

FREQUENTLY ASKED QUESTIONS (FAQs) on **BARODA** **CONNECT** Services:

1.0 GENERAL:

Q) What is “Baroda Connect”?

“Baroda Connect” is an umbrella for all the products offered by the bank under e-Banking (Internet banking to start with).

Q) What is Internet Banking?

Internet Banking indicates banking facilities offered to the customers, on Internet. Facility, you will be able to access from your office/ house using computer/ device with internet connections.

Q) What are the various facilities available under “Baroda Connect”?

“Baroda Connect” offers following facilities:-

24 x 7 x 365	Round the Clock anywhere online banking.
Safe & Secure	256 bit SSL encryption.
Cost Efficient	Almost all services are available free of cost.
Fund Transfer	<ul style="list-style-type: none"> • Instant / Scheduled online fund transfer to self-linked BOB account, third party account within BOB & to accounts of other Bank (NEFT/RTGS) • Instant / Scheduled online fund transfer to self-linked loan accounts as well as third party loan accounts within BOB. • IMPS fund transfer (our customers with mobile Banking facility) through MMID/IFSC for our retail and corporate customers 24 x 7 x 365.
Tax Payment	FREE Direct / Indirect / State tax payment and instant TAX receipt.
Form 26AS	Free online viewing of Tax Credit Statement (Form 26 AS).
Online Ticket	Online RAIL / AIR ticket booking.
IPO / FPO - ASBA	FREE Online subscription of IPO/FPO/Right issue through ASBA.
On line request	Switch Mailing Address Generation of ESBTR receipt/GRN Generation of TDS Certificate Generation of Interest certificate of SB/TD/OD and Loan accounts Tracking of Loan status Get access to SPGRS Direct access to e trade Download pensioner life certificate navigate to NPS site and contribute to NPS direct access to Baroda eTrade, where customer can login using his/her credentials and can perform DEMAT transactions Can check CIBIL score Hotlisting of Debit card Can do FATCA Self Certification Can do Aadhar Verification Can register for Pradhan Mantri Bima Yojana Can check status of their Clearing Instrument Can check Lien marked, if any Can register for Atal Pension Yojana (APY)

Registration / deregistration for M Connect Plus & RESET M-PIN	Customer can Register/Deregister himself/herself or RESET M-PIN for our Bank's Mobile Application i.e. M Connect Plus.
E-Commerce	FREE Bill presentment Bill Payment On line Shopping Receive and view bills online Alert on pending bills Payment to India First Life Insurance Payment to Baroda Pioneer.
Institution fees	FREE on line fees payment of more than 125 School & Institutions.
Donation	FREE online Temple / other Donation / Donation to Prime Minister Relief fund.
Mobile Alerts	FREE Mobile Alerts of Debit and Credit transactions.
Mobile OTP	To avoid non delivery or delayed delivery of OTP our IT team has developed OTP application on mobile handset supporting Apple, Android, Windows and Blackberry.
Services Support	Centralized dedicated Internet Banking Operations Team. 5000+ Support centers all over India (branches).
Modeling	Modeling of Loan / Deposits.
On line FD Request	Customers including NRI/PIO with full transaction rights are provided facility to create online Term deposits by themselves with facility of its Pre Mature closure.
On line RD Request	Domestic retail customers with full transaction rights are provided facility to create online Recurring deposits account by themselves with facility of its Pre Mature Closure.
Online Self registration, User ID Retrieval & Resetting of Transaction Password.	To reduce TAT and to ease customer convenience, the online Self Registration for new retail customers, online User ID retrieval & resetting of Transaction Password facility is available for retail customers in Baroda Connect, whereby authentication done through his/her debit card number and Pin.
Linking of PPF & SSA accounts	Our retail customers can link & View their PPF & Sukanya Samriddhi accounts through Baroda Connect and also they can deposit in their PPF & SSA account. Facility available under services tab in Baroda Connect post login.
Viewing of KVP certificates in Baroda Connect.	The KVP customers can view their KVP certificate (opened through BOB Branches) by logging to their Baroda Connect account.
De linking of Accounts	Customers can de link their SB/CA/OD accounts from their Internet Banking accounts lists, except primary account.
Facility to purchase SGB	Bank has launched the facility for purchasing of Sovereigns Gold Bond online through Baroda Connect.

View Swift sent Messages	Customers can view sent swift messages.
Updation/ addition/ deletion of nominee.	Updation/ addition/ deletion of nominee can be possible through Baroda Connect.
Digital Signature Authentication	Corporate user who wants to secure their net banking portal with personalized authentication can subscribe to this facility.

These services are quite safe with 256-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) We are holding joint account. We have Partnership / Company account. How we will access Internet Banking?

You can access Internet Banking despite having joint account, Partnership, Company account provided operating instructions given are...

- Either or Survivor, Any one or Survivor, Karta of HUF, Any one/two/three/all partner(s), All Partners Jointly, Any one/two/three director(s).

For every joint account holder/Partner/Director one individual user id will be given by the bank, after you apply for the same. He/She can access the account and carry out operations, as desired.

However, you will not be able to avail Internet Banking facility, if in your account, operating instructions are...

- Payable jointly, any two or survivor, Restrictive Operations, Manager of HUF, Administrator, Official Liquidator.

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) What should I have to use the services?

You just 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 (**Internet Explorer ver.5 or Netscape Navigator 4.5 or above**)
- Access to the Internet.

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

2.0 LOGIN & PASSWORD:

Q) How can I apply for Baroda Connect?

The form for Baroda Connect is available on our Bank's website (<http://www.bankofbaroda.com/download/corporate.pdf> for Corporate or <http://www.bankofbaroda.com/download/personal.pdf> or individual, on our Internet Banking portal or from our branches. Please take this form and submit it to the branch where you are maintaining your account. (*Please refer terms and conditions, as given on www.bobibanking.com for details*).

FOR Corporate Customers:

- The customer submits his request to his/her Base Branch, the Branch then process his/her request.
- The request entered by Branches is then processed at BCOT level on next working day and passwords are printed centrally and dispatched to the respective Branches.
- The complete process takes around 7 to 8 working days for the passwords to reach the respective Branches.
- The Branch then has to hand over the physically printed passwords to the respective customer after due verifications

FOR Retail Customer:

- On receipt of fresh request for Baroda Connect issuance / Password Regeneration by Retail customers (NRI/ Domestic) at Branch, the Branch then process his/her request.
- The request entered by Branches is then processed at BCOT level on next working day.
- After successful processing of the request received through HDCR/ REGPW menu, an email is automatically sent to the registered email ID of the customer mentioning the steps for setting/ resetting his/her passwords.
- In case of fresh Baroda Connect user, the user ID will be mentioned in the email ID.

However, you can apply for Baroda Connect account only if...

- You are having an account with any of the branches of our bank.
- If you are having joint account, then operating instructions must be Either or Survivor, Any one or Survivor.
- Karta of HUF, Any one/two/three/all partner(s), All Partners Jointly, Any one/two/three director(s).

Following types of persons will **not** be eligible for Internet Banking....

- Illiterate.
- Dormant accounts holder.
- Inoperative accounts holder.
- Minor.
- Holder in accounts where garnishee / attachment order is received.

Q) How should I log in?

Corporate Customers will receive user id on their registered email ID and password in sealed envelopes in un-tampered form. (If they are tampered, please inform IMMEDIATELY on barodaconnect@bankofbaroda.com).

- For retail customers, an email is automatically sent to the registered email ID of the customer mentioning the steps for setting/ resetting his/her passwords along with their Internet Banking user ID.
- In case of fresh Baroda Connect user, the user ID will be mentioned in the email ID.

Please note: Existing Retail user (NRI/ Domestic) may directly visit www.bobibanking.com for instant reset of his/her passwords without approaching Branch.

- The New/ existing user visits www.bobibanking.com and clicks on “Retail USER”.
- The user enters the user id which he has received on his registered email id and instead of clicking “Enter” button, user has to click on the link provided for set/ reset of passwords.
- On the next screen the user has to click on the option “Regenerate Passwords using Activation Code/ OTP”
- The system prompts the user to enter mobile number and the customer clicks on NEXT button.
- On successful validation of user id and Mobile Number, the activation code is sent on the registered email id and one time password will be sent on registered mobile number.
- The user has to enter his Activation code (sent on registered email) & OTP (sent on registered mobile) and clicks on NEXT button.

The screen will be displayed where the customer will be provided an option to confirm that he has got the same rights which he has requested through branch. The screen is displayed to enter the new passwords as per profile allotted.

To access “Baroda Connect” start internet in your PC and type <https://www.bobibanking.com> in the address bar and press enter.

The home page of the “Baroda Connect” will appear, click on “Retail User” or “Corporate User” button as the case may be and follow links.

You will be forced by the system to change the password, when you will log in for the first time.

We request you refer the guidelines on password security given in user guide, as also on printed on PIN mailer.

Q) How do I choose the password, while changing the same?

While finalizing your password, please note that...

- It must be **minimum** 8 digit long and **maximum** 16 digit long.
- It must contain an alphabet (A-Z or a-z) and a number (0-9) and a special character (@,\$,#,* etc.), all the three.
- It should not contain all the letters used in your user id.

- It is case sensitive i.e. if password is in small letters use the same. If you use capital letters, it will not work.
- For your safety, your password will be blocked, if attempt to log in fails for 5 times.
- If not changed in 365 days, system will force you to change the password. However, we advise you to keep changing the passwords, at a regular interval.

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

3.0 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),
- Stop payment
- 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,
- CBS Account Opening,
- FD renewal request
- Account summary will be offered offline.

In these cases, Your request for (say) Cheque book will go to RLM and RLM will execute the request i.e. get Cheque book prepared, send it by courier etc. Entire process is expected to take 3-4 days and thus the request will be offline.

Q) Can I transfer the funds to any of the branches in Bank of Baroda?

You can transfer funds to any of the branches of Bank of Baroda.

Q) How do I Stop Payment of the Cheque?

Go to Accounts. Select the account (from drop down box) to which the cheque belongs. From adjacent drop down box, select Cheque Status Enquiry. In Cheque Status Enquiry, give range of valid cheque numbers and it will give some details. In these details, select Stop Payment, give relevant cheque number (or numbers) for which you want to stop the payment. System will give message, whether the stop payment is successful or not. If the stop payment is not successful (i.e. if you do not get success message) you may please explore other option of sending this request (manually, over phone/ fax etc.)

4.0 SECURITY:

Q) What are the Security features for usage of Internet Banking?

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.

Another Safety feature is the timed logout, which means the session is automatically terminated if it is not active for a certain duration.

Q) Are there some important Security Tips:

Dos & Don'ts

Destroy Password mailers	Destroy Password mailers immediately after Password is changed. Do not write Password any where, try to memorizing them.
Change Password	Change Password in frequent interval. To change PW login to www.bobibanking.com and click profile→Change Password.
Log off page properly	Log off properly every time after online banking session is over. To log off, always select "Log Out" button. Do not close your browser directly by clicking on 'X' button.
Subscribe Alert	To subscribe Alert log on to www.bobibanking.com and click on Alerts→Subscription and click on check boxes as per your requirement.
Check Alert regularly	Check Alert received in registered Mobile of all online transactions. Any suspicious transaction Alert should be reported immediately to the branch.
Tracker ID	Tracker ID is required for Beneficiary Registration and sent to registered Mobile No. <u>Never share Tracker ID with any body.</u>
Anti Virus Software	Keep your PC / LAPTOP protected with effective Anti Virus and update Anti Virus software regularly.
Review Account Statement	Review your account statement to spot any doubtful / un authorized transaction.
Do not disclose personal detail (Phishing / Vishing / Mishing)	We never call any personal detail such as User ID, Password, Tracker ID, password of email etc. Never disclose all these personal information to any body over Phone, e-mail, Mobile etc.
Avoid Cyber Cafes	Avoid using Internet Banking in Public Domain like Cyber Cafes or where Computers are in shared mode.

5.0 Registration of Mobile Number:

Q) How shall I register my Mobile Number / New Mobile Number?

To register Mobile Number / to change Mobile Number you are required to submit “Mobile Number Updation” form to your base branch. The form is available under “Download Forms” section of www.bobibanking.com

To down load the form click here <https://www.bobibanking.com/MobileNoRegnForm.pdf>

6.0 Fund Transfer Rule:

Q) How much fund I can transfer?

The default transaction limits for various financial services for retail and corporate customers are provided in below table. . **The limits would be refreshed on daily basis**

1. Retail Customers

Funds Transfer limit in Baroda Connect	Self-Linked A/c & Govt. payments	Shopping Mall / Third Party A/c (Rs Amount in Lacs)	NEFT/RTGS (Rs Amount in Lacs)
Per Transaction	unlimited	7	10
Daily	unlimited	10	15

2. Corporate Customers

Funds Transfer limit in Baroda Connect	Self-Linked A/c & Govt. payments	Shopping Mall / Third Party A/c (Rs. Amount in Lacs)	NEFT/RTGS (Rs, Amount in Lacs)
Per Transaction	unlimited	10	20
Daily	unlimited	25	75

**Please note that all e-commerce transactions are treated as Shopping Mall Transfer within BOB.*

Q) What are the charges for fund transfer?

Fund transfer to self linked accounts, to third party accounts within BOB and all e-commerce transactions are available at **free of cost basis**.

**In order to further incentives our customers to use our ADCs, we have waved services charges for NEFT transactions carried through Baroda Connect i.e. "NO CHARGES for NEFT through "Baroda Connect(w.e.f. 18.06-2012)"*
