

USER GUIDE - Retail

RTGS ONLINE THROUGH PNB'S INTERNET BANKING CHANNEL

1. **Terms And Conditions**
2. **Procedure**
3. **RTGS Payee Setup**
4. **Modification in the Payee**
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6. **View RTGS Payments**
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Real Time Gross Settlement System (RTGS) facility is available to customers for remitting inter-bank funds through branches. With the increasing use of delivery channels for remitting funds, additional facility of **RTGS-Online** has been implemented for all Internet Banking Users of the Bank. The facility allows Inter-Bank Remittance in Real Time by entering minimum details and the beneficiary's account is credited without any manual intervention at the bank/branch.

TERMS AND CONDITIONS

1. Customers can initiate the RTGS Online transaction between **9.30 am (IST) to 2.45 PM (IST)** on all working days and up to **11.45 am (IST) on Saturdays** .
2. RTGS Online transactions cannot be initiated on national holidays or RTGS holidays declared by RBI.
3. Customer would be required to create the RTGS payee by entering the required details and accept the general Terms & Conditions for RTGS Online Transaction.
4. The customer would be required to fill the complete details of the beneficiary. All mandatory fields are required to be filled. The transaction may fail in case of incomplete or wrong information.
5. The Bank would not be responsible for credit to any account wrongly entered by user at the time of creating RTGS Payee.
6. The transactions would be initiated online provided there is sufficient **available funds** in the account(s) to be debited i.e. *the account to be debited should have available balance upto the amount to be remitted and the commission to be charged.*
7. Commission and RBI Charges (if any) will be debited to the Customer's Account.

8. Funds will be transferred only to authorized RTGS Bank Branches only.
9. Presently, as per RBI Guidelines the minimum transaction limit is Rs.1 lac for remittance through RTGS.
10. **Advance RTGS Online facility or facility to schedule RTGS transaction is NOT available.**
11. Any transaction initiated before & after the prescribed time period would not be processed and would be stopped instantly with error message.
12. The credit to the beneficiary's account would be given within 2 hours of initiating RTGS-Online transaction. Bank will not be responsible for any delay at the end of RBI or Beneficiary Bank.
13. In case the RTGS transaction could not be processed due to any system failures or due to any reason like wrong beneficiary account number, the amount would be credited back to customers account subsequently.
14. RTGS Online Transaction once initiated cannot be **recalled or cancelled or rejected**. However, in case of Corporate User, the transaction can be recalled/cancelled till the next approver has not approved the same.
15. In case of Corporate Customer, the next Approver has to **approve** the transactions within the time frame laid down for RTGS Online Transactions.
16. In case of Corporate Customer, the next Approver has the option of rejecting the RTGS Online Transaction.
17. Bank reserves to itself, the right to amend, delete and add terms & conditions at any time.
18. Any change by Reserve Bank of India for RTGS Transactions would also be applicable for RTGS Online Transactions and would be displayed on the Internet Banking website.

PROCEDURE

Once customer logs into Retail Internet Banking Services with a valid User-id & password, he would be required to click on **Bills/RTGS** option. Under the Bills/RTGS Option the following three RTGS options are for RTGS ONLINE:

- **RTGS Payee Setup**
- **RTGS Payment (make new payment)**

➤ View RTGS payments

Step 1

The customer would be required to create a **Payee** by filling in the required details of payee i.e. Name, Address, PIN, Telephone No., Account No., Beneficiary Bank, Branch-id. All mandatory fields are compulsory to be entered for creating a Payee/Beneficiary. The customer would be required to accept the terms & conditions for online RTGS Transactions before submitting the details. **No special characters like " !, @, #, \$, %, ^, &, *, / " can be used in the mandatory details of the payee.** After selecting the beneficiary/payee Bank, the user will be displayed the complete list of RTGS branches of other banks along with the IFSC Code at the time of creating a Payee under the RTGS payee Set-up. This will be a **one-time** activity. For each new payee/beneficiary the necessary RTGS Payee is to be created. The user/customer would have the option of modifying the details of payee/beneficiary once created. Whenever, the customer will do transactions in future, a list of Payees already created/ registered will be displayed to him.

The customer can initiate RTGS transaction only for registered Payee/Beneficiary only.

Step 2

At the time of initiating RTGS transaction, the user/customer would click on RTGS Payment option and select the Payee from the registered list of payees. Fill in the amount to be remitted and select the account to be debited. The charges payable by the customer are also displayed to the customer at the time of confirming the transaction. The user would confirm the transaction by entering valid User-id & Transaction Password. A unique **Payment Id** is generated after successful initiation of the RTGS Online Transaction. Customer can use this Payment Id Number for future references with the bank. A unique transaction Number "**UTR No**" (for any reference with **beneficiary** bank) is also displayed against the transaction in case of transaction is **success**.

In case of the transaction is not successful due to any of the following reason the status of the transaction will be "**Un-Cleared**":-

1. Insufficient Fund in debit account for covering transaction and service charges amount.
2. Debit Branch not enabled for RTGS.
3. No Response/ Timed-Out Transaction.
4. Services Down at back-end
5. Any other technical or connectivity issue

In case of transactions with "Uncleared" Status, the status showing UTR No. would be updated after 4 PM (IST) by the bank on all working days and after 2 PM (IST) on Saturdays.

The User/Customer **cannot recall** the transaction once confirmed.

In case of transaction being initiated beyond the prescribed time limits the same will be stopped with an error message "**RTGS Transaction can not be initiated after the stipulated time**". Similarly, following errors may be encountered during the course of initiating payments:

- **Amount below the minimum limit of Rs.1 lac** - When the transaction amount is below 1 lakh
- **Incorrect/invalid amount**- When amount field left blank
- **No special characters allowed in amount/remarks field** - When some special characters are being typed in amount or remarks fields

Any failure at the beneficiary end/ RBI end would result in crediting back of the remitted amount to the user/customer account subsequently. In case the same is not credited back, users may contact first the beneficiary bank with UTR No. Contact details of all RTGS enabled bank branches are available on the website of RBI (www.rbi.org.in). In case of non-resolution by the Beneficiary Bank the user can contact the following:-

1. The branch of Debit Account
2. RTGS Help Desk at Head Office: Treasury Division, BC Place, New Delhi- Tel No. 011- 26198124
3. PNB House Mumbai, Mumbai Tel No.022-22664448

Step 3

The **View RTGS Payments** allows the customers to view the history of all RTGS Online transactions initiated by him. The status of the transaction could be Success or Uncleared. The customer can view the status for every payee on the basis of status of the transaction. A complete list of

success or un-cleared transaction will be displayed to customer as per the selected option.

RTGS Charges - Initially, No additional charges will be levied for online RTGS transactions, however Normal RTGS charges would be levied as communicated by the Bank from time to time. All customers will be displayed only the Normal charges at the time of confirming transaction.

All the steps mentioned above have been explained alongwith screen shots as under:

RTGS PAYEE SETUP

1. After login, Click on the **Bills/ RTGS option** at the main page (Figure 1)

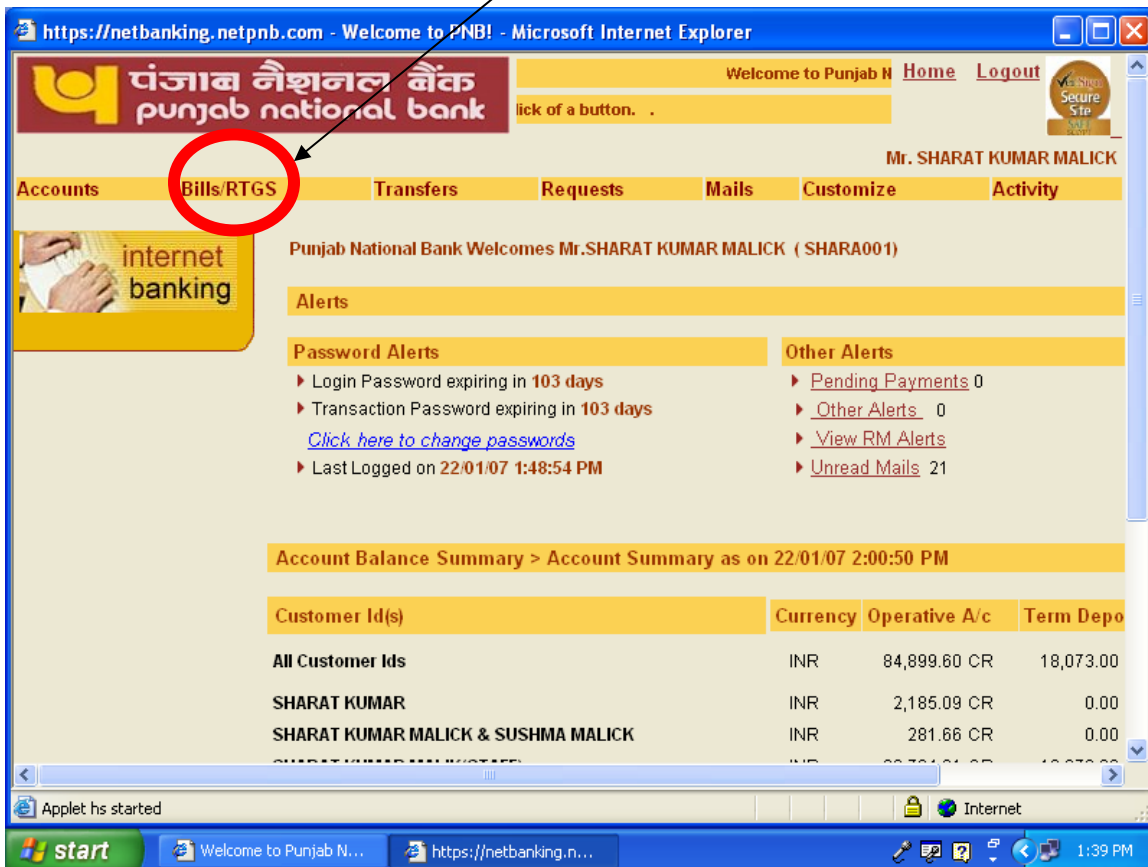


Figure 1

2. Different options would appear on the next screen (Figure 2).

Following options would be relevant to RTGS Online:-

1. RTGS Payee Setup
2. RTGS Payment
3. View RTGS Payments
4. RTGS Help.

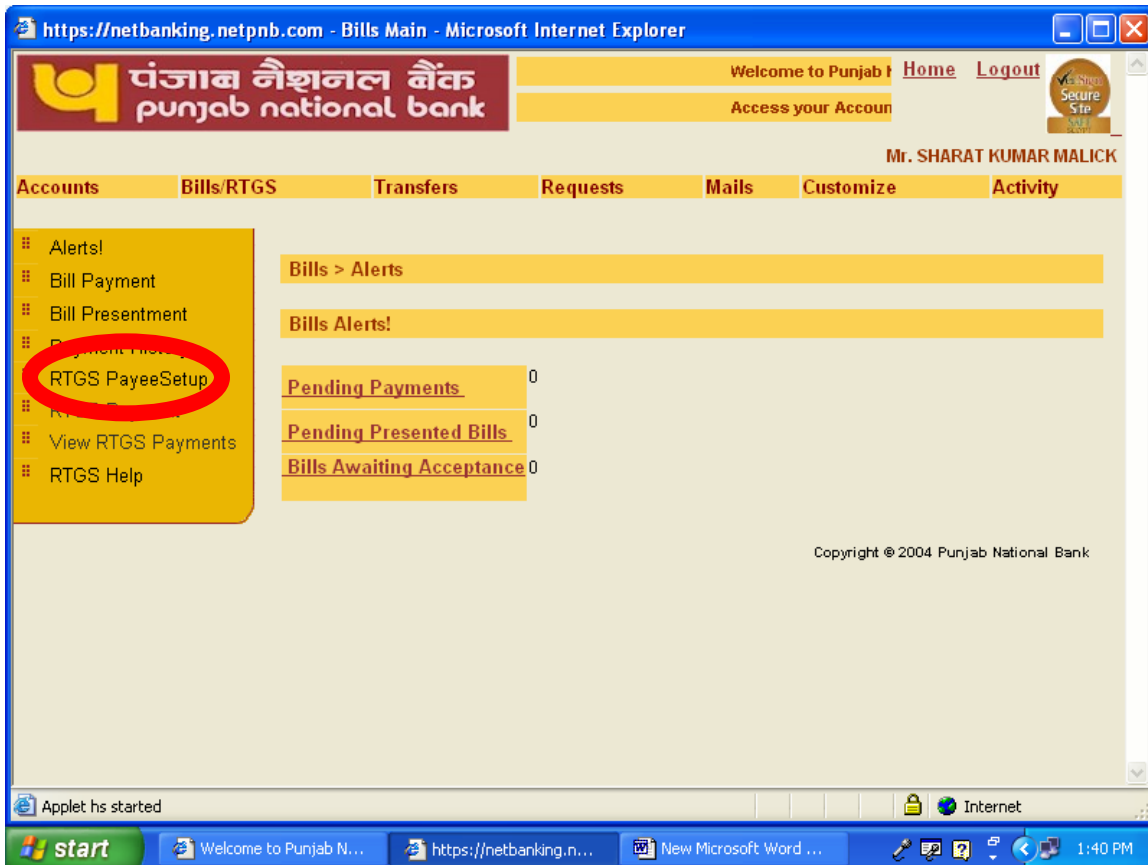


Figure 2

The RTGS Payee Setup option would allow customer to register the details of Payee/Beneficiary.

1. Click on RTGS Payee Setup.
2. In the next screen (Figure 3) click on "Add RTGS Payee"

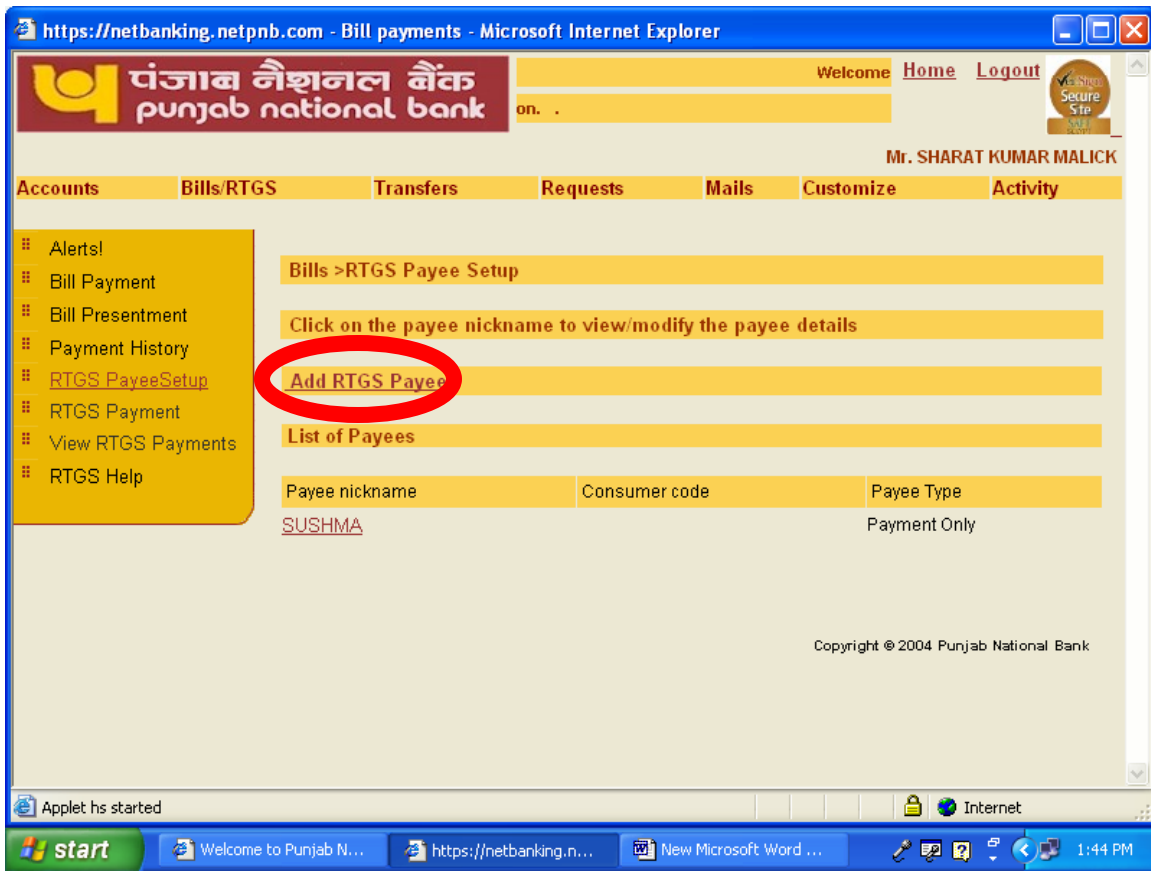


Figure 3

Here you would be required to enter the important details of the payee/beneficiary required for remitting funds to his account.

In the next screen (Figure 4-5) Terms and Conditions will appear along with boxes to enter the various details of the payee.

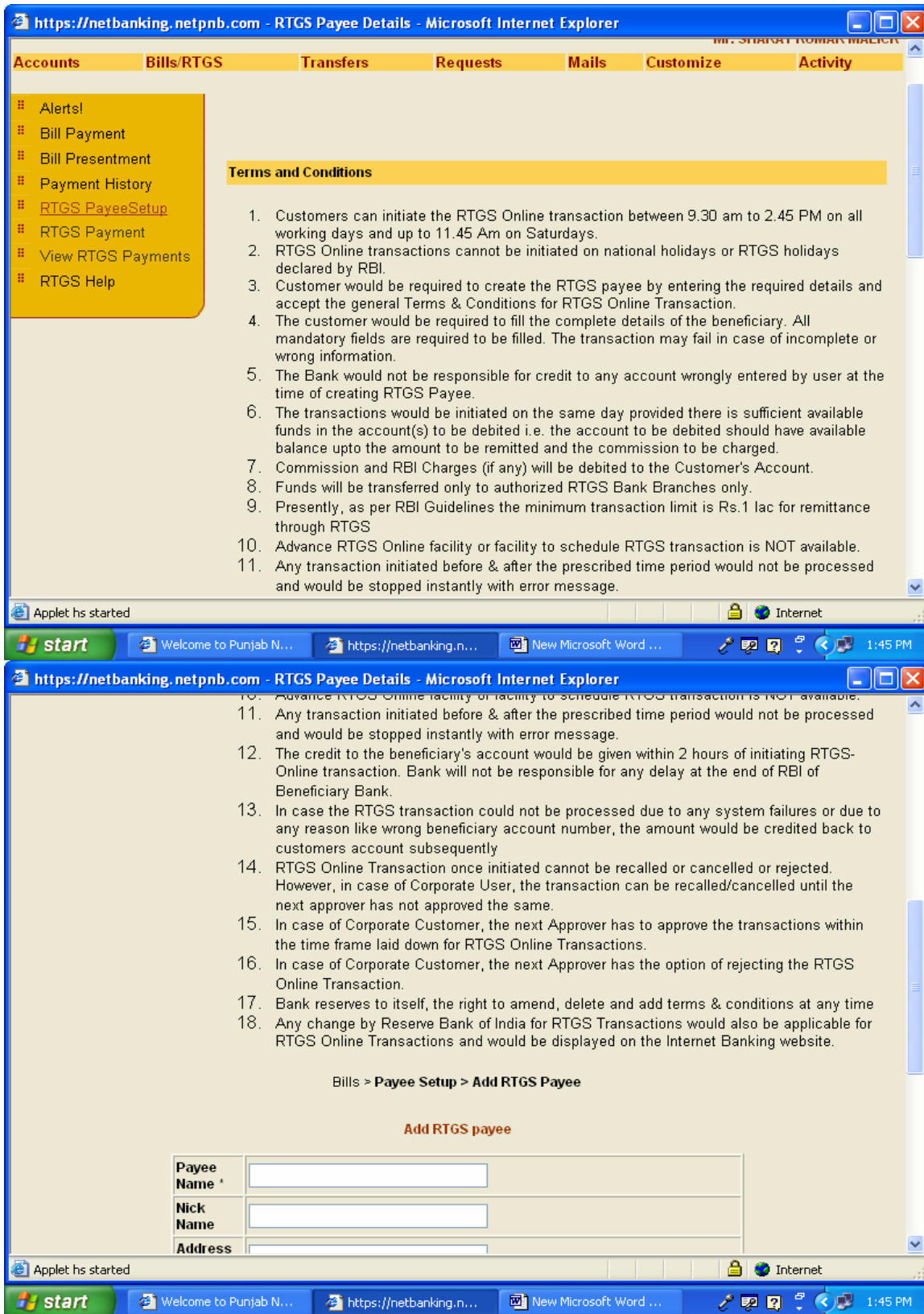


Figure 4

https://netbanking.netpb.com - RTGS Payee Details - Microsoft Internet Explorer

Add RTGS payee

Payee Name *	<input type="text"/>
Nick Name	<input type="text"/>
Address 1 *	<input type="text"/>
Address2	<input type="text"/>
Area	<input type="text"/>
City *	<input type="text"/>
State	ANDAMAN NICOBAR ▾
Country	INDIA
Pin Code	<input type="text"/>
Phone Number *	<input type="text"/>
Payee Account Number *	<input type="text"/>
Payee Bank	ICICI BANK LTD ▾
Payee Branch Id *	<input type="text"/> <input type="button" value="Get RTGS Branches"/>

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Figure 5

- Enter the correct details of the payee/beneficiary.
- Please fill the entire mandatory fields including beneficiary's name, address, account number, bank etc.
- Please do not enter any special character like ! @ # \$ % etc. in the mandatory fields.
- Any error at this stage may result in non-credit to beneficiary account or credit to some other's account.

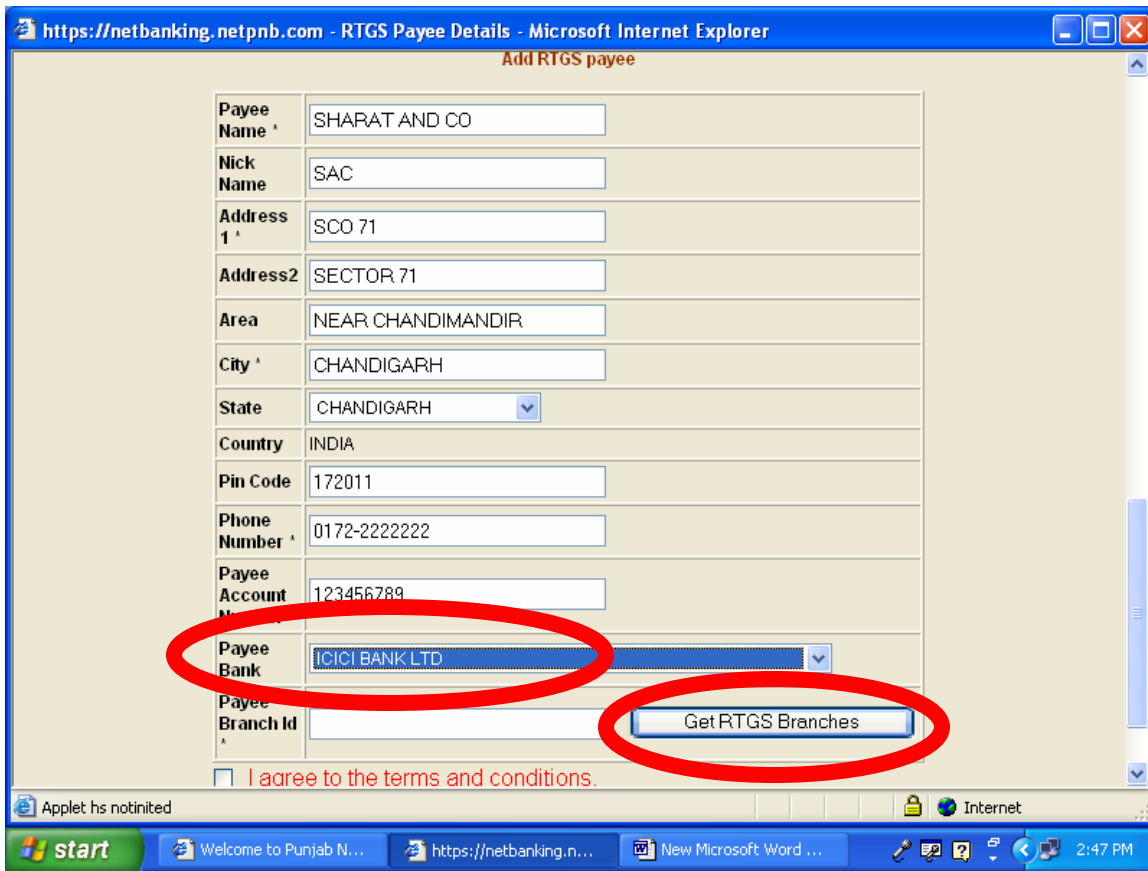


Figure 6

- Select the Payee Bank form the drop down box.
- For selecting the branch Click on Get RTGS branches (Fig 7).

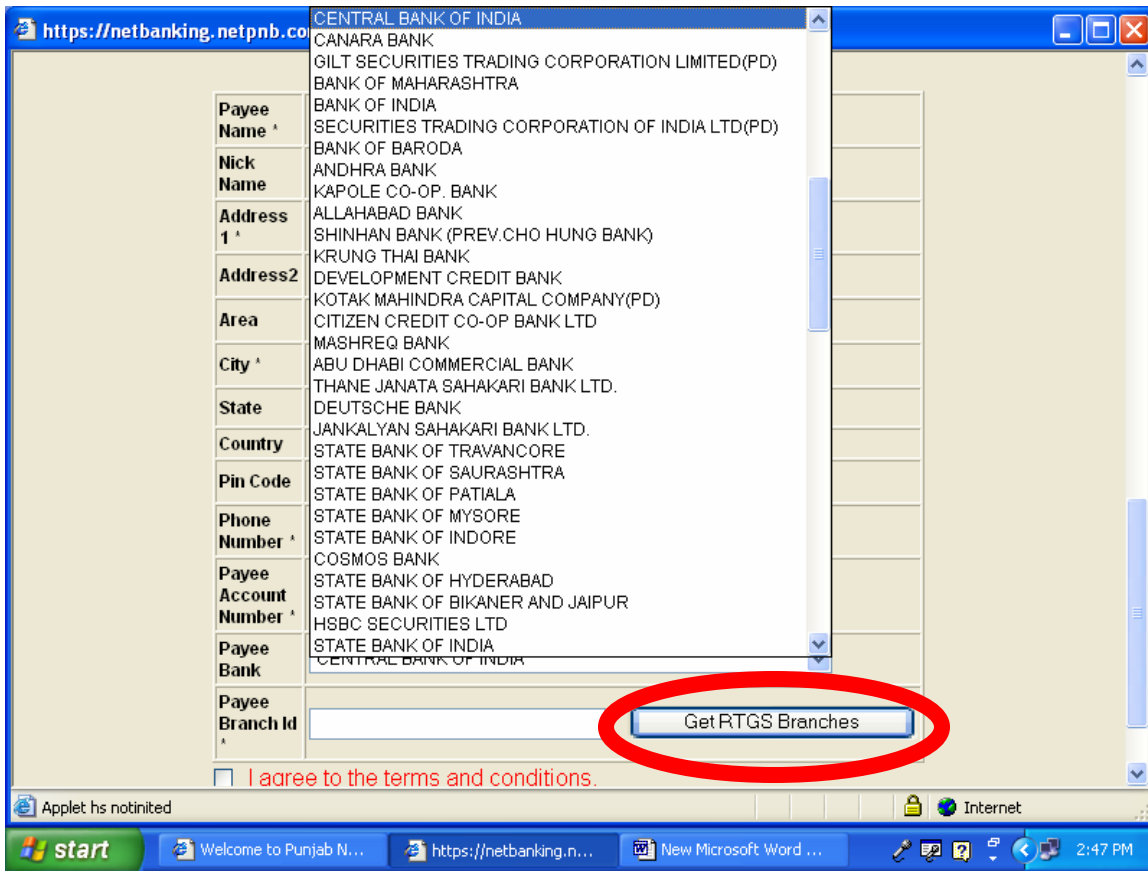


Figure 7

- On clicking the Get RTGS Branches, the list will have the names of the branches along with the Payee Branch IDs. Select the correct Branch for the payee as shown in Figure 8 and 9. The list of branches of the select Bank would only be displayed.
- Click on Select option after selecting the branch.

https://netbanking.netpnb.com - RTGS Branch Lookup - Microsoft Internet Explorer

<input type="radio"/>	R80296	PANCHSHEEL PARK, NEW D	CBIN0280296
<input type="radio"/>	R80298	ASHOKA HOTEL	CBIN0280298
<input type="radio"/>	R80299	Badarpur	CBIN0280299
<input type="radio"/>	R80301	CONNAUGHT CIRCUS	CBIN0280301
<input type="radio"/>	R80305	GREEN PARK	CBIN0280305
<input type="radio"/>	R80306	PRESS AREA	CBIN0280306
<input type="radio"/>	R80316	PARLIAMENT STREET	CBIN0280316
<input type="radio"/>	R80318	JANPATH	CBIN0280318
<input type="radio"/>	R80353	CIVIL LINES JALANDHAR	CBIN0280353
<input type="radio"/>	R80359	GORAYA	CBIN0280359
<input checked="" type="radio"/>	R80412	SECTOR 17-B CHANDIGARH	CBIN0280412
<input type="radio"/>	R80512	SURAT M.G.ROAD	CBIN0280512
<input type="radio"/>	R80546	LALDARWAJA	CBIN0280546
<input type="radio"/>	R80571	RAJKOT M.O	CBIN0280571
<input type="radio"/>	R80580	JAMNAGAR MO	CBIN0280580
<input type="radio"/>	R80595	ANDHERI	CBIN0280595
<input type="radio"/>	R80597	BALLARD ESTATE	CBIN0280597
<input type="radio"/>	R80598	BANDRA	CBIN0280598
<input type="radio"/>	R80600	D&D&R	CBIN0280600

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https://netbanking.netpnb.com - RTGS Branch Lookup - Microsoft Internet Explorer

<input type="radio"/>	R82643	OVERSEAS	CBIN0282643
<input type="radio"/>	R82684	NBO, MUMBAI	CBIN0282684
<input type="radio"/>	R82695	Vikas Sadan	CBIN0282695
<input type="radio"/>	R82760	INDORE NBO	CBIN0282760
<input type="radio"/>	R83007	Corporate Finance Branch	CBIN0283007
<input type="radio"/>	R83026	INDUSTRIAL FINANCE BR	CBIN0283026
<input type="radio"/>	R83030	NBO KANPUR	CBIN0283030
<input type="radio"/>	R83052	NBO Pune	CBIN0283052
<input type="radio"/>	R83134	JAIL ROAD	CBIN0283134
<input type="radio"/>	R83149	NBO Bhopal	CBIN0283149
<input type="radio"/>	R83154	CBD BELAPUR	CBIN0283154
<input type="radio"/>	R83181	INTL. BUSINESS BRANCH	CBIN0283181
<input type="radio"/>	R83266	Integrated Treasury Branch	CBIN0283266
<input type="radio"/>	R83267	Cash Management Services	CBIN0283267
<input type="radio"/>	R83312	ARERA HILLS	CBIN0283312

Select Previous

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Figure 8 & 9

The **Add Payee Button** will be activated only when the customer has agreed to the terms and conditions as shown in Figure 10.

https://netbanking.netpn.com - RTGS Payee Details - Microsoft Internet Explorer

Nick Name	SAC
Address 1 *	SCO 71
Address2	SECTOR 71
Area	NEAR CHANDIMANDIR
City *	CHANDIGARH
State	CHANDIGARH
Country	INDIA
Pin Code	172011
Phone Number *	0172-222222
Payee Account Number *	123456789
Payee Bank	CENTRAL BANK OF INDIA
Payee Branch Id *	R80412

I agree to the terms and conditions.

Add Payee Previous

Figure 10

Select the **“I agree to the terms and conditions”** button by ticking the square box. Once you have exercised this option, the Add Payee Button will be activated (Figure 11).

https://netbanking.netpb.com - RTGS Payee Details - Microsoft Internet Explorer

Nick Name	SAC
Address 1	SCO 71
Address2	SECTOR 71
Area	NEAR CHANDIMANDIR
City	CHANDIGARH
State	CHANDIGARH
Country	INDIA
Pin Code	172011
Phone Number	0172-222222
Payee Account Number	123456789
Payee Bank	CENTRAL BANK OF INDIA
Payee Branch Id	R80412

I agree to the terms and conditions.

Add Payee Previous

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Figure 11

Now click on the **Add Payee** button, when the entire particular filled by you are correct & has no errors or incorrect information, you will receive a message that RTGS Payee has been added successfully (Figure 12)

The system would prompt if any mandatory field is left blank or any special characters are entered in any field.

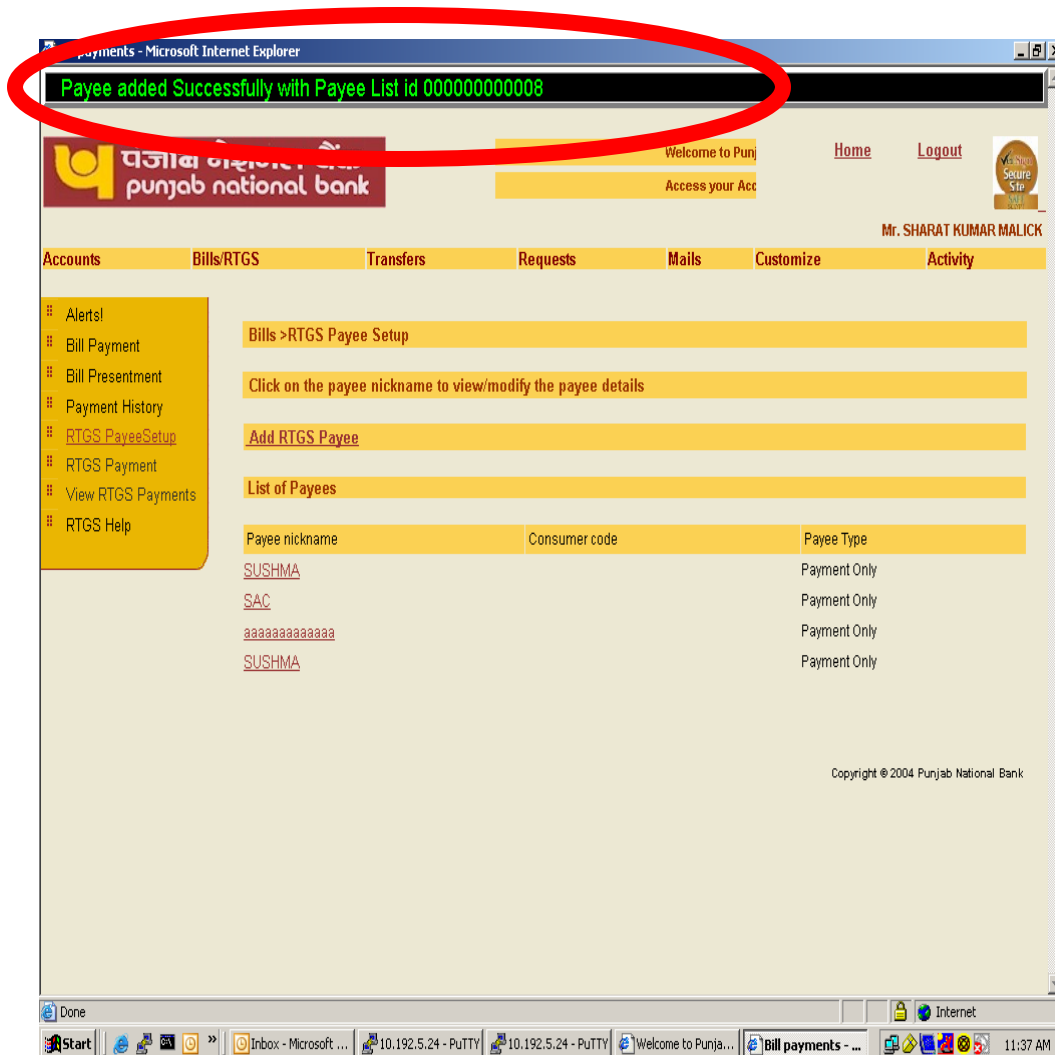


Figure 12

Please note that this is one time exercise to Add RTGS Payee. For each new payee/beneficiary the necessary RTGS Payee is to be created. Whenever, you will do any transactions in future, a list of Payees already created/registered will be displayed.

Modification in the Payee

In case you want to modify the details to payee already created. Click on the nickname of the Payee in the list of Payees to be modified. In the next screen the details of the payee will be visible for modification. E.g. to modify the payee 1. Click on the "Payee nickname" (figure 13)

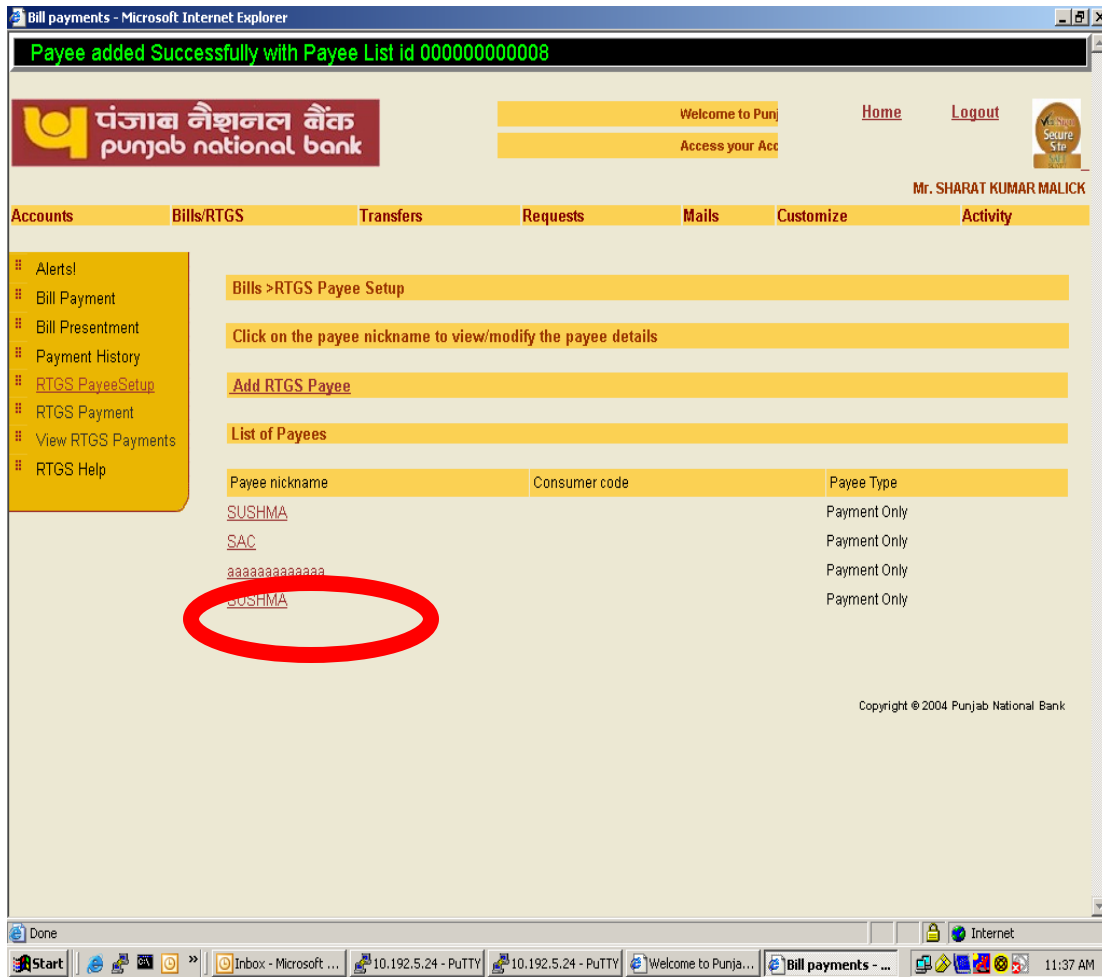


Figure 13

The details of the payee will be displayed in the next screen (Figure 14). The details can be modified. After modifying the desired filed(s) click on the **Update Button** (Figure 14)

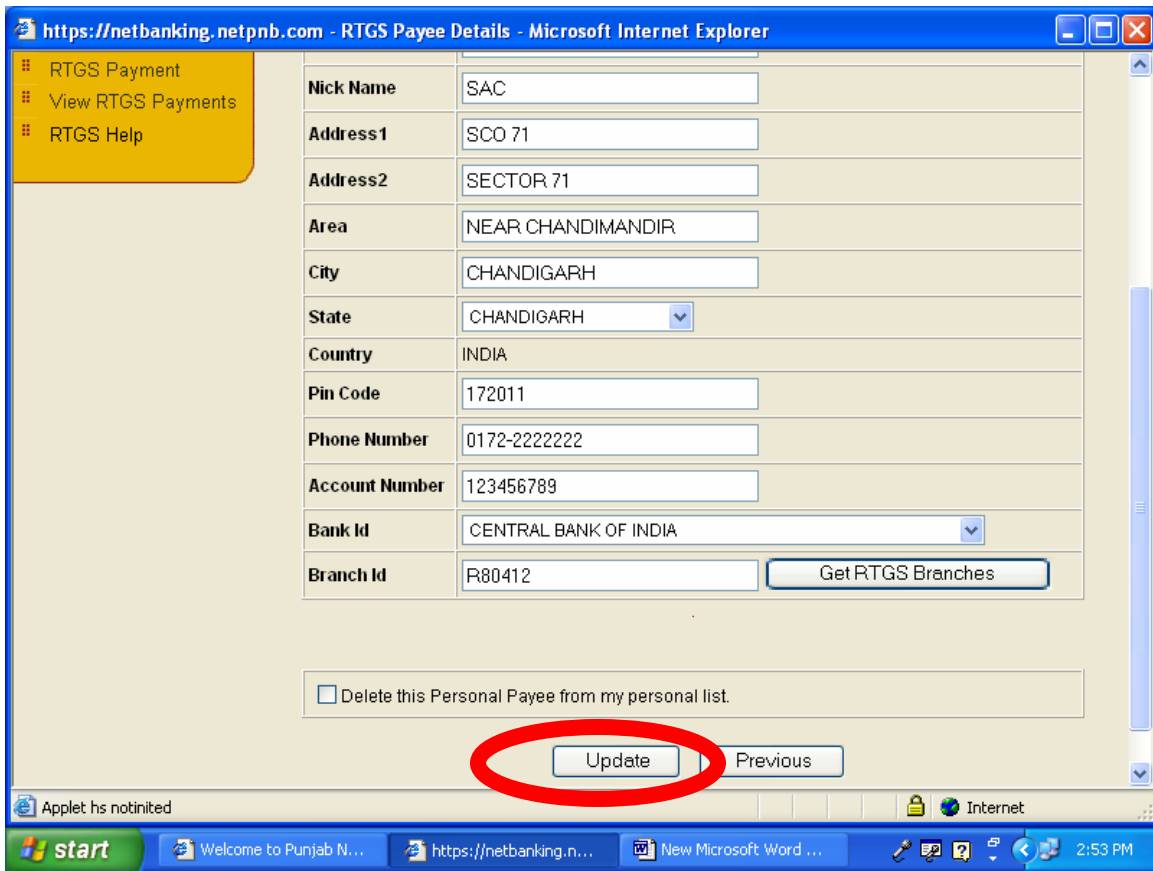


Figure 14

By Clicking Update, the Payee details would be modified and saved and a message “ **Record updated successfully**” will appear in the next screen (Figure 15)

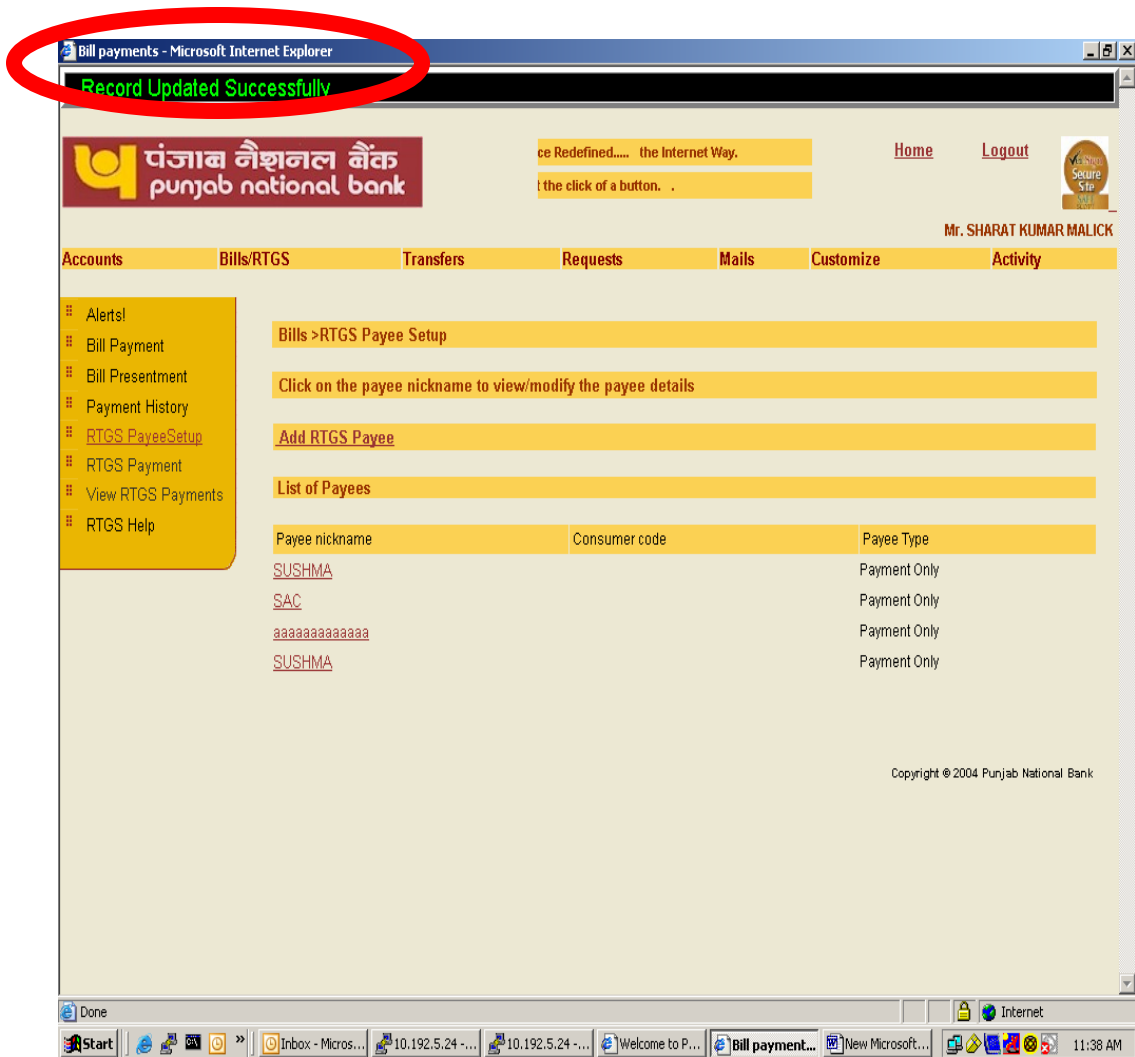


Figure 15.

For deleting an already registered payee, just click on the -delete the personal payee from my personal list as shown in the Figure 16.

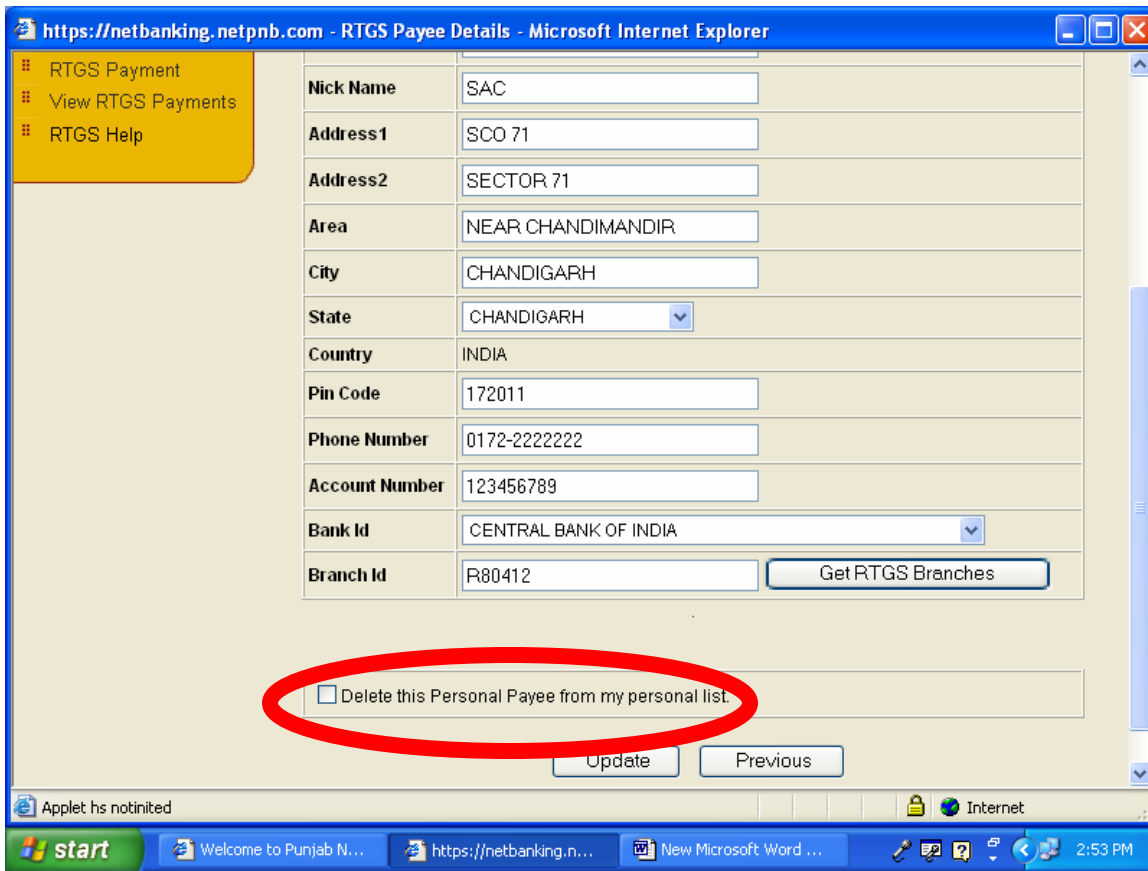


Figure 16

Click in the Box for Delete and click on Update. This will delete the payee from your registered list of payees/beneficiaries.

After the successful completion of the Payee Setup, you can initiate the RTGS Payment option.

RTGS Payment

1. To initiate a RTGS-ONLINE Payment please click on the RTGS Payment on the Bills/RTGS Menu (Figure 17-18)
2. Select the Payee from the Drop Down Box. All the registered payees/beneficiaries would be displayed here.
3. Fill in the amount to be remitted. (presently, minimum limit stipulated by RBI for RTGS Remittances is Rs. 1 Lac.)
4. Select your Debit Account from the Dropdown Box. Please ensure that the Debit Branch Account is RTGS Enabled branch.
5. Please ensure that the debit account has sufficient balance to cover amount to be remitted and the service charges.
6. Add remarks in the Payment Remarks. No special characters to be given in the remarks. This field is optional.

https://netbanking.netpnb.com - Bill payments - Make RTGS payment - Microsoft Internet Explorer

पंजाब नैशनल बैंक
punjab national bank

Home Logout

Mr. SHARAT KUMAR MALICK

Accounts Bills/RTGS Transfers Requests Mails Customize Activity

Alerts!
Bill Payment
Bill Presentation
Payment History
RTGS PayeeSetup
RTGS Payment
View RTGS Payments
RTGS Help

Bills > Bill Payment > Make a New RTGS Payment

One Time Payment to RTGS

Pay To (PayeeListId- PayeeNicName) 000000000005-SUSHMA

Payment Amount 000000000006-SAC

Bill Payment Account 00000065701

Payment Remarks

Pay

(2 items remaining) Opening page https://netbanking.netpnb.com/BANKAWAYTRAI

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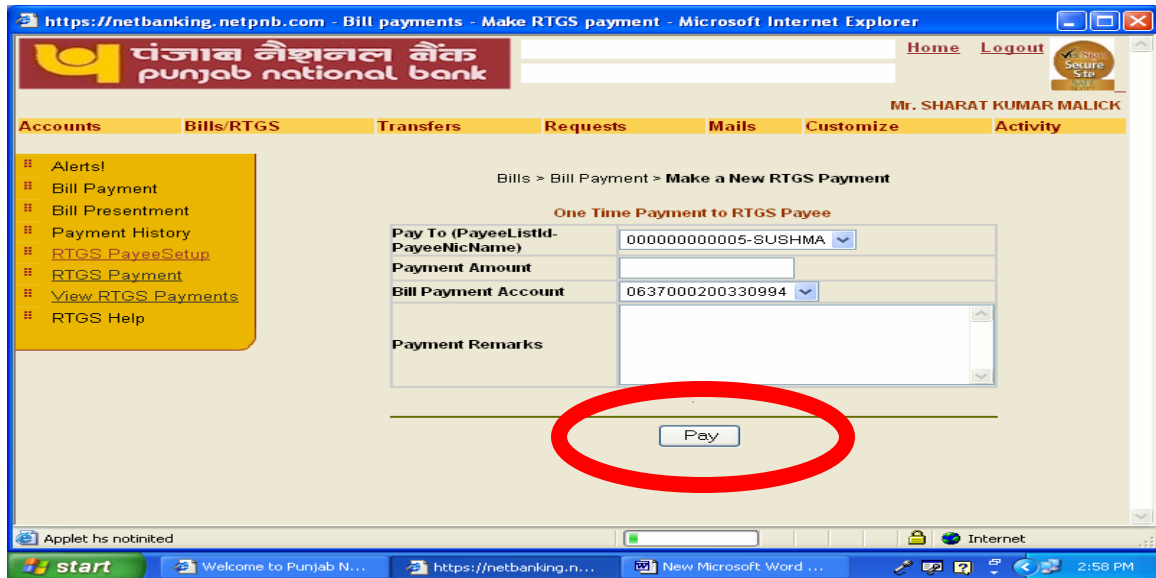
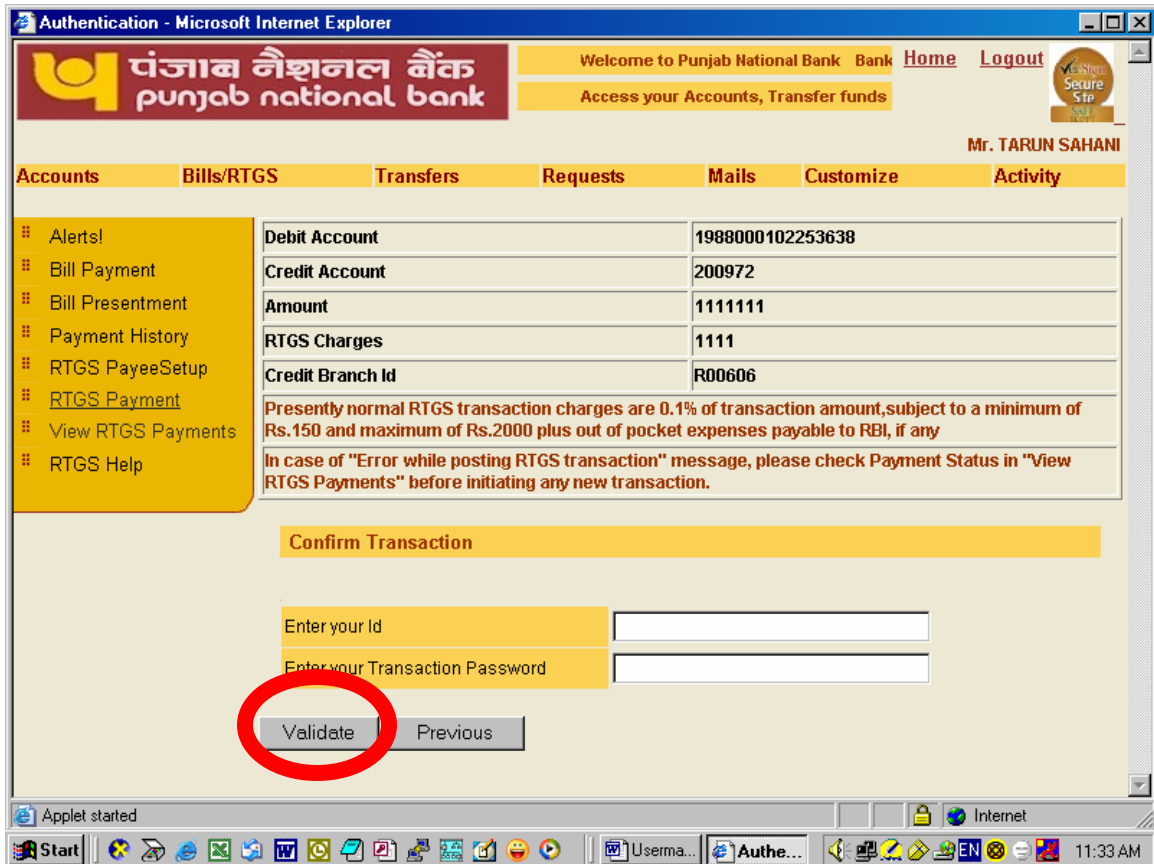


Figure 17

Now Click on "Pay" Button for payment to payee/beneficiary.

In the next screen (Figure 18) Details of the transaction along with normal charges will be displayed.



After ensuring the details enter Your Id and Transaction Password in the boxes provided.

Click on Validate Button to confirm the payment. Clicking on previous would take you back to previous screen.

On successful transaction, the next screen (Figure 19), the customer will be informed that the **Hot Payment is Successful and a unique Payment-Id is generated.**

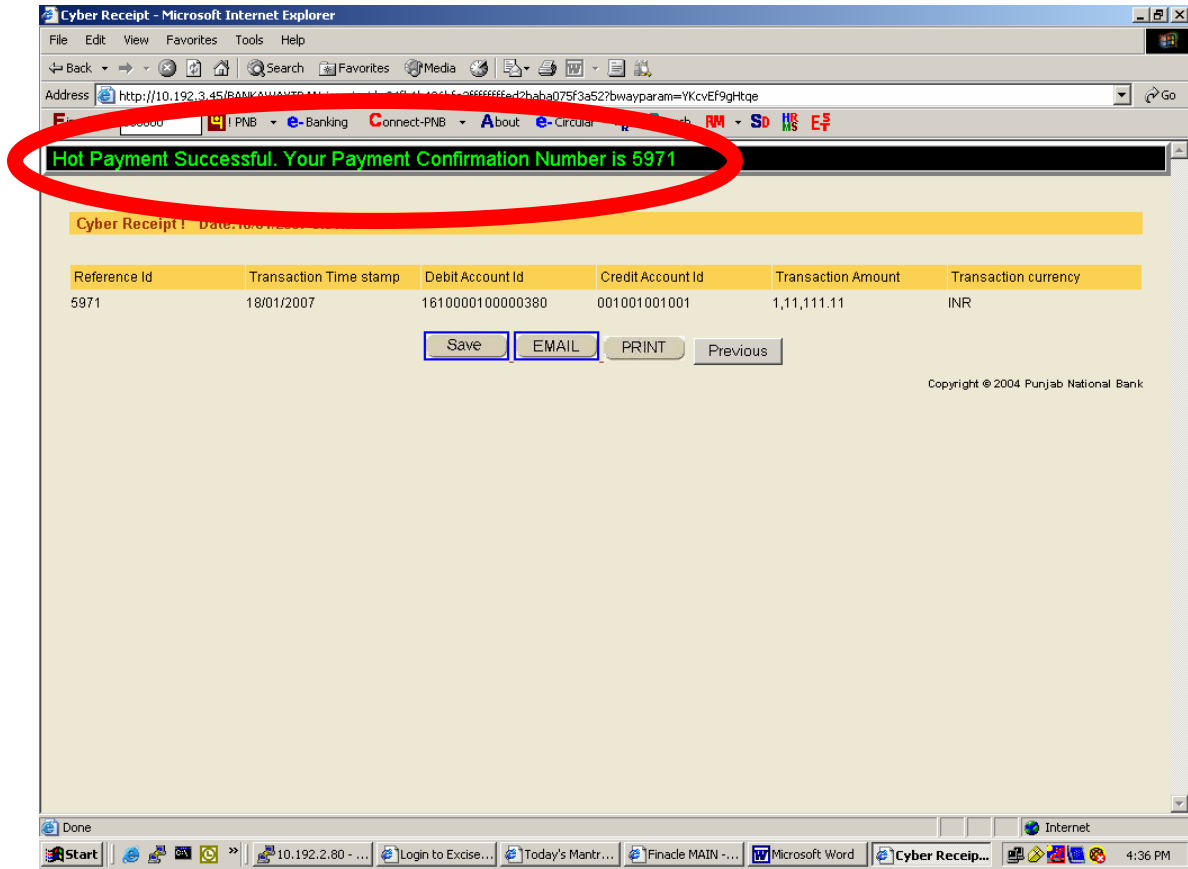


Figure 19

This message can be (i) Saved (ii)mailed or (iii) printed as per your option by clicking the relevant button available on the screen.

In the event of any unsuccessful transaction due to any reasons, the customer would be displayed error message "Error while posting RTGS Transaction" and following screen would be displayed (Figure 20).

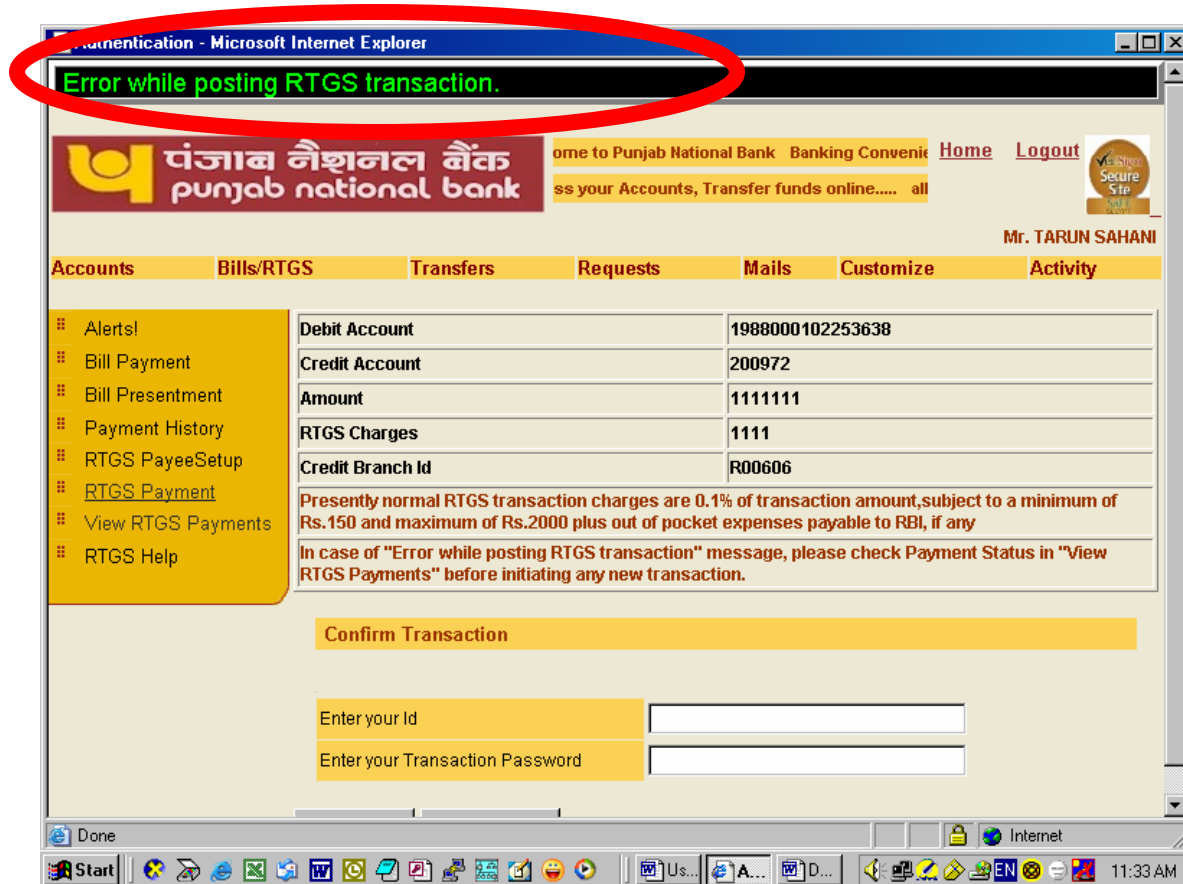


Figure 20.

To know the reasons of unsuccessful transaction or Error in posting RTGS transaction click on View RTGS Payment Option.

View RTGS Payments

In order to view the RTGS Payments already initiated/ made a button is provided under the Bill/RTGS Menu as shown in Figure 21.

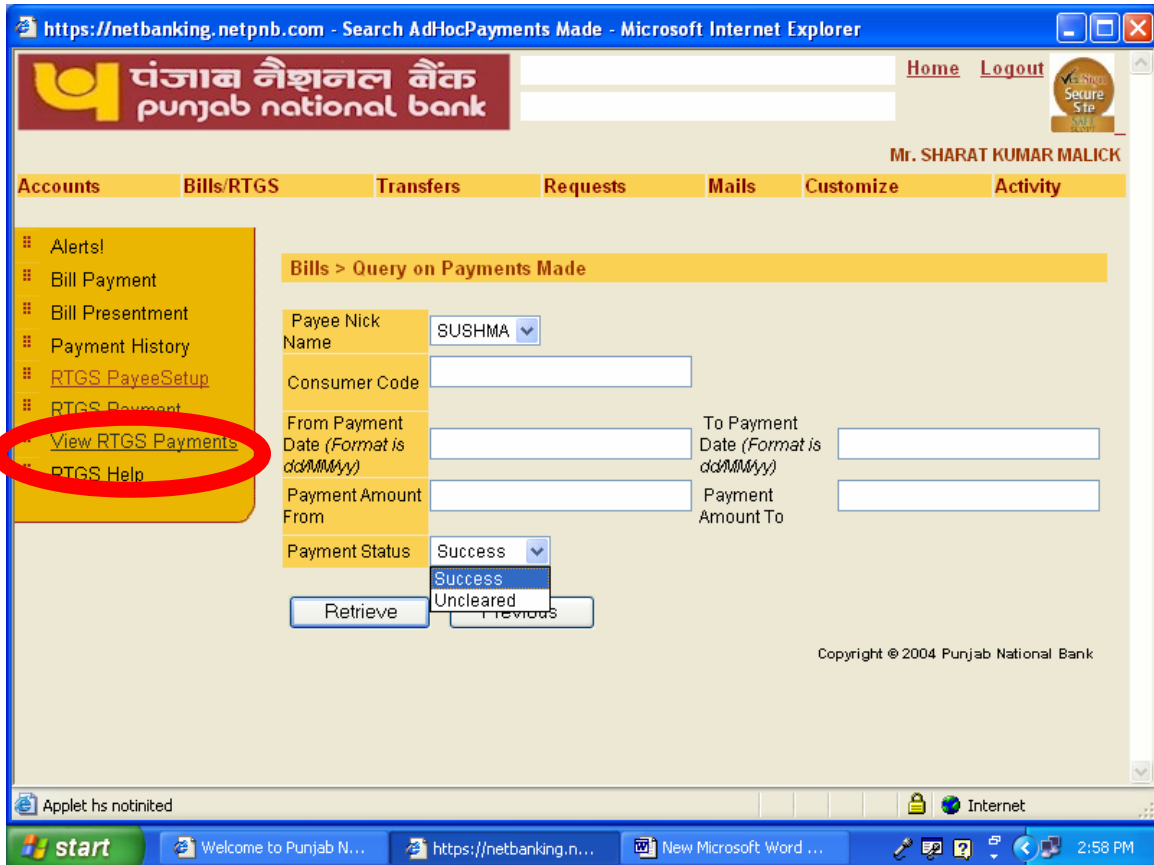


Figure 21

Select the payment status either (Success/ Un-cleared) and Payee Nickname.

Either all records can be fetched or different criteria can be entered like From Payment Date to Payment Date or Payment Amount range. (to have more specific/ fast result). In the next screen details of payment as per your selection criterion will be available.

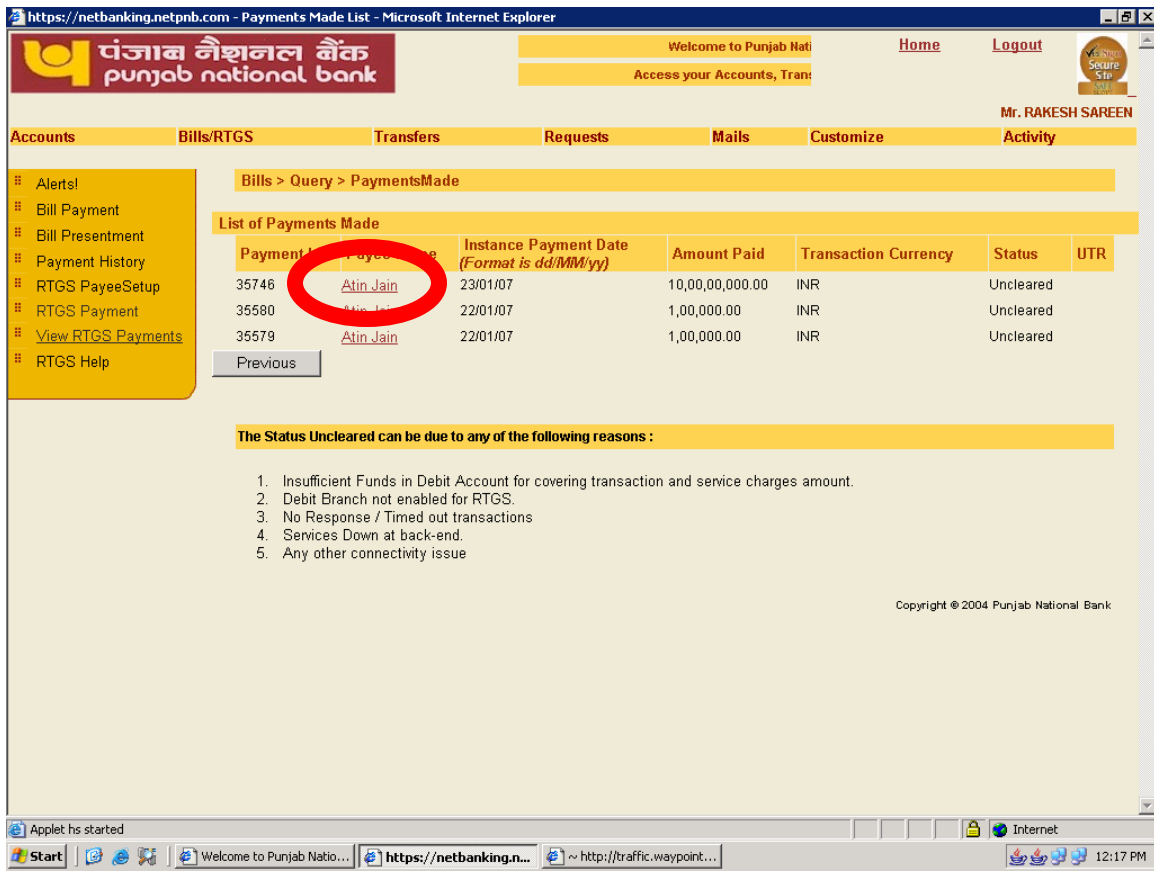


Figure 22

Clicking on the Payee Name of the particular transaction would display the complete details of the transactions as indicative in Figure 23.

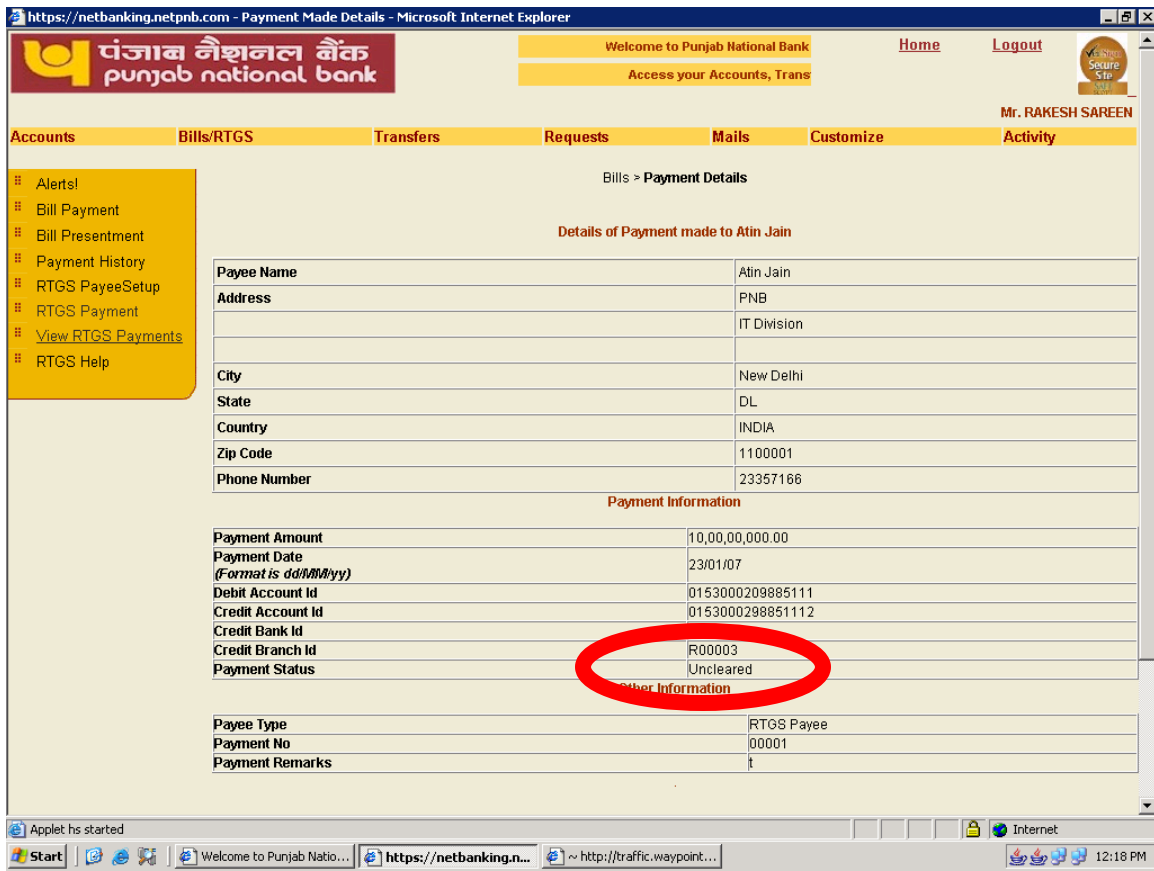


Figure 23

Once the transaction is not successful or is indicated as uncleared then, you can initiate a fresh transaction after ensuring the reasons for transaction being uncleared. The reasons for transaction being not successful are displayed on the View RTGS Payment Screen (figure 22)

RTGS Help

Necessary Help is available for all customers for initiating a RTGS Transaction as indicative on Figure 24.

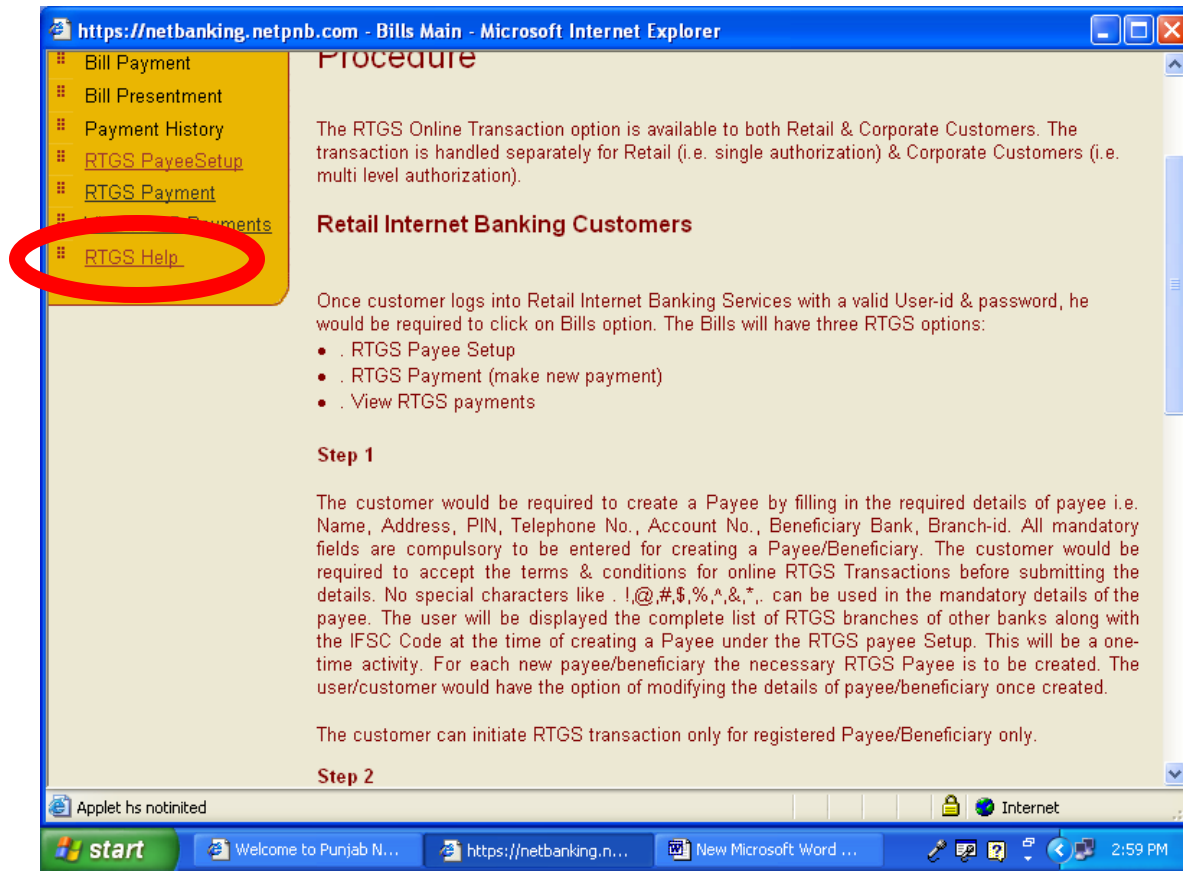


Figure 24

The customer can cross check his account(s) online for the amount debited in the account after making successful transactions.

In case of account debited and not credited in the beneficiary's account, the user can contact the following to track down the status of the amount initiated from the PNB's Internet Banking Channel:

CUSTOMER HELP

1. Beneficiary Bank (contact details available on the website of RBI)
2. The branch of Debit Account
3. RTGS Help Desk at Head Office: Treasury Division, BC Place, New Delhi- Tel No. 011- 26198124
4. PNB House Mumbai, Mumbai Tel No.022-22664448

In case of any clarification / assistance you may call 011-
23357166 / 23766759