



Philippine National Bank (Europe) Plc

Online User's Manual Version 2 (New 3D Secure Debit Card System)

www.pnb.com.ph/europe

Step 1: Open your browser.



Step 2: Type in www.pnb.com.ph/europe at the address bar

Home | Contact Us | PNB Global Directory

Philippine National Bank (Europe) Plc

Remittance Deposits Loans About Us

Online Remittance

LOGIN SIGN UP

Guide New User

For new users, click here

For existing users, click here

Remit from these countries United Kingdom and Northern Ireland Submit

quick tools

Products and Promos

PNB Global Locator

Remittance Tracker

Forms

Protecting your money

Your eligible deposits with Philippine National Bank (Europe) Plc, are protected up to a total of £85,000 by the Financial Services Compensation Scheme, the UK's deposit protection scheme.

Any deposits you hold above £85,000 limit are not covered.

Please ask here for further information or visit www.fscs.org.uk

IMPORTANT ANNOUNCEMENT

To all our valued clients

If you are initiating payments to our account for onward transmission to the Philippines, please be advised that you must now redirect these to Natwest bank, and use the applicable account for your chosen currency. The details are provided below:

For GBP:

EXCHANGE RATES: 10/14/2015

Sterling £ to Peso	70.5000
Sterling £ to US Dollar	1.5068
Sterling £ to Euro	1.3211
US Dollar to Peso	45.4800
US Dollar to Euro	0.8941
Euro to Peso	52.4000
Euro to US Dollar	1.1185

Advisory

Our opening and closing time

NOTTING HILL OFFICE

Monday to Friday
9:30am to 5:00pm
(Remittance cut off time 4:30pm)

Saturday and Sunday

Quick Links

- GFMC Balance

Step 3: Read the **terms and conditions** and click **Accept** to continue.

Philippine National Bank (Europe) Plc
We manage risks, We provide opportunities

1. ACCEPTANCE OF TERMS OF SERVICE
This Agreement sets forth the terms and conditions governing your use of the Service and provides important disclosures required by law. The Service is offered by Philippine National Bank (Europe) Plc (the "Bank"). These Terms of Service are generally between you (also referred to as "Sender" or "User") and the Bank, each of which may rely on and enforce this Agreement. Please read this Agreement carefully. Use of the Service constitutes acceptance of these terms.

2. ELECTRONIC COMMUNICATIONS
A. General Consent/ Categories of Records
The Service is an electronic, internet-based service (the "Service"). Therefore, you understand and agree that this Agreement will be entered into electronically, and that, in accordance with applicable law, the following categories of information ("Communications") may be provided by electronic means:

- This Agreement and any amendments, modifications or supplements to it.
- Your records of Payments and other transactions through the Service, including without limitation your history of Payments and actual confirmations of each individual transaction.
- Any fees, periods, or other disclosures or notices provided in connection with the Service, including without limitation those required by applicable law. This may include notification of transaction provided by you to the Bank to request that all Payment requests are compliant with applicable laws and regulations.
- Any customer service communications, including without limitation communications with respect to claims of error or unauthorized use of the Service.
- Any other communication related to the Service.

Although the Bank reserves the right to provide Communications in paper format at any time, you agree that they are under no obligation to do so. All Communications in either electronic or paper format will be considered to be "written" within the meaning of applicable law. You should print and keep a copy of this Agreement and any electronic Communication that is important to you and retain the copy for your records. If you do not wish to receive this Agreement or the Communications electronically, you may not use the Service.

I have read and agree to the above terms and conditions.

Step 4: Choose either debit or credit card that you wish to use.

Credit Card payments: there is a 2% service fee per transaction.

For transaction using **Debit Card payments** there will be **NO 2% service fee added**

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REMIT NOW!
Please do not click the "Back Button", "Refresh Button" or press "F5", "<-Backspace" or close this window while transaction is ongoing.

MR NINO EF CAPANZANA

Remittance

Select Debit/Credit Card

Choose

- 3307 GBP
- 4940 GBP
- 6069 GBP
- 2530 GBP
- 8037 GBP
- 8339 GBP
- 0006 GBP
- 2778 GBP
- 9610 EUR
- 4478 GBP

Step 5: Choose your **beneficiary**

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REMIT NOW!
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MR NINO EF CAPANZANA

Remittance

Select Debit/Credit Card

****2530 GBP

Select Beneficiary (show details)

Choose

- ESTELITA ALMARIO, 1318 - PNB BALIUAQ
- MARISOL CARANDANG, 1432 - PNB LIPA,
- CATHERINE CALMA, ,
- KRISTINA REVILLA, ,
- ROSALIE SEVILLA, ,
- JOCELYN CARANDANG, 1432 - PNB LIPA,
- NINO EFREN CAPANZANA, 1281 - PNB SILANGAN

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Philippine National Bank (Europe) Plc
We manage risks, We provide opportunities

Nottinghill Gate Office
5-7 Hillgate Street
Notting Hill Gate
London W8 7SP

REMIT NOW!
Please do not click the "Back Button", "Refresh Button" or press "F5", "<-Backspace" or close this window while transaction is ongoing.

MR NINO EF CAPANZANA

Remittance

Select Debit/Credit Card

****2530 GBP

Select Beneficiary (show details)

ROSALIE SEVILLA, ,

Purpose of Remittance

Allowance

Enter Amount Currency

Step 6 : Choose the **Purpose** of the remittance and enter the **Amount** you wish to remit. Click **Remit Now** button to proceed.

Step 7 : Review your remittance details, click **Confirm** to proceed.

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Nottinghill Gate Office
5-7 Hillgate Street
Notting Hill Gate
London W8 7SP

REMIT NOW!
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DOCTOR JOCELYNN CAPANZANAN NEE CARANDANG

Remittance

Select Debit/Credit Card

****0003 GBP

Select Beneficiary (show details)

JUAN DELA CRUZ, 1432 - PNB LIPA, 4321234567

Purpose of Remittance

Allowance

Enter Amount Currency

RATE	BANK COM	Credit Card Surcharge
1.0000	5.00 GBP	0.00 GBP

Amount Remitted : 1.00 PES

Gross Amount : 6.00 GBP

For 3D Secure Cards, you will be directed to your bank's secure page upon confirmation.

Note:
Remittance requests will be transacted on the same day up until 3.00pm on that day, after which they will be transacted on the following business day.
"Business days" means Monday to Friday, excluding bank holidays. However, the service is available on-line even on days that are not business days.

STATUS:

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3D SECURITY and ONSCREEN TRANSACTION DETAILS

3D Secure: Debit or Credit Cards which have 3D security, will be re-directed to the user's bank to verify of the transaction.



- Nottingham Gate Office
5-7 Hillgate Street
Notting Hill Gate
London W8 7SP
- My Account
- Remit Now!
- Change My Password
- Logout of My Account

REMIT NOW!

Please do not click the "Back Button", "Refresh Button" or press "F5", "**<**"-Backspace" or close this window while transaction is ongoing.

Protect Your Card From Unauthorised Use Online

Welcome to Barclaycard Secure.
You are not currently registered for this new free service. Barclaycard Secure, provided in association with Verified by Visa, protects your card when you shop online with this and other participating retailers.

Simply complete the details below to activate this free security service.

Card Expiry Date: / (MM/YY)

Card Security Code: The last 3 digits on the back of your card ([more help](#))

Card holder name as printed on the card:

Cardholder Date of Birth: / / (DD/MM/YYYY)

Email address: [How will it be used?](#)

By registering now, you agree to the [Terms and Conditions of Use](#).
Click here to view: [Terms and Conditions of Use](#) [Privacy Policy](#).

Screen Confirmation - confirmation detail that the user's payment has been completed with authorisation code by the user's bank.

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REVIEW OF REMITTANCE TRANSACTIONS

My Account - summary of all your remittance transactions

Nottingham Gate Office
5-7 Hillgate Street
Notting Hill Gate
London W8 7SP

MY ACCOUNT
DOCTOR JOCELYNN CAPANZANAN NEE CARANDANG

Transaction History

Reference	Date	Amount	Currency	Beneficiary	Status	SHOW!
TBC	04/09/2007	1.00	GBP	DELA CRUZ JUAN	Processing	SHOW!
FAILED	04/09/2007	1.00	GBP	DELA CRUZ JUAN	Archived	SHOW!

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Reference Column

1LDA xxxxxx - means that the users remittance went through and a corresponding transaction reference number has been generated.

TBC - means that PNB have received your instructions and payment and is now awaiting PNBE supervisor's approval

Failed - means that the user's remittance is unsuccessful, you need to call 0207 397 1340

Incomplete - means that the user cancelled transaction is complete

Status

Processing, means that the user details are being verified.

Archived, means that the transaction is complete

On screen receipt
this serves as the user's official receipt

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