

FREQUENTLY ASKED QUESTIONS (FAQ'S)

PRODUCT – NET BANKING

BANK OF BARODA (BARODA CONNECT)

About the Service

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 1800 258 44 55/1800 102 44 55, 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 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) 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.

DENA BANK FAQ NET BANKING

About the Service

1. What is DenaiConnect -Internet Banking?

DenaiConnect Internet Banking service is a convenient, secure online banking service provided by Dena bank for the customers of its Core Banking (CBS) branches.

With DenaiConnect Internet banking you can access all your banking accounts with the bank 24x 7x 365 anywhere in the world.

A host of features like Balance Enquiry, Mini Statement, Statement of Accounts, Cheque based Inquiry, Funds Transfer, Tax Payments to name a few out of many.

2. Who are eligible for DenaiConnect -Internet banking?

Internet Banking is available to all customers of Core Banking (CBS) branches. The customers could be:

Savings Account holders

Current Account holders

Cash Credit Account holders

Overdraft Account holders

3. How can I register for this service ?

If you are an existing customer of any of our Core banking (CBS) branches then you can contact any CBS branch for a printed Application form. Alternately you may also download the application form from our website: www.denabank.com

4. What are the facilities available to me on Internet Banking?

- a. Balance Inquiry.
- b. Mini Statement (Last 9 transactions).
- c. Detailed Statement of Account.
- d. Cheque Book inquiry.
- e. Funds Transfer (Self).
- f. Funds Transfer (with SMS token facility during beneficiary registration & transaction for third party funds transfer).
- g. RTGS/NEFT transactions.
- h. Outward cheque status inquiry.
- i. E-payment of Direct Taxes and Indirect Taxes.
- j. Online payment of Maharashtra Sales Tax (VAT)
- k. Viewing of 26AS by our Internet Banking customers for tax credited under a particular PAN.
- l. On line payment of commercial taxes of Andhra Pradesh, Uttar Pradesh, Delhi, Dadra & Nagar Haveli, Gujarat, Karnataka and Maharashtra Virtual Treasury.

The overall daily limit for all financial transactions inclusive of taxes and RTGS / NEFT transactions is Rs. 10 Lakhs.

5. What are the requirements for me to access this facility?

A personal computer (atleast Pentium with 16 / 32 MB RAM

An Internet connection.

A Browser (Microsoft Internet Explorer 7.0 or Netscape Navigator 8 above).

User id, Sign-on& Transaction Password.

Access to the Internet.

6. What is User ID and password?

User ID is a unique identification number which enables the Internet banking system to recognize you as an Internet banking customer and enable you to do Internet banking activities on Internet.

Login password and transaction password are system-generated passwords, which are safe and secure, and no one including bank officials is aware about it.

You will receive User ID and a set of passwords namely Login password (Sign-on) and Transaction password in separate envelopes for security reasons.

On your first login you will be forced to change passwords of your choice.

You also have the option to change the password any time.

For customers who have Dena Debit / Insta / Gold Card

Upon successful registration the customer will receive an sms containing the user id. Using this user id the customer can generate their own sign on and transaction password using the facility 'First Time Login : Click to set your passwords.' on the login page.

Enter your existing internet banking user id and your account number for validation and click on submit button to proceed further. If you feel you have entered the details wrongly then click on Rest button to clear the fields. To stop the operation click on the cancel button.

Enter your card details (ATM cum DEBIT Card / Insta Card / Gold Card)

Debit Card Number: The 16 digit number printed on your card.

ATM PIN: 4 digit PIN that is used on ATMs to withdraw Cash

Expiry Date: Date Printed on the card in MM/YY format

Click on validate to go further, reset button to clear all the fields and cancel to stop the action.

Click on the PROCEED button to generate the One Time Password (OTP). This OTP will be sent to the registered mobile number in FINACLE. On correct entry of the OTP click on Confirm to proceed further.

While new users will have to set both the passwords mandatorily and existing users who have forgotten the password can click on the checkbox for either setting login or transaction password or click on both to create both the passwords.

On successful creation you will be guided to the screen as shown above and the new passwords are to be used for login to internet banking application.

7. How will I receive my User Id and passwords?

For customers who have Dena Debit / Insta / Gold Card

The customers have to set their own passwords after they receive an SMS regarding the activation of Internet Banking service

For customers who do not have Dena Debit / Insta / Gold Card

The user id and passwords (Signon & Transaction) are generated and dispatched to the Branch where there are maintaining the accounts. The customers are requested to collect the same from their respective Branches after 7 days time

8. Can I change my password?

Yes. On first login the system will force you to change both the passwords. Then onwards you can change your passwords as many times you feel like.

9. I have forgotten my password. What should I do?

For customers who have Dena Debit / Insta / Gold Card

They can reset the password which they have forgotten using the facility - 'Forgot Password : Click here to re-set your passwords'.

For customers who do not have Dena Debit / Insta / Gold Card

You have to submit a letter to branch officials requesting for regeneration of password. Upon receiving a confirmation from Branch the passwords will be reset and sent to the Branch. The customers are requested to collect the same from their respective Branches.

VIJAYA BANK FAQ NET BANKING

About the Service

Q). What are the different types of V-Net banking customers and how to distinguish the same?

There are two types of V-Net banking customers:

Retail customers : All individuals and Proprietors

Corporate customers: Public Limited, Partnership companies, government bodies, trusts etc.,

Q). What are the different methods to get V-Net banking for Retail Customers?

There are two ways to create a V-Net Retail banking account:

- i. Customer can create V-Net banking ID and password online using a debit card.
- ii. Customer can fill the V-Net application form and branch has to perform BDTM.

Q). How can we provide V-Net Banking facility to Corporate customers?

Corporate customer has to submit Corporate Main application form, Corporate individual application forms and Board resolution / Letter of Mandate to the branch. Branch to check the application and do BDTM. All the forms & documents to be sent to RO for RO to create Corporate ID.

Q). The V-Net Banking kit will be sent to the branch / Customer address?

The newly created Retail / Corporate User ID and Passwords will be dispatched to Customer's communication address. If the customer is not available in the communication address, the V-Net Banking kit will be sent to the Home branch.

Q). Customer has received V-Net Banking kit (User ID & Passwords) but unable receiving message as User ID is disabled

Kindly inform the customer to submit the acknowledgement slip to branch. After activation of V-Net User ID by the branch, customer would be able to login to V-Net Banking. If branch is unable to activate / enable the V-Net User ID, kindly drop a mail to vnetbanking@vijayabank.co.in

Q). What is the validity of V-Net Banking passwords?

The validity of V-Net Banking passwords (sign on & transaction) for both retail and Corporate users is 180 days.

Q). What are the facilities available for a Retail customer?

The following facilities are available for a Retail Customer:

MENU – Account view facility

RQTAX - Account view and Tax payment (Direct & Indirect) facility

FTOTAX - Account view, Tax payment and Fund transfer facility

For any changes in the V-Net Banking facility, customer has to give a written application to branch.

Q). What facilities the Corporate customers should be provided by RO?

RO has to provide the facilities as per the customer's application and Board resolution.

The Menu Profile for Corporate customers are as below:

CQUERY – Account view facility

CQTAX - Account view and Tax payment facility

CQTXFT - Account view, Tax payment and Fund transfer facility

RO has to select the Accessible Financial Transaction Types based on the Menu Profile provided.

For any changes in the V-Net Banking facility, Corporate customer has to give a written application to branch with the Board Resolution.

Q). Is registration of Mobile number required to initiate transactions through Net Banking?

Mobile number registration at branch is mandatory to initiate transaction through V Net Banking. The mobile number registered for SMS alerts at branch will also be registered in Retail customer's V-Net Banking account.

For Corporate customers, mobile number provided in their Corporate application to be registered in their V-Net Banking account.

Different mobile numbers can be registered for Corporate users, but one mobile number to be registered in SMSREG.

Q). What is the mandatory information required to make fund transfer?

The Remitter has to provide the following details:

- Beneficiary registration / addition
- Amount to be remitted

Q). How to add beneficiary in V-Net Banking?

- Go to Transactions -> Add beneficiary
- Provide details like beneficiary account number, address, IFSC code etc
- Enter the Maximum Limit and Maximum number of transactions for that beneficiary
- Click on Continue
- Enter the Transaction Password and OTP
- To add beneficiary within Bank, kindly select "Within Bank" in the Mode of Transfer. IFSC is not required for beneficiary addition within the bank.
- The beneficiary would be activated / enabled after 24 hours and you would receive a SMS for the same.

Q). What is the default maximum limit of fund transfer for Retail and Corporate customers per day and number of transactions?

- The maximum limit for Retail customers is `5.00 lakhs / 10 transactions whichever is sooner and that for Corporate customers is `15.00 lakhs and same number of transactions as that of retail.

Q). How can a V-Net Banking user this service?

- Customer should be active Internet Banking user with transaction rights
- Customer to log on to <https://www.vijayabankonline.in/> using their VNET Banking ID and Password
- Choose “NEFT/RTGS” from Transactions Menu
- Choose the remitter account under Initiator details
- Choose the Personal Payee under Beneficiary details
- Select Mode of transfer : NEFT/RTGS
- Enter the amount and remarks
- Key in the transaction password and OTP and click on submit

Q). At what time during the day/week is the RTGS & NEFT service is available?

- **RTGS** transactions will be sent to RBI based on the following schedule:

Day	Start Time	End Time
Monday to Saturday	8:00 hrs	16:15 hrs

- **NEFT** transactions will be sent to RBI based on the following schedule:

Day	Start Time	End Time
Monday to Saturday	8:00 hrs	18:45 hrs

Q). What is IMPS? Can IMPS be used to do fund transfer within Vijaya Bank?

IMPS is Immediate Payment Service wherein, customer can do fund transfers 24*7*365.

Funds transfer can be done outside Vijaya Bank (Inter bank) using IMPS. Fund transfer through IMPS is limited to `50,000 only. Please note that limit cannot be enhanced for IMPS transactions.

Q). If an NEFT / RTGS / IMPS transaction is not credited to beneficiary account, does the Remitter get back the money?

Yes. If the money cannot be credited for any reason, the beneficiary’s bank has to return the money to the remitting bank.

Once this amount is received back by the remitting bank, the amount is credited to the Remitter's account by the remitting bank branch.

Branch can check the status of the NEFT / RTGS transaction in LMS software.

IMPS transactions can be traced from the link available in V-Web Solutions, UPM User ID and Password to be used to login.

Q). What is the process to increase the limit in transaction amount / number of transactions?

The below documents are required to increase the limit in transaction amount / number of transactions:

- Customer request letter
- Branch recommendation letter with the last 6 months transactions report
- RO recommendation letter

The above scanned documents to be sent to All ADC Team (alladcteam@vijayabank.co.in).

Q). Customer is receiving a message “Your Mobile number is not registered for OTP”

- Check in Finacle whether the customer is registered for SMS Alerts under the Finacle option SMSREG.
- If the customer is registered, take the mobile number from Finacle and share to HO – ADC Dept.
- If the customer is not registered inform the customer to register from the branch and thereafter contact ADC Cell.

Q). Whether the V-Net Banking reset application to be sent to HO – ADC?

Branch should educate the retail customers holding debit card to generate the passwords online using FORGOT PASSWORD. Password reset applications on retail customers not holding debit card / Corporate customers to be sent to RO.

Q). The V-Net Banking reset password not received by the customer

Branch can trace the reset password by the internal portal . The reset password would be dispatched to the Primary Sol ID of CUMM in Finacle.

<http://172.16.1.170:8222/BRROVIEW.aspx>

Q). Customer receiving a message as Invalid User ID / Account Number

Kindly inform the customer to enter the V-Net User ID which has been used / changed recently. Customers would have changed the User ID and would be trying with the old User ID. If customer is still unable to login, kindly take up the matter with HO - ADC.

Q). Unable to find the Transaction option in the V-Net Banking Home page.

Branch to take up the matter with HO – ADC to check if the customer has been provided with fund transfer facility. To change the Menu profile, branch has to provide customer applications with required letter of mandate / board resolution signed by all authorized signatories.

Q). Customer has received SMS on their registered mobile though they have not logged on

Kindly inform the customer to change the login and transaction passwords immediately. Also, kindly update HO – ADC.

Q). Call Centre Team / HO – ADC not accepting the mail sent by customer

Email to be sent from the registered email ID of the customer. Branch to register the customer's email ID in SMSREG based on the duly signed customer's application.

Q). Can customer change password when the V-Net User ID is locked

The branch to receive the request from customer to activate the V-Net User ID. Customer can change the passwords after the V-Net User ID has been unblocked / activated.

Q). Customer has modified the beneficiary, when the beneficiary would be activated/ enabled immediately

The addition / modification of beneficiary activation would take 24 hrs.

Q). How can customer check the transaction status

Customer can check the status of the transactions from Transactions - > Completed transactions. Customer has to provide From date and To date with the Status.

Q). How can a customer schedule a transaction?

Customer can schedule transactions from Transactions - > Fund Transfer -> NEFT / RTGS -> Fund Transfer To Other Bank. Future transaction date to be entered and beneficiary to be chosen.

Q). What is the limit for Service Tax / Income Tax payments



There is no limit for Service Tax / Income Tax payments. Limit in V-Net Banking is applicable for bill payments / fund transfer / PF/ESIC etc. payments.

Q). Customer unable to view accounts

Customer would be able to view the accounts linked to the Customer ID in Finacle. If the customer unable to view any new account, branch can modify the BDTM and wait (one working day) for the upload to be done at Vnet Section, HO- DBP .

Q). Customer has created the V-Net User ID and Password from 'New User Creation', but account not seen

Customer would be able to login to V-Net Banking after creating User ID and Password from 'New User Creation'. The accounts would be seen to the customer after the upload (one working day) is completed at Vnet Section, HO- DBP.

Q). New User Creation failed in Core

If the BDTM is already done at the branch level, customer would receive such message. If the branch has also not done BDTM and customer receiving the message "failed at core", kindly take up with Vnet Section, HO- DBP.

Q). Branch did changes in BDTM, not received the password

If the BDTM is modified, the accounts newly updated in Finacle will be seen in V-Net Banking account of customer after upload (one working day) at Vnet Section, HO- DBP.

Q). Customer's mobile number registered in SMSREG, but customer not receiving OTP.

Customer's mobile number to be updated in V-Net Banking account of the customer. Branch can send a request to Vnet Section, HO- DBP for the same. Customer can also try with Resend OTP if OTP is not received first time.

Q). Which is the preferred way to contact Vnet Section, HO- DBP (V-Net Banking Team)?

Branch can follow the escalation matrix, if the issue is not addressed by Level- I, kindly send email to All ADC Team (alladcteam@vijayabank.co.in).

In case the issue is not addressed within 4 hrs, branch can reach to extension as per the escalation matrix.

Q). Will Vnet Section, DBP department modify based on the phone call

No changes will be made based on the phone call. If any changes / modification required in the customer V-Net Banking account, a request to be provided to branch and branch to provide the recommendation by email.

Q). How can customer generate account statement for a year?

Customer can generate the account statement for a year providing time frame (From & To date) of 90 days.

Q). Can a Retail customer change the User ID?

Retail customer can change the User ID from My Profile -> Update Channel Login ID

Q). How can a retail customer create V-Net User ID and Password?

V-Net Banking retail customer can create User ID and Password from “New User registration” link in the V-Net Banking login page. Vijaya Bank Debit card and mobile number registration at branch is mandatory for creating the User ID and Password. Customer has to provide card details, DOB/PAN, any one of the last 3 transactions.

Please note that the customer creating the User ID and Password using “New User registration” link should have used debit card at Vijaya Bank ATM atleast once (Financial / Non Financial transaction).

Q). How can a user generate passwords using Forgot Password?



V-Net Banking retail customer can generate both login & transaction passwords using Forgot Password link in V-Net Banking login page. Customer has to provide card details, DOB/PAN, any one of the last 3 transactions.

Please note that the customer generating the Passwords using “FORGOT PASSWORD” link should have used debit card at Vijaya Bank ATM atleast once (Financial / Non Financial transaction).

Note: V-Net Banking Corporate users will not be able to generate the passwords online using FORGOT PASSWORD.

Q). RO not able to fetch the Customer ID while creating Corporate ID from V-Net Banking admin?

RO will be able to fetch the Customer ID to create the Corporate ID after Vnet Section HO – DBP has completed the upload. The upload is usually completed within one working day after BDTM is made.

Q). After RO has created the Corporate ID. Whether the customer will receive the V-Net Banking Corporate ID and Passwords.

RO has to create the Corporate ID and set the required password as per the customer request. The password would be printed at Vnet Section, HO- DBP and dispatched to primary Sol ID as available in CUMM.

Q). Whether salary upload / Bulk upload facility available to Retail customer?

The retail customers have not been provided with the Salary upload / Bulk upload facility.

Q). Whether salary upload / Bulk upload facility available to Corporate customer. What is the procedure?

The Corporate customers will be provided Salary upload / Bulk upload facility on their request with the Board resolution. Vnet Section, HO- DBP will provide the facility on branch confirmation.

A file format will be shared by Vnet Section, HO- DBP, customer has to input the beneficiary details in the file and upload the same.

Q). Corporate customer submitted the application without supporting documents / Authorization letter, should RO create the Corporate ID?

The Corporate ID should only be created after receiving the Corporate Main application form, Corporate Individual application forms, Letter of Mandate / Board resolution and Authorization letter on the Company's letter head.

Q). How can Corporate customer avail Workflow facility?

Customer can request for Work flow facility (maker/checker) by requesting the branch providing the board resolution. Vnet Section, HO- DBP will provide the maker / checker facility to the customer based on the board resolution.

Q). Can a corporate user restrict access to specific accounts?

Account restriction will be provided to Corporate user based on the customer request with Board resolution. Vnet Section, HO- DBP will modify the facility and update the branch.

Q). How can a customer register for Soft Token?

Customer can give a request at the branch to change the transaction authorization mode for receiving the OTP through Soft Token. Vnet Section, HO- DBP would modify the authorization mode based on branch confirmation. Customer can then install the Nexus app and use the SoftToken for beneficiary addition / fund transfer.

Q). Can customer receive password in email / SMS / phone call?

Please note that the printed passwords will be dispatched to customer's registered address / branch through Courier.

Q). Can branch / RO enable the V-Net User ID?

Branch / RO can enable both retail and Corporate ID after receiving a request letter from the customer.

Complaints	Reason	Resolution
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<p>Internet Banking: Customer unable to generate the password online using debit card</p>	<ol style="list-style-type: none"> 1. Debit Card locked 2. Branch has wrongly updated PAN or DOB 3. Customer's mobile number not registered 4. Customer would not have done at least 3 transactions through debit card 	<ol style="list-style-type: none"> 1. Debit card is unlocked on being informed by the customer 2. Data needs to be corrected at the Branch level 3. Mobile number to be registered at the Branch 4. Customer had to perform at least 1 ATM transaction and 3 transactions overall
<p>Internet Banking: Mistakes from branches</p> <ol style="list-style-type: none"> 1. Customer ID wrong linked to other accounts. 2. More than one Customer ID for single customer 3. Incomplete corporate application. Corporate Application sent for Retail users 4. Late request for TDS Passwords. 	<p>For 1. And 2. Each branch should allot Unique Customer ID to each unique customer</p> <p>For 3. Branches need to follow Circular 10 /2010.</p> <p>4. TDS Password request should be made on time</p>	<p>For 1. And 2. Each branch should allot Unique Customer ID to each unique customer</p> <p>For 3. Branches need to follow Circular 10 -2010 as always suggested.</p> <p>4. TDS Password request should be made on time</p>
<p>Internet Banking: Dispatch Through Courier Services-TPC. Non-delivery or wrong delivery of VNET Banking Kit.</p>	<ol style="list-style-type: none"> 1. Courier not received the V-Net Banking kit 2. Customer not available at home 3. Address updated in FINACLE was incorrect/not updated 	<p>Branch can track the status of the V-Net Banking User ID and Password by internal portal.</p>
<p>Internet Banking: User ID disabled</p>	<ol style="list-style-type: none"> i. Customer would have not sent the acknowledgement slip to V-Net team or Branch ii. Incorrect password entry three times 	<ol style="list-style-type: none"> i. Branch can enable the customer's account. ii. Branch would enable the customer's V-Net account if he/she is an existing user.
<p>Internet Banking: Bill payment failure</p>	<p>Network bandwidth may be less so payment may get interrupted as the browser switches from bank website to payment gateway/merchant's website and also customer might close the payment process screen before receiving the confirmation message.</p>	<p>If the transaction is failed at the Bank's end, we shall process the refund by T+2 days. However, if the transaction is successful at our end, we provide the required transaction details to the customer and inform them to contact the payment gateway.</p>
<p>Internet Banking: 1. CHALLAN not generated / unable to print</p> <ol style="list-style-type: none"> 2. Error during simultaneous payment of taxes from multiple users 3. Wrong filling of tax details 	<ol style="list-style-type: none"> 1. Customer would forget to save the Challan after payment of TAX 2. Due to congestion in network 3. Incorrect data input by the customer 	<ol style="list-style-type: none"> 1. Challan copy would be sent to the customer's email ID. 2. Rectification required from e-banking Service Provider. 3. Rectification made on notification/request from the customer

Internet Banking: Password Expired	Customer not logged in to his / her V-Net account since 6 months	If debit card is issued then password can be generated online. Otherwise a reset password application form to be downloaded from website / receive from branch and sent to branch.
Internet Banking: Unable to add beneficiary	i. Mobile number of the customer not registered in Finacle. ii. Customer would not verify using OTP iii. Customer would wrongly verify the OTP iv. Customer would not received the OTP on his/her registered mobile	i. Mobile number of the customer to be registered at the branch. ii. OTP message to be verified within 30 minutes of receiving the OTP iii. OTP message to be verified in the format given in the message iv. We would take up with the mobile service operator.
RTGS/NEFT: Bank branch combination invalid / not available	IFSC for the new branches may not be updated	We shall update in our database provided the IFSC is shared to HO – ADC.

BANK OF BARODA (BARODA CONNECT)

Fund Transfer / Bill Payment:

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 '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.

VIJAYA BANK (V-NET)

Q). What are the different types of fund transfer and the difference between them?

There are two types of Fund transfer:

Intra bank Fund Transfer: Fund transfer within Vijaya Bank (24*7*365 days).

Inter-bank Fund Transfer: Fund transfers from Vijaya Bank to any other bank through NEFT/RTGS (Only during RBI working hrs).

Immediate Payment Service (IMPS): Fund transfer from Vijaya Bank to any other bank (24*7*365 days).

Q). What is Inter Bank Transfer?

Inter Bank Transfer is a service that allows you to transfer funds electronically to accounts in other banks in India through:

NEFT - The acronym "NEFT" stands for National Electronic Funds Transfer. Funds are transferred to the credit account with the other participating Bank using RBI's NEFT service. RBI acts as the service provider and transfers the credit to the other bank's account.

RTGS –The acronym "RTGS" stands for Real Time Gross Settlement. The RTGS system facilitates transfer of funds from accounts in one bank to another on a "real time" and on "gross settlement" basis. The RTGS system is the fastest possible inter bank money transfer facility available through secure banking channels in India.

IMPS – The acronym "IMPS" stands for Immediate Payment Service. The IMPS facilitates transfer of funds from accounts in one bank to another on a real time basis. Facility is available 24*7*365 days.

BANK OF BARODA (BARODA CONNECT)

Security Features:

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 - 1800 258 44 55 or 1800 102 44 55. Overseas customer can contact us on 91 22 2652 9981/ email us at barodaconnect@bankofbaroda.com

Customer Support:

Q. Any Helpdesk or Customer Support number where I can get more information about the A.

Bank of Baroda –

- Website - www.bankofbaroda.co.in
- Contact Centre Number - 1800 102 4455 / 1800 258 4455



- Complaint Lodging - <https://smepaisa.bankofbaroda.co.in/onlinecomplaint/>

Vijay Bank –

- Website - www.vijayabank.com

Do's	Don'ts
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- Contact Centre Number - 080-25011509
- Complaint Lodging - <https://www.vijayabank.com/spgrs/CustomerComplaints.aspx>

Dena Bank –

- Website - www.denabank.com
- Contact Centre Number - 18002336427
- Complaint Lodging - <https://crm.denabank.co.in/CustomerComplaint/>

“Do's and Don'ts for Safe and Secure Banking

Guidelines for front line staff:

- If a Bank of Baroda customer visits Vijaya Bank Branch or Dena Bank Branch and vice versa, then front line staff at Branch should guide the customer on the application part.
- Post amalgamation 01.04.2019, Net Banking applications of the three banks will continue to work separately.
- Till the CBS of all three banks is integrated as one system, three applications of the banks will continue to be functional to service the customers.
- Branch to guide the customer to lodge complaint at the following links (SPGRS):
 - BOB: <https://smepaisa.bankofbaroda.co.in/onlinecomplaint/>
 - Vijaya: <https://www.vijayabank.com/spgrs/CustomerComplaints.aspx>
 - Dena: <https://crm.denabank.co.in/CustomerComplaint/>

If user id mailer is, in any way mutilated or tampered with we request you to immediately contact toll free numbers.	Do not respond or click on the links provided in any mails.
Immediately report unauthorised transaction to Bank's Contact Centre for blocking of compromised channel	Never transfer funds or accept collect request without validation of recipient, as funds once transferred cannot be reversed
Verify transaction alert received via SMS and report unauthorised transaction immediately	Never share your personal or confidential information like bank account details, passwords, over an email or telephone.
If needed, find the Contact details of any E-commerce site / insurance / Bank's Branch / Contact Centre Number from the Official Website of the respective E-commerce site / insurance / Banks etc.	Never get the Contact details from any Search Engine it might be the manipulated Mobile number of the fraudster.