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
- 5. RTGS Payment
- 6. View RTGS Payments
- 7. RTGS Help
- 8. Customer Help

Time Gross Real 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. special characters like v No $!,@,#,$,8,^,&,*,/``$ 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 onetime 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. Number Customer can use this Payment Id for future references with the bank. A unique transaction Number "UTR (for any reference with **beneficiary** bank) No″ 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)

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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.

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Figure 2

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

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

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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.

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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.

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	Payee Name *	SHARAT AND CO		
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	Address2	SECTOR 71		
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	City *	CHANDIGARH		
	State	CHANDIGARH 🔽		
	Country	INDIA		
	Pin Code	172011		
	Phone Number *	0172-2222222		
	Payee Account	123456789		
	Payee Bank	ICICI BANK LTD		
	Payee Branch Id *		Get RTGS Branches	
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Figure 6

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

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		GET SECURITIES TRADING CORPORATION LIMITED(PD)	^
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	Name *	SECONTIES TRADING CORPORATION OF INDIA LTD(PD)	
	Nick		
	Name		
	Address		
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	•		
	Address2	DEVELOPMENT CREDIT BANK	
		KOTAK MAHINDRA CAPITAL COMPANY(PD)	
	Area	CITIZEN CREDIT CO-OP BANK LTD	
		MASHREQ BANK	
	City *	ABU DHABI COMMERCIAL BANK	
		THANE JANATA SAHAKARI BANK LTD.	
	State	DEUTSCHE BANK	
	Country	JANKALYAN SAHAKARI BANK LTD.	
	country	STATE BANK OF TRAVANCORE	
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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.

O R80296 PANCHSHEEL PARK, NEW D CBINU2	
	80296
O R80298 ASHOKA HOTEL CBIN02	80298
O R80299 Badarpur CBIN02	80299
O R80301 CONNAUGHT CIRCUS CBIN02	80301
O R80305 GREEN PARK CBIN02	80305
O R80306 PRESS AREA CBIN02	80306
O R80316 PARLIAMENT STREET CBIN02	80316
O R80318 JANPATH CBIN02	80318
O R80353 CIVIL LINES JALANDHAR CBIN02	80353
O R80359 GORAYA CBIN02	80359
R80412 SECTOR 17-B CHANDIGARH CBIN02	80412
O R80512 SURAT M.G.ROAD CBIN02	80512
O R80546 LALDARWAJA CBIN02	80546
R80571 RAJKOT M.O CBIN02	80571
O R80580 JAMNAGAR MO CBIN02	80580
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O R82684 NBO, MUMBAI CBIN02	
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CBIN02	82684
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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.

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	Nick Name	SAC	<u> </u>
	Address 1 *	SC0 71	
	Address2	SECTOR 71	
	Area	NEAR CHANDIMANDIR	
	City *	CHANDIGARH	
	State	CHANDIGARH	
	Country	INDIA	
	Pin Code	172011	
	Phone Number *	0172-2222222	
	Payee Account Number *	123456789	
	Payee Bank	CENTRAL BANK OF INDIA	·
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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).

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	Nick Name	SAC		
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	State	CHANDIGARH 💌		
	Country	INDIA		
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	Phone Number *	0172-2222222		
	Payee Account Number *	123456789		
	Payee Bank	CENTRAL BANK OF INDIA	~	
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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.

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		-	-			Mr. SHARAT KUM	AR MAL
counts	Bills/RTGS	Transfers	Requests	Mails	Customize	Activity	
Alerts! Bill Payment	Bills >RTGS	Payee Setup					
Bill Presentment Payment History	Click on the	payee nickname to vi	ew/modify the payee details				
RTGS PayeeSetup RTGS Payment	Add RTGS F	ayee					
View RTGS Payments RTGS Help	List of Paye	PS					
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	<u>aaaaaaaaaaaaaaaaaaaaaaaaaaaaaaaaaaaaa</u>	<u>10</u>			Payment Only		
					Copyright	© 2004 Punjab Natio	nal Banl

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)

Bill payments - Micros	oft Internet Explorer						_ 8
Payee added S	uccessfully with	Payee List id 00000	0000008				Í
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ccounts	Bills/RTGS	Transfers	Requests	Mails	Customize	Activity	
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Bill Presentment Payment History	Click on t	he payee nickname to vie	w/modify the payee details				
RTGS PayeeSetup RTGS Payment	Add RTG	<u>S Payee</u>					
View RTGS Paymer RTGS Help	ts List of Pay	/ees	Concurrencedo		Powee Ture		
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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)

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RTGS Payme View RTGS F	ent Payments	ck Name	SAC				^
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	Ad	ldress2	SECTOR 71				
	Ar	ea	NEAR CHANDIMANE	DIR			
	Cit	ly.	CHANDIGARH				
	Sta	ate	CHANDIGARH	v			
	Co	untry	INDIA				
	Pir	n Code	172011				
	Ph	one Number	0172-222222				
	Ac	count Number	123456789				
	Ba	nk Id	CENTRAL BANK OF IN	DIA	~		
	Br	anch Id	R80412		Get RTGS Branches		
	E	Delete this Per	sonal Payee from my pe	rsonal list.			
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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.

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· RTGS Help		Address1	SC0 71	
		Address2	SECTOR 71	
		Area	NEAR CHANDIMANDIR	
		City	CHANDIGARH	
		State	CHANDIGARH	
		Country	INDIA	
		Pin Code	172011	
		Phone Number	0172-2222222	
		Account Number	123456789	
		Bank Id	CENTRAL BANK OF INDIA	
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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.

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				Mr. S	HARAT KUMAR I	MALICK
Accounts Bills/R	TGS Transf	ers Reques	ts Mails	Customize	Activity	
Alerts! Bill Payment Bill Presentment Payment History RTGS Paymeet RTGS Payment View RTGS Payments RTGS Help	Pay T Paye Paym Bill Pa Paym	Bills > Bill Payr One Tir o (PayeeListId- eNicName) eent Anount ayment Account	ment > Make a New R 000000000005-SUS 00000000005-SUS 0000000006-SAC	TGS Payment		
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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.

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Accounts Dills/KT		Requests	Mans Customize	Activity
# Alerts!	Debit Account		1988000102253638	
Bill Payment	Credit Account		200972	
Bill Presentment	Amount		111111	
Payment History	RTGS Charges		1111	
RTGS PayeeSetup	Credit Branch Id		R00606	
RTGS Payment	Presently normal RTGS transa	ction charges are 0.1	% of transaction amount.su	biect to a minimum of
View RTGS Payments	Rs.150 and maximum of Rs.20	00 plus out of pocket	expenses payable to RBI, if	any
RTGS Help	In case of "Error while posting RTGS Payments" before initiat	RTGS transaction" m ing any new transacti	essage, please check Payn on.	nent Status in "View
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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.

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Cyber Receipt !	Date-to-on-				
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					Copyright © 2004 Punjab National B

Figure 19

This message can be (i) Saved (ii)mailed or (iii) printed as per your option by clinking 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).

Error while pos	ing RTGS transaction. 1वा नैष्टानत्म बौंक 1ab national bank	ome to Punjab Nati ss your Accounts,	ional Bank Banking Convenie	Home Logout
Accounts Bi	lls/RTGS Transfers	Requests	Mails Customize	Mr. TARUN SAHAN Activity
 Alerts! Bill Payment Bill Presentment Payment History RTGS PayeeSetup RTGS Payment View RTGS Payment View RTGS Payment 	Debit Account Credit Account Amount RTGS Charges Credit Branch Id Presently normal RTGS trans Rs.150 and maximum of Rs.2 In case of "Error while postin RTGS Payments" before initia	action charges are 1000 plus out of pock g RTGS transaction 1ting any new transa	1988000102253638 200972 1111111 1111 R00606 0.1% of transaction amount,su ket expenses payable to RBI, if "message, please check Payr action.	bject to a minimum of any nent Status in "View
	Confirm Transaction Enter your Id Enter your Transaction Pass	sword		_
🧉 Done				A will a contract

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.

						Mr. SF	IARAT KUMAR MAL
counts	Bills/RTGS	Trans	fers R	equests	Mails	Customize	Activity
Alerts!							
Bill Paymer	nt	Bills > Query or	n Payments Ma	ade			
Bill Present	tment	Payee Nick Name	SUSHMA 🔽				
RTGS Paye	eeSetup	Consumer Code					
RTGS Row View RTGS	Payments	From Payment Date <i>(Format is</i>			To Payment Date <i>(Format</i>	is	
PTGS Help		dd/MM/yy) Payment Amount From			Adv/MM/yy) Payment Amount To		
		Payment Status	Success 🗸		Anodite Fo		
		Retrieve		;		Copyright © 2004	Punjab National Bank

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.

् पंजा	ब नैशनल व ab national t	สิ [้] สร อดก k	Welcom	e to Punjab National ess your Accounts, 1	Bank Trans	<u>Home</u>	<u>Logout</u>	Verster Secure Ste
							Mr. RAKES	SH SAREE
counts	Bills/RTGS	Transfers	Requests	Mails	Customize		Activity	
Alertel			Bills > P	ayment Details				
Bill Payment								
Bill Presentment			Details of Payn	ent made to Atin Ja	in			
Payment History								
RTGS PaveeSetun	Payee Name			Atin Ja	in			
RTGS Payment	Address			PNB				
View RTGS Payme	ents			IT Divis	sion			
RTGS Heln								
ICTOO TIEIP	City			New D	elhi			
	State			DL				
	Country			INDIA				
	Zip Code			11000	01			
	Phone Number			23357	166			
			Payme	nt Information				
	Payment Amount			10.00.00.000.0	0			
	Payment Date			23(01(07	-			
	(Format is dd/MM	/yy)		015200020000	5111			
	Credit Account Id			015300029885	51112			
	Credit Bank Id							
	Credit Branch Id			R00003				
	Payment Status		Other	Uncleared				
				uniormation				
	Payee Type			RTG	3 Payee			
	Payment No Daymont Remark	s		0000	1			
	Payment Remark	5						
pplet hs started							👌 🔮 Internet	

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.

https://netbanking.netp	nb.com - Bills Main - Microsoft Internet Explorer
Bill Payment	Procedure
Bill Presentment	
Payment History	The RTGS Online Transaction option is available to both Retail & Corporate Customers. The
RTGS PayeeSetup	transaction is handled separately for Retail (i.e. single authorization) & Corporate Customers (i.e.
RTGS Payment	multi level authorization).
	Retail Internet Banking Customers
RTGS Help	
	Once customer logs into Retail Internet Banking Services with a valid User-id & password, he would be required to click on Bills option. The Bills will have three RTGS options: • . 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 $1, 0, \#, \%, \Lambda, \&, \uparrow$, can be used in the mandatory details of the payee. 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 Setup. 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.
	The customer can initiate RTGS transaction only for registered Payee/Beneficiary only.
	Step 2
And the second state	

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