PNB EMV Debit Mastercard – One–Time PIN (OTP) FAQs

1. **What is a One-Time PIN (OTP)?**
   The One-Time PIN (OTP) is a unique six (6) – digit system-generated password sent to your registered mobile number via SMS for your online transactions using your PNB EMV Debit Mastercard. It is an additional security feature that strengthens the authentication process to minimize potential fraud or unauthorized transactions.

2. **How do I use this feature?**
   Each time you make an online purchase you will be required to enter a One-Time PIN (OTP) to proceed on each of your online transactions using your PNB EMV Debit Mastercard.

3. **How do I register or update my mobile number to receive OTP?**
   You must update your contact details by visiting any PNB Branch nearest you for your convenience. Only your registered mobile number will receive an OTP.

4. **What happens if an OTP is not entered immediately?**
   The OTP will 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, you will be required to regenerate a new OTP.

6. **Where will I expect to receive the OTP?**
   The OTP will be sent to your registered mobile number. If you have concerns or issues with your OTP, please call PNB Customer Care Hotline at (02) 573-8888.

7. **What should I do if I did not receive the OTP?**
   Expect to receive the OTP via SMS within five (5) minutes. If you did not receive the OTP, you may select "Regenerate OTP" button to get a new one.

8. **What should I do if I changed my mobile number or email address?**
   Please update your contact details through any PNB Branch.

9. **Will I still receive my OTP if I am out of the country?**
   You will get your OTP if your registered mobile number is enabled for international roaming to receive SMS.

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

11. **Can I request to disable the OTP feature in my PNB Debit account?**
    No. All users of PNB EMV Debit Mastercard are required to use their assigned OTP to secure and complete their online transactions.

12. **What should I do if I receive an OTP without initiating any activity?**
    You should immediately call the PNB Customer Care Hotline at (02) 573-8888 to report the incident.