

Q) I am not a Baroda Connect User and want to apply for internet banking.

Retail customers can themselves register for internet banking by using Bank of Baroda Debit Card (Active*), please follow the given steps:

1. Visit www.bobibanking.com
2. Click on the link, '**Not Registered (Retail User), Click Here**'.
3. Enter the details related to Debit card and click on Next button.
4. ON entering correct details, an OTP would be sent on the registered mobile number.
5. Enter the OTP so received in the space provided.
6. The system will prompt for choosing User profile and User ID. Click on Next button.
7. The system will prompt for setting the passwords (Sign-on or/and transaction password).
8. On successful registration, a success message would be displayed and the account details would be available after 24 hours.

For Corporate customers, please contact your branch and submit request for internet banking.

* Active: You should have activated your debit card first time on Bank of Baroda ATM.

Q) I have not received/forgotten USER ID.

For Retail Users, follow the given steps:

1. Visit www.bobibanking.com
2. Select Retail User Profile
3. A new page opens for entering user ID. Click on the link : '**Don't Know User Id?, Click Here**'
4. Enter your account number, registered mobile number (prefixed with country code) and registered email id.
5. On entering the correct details, OTP would be sent on registered mobile number.
6. Enter the OTP so received on your handset. The User ID would be sent on your registered email id.

In case error message '**DETAILS NOT MATCHED**' is received, make sure you are entering the correct credentials. Contact your branch to get the details updated. Retail users may also contact our toll free numbers 1800223344, 18001024455 for getting the user id for your account.

For Corporate customers, please contact your base branch for the mentioned issue.

Q) I am getting error message as 'INVALID LOGIN ID OR PASSWORD'

If you are a retail customer, you may contact you branch or the toll free number for activation of your passwords. On password activation this error will be resolved.

If you are a corporate customer, you may contact you branch for activation of your passwords. On password activation this error will be resolved.

Q) I have forgotten sign on password.

If you are a new user and have not completed the enrollment process, contact your branch to apply for regeneration of password or contact our toll free number: 1800223344, 18001024455. If the enrollment process has been successfully completed, please follow the given steps for resetting the sign on password:

1. Visit www.bobibanking.com
2. Select Retail/Corporate User Profile.
3. Enter User ID (and Corporate Id in case of Corporate Customers) and click Enter.
4. On the next screen, click on '**Forgot Sign on Password? Click Here**'.
5. The system will prompt you to answer the security questions.
6. Answer the security questions and click on Submit. In case you have forgotten your security questions, please go to home page and reset your answers to the security questions.
7. System will now prompt you for OTP.
8. Enter the OTP received on your registered mobile number.
9. The system will then enable to set your Sign on Password.

Q) I have forgotten my transaction password.

For Retail user, you can reset your transaction password by submitting request at branch/ by contacting our toll free number: 1800223344, 18001024455/by using your active Bank of Baroda debit card. Please follow the given steps for resetting the transaction password by using Debit Card:

1. Visit www.bobibanking.com
2. Select Retail User Profile.
3. Enter User ID and click on the link, '**Reset your Transaction Password using Debit Card, Click Here**'.
4. On the new screen, enter the required mandatory information related to your debit card. Click on Next button.
5. Enter the OTP received on your handset.
6. On entering the correct details, the system will allow you to set your transaction password.

For corporate customer, the password regeneration request has to be given at branch level.

Q) How to reset my Security answers?

In case you have forgotten your answers to security questions and you are getting error message as ACCOUNT IS LOCKED, then please first unlock your account by following the steps given. After unlocking the account, please go through the following steps for resetting the Questions and Answers:

1. Visit www.bobibanking.com
2. Select Retail/Corporate User Profile
3. Enter User ID (and Corporate Id in case of Corporate Customers) and click DO NOT CLICK on Enter.
4. Click on given link, '**You wish to Reset your answers, Click Here**'
5. Enter your mobile number and enter the OTP received on your handset.
6. On entering the correct OTP, the system prompts for entering the transaction password.
7. After entering the correct details, system allows you to reset your answers to security questions.

Q) I am getting error message as 'YOUR ACCOUNT IS LOCKED'?

If your account is locked, make sure you remember your transaction password. In case you don't remember the same, reset your transaction password first and then follow the given steps for unlocking the account:

1. Visit www.bobibanking.com
2. Select Retail/Corporate User Profile
3. Enter User ID (and Corporate Id in case of Corporate Customers) and click DO NOT CLICK on Enter.
4. Click on given link, '**Your Account is Locked, Click Here**'
5. The system will ask you for either OTP or Security questions. IF system is prompting you for your security question and you have forgotten answers to the same. Please enter 5 wrong attempts after which system will ask you for OTP.
6. On entering the correct details, the system will prompt you to enter your transaction password.
7. Enter the transaction password and your account will be unlocked.

Q) I am getting an error message as 'You can not unlock your account online. Please contact your branch or system administrator' while unlocking the account.

If you are a retail customer, get your transaction password either enabled or regenerated by contacting your branch/ toll free number 1800223344, 18001024455/using your active Bank of Baroda debit card to reset the password.

In case of corporate customers, please contact your branch to get your password enabled or email to Barodaconnect@bankofbaroda.com from your registered email id.

After enabling/resetting the transaction password, you may proceed for unlocking your account.

Q) I am getting an error message as 'You are disabled for transactions'.

If you are a Retail User, reset your transaction password using the help provided above.

In case of corporate customers, please contact your branch to get your password enabled or email to Barodaconnect@bankofbaroda.com from your registered email id.

Q) I want to increase my transaction limit.

For retail customers, there is no option for enhancement in default limit.

For corporate customers, please contact your branch to apply for enhancement.

Q) I am not receiving OTP on my registered handset.

Please check the following points at your end:

1. Please make sure you have registered the correct mobile number in the branch.
2. Check whether you are in good network coverage area.
3. You must not have activated the DO NOT DISTURB service.
4. Try to switch off/on your handset.

In case problem persists, please email us at barodaconnect@bankofbaroda.com

Q) I am getting OTP after delays which lead to expiry of OTP.

The Mobile OTP application is available to resolve the issue for OTP problems. This will help you manually generate the OTP on your mobile handset instead of receiving it through SMS.

Activation of **Mobile OTP application** will involve two steps as under:

1. Downloading of Mobile OTP application on handsets.

Users are required to download the application from respective app stores. However this requires subsequent activation through their Net banking portals.

2. Activation of Mobile OTP

Users can themselves activate M-OTP facility through Baroda Connect. After logging-in, users are required to click **“Mobile OTP Application” link under “Services” tab at home page.**

Processflow for Activation of Mobile OTP

1. Download CA MOBILE OTP application on the mobile Handset (Android users can download " CA MOBILE OTP " from Android Market, iPhone users can download it from App Store by, Blackberry users can download it from blackberry app store and Windows phone user can download it from Windows mobile app store).

Note: Iphone Users should disable the Demo Mode in settings.

2. Login to Baroda Connect Portal with User ID.

3. Register and Activate Mobile OTP through SERVICES option in net banking.

4. Enter user id and transaction password and submit

5. SMS on registered mobile, containing URL and details of activation will be received.

6. Click on the URL received on registered mobile .It will direct the user to CA MOBILE OTP software and click on save.

7. After saving the details .It will automatically prompt user to set pin for CA MOBILE OTP.

8. OTP can be generated by the user by opening the CA MOBILE OTP software in mobile handset & entering the PIN and clicking on generate.

Q) I am directly taken to OTP screen without entering the mobile number.

This is because you have subscribed for M-OTP service which enables you to generate OTP on your handset using application. In this case you will not receive SMS for OTP. In case you want to discontinue the service, send a mail to barodaconnect@bankofbaroda.com

Q) I want to make utility payments like Mobile recharge, Credit card payment etc.

1. Visit www.bobibanking.com
2. Click on **‘Utility Payments’** on the left hand side of the page.
3. A new page will open, If you agree to the conditions mentioned, system will take you to new screen.
4. Select the type of payment to be done and type of profile (Retail or Corporate).
5. Enter the details requested and complete the transaction by entering user id and transaction password.

Q) I am getting message as 'ENROLLMENT NOT ALLOWED'.

Please contact your branch to get the correct mobile number updated for your account. The system will not let you complete the enrollment process till the mobile number is fed in the database.

Q) I have entered correct mobile number; still it is giving me invalid mobile number message.

Enter the mobile number which is registered with the Bank. Do not enter '0' or country code before the mobile number. Please provide mobile number only without any prefix / suffix.

In case the problem persists, please contact your base branch to confirm whether the correct mobile number is updated in the system.

Q) I have only VIEW rights and forgotten my password.

In case you have taken only VIEW rights, for Retail user, please submit request at branch for regeneration of password or contact Toll free numbers and, for corporate customers apply through your branch.

Q) I have only VIEW rights and now want transaction rights (and vice versa).

For change of rights, please submit an application to your branch.

Q) I am getting an error message as 'ARCOT ID EXPIRED'.

Send an email stating your account number, name and mention the given error to barodaconnect@bankofbaroda.com

Q) I am getting an error message as 'PASSWORD EXPIRED'.

If you are a retail customer and your sign on password is expired, you may reset it using the **Forgot Sign on password link**. In case your transaction password is expired, you may reset your password using your active Bank of Baroda Debit card as per the steps mentioned above.

If you are a corporate customer and you remember your last passwords, please send an email from your registered email id with account number and error details to barodaconnect@bankofbaroda.com

In case you have forgotten the passwords also, please view the steps for regeneration of passwords for Retail and Corporate customers given above.

Q) I am getting message as 'User Not Enabled for Bill Payments and Presentments'.

This message comes in case of new enrollment. Please try to login after 48 hours. If problem persists, send an email to barodaconnect@bankofbaroda.com.

Q) Every time I login, it is taking me to the QnA page.

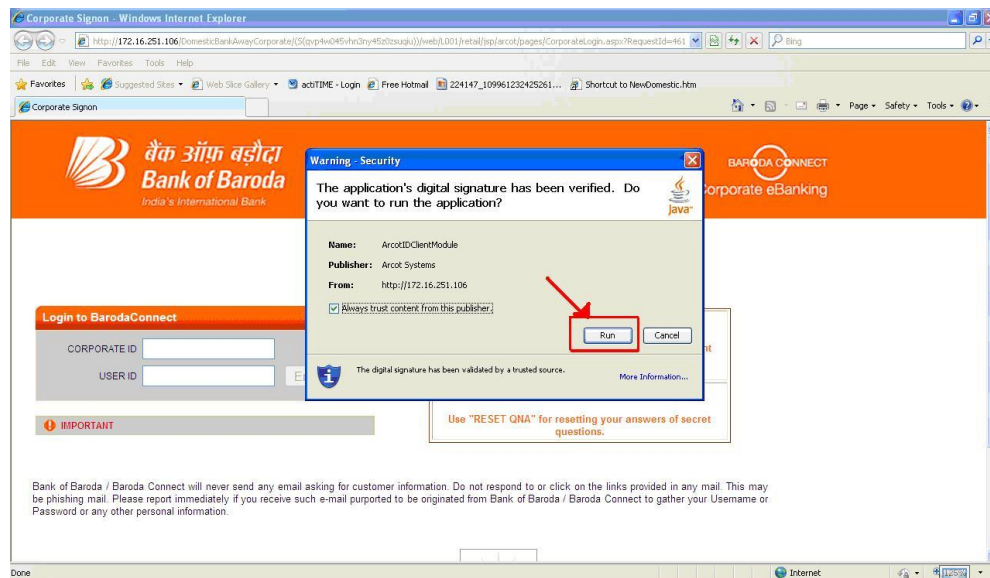
Try deleting the cookies and history of your browser. The system will then prompt you for entering OTP.

Q) Every time I login, it is taking me to the OTP page.

You may be logging from a different machine/ you may have enabled the option for 'Delete browsing history on exit'. Please make sure to check the browser settings. Enter the OTP correctly and successfully login to the system.

Q) I receive message "The application digital signature has been verified. Do you want to run the application"?

While opening Retail or Corporate page following pop-up will appear. Please click on "Run" option. This will be one time setting.



Never click on CANCEL option, it will give "No Response" message on password page and user will not be able to login.

Q) Wrong PAM (Personal Acceptance Message) is getting displayed.

Check the URL: <https://bobibanking.com>, else close the browser and use a fresh session. Type the URL and check. Still if you find that the message is not the same you had registered, please inform our helpdesk on Toll-Free No1800 22 33 44 or 1800 102 44 55. Overseas customer can contact us on 91 22 2652 9981/ email us at barodaconnect@bankofbaroda.com