

User Guide for Corporate Internet Banking Users

Punjab National Bank introduces the upgraded version of Internet Banking for its esteemed Corporate Customers. Experience a convenient, simple and secure way of banking & e-commerce at your comfort with PNB Internet Banking Services.

Start using now!!

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1. How to get User ID/Password

Visit any nearest PNB branch and submit request for registration. You will get your Corporate ID, Administrator User ID & password immediately.

- ❖ Corporate ID identifies the Corporate and is common for Admin User and other Users.
- ❖ Administrator performs all the Admin activities including creation of Users for performing transactions through Admin User ID & password.

2. How to use Internet Banking

Logging in Internet Banking-

- ❖ Open www.netpnb.com, Click on 'Corporate User'.
- ❖ Corporate Admin logs in Internet Banking with Corporate ID, [Admin User ID & password](#). Other users will use Corporate ID, their respective User ID & Login 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).

Admin User is empowered to create different Users with View &/or Transaction rights. Admin himself is not authorized to do transactions.

Administrator Activities

3. Creating users for Login & Transaction by Admin User

- 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).
- Select **Customer Id Access Indicator, Division Access Indicator**

Customer ID Access Indicator	(applicable in case of corporate having multiple Customer IDs)
Global	Grant access to all accounts under all Customer IDs.
Local	Grant access to all accounts under limited Customer IDs.
Division Access Indicator	(applicable in case of corporate having multiple Divisions)
Global	Grant access to all accounts under all divisions.
Local	Grant access to all accounts under limited divisions.

- 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.

Set password:

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

4. Update/Delete User:

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

4.1 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.

5. Setting Limits:

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

- ❖ 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.

6. Creating maker-checker rules for various transactions:

Transactions can be performed by single user or through maker-checker, where 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.

S. No.	Financial Workflow	Applicable Rule
1	Single user can perform transaction	1 Final Approver
2	Two users with maker-checker	1 Approver + 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.

Please Note: By default, all the users will be authorized for performing transactions as per S. No. 1 above if no workflow has been created.

7. Assigning maker-checker roles to users:

- ❖ 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.
- ❖ For defining workflow for transactions, [Click here](#).

8. Transactions:

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

Transfers	Transaction Status	Government & Tax Payments	Transaction Support Services
✓ Own Accounts	✓ All Transactions	View Approval Queue	✓ Manage Beneficiary
✓ Transaction Limits Inquiry	✓ Recurring Transactions		✓ Modify Transaction Limits
✓ Within PNB	✓ Scheduled Transactions		✓ Manage Templates
✓ NEFT	✓ Complete Transactions		✓ Stop Cheque
✓ RTGS	✓ Saved Transactions		
✓ Pending for Approval			
✓ Initiate from Template			

❖ **Managing 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'**.

❖ **Fund Transfer 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'**.

❖ **Fund Transfer to other accounts within PNB**

- Click on **'Transactions'** → **'Within PNB'**.
- Select Account Numbers to be debited & credited from Dropdown. (If account to be credited is not shown in drop-down, perform [Add beneficiary](#).)
- Enter Amount.
- 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 number of installments.
- 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. (If account to be credited is not shown in drop-down, perform [Add beneficiary](#).)
- Enter Amount.
- By default, Transaction Date will be current date. For scheduling transaction for future date, date may be selected from the calendar.

- 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 number of installments.
- Click on '**Continue**'.
- Enter Transaction password & Click on '**Submit**'.

Please Note: NEFT/RTGS transactions can be done during RBI's prescribed timings. Transactions initiated after prescribed time will be executed on next working day.

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 One Time Password (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:

This is an add-on feature for transferring the funds to multiple accounts within the 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. The file format and sample files are given hereunder for your ready reference:

a) Bulk Transfers from PNB Account to PNB Accounts:

TXT FORMAT :

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

015300,0153000209716699,DR,INR,5000,Salary

254300,2543000400044004,CR,INR,3000, Salary

004000,0040001300013194,CR,INR,2000, Salary

Here “DR” is for Debit and “CR” stands for Credit.

EXCEL FORMAT:

Branch Sol ID	Account No.	Transaction Type	Currency	Amount	Remarks
015300	0153000209716699	DR	INR	5000	Salary
254300	2543000400044004	CR	INR	3000	Salary
004000	0040001300013194	CR	INR	2000	Salary

b) Bulk Transfers from PNB Account to Other Banks’ Accounts:

Step 1:

Beneficiary addition (in Bulk):

Before making Bulk payments to other Banks (through NEFT/RTGS), beneficiary addition is mandatory. Customer may use Text file format or Excel file format for Beneficiary addition. The file format and sample files are given hereunder for your ready reference:

a. 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: NET for NEFT & RTG for RTGS*

e.g.

Ramesh Kumar,Ramesh,G,01325400789,NET,ICIC0000141,New Delhi,25000,5

a. Excel Format:

Beneficiary Name	Nick Name	Access Type**	Account No.	Network ***	IFSC Code	Address	Maximum Amount	No of Txn in a day
Ramesh Kumar	Ramesh	G	01325400789	NET	ICIC0000141	New Delhi	25000	5

** G for Global, L for local

*** NET for NEFT & RTG for RTGS

Please Note: Beneficiary ID will be generated for each beneficiary, which will be used in Bulk NEFT/RTGS transfer file.

Step 2:

Bulk NEFT/RTGS Transfer File:

TXT FORMAT :

Transaction type,Debit Account No.,Amount,Currency,Beneficiary ID,Remarks

e.g:

NFT,1120000100106387,4000,INR,5092737,TESTNFT

RTG,0153000209716699,200000,INR,4980061,TESTRTG

Excel Format:

Transaction Type	Debit Account no.	Amount	Currency	Beneficiary ID	Remarks
NET	1120000100106387	4000	INR	5092737	TESTNET
RTG	0153000209716699	200000	INR	4980061	TESTRTG

c) Bulk Beneficiary deletion:

File Format:

Text File

Beneficiary Id

e.g:

12345

Excel File:

Beneficiary ID
12345

11. Trade Finance:

Click on 'Trade Finance Services'.

a) Letters of credit:

- ✓ Request for New Letter of Credit issuance can be submitted.
- ✓ List of Issued LCs can be viewed.
- ✓ Status of Amendments in LCs awaiting acceptance can be viewed.
- ✓ Advised LCs can be viewed.

b) Bills:

- ✓ Request for Lodging Export Bill can be submitted.
- ✓ List of Lodged Bills can be viewed.
- ✓ Status of Bills awaiting acceptance can be viewed.
- ✓ Advised Bills can be viewed.

c) Collections:

- ✓ Request for Collections can be submitted.
- ✓ View Lodged collections.
- ✓ View Collection Awaiting Acceptance.
- ✓ View Advised Collections.

d) Bank Guarantees:

- ✓ Request for Bank Guarantee can be submitted.
- ✓ Request for Shipping Guarantee can be submitted.
- ✓ List of issued Guarantees can be viewed.
- ✓ Advised Guarantees can be viewed.

e) Financing:

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

12. Using Digital Certificate as Additional Factor of Authentication:

- Install Digital Certificates on your PC.
- 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'.
- WebSigner 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.

Please Note: Once the user is enrolled for Digital Certificate, the user will be validated through Digital Certificate authentication on every Login attempt.

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.
- WebSigner 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**' from the drop-down & click on 'Continue'.
- Click on '**Digital Certificate - De-registration**' option.
- Click on the '**De-Register**' button.
- Confirm the details by clicking 'Submit'.
- User will be de-registered for using Digital Certificate.

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 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.

16. Adding more accounts to existing User Id:

Accounts with same name & capacity can be added to the existing Internet Banking Corporate ID. Kindly submit request for the same to the branch.

17. External linking of accounts (For debiting external account):

For debiting external account corporate need to submit mandate (as defined by the bank) under the signature of Account Holder whose account is to be debited. Linked account transfer facility will be provided at bank's discretion subject to Terms and conditions /Restrictions for allowing this functionality.

18. Update Admin User details:

- Click on Corp Admin.
- Click on 'Update Contact Details'.
- Enter Mobile Number and E-mail ID.
(If SMS Alerts are not being received on Mobile Number to be updated, Click on 'General Services' → 'Service requests' → 'New Request' → 'Update Contact Details').
- Click on 'Continue' & 'Submit'.

19. General Services:

- Generate various Service Requests.
- Income Tax e-Filing.
- Raise a Complaint/Request.

20. 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).

21. 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 (using the facility available in the customize option). An alert on your Home page shows the expiry periods for your passwords, the moment you log in. Please change your 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 symbol will

display details of the server certification in the favour of Punjab National Bank.

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

22. Contact Us:

Contact Centre:

1800 103 2222/ 1800 180 2222 (All India Toll Free Number)
0124-2340000 (Tolled Number, Accessible from mobile also)

E-mail ID:

ibshelpdesk@pnb.co.in

PUNJAB NATIONAL BANK