ii) Transfer to own Sukanya Samriddhi account</li> <li>iii) Transfer to own Savings/ Current/ Overdraft/ Loan accounts / Credit Card</li> <li>iv) Sovereign Gold Bond Purchase</li> <li>v) ASBA</li> <li>vi) Opening of Term Deposit (FD/RD) accounts</li> <li>vii) Tax Payments to Government sites integrated with PNB</li> </ul>

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