

User Guide for Corporate Internet Banking Users

In line with our **mission** 'To offer quality financial services by leveraging technology', we introduce the upgraded version of Internet Banking for our esteemed Corporate Customers. Experience a simple and secure way of banking with our Internet Banking Service as **Punjab National Bank** is the name you can bank upon.

S. No.	Topic
1.	How to get User ID and Password
2.	How to use internet Banking
3.	Creating users and setting password(s) for Login & Transaction by Admin User
4.	Update/Delete User
5.	Setting Daily Limits of Users
6.	Creating maker-checker rules for various transactions
7.	Assigning maker-checker roles to users
8.	Transactions-Own Accounts, Within PNB, NEFT, RTGS, IMPS, Recurring & scheduled transactions
9.	Modify Overall/Transaction Limit of Users
10.	Bulk Upload facility
11.	Trade Finance
12.	Using Digital Certificates as additional factor of authentication
13.	Logging in Using Digital Certificate
14.	Digital Certificate-Deregistration
15.	Set Second factor of authentication
16.	Update Admin User Details
17.	General Services
18.	Security Features
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21.	Flowcharts for quick reference

1. How to get User ID/Password:

Submit request for registration at Branch → Get **Corporate ID, Administrator User ID & Password**.

- **Corporate ID** - identifies the Corporate & is common for all Users.
- **Administrator** - performs all the admin activities such as creation of Users for performing transactions.

2. How to use Internet Banking:

Logging in Internet Banking: -

Open www.pnbibanking.in → Click on 'Corporate Internet Banking'

- **Corporate Admin** – Login using Corporate ID, Admin User ID & password.
- **Other Users** – Login using Corporate ID and then their respective User ID & password

During first login:

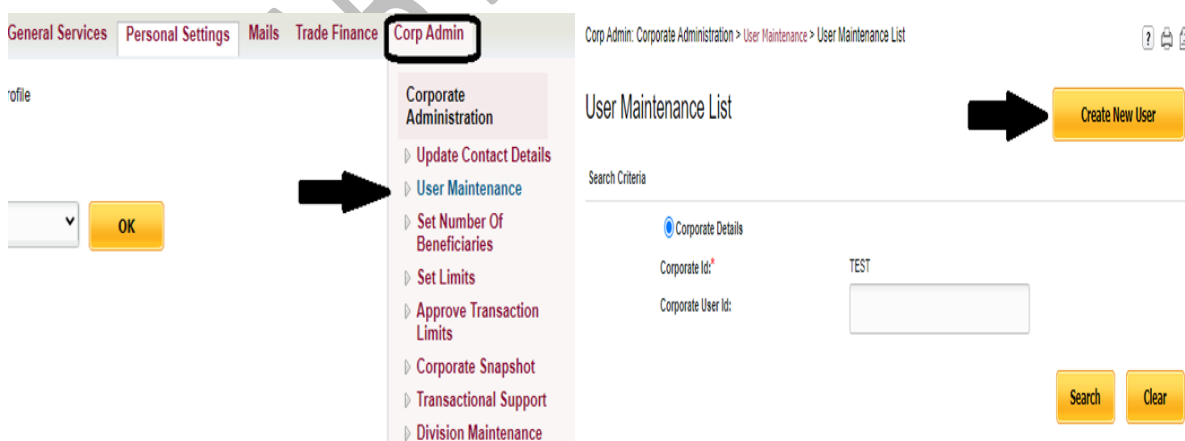
- Enter OTP received on the *registered mobile number* of the Admin User → Set 7 challenge questions/answers, phrase & select an image
- User will be forced to change the password(s).

Note: - Admin User is empowered to create different Users with **View&/or Transaction rights** but **Admin** himself is **not authorized to do transactions**. **Admin User** performs **only non-financial work**.

Administrator Activities:

3. Creating users for Login & Transaction by Admin User:

Click on 'Corp Admin' → 'User Maintenance' → 'Create New User' button



The screenshot shows the 'Corp Admin' menu with 'User Maintenance' selected. The 'User Maintenance List' page is displayed, featuring a 'Create New User' button and a search criteria section with fields for 'Corporate Id*' (containing 'TEST') and 'Corporate User Id*'. There are 'Search' and 'Clear' buttons at the bottom right of the search area.

1. Enter the **First Name, Last Name** of the user
2. Select User Profile from dropdown
 - For View & Transaction (**CUSER**)
 - For View only (**CVIEW**)
3. Select **Customer ID Access Indicator** or **Division Access Indicator**

Customer ID: All Customer IDs | Division ID: All Divisions | Corp Admin: Corporate Administration > User Maintenance > Create Corporate User ID

Create Corporate User ID

Welcome [Test] | Test | User Details

Logout | Feedback | Last login: 14-11-2022 02:50:35 PM IST

My ShortCuts

- Account Summary
- Account Statement
- Operative Accounts
- Deposit Accounts
- Loan Accounts
- Set Limits
- Approve/Reject Beneficiary
- Service Requests
- New ChequeBook Request

Corporate Id: TEST

First Name: *

Middle Name:

Last Name: *

Branch RM Id: BO015300

User Profile: *
 Select
 Select
 CUSER
 CVIEW

Salutation: *

Customer Id Details

Choose Customer Id Access: *
 Full Access Limited Access

Division Details

Choose Division Access: *
 Full Access Limited Access

Address (Line 1): SANSAD MARG

Address (Line 2):

Address (Line 3):

Address Type: Select

City: DELHI

State: Delhi

Country: INDIA

Postal Code:

Phone Number:

Mobile Phone Number(Please enter your mobile number with country code e.g 919924715579): *

Fax Number:

Email Id: *

Continue | Reset | Back

- Enter the Mobile number (User will receive **One Time Password (OTP)** on this number) and the Email ID of the user
- Click on **'Continue'** → Enter **OTP** received on registered mobile number of Admin User → press **'Submit'** button → **User ID will be created.**

Note: -

Customer ID Access Indicator (Applicable for corporate having multiple *Customer IDs*)

Full Access (Global)	Grant access to all accounts under all customer IDs
Limited Access (Local)	Grant access to all accounts under selected Customer IDs

For eg -: Company ABC has 3 customer IDs – r11111, r22222, r33333. If admin user chooses Full Access for the user A, then user A can use all the accounts under all 3 customer IDs(r11111, r22222, r33333) for view and transactions. But if user A is given limited access to customer ID r11111 then the user can only use the accounts available under customer ID r11111 for view and transaction.

Division Access Indicator (Applicable for corporate having multiple *Divisions*)

Full Access (Global)	Grant access to all accounts under all divisions
Limited Access (Local)	Grant access to all accounts under selected divisions

For eg -: Company ABC has 3 divisions – HRD, Finance & Marketing. If admin user chooses Full Access for user A then, user A can use all the accounts of HRD, Finance & Marketing. But if user A is given limited access to only HRD division. Then user A can use all the accounts linked only to HRD division.

Set password:

Click on 'Corp Admin' → 'User Maintenance' → Search the User for which password(s) is to be set → Click on 'Set Password'

Corp Admin: Corporate Administration > User Maintenance > User Maintenance List

User Maintenance List

Search Criteria

Corporate Details

Corporate Id: TEST

Corporate User Id:

Search

User Maintenance List Displaying 1 - 1 of 1 results

Select	Corporate Id	User Id	User Profile	First Name	Last Name	Login Allowed?	Login Password Enabled?	Transaction/OTP Allowed?	Transaction Password Enabled?	User ID Expired?	Login Password Rese Date
<input checked="" type="checkbox"/>	TEST	<input type="text"/>	CUSER	Anirban	azumdar	Yes	Yes	Yes	Yes	No	26-11-

More Actions:

Select Check box(s) for setting of password(s) & enter the passwords → Enter OTP received on registered mobile number of Admin user → Click on 'Submit'

User ID:

Set Login Password

Password:
 Confirm Password:

Set Transaction Password

New Password:
 Confirm Password:
 One Time Password :

Please note that Get OTP on call facility is available only for Indian mobile numbers.

Please enter both Transaction Password and One Time Password (OTP - delivered on your registered mobile number) in respective fields and then click on Submit button to authenticate your transaction

4. Update/Delete User:

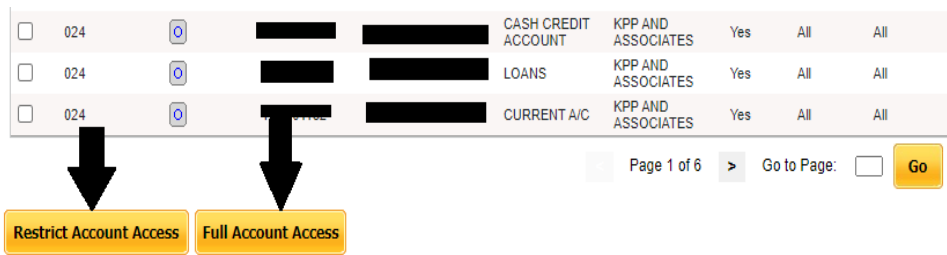
Click on 'Corp Admin' → 'User Maintenance' → Search the User

4.1 Update - Click on 'Update' → Update all the user details present during creation of user and click on Submit for e.g - [click here](#)

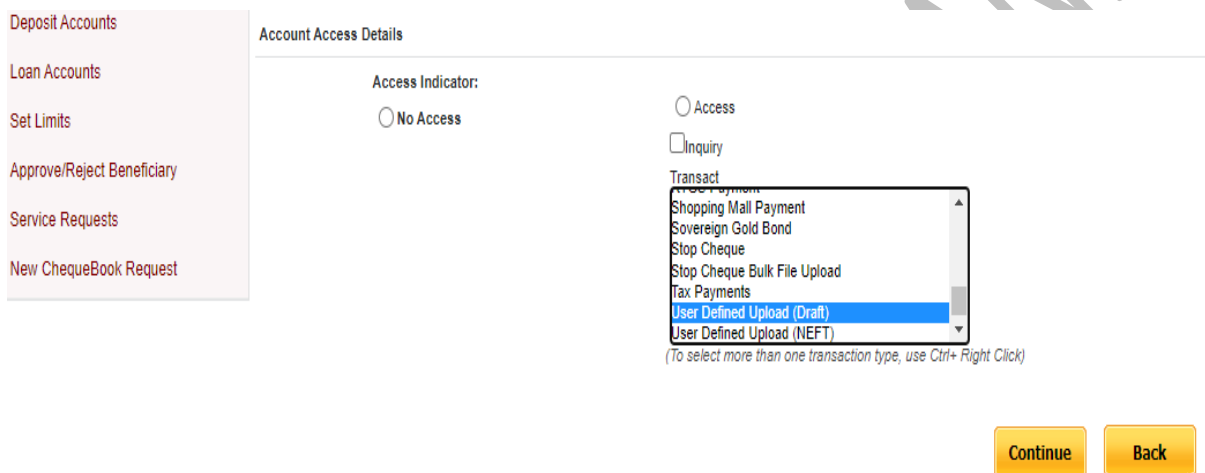
4.2 Delete - Click on 'Delete' → Click on 'Submit' button to confirm the deletion of user.

4.3 Enable/Disable User - In case User ID/password is disabled due to wrong/incorrect password (after 5 wrong attempts), then Admin user can enable the password.

4.4 Modify A/c Access - Select a record and then click Either 'Restrict Account Access' or 'Full Account Access'.

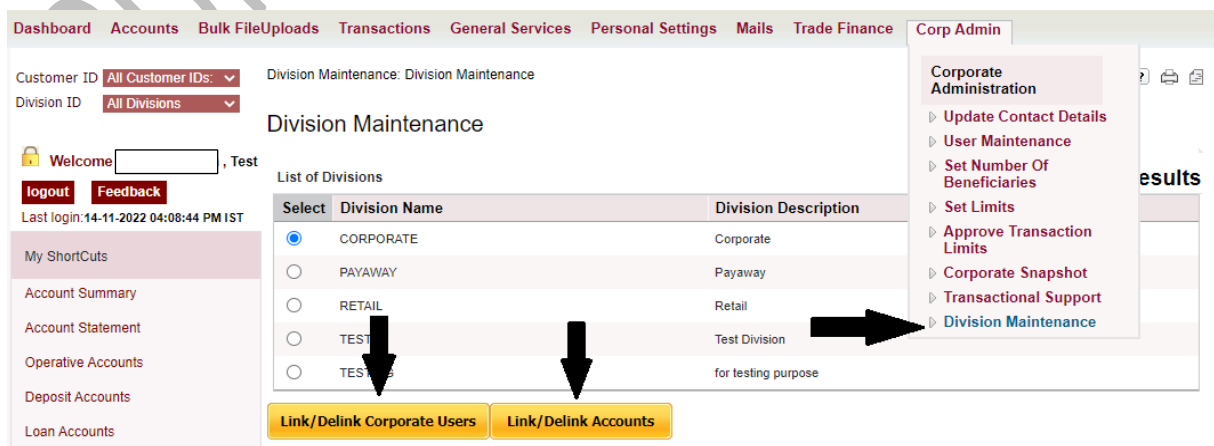


- Under Restrict Account Access select Access or No access to restrict particular transaction type to a user → Click on 'Continue' button to confirm



DIVISION MAINTENANCE: GLOBAL/LOCAL:

- Click on 'Corp Admin' → 'User Maintenance' → Click on 'Division Maintenance'.
- Select the Division and then the option of a) Link/Delink Corporate Users or b) Link/Delink Accounts
- For creating new divisions under internet banking, submit request to branch.



- For eg – You have created HRD & Finance division by submitting request to branch. Now you have 3 users A,B,C. There are two accounts available 123 & 456.
- Link/Delink Corporate Users to link/delink a particular user to a division
 - With this option you can link/delink a user, for eg you link user 'B' to HRD division & user 'A' to Finance division. After linking, the user 'B' will be able to access all accounts available under HRD division & user 'A' will be able to access all the accounts under Finance division.

Division Details

Division Name: CORPORATE
Division Description: Corporate

Users Linked to the Division
Displaying 1 - 10 of 28 results

User ID	First Name	Last Name
<input type="checkbox"/>	Abhishek	Singh
<input type="checkbox"/>	chetan	abcd
<input type="checkbox"/>	CHETAN	RAJU
<input type="checkbox"/>	goldi	ahuja
<input type="checkbox"/>	goldi	ahuja
<input type="checkbox"/>	goldi	ahuja
<input type="checkbox"/>	leema	001
<input type="checkbox"/>	Mayank	Mehra
<input type="checkbox"/>	partha	baroi
<input type="checkbox"/>	partha	baroi

Page 1 of 3 > Go to Page: **Go**

Users Not Linked to the Division
Displaying 1 - 3 of 3 results

User ID	First Name	Last Name
<input type="checkbox"/>	ABHIJIT	RANJAN
<input type="checkbox"/>	partha	baroi
<input type="checkbox"/>	VINODH	.

Link or De-link **Back**

- Link/Delink accounts to link/delink a particular account to division
 - With this option you can link/delink an account to the division. For eg you link account number '123' to HRD division. Now all the users linked to HRD division can access this account number '123'.

Division Details

Division Name: CORPORATE
Division Description: Corporate

Accounts Linked to Division
Displaying 1 - 1 of 1 results

Account Number	Account Type	Customer ID
<input type="checkbox"/>	Term Deposit	ABHIJIT RANJAN

Accounts Not Linked to Division
Displaying 1 - 10 of 56 results

Account Number	Account Type	Customer ID
<input type="checkbox"/>	Current	ANIRBAN GUHA MAZUMDAR
<input type="checkbox"/>	Savings	ANIRBAN GUHA MAZUMDAR

Link or De-link **Back**

5. Setting Limits:

Limit assigned to the user is the total amount for which a user can perform transactions per day.

Click on 'Corp Admin' → 'Set Limits' → 'Set Limit for User' → 'Look up' →

Existing Corporate User Limits

Corporate User Search

Corporate User :

Select	Corporate User	Overall Limit	Total No of Transactions
<input checked="" type="radio"/>	██████████	200.00	100
<input type="radio"/>	██████████	10,00,000.00	10



Corporate User Limit Set Screen

st User Overall Limits

Corporate User :

Overall Limit Amount For All Transactions in a day (in Rs):


No of maximum Permissible Transactions in a day:

Effective Transaction Type	Amount Limit	Number Of Transaction Permitted
	<input type="text"/>	<input type="text"/>
NEFT Transaction	<input type="text"/>	<input type="text"/>

Select user for which the limit is to be set →

Corporate Users List Displ

Select	Corporate User Id	First Name
<input type="radio"/>	██████████	ABHIJIT
<input checked="" type="radio"/>	██████████	Mayank
<input type="radio"/>	██████████	Anirban
<input type="radio"/>	██████████	Sachin
<input type="radio"/>	██████████	Shikha



Enter overall per day maximum amount and per day number of transactions →

Enter Amount Limit and No. of Transactions for various types of transactions →

Click on 'Continue' → Enter OTP received on registered mobile number of Admin User and click **Submit**.

Corporate User Limit Set Screen

User Overall Limits

Corporate User :

Overall Limit Amount For All Transactions in a day (in Rs):

No of maximum Permissible Transactions in a day:

Effective Transaction Type	Amount Limit	Number Of Transaction Permitted
	<input type="text"/>	<input type="text"/>
NEFT Transaction	<input type="text"/>	<input type="text"/>
Within PNB Transfers	<input type="text"/>	<input type="text"/>
RTGS Transaction	<input type="text"/>	<input type="text"/>
e-Commerce Transactions	<input type="text"/>	<input type="text"/>

Please Note : You can set or m

Set total no. of Beneficiaries:

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

- Click on 'Corp Admin' → Set no. of Beneficiaries → Enter the value → click on Update
- There is no limit on total number of beneficiaries that can be added but a limit can be set on number of beneficiaries that can be added in a day.

Set Number Of Beneficiaries

6. Creating maker-checker rules for various transactions:

Transactions can be performed in following ways:-

- Single user
- Maker and Checker (one User will initiate the transaction and other will approve)

Multiple checks can be placed for transactions as per the requirement. For eg – for amount upto 50,000 in neft transactions, you want a single user to complete the transaction. But for amount greater than 50,000 in neft transactions you choose that 2 users are required to complete a transaction.

Process flow: Login with Corporate ID and Admin User → Click on ‘Corp Admin’ → ‘Transactional support’ → Select ‘Financial Work Flow Maintenance’ & click OK → Click on ‘Add Workflow’ →

IDs: Corp Admin: Corporate Administration > Transactional Support > Transactional Support

 Transactional Support

 Transactional Support Task:

- Select
- User Role Maintenance
- Financial Workflow Maintenance

Corp Admin: Corporate Administration > Transactional Support > Financial Workflow Maintenance

 Financial Workflow Maintenance

 Option:

Select	Transaction Type	Currency	From Amount	To Amount	Applicable Rule	Created By	Created On	Modified By
<input checked="" type="radio"/>	Adhoc NEFT/RTGS/Within Bank Bulk Upload	INR	1.00	99,99,99,99,99,99,999.00	1 clerk + 1 Manager	TEST	15-03-2022	TEST

Select transaction type for which the rule is to be assigned → Enter Amount Range → Click on ‘Look Up’ for selecting the Applicable rule → Click on ‘Continue’ & ‘Submit’ to confirm the workflow of transaction.

Add Workflow

 Option:

Add Rules

 Transaction Type:

 Currency:

 From Amount: To Amount:

 Applicable Rule:

Applicable Rule

 Option:

Select	Rule ID	Follow Hierarchy	Rule
<input checked="" type="radio"/>	29	Yes	1 Executive
<input type="radio"/>	31	Yes	2 Executive
<input type="radio"/>	35	Yes	3 Executive
<input type="radio"/>	17346	Yes	1 Asst General Manager + 1 Executive
<input type="radio"/>	20019	Yes	2 Asst General Manager
<input type="radio"/>	20020	Yes	2 Executive Vice President
<input type="radio"/>	242466	Yes	1 Manager
<input type="radio"/>	258826	Yes	2 General
<input type="radio"/>	258828	Yes	1 Officer
<input type="radio"/>	508807	Yes	2 Officer

S.No.	Financial Workflow	Applicable Rule
1	Single user can perform transaction	1 Final Approver
2	Two users will be needed to perform the transaction. One person will initiate it and other will approve it.	1 Approver + 1 Final Approver
3	Three users will be needed to complete a transaction.	1 Initiator + 1 Approver + 1 Final Approver

For eg - You want that for NEFT payment upto Rs.50,000/- you require only 1 user to complete the transaction. So you may choose the applicable rule '1 Final Approver' for this particular transaction type. Now for all NEFT transactions upto Rs.50,000/-, the users available under 'Final Approver' role can perform transactions individually.

Note - By default, certain roles will be available. For creation of new roles, the user may visit branch. Different Workflows may be created for different type of transactions and for different ranges of amount. **By default, all the users will be authorized for performing transactions as per S. No. 1 above if no workflow has been created.**

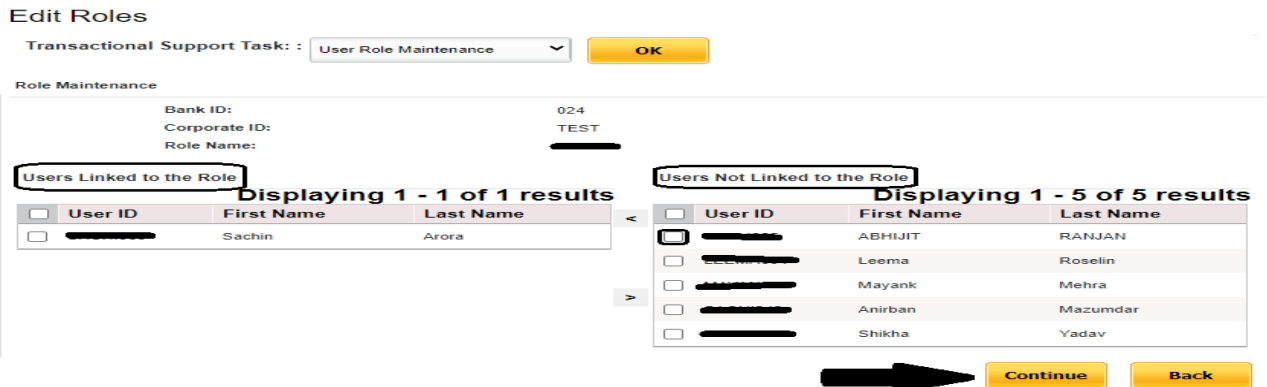
Also workflow can be edited and deleted as well by clicking the respective buttons under financial workflow maintenance.

Financial Workflow Maintenance

7. Assigning maker-checker roles to users:

Login with Corporate ID & Admin User → Click on 'Corp Admin' → 'Transactional Support' → Select 'User Role Maintenance' & 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 → ‘Continue’ → Enter OTP (received on registered mobile number of Admin User) & click on ‘Submit’



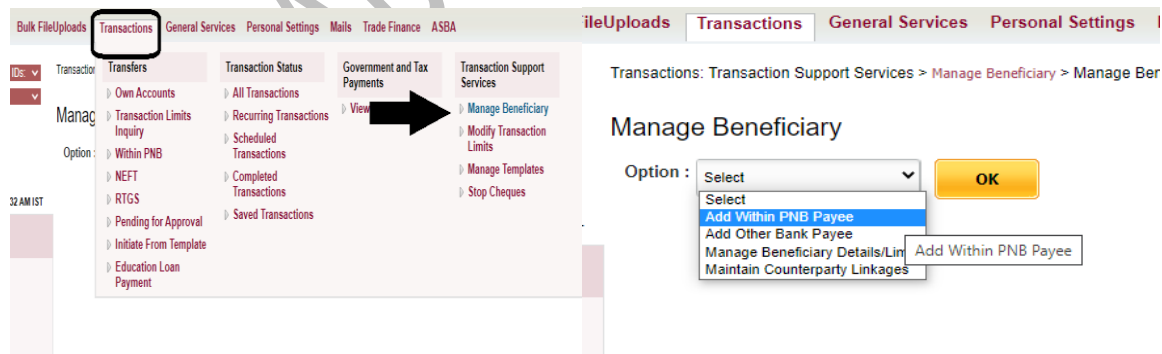
- Above steps to be repeated for each type of roles.
- **For eg** – You have 3 users Amit, Suresh, Manish. Now you link Manish to ‘Final Approver’ role and Amit & Suresh to ‘Approver’ role. Now all transactions for which you have chosen that only 1 user can complete the transaction can be done by Manish individually. For eg if you have chosen that NEFT payment upto Rs.50,000/- will be under ‘1 Final Approver’ rule then all NEFT payments upto Rs.50,000/- can be done by Manish alone as he has been assigned ‘Final Approver’ role.

8. Transactions:

For making transaction(s), User will login with Corp ID and his respective User ID:

Managing Beneficiaries:

Click on ‘Transaction’ → ‘Transaction Support Service’ → Click on ‘Manage Beneficiaries’ → Select ‘Add Within PNB’/ ‘Add other Bank payee’ →



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 added will be shown only to limited users.

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.

Add Within PNB Payee

Option : Add Within PNB Payee OK

Add NEFT Payee

Option : Add Other Bank Payee OK

Nickname(Maximum upto 80 characters):

Access Type: Global

Account Number: ➔ Validate

Account Name:

Maximum Limit Amount(INR):
Maximum amount that can be transferred to the beneficiary per day.

Maximum No of Transactions:
Maximum no of transactions that can be made to the beneficiary in a day.

Continue

Name(Maximum upto 80 characters):

Nickname(Maximum upto 80 characters):

Access Type: Global

Account Number:

Confirm Account Number:

IFSC Code: ➔ Lookup

Beneficiary Bank Name & Address:

Maximum Limit Amount(INR):
Maximum amount that can be transferred to the beneficiary per day.

Maximum No of Transactions:
Maximum no of transactions that can be made to the beneficiary in a day.

I have read and I accept the Terms & Conditions

Continue

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’ → Select the beneficiary and click on Approve and click on ‘Submit’

Transactions: Transaction Support Services > Manage Beneficiary > Manage Ben

Manage Beneficiary

Option : Select OK

Select

Maintain Counterparty Linkages

View Approval Queue

View Approval Queue

View Approval Queue

Option : View Approval Queue OK

Search Criteria

Name:

Nickname:

Advanced Search Criteria Search Clear

Approval/Reject List Displaying 1 - 9 of 9 results

Select	Request Type	Requested By	Requested Date	Name	Nickname	Account Number	Limit Amount	Network	Status
<input checked="" type="radio"/>	Modification	SHIKH694	15-10-2022	abhtest	abhtest		100.00	NEFT	Pending For My Approva
<input type="radio"/>	Addition	SHIKH694	16-09-2022	shikha	shikha		3,00,000.00	NEFT	Pending For My Approva
<input type="radio"/>	Addition	SHIKH694	16-09-2022	VIDYAVATI YADAV	vidya		3,00,000.00	Within Bank	Pending For My Approva
<input type="radio"/>	Addition	SACHIS359	23-05-2021	Testra	Testra		10,000.00	NEFT	Pending For My Approva
<input type="radio"/>	Addition	SACHID242	10-05-2021	test2	test2356		1,00,000.00	NEFT	Pending For My Approva
<input type="radio"/>	Addition	SACHIS359	06-05-2021	titestt	123esttt		1,00,000.00	NEFT	Pending For My Approva
<input type="radio"/>	Modification	SHIKH694	16-09-2022	testAshu	testAshu		5,00,00,000.00	NEFT	Pending For My Approva
<input type="radio"/>	Modification	ABHS932	11-07-2022	test	test123		1,00,000.00	NEFT	Pending For My Approva
<input type="radio"/>	Modification	ABHS932	11-07-2022	SAJJAN KUMAR SAMNARESH SINGH	SAJJANKUMAR SINGH		25,000.00	Within Bank	Pending For My Approva

Approve Reject View History

Fund Transfer to own accounts

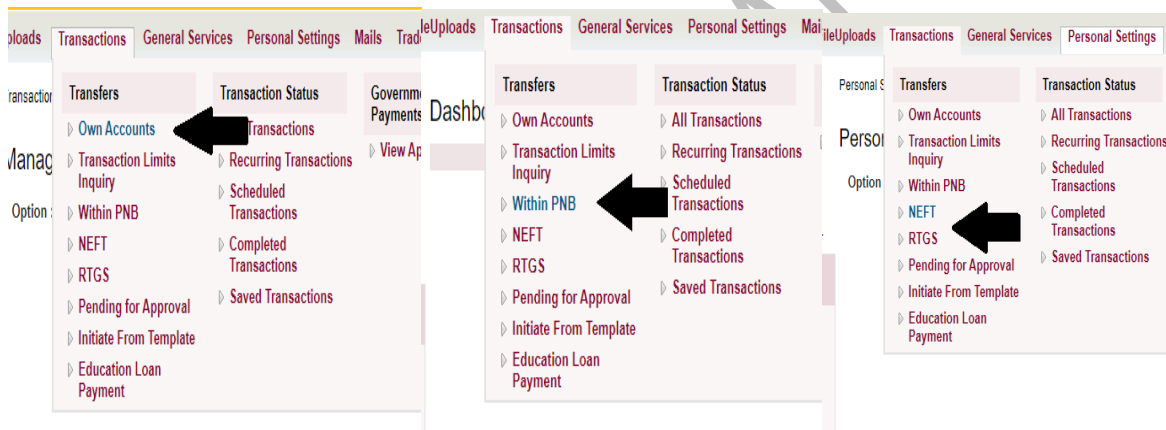
- Click on ‘Transactions’ → ‘Own Accounts’ → Select the debit account Number & the beneficiary → Enter Amount → Click on ‘Continue’ → Enter Transaction password & Click on ‘Submit’

Fund Transfer to other accounts within PNB

- Click on ‘Transactions’ → ‘Within PNB’ → Select the debit account number and the beneficiary → Enter Amount → Click on ‘Continue’ → Enter Transaction password & OTP → Click on ‘Submit’

NEFT/RTGS Transactions:

- Click on ‘Transactions’ → ‘NEFT/RTGS’ → Select the debit account number and the beneficiary → Enter Amount → Click on ‘Continue’ → Enter Transaction password & OTP → Click on ‘Submit’



Transactions: Transfers > Own Accounts > Create New Funds Transfer

Create New Funds Transfer

Initiate F

Step 1 Step 2 Step 3

From Account: *

To Account: *

Amount(INR): *

Transaction Date (dd-MM-yyyy) *

Frequency Type: *

Standard Remarks:

Save Reset Save As Template **Continue**

Please note:

Note -:

- By default, Transaction Date will be current date. For scheduling transaction for future date, date may be selected from the calendar.

- **Recurring Transactions** - If a transaction has to be done repeatedly with the same amount & beneficiary, Frequency may be set to Daily/Weekly/Monthly/Quarterly/Half Yearly/Yearly. Enter the number of instalments.
- NEFT/RTGS transactions can be done during RBI's prescribed timings. Transactions initiated after prescribed time will be executed on next working day.

IMPS Transactions:

- Click on 'Transactions' → 'IMPS using IFSC' → Select the debit account number and the beneficiary → Enter **Amount** → Click on 'Continue' → Enter Transaction password & **OTP** → Click on 'Submit'

- **Note** – You can validate account number of the beneficiary by clicking on 'Validate Account Number'.

- **Check Status of IMPS transaction having suspect status -**
Click on 'Transactions' → Select 'Check IMPS status' → Click on 'Check Transaction Status' → Latest status will be displayed



Suspected IMPS transactions

Completed Transactions Displaying 1 - 1 of 1 results

Select	Reference ID	Transaction Type	Transaction Date	From Account	Beneficiary Details	Amount	Status
<input type="radio"/>	██████████	IMPS using IFSC	03-11-2022	██████████	██████████	INR 10.00	Suspect

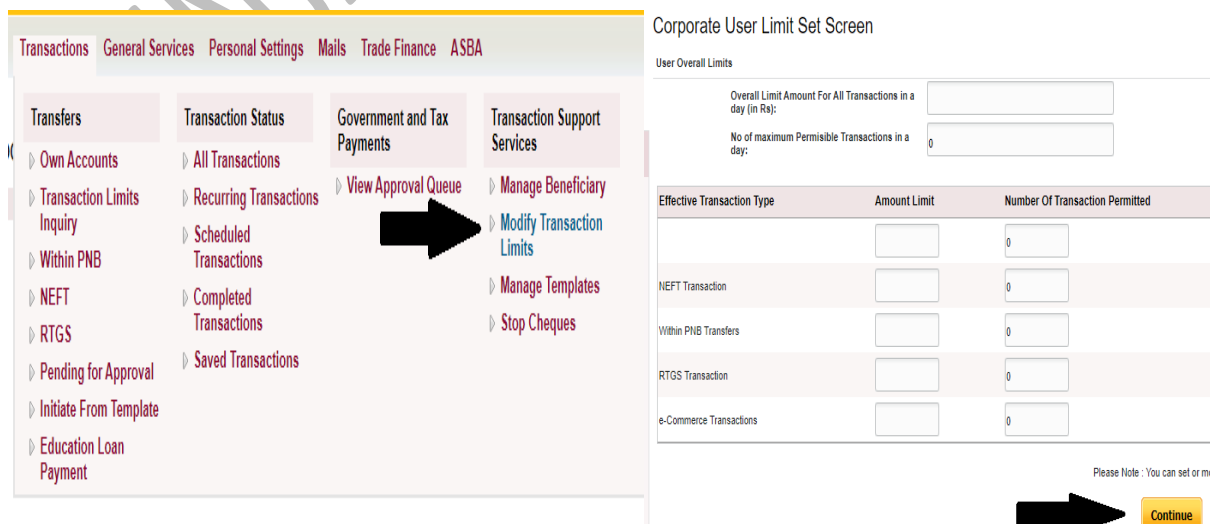
[Check Transaction Status](#)



9. Modify Overall/Transaction Limit of Users:

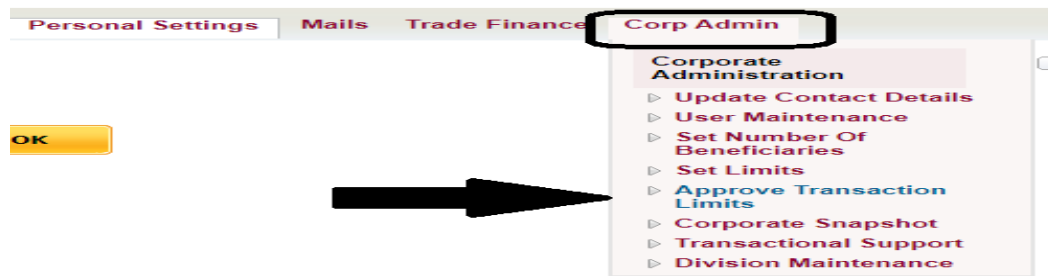
Login with your user ID & password → Click on **Transactions** → **Transaction Support Service** → **Modify Transaction Limits** → Enter the new limits → Click on 'Continue' → Enter OTP (delivered on your registered mobile number) → Click on 'Submit'.

- Admin User will approve the same.

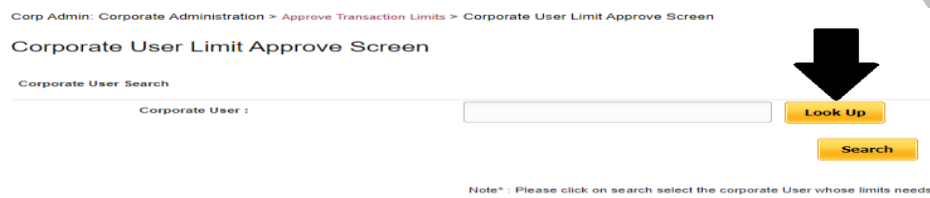


Approval of limit modification through Admin User:

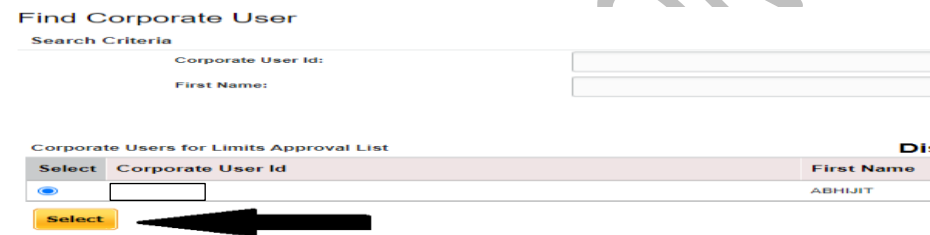
Login with Admin User → Click on 'Corp Admin' → 'Approve Transaction Limit' →



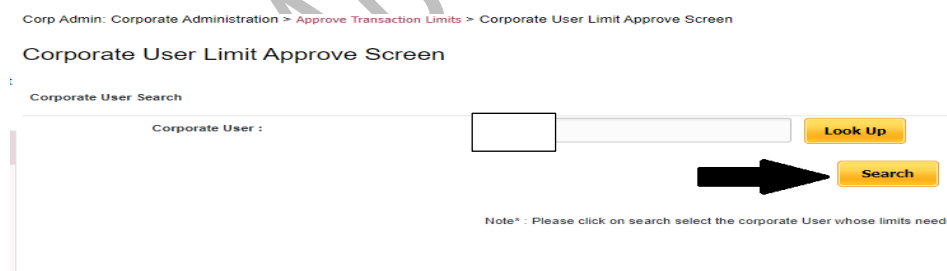
Click on 'Look Up' →



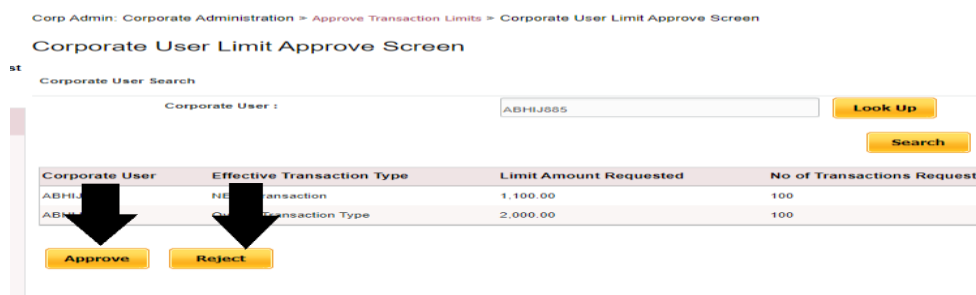
Select 'Request' from the list →



Click on 'Search' →



Click on **Approve/Reject**.



10. Bulk Upload:

For transferring the funds to multiple accounts within the PNB or different Banks eg. for Payment of salary, Bonus to their employees, Dealer payments and other bulk payments.

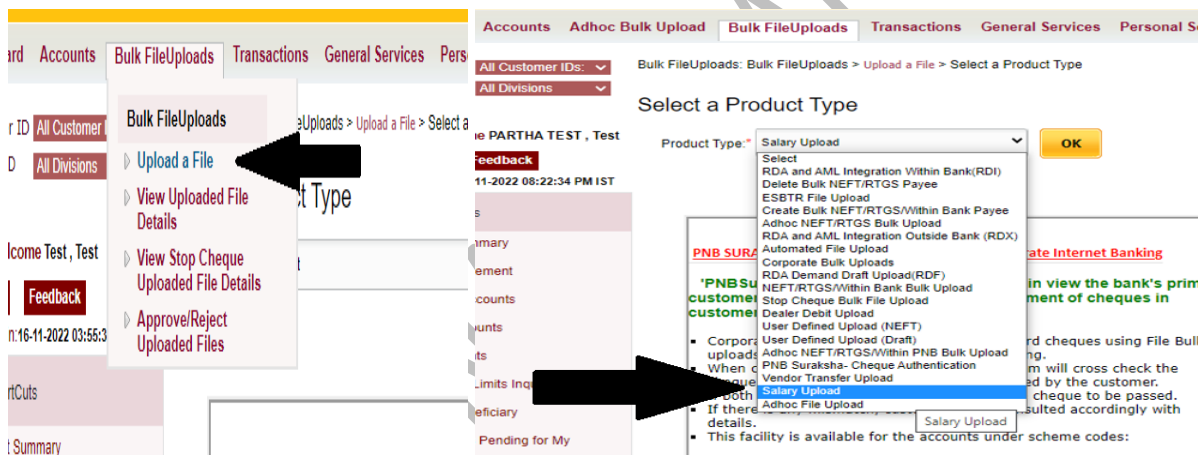
Customer may use Text file format (.txt) or Excel file format (.csv) for Bulk transfers. The file format and sample files are given below separately for each specific bulk function.

1. [Click here for file format for Bulk PNB to PNB transfer](#)
2. [Click here for file format for Bulk Beneficiary addition](#)
3. [Click here for file format for Bulk NEFT/RTGS/PNB transfer](#)
4. [Click here for file format for Bulk Beneficiary Deletion](#)

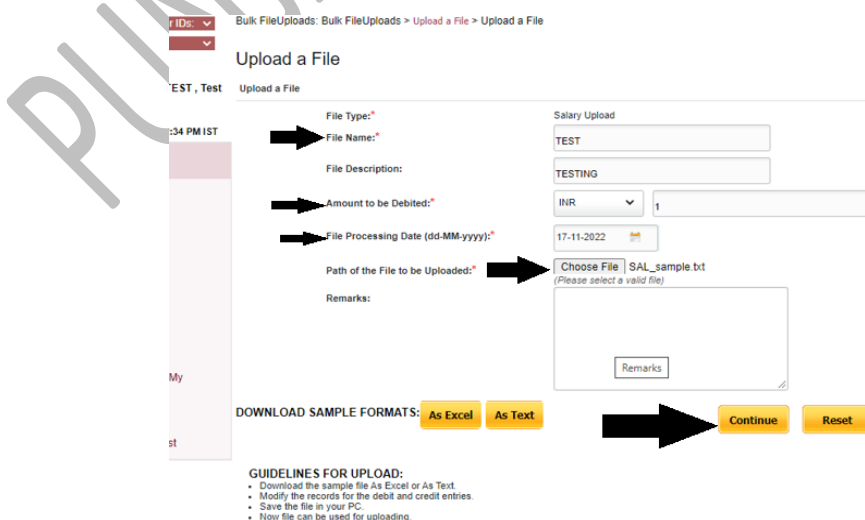
A. Bulk Instant Transfer from PNB to PNB Accounts (Salary Payments)

STEP 1 (Uploading the file with transaction user)

- i. Click on 'Bulk FileUploads' → 'Upload a File' → Select Salary Upload →





- ii. Enter file name, amount to be debited, file processing date → Choose File to be uploaded (in the txt or csv format given below) → Click on 'Continue'



- iii. Click on **Lookup** to select user for authorization (as per defined workflow and user role mapping) →

Preview Confirmation Details

 File: SAL_sample.txt Attached successfully.

 Please enter one Time Password (OTP) sent to your registered mobile for authentication or verify using PNB verify mobile applic you have activated PNB Verify notification.

File Upload Details

File Type: Salary Upload
 File Name: TEST
 File Description: TESTING
 Path of the File to be Uploaded: SAL_sample.txt
 Remarks:

Approver Details

Rule ID	Authority	Follow Hierarchy
2052050	1 clerk + 1 Manager	Yes

Select User:

Enter your credentials to confirm the transaction

Confirmation Details

Transaction Password:

One Time Password :

Please enter both Transaction Password and One Time Password (OTP - delivered on your registered mobile number) in respective fields and the click on Submit button to authenticate your transaction

[Submit](#) [Back](#)

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- iv. Select the **User** → Enter Transaction Password & OTP → Click **Submit** →

Find Corporate User

Search Criteria

User ID:

First Name:

Last Name:

Out of Office:

[Search](#)

Corporate Role List

Displaying 1 -

Select	User ID	User Name	Role	Out of Office
<input type="checkbox"/>	<input type="text"/>	Anirban Mazumdar	Manager	No
<input type="checkbox"/>		Sachin Arora	Manager	No

[Select](#)

Download Details As:

Preview Confirmation Details

File Upload Details

File Type: Salary Upload
 File Name: TEST
 File Description: TESTING
 Path of the File to be Uploaded: SAL_sample.txt
 Remarks:

Approver Details

Rule ID	Authority	Follow Hierarchy
2052050	1 clerk + 1 Manager	Yes

Select User:

Enter your credentials to confirm the transaction

Confirmation Details

Transaction Password:

One Time Password :

Please enter both Transaction Password and One Time Password (OTP - delivered on your registered mobile number) in respective fields and then click on Submit button to authenticate your transaction


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- v. File reference number is generated

[Bulk Upload](#) [Bulk FileUploads](#) [Transactions](#) [General Services](#) [Personal Settings](#) [Mails](#) [Trade F](#)

Bulk FileUploads: Bulk FileUploads > Upload a File > Select a Product Type

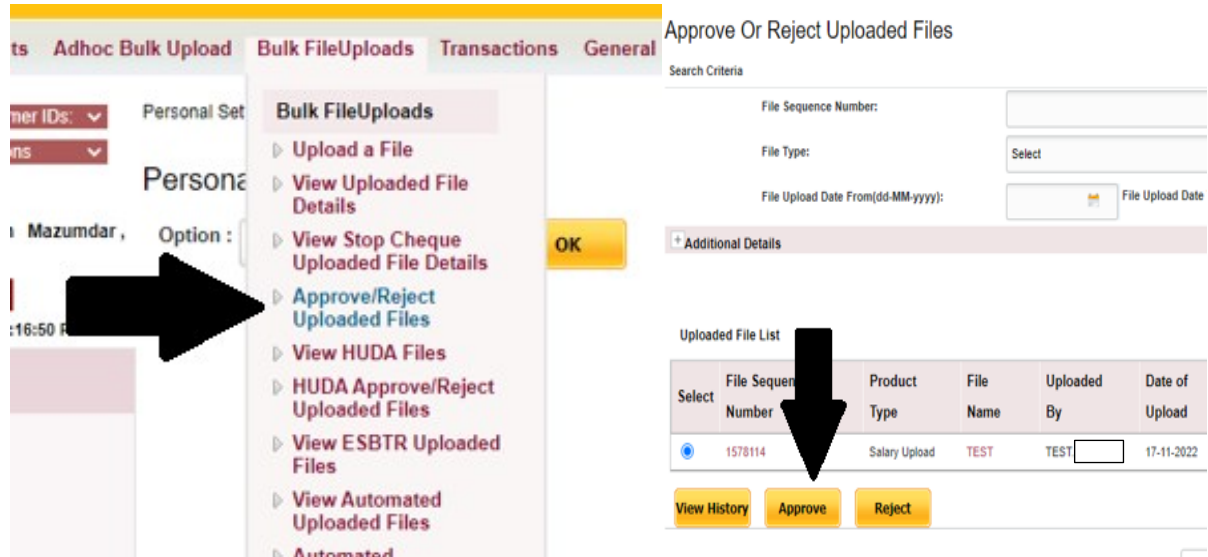
 File upload request is sent for approval.Your reference number is **1578114**

Select a Product Type

Product Type: [OK](#)

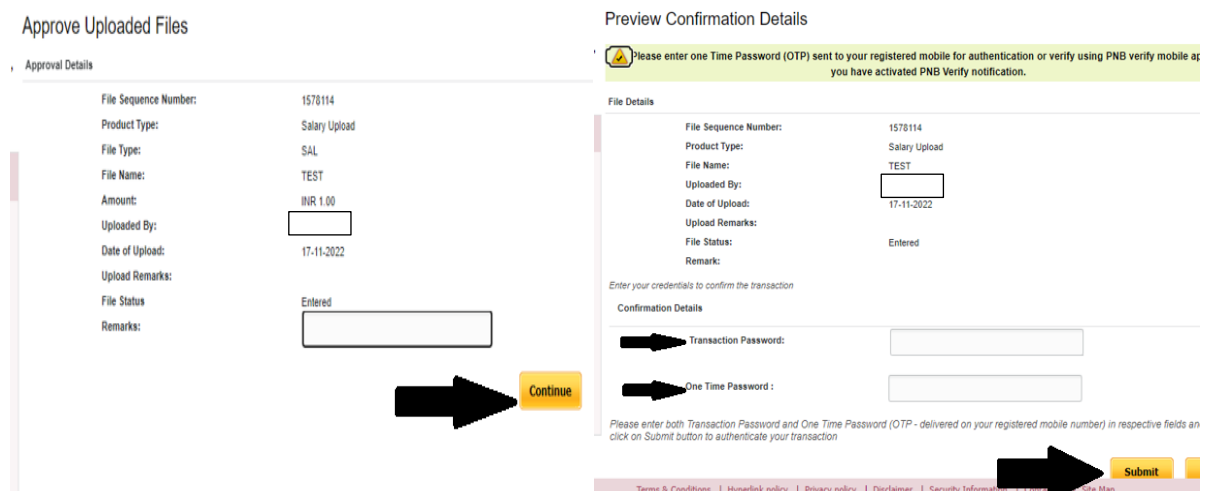
STEP 2 (Verifying the file with Approver):

Login with user selected for authorization → Click on **'Bulk FileUploads'** → Click on **'Approve/Reject'** Uploaded Files → Click on **'Approve'** for approval or **'Reject'** to reject the file respectively→



The screenshot shows the 'Bulk FileUploads' menu on the left with an arrow pointing to the 'Approve/Reject Uploaded Files' option. On the right, the 'Approve Or Reject Uploaded Files' screen is displayed. It includes search criteria fields for File Sequence Number, File Type, and File Upload Date. Below these is an 'Additional Details' section and an 'Uploaded File List' table. The table has columns for Select, File Sequence Number, Product Type, File Name, Uploaded By, and Date of Upload. A row is visible with File Sequence Number 1578114, Product Type Salary Upload, File Name TEST, and Date of Upload 17-11-2022. Below the table are buttons for View History, Approve, and Reject.

Enter remarks & Click on **'Continue'** → Enter transaction password & OTP → Click **'Submit'**



The screenshot shows two screens. The left screen is 'Approve Uploaded Files' with 'Approval Details' for File Sequence Number 1578114, Product Type Salary Upload, File Type SAL, File Name TEST, Amount INR 1.00, and Date of Upload 17-11-2022. The 'Upload Remarks' field contains 'Entered' and an arrow points to the 'Continue' button. The right screen is 'Preview Confirmation Details' with a warning about OTP. It shows 'File Details' for the same file. Below this is a 'Confirmation Details' section with fields for Transaction Password and One Time Password, and a 'Submit' button. An arrow points to the 'Submit' button.

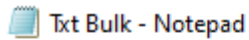
TXT FORMAT for bulk Pnb to Pnb Instant Transfer:

**Branch Sol ID, Account number, Transaction type, Currency, Amount, Remarks
(Separated by comas without space)**

For Example:

015300,015300000000,DR,INR,5000,Salary
254300,254300000000,CR,INR,3000,Salary
004000,0040001234566,CR,INR,2000,Salary

DR is for Debit and CR is for Credit



File Edit Format View Help
015300,015300000000,DR,INR,5000,Salary
254300,254300000000,CR,INR,3000,Salary
004000,0040001234566,CR,INR,2000,Salary

EXCEL FORMAT for bulk Pnb to Pnb instant transfer:

Branch Sol ID	Account No.	Transaction Type	Currency	Amount	Remarks
---------------	-------------	------------------	----------	--------	---------

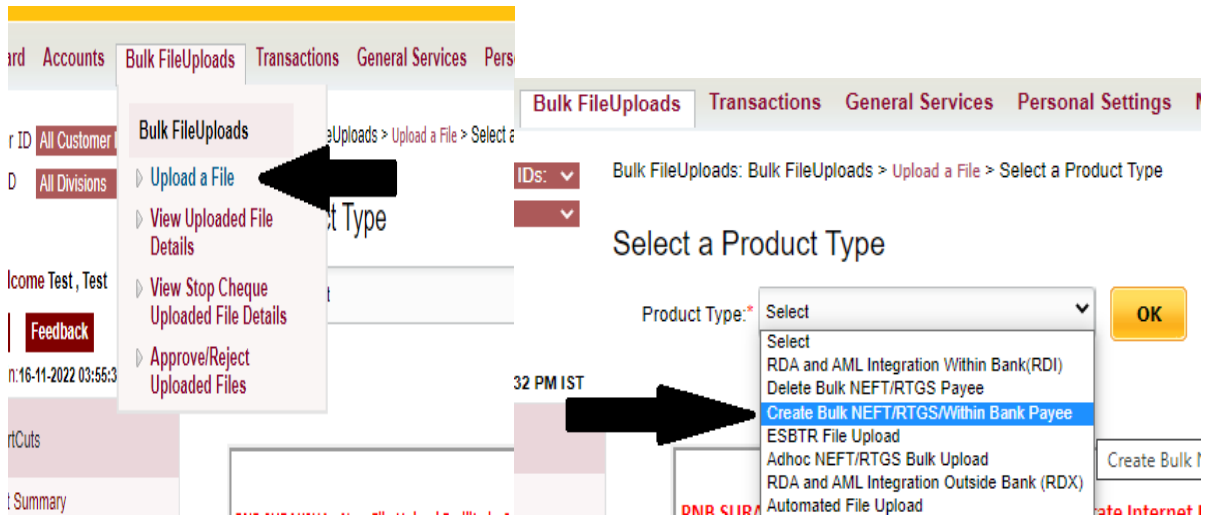
For Example:

015300	0153000209716699	DR	INR	5000	Salary
254300	2543000400044004	CR	INR	3000	Salary
004000	0040001300013194	CR	INR	2000	Salary

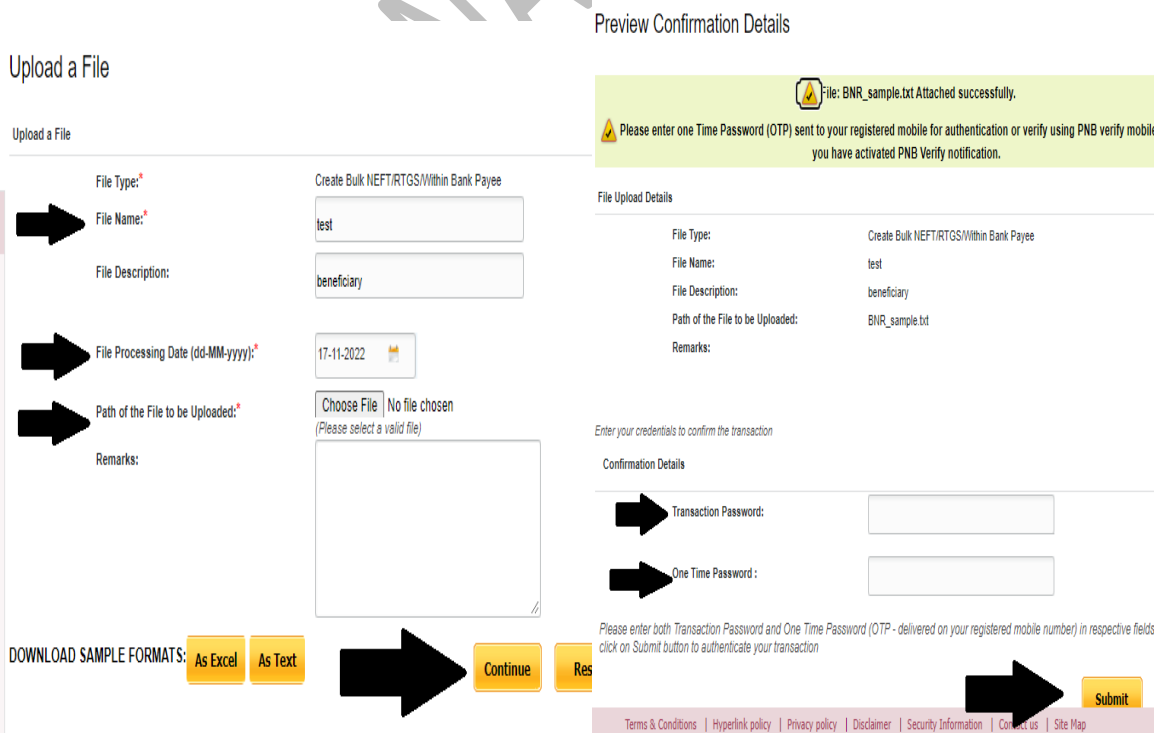
	A	B	C	D	E	F
1	15300	153000209716699	DR	INR	5000	Salary
2	254300	2543000400044000	CR	INR	3000	Salary
3	4000	40001300013194	CR	INR	2000	Salary

B. Bulk Beneficiary addition:

- Before making Bulk payments to other Banks (through NEFT/RTGS), **beneficiary addition is mandatory.**
- i. Click on **'Bulk FileUploads' → 'Upload a File' → Select Create Bulk NEFT/RTGS/Within Bank Payee →**



- ii. Enter file name, file processing date & Choose **File** to be uploaded (in the txt or csv format) → Click on **'Continue'** → Enter Transaction Password & **OTP** → Click **'Submit'**



- Customer may use Text file format (.txt) or Excel file format (.csv) for Beneficiary addition. The file format and sample files are given below

Text Format:


Beneficiary Name, Beneficiary Nick Name, Access Type(G/L), Account Number, Network(NEFT/RTGS), IFSC Code, Address, Maximum Amount to be transferred, Number of transactions in a day. **(separated by comas, without space)**

- Here **G** stands for Global and **L** stands for Local
- **Network: NFT for NEFT, RTG for RTGS and PMT for Within PNB.**

For Example:

TXT format for bulk beneficiary addition

Ramesh Kumar,Ramesh,G,01325400789,NFT,ICIC001411,New Delhi,15000,5
 Mayank Mehra,May,L,12345678,RTG,SBI016301,Meerut,250000,10
 Anupam Sharma,Anoop,G,123456789,PMT,PUNB01263,Delhi,1000,15

 *Txt Bulk - Notepad

File Edit Format View Help

Ramesh Kumar,Ramesh,G,01325400789,NFT,ICIC001411,New Delhi,15000,5
 Mayank Mehra,May,L,12345678,RTG,SBI016301,Meerut,250000,10
 Anupam Sharma,Anoop,G,123456789,PMT,PUNB01263,Delhi,1000,15

Excel Format for bulk beneficiary addition:

Beneficiary Name	Nick Name	Access Type	Account No.	Network	IFSC Code	Address	Maximum Amount	No of Transaction in a day
------------------	-----------	-------------	-------------	---------	-----------	---------	----------------	----------------------------

For Example:

Ramesh Kumar	Ramesh	G	01325400789	NFT	ICIC001411	New Delhi	15000	5
Mayank Mehra	May	L	12345678	RTG	SBI016301	Meerut	250000	10
Anupam Sharma	Anoop	G	123456789	PMT	PUNB01263	Delhi	1000	15

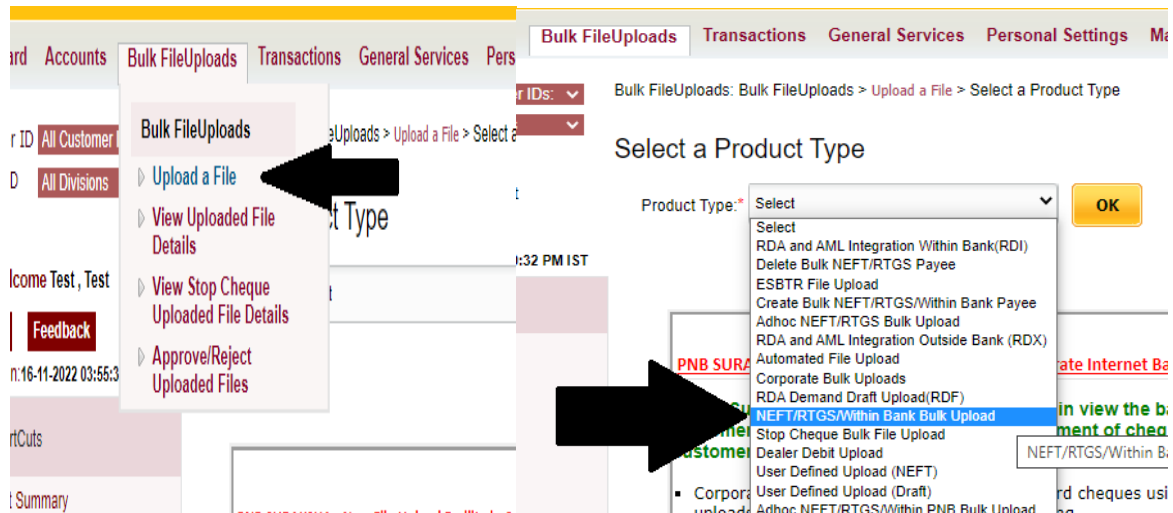
E6

	A	B	C	D	E	F	G	H	I
1	Ramesh Kumar	Ramesh	G	1325400789	NFT	ICIC001411	New Delhi	15000	5
2	Mayank Mehra	May	L	12345678	RTG	SBI016301	Meerut	250000	10
3	Anupam Sharma	Anoop	G	123456789	PMT	PUNB01263	Delhi	1000	15
4									

C. Bulk NEFT/RTGS Transfer File (After adding beneficiary):

STEP 1 (Uploading the file with transaction user):

- i. Click on 'Bulk FileUploads' → 'Upload a File' → Select 'NEFT/RTGS/WHITHIN BANK BULK UPLOAD' →



- ii. Enter file name, amount to be debited, file processing date → Choose File to be uploaded (in the txt or csv format) → Click on 'Continue' →

Bulk FileUploads: Bulk FileUploads > Upload a File > Upload a File

Upload a File


The screenshot shows the 'Upload a File' form. The form has the following fields and values:


- File Type:** NEFT/RTGS/Within Bank Bulk Upload
- File Name:** TEST
- File Description:** TESTING
- Amount to be Debited:** INR 1
- File Processing Date (dd-MM-yyyy):** 18-11-2022
- Path of the File to be Uploaded:** Choose File | BFU_sample.txt (Please select a valid file)
- Remarks:** (Empty text area)

At the bottom of the form, there are buttons for 'As Excel', 'As Text', 'Continue', and 'Reset'. A large black arrow points to the 'Continue' button.

- iii. Click on 'Lookup' to select user for authorization (as per defined workflow and user role mapping) →

Preview Confirmation Details

 file: SAL_sample.txt Attached successfully.

 Please enter one Time Password (OTP) sent to your registered mobile for authentication or verify using PNB verify mobile app if you have activated PNB Verify notification.

File Upload Details

File Type: Salary Upload
 File Name: TEST
 File Description: TESTING
 Path of the File to be Uploaded: SAL_sample.txt
 Remarks:

Approver Details

Rule ID	Authority	Follow Hierarchy
2052050	1 clerk + 1 Manager	Yes

Select User:

Enter your credentials to confirm the transaction

Confirmation Details

Transaction Password:

One Time Password :

Please enter both Transaction Password and One Time Password (OTP - delivered on your registered mobile number) in respective fields and then click on Submit button to authenticate your transaction

[Submit](#) [Back](#)

- iv. Select the User → Enter Transaction Password & OTP → Click 'Submit' →

Find Corporate User

Search Criteria

User ID:

First Name:

Last Name:

Out of Office:

[Search](#)

Corporate Role List

Displaying 1 -

Select	User ID	User Name	Role	Out of Office
<input type="checkbox"/>	<input type="text"/>	Anirban Mazumdar	Manager	No
<input type="checkbox"/>		Sachin Arora	Manager	No

[Select](#)

Preview Confirmation Details

File Upload Details

File Type: Salary Upload
 File Name: TEST
 File Description: TESTING
 Path of the File to be Uploaded: SAL_sample.txt
 Remarks:

Approver Details

Rule ID	Authority	Follow Hierarchy
2052050	1 clerk + 1 Manager	Yes

Select User:

Enter your credentials to confirm the transaction

Confirmation Details

Transaction Password:

One Time Password :


Please enter both Transaction Password and One Time Password (OTP - delivered on your registered mobile number) in respective fields and then click on Submit button to authenticate your transaction

[Submit](#) [Back](#)

- v. File reference number is generated.

[Bulk Upload](#) [Bulk FileUploads](#) [Transactions](#) [General Services](#) [Personal Settings](#) [Mails](#) [Trade F](#)

Bulk FileUploads: Bulk FileUploads > Upload a File > Select a Product Type

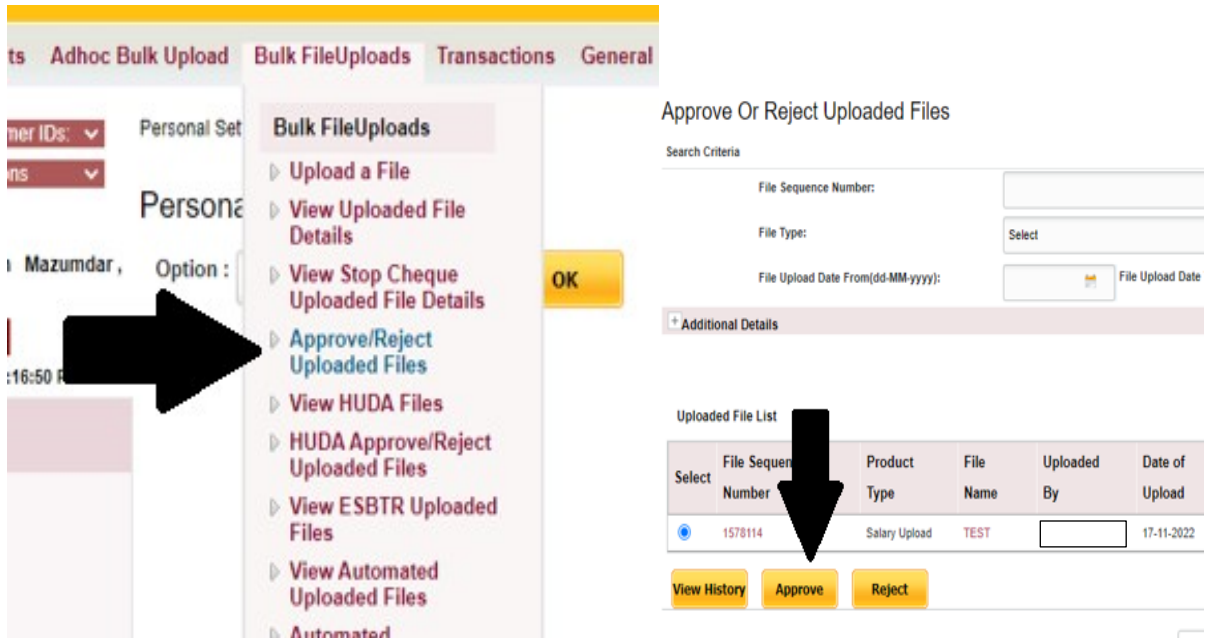
 File upload request is sent for approval.Your reference number is 1578114

Select a Product Type

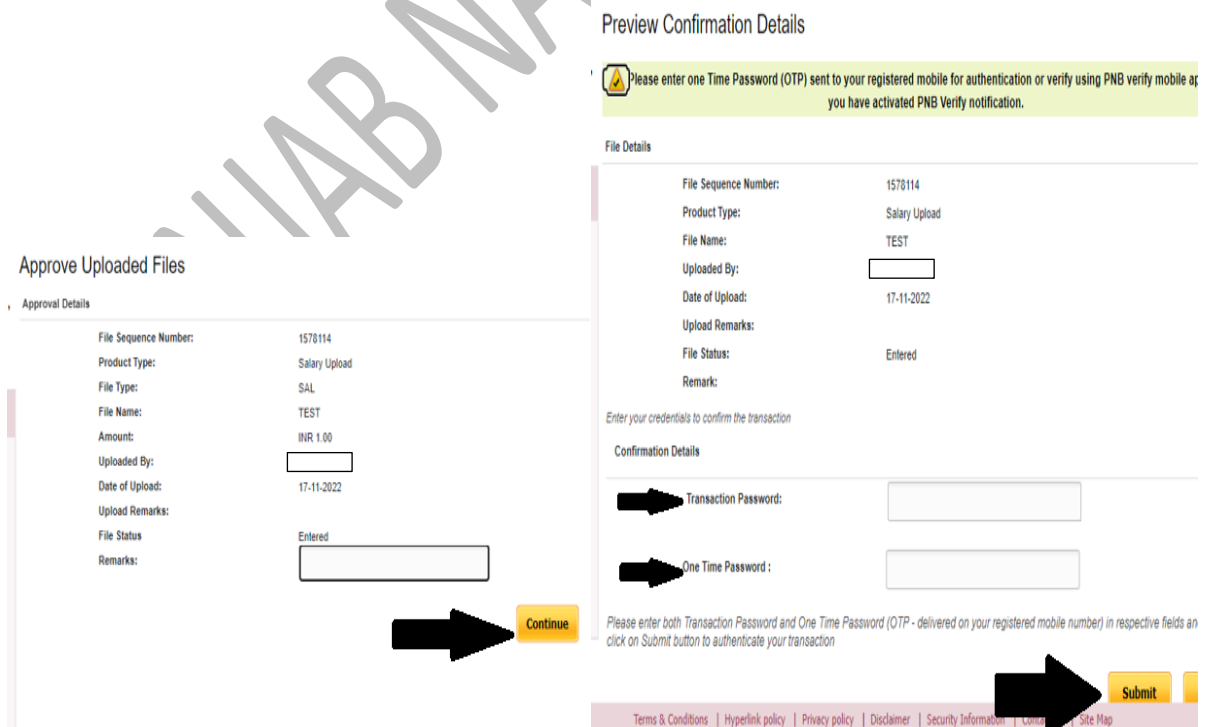
Product Type: [OK](#)

STEP 2 (Verifying the file with Approver):

Login with user selected for authorization → Click on ‘**Bulk FileUploads**’ → Click on ‘**Approve/Reject Uploaded Files**’ → Click on ‘**Approve**’ for approval or ‘**Reject**’ to reject the file respectively→



Enter remarks & Click on ‘**Continue**’ → Enter transaction password & **OTP** → Click ‘**Submit**’

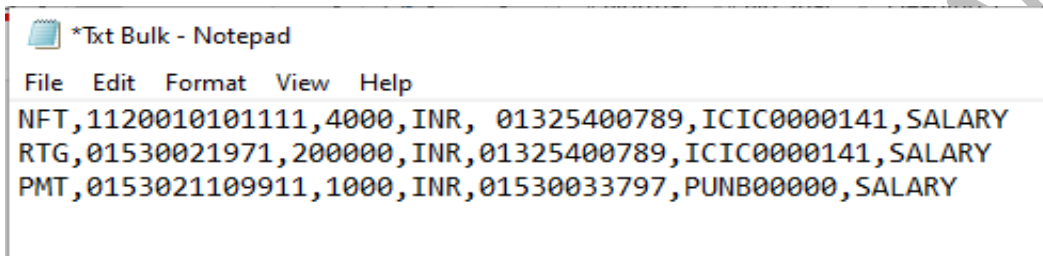


TXT FORMAT for Bulk Transfer:

Transaction type, Debit Account No., Amount, Currency, Beneficiary Account Number, Beneficiary IFSC Code, Remarks

For Example:

NFT,1120010101111,4000,INR, 01325400789,ICIC0000141,SALARY
 RTG,01530021971,200000,INR,01325400789,ICIC0000141,SALARY
 PMT,0153021109911,1000,INR,01530033797,PUNB00000,SALARY



Excel Format for Bulk Transfer:

Transaction Type	Debit Account no.	Amount	Currency	Beneficiary Account No.	IFSC Code	Remarks
------------------	-------------------	--------	----------	-------------------------	-----------	---------

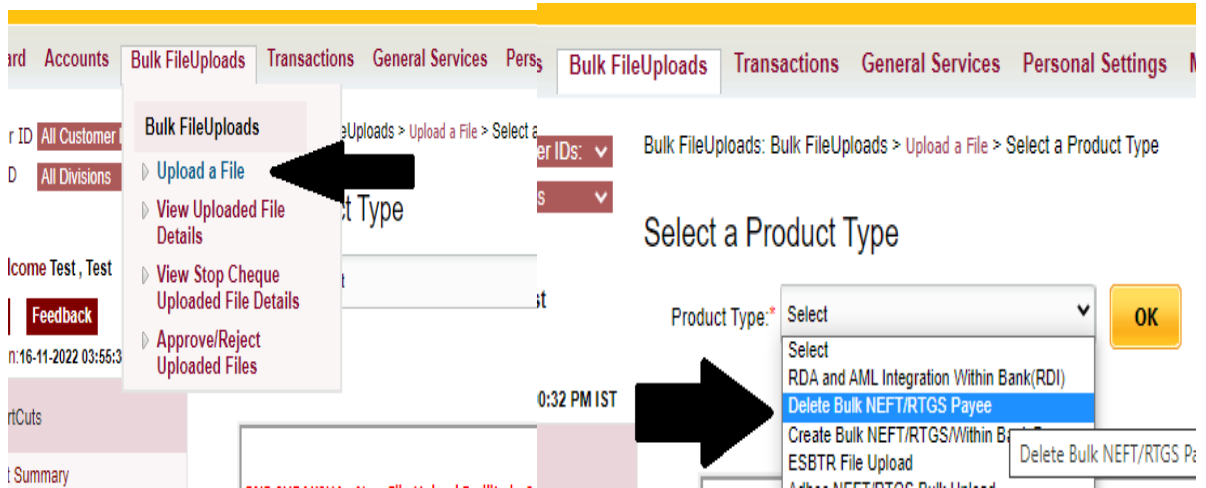
For Example:

NFT	1120000106387	4000	INR	01325400789	ICIC0000141	TESTNFT
RTG	0153209716699	200000	INR	01325400789	ICIC0000141	TESTRTG
PMT	0153021109911	1000	INR	01530033797	PUNB00000	SALARY

	A	B	C	D	E	F	G
1	NFT	1120000106387	4000	INR	1325400789	ICIC0000141	TESTNFT
2	RTG	153209716699	200000	INR	1325400789	ICIC0000141	TESTRTG
3	PMT	153021109911	1000	INR	1530033797	PUNB00000	SALARY
4							

D. Bulk Beneficiary Deletion:

- i. Click on 'Bulk FileUploads' → 'Upload a File' → Select 'Delete Bulk NEFT/RTGS Payee' →



- ii. Enter file name, file processing date & Choose File to be uploaded (in the txt or csv format given below) → Click on 'Continue' →

Upload a File

Upload a File

File Type:*
File Name:*
File Description:
File Processing Date (dd-MM-yyyy):*
Path of the File to be Uploaded:*
Remarks:

Create Bulk NEFT/RTGS/Within Bank Payee

test
beneficiary
17-11-2022
Choose File No file chosen
(Please select a valid file)

DOWNLOAD SAMPLE FORMATS: As Excel As Text

Continue Res

- iii. Enter Transaction Password & OTP → Click 'Submit'

Preview Confirmation Details

File: BNR_sample.txt Attached successfully.

Please enter one Time Password (OTP) sent to your registered mobile for authentication or verify using PNB verify mobile you have activated PNB Verify notification.

File Upload Details

File Type:	Create Bulk NEFT/RTGS/Within Bank Payee
File Name:	test
File Description:	beneficiary
Path of the File to be Uploaded:	BNR_sample.txt
Remarks:	

Enter your credentials to confirm the transaction

Confirmation Details

Transaction Password:
One Time Password :

Please enter both Transaction Password and One Time Password (OTP - delivered on your registered mobile number) in respective fields click on Submit button to authenticate your transaction

Submit

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Text file for Bulk Beneficiary Deletion

Beneficiary ID 1
 Beneficiary ID 2
 Beneficiary ID 3

For Example:

12345
 45654
 14725

Excel File for Bulk Beneficiary Deletion:

Beneficiary ID 1
Beneficiary ID 2
Beneficiary ID 3

For Example:




12345
45654
14725

Note -: Customer can download sample format for all above mentioned bulk functionalities in Excel or Text format

Upload a File

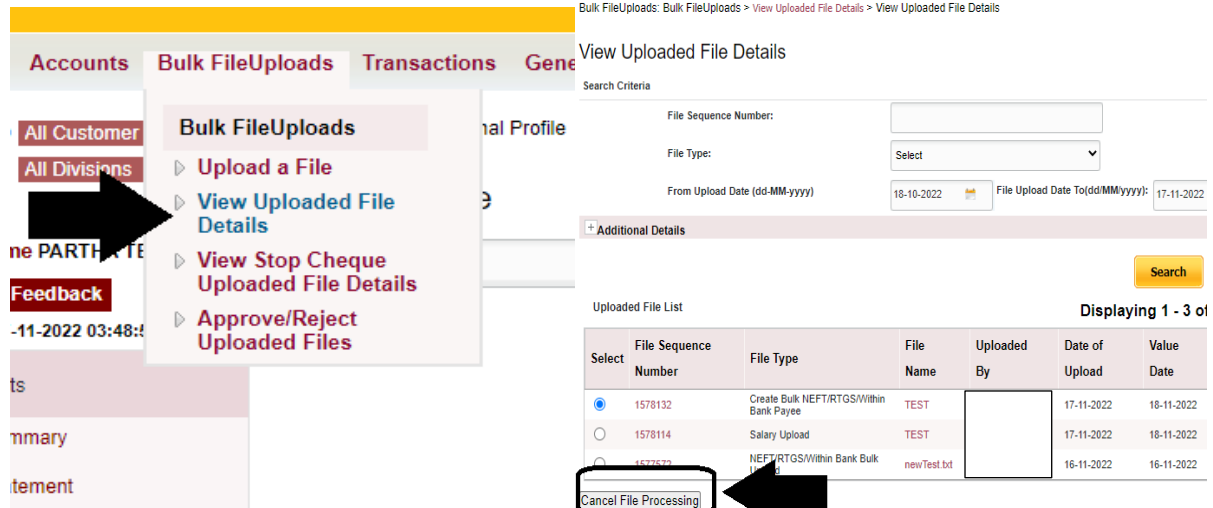
Upload a File

<p>File Type:*</p> <p>File Name:*</p> <p>File Description:</p> <p>Amount to be Debited:*</p> <p>File Processing Date (dd-MM-yyyy):*</p> <p>Path of the File to be Uploaded:*</p> <p>Remarks:</p>	<p>Salary Upload</p> <input type="text"/> <input type="text"/> INR <input type="text"/> <input type="text"/> Choose File No file chosen (Please select a valid file) <input type="text"/>
---	--

DOWNLOAD SAMPLE FORMATS:   

E. Cancel File Processing before verification by approver:

- i. Click on 'Bulk FileUploads' → 'View Uploaded File Details' → Select File to be cancelled → Click 'Cancel File Processing' →



Bulk FileUploads: Bulk FileUploads > View Uploaded File Details > View Uploaded File Details

View Uploaded File Details

Search Criteria

File Sequence Number:

File Type:

From Upload Date (dd-MM-yyyy) File Upload Date To(dd/MM/yyyy):

+ Additional Details

Uploaded File List Displaying 1 - 3 of

Select	File Sequence Number	File Type	File Name	Uploaded By	Date of Upload	Value Date
<input checked="" type="radio"/>	1578132	Create Bulk NEFT/RTGS/Within Bank Payee	TEST		17-11-2022	18-11-2022
<input type="radio"/>	1578114	Salary Upload	TEST		17-11-2022	18-11-2022
<input type="radio"/>	1577522	NEFT/RTGS/Within Bank Bulk	newTest.txt		16-11-2022	16-11-2022

- ii. Click on 'Continue' → Enter Transaction Password & OTP → Click 'Submit' →



Cancel File Processing

File Details

File Sequence Number: 1578132

File Name: TEST

File Type: Create Bulk NEFT/RTGS/Within Bank Payee

File Status: Rejected

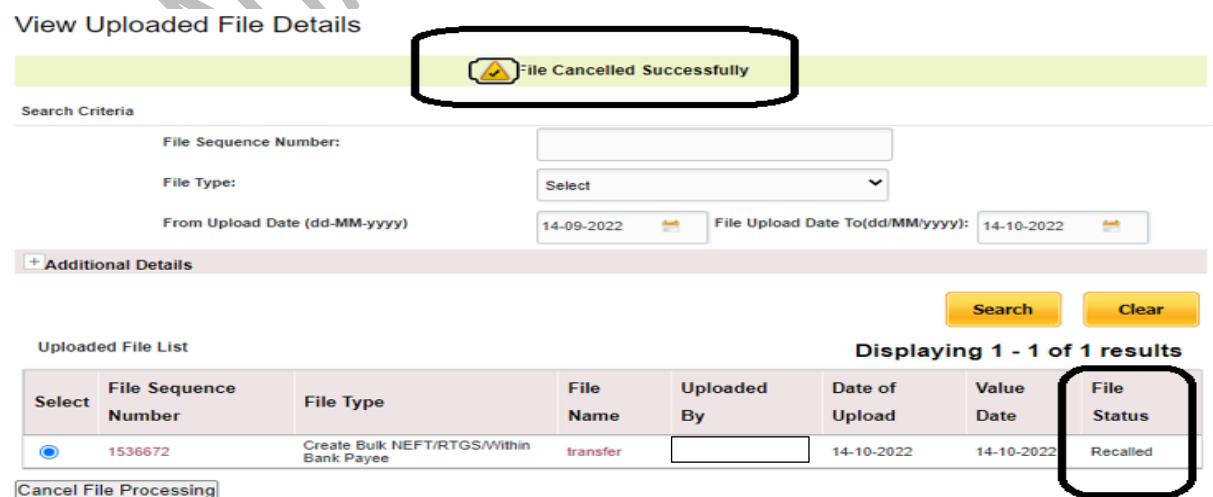
File Description: TESTING

Uploaded By:

Upload Date: 17-11-2022

Remarks:

- iii. After that the page with message "File Cancelled Successfully" will be displayed and File Status will change from "Entered" to "Recalled"



View Uploaded File Details

Search Criteria

File Sequence Number:

File Type:

From Upload Date (dd-MM-yyyy) File Upload Date To(dd/MM/yyyy):

+ Additional Details

Uploaded File List Displaying 1 - 1 of 1 results

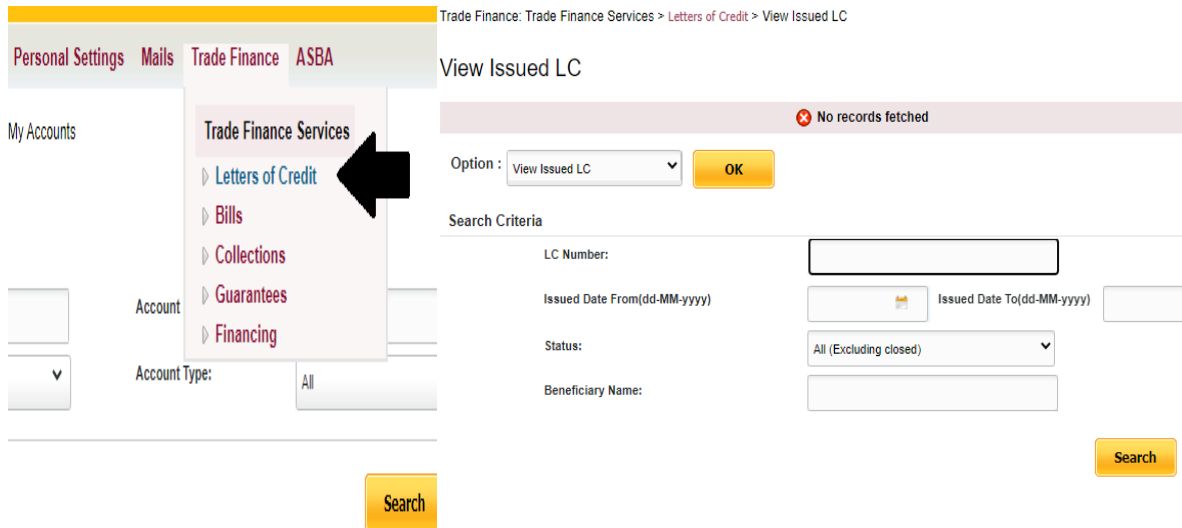
Select	File Sequence Number	File Type	File Name	Uploaded By	Date of Upload	Value Date	File Status
<input checked="" type="radio"/>	1536672	Create Bulk NEFT/RTGS/Within Bank Payee	transfer		14-10-2022	14-10-2022	Recalled

11. Trade Finance:

Click on 'Trade Finance Services'

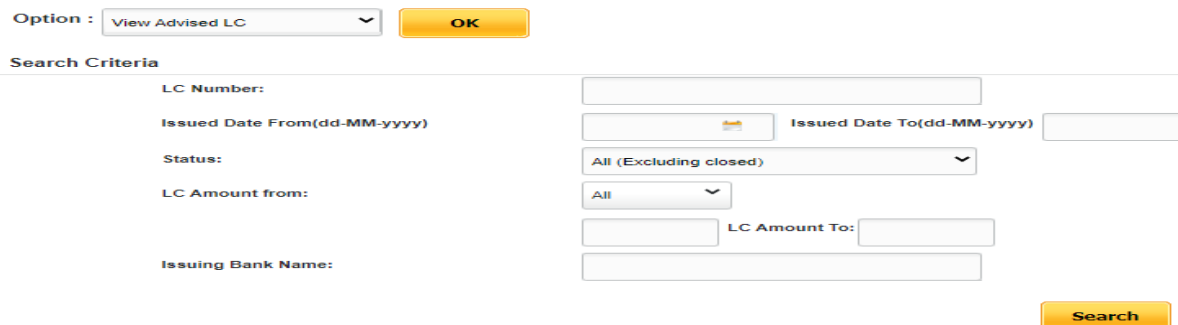
A. Letters of credit:

- ✓ List of issued LCs can be viewed.
- ✓ Status of Amendments in LCs awaiting acceptance can be viewed.



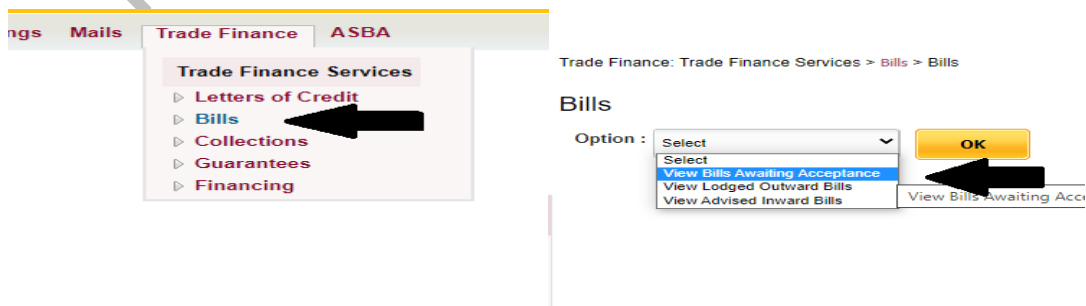
- ✓ Advised LCs can be viewed.

View Advised LC



B. Bills:

- ✓ Status of Bills awaiting acceptance can be viewed.
- ✓ List of Lodged Bills can be viewed



View Bills Awaiting Acceptance

Option :

Search Criteria

Bill Number:

Bill Lodgment Date Range:
From(dd-MM-yyyy): To(dd-MM-yyyy):


Bill Due Date From(dd-MM-yyyy): Bill Due Date To(dd-MM-yyyy):

Beneficiary Name:

Bill Amount From:

Bill Amount To:

View Outward Bills

 No records fetched

Option :

Search Criteria

Bill Number:

Bill Lodgment Date Range:
From(dd-MM-yyyy): To(dd-MM-yyyy):

Bill Due Date From(dd-MM-yyyy): Bill Due Date To(dd-MM-yyyy):

Status:

Beneficiary Name:

Bill Amount From:

Bill Amount To:

Outstanding Amount From:

Outstanding Amount To:

✓ Advised Bills can be viewed:

Option :

Search Criteria

Bill Number:

Bill Lodgment Date Range:
From(dd-MM-yyyy): To(dd-MM-yyyy):

Bill Due Date From(dd-MM-yyyy): Bill Due Date To(dd-MM-yyyy):

Status:

Beneficiary Name:

Bill Amount From:

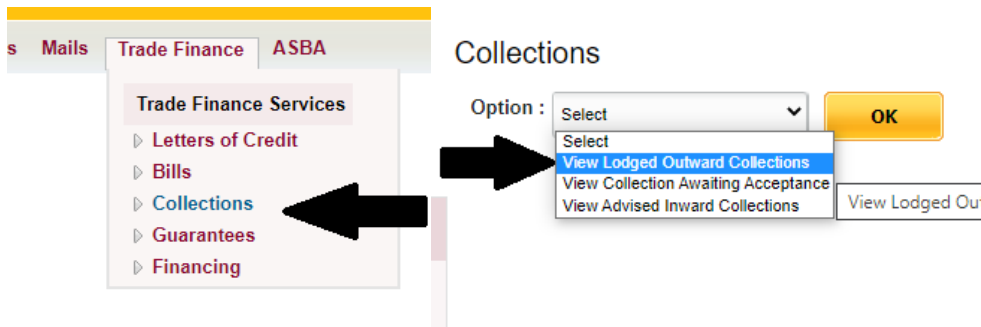
Bill Amount To:

Outstanding Amount From:

Outstanding Amount To:

C. Collections:

- ✓ View Lodged collections.



The screenshot shows the 'Collections' section of the Punjab National Bank interface. On the left, there is a navigation menu with 'Trade Finance' selected, and a sub-menu where 'Collections' is highlighted. To the right, an 'Option' dropdown menu is open, showing 'View Lodged Outward Collections' as the selected option. An 'OK' button is visible next to the dropdown.

View Lodged Collections

No records fetched

Option :

Search Criteria

Collection Number:	<input type="text"/>
Collection Lodgment Date From(dd-MM-yyyy):	<input type="text"/> To (dd-MM-yyyy): <input type="text"/>
Collection Due Date From(dd-MM-yyyy):	<input type="text"/> To (dd-MM-yyyy): <input type="text"/>
Drawee:	<input type="text"/>
Status:	<input type="text" value="All (Excluding Closed)"/>
Collection Amount From:	<input type="text" value="All"/>
	<input type="text"/> Collection Amount To: <input type="text"/>
Outstanding Amount From:	<input type="text" value="All"/>
	<input type="text"/> Outstanding Amount To: <input type="text"/>

- ✓ View Collection Awaiting Acceptance:

View Collections Awaiting Acceptance


Option :

Search Criteria

Collection Number:	<input type="text"/>
Collection Lodgment Date Range From(dd-MM-yyyy):	<input type="text"/> To(dd-MM-yyyy): <input type="text"/>
Collection Due Date From(dd-MM-yyyy):	<input type="text"/> To(dd-MM-yyyy): <input type="text"/>
Drawer:	<input type="text"/>
Collection Amount From:	<input type="text" value="All"/>
	<input type="text"/> Collection Amount To: <input type="text"/>

✓ View Advised Collections.

View Advised Collections

 No records fetched

Option :

Search Criteria

Collection Number:

Collection lodgement Date Range:
 From(dd-MM-yyyy): To(dd-MM-yyyy):

Collection Due Date:
 From(dd-MM-yyyy): To(dd-MM-yyyy):

Drawer:

Status:

Tenor:

Collection Amount From: Collection Amount To:

Outstanding Amount From: Outstanding Amount To:

D. Bank Guarantees:

✓ List of issued Guarantees can be viewed.

Settings Mails Trade Finance ASBA

Trade Finance: Trade Finance Services > Guarantees > Guarantees


ad Collections

Trade Finance Services

- ▶ Letters of Credit
- ▶ Bills
- ▶ Collections
- ▶ Guarantees
- ▶ Financing

Option :

View Issued Guarantees

 No records fetched

Option :

Search Criteria

Guarantee Number:

Issued Date From(dd-MM-yyyy): Issued Date To(dd-MM-yyyy):

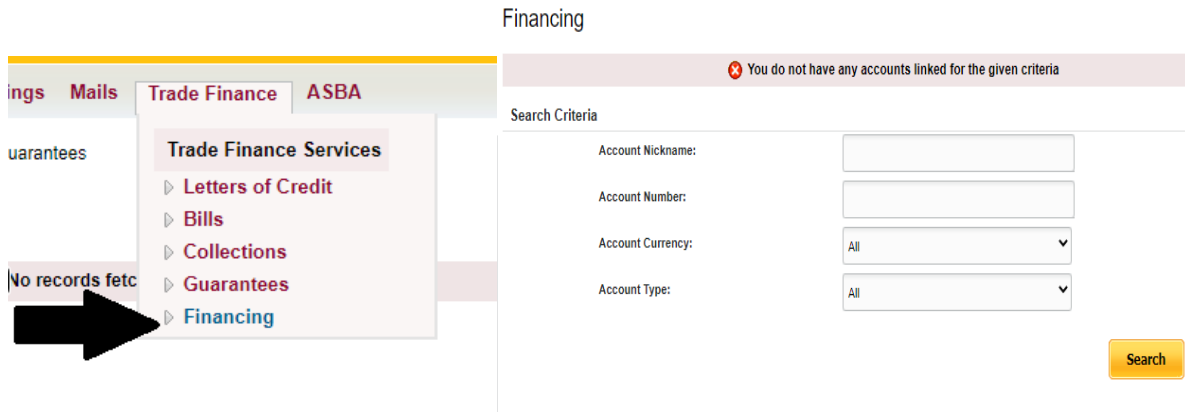
Guarantee Type:

Status:

Beneficiary Name:

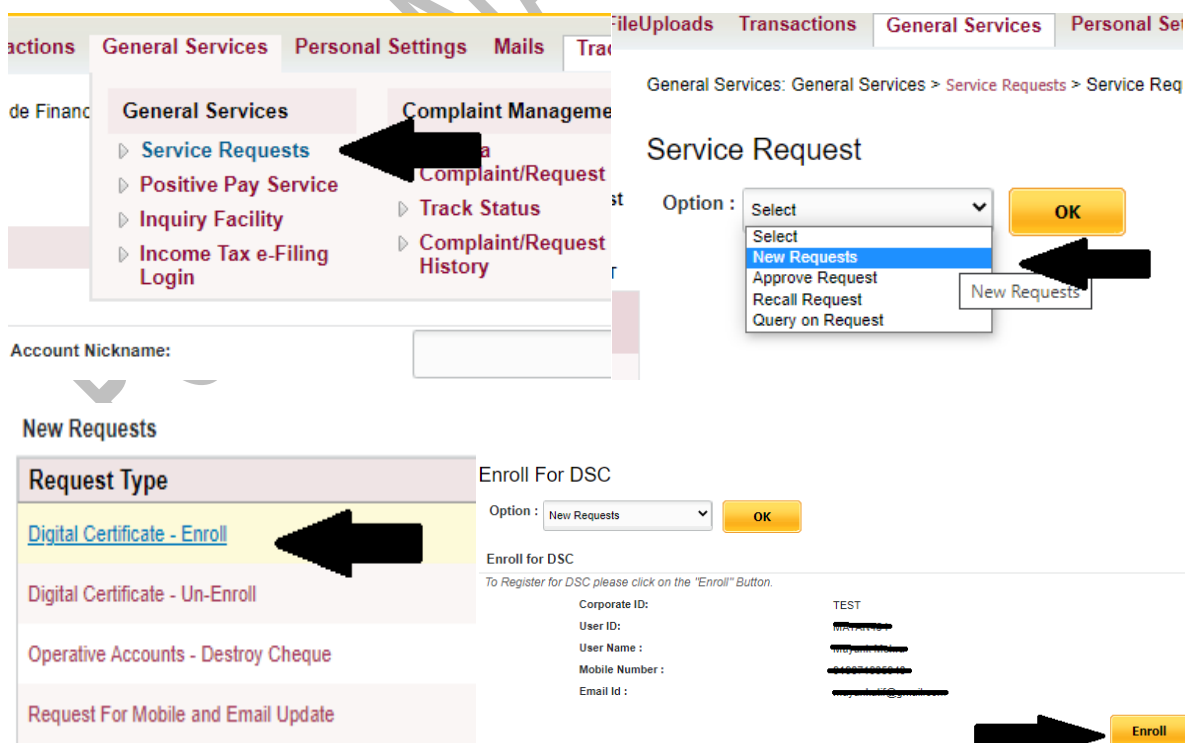
E. Financing:

- ✓ Request for Packing Credit Account.
- ✓ Request for Import Finance.



12. Using Digital Certificate as Additional Factor of Authentication:

- Install Digital Certificate on your PC.
- Click on 'General Services' → 'Service Requests' → Select 'New Requests' & click on 'OK' → 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 & request the branch for approving the same for admin user. For other users admin user can approve the same.



Request Confirmation

Option :

Confirm DSC Enroll

To Confirm DSC Registration please click on the "Submit" Button.

Certificate Serial No :	FormManagementFG.CERTSRLNO
Certificate Common Name :	FormManagementFG.CERTCMNAME
Certificate Issuer Name :	FormManagementFG.CERTISSUER
Certificate Expiry Date :	FormManagementFG.CERTEXPDATE



Please Note:

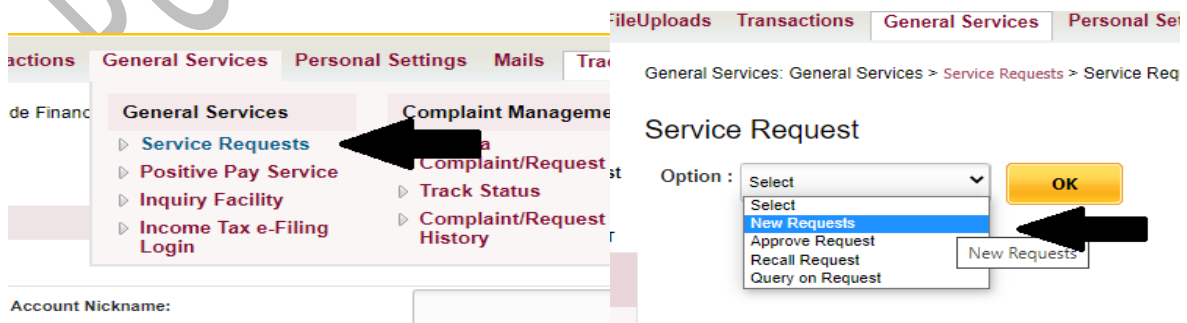
- Once the user is enrolled for Digital Certificate, the user will be validated through Digital Certificate authentication on every Login attempt.
- Java 1.6 or above should be enabled on your browser to register for digital certificate.
- Browser should be internet explorer.

13. Logging in Using Digital Certificate:

- Enter **Corporate ID** and **User ID**, click on '**Continue**' → Enter '**Login Password**' → Click on '**Login using Digital Certificate**' button → Web Signer window will be displayed. Select the Digital Certificate & Click OK → On validation of Digital Certificate, user will be logged in.

14. Digital Certificate-Deregistration:

- Click on '**General Services**' → '**Service Requests**' → Select '**New Requests**' & click on '**OK**' → Click on '**Digital Certificate-Unenroll**' → Type reason & Click on '**De-Register**' button → Confirm the details by clicking '**Submit**'.
- Note down the reference ID & request the branch for approving the same for admin user. For other users admin user can approve the same.
- User will be de-registered for using Digital certificates.



The screenshot shows the web portal interface. At the top, there are tabs for 'FileUploads', 'Transactions', 'General Services', and 'Personal Services'. Below these, there are sub-tabs for 'General Services', 'Personal Settings', 'Mails', and 'Transactions'. The 'General Services' sub-tab is active, and a dropdown menu is open showing 'Service Requests', 'Positive Pay Service', 'Inquiry Facility', and 'Income Tax e-Filing Login'. The 'Service Requests' option is highlighted with a black arrow. To the right, there is a 'Service Request' section with an 'Option :' dropdown menu. The dropdown menu is open, showing options: 'Select', 'New Requests', 'Approve Request', 'Recall Request', and 'Query on Request'. The 'New Requests' option is selected and highlighted with a black arrow. Next to the dropdown menu is an 'OK' button, also highlighted with a black arrow.

New Requests

Request Type

- Digital Certificate - Enroll
- Digital Certificate - Un-Enroll** ←
- Operative Accounts - Destroy Cheque
- Request For Mobile and Email Update

De-Register DSC

Option :

De-Register DSC
To De-Register DSC please click on the "De-Register" Button.

Corporate ID: TEST

User ID:

User Name : Mayank Mehra

Reason : →

Request Confirmation

Option :

Confirm DSC De-Registration
To Confirm DSC De-Registration please click on the "Submit" Button.

Corporate Id: TEST

User Id:

User Name : Mayank Mehra

Reason : test

15. Set Second Factor of Authentication:

PNB's Corporate Internet Banking provides the provision for choosing second factor of Authentication i.e. either OTP or Digital Certificate for verifying transactions. By default OTP will be the the second factor of authentication. Once user enables 'Digital Certificate' then he/she can choose between 'OTP' or 'Digital Certificate' as second factor of authentication.

- 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

General Services | **Personal Settings** | Mails | Trade Finance | ASBA

file

Security Settings

- ▷ Change Login Password
- ▷ Change Transaction Password
- ▷ Change Image/Phrase
- ▷ Enroll for Challenge
- ▷ **Set Second Factor Authentication** ←
- ▷ UnEnroll for PNB Verify

Other Settings

- ▷ View Personal Details
- ▷ Set Preferences
- ▷ View Registered Mobile Number
- ▷ Debit Card Personalization
- ▷ Debit Card Activity Inquiry

16. Update Admin User details:

- Click on **Corp Admin** → Click on **'Update Contact Details'** → Enter **Mobile Number** and **Email ID**
(If SMS Alerts are not being received on Mobile Number that is to be updated. Click on **'General Services'** → **'Service requests'** → **'New Request'** → **'Update Contact Details'**).
- Click on **'Continue'** → **'Confirm'**

Mails Trade Finance **Corp Admin**

- Corporate Administration
 - Update Contact Details**
 - User Maintenance
 - Set Number Of Beneficiaries
 - Set Limits
 - Approve Transaction Limits
 - Corporate Snapshot
 - Transactional Support
 - Division Maintenance

Corp Admin: Corporate Administration > Update Contact Details > Update Contact Details

Your Contact Details

Corporate ID:* TEST

User ID:*

Mobile Number:*

Email ID:*

Continue

Corp Admin: Corporate Administration > Update Contact Details > Update Contact Details

Your Contact Details

Corporate ID:* TEST

User ID:*

Mobile Number:*

Email ID:*

Confirm

17. General Services:

General Services: General Services > Service Requests > Service Request

General Services Personal Settings Mails Trade Finance

- General Services
 - Service Requests**
 - GSTN Registration
 - Inquiry Facility
 - Stop Cheque
 - Income Tax e-Filing Login
- Complaint Management
 - Raise a Complaint/Request
 - Track Status
 - Complaint/Request History

Service Request

Option : **OK**

- Select
- Select**
- New Requests
- Approve Request
- Recall Request
- Query on Request

Operative accounts destroy cheque:

New Requests

General Services: General Services > Service Requests > Destroy Cheque

Option : **OK**

Destroy Cheque

Option : **OK**

Request Type

- Digital Certificate - Enroll
- Digital Certificate - Un-Enroll
- Email Statement De Registration
- Email Statement Registration
- Operative Accounts - Destroy Cheque**
- Request For Mobile and Email Update
- Request New Cheque Book

Account:*

Destroy Cheque: Cheque Number :

Destroy Multiple Cheques: Start Cheque Number : End Cheque Number :

Continue

Approve Request:

- Approve the requests pending for approval

General Services: General Services > Service Requests > Service Request

Service Request

Option :

- Select
- Select
- New Requests
- Approve Request**
- Recall Request
- Query on Request

Approve Requests

Option :

Request Approval List

Request Type	Number of Records Awaiting Approval
Request New Cheque Book	1

General Services: General Services > Service Requests > Approve/Reject Request

Approve/Reject Request

Option :

Requests Pending Approval

Select	Reference ID	Account	Submitted By	Date of Submission
<input checked="" type="radio"/>	2060528			11-07-2022

Download Details As:

Recall Request:

- Recall the service requests available for recall

Recall Requests

Option :

List of Recall Requests

Select	Reference ID	Date of Submission
<input checked="" type="radio"/>	1061577	24-07-2020
<input type="radio"/>	723040	23-09-2019

Request Details

Option :

Request for Mobile and Email Id Update

Reference Id: 1061577
 Corporate Id: TEST
 User Id:
 Mobile Number:
 Email Id: abc@gmail.com

Query on request:

- Check the history of a request or cancel it.

Query On Requests

Option :

Search Criteria

Request Type:

Date From(dd-MM-yyyy): Date To(dd-MM-yyyy):

Reference ID:

Status:

Search Results

Displaying 1 - 10 of 10 r

Reference ID	Request Type	Requested Date	Status	Enterer
11725	Feedback	03-11-2015	Pending	
9958	Feedback	11-10-2015	Pending	

feedback

Option :

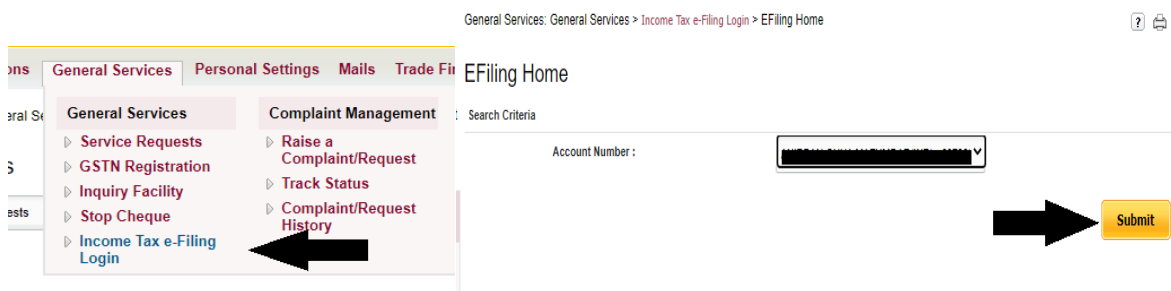
Request Details

Overall Experience	1
Round the Clock Availability	2
Response Time	3
Success Rate	4
Availability of Help/Information	4
request Type:	FDK
product id:	FINACLECORE

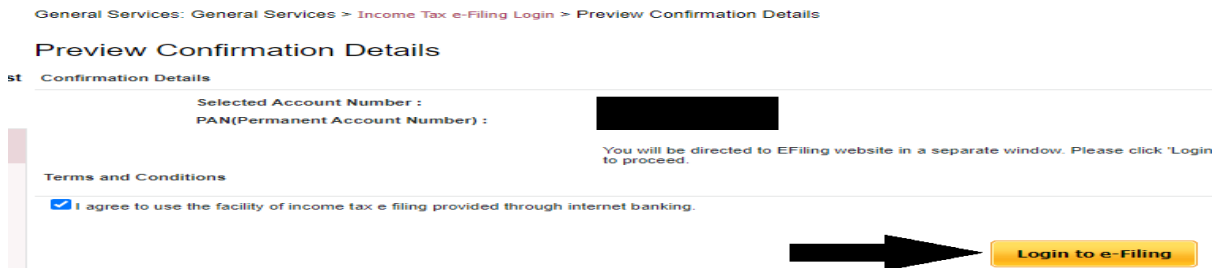


Income Tax e-Filing:

General services → 'Income Tax e-filing Login' → Select account & Click on 'Submit' →



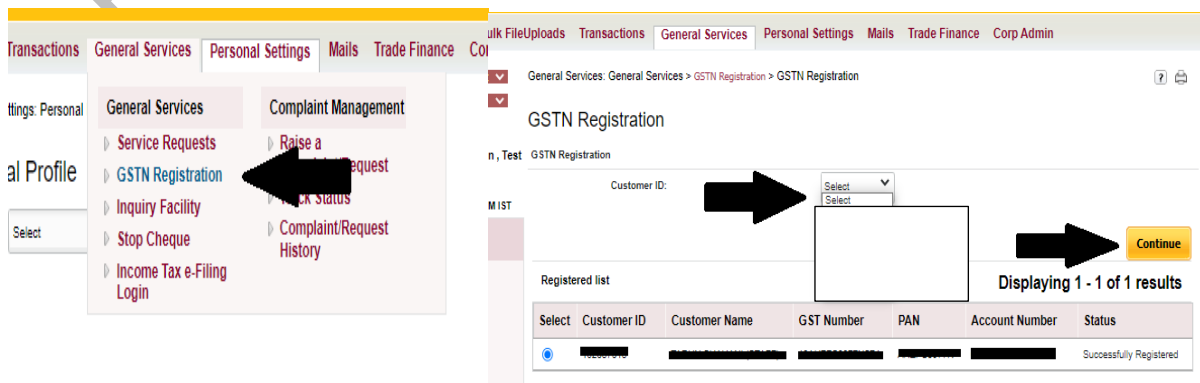
Select checkbox & click on 'Login to e-Filing' → Page is redirected to income tax e-filing portal of government of India



GSTN Registration:

This can be used to link your GSTN to your account.

General services → GSTN Registration → Select customer ID → Click on 'Continue' → Enter all the details → click on 'Continue' & authenticate.



GSTN Registration

Customer Id:*

Pan Number:

Customer Name:*

GST Number:*

Address:*

Email Id:*

Account Number:*

State:*

Set this as default GST Number

[Continue](#)

Complaint Management:

General Services Personal Settings Mails Trade Finance C

General Services

- Service Requests
- GSTN Registration
- Inquiry Facility
- Stop Cheque
- Income Tax e-Filing Login

Complaint Management

- Raise a Complaint/Request
- Track Status
- Complaint/Request History

NIRBAN GUHA INR 0.00 Cr.

General Services: Complaint Management > Raise a Complaint/Request > New Complaint/Request

New Complaint/Request

Own Accounts Other Accounts

Account Type*

Request Type*

Select Category*

Select Category Type*

Select Category Sub-Type*

Select Account

Customer Name Leema Roselin

Mobile Number (E.g 91-9888141219)* -

E-Mail Id*

Pin Code*

Remarks

[Continue](#)

General Services: Complaint Management > Track Status > View Status of Complaint/Request


Track Status


Enter your complaint/request reference no.*


[Search](#)

View Complaint/Request History

st Search Criteria

Date From (dd-MM-yyyy): 18-11-2021 

Date To (dd-MM-yyyy): 18-11-2022 


Search 

Please note:
 1. Please click on CRM Reference No. to track the status of your complaint/service request.
 2. Please click on IBS Reference No. to check the details of your complaint/service request.

18. Security Features:

- 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.
- Passwords are cryptic and difficult to crack (Combination of Alpha-numeric & special character)

19. Safeguards:

- Do not reveal password(s) over phone, mail etc. to any person including Bank.
- The passwords can be changed as frequently as you wish.
- An alert on your Home page shows the expiry periods for your passwords, the moment you log in. Please change the password(s) before the passwords are expired or when the system prompts you to do so.
- Do not click on website links/attachments in un-known /suspicious emails. These links may take you to replica of bank’s website and ask for keying in your user id & password(s). Bank will never send any e-mail requesting to provide User Id/Password and other sensitive information.
- 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.
 - Clicking on the “padlock” symbol/icon and server certification will display details of the server certification in favour of Punjab National Bank.

- To ensure a safe and genuine login, always enter bank’s website through www.pnbindia.com
- In case you receive any call, please confirm that the call is from authorized person of the bank.

20. Contact Us:

Contact centre:

1800 103 2222/ 1800 180 2222 (All India Toll Free Number)

0124-2340000(Tolled Number, Accessible from mobile also)

Email ID:

ibshelpdesk@pnb.co.in, ibscorporate@pnb.co.in

21. Flowcharts for quick reference:

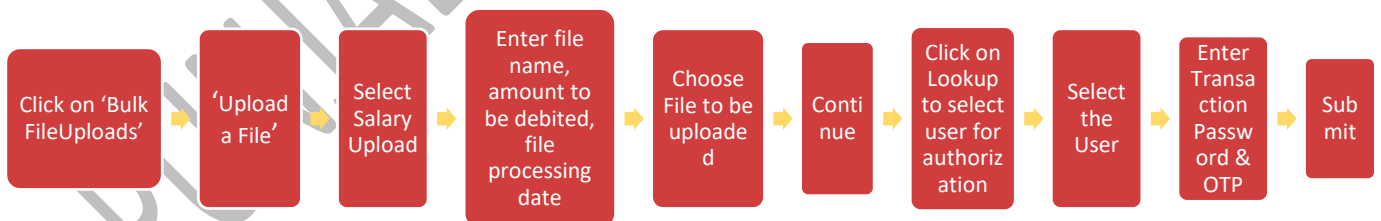
1. How to get Admin User ID & Password (for details click [here](#)):



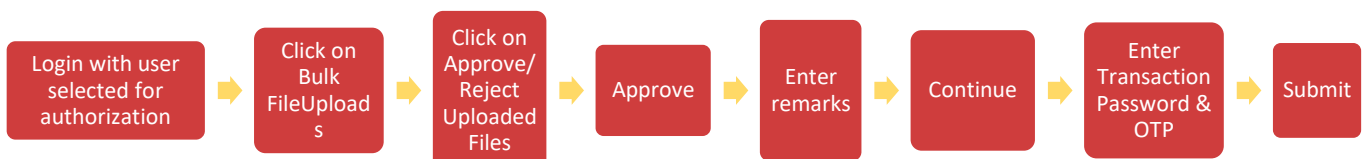
2. How to create other users (for details click [here](#)):



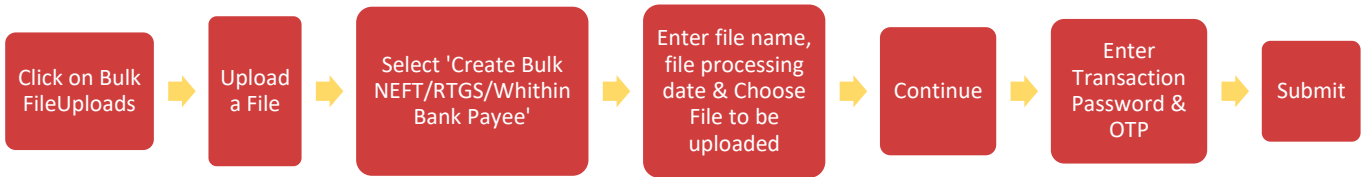
3. Bulk PNB to PNB transfer - uploading the file (for details click [here](#)):



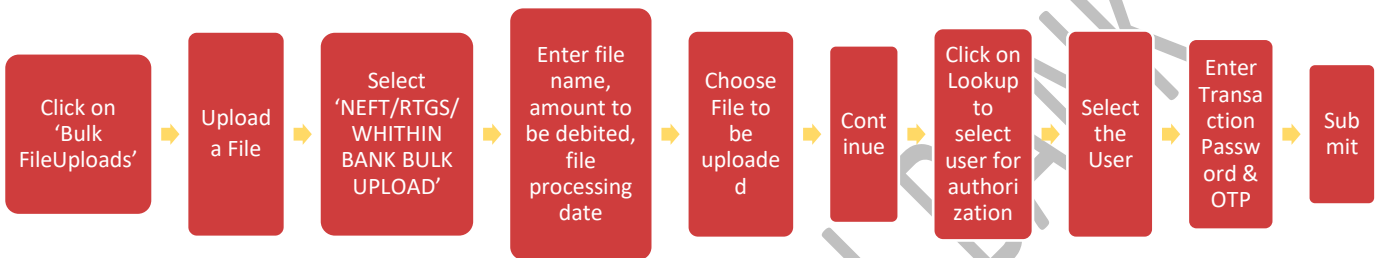
4. Verify the Bulk PNB to PNB transfer file with approver (for details click [here](#)):



5. Bulk Beneficiary Addition (for details click [here](#)):



6. Bulk NEFT/RTGS transfer - uploading the file (for details click [here](#)):



7. Verify the Bulk NEFT/RTGS transfer file with approver (for details click [here](#)):

