Frequently Asked Questions for the PNB C@shNet One-Time PIN (OTP)

1.   What is PNB C@shNet's One-Time PIN (OTP)?

The One-Time PIN (OTP) in PNB C@shNet is a six (6)-digit system-generated personal identification number (PIN) sent to your registered mobile number or email address as registered in PNB C@shNet. It is an additional security feature that strengthens the authentication process for potential fraud prevention. You will be required to enter the OTP when performing the following:

- Login
- First authorization within the login session (for Checker access only)
- Forgot password

2.   Where will I expect to receive the OTP?

The OTP may be sent to your registered mobile number or email address as enrolled in PNB C@shNet. You will be prompted by the system where the OTP is sent. By default, it is sent to your registered mobile number.

You may also opt to redirect the OTP to your registered email address by selecting the Send OTP to my Registered Email button. If problem persists, please email PNB Corporate Care (corporatecare@pnb.com.ph) for assistance.

3.   What is an OTP Reference Number?

An OTP Reference Number is uniquely assigned for each user transaction mentioned in item 1 above. It aims to help the user to avoid confusion on the OTP to be keyed in. It is shown in the top left portion of the PNB C@shNet OTP prompt on-screen and in the message where OTP is expected be received (via mobile/SMS or email notification).

Please ensure that both reference numbers match when typing in the OTP to ensure smooth processing of your transaction.

4.   What happens if an OTP is not entered immediately?

The OTP shall expire if not entered within five (5) minutes. If this happens, you may get a new OTP by clicking the Regenerate OTP button.

5.   What happens if I accidentally input a wrong OTP?

You are only given three (3) times to input an OTP. After three (3) consecutive unsuccessful attempts, your access will be locked.

To request unlocking of access, please email us at corporatecare@pnb.com.ph using your registered email address and indicate the following details:

> Email Subject : REQUEST TO UNLOCK USER ID
> Email Message : Company Name, Group ID number and User ID

6.   What should I do if I did not receive the OTP?

Expect to receive the OTP within 5 minutes. If you did not receive the OTP, you may select Regenerate OTP button to get a new one.

If you expect the OTP via email, please initially check your Spam or Junk E-mail folder just in case it was inadvertently delivered there instead of your Inbox. If this happens, select the email message and click *Not Junk* or *Not Spam*, which will allow future messages to get through to your Inbox.

We also recommend that you add no-reply@pnb.com.ph to your 'Approved Sender' list which can be set-up within your email client.

7.   What should I do if I changed my mobile number or email address?

Please update your contact details through the PNB C@shNet Enrollment Forms and submit the form duly signed by your company's authorized signatory/ies to your Relationship Officer or branch of account. They may ask for updated documents to fulfill processing of the request.

Remember to include the Country Code (eg. +63 for Philippines) when indicating your mobile number in our enrollment form.

8.   Will I still receive my OTP if I am out of the country?

You will get your OTP if your registered mobile number or local mobile number on international roaming is enabled to receive SMS.

9.   Is the OTP free of charge?

Yes, OTP is always free. It shall not be charged to your mobile phone bill regardless of your location and the number of times you transact online.

10.   Can I request to disable the OTP feature in my account in PNB C@shNet?

No. All users of PNB C@shNet are required to use their assigned OTP to secure and complete their online transactions.

11.   What should I do if I receive PNB C@shNet's OTP without initiating any activity in PNB C@shNet?

Report the incident immediately to PNB Customer Care at (02) 573-8888, selecting the option for PNB C@shnet or other corporate account concerns, or email corporatecare@pnb.com.ph.