

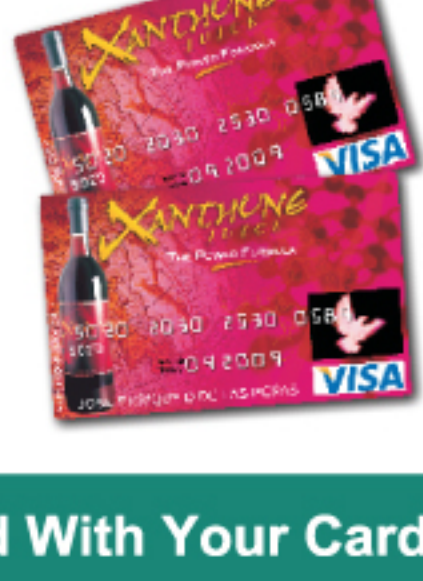
# Your Xanthone Juice VISA ATM Cash Card

The power of global banking in the palm of your hand



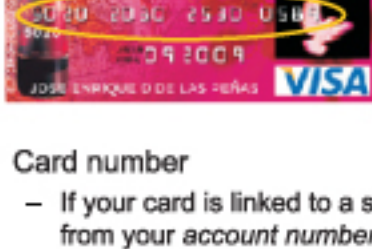
## Overview

- Getting Started
- Worldwide ATM Access
- Cashless Shopping
- Online Banking
- Bills Payment
- Mobile Banking
- Customer Service



## Getting Started With Your Card

### Getting Started with Your Card

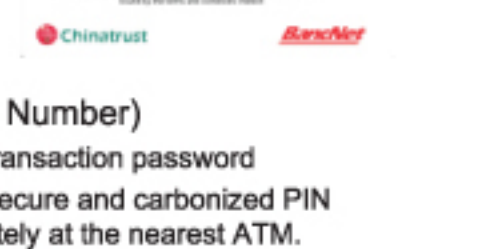
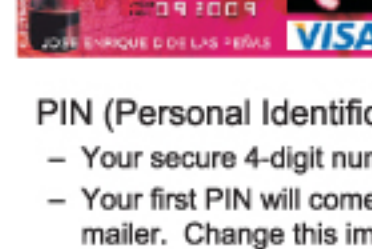


#### Card number

- If your card is linked to a savings/current account, this is different from your account number
- Use for online banking transactions and customer service concerns

#### Signature panel

- For security purposes, sign here



#### PIN (Personal Identification Number)

- Your secure 4-digit numeric transaction password
- Your first PIN will come in a secure and passworded PIN mailer. Change this immediately at the nearest ATM.
- Do not reveal this to anyone—not even to a Chinatrust employee

## Worldwide ATM Access

### Worldwide ATM Access

#### ATMs—Automated Teller Machines

##### Transact freely

- Nationwide at 7,000+ BancNet, Megalink, and ExpressnetATMs
- Worldwide at 1 Million VISAATMs worldwide

##### Available transactions

- Balance Inquiry
- Transfer
- Checkbook reorder
- Bills Payments
- Withdraw Cash



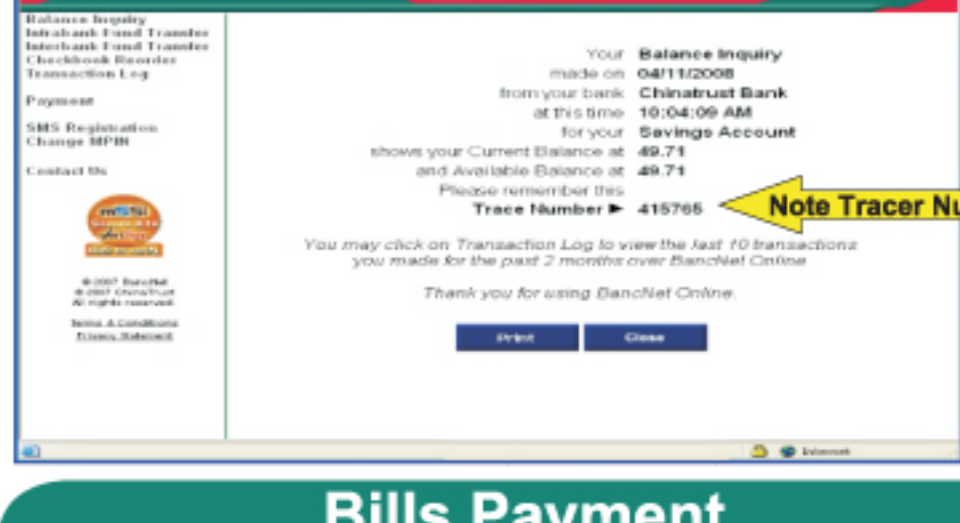
# Your Xanthone Juice VISA ATM Cash Card

## Online Banking

Transact financial transactions on personal computers and mobile phones that are connected to the Internet

- Balance Inquiry
- Bills Payments

Log on to <http://www.bancnetonline.com>



## Bills Payment

Via Online Banking and ATM

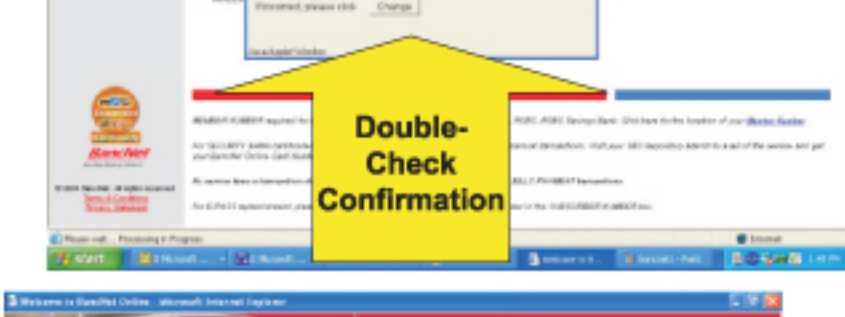
### Online-Bills Payment



#### Click/Enter necessary information



#### Double-Check Confirmation

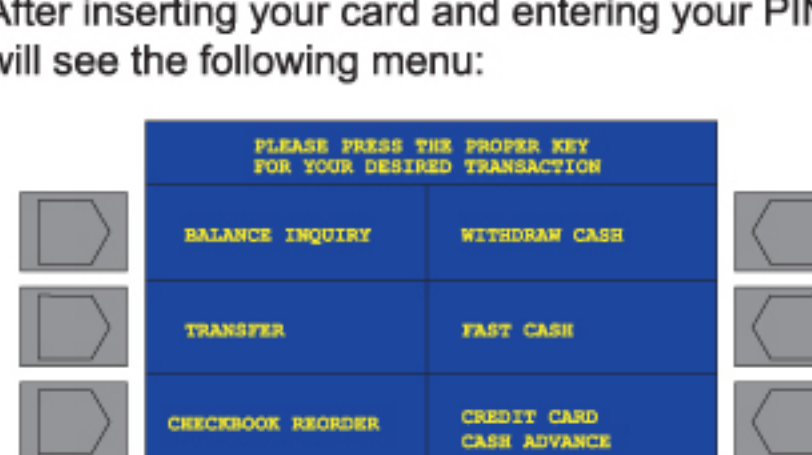


#### Note Tracer Number

#### Proof of Payment



After inserting your card and entering your PIN, you will see the following menu:



#### Select Payments Option

# Your Xanthone Juice VISA ATM Cash Card

## PLEASE SELECT BILL TO PAY

- BANCNET CREDIT CARDS
- CABLE TV
- INTERNET
- INSURANCE COMPANIES
- UTILITIES
- OTHERS
- TELEPHONE/TELECOMS

## ATM – Bills Payment

### PLEASE SELECT CABLE COMPANY

- SKY CABLE
- HOME CABLE
- DESTINY

### PLEASE SELECT INSURANCE

- MANILA BANKERS
- PACIFIC PLANS

### PLEASE SELECT UTILITIES

- MERALCO

## OTHER SAMPLE SCREENS

### PLEASE SELECT BILL TO PAY

- BANTAY BATA
- PISO PARA SA PASIG
- NSO HELP
- KNOWLEDGE CHANNEL
- LINE PLUS
- CJCLOS

### PLEASE SELECT INTERNET

- INFOCOM-ISP

No service charge on transactions

Pay for a variety of accredited billers



## Bills Payment – Accredited Billers

- TELCOS**
  - Philippine Long Distance Co. (PLDT)
  - Smart Communications
  - Digicel
  - Directories Phils.
  - Globe Telecom
  - Bayantel
  - Innovate
  - PT&T/Grandnet
  - Eastern Telecoms
- LIFE INSURANCE**
  - Fortune Life
  - Fortune Care
  - New York Life
  - Nippon Life
  - Manila Bankers Life
  - Paramount Life
  - Pioneer Life
  - Prudential Life Plans
  - Sun Life of Canada
  - Pru Life U.K.
- CREDIT CARDS**
  - Allied Bank VISA
  - American Intl. Group (AIG) Mastercard (MC/VISA)
  - Banco Filipino VISA
  - Banco De Oro Credit Cards
  - Bankcard-RCBC/JCB Intl.
  - Citibank VISA/MC
  - Diners Card/Security Bank Credit Cards
  - EastWest Bank Credit Cards
  - Equitable Card Network (ECN)
  - HongKong Shanghai Bank Credit Cards
  - MMA Card
  - Metrobank VISA/MC
  - One Card Intl.
  - Standard Chartered Visa/MC
  - Union Bank VISA
- CHARITABLE INSTITUTIONS**
  - Barlaya Knowledge
  - Banata Channel
  - Piso para sa Pasig
  - World Vision Dev't, Inc.
  - Resources for the Blind
- UTILITIES/TOLL FEES**
  - Manila Electric Co.
  - Maynilad
  - MERALCO
  - E-PASS
  - Subic Water
  - VECO
- CABLE COMPANIES**
  - SkyCable/ZPDEE (Central CATV)
  - Destiny Cable
  - ISP
  - My Destiny SBC (Solid Broadband)
  - Infocom
  - Edsaml
  - Nationlink Pay
- LOAN PAYMENTS**
  - Citystate Savings Bank
  - Citibank Savings
  - CitiFinancial
  - PS Bank Loans
  - Chinatrust Salary Stretch
  - Standard Chartered EZ Loan
- MORE SERVICES**
  - CDC Mimosa Golf Club
  - Church of Jesus Christ & Latter Day Saints
  - Cebu Pacific/Cebu Air
  - Far East Broadcasting Center (Cebu)-DBTC
  - Easytrip
  - Far East Broadcasting
  - FG Financial
  - La Salle Greenhills
  - Manila Memorial Park
  - National Statistics Office (NSO) Helpline Plus
  - Telecom Concepts/Load.Com
  - UK Embassy
- GOVERNMENT SERVICES**
  - Social Security System

\*NOTE: Not all billers listed here are accredited at both ATM and BancNet Online Payment Gateways

## Mobile Banking

### Mobile Banking

Chinatrust ATM Cash Cardholders who are Globe subscribers who can do ATM transactions via SMS (Short Messaging Service)

Secure transactions through BancNet security infrastructure

Accessible via MPIN (Mobile Banking Personal Identification Number) is given via Internet browser and known only to card holders

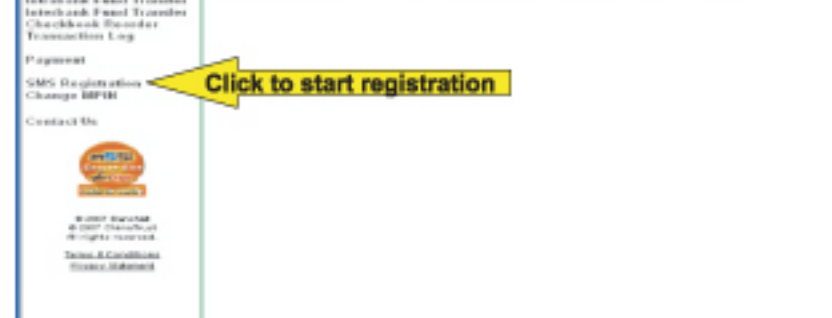
ATM Card

Standard Chartered Visa/MC

Union Bank VISA



# Your Xanthone Juice VISA ATM Cash Card



#### Click to start registration



#### Non-Keystroke PIN entry

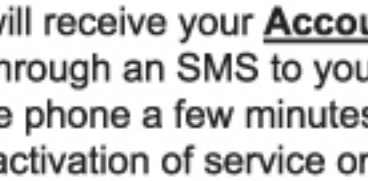
#### Click/Enter necessary information



Upon successful registration, you will get your four or six-digit MPIN through BancNet Online

#### More about the MPIN

- To change the MPIN: access the BancNetOnline SMS Input Change facility
- New MPIN will be issued through the Internet browser
- Changing the ATM PIN automatically invalidates the MPIN



You will receive your **Account Key** through an SMS to your mobile phone a few minutes after activation of services online

Account Key Structure: AAAX

- AAA is the code of the bank
- X is the number of cards enrolled for the mobile phone number

Once your account is activated, just text in the following to **2956**:

<COMMAND> <MPIN> <ACCOUNT KEY> (P3.00 per transaction)



| SMS Banking Transactions | Keywords                                       | Example                                     |
|--------------------------|------------------------------------------------|---------------------------------------------|
| Balance Inquiry          | BAL MPIN ACCTKEY                               | BAL 238912 RCB1                             |
| InterBank Fund Transfer  | IBT MPIN ACCTKEY BANK ACCOUNT_NUMBER AMOUNT    | IBT 238912 RCB1 CBI 008881233 1350.50       |
| IntraBank Fund Transfer  | TRA MPIN ACCTKEY AMOUNT                        | TRA 238912 RCB1 200.00                      |
| Reload Prepaid Cards     | RLD MPIN ACCTKEY PROVIDER AMOUNT               | RLD 238912 RCB1 GLOBE 250.00                |
| Bills Payment            | PAY MPIN ACCTKEY INSTNAME SUBSCRIBER_NO AMOUNT | PAY 238912 RCB1 CBI 5423392628488008 875.4M |
| Checkbook Reorder        | CHK MPIN ACCTKEY                               | CHK 238912 RCB1                             |
| List                     | LIST                                           | LIST                                        |
| HELP                     | HELP Transaction Keyword                       | HELP BAL                                    |

## Customer Service

"What should I do if I lost my card or if I forgot my PIN?"

"What if my card gets lost/stolen/captured at an ATM machine?"

And other concerns

Please call our

24/7 Customer Service

Hotline at

**840-1234**

Thank you!

