

**Frequently Asked Questions- Corporate Internet Banking Services**

**Corporate Net Banking Registration/Login Related FAQs**

**1. Who can avail Corporate Internet Banking?**

All KYC compliant PNB corporate customers can avail corporate net banking having any of the following constitution codes:

<b>IBS Facility</b>	<b>Constitution Type</b>	<b>Constitution code</b>
Corporate	Sole Proprietorship	011
	Partnership	009
	Pvt Ltd	008
	Pub Ltd	007
	Trusts	006
	HUF	005
	Association	004
	Others	999
	Co-op	003

**Further in Sole Proprietorship and Partnership account we may issue retail or corporate net banking.**

**2. Can the facility of Corporate Internet Banking be availed online?**

No, customer needs to visit any PNB branch once and submit request through PNB FORM 1212. Branch will provide Corporate ID, Admin User id and password immediately to the customer.

**3. I have received Corporate ID, User ID and password. How can I start using Corporate Internet banking with new User ID?**

- Open [www.netpnb.com](http://www.netpnb.com), Click on 'Corporate User'.
- Corporate Admin logs in Internet Banking with Corporate ID, Admin User ID & password.
- On first login, user will be prompted to enter OTP (One Time Password) received on the registered Mobile Number of the Admin User.
- User will be required to set seven Challenge Questions/Answers, Phrase and select an image.
- User will be forced to change the password(s).

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**4. I am not able to login and getting error message "Login not allowed, please contact to branch"?**

Above error is prompted when customer's login password is in disabled state.

For Admin user, please visit branch for getting it enabled or resetting the Login password.

For other users, Admin user can himself enable/reset the passwords of other users.

**5. I am having corporate net banking, I want only view facility can I make an internet banking profile with view only facility.**

Yes, this can be availed. Please visit the branch and request the branch to create Admin user with view only facility i.e. can view the details of accounts but cannot perform transactions.

**6. What will be done if Admin user id/password is expired or Admin user forgets the password?**

Admin user will have to submit request to branch through PNB 1213 Form for issuance of duplicate password. Branch will issue duplicate password by linking pre printed password available at branch.

## **Transaction related FAQs**

### **1. What type of transactions can I perform using Corporate Internet Banking?**

Following type of transactions can be performed using PNB Corporate Internet Banking:-

- Transaction in OWN accounts.
- Within PNB accounts.
- Other than PNB accounts using NEFT/RTGS.
- Govt. and Tax Payments.
- Utility bill payment.
- Bulk upload facility for NEFT/RTGS and Within PNB.

User can also make recurring transactions, scheduled transactions and initiate transaction from template also.

### **2. Is Admin authorized to make transactions?**

Account Admin of the corporate id, cannot do transactions. Admin of the Corp ID should create a separate User Id with "CUSER" profile for whom the Login and Transaction passwords will be set by admin user. Customer can do transaction through CUSER only according to the workflow designed by the Admin.

### **3. How corporate users are created by Administrator?**

- Click on '**Corp Admin**' → '**User Maintenance**' option,
- Click '**Create New**' button.
- Enter the First name, Last name of the user.
- Select Menu Profile from dropdown for Login & Transaction (CUSER), Login Only (CVIEW).
- Enter Mobile number (User will receive OTP on this number) and Email ID of the user.
- Click on '**Continue**' button.
- Enter One Time Password (OTP - received on registered mobile number of Admin User) & click on '**Submit**' button to authenticate.
- User Id will be created.

### **4. Who sets the passwords of the CUSERS/CVIEW users?**

Admin user can set the passwords of CUSERS and CVIEW users

- Admin selects the User for which password(s) is to be set.
- User clicks on '**Set Password**'.
- User selects Check box(s) for setting of password(s) and set the passwords.
- User enters One Time Password (OTP - received on registered mobile number of Admin User) & click on '**Submit**' button to confirm setting of password(s).

## 5. Can the users created by Administrator be modified?

Yes, users created by Admin can be updated, deleted, enabled and disabled by the Admin by using the steps mentioned below:-

### 1. Update/Delete User:

- Click on 'Corp Admin' → 'User Maintenance'.

#### 1.1 Update:

- ❖ Select the User for which details are to be updated.
- ❖ Click on 'Update'.
- ❖ Update the user details and click on 'Submit'.

#### 4.2 Delete:

- ❖ Select the User that is to be deleted.
- ❖ Click on 'Delete' & click on 'Submit' button to confirm deletion of user.

#### 4.3 Enable/Disable User:

- ❖ In case User ID/password is disabled due to wrong/incorrect password, then Admin user can enable the password.

## 6. Is it possible to make transactions just after creating the CUSERS?

Before initiating transaction through C users, Admin has to set overall limit and transaction limit of C users.

### Steps for setting limits:-

- ❖ Click on '**Corp Admin**'.
- ❖ Click on '**Set Limits**'.

- ❖ Click on '**Set Limit for User**' button.
- ❖ Click on '**Look Up**' button.
- ❖ Select User for which the limit is to be set.
- ❖ Enter Overall per day maximum amount and per day no of transactions.
- ❖ Enter Amount Limit and No. of transactions for various types of transactions.
- ❖ Click on '**Continue**'.
- ❖ Enter One Time Password (OTP - received on registered mobile number of Admin User) & click on '**Submit**'.

**Set No. of Beneficiaries:**

For setting overall number of beneficiaries that can be added for corporate level.

- ❖ Click on '**Corp Admin**'.
- ❖ Click on '**Set No. of Beneficiaries**'.
- ❖ Enter the value and click on '**Update**' button.

**7. Whether transactions can be performed by single user or multiple users?**

Transactions can be performed by single user or through multiple users using maker-checker concept in which one User will initiate the transaction and other will approve. Multiple checks can be placed for transactions as per the requirement.

The process flow is as under:

- ❖ Login with Corporate ID & Admin User.
- ❖ Click on '**Corp Admin**' → '**Transactional support**'.
- ❖ Select '**Financial Work Flow Maintenance**' from Drop-down & click on OK.
- ❖ Click on '**Add Workflow**'.
- ❖ Select transaction type for which the role is to be assigned e.g. NEFT.
- ❖ Enter Amount Range e.g. 1 to 100000.
- ❖ Click on '**Look Up**' for selecting the Applicable rule.

<b>S. No.</b>	<b>Financial Workflow</b>	<b>Applicable Rule</b>
1	Single user can perform transaction	1 Final Approver
2	Two users with maker-checker	1 Initiator + 1 Final Approver
3	Three users with maker, checker, approver	1 Initiator + 1 Approver + 1 Final Approver

- ❖ Click on '**Continue**' & '**Submit**' to confirm the workflow of transaction.
- ❖ Different Workflows may be created for different type of transactions and for different ranges of amount.

## 8. How the maker-checker role is assigned to users?

Maker-checker role is assigned by using the following simple steps:-

- ❖ Login with Corporate ID & Admin User.
- ❖ Click on '**Corp Admin**' → '**Transactional Support**'.
- ❖ Select '**User Role Maintenance**' from Drop-down & click on OK.
- ❖ Select Role Name i.e. Final Approver/Approver/Initiator.
- ❖ Click on '**Link Users to Role**'.
- ❖ Select the User IDs for assigning the role.
- ❖ Click on , '**Continue**'.
- ❖ Enter One Time Password (OTP - received on registered mobile number of Admin User) & click on '**Submit**'.
- ❖ Above steps to be repeated for each type of roles.

## 9. How to add beneficiary for the purpose for making transactions?

Beneficiaries will be added by the CUSERS and will be approved by the Admin user.

CUSERS has to follow the below mentioned steps for adding beneficiaries:-

- Click on '**Transaction**' → '**Transaction Support Service**'.
- Click on '**Manage Beneficiaries**'.
- Select Add Within PNB/Add NEFT Payee/ Add RTGS payee from Drop-down.
- Click on '**OK**'.
- Enter Nick Name, beneficiary account number.
- Click on '**Validate**' (for Within PNB Payees only).
- Select Access Type
  - **Global** : Beneficiary added will be shown to all the users
  - **Local** : Beneficiary will be shown only to the user who added
- Enter IFSC Code or Search the same.
- Enter Maximum Per day limit amount and No. of Transactions  
*(Maximum amount that can be transferred to the beneficiary per day,  
Maximum no of transactions that can be made to the beneficiary in a day)*
- Click on '**Continue**'.
- Enter '**Transaction Password**' & click on '**Submit**'.
- Admin User will approve the same.

❖ **Approval of Beneficiary by Admin User:**

- Login with Admin User.
- Click on '**Transactions**' → '**Transaction Support Service**'.
- Click on '**Manage Beneficiaries**'.
- Select View Approval Queue.
- Click on '**OK**' (List of requests will be displayed).

Select the beneficiary and click on Approve and click on '**Submit**'

## **10. How can I initiate the transactions using Internet Banking?**

### **Transferring funds to Own Accounts:-**

- Click on '**Transactions**' → '**Own Accounts**'.
- Select Account Numbers to be debited & credited from Dropdown.
- Enter Amount.
- Click on '**Continue**'.
- Enter Transaction password & Click on '**Submit**'.

### **Transferring funds to other Accounts within PNB**

- Click on '**Transactions**' → '**Within PNB**'.
- Select Account Numbers to be debited & credited from Dropdown.
- Enter Amount.
- Click on '**Continue**'.

Enter Transaction password & Click on '**Submit**'

### **NEFT/RTGS Transactions**

- Click on '**Transactions**' → '**NEFT/RTGS**'
- Select Account Numbers to be debited & credited from Dropdown.
- Enter Amount.
- Click on '**Continue**'.
- Enter Transaction password & Click on '**Submit**'

## **11. I want to pay salary to my employees, can I do bulk upload for this?**

Yes, there is provision for transferring the funds to multiple accounts within PNB or different Banks in simple steps. Corporate customers may use this option for payment of salary, Bonus to their employees, Dealer payments and other Bulk payments.

Customer may use Text file format or Excel file format for Bulk transfers.

**Note: User can also make bulk addition and deletion of beneficiary.**

## **Security Related FAQs**

### **1. How safe is to use PNB corporate Internet Banking?**

We have very safe and secure internet banking secured by 128 SSL protocol. This protocol insures that you are interacting with the financial institution in a secured manner and no third party can intercept the transaction.

### **2. What is the additional Factor of authentication provided in Corporate Internet Banking?**

“Second Factor Authentication” is provided by OTP or Digital Signature certificate.

User can enroll for Digital Signature certificate by using the simple steps

- Click on ‘General Services’ → ‘**Service Requests**’.
- Select ‘**New Requests**’ from the drop-down & click on ‘Continue’.
- Click on ‘**Digital Certificate - Enroll**’ option.
- Click on ‘Enroll’.
- Web Signer window will be displayed. Select the Digital Certificate & Click OK.
- Confirm the details by clicking ‘Submit’.
- Note down the reference ID and request the branch for approving the same.

### **3. How we can select between two modes of additional factor of authentication i.e. (OTP and Digital signature Certificate)?**

PNB’s Corporate Internet Banking provides the provision for choosing Second Factor of Authentication i.e. either OTP or Digital Certificate for performing transactions.

- Login with Corporate ID, User ID & Password.
- Click on ‘Personal Settings’ → ‘**Set Second Factor Authentication**’.
- Enable/ Disable, OTP or DSC (Digital Certificate) for various transaction types.
- Click on ‘Submit’ for confirming the same.

### **4. What are the security measures taken in Corporate Internet Banking?**

There are various security features in corporate internet Banking placed below:-

- Set Login Time restrictions.
- Manage Beneficiaries- You can Add/Modify/Delete the beneficiaries



receiving funds from your accounts.

- Various Level of Limits e.g. Overall Account Level, User Level, No. of beneficiaries, Type of Transactions etc.
- Additional Factor of Authentication in the form of One Time Password or Digital Certificate.
- In order to further strengthen our Internet Banking system and make the system more secure from various cyber attacks, “**PNB IBS Shield**” has been introduced for all Corporate Users. Under IBS Shield, a User has to set his Image, Phrase & register for seven Challenge questions.
- ‘**VeriSign Secure site**’ certification from Safe Script Ltd. All information sent to this site is encrypted and protected from third parties.

#### **5. What safeguard should I take to prevent myself from online fraud?**

- Do not reveal password(s) over phone, mail, etc. to any person including Bank.
- The passwords should be changed as frequently.
- Do not click on website links/attachments in un-known/suspicious emails.
- In case of doubt, reconfirm the PNB’s website by double clicking the “padlock” symbol/icon at the bottom right of the web page to ensure the site is running in secure mode before you input any confidential/sensitive information.
- To ensure a safe and genuine login, always enter bank’s website either through [www.netpnb.com](http://www.netpnb.com) or [www.pnbindia.in](http://www.pnbindia.in).

#### **6. Where can I find user guide for all activities in corporate internet banking?**

The user guide can be downloaded using below link:

<https://www.netpnb.com/web/L001/webpages/corporateuserguide.pdf>