

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

### 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:-

<b>24 x 7 x 365</b>	Round the Clock anywhere online banking.
<b>Safe &amp; Secure</b>	256 bit SSL encryption.
<b>Cost Efficient</b>	Almost all services are available free of cost.
<b>Fund Transfer</b>	<ul style="list-style-type: none"> <li>Instant / Scheduled online fund transfer to self-linked BOB account, third party account within BOB &amp; to accounts of other Bank (NEFT/RTGS)</li> <li>Instant / Scheduled online fund transfer to self-linked loan accounts as well as third party loan accounts within BOB.</li> <li>IMPS fund transfer (our customers with mobile Banking facility) through MMID/IFSC for our retail and corporate customers 24 x 7 x 365.</li> </ul>
<b>Tax Payment</b>	FREE Direct / Indirect / State tax payment and instant TAX receipt.
<b>Form 26AS</b>	Free online viewing of Tax Credit Statement (Form 26 AS).
<b>Online Ticket</b>	Online RAIL / AIR ticket booking.
<b>IPO / FPO - ASBA</b>	FREE Online subscription of IPO/FPO/Right issue through ASBA.
<b>On line request</b>	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)
<b>Registration / deregistration for M Connect Plus &amp; RESET M-PIN</b>	Customer can Register/Deregister himself/herself or RESET M-PIN for our Bank’s Mobile Application i.e. M Connect Plus.

<b>E-Commerce</b>	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.
<b>Institution fees</b>	FREE on line fees payment of more than 125 School & Institutions.
<b>Donation</b>	FREE online Temple / other Donation / Donation to Prime Minister Relief fund.
<b>Mobile Alerts</b>	FREE Mobile Alerts of Debit and Credit transactions.
<b>Mobile OTP</b>	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.
<b>Services Support</b>	Centralized dedicated Internet Banking Operations Team. 5000+ Support centers all over India (branches).
<b>Modelling</b>	Modelling of Loan / Deposits.
<b>On line FD Request</b>	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.
<b>On line RD Request</b>	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.
<b>Online Self registration, User ID Retrieval &amp; Resetting of Transaction Password.</b>	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.
<b>Linking of PPF &amp; SSA accounts</b>	Our retail customers can link & View their PPF & Sukanya Samridhi accounts through Baroda Connect and also they can deposit in their PPF & SSA account. Facility available under services tab in Baroda Connect post login.
<b>Viewing of KVP certificates in Baroda Connect.</b>	The KVP customers can view their KVP certificate (opened through BOB Branches) by logging to their Baroda Connect account.
<b>De linking of Accounts</b>	Customers can de link their SB/CA/OD accounts from their Internet Banking accounts lists, except primary account.
<b>Facility to purchase SGB</b>	Bank has launched the facility for purchasing of Sovereigns Gold Bond online through Baroda Connect.
<b>View Swift sent Messages</b>	Customers can view sent swift messages.
<b>Updation/ addition/ deletion of nominee.</b>	Updation/ addition/ deletion of nominee can be possible through Baroda Connect.

<b>Digital Signature Authentication</b>	Corporate user who wants to secure their net banking portal with personalized authentication can subscribe to this facility.
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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.)*

**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](http://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 than 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](mailto: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](http://www.bobibanking.com) for instant reset of his/her passwords without approaching Branch.

- The New/ existing user visits [www.bobibanking.com](http://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

**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.)

**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**

<b>Destroy Password mailers</b>	<b>Destroy Password mailers immediately after Password is changed. Do not write Password any where, try to memorizing them.</b>
<b>Change Password</b>	<b>Change Password in frequent interval. To change PW login to <a href="http://www.bobibanking.com">www.bobibanking.com</a> and click profile→Change Password.</b>
<b>Log off page properly</b>	<b>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.</b>
<b>Subscribe Alert</b>	<b>To subscribe Alert log on to <a href="http://www.bobibanking.com">www.bobibanking.com</a> and click on Alerts→Subscription and click on check boxes as per your requirement.</b>
<b>Check Alert regularly</b>	<b>Check Alert received in registered Mobile of all online transactions. Any suspicious transaction Alert should be reported immediately to the branch.</b>
<b>Tracker ID</b>	<b>Tracker ID is required for Beneficiary Registration and sent to registered Mobile No. <u>Never share Tracker ID with any body.</u></b>
<b>Anti Virus Software</b>	<b>Keep your PC / LAPTOP protected with effective Anti Virus and update Anti Virus software regularly.</b>
<b>Review Account Statement</b>	<b>Review your account statement to spot any doubtful / un authorized transaction.</b>
<b>Do not disclose personal detail (Phishing / Vishing / Mishing)</b>	<b>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.</b>
<b>Avoid Cyber Cafes</b>	<b>Avoid using Internet Banking in Public Domain like Cyber Cafes or where Computers are in shared mode.</b>

**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](http://www.bobibanking.com)

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

**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)"***

### 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](http://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](http://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/ Transaction password.**

**A. For Instant Regeneration of Baroda Connect Password by Existing User (Retail – NRI/ Domestic) online without approaching Branch:**

Customer has to visit directly the website [www.bobibanking.com](http://www.bobibanking.com) and clicks on "Retail User". In above mentioned all three scenarios i.e. A, B & C, the further steps after visiting [www.bobibanking.com](http://www.bobibanking.com) and clicking on "Retail USER" are mentioned below:

- 1) After clicking "Retail User", the below mentioned screen will be displayed.



User has to enter his existing User ID or which he has received on his registered email id (for new user) and instead of clicking "Enter" button, user has to click on the link "Set/Reset Passwords, Click Here".

- 2) The below mentioned screen will appear, where user has to click on link "**Regenerate Passwords using Activation Code/ OTP**".

- User with Transaction Rights, below screen will be displayed:

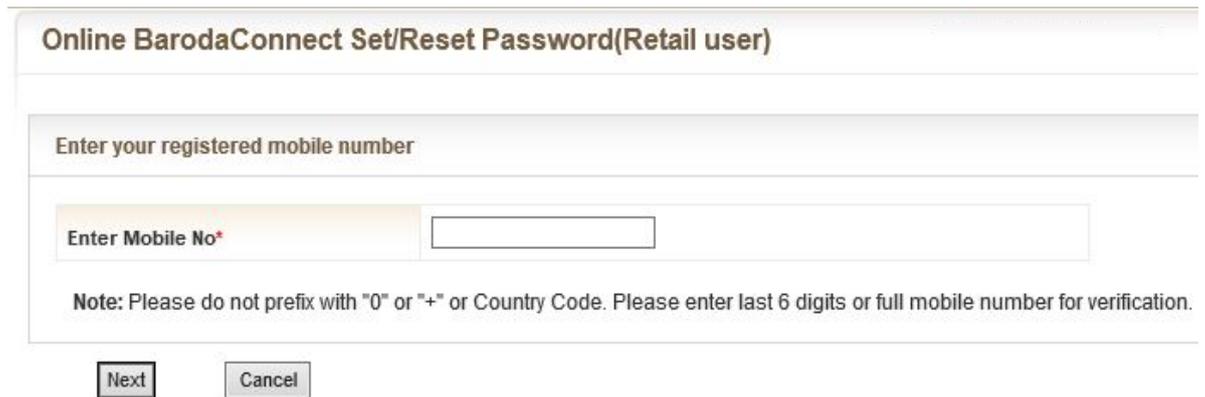


**NOTE:** The second option in above screen i.e. “Regenerate Transaction Password using Debit Card” is the existing process for resetting only Transaction password for existing retail customers having active debit card.

- User with View Rights, below screen will be displayed:



- 3) The below mentioned screen will be displayed, where user has to enter his registered mobile number and clicks on “NEXT” button. On successful validation of user id and Mobile Number the activation code is sent to the registered email id and one time password will be sent on registered mobile number.



- 4) The below mentioned screen will be displayed where user has to enter his Activation code (sent on registered email) & OTP (sent on registered mobile) and clicks on NEXT button.



**NOTE:**

- Activation code will be valid for one time use only.
- “Resend Activation Code/ OTP” button will be enabled after 3 minutes.
- The customer will be allowed to use “Resend Activation Code/ OTP” button two times and then it will be disabled. Then he has to again start from step 1.

5) After successful validation of Activation code and OTP, the below mentioned screen will be displayed as per profile allotted and accordingly the SignOn / Transaction password set/ reset box will be visible.

- User with Transaction Rights, below screen will be displayed:

Online BarodaConnect Set/Reset Password(Retail user)

Set Password

Name	PJAPRAIN .
Type of Facility Registered	Transaction Rights
Enter SignOn Password*	<input type="text"/> <input type="checkbox"/> Enable Virtual Keyboard
Re-Enter SignOn Password*	<input type="text"/> <input type="checkbox"/> Enable Virtual Keyboard
Enter Transaction Password*	<input type="text"/> <input type="checkbox"/> Enable Virtual Keyboard
Re-Enter Transaction Password*	<input type="text"/> <input type="checkbox"/> Enable Virtual Keyboard

Note: You will be again required to change your Sign on password at the time of enrollment in Baroda iSecure

DISCLAIMER:  I hereby confirm that the details displayed are correct as per my request.

- User with View Rights, below screen will be displayed:

Online BarodaConnect Set/Reset Password(Retail user)

Set Password

Name	PJAPRAIN .
Type of Facility Registered	View Rights
Enter SignOn Password*	<input type="text"/> <input type="checkbox"/> Enable Virtual Keyboard
Re-Enter SignOn Password*	<input type="text"/> <input type="checkbox"/> Enable Virtual Keyboard

DISCLAIMER:  I hereby confirm that the details displayed are correct as per my request.

**NOTE:**

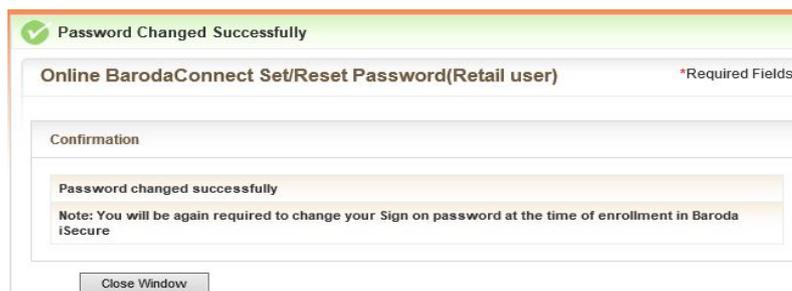
- User with View Rights will be able set/ reset his/ her only SignOn Password.
- User with Transaction Rights and enrollment done successfully will be able to set/ reset his/ her Transaction password only.
- User with Transaction Rights and enrollment not done will be able to set/ reset his/her both SignOn & Transaction password.

6) Customer has to tick the Disclaimer check box, then only “Set/ Reset Password” button will be enabled otherwise it will not allow user to proceed.

Note: You will be again required to change your Sign on password at the time of enrollment in Baroda iSecure

DISCLAIMER:  I hereby confirm that the details displayed are correct as per my request.

- 7) After Clicking “Set/ Reset Password”, system set the password and will display the message for successful set/Reset of Password.



**NOTE:** The New User with Transaction Right will have to again change his SignOn Password at the time of enrolment during first time login.

### 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](http://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](http://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 cannot unlock your account online. Please contact your branch or system administrator' while unlocking the account.

If you are a retail customer, get your transaction regenerated online by using set/reset password option

In case of corporate customers, please contact your branch to get your password enabled or email to [Barodaconnect@bankofbaroda.com](mailto: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](mailto: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](mailto:barodaconnect@bankofbaroda.com)

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

1. Visit [www.bobibanking.com](http://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 enrolment 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 by using set/reset password option 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](mailto: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 by using set/reset password option 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](mailto: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 enrolment. Please try to login after 48 hours. If problem persists, send an email to [barodaconnect@bankofbaroda.com](mailto: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) 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 No.1800 258 44 55/1800 102 44 55. Overseas customer can email us at [barodaconnect@bankofbaroda.com](mailto:barodaconnect@bankofbaroda.com)

**USER-FAQ (2FA)**

**Q). What is "Fraud Management Solution (Baroda iSecure)"?**

Ans. Fraud Management Solution (Baroda iSecure) is an enhanced security solution which helps reduce chances of phishing attack on customer by providing additional layer of authentication.

**Q). What are the key features of "Fraud Management Solution (Baroda iSecure)"?**

Ans. It enables additional security to make Internet banking more safe and secure. User has to first register for the new system. System will automatically prompt for one time enrolment. Once you are registered, you can perform the following tasks.

- You can re-generate login password on your own.
- Unlock the account, without approaching the branch, in case you forget your password or your account is locked (Because of 5 times wrong attempts)

Login to the site is now a -2- step process, in the first step, you enter only the Login ID. In the second step, a screen is presented with a personal message (PAM) which prompts you to enter your password. Further, in case you (or somebody using your ID) attempts to login from a different machine, system may prompt for additional questions (QnA) / One time password (OTP)

**Q). what is PAM?**

Ans. When you enrol for enhanced security of "Fraud Management Solution(Baroda iSecure)" system will ask you to create a "Personal Message" (PAM). Once the PAM is registered the same will be displayed in your login page well before you enter your sign-on password. It is an added security feature that reassures that

- (a) You are giving your sign on password to the Bank's portal only
- (b) No person has fiddled with your account.

**Q). What is QnA and OTP?**

Ans. In addition to login password and transaction password, there is one more security layer to identify the genuine user. These are called QnA – Question and Answer OTP – One time Password

**QnA – Question and Answer**

At the time of enrolment you have to pick minimum 5 questions and key in your answers. Subsequently, whenever the system feels the risk or doubt (at the time of log in or doing transaction) in the user's identity, system will prompt you the questions (number of questions may vary depending upon the level of risk) selected by you at the time of enrolment. You have to key in the answer registered by you at the time of enrolment.

**OTP – One time Password**

Whenever the system feels the risk or doubt (at the time of log in or performing transaction) in the user's identity, system will prompt you to enter your mobile number. If the mobile number entered by you is registered with us, the system will send a "One time Password" (OTP) to your mobile via SMS. You have to key in the OTP correctly to proceed further. One Time Password – means password send will be used once only, you need not remember the same. Each time system sends password, it will be for one time use only. OTP valid for -3- minutes only.

**Q). How can I enrol for "Fraud Management Solution(Baroda iSecure)"?**

Ans. You will find the button "enrol now" after login at your internet banking page. During the enrolment, system will prompt you to enter your details like PAM, QnA as mentioned above.

**Q). PAM (personal Message) not getting displayed.**

Ans. Check the correctness of URL i.e <https://bobibanking.com>, You may close the browser and open it again. Type the URL and check.

**Q). Wrong PAM is getting displayed.**

Ans. 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 258 44 55 or 1800 102 44 55. Overseas customer can contact us on 91 22 2652 9981/ email us at [barodaconnect@bankofbaroda.com](mailto:barodaconnect@bankofbaroda.com).

**Q). I am not getting the same questions, which I have provided during enrolment.**

Ans. Contact our help desk.

**Q). I have given correct answer to Questions; still it is giving invalid QnA.**

Ans. Check whether you have given spaces before or after the answer.

**Q). I tried QnA and my Account got locked.**

Ans. Check whether you are able to login to Net-Banking or not. If you are unable to login to Net-Banking, go to main page and click on Unlock Account and proceed further.

**Q). I have forgotten my sign-on password.**

Ans. Go to normal Net-Banking home page. Enter your user Id and proceed. On the password capture page "Forgot SignOn password" link is present. Click on the link and proceed further.

**Q). I have forgotten my transaction password.**

Ans. You can regenerate "Transaction Password" by using set/reset password option and, for corporate customers apply through your branch.

**Q). I have not registered for "transaction rights", I have view rights only. What should I do in case I forget my password?**

Ans. You can regenerate "Sign on Password" by using set/reset password option and, for corporate customers apply through your branch.

**Q). I tried sign-on password and my account got locked.**

Ans. Check whether you are able to login to Net-Banking or not. If you are unable to login to Net-Banking, go to main page and click on Unlock Account and proceed further.

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

Ans. 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.

**Q). I have tried mobile number and my account got locked.**

Ans. Check whether you are able to login to Net-Banking or not. If you are unable to login to Net-Banking, go to main page and click on Unlock Account and proceed further.

**Q). I have entered correct OTP, still screen is showing me invalid OTP.**

Ans. Check you have not given any spaces before or after OTP. Check if you have provided spaces in between the numbers.

**Q). I have tried OTP and my account got locked.**

Ans. Check whether you are able to login to Net-Banking or not. If you are unable to login to Net-Banking, go to main page and click on Unlock Account and proceed further.

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

Ans. Your browser cookies might get deleted each time. Answer the question correctly and successfully login to the system.

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

You may be logging from a different machine. Enter the OTP correctly and successfully login to the system.

**Q). I have to change my mobile number.**

Ans. Contact your base branch and follow the procedures. The form may be downloaded from <https://www.bobibanking.com>.

**Q). I use Baroda Connect on my Smartphone/ Tablet.**

Baroda iSecure is compatible with most of the smartphone /tablet browsers.