



Frequently Asked Questions

1. What is PSBank PaSend?

PSBank PaSend: Instant Cash Padala is a service which enables PSBank clients (sender) to send instant cash, from their accounts via the PSBank Mobile, to their beneficiaries even when they don't have existing deposit account/s.

FOR THE SENDER:

2. How do I make PaSend request?

- a.) Log in to PSBank Mobile and select "PaSend" from the menu
- b.) Choose the source PSBank account
- c.) Specify the amount intended to be remitted or paid out
- d.) Nominate a random one-time 4-digit PIN(referred to as "PIN 1") specific to the PaSend request
- e.) Indicate the beneficiary's full name and mobile number

A One-Time Password (OTP) will be sent to you (the Sender) via SMS or In-App notification to validate request/requestor.

- f.) Type in the OTP

A system-generated 6-digit PIN (referred to as "PIN2") and the amount will be sent to your named Beneficiary's mobile number.

An SMS notification will also be automatically sent to you (the Sender) advising you that the PIN2 and amount has been sent to your Beneficiary.

- g.) Send your nominated one-time PIN 1 to your Beneficiary. Your Beneficiary will need this to withdraw the fund you sent via PaSend.

3. Are there limits in the amount that I can send?

Sending Limit (on Sender):

| | |
|------------------------|--|
| Per Transaction | Minimum of PhP200 Maximum of PhP5,000 <i>(In multiples of 100)</i> |
| Per Day | PhP30,000 per source account |

Receiving Limit (on Beneficiary):

| | |
|------------------|--|
| Per Day | Minimum of PhP200 and Maximum of PhP15,000 per mobile number |
| Per Month | PhP50,000 |

4. What are the required beneficiary information that I (Sender) should provide using PaSend?

| Required Beneficiary Information | Amount |
|---|--|
| 1. Full Name 2. Mobile Number | From PhP200 to PhP5,000 |
| 1. Full Name 2. Mobile Number 3. Address 4. Birthdate 5. Birthplace 6. Nationality 7. Purpose | Aggregate amount received per beneficiary is greater than PhP5,000 per day |

5. How many PaSend requests can I make per day?

You (Sender) can create multiple requests from a single source account, provided the total amount will not exceed the daily maximum limit of PhP30,000 per source account.

6. Is there a Service Fee for PaSend transactions?

Currently, PaSend comes with a PhP25.00 fee per transaction. An additional PhP7.50 will be collected from you if your beneficiary withdraws the funds from a Metrobank ATM. All fees are for the account of the Sender.

7. Who will pay the Service Fee for PaSend transactions and the additional PhP7.50 if the beneficiary withdraws in a Metrobank ATM?

The Sender will shoulder the fee of PhP25.00 for the PaSend transaction and the PhP7.50 fee if the beneficiary withdraws in a Metrobank ATM.

8. How will I know if my Beneficiary has already withdrawn the funds I sent via PaSend?

An email and SMS notifications will be automatically sent to you (the Sender) confirming that the "PaSend" transaction has been consummated or withdrawn by your Beneficiary.

9. Can I cancel my PaSend request?

Yes. Only incomplete/ pending PaSend requests (wherein funds have not been withdrawn) can be cancelled.

10. How do I cancel my PaSend request?

You may cancel an incomplete/ pending PaSend request via PSBank Mobile or by calling our 24/7 Customer Experience Hotline at (632) 8845-8888 ([Effective October 6, 2019](#)).

- To cancel a PaSend request via PSBank Mobile App:
 - Select "PaSend"
 - Click "Cancel Requests"
 - Click the "X" icon beside the transaction you wish to cancel
 - Status of request will change from "Pending" to "Cancelled."

11. Can I (the Sender) change/ modify the Beneficiary of my PaSend transaction?

No. If there is a need to change the Beneficiary, you may cancel the "Pending" PaSend request and create a new request. Service fee for PaSend transactions are non-refundable.

12. Where can I view my PaSend transactions?

You may view your PaSend transactions for the past 30 days via PSBank Mobile.

Simply log in to your PSBank Mobile account, select “View PaSend request” and your requests for the past 30 days with their corresponding status will be displayed.

Legend of each transaction:

- **Completed** – This means you have successfully completed a PaSend transaction.
- **Pending** – PaSend transactions that have not yet been completed or withdrawn by your beneficiary.
- **Expired** – PaSend transactions that may no longer be completed because your six-digit PIN or (PIN 2) has expired. All PIN 2 are only valid for 12 hours from the time of your request.
- **Cancelled** – PaSend transactions that you cancelled.
- **Rejected** – PaSend transactions that were cancelled by our system after three invalid withdrawal attempts in our ATMs.
- **Failed** – PaSend transactions that were not completed due to undispensed cash.

13. Is the Service Fee for PaSend transaction refundable?

No, the service fee of PhP25 per PaSend transaction is NON-refundable.

14. What should I do if my beneficiary has any concerns regarding his/her PaSend withdrawal transaction?

You may call our 24/7 Customer Experience Hotline at (632) 8845-8888 ([Effective October 6, 2019](#)).

FOR THE BENEFICIARY:

15. How soon can I (the Beneficiary) withdraw the money?

The Beneficiary may withdraw the funds as soon as he/she receives:

- The 4-digit PIN from the Sender and;
- The system generated SMS containing the 6-digit PIN and amount

16. How do I withdraw the funds sent to me via PaSend?

a.) Go to any PSBank or Metrobank ATM

- b.) Press "Enter" on the keypad
- c.) Type in your PIN 1, PIN 2, and the amount.
- d.) Get cash

17.How much can the Sender send me?

The Sender may send you a minimum of PhP200 to a maximum of PhP15,000 daily or a maximum of PhP50,000 per month.

18.How much can I withdraw?

- The amount to be withdrawn should match the amount indicated in the system-generated SMS containing the 6-digit PIN.
- Partial withdrawal of the amount is NOT allowed.
- Amount to be withdrawn should be divisible by 100.

19.Is there a service fee for the withdrawal?

| ATM | Service Fee |
|------------|---|
| PSBank | FREE |
| Metrobank | PhP7.50 per withdrawal which will be deducted from the Sender's account |

20.What should I do if I get an error message on the ATM screen?

When you get an error message on the ATM screen or for any concerns regarding your withdrawal transaction, please inform the Sender immediately.

21.If on my first attempt I got an error message on the ATM screen for entering incorrect details, can I still perform PaSend using the correct details?

Yes. You may perform the transaction in the same terminal by typing in the correct details. If you still get the same error message, please try another PSBank ATM or inform the Sender immediately.

22.What will happen to my PaSend withdrawal transaction if i entered a wrong PIN or wrong amount 3 times?

After three invalid attempts in the ATM, your PaSend withdrawal will be cancelled by the system. Both Sender and Beneficiary will receive an SMS notification that the PaSend transaction has been cancelled. The PaSend fee deducted from the Sender is NON-refundable.

23.Can I withdraw an amount lower than the amount requested?

Partial withdrawal is NOT allowed. The amount indicated in the SMS notification via PaSend should be the actual amount to be withdrawn in the ATM.

OTHERS:

24.What is the difference between 4-digit (PIN 1) and 6-digit (PIN 2)?

- PIN 1 is any one-time four-digit number which the Sender nominate and type in when making a PaSend request. Said PIN 1 should be provided to the Beneficiary for him/her to withdraw the funds.
- PIN 2 is a system-generated six-digit number which the Beneficiary will receive via SMS for every PaSend request.

25.How long is the validity of the 6-digit PIN 2?

The system-generated six-digit PIN (PIN 2) is valid within 12 hours from the time of the transaction request. After 12 hours, your PaSend request and PIN 2 will no longer be accepted.

26.How secure is the PaSend facility?

The multi-factor authentication that comes with every PaSend transaction makes every transaction secure and reduces fraud risks.

At PSBank's instance, more information may be required of the beneficiary.

27. What are the benefits of the PSBank PaSend facility?

- **Low Cost Remittance.** The service provides a way for PSBank customers to transfer money at a minimal cost to relatives and friends even without a PSBank ATM card or bank account.
- **Convenience.** 24/7 access at any PSBank & Metrobank ATMs without a need for an ATM card.

- **Security.** PIN that will be used to withdraw cash in the ATM are combination of PINs provided by the sender and system generated by the Bank

28. What do I do if I notice any suspicious activity or transactions in my account?

Immediately notify us if you detect any suspicious activities in your account. Call our 24/7 Customer Experience Hotline at (632) 8845- 8888 (Effective October 6, 2019); visit any PSBank branch; send us an email at customerexperience@psbank.com.ph or report it via PSBank LiveChat by visiting www.psbank.com.ph.