FREQUENTLY ASKED QUESTIONS (FAQs) on *BARODA CONNECT*

1. GENERAL:

Q) What is "Baroda Connect"?

"Baroda Connect" is an umbrella of e-Banking products offered to the customers on e-Channels. At present "Baroda Connect" offers Internet Banking. Through "Baroda Connect", a customer is able to operate his/her Bank account(s) on 24 X 7 basis, from anywhere, just at the click of a mouse.

Q) What is Internet Banking?

Internet Banking indicates banking facilities offered to the customers, on Internet. Using this you can access your bank account, take statement of your account, transfer fund instantly, online purchased and payments and many more 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 any where online banking.
Fund Transfer	Online fund transfer within BOB & to other Bank (NEFT/RTGS).
Tax Payment	FREE Direct / Indirect tax payment and instant TAX receipt.
Online Ticket	FREE online RAIL / AIR ticket booking.
IPO / FPO	FREE Online subscription of IPO/FPO/Right issue through ASBA.
On line request	For issue of Cheque book | Switch Mailing Address | Stop Payment | FD renewal.
E-Commerce	FREE Bill presentment | Bill Payment | On line Shopping | Receive and view bills online | Alert on pending bills.
Institution fees	FREE on line fees payment of more than 125 Schools & Institutions.
Donation	FREE online Temple Donation.
Mobile Alerts	FREE Mobile Alerts of Debit and Credit transactions.
Open online Fixed Deposit	Open online Fixed Deposit
Services and Support	Banks dedicated contact centre **Toll free numbers (Domestic) 1800 22 33 44/ 1800 102 44 55 (8 am to 8 pm)**

These services are quite safe with 128-bit encryption Secure Socket Layer (SSL). 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.6 to 8, Google Chrome, Mozilla 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.)

Q) What are the charges for usage of these services?

These services are **absolutely FREE**, only except Cheque book charges, and stop payment charges as per our extant guidelines and courier charges for mailing the same.

Further, if you forget the password or your password is blocked (for wrong usage for more than 5 times), your password will be enabled, **free of cost (at your request).**

There are **NO HIDDEN CHARGES** for usage of these facilities.
(However, please note that the Bank reserves rights to start charging any of these services)

2. 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).*

The branch Relationship Manager (RLM) on verifying the relevant details will process your application. You will receive User ID directly at your communication address within 07 days.

After receipt of user id you will have to collect password from your base branch. Please note that based on the proof of delivery signed by you at the Branch, your User ID will be enabled by the branch. You will be able to access "Baroda Connect" after 24 hours from the time User ID is enabled by the branch.

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?

You will receive your user id and password in two separate sealed envelopes in un-tampered form. (If they are tampered, please inform IMMEDIATELY on barodaconnect@bankofbaroda.com).

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) What if I am unable to login with the allotted Password and a user Id?

In such case, please ensure the following…

- Confirm from the branch that your User ID is activated at least 24 hours back.
- **You are using correct type of alphabets e.g. capital letter and/or small letter as the case may be. (Passwords are case sensitive).**
- Num lock is not off inadvertently.
- You have not tried for more than 5 times with wrong User ID and/opr Password (this will block your password and you will have to approach the bank).

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) What is the procedure for obtaining new password if the existing password is forgotten?

- If you have forgotten your user ID/ password, please submit forgot password form and submit to the branch. To download the form click here https://www.bobibanking.com/forgotpassword.pdf

- Bank will generate new password and the same will be sent to your base branch. Please note User ID will be sent again to your communication address. On receipt of User ID, collect the new password from the branch under acknowledgement.

- The new password will be activated by Baroda Connect Operations Team, Mumbai on receipt of delivery confirmation from the branch.

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 is virtual Keyboard?

The virtual keyboard is an onscreen keyboard which provides a mouse base alternative, for keying in your username and password, instead of using the actual physical keyboard.

Q) What are the advantages of login into the internet Banking site using a Virtual Keyboard?

There are many malicious programs which can capture the keystrokes you enter in physical keyboard to login. A virtual keyboard prevents the malicious program in capturing the keystrokes as you are using mouse to type of virtual keyboard.

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. 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 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). 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 certain duration.

We have implemented Baroda iSecure, 2 factor authentication to enhace the security of our internet Banking. Please visit **FAQ ON FRAUD MANAGEMENT SOLUTION (Baroda iSecure)** for further details.

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. Never *share Tracker ID with any body.*
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. 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. Fund Transfer Rule:

Q) How much fund I can transfer?

(Amount in Rupees)

FINANANCIAL TRANSACTION LIMIT FOR **RETAIL CUSTOSMERS**			
Particulars	**Self linked Account**	**Third party/ Shopping Mall/Bill payment**	**Online NEFT/RTGS**
Per TXN	**Unlimited**	2,00,000	5,00,000
Daily	**Unlimited**	4,00,000	10,00,000
Weekly	**Unlimited**	12,00,000	30,00,000
Monthly	**Unlimited**	30,00,000	50,00,000
Yearly	**Unlimited**	1,50,00,000	4,00,00,000

(Amount in Rupees)

FINANANCIAL TRANSACTION LIMIT FOR **CORPORATE CUSTOSMERS**			
Particulars	**Self linked Account**	**Third party/ Shopping Mall/Bill payment**	**Online NEFT/RTGS**
Per TXN	**Unlimited**	5,00,000	10,00,000
Daily	**Unlimited**	15,00,000	50,00,000
Weekly	**Unlimited**	45,00,000	2,00,00,000
Monthly	**Unlimited**	1,00,00,000	5,00,00,000
Yearly	**Unlimited**	6,00,00,000	30,00,00,000

(Limits revised w.e.f.18.06.2012)

Note: Tax transaction can be made for any amount < Rs.100 Crores (both for Retail and Corporates).

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

Q) Can I Pay my loan installment using Baroda Connect?

Yes, All Baroda Connect customers with transaction right can pay loan installment using Baroda Connect.

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 of our ADCs, we have waived services charges for NEFT transactions carried through Baroda Connect i.e. **"NO CHARGES for NEFT through "Baroda Connect (w.e.f.18.06.2012)**

RTGS Service Charges are as follows:-

Transaction	Total charges(Incl. Service Tax) **Rs 2 Lacs to Rs 5 Lacs**	Total charges (Incl. Service Tax) **Above Rs 5 Lacs**
Between 9.00 hrs. to 12 hrs.	28/-	55/-
After 12 hrs. to 15.30 hrs.	29/-	56/-
After 15.30 hrs. to 17.30 hrs.	33/-	61/-
After 17.30 hrs.	33/-	61/-