**PREFERRED ONLINE BANKING**

**Frequently Asked Questions**

1. ***How can I have an Online Banking Account?***

   Visit www.aub.com.ph and click the Enroll Button for Online Banking. Sign up by selecting the type of Online Account Access and fill out the necessary information. Submit your Enrollment Form and requirements to your branch of account for approval.

   Personal clients must submit their printed Enrollment Form while Corporate Clients must submit the Corporate Secretary Certificate.

2. ***What features are available in Online Banking?***

   For both Personal and Corporate Users (Financial Users)

   - View the details of your Current & Savings Accounts
   - Transfer Funds to your own AUB account or other banks (no enrollment required)
   - Telegraphic Transfer
   - Pay Bills
   - View your Electronic Statements
   - Manage your Post-Dated Checks and more

   For Corporate Accounts:

   *will require enrollment to other Cash Management Solutions

   - Payroll Processing*
   - Suppliers Payment*

3. ***I have an Online Banking but I was not given a security token?***

   Only financial users are provided with Security Token by their branch of account.

4. ***My security token is expired, what do I do?***

   Please email your branch of account so you will be provided with another one. However, if the Security Token is not indeed expired, email your branch of account with your username and your token's serial number found at the back of the token for checking.

5. ***What can non-financial users do?***

   Non-financial users may do balance inquiry, view the transaction history and e-Statement, and Stop Payment (applicable to Current Account Holders), and VTK.

6. ***How long can I retrieve my Transaction History?***

   A user can retrieve transaction history from the previous year. Transactions for personal accounts cover 90 days per viewing while transactions for corporate accounts cover 30 days per viewing.

7. ***How do I transfer to other accounts?***

   For both Personal and Corporate Users, InstaPay and PESONet are now available with a minimal service charge of Php 10.00 per transfer.

8. ***Can a client do multiple transfers with the same amount?***

   Yes, provided that the client will fill out properly all the details in the fund transfer module and make a unique "Remarks" for every transfer done.

9. ***What do I do if I typed the wrong account number during Bills Payment or Fund Transfer?***

   Please email the details to your branch of account. For invalid/inactive account numbers, the amount shall be credited back to you. For active numbers, this will be communicated to the beneficiary's bank/biller and is on a best effort basis.

***10. Can I use my Peso Account to transfer money abroad via Telegraphic Transfer?***

No, you must have a dollar account to transfer money abroad.

***11. Can I do FOREX in Online Banking?***

FOREX is only applicable to Personal/Financial Users with dollar account.

***12. How do I update my contact details in your Online Banking?***

You may simply log-in to our website, click the **User Icon** near your name and click **Edit Profile**.

This can also be done in your mobile app by clicking the **Settings Icon** and choose the Information you need to edit.

***13. How do I change my password?***

For personal and corporate users, upon logging in, click the User Icon near your name and select **Edit Profile.**
Tick the **Password** and/or **Security Questions and Answers,** enter the changes in the required field then click **Submit**.

***14. I forgot my password and now it's locked, what do I do?***

Personal and Corporate users must email or go to their domicile branch. A Client Request Form must be duly accomplished prior request to unblock is granted.

***15. How do I activate my mobile app?***

Existing Online Banking users may simply install the AUB app thru Play Store or App store.
Input your username and password and a Registration ID will be sent to your phone number. Device Registration is an additional security to avoid unauthorized persons from using your access.

For non-financial users (Personal or Corporate), you will be redirected to the Preferred Online Banking Log In page.
Click the **User Icon** near your name and select **Device Maintenance**, tick the **Registration ID** sent to you then click **Activate**.

For financial users (Personal or Corporate), you will be simply asked of the code in your Security Token.
You may start using your mobile app.