FAQ 1. What is PCBDC?

Reply- Programmable-CBDC is digital currency with embedded programmable features/ rules for specific usage of CBDC token for ensuring efficient end-use of funds, such as payment restriction to select merchants, setting expiration dates, or targeting specific purposes like welfare payments by State Governments.

FAQ 2. How does a Programmable CBDC differ from a regular CBDC?

Reply- A regular CBDC provides flexibility for payments and redeeming whereas P-CBDC has embedded restrictions that control how, when or where the digital currency can be spent.

FAQ 3. How to use the PCBDC application?

Reply- Customer can download the application from play store/ app store in name of PNB Digital Rupee Application. If customer has account with PNB, registration can be done using Debit card and if customer doesn't have account with PNB, registration can be done using Aadhar card – OTP validation.

FAQ 4. How can customer utilize the subsidy received in the PCBDC Wallet?

Reply- Customer will receive the Programmable tokens in Special Purpose Rupee Wallet and can utilize the funds at any merchant outlet (P2M payments) using Pay option available on the home screen of PCBDC Wallet or by scanning Merchant QR code directly through the App. (Payment to 6 Merchants identified for the scheme).

FAQ 6. The user has forgot his PIN for PCBDC wallet. What can he do now?

Reply- The user needs to go to "Forgot PIN" option where the user is required to enter his Aadhaar number and enter OTP generated on his linked mobile number. Thereafter the user can set new PIN for his PCBDC wallet.

FAQ 7. The customer is getting error upon SIM verification. Error "User registration failed. SIM verification process took more time than expected"

Reply- The customer to ensure SMS facility and SMS package is available on their registered mobile number linked with the Aadhaar card.

FAQ 8. While registering for PCBDC wallet in PNB Digital Rupee App the user is unable to setup App PIN.

Reply- The user to ensure that any of the security on the mobile phone i.e. PIN, Biometric, Face Authorization, pattern or password is set before the start of onboarding process.

FAQ 9. PNB Digital Rupee App is giving error that "Sorry, you are not eligible for a full-KYC wallet since there is no linked A/c with PNB for this mobile number"

Reply- The customer to ensure that they come under the eligible list of scheme. If they are eligible and still the error pops up then the customer to contact nearest PNB branch or mail to cbdc@pnb.bank.in

FAQ 12. The customer has received PCBDC tokens in his special purpose wallet. He wants to redeem the tokens to his Savings Account for making payment to vendors via cash, what is the procedure?

Reply- The customer is not allowed to redeem PCBDC tokens to his respective Savings Account. The tokens can only be used for payment at select Merchant outlet.

FAQ 13. The customer is getting the error "Unable to Process" while registering for Special purpose wallet for PCBDC tokens at Aadhar Validation stage.

Reply- The customer need to ensure that their mobile number being used for registration is linked to their Aadhaar card and receiving OTP.

FAQ 14. The wallet of the customer is in Locked status. What should we do?

Reply- Customer wallet is locked if customer enters wrong PIN more than 3 times. The locked user can login using "Forget PIN" option and create new Wallet PIN.

FAQ 15. An eligible customer has recently got his mobile number changed through Aadhaar Centre. Will this create any issue while using P-CBDC?

Reply- If the customer after getting into the eligible list of beneficiaries gets his mobile number linked with Aadhaar number changed, then the customer is mandatorily required to get the new number updated in the eligible list of beneficiaries.

FAQ 16. Do the customer need to register each month on PNB Digital Rupee App for availing the monthly subsidy?

Reply- No, the customer is required to register on PNB Digital Rupee App for the first time only.

FAQ 17. The customer has a Savings Fund Account in PNB. Can he link the same to his wallet as well?

Reply- Yes, the user may link his PNB account with his digital wallet created on PNB Digital Rupee App, provided the registered mobile number is same as the mobile number being used for P-CBDC and the user is in possession of an active debit card linked to the Savings Fund Account.

FAQ 18. Can customer link the Savings account after registration using Aadhar?

Reply- Once customer has opened his savings account with PNB, customer can link the Savings account with fresh registration after reinstalling the application.

FAQ 19. The customer getting the error upon Home screen - error "Java.lang.runtimeexception".

Reply- There might be issue with the internet service. The customer to check the same with their network service provider.