

@ – Banking: ATM User Guide

How to use the PNB Automated Teller Machine (ATM)

1. Insert your card in the ATM card slot as shown in the instructions indicated in the machine.

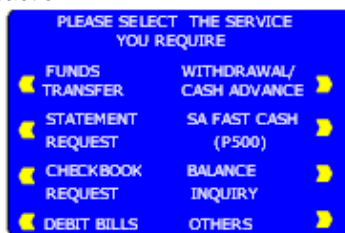


2. Key in your Personal Identification Number (PIN). Cover the keypad with your other hand when entering the PIN and transaction amount.

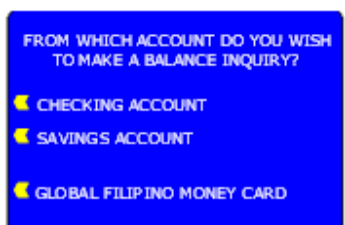


3. Choose your desired transaction.

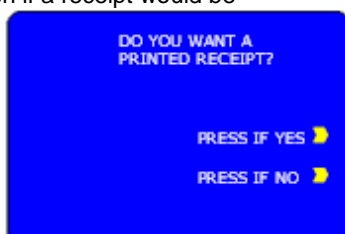
Please follow the succeeding instructions on the screen for the particular type of transaction chosen.



4. Select account type e.g. for balance Inquiry



5. Choose your desired option if a receipt would be issued by the machine for the transaction ("Yes" or "No").



6. You will be asked if you would like another transaction. Choose "Yes" if you wish to transact again. If you are done, choose "No".

7. Don't forget your ATM card and the receipt after your transaction.

Services Available via PNB ATM

Funds Transfer

This allows you to transfer money immediately from your account to another PNB account or to an account with Megalink member banks (list of affiliated banks is available in the ATM menu). No need for prior enrollment of the recipient or target accounts.

Statement Request

You may file a request for a copy of your statement of account via ATM which can be picked up on the same day at your maintaining branch (subject to a corresponding service charge to be deducted from your balance).

Checkbook Request

Reorder checkbooks for your checking accounts which shall be available for pick-up at your PNB branch three (3) weeks from date of request.

Debit Bills

This gives you the convenience of paying your bills to enrolled or non-enrolled merchants. The list of allowed merchants is available in the ATM menu.

Withdrawal/Cash advance

Withdraw cash from your deposit accounts or make a cash advance transaction with your credit card accounts.

SA Fast Cash (P500)

Get P500 cash instantly without the need to key-in the amount when making the withdrawal transaction.

Balance Inquiry

This option lets you know how much balance is in your account.

Others

Change of your ATM Personal Identification Number (PIN) falls under this option. For additional security, you may want to regularly change your PIN.

Security Tips on Using the ATM

- Use ATMs located in places familiar to you and where you feel secure. Avoid using ATMs in poorly lit locations or hidden areas.

- Make sure you are ready with your card upon approaching the ATM. Avoid searching for your ATM card only when you're already in front of the machine.
- If an ATM seems to have been tampered or altered, use another ATM. Report the suspicious ATM to the bank for their immediate attention.
- Memorize your PIN, do not write it on the ATM card itself. Should you need to write it down, do not keep it in your wallet or purse where your ATM is also kept. Never divulge your PIN to anyone at any time for any reason. Make sure that your PIN is hard to guess, avoid using personal information (e.g. birthdays) or consecutive numbers.
- Make sure there is no one near you who could look over your shoulder to see what you are typing. Cover the keypad with your other hand when entering the PIN and transaction amount.
- If the ATM is not functioning properly, cancel your transaction and use another ATM. You may report such problem to the bank.
- After your transaction, put your card and cash away immediately. Do not expose or count your money while in view of others.
- Get the transaction receipt and keep it. You may use it in reconciling your account statements to verify if all charges are correct and to check for any suspicious activity.
- Do not let others use your ATM card. In case of lost or stolen cards, immediately notify the Bank to block your ATM card.

Please keep in mind the guidelines for the care and use of your PNB ATM card

- DO treat your ATM card like cash. Always keep the card in a safe place to prevent theft, loss or misuse.
- Upon receipt of the PIN mailer, immediately change the PIN with a number of your choice via any PNB ATM.
- DO report lost or stolen cards immediately.
- Memorize and keep your PIN a secret. DON'T write the number on your card.
- DO NOT let others transact for you as this will compromise your PIN.
- DO NOT tamper or allow anyone to tamper with your ATM card.
- DO NOT expose your card's magnetic strip to magnetic objects. This will make your ATM card unusable.

(Reference: BSP Circular 542)