

PVB Digital Banking
Frequently Asked Questions (FAQs)
 (as of August 14, 2023)

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ABOUT PVB DIGITAL BANKING

What is the PVB Digital Banking?

The PVB Digital Banking is a secure electronic banking facility of PVB that allows its clients who enrolled to the service to perform various transactions on their accounts using electronic devices such as mobile phones, internet-enabled laptops or other devices with internet browser.

PVB Digital Banking can be accessed through the PVB website at www.veteransbank.com.ph. It can also be accessed in the future through the PVB Mobile Banking App which can be downloaded via App Store or Google Play Store.

FEATURES

The following features are currently available:

View Account Balance

You may view the real-time balances of all your PVB accounts, including savings, checking, time deposit and loan accounts. The balances are updated as of the date and time of your inquiry.

View / Download / Search Transaction History

You may view, download, and search the details of your accounts' financial transactions for the past ninety (90) days. Transaction history may be downloaded in CSV and PDF formats.

The following features will be enabled in the future. PVB will send an advisory once these features become available:

Download Account Statement

This feature is applicable for statement-based accounts (e.g. current or checking accounts). You may download account statements for the past three (3) months.

Fund Transfer

You may transfer funds from your own accounts to other PVB accounts or to other local banks provided that there are sufficient cleared or withdrawable funds available in your account and the transactions are within the allowed limits set by the Bank or you as the user.

What types of fund transfers can I make and which currencies can I use?

You can transfer funds within your own accounts or to other PVB accounts in the same currency (Php or USD). Cross-currency transfers are not allowed. Interbank fund transfer is only available in Philippine Peso currency.

Is there a limit to the amount I can transfer?

PVB has default limits for fund transfers:

Type of transfer	Default Daily Limit
Transfer to Own Accounts	Unlimited
Transfer to Other Accounts	Php 50,000
Transfer to Other Banks via InstaPay	Php 50,000
Transfer to Other Banks via PESONet	Php 200,000

You may also set your own preferred limit through the Daily Limit management module.

Are fund transfers done in real-time?

Transfers within PVB accounts and InstaPay transfers are processed real-time while PESONet transfers are processed within the same day. Please refer to the table below for the turnaround time of processing for the different fund transfer types:

Transfer Type	Turnaround time of processing
Transfer to Own Accounts	Real time
Transfer to Other Accounts	Real time
Transfer to Other Banks via InstaPay	Real time
Transfer to Other Banks via PESONet	Same day credit if transfer is done within the 2PM cut-off time from Mondays to Fridays. Transfers done after the cut-off time including transfers during weekends and holidays are credited on the next banking day.

Bills Payment

You can make payments to various billers such as utility, telco, credit card, financing companies, insurance and other billers.

Which bills can I pay online?

Below are the billers you can pay online:

Credit Card Companies	Utility/Telco	Financial Services/Other Bank Loans	Insurance
AUB Credit Cards	Globe Telecoms	CBS Loans	AXA Philippines
BDO Credit Cards	Innove Communications	Citi Personal Loans	Allianz PNB Life Insurance, Inc,

Bankard, Inc./RCBC	Manila Water Company	Citifinancial	Fortune Life
Card Services (Citibank)	Maynilad Water Services	Great Life Financial	FWD Life Insurance
Chinabank Credit Card	Meralco	HSBC PL	Manulife Chinabank
Citibank Visa/Mastercard	PLDT	Manulife Financial Plans	Manulife Philippines
East West Card	Prime Water	PSBank Loans	Paramount Life
Equicom Savings	SkyCable Home/ZPDee	Sterling Bank Loans	Philippine Prudential Life
HSBC Cards	Smart Telecommunications	Toyota Financial	Pioneer Life Inc
Maybank Credit Card	Subic Water		PruLife U.K. Insurance
Metrobank/PS Bank Card	VECO Visayan Electric Company		Standard Insurance
PNB Credit Cards			Sun Life Grepa
Robinsons Credit Card			SunLife of Canada
Security Bank Credit Card			
Union Bank Credit Card			

Do I need to enroll the bills that I want to pay through the PVB Digital Banking Service?

No. There is no need to enroll the bills. You may pay bills anytime.

Can I save my payment details for my future transactions?

Yes. You may save your payments as template so you don't have to re-input your biller account number every time you make a payment.

Can I pay someone else's bill?

Yes. Just provide the necessary details to successfully complete the transaction.

When is my payment posted to my biller subscriber account?

Payments initiated through the PVB Digital Banking are debited real-time from your deposit account with PVB. Posting to your subscriber's account (e.g. Meralco Customer Account Number, Globe Postpaid Account) usually takes 2-3 days from the transaction date. The turnaround time for posting depends on the biller.

Check Stop Payment

For clients with existing checking accounts with PVB, a Stop Payment Order for a check which has not been paid as of the date and time of such order, may be done, subject to applicable fees.

Daily Limits Management

As a default, the Bank’s default transaction limits below will be applied. If you prefer to set your own limits (e.g. lower than the Bank’s default limits), you may set this through the Daily Limit Management module.

Type of transfer	Default Daily Limit
Transfer to Own Accounts	Unlimited
Transfer to Other Accounts	Php 50,000
Transfer to Other Banks via InstaPay	Php 50,000
Transfer to Other Banks via PESONet	Php 200,000
Bills Payment	Php 200,000

Alerts Management

PVB sends alerts to clients for transactions and activities done through PVB Digital Banking. You also set your own preferred alerts and alerts delivery settings (e.g. SMS, email).

ENROLLMENT

How do I enroll to the PVB Digital Banking Service?

Clients who wish to access their accounts via PVB Digital Banking need to go through the enrollment or registration process. Below are the requirements for enrollment:

1. Active PVB account (savings, checking, time deposit or loan account)
2. Email address (this is where temporary user ID will be sent)
3. Mobile number (this is where temporary password will be sent)

Currently, enrollment is through submission of the following documents through any PVB branch:

- PVB Digital Banking Service Request Form
- Customer Service Request Form (for updating of contact information)
- Acknowledgment of the Available Features of PVB Digital Banking

Who are qualified to enroll to the PVB Digital Banking Service?

PVB clients who have any of the following accounts in ACTIVE status may enroll:

- Individual Checking Accounts (CA) (includes sole proprietorship accounts)
- Individual Savings Accounts (SA) (includes sole proprietorship accounts)
- Individual Foreign Currency Deposit Accounts (FCDU)
- Joint “OR”/Joint “AND” CASA Accounts (Peso or Dollar)
- Individual Term Deposit Accounts (Peso or Dollar)
- Joint “OR”/Joint “AND” Term Deposit Accounts (Peso to Dollar)
- Loan Account

How do I update my registered email address and mobile number with the Bank?

Please visit any PVB branch and accomplish the Customer Service Request Form to update your registered email address and mobile number.

How do I change my initial username and temporary password?

- Log in to PVB Digital Banking using the Log-in button found in the Home Page of PVB's website (www.veteransbank.com.ph)
- Input the initial Username and temporary Password received through email and mobile number
- Input your desired Username and password.
- Input the One-time Password (OTP) sent to your mobile number.
- Log-in using your new username and temporary password.

ACCESS

What are the minimum technical requirements to access the PVB Digital Banking Service?

You need to have at least the following minimum requirements to be able to access the PVB Digital Banking Service:

Any of the web browsers below is supported by the PVB Online Banking platform:

- Chrome latest 3 stable versions on Windows
- Edge latest 3 stable versions on Windows
- Firefox latest 3 stable versions on Windows
- Chrome/Stock browser on Android latest 3 stable versions
- Safari on iOS latest 3 stable versions

Can I access the PVB Digital Banking Service overseas?

Yes, you may access the digital banking service overseas as long as your device has internet access.

How do I change my Password?

You can change your password by doing the following:

- Log in to the PVB Online Banking and click Change Password under the Self-Management menu.
- Create new password then click Submit
- Input the OTP sent to your mobile device to authorize this transaction.

How often can I change my Password?

You will be prompted to change your password every sixty (60) days. You may also change it any time through the Change password menu.

What happens if I forgot my Password?

You may reset your Password in four (4) ways:

- o Visit any PVB branch and accomplish the User maintenance portion of the PVB Digital Banking Service Request Form
- o Email PVB at customercare@veteransbank.com.ph and submit the accomplished PVB Digital Banking Service Request Form using your registered email address

with the Bank. You may download the said form from the PVB website at <https://www.veteransbank.com.ph>

- o Call PVB Customer Care at (02) 79021782; 09178221953; 09985848379
- o Self-service password reset facility is also available. You may click on the ‘Having trouble logging in’ from the Log-in page.

What happens if I forget my Username?

You can request for your Username retrieval through any of the following:

- o Visit any PVB branch and submit the accomplished PVB Digital Banking Service Request Form
- o Email PVB at customercare@veteransbank.com.ph and submit the accomplished PVB Digital Banking Service Request Form using your registered email address with the Bank. You may download the said form from the PVB website at <https://www.veteransbank.com.ph>
- o Call PVB Customer Care at (02) 79021782; 09178221953; 09985848379

Your Username will be sent to your registered email address.

What happens if I get locked out of my User Profile access?

You will be locked out of your account when you reach the maximum number of invalid authentication attempts.

You can unlock your account by requesting the Bank to reset your password through any of the following:

- o Visit any PVB branch and submit the accomplished PVB Digital Banking Service Request Form
- o Email PVB at customercare@veteransbank.com.ph and submit the accomplished PVB Digital Banking Service Request Form using your registered email address with the Bank. You may download the said form from the PVB website at <https://www.veteransbank.com.ph>
- o Call PVB Customer Care at (02) 79021782; 09178221953; 09985848379

Your temporary password will be sent to your registered mobile number.

FEES/ CHARGES

Enrollment and access to the PVB Digital Banking Service is free of charge. However, some transactions are subject to the applicable fees and charges at the time of the transaction.

What are the applicable fees and charges for the transactions?

Please refer to the table below:

Transaction	Fees
Account Balance Inquiry	FREE
View/Download Account Statement	FREE

Transfer Funds within own PVB accounts	FREE
Transfer Funds to other PVB accounts	FREE
Transfer Funds to Other Banks via InstaPay	Php 15
Transfer Funds to Other Banks via PESONet	Php 25
Pay Bills	FREE

SECURITY

How secure is the PVB Digital Banking service?

PVB Digital Banking employs the latest standards in security to ensure that your access is safe and protected. Below are the security features:

Features	Description
1. Enrollment/Registration Requirement	Only pre-registered clients are allowed access to the system.
2. Multi-Factor Authentication	System requires the use of User ID, Password and One-Time PIN (OTP) in order to complete a financial transaction.
3. Device Registration	Clients are given the option to register their mobile devices which will be allowed access to the PVB Mobile Banking App. OTP is required during device registration.
4. Transaction Limits	Only transactions up to the defined limits can be initiated and processed through the system. Clients are also given the option to set-up their own preferred transaction limits.
5. Transaction Alerts	System generates and sends transaction alerts to clients' registered mobile number and email address to notify them of their online banking transactions, including enrollment.
6. Automatic log-out due to inactivity	The system automatically logs out the user for 5 minutes of inactivity.

How does PVB protect my information?

To safeguard all financial and personal information for online banking, PVB uses the multi-factor authentication. On top of User ID and password, an OTP is required for selected transactions.

How secure is my Username and Password?

When you enroll for online access, an initial Username, temporary Password and One-Time Password (OTP) will be sent to you. On your first log in, you will be asked to create your own Username and Password which will be used every time you log in to online banking to access your accounts.

Your selected Username is unique. The system will reject a Username that has been used previously. Be sure to select a Username that is difficult to guess.

Passwords should contain at least 8 alphanumeric characters. Every time you type your password, its characters will be masked.

How do I ensure the security of my password?

Ensure the security of your password by doing the following:

- Do not divulge your password to others. Keep the password confidential at all times.
- Use a different PIN or password for web-based services such as email, online shopping or subscription services.
 - Do not use passwords that can be easily guessed such as, but not limited to:
 - Pet's name
 - Child or spouse's name
 - Mother's maiden name
 - Birthdays or Anniversaries
 - Phone number digits
 - Easy pin numbers (e.g., 1111, 9999 etc)
 - Common computer phrases like "qwerty" or "password"
 - Name of your past schools
 - The same passwords as your email or social media accounts
- Do not share your Username, Password, OTP and Debit Card PIN to anyone even to PVB officers and personnel. PVB will NEVER ask you to disclose sensitive information such as your online login details.
- Remember to log out properly once you're done with your transactions.

When I leave my PVB Online Banking account idle for a period of time, why do I need to login again?

As a security measure, PVB Online Banking will automatically log you out if you leave it idle for more than 5 minutes. However, you must always ensure to properly log out after each online banking session.

TERMINATION

How do I terminate my access to PVB Digital Banking?

Please accomplish the PVB Digital Banking Service Request Form to terminate your profile/access and submit it to the nearest PVB Branch.

You may also call or email to PVB's Customer Care at pvbcares@veteransbank.com.ph using your registered email address with the Bank.

COMPLAINTS

For any inquires, comments, concerns and complaints, you may visit your PVB maintaining branch or contact the PVB Customer Care at:

Landline : (+632) 7902-1782

Mobile Number : 09178221953 / 09985848379

Email Address : pvbcares@veteransbank.com.ph.

Toll Free Numbers : 1-800- 8- 902-1782 for Globelines/Globe Telecom subscribers

: 1-800-10-857-3888 for PLDT/Smart subscribers