FOR EDENA CUSTOMERS

FREQUENTLY ASKED QUESTIONS [FAQ'S]

<u>**INTERNET BANKING**</u>

Q: **Can I continue to use the existing URL to access eDena Bank (eDB) Dena *iConnect* post IT System upgrade of the branches.**

A: No, post IT System upgrade of your branch, the website address / URL for availing net banking services is https://www.bobibanking.com

However, you can continue to access / login to Dena *iConnect* internet banking applications to access the past transaction records / reports / tax reports which have been initiated through Dena *iConnect*.

Q: **I am a net banking user of eDB Dena *iConnect.* My branch has undergone IT System upgrade, should I register afresh or can I login with the existing net banking username and password.**

A: There is no need to register afresh for logging to Baroda Connect (Internet Banking) / availing net banking services of Bank of Baroda. You can login with the existing username and login password for retail users.

However, on login you will be prompted to reset your Login & Transaction password and need to set Security credentials during first login at Baroda Connect.

If there is a similar User ID already existing in Baroda Connect, i.e. Bank of Baroda database, your User ID existing with DB will undergo a change. In these instances, your branch shall get in touch with you and advise the revised User ID. Thereafter, you can then proceed to reset / regenerate your password by visiting www.bobibanking.com without approaching Branch.

In respect of Corporate Users, the existing password will not work at Baroda Connect (Internet Banking) and the user will have to reset the password in Baroda Connect Internet Banking.

If you are a Corporate Customer and your User ID / Corporate ID contains Special Characters, viz. Space, Underscore etc.; then your branch shall get in touch with you and advise the revised User ID / Corporate ID which shall exclude the Special Characters. You can then proceed to reset / regenerate your password by visiting www.bobibanking.com without approaching Branch.

Q: **I am a corporate net banking user of eDena Bank (eDB) Dena *iConnect,* while logging in to Baroda Connect, I am prompted to enter Corporate ID & User ID separately. What do I do?**

A: In eDB Dena *iConnect*, the User ID / Login format for corporate users is Corporate ID.User ID, Eg.: ABCPVTLTD.USER1. Hence please enter Corporate ID in the Corporate ID field and USER ID in the User ID Field separately.

Q: **Will all my registered beneficiaries be carried over / auto fetched to Baroda Connect internet banking**

Whether the third party beneficiaries added by me in my Net Banking account previously, will be available in Baroda Connect after IT System upgrade.

A: Yes, all your registered beneficiaries will be carried over / auto fetched to Baroda Connect except for beneficiaries of eVB & eDB [beneficiaries whose accounts are maintained with eVB & eDB]. You will have to register these beneficiaries again. Registered beneficiaries having account with a Bank of Baroda branch will be migrated as 'Third-Party Transfer within the Bank'.

Beneficiaries from eVB / eDB branches which have not undergone IT System upgrade have to be added / registered afresh for Fund Transfer under Non-BOB Accounts Transfer (NEFT / RTGS). While registering these beneficiaries, please do not forget to register them with the new IFSC codes allotted to eVB / eDB branches, i.e. BARB0******

Once this eVB / eDB branch undergoes IT System Upgrade, you will have to register / add these beneficiaries afresh under Third Party Transfer (Transfer Funds to Other BOB Accounts).

Q. **I have set standing instructions/scheduled payments in my net banking account prior to IT System upgrade. What will happen to those standing instructions?**

A: None of the Standing Instructions / scheduled payments in your net banking account prior to IT system upgrade will be carried over / auto fetched and executed on the due dates. You will have to set or register standing instructions / scheduled payments / bill payments afresh in Baroda Connect after IT System upgrade.

Q: **I am maintaining multiple accounts in two or more branches, but only one branch has undergone IT System upgrade. Will I be able to access accounts of the other branches which are yet to undergo IT System upgrade in Baroda Connect Internet Banking.**

A: You can only access accounts of a Branch in Baroda Connect only if that branch has undergone IT System upgrade.

The accounts at other branches which are yet to undergo IT System upgrade can be accessed / transacted through existing eDB Internet Banking. Once all branches undergo IT System upgrade, then you can access all your accounts in Baroda Connect Internet Banking.

Q: **I am maintaining Loan Account / Term Deposit Account in the branch undergoing IT System upgrade and my Operative Accounts viz.. SB / CA / OD / CC are in other branches which are yet to undergo IT System upgrade, will I be able to access Baroda Connect Internet Banking.**

A: You will not be able to access Baroda Connect Internet Banking if the branch in which you are maintaining accounts like Loan Accounts, Term Deposits gets upgraded first. You will be able access Baroda Connect once the branch in which the operative account (i.e. SB, Current, CC, OD) is maintained is also undergoes IT System upgrade.

Q: **I am maintaining accounts in eDB and BOB, then post IT System upgrade of eDB branch, will I be able to access my accounts of the branch which has undergone upgrade in Baroda Connect Internet Banking.**

A: No. you cannot access such accounts in Baroda Connect since this entails two different customer IDs. The existing Customer ID of your account with Bank of Baroda is the first and the other Customer ID pertains to the account with your eVB / eDB branch which has undergone upgrade. You will have to approach your Branch to de-dup / merge these Customer IDs post which you will be able to access / transact with these accounts in Baroda Connect Internet Banking.

Q: **Will I be able to fetch my account statement prior to 1st April 2019 in Baroda Connect Internet Banking.**

A: No, Customers will have to get in touch with their Bank Branch for obtention of transaction history / account statements prior to 01st April 2019.

Q: **Which bank I need to select while making merchant payment like ticket booking, e-commerce etc.?**

A: You need to choose Bank of Baroda Internet Banking / Baroda Connect.

Q: **How secure is Baroda Connect Internet Banking.**

A: 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 certain duration.

Q: **What are the Service Charges for using Baroda Connect Internet Banking.**

A: Most of the services are FREE. For periodical updates please refer to our website> Service Charges.

Users registered for eDB Dena *iConnect* Internet Banking but not active:

Q: **I have registered myself for Dena *iConnect* Internet Banking, but I am not an active user. I would like to use Baroda Connect Internet Banking now, how do I use it? I have not received/forgotten USER ID.**

A: 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: '**Forgot 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, alternatively the customer can also send an email from their registered email address to barodaconnect@bankofbaroda.com and the User ID would be sent on your registered email id.

Note: The user's whose Signon Password / Transaction Password / both Passwords are disabled would not be able to use this facility. They will get the error message "Details not matched". (Please mention what is option with them e.g. go to base Branch)

Users not registered for eDB Dena *iConnect* Internet Banking

Q: **I have not registered for Dena *iConnect* Internet Banking and want to register for Baroda Connect Internet Banking. How to do it?**
Retail customers can themselves register for internet banking by using (Active*) Debit Card of Bank of Baroda / eVB / eDB, 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 48 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 / eVB / eDB ATM.

Issues which may be faced during Login to 'Baroda Connect'

Q: **I am getting error message as 'INVALID LOGIN ID OR PASSWORD'**
A: If you are a retail customer, first reset your password by visiting www.bobibanking.com click Retail User and use "Set/Reset Password" option. On password reset, it will be activated and this error will be resolved.

If you are a corporate customer, you may also reset your password by visiting www.bobibanking.com click Corporate User and use "Set/Reset Password" option. On password reset, it will be activated and this error will be resolved.

Q: **I have forgotten sign on/ Transaction password.**
A: For Instant Regeneration of Baroda Connect Password by Existing User online without approaching Branch, you have to visit our website www.bobibanking.com and click on "Retail User" / "Corporate User" and use "Set/Reset Password" option.

Q: **I am not receiving OTP on my registered handset.**
A: 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.
You may also receive the same OTP on your registered email ID at the same time which you can use.

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

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. For mobile number of India do not enter '0'or country code before the mobile number. For overseas mobile number enter country code without + sign before the mobile number.

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

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

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