Frequently Asked Questions

1. ATM
   - What is the ATM Connect System of Nationlink?
     It is a package solution composed of an ATM unit, ATM Switch software, relevant hardware and software, and interconnection to Nationlink. This ATM solution includes online, issuer, acquirer, on-us, stand-alone, and kiosks services.
   - What are the packages that we offer?
     Nationlink offers three packages: (i) Full Service, (ii) Connect Acquirer, and (iii) White Label.
   - Where is the ATM Switch Network connected?
     The ATM Switch Network is connected to Nationlink’s Switch System and BancNet.
   - Who can avail of these ATM packages?
     Any financial institution such as but not limited to, cooperatives, rural banks, and cooperative banks, who wishes to provide their clients financial services like commercial banks.
   - How much is an ATM?
     The price will vary based on the package that suits your institution.
   - What are the requirements for an institution to avail the ATM Package?
     A Cooperative with a Coop Pesos of at least 80% and Rural Banks with a CAMELS Rating of at least “3” can avail the ATM Connect Full Service.
   - Can I withdraw in a Nationlink ATM using a card from a commercial bank?
     Yes, you can withdraw in any Nationlink deployed ATM using an ATM card under BancNet.
   - Are there fees or charges when I transact in a Nationlink ATM?
Yes, there is a standard fee of PhP 12.00 when you withdraw and PhP 2.00 for balance inquiry.

- Where should I report failed transactions such as debit without dispense? You can report this incident to our 24/7 hotline at 0917-836-9939. We will immediately contact the concerned institutions (issuer/acquirer bank).

2. POS (Point of Sale)

- What is a POS?

A POS or Point of Sale is a device that can be utilized by merchants and SME’s to process their customer’s card payments.

- What are the services of Nationlink’s POS System?

Nationlink’s POS device can perform (i) cash in transactions, (ii) cash out transactions, (iii) balance inquiry, (iv) debit sale, (v) bills payment, (vi) subscribers can check transaction logs.

- What are the features of Nationlink’s POS device?

Any cardholder under BancNet can transact to the POS device deployed by Nationlink.

- Who can avail Nationlink’s POS system?

Any financial institution, Small to Medium Enterprises, and Merchants/Retailers who wish to enhance their cashless transactions.

3. Electronic Money

- What is an Electronic Money (E-Money) Card?

The Nationlink E-Money Card is a pre-activated, reloadable, and multi-purpose electronic value card that functions as an ATM/Debit Card.

- What can I do with my E-Money card?
A Nationlink cardholder may use the E-money card to (i) withdraw cash, (ii) transfer funds, (iii) pay your bills, (iv) pay your purchases through a POS unit, (v) check your card balance, (vi) remit and receive money, (vii) view transaction history (in any ATMs).

- How many years is the e-money card valid?

The E-money card is valid for 7 years with NO maintaining balance. A cardholder may use their E-money card until the last day of the month indicated in the VALID THRU (mm/yy) section on the card.

- Where can I use the E-Money Card?

It can be transacted to all ATMs under BancNet and all POS units of major networks.

- Can I use my E-Money card abroad?

No, the E-money card can only be used in the Philippines.

- Can I use my card for online purchases/ e-Commerce?

Yes, the E-money card can be used for your online purchases.

- What is the maximum loadable amount of the E-Money Card?

The maximum loadable amount is PhP 100,000 per month.

- Can I have more than one card?

A cardholder can only own one e-money card.

- Can I reload my Nationlink E-Money card?

A cardholder may load his/her e-money card through Nationlink's cash in center, LBC.

- What are the transaction limits and fees?

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<thead>
<tr>
<th>TRANSACTION</th>
<th>DAILY LIMITS</th>
<th>FEES</th>
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</thead>
<tbody>
<tr>
<td>ATM Balance Inquiry</td>
<td>n/a</td>
<td>PhP 2.00</td>
</tr>
<tr>
<td>ATM Cash Withdrawal</td>
<td>PhP 20,000.00</td>
<td>PhP 12.00</td>
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<tr>
<td>POSCash Withdrawal</td>
<td>PhP 20,000.00</td>
<td>PhP 12.00</td>
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- **How can I avail of the E-Money card?**

  You can avail of the E-Money card if you are a member of any of our current subscribers. However, you can also personally apply by going to Nationlink’s office to fill-out the KYC (Know Your Customer) form.

- **What are the required documents for application?**

  An applicant is required to bring one standard or government issued Identification Card and a Filled-out application form.

- **What should I do in case my card got lost or stolen?**

  You may report the incident to our 24/7 hotline at **0917-836-9939** for the immediate blocking of the card. You may also coordinate with the financial institution which distributed the E-Money card.

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4. **Payment Gateway**

   - **How does Nationlink's Payment Gateway work?**
   - **Where can I use Nationlink's payment gateway?**
   - **What could be the reason/s why my online transaction failed?**
   - **What should I do when my online transaction fails?**
   - **Is there a limit for the transactions?**
   - **Is this payment gateway safe to use?**
   - **Aside from online shopping, where can I use this payment gateway?**

   Yes, because Nationlink's Payment Gateway is secure because we are regulated by Bangko Sentral ng Pilipinas and BancNet.