

The New PSBank Business Online Buddy (BOB)

Frequently Asked Questions

In line with the launch of the enhanced version of BOB, there will be changes in the look and features of the facility which aim to make every client's transactions more effortless and simple. Here are some Frequently Asked Questions (FAQs) to guide existing and new clients on what to expect with new and improved BOB.

What is BOB?

Business Online Buddy (BOB) is an online banking facility of PSBank that enables Small and Medium Enterprises (SME) and Corporate Clients to perform real-time banking transactions anytime, anywhere. This facility allows them to perform the following transactions in a safe, secure and convenient environment:

What are the features of BOB that can be used by the client?

Modules / Features	Brief Description
1. Dashboard (New)	Displays single view of items for action with direct link to the corresponding transactions
2. Forms / Templates (New)	Provides downloadable Excel templates for Fund Transfer, Bills Payment, ACA and ADA batch enrollment and transactions for uploading
3. Fund Transfer Enrollment (New)	Enrollment of target third party accounts and other bank accounts.
4. Bills Payment Enrollment (New)	Enrollment of billers which are included on PSBank's Biller List.
5. Auto-Debit Arrangement (ADA) Enrollment	Enrollment of company clients for automatic collection of amount due to them on collection dates as authorized via the signed ADA Forms.
6. Auto-Credit Arrangement (ACA) Enrollment	Enrollment of third party accounts for automatic payments or disbursements on specified due dates as authorized by the Company.
7. Fund Transfer	Allows clients to transfer funds to enrolled PSBank own accounts, third party accounts or other bank accounts.
8. Bills Payment	Allows clients to settle their payments for enrolled utilities and other billers.
9. Auto-Debit	Allows clients to collect their receivables and promptly debit accounts of their customers on pre-set date/s and credit their designated collection account.

Modules / Features	Brief Description
10. Auto-Credit	Allows clients to perform high volume disbursements to pay their suppliers.
11. Inquiry Modules	Inquiry modules with search facility are made available so the company customer may check encoded or processed enrollments or transactions.
12. Transaction History	Allows viewing of transactions for the past six (6) months.
13. Account Portfolio (My Accounts)	Displays the balances of all enrolled own accounts.
14. Payroll	Integration with payroll system which allows the company customer to conveniently credit their employees' salaries.

Notes: An improved version of the following features will be reincorporated in the succeeding phases of enhanced BOB:

- Checkbook Reorder
- Corporate Check Writing - allows check printing in the corporate client's office using pre-printed check vouchers.
- Account Sweeping – allows clients to move funds from enrolled accounts to one mother account.

Who can enroll in BOB?

Clients with businesses:

- Sole proprietorship
- Partnership; and
- Corporations

What accounts can be enrolled in BOB?

- Peso Savings
- Peso Checking
- Dollar Savings
- Euro Savings
- Prepaid Accounts
- Loan Accounts
- Time Deposit Accounts

How do we avail/enroll in BOB?

Clients may coordinate with their branch of account for a complete product briefing and to help facilitate enrollment in BOB. The branch will provide BOB documentations (i.e. Enrollment Form and

Memorandum of Agreement). The usual business documents upon account opening and a Board Resolution stating client's availment of BOB shall also be required.

Business Documents:

- Corporate:
 1. SEC Registration
 2. By-laws
 3. Articles of Incorporation
 4. Two (2) valid IDs of the Corporate Secretary
 5. Notarized Board/Corporate Resolution designating the following:
 - a. Directors and/or officers authorized to sign, endorse and negotiate checks in the name of the corporation, withdraw funds from and operate the account, and their specimen signatures
 - b. Authorizing the signatories to open an account and enroll in Corporate Internet Banking
- Partnership:
 1. SEC Registration
 2. By-laws
 3. Two (2) valid IDs of the managing partners
 4. Partnership Resolution designating the following:
 - a. Partners authorized to sign, endorse or negotiate checks in the name of the partnership, withdraw funds from and operate the account, and their specimen signatures
 - b. Authorizing signatories to open an account and enroll in Corporate Internet Banking (CIB)
- Sole Proprietorship:
 1. Unexpired DTI Certificate of Registration/Business Permit
 2. Two (2) valid IDs of the business owner and Marriage Contract.
 3. If the spouse is designated as co-signatory:
 - a. Two (2) valid IDs of the spouse
 - b. Written authorization of the registered business owner allowing his/her spouse to act as cosignatory

How do we log into the system?

Upon enrollment, clients simply need to go to the PSBank website and click on the BOB login option located at the left side of the page. Clients may log in using the temporary username and password, provided to BOB user/s. Users will be prompted to change their temporary username and password upon initial login.

Is BOB available 24 hours a day?

Yes. BOB is available 24/7.

What are the system requirements?

The following are the minimum system requirements:

- PC with internet connection

Note: BOB will work on the following browsers:

- Mozilla Firefox
- Chrome
- Edge

How secure is BOB?

Users are authenticated via their User ID and password for every login. Transactions are also access rights driven, i.e. client may designate a Maker, Verifier, Authorizer and Releaser roles to strengthen the control and prevent unauthorized data entry into the system.

How many incorrect login tries before my access gets locked?

Access to the facility will get locked after three (3) consecutive incorrect attempts. If this happens, clients may ask their System Administrator to unlock their access or coordinate with their branch of account for assistance.

Note: Companies may designate a System Administrator who can directly perform the following:

- Password reset
- Unlock user access
- Update user details, add user or delete a user – subject to PSBank approval

What will I do if I forgot my password and username?

Users simply need to click on the Forgot Password and Forgot Username option in the BOB login page.

Can we inquire about past transactions?

Clients may download their past transaction history for the past six (6) months.

Can we transfer funds to other accounts?

Clients may transfer Peso funds to their company's enrolled Peso accounts or 3rd party enrolled Peso accounts. Clients may also perform inter-bank fund transfer via PESONet.

Likewise, clients can also do fund transfer from an enrolled US Dollar Savings Account to another enrolled account under the same currency is allowed.

Can we transfer funds from a peso to a dollar account?

No. Funds transfer transactions are only allowed between two accounts of the same currency.

Can we pay our bills through BOB?

Yes. Clients simply need to enroll the biller and subscriber number which should also be indicated on the BOB Enrollment Form.

What are available Billers under BOB?

The following are some of the many billers under BOB. You may check the BOB Biller List for the full list of available billers.

UTILITIES

- MANILA WATER CO. INC.
- MAYNILAD
- MERALCO
- SUBIC WATER
- VISAYAN ELECTRIC COMPANY (VECO)
- GLOBE TELECOM
- GLOBELINES/INNOVE
- PLDT
- SMART GSM
- PRIME WATER

INSURANCE

- AXA PHILIPPINES
- FORTUNE LIFE
- GREAT LIFE FINANCIAL
- GREPALIFE TELECOMMUNICATIONS
- MANULIFE FINANCIAL PLANS
- MANULIFE PHILIPPINES
- PARAMOUNT LIFE
- PIONEER LIFE, INC.
- PNB LIFE INSURANCE, INC.
- PRU LIFE U.K. INSURANCE

LOANS

- PSBANK LOANS
- SUMISHO MOTOR FINANCE CORP.
- TOYOTA FINANCIAL SERVICES PHILS.

REAL ESTATE

- FEDERAL LAND

GOVERNMENT

- NSO HELPLINE PLUS

CABLE AND INTERNET

- SKYCABLE/ HOMECABLE/ ZPDEE
- SMART BRO

OTHERS

- FIRST METRO SECURITIES BROKERAGE

How can we perform the transaction for Auto Credit Arrangement (ACA) and Auto Debit Arrangement (ADA)?

The Auto Credit Arrangement (ACA) and Auto Debit Arrangement (ADA) transactions will require prior enrollment of target and source account, respectively. To avail of these functionalities, indicate the module to be availed in the BOB Enrollment Form together with the list of accounts to be credited (for ACA) and to be debited (for ADA).

Does BOB provide any document as proof of transaction?

BOB will issue a Transaction Reference Number for every request for client's monitoring and as proof of that transaction pushed through. Clients may copy this number or print it for documentation. An email notification with the Transaction Reference Number will also be sent to the User's registered email address.

To whom do we coordinate for additional and maintenance requests?

Maintenance requests which include addition or deletion of the account, user or module, amendment of company and user profile, and user access related requests shall be coordinated through the branch of account. An accomplished Customer Maintenance Instruction Form (CMIF) or Letter of Request (signed by the company's authorized signatories) is required for the processing of maintenance requests.

Aside from the submission of the above documents, the authorized users may encode the following maintenance requests in the BOB Front Office System subject to further approval of PSBank:

- Enrollment of Third Party Account and Other Bank Account
- Enrollment of Auto-Debit Arrangement (ADA) Accounts
- Enrollment of Auto-Credit Arrangement (ACA) Accounts
- Billers

Can the access of a user be cancelled in case he resigns or changes work assignment?

Amendments such as cancellation of access may be requested by submitting an accomplished Customer Maintenance Instruction Form (CMIF) or Letter of Request to the client's branch of account.

Under the new version of BOB, aside from the submission of above documents, the Company–assigned System Administrator may initiate deactivation of access in the BOB-Front Office system subject to further approval of PSBank.

What are the requirements for availing BOB with payroll?

There will be no changes in PSBank's existing process flow of BOB and existing payroll via the e-Credit system. Know Your Client (KYC) briefing is still required when availing BOB with payroll facility.

What should I do if I encounter problems using BOB?

For inquiries and concerns on BOB, clients may coordinate with their branch of account or call PSBank's 24/7 Customer Experience Hotline at (02) 8845-8888.