

FREQUENTLY ASKED QUESTIONS ON INTERNET BANKING

GENERAL:

Q) What is “Baroda Connect”?

“Baroda Connect” is an umbrella for all the products offered by the Bank under eBanking.

Q) What is Internet Banking?

Internet Banking indicates banking facilities offered to the customers, on Internet. Due to this facility, he will be able to access the services, from his office/ house using his own computer. With this facility, the customer will be able to carry out following major activities....

- View balances in his all linked accounts.
- Transfer the funds from one account to another account of his own.
- Transfer the funds from his any account to account of third party (within the bank in UAE).
- Request for Cheque book, FD renewal etc., (in offline mode).
- Receive alerts for various transactions done/ for various actions (as per list attached).

These services are quite safe with 128-bit encryption Secure Socket Layer (SSL). This is the highest level of security layer presently available. This will ensure that the password and other sensitive information, while traveling on Internet will be in encrypted form and thus not available to the hackers.

Q) Is it necessary to own a computer or whether we can access Baroda Connect from any computer?

“Baroda Connect” can be accessed from any computer (including one from cyber café) having internet facility. However, you are advised to be extra cautious while accessing the services from cyber café.

Q) How can customer get access to Internet Banking Services?

- The customer should have an account at any of our UAE branches.
- The customer of any of our branches, can download the form/ visit the branch and get the form.
- He should submit the same to the branch with requisite details.
- Entire process is expected to take 2-3 weeks, from the date of his application.

Q) What do customers need to use the services?

Customer should have a PC with

- 16 / 32 MB RAM.
- 10-20 MB free space Hard Disk Capacity.
- Any operating system that supports the browsers like Windows 2000, Windows NT.
- Access to the Internet.
- Internet browser – Netscape Navigator 4.5 or Internet Explorer 5.0 and above.

(For desired view and exact functionality, the above mentioned versions of browsers are required.)

LOGIN & PASSWORD:

Q) How I will receive my user id and password?

You will receive your user id and password in two separate sealed envelopes and you will be forced by the system to change the same, when you will log in for the first time.

Needless to mention...

- Do not write your password anywhere and do not disclose the same to any body.
- Try to keep difficult password and go on changing the same, at a particular interval.
- Avoid using children's name, own name, wife's name as password, since they are very easy to crack.
- The password cannot consist of all the characters as are in your Username. For example if your Username is "Bob", then your password cannot be "Bobby".

- The Password should contain a minimum of 8 characters and maximum of 16 characters which should contain alpha, numeric and special characters.
- Spaces are not allowed in between password.
- Your new password cannot be the same of any of your previous 5 passwords,
- Passwords are case sensitive.
- Passwords can be changed anytime. However, keeping your security in mind, the system will force you to change the password, once in 90 days.
- Your password will be disabled after 5 unsuccessful attempts and you will have to approach DC for its enabling.

Q) Whether alerts are there for Password expiry?

You will be alerted (on the homepage, when you log in) for changing the passwords before the expiry date.

Q) What should I do, if I have to stop using services for some time?

Please ensure to logout in proper way. However, if you abruptly close your Internet Banking page, your session will end. Please do not leave your system unattended, when you have logged in, since this may give an opportunity to others around you to operate your accounts

FUNCTIONAL SERVICES:

Q) What is online and offline services?

Online services indicate happening of the services instantly (on real time basis).

- Fund transfer (self, third party),
- Balance enquiry etc. are some of the services which will be offered online.

Offline services indicate that this facility will not be carried out immediately but will be done in span of few days. Services like

- Cheque Book request
- FD renewal request
- Account summary will be offered offline.

Q) What are the other facilities available?

- Transaction History (list of last n transactions)
- Secure Email communication with Bank (send / receive mails to/ from your bank's Relationship Manager)

- Alerts on Certain events
- Activity Inquiry

SECURITY:

Q) What are the Security features for internet usage?

Transactional based internet banking offered is fully secured with 128 SSL (Secured Socket Layer) which is the highest level of security presently available. Bank has taken adequate care of security in respect of communication and transactions on the internet.

While the customer will access the portal and the information will travel on public network, it will be in the encrypted form (using SSL) and even if someone receives that information, he will not be able to use it due to its encryption. To offer confidence to the customer, the bank's servers are duly certified by Verisign.

Q) Some Important Security Tips:

Dos:

- Always type full URL i.e. address of the Internet Banking website. For eg: <https://www.bobibanking.com>. You may store the URL in your favorites or create a link for the same.
- Ensure your computer is equipped with latest antivirus packages and the same is upgraded from time to time.
- Install advanced version of Browsers for Internet Browsing for higher security.
- The recommended browsers are
 1. Internet Explorer Version 5.5 and above
 2. Netscape Navigator Version 7.1 and above

Don'ts:

- Leave your computer unattended while you have logged in
- Reveal your password to any one. *(Even if you receive a mail asking for the password and posing as if it has come from higher offices, neglect it, since it can be dummy mail).*