



# PSBank Cardless Withdrawal

## Frequently Asked Questions

### 1. What is Cardless Withdrawal?

PSBank Cardless Withdrawal allows you to conveniently and securely withdraw cash from any PSBank ATM without using your PSBank ATM Card. You simply have to log in to your PSBank Mobile or Online account to create a request and do a Cardless Withdrawal transaction.

This facility provides the following benefits:

- **Convenience.**
  - 24/7 access to your funds at any PSBank ATM even without your physical ATM card.
- **Security.**
  - Help minimize fraud and ATM skimming.

### 2. How much can I withdraw?

#### You can withdraw:

Minimum amount	PhP100 per transaction
Maximum amount	PhP10,000 per transaction
Maximum amount per day	PhP30,000

#### Note:

- Amount to be withdrawn should be divisible by 100.
- Amount requested should be the actual amount to be withdrawn from the ATM. Partial withdrawal is not allowed.

### 3. How do I make a Cardless Withdrawal request?

1. Log-in to your PSBank Online or PSBank Mobile App account.
2. Select Cardless Withdrawal, choose your PSBank Account where the amount will be withdrawn (source of account), type in your nominated four-digit Personal Identification Number (PIN 1), and the amount to be withdrawn.
3. You will receive a unique six-digit system-generated Personal Identification Number (PIN 2) on your PSBank Online or PSBank Mobile App. Your PIN 2 is only valid within 30 minutes from the time of your request.

4. Go to any PSBank ATM, press the ENTER key to start your Cardless Withdrawal transaction. Key in your nominated four-digit (PIN 1), then your six-digit (PIN 2), and the amount you indicated in your request.
5. Once all the details provided are correct, the ATM will dispense cash. If not, an error message will appear on the ATM screen.

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

- PIN 1 is any four-digit number which you nominate and type in when making a Cardless withdrawal request.
- PIN 2 is a system-generated six-digit number which you will receive for every request you make on your PSBank Online or PSBank Mobile App.

#### **5. How long is the validity of the 6-digit PIN 2?**

The system-generated six-digit (PIN 2) is valid within 30 minutes from the time of the transaction request.

#### **6. Can I withdraw an amount lower than the amount requested?**

Partial withdrawal is not allowed. The amount you requested for a Cardless Withdrawal transaction via PSBank Online or PSBank Mobile App should be the actual amount to be withdrawn in the ATM.

#### **7. If on my first attempt I got an error message on the ATM screen for typing in incorrect details, can I still perform Cardless Withdrawal 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 call our Customer Experience Hotline at (632) 8845- 8888 ([Effective October 6, 2019](#)).

#### **8. How many tries or attempts do I have to enter the correct details?**

You have three (3) tries or attempts to enter the correct details.

#### **9. What will happen to my Cardless Withdrawal request if I entered the wrong PIN or wrong amount three (3) times?**

If you enter the wrong PIN or wrong amount three times in a row, your Cardless Withdrawal request will already be rejected by the system and you will need to create a new request. You will also receive an SMS and email notification on your system-rejected Cardless Withdrawal request.

## **10. What should I do if I get an error message on the ATM screen?**

When you get an error message on the ATM screen, please call our Customer Experience Hotline at (632) 8845- 8888 ([Effective October 6, 2019](#)).

## **11. How many Cardless Withdrawal requests can I make per day?**

There is no limit in making a Cardless Withdrawal request. You can create multiple requests, provided your total amount to be withdrawn will not exceed the daily withdrawal limit of PhP30,000.

## **12. Is there a service fee for Cardless Withdrawal transactions?**

Currently, the Cardless Withdrawal transaction is free of charge.

## **13. How do I know if my Cardless Withdrawal request was completed?**

For every successful Cardless Withdrawal transaction, you will receive an SMS and email notification showing the time and date when the transaction was completed.

## **14. Can I cancel my Cardless Withdrawal request?**

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

## **15. How do I cancel my Cardless Withdrawal request?**

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

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

- Click "Transaction Summary Box"
- Select the transaction reference number of the specific request with "Pending" status
- On the "Transaction details of request due for cancellation" screen, click "Cancel Request"
- Click "OK" to confirm
- Under "Transaction Details" the status of your request will change from "Pending" to "Cancelled."

**16. How do I know if I was able to successfully cancel my Cardless Withdrawal request?**

You will receive an SMS and email notification that your request has been cancelled.

**17. If my PSBank ATM card is lost or stolen, can I still get cash through Cardless Withdrawal?**

Yes. You can still get cash using the Cardless Withdrawal facility if your card was lost, stolen, or blocked. But immediately call our Customer Experience Hotline at (02)8845-8888 ([Effective October 6, 2019](#)) or notify your branch of account to replace your card.

**18. How secure is the Cardless Withdrawal facility?**

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

**19. Where can I view my Cardless Withdrawal transactions?**

You can view the list of your Cardless Withdrawal transactions for the past 30 days via PSBank Online and PSBank Mobile App.

Just log in to either your PSBank Mobile or PSBank Online account, select "View Cardless Withdrawal 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 Cardless Withdrawal transaction.
- **Pending** –Cardless Withdrawal transactions that have not yet been completed.
- **Expired** – Cardless Withdrawal transactions that can no longer be completed because your six-digit PIN or (PIN 2) has expired. All PIN 2 are only valid for 30 minutes from the time of your request.
- **Cancelled** – Cardless Withdrawal transactions that you cancelled
- **Rejected** – Cardless Withdrawal transactions that were cancelled by our

system after three invalid withdrawal attempts in our ATMs.

- **Failed** – Cardless Withdrawal transactions that were not completed due to undispensed cash.

## **20. What do I do if I notice any suspicious activity/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](mailto:customerexperience@psbank.com.ph) or report it via PSBank LiveChat by visiting [www.psbank.com.ph](http://www.psbank.com.ph).