

BancNet Online Services FAQ

ABOUT BANCNET

What is BancNet?

BancNet is the largest electronic banking consortium with 54 members and affiliates. It is a multi-bank multi-channel electronic payment network enabling payments for its ATM cardholders via ATM, point-of-sale terminal, Internet and Mobile.

What Banks can transact and pay at accredited Merchant websites using BancNet Online Services?

ATM cardholders with the following banks can make payments via BancNet's Online Services with accredited online merchants and websites:

1. Allied Bank
2. Asia United Bank
3. China Bank
4. Chinatrust Bank
5. Citystate Savings Bank
6. Metrobank
7. PBCom
8. Philippine National Bank
9. Philtrust
10. Postal Bank
11. RCBC
12. RCBC Savings
13. Robinsons Savings Bank
14. Security Bank
15. Standard Chartered Bank
16. Sterling Bank

My Bank is a BancNet member, why can't I pay using BancNet Online Services?

Your bank may not be enabled yet to participate in BancNet Online Services. Kindly contact your bank for more information.

ABOUT BANCNET ATM CARD

What is an ATM/ Debit Card? Is it different from Credit Card?

An ATM Card is issued by a bank and linked to an account holder's savings or checking account.

Yes, it is different from a Credit Card. Payments made with a BancNet ATM card is deducted in real-time from the user's bank account. The account holder must have sufficient funds in his account in order to make a payment.

What is a BancNet ATM card?

A BancNet ATM card is an ATM card issued by a BancNet member bank or subscriber. You may refer to www.bancnetonline.com and click on ABOUT US to view the complete list of members.

I have a BancNet Member Bank Cash Card? Can I use this to make payments via BancNet Online Services?

Yes, BancNet member banks' Cash Cards may be used to make online payments at accredited merchants and websites.

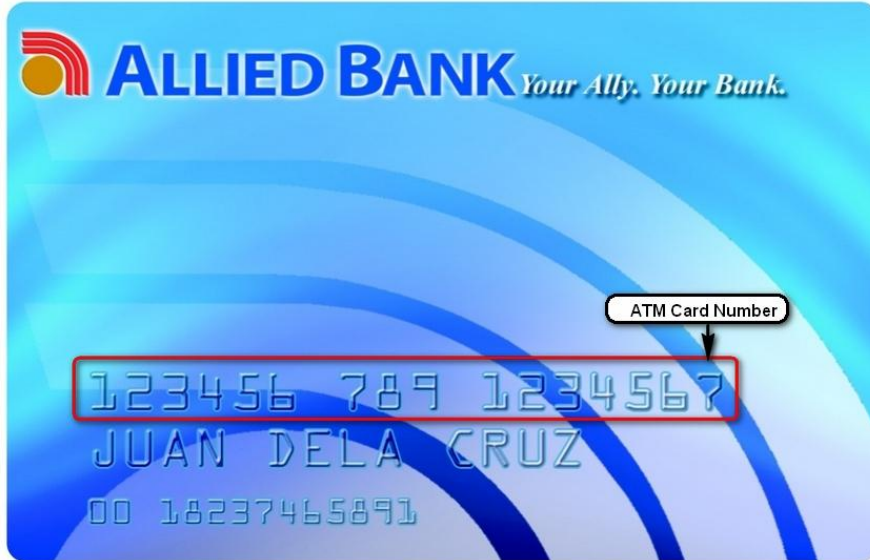
Do I need to enroll to use my BancNet ATM Card to make payments via BancNet Online Services?

No need to enroll or register your BancNet ATM account or card to use BancNet Online Services.* You can transact online immediately with your BancNet ATM Card Number and ATM PIN.

** Note: Robinsons Savings Bank ATM cardholders are required to enroll their account by registering at website <http://www.robinsonsbank.com.ph> or visit branch of account to receive Robinsons Bank 24/7 Cardless Banking Number number and PIN. Kindly enter the last 7 digits of your Robinsons Bank 24/7 Cardless Banking number and PIN issued by your branch of account when transacting at BancNet Online Services.*

Where can I find my ATM card number?

Your ATM Card Number is found on the front face of your ATM Card. ATM Card Number is different from Account Number.



What is a Member Number?

Some BancNet Member Banks require their account holders to input their Member Number when making payments via BancNet Online Services. Member banks that have Member Numbers are Allied Bank, Chinatrust, Metrobank, Philtrust, RCBC and RCBC Savings Bank.



PAYING WITH BANCNET ATM CARD

Why can't I type my ATM Personal Identification Number (PIN)?

Among the security features that BancNet has put into place is the disable of use of keyboard to enter an ATM PIN online. This is to protect the accountholder from malicious programs such as keyloggers.

Why are the numbers not in order on the ATM PIN PAD?

This is another security feature of BancNet to protect accountholders from shoulder surfers – people who attempt to capture sensitive user information (i.e. ATM PIN) by direct observation such as looking over someone's shoulder or observing from a distance. The numbers on the PIN Pad are randomized after every session.

How can I check if I have sufficient balance to make a payment?

BancNet ATM cardholders may check their balance by visiting www.bancnetonline.com

There is no fee to make a balance inquiry.