

## Corporate Internet Banking – FAQs

### **What is Internet Banking?**

Internet Banking is a platform which allows you to fulfil your banking needs through a secure website anytime, anyplace at your convenience.

### **What are the benefits of Internet Banking?**

Internet Banking offers you a convenient way of carrying out your Banking needs without visiting the branch. It saves your time and money, which usually get spent in visiting the branch for carrying out such banking transactions.

### **Who are eligible for Corporate Internet Banking?**

Following are the criteria for offering Retail Internet Banking:

### **How should I apply for Internet Banking (Corporate)?**

The Corporate ID will remain common for the all the Users in a Corporate, while their Corporate User ID and Password/s shall differ.

### **What documents should I submit to the branch to obtain Corporate Internet Banking facility?**

(\*to be stamped as per the prevailing rates in the state as per Stamp Act)

I have view / Tax Payment facility. Now I would like to request for NEFT/ RTGS facility. What should I do?

Submit the Corporate Request form with correct facility (B/C/D/E/F/G) along with other supporting documents like resolution etc. Also ensure that other details like Mode of Operation, Address along with PIN code, Mobile no, A/c no should be in same cust ID as mentioned in Application form etc.

I am having two users in Corporate ID. Now, I want to add two new users and delete one existing user. What should I do?

Submit a duly authenticated and verified copy of your request to the Branch.

### **I am having Fund transfer facility. Now, I wish to deactivate the fund transfer facility. What should I do?**

Submit a duly authenticated and verified copy of your request to the Branch.

### **I am already having Internet Banking facility in Retail. Now, I wish to Issue the same in Corporate. What should I do?**

Corporate IB can be issued only to those customers having constitution Non-Individual / Company Ltd / Partnership firms / Trust/Society/ Body Corporate.

Hence, if your constitution is one of the above mentioned type, only then Corporate Banking can be issued. If yes, then – Submit the Corporate Request form with correct facility (B/C/D/E/F/G) along with other supporting documents like resolution etc. Also ensure that other details like Mode of Operation, Address along with PIN code, Mobile no, A/c no should be in same cust ID as mentioned in Application form etc. Submit a duly authenticated and verified COPY of your requestp>

## Is there any facility for Account level access control present in Internet Banking?

For Corporate Customer, the A/c level access control can be provided to multiple users for accessing the specific accounts by defining the division in Corporate Request form.

	Account Number/s	Name of Division			
		Div. A	Div. B	Div. C	Div. D
Customer ID	000001111	0001301000000001	0002301000000001	0001301000000001	0045301000000001
		0002301000000001		0002301000000001	0086301000000001
				0002301000000001	0086301000000001

(Please refer to page 3, section 5 – Division, of the Corporate Internet Request Form)

These Divisions have to be mapped to the concerned Corporate Internet Banking User/s. (Page no 2 point No 4.b)

S No	Name of the User	Division
1	User A	Div. A
2	User B	Div. B
3	User C	Div. C
4	User D	Div. D

## I wish to deactivate the fund transfer facility.

Inform your Branch for deletion of transaction facility.

## Is there any facility for making transaction in Maker Checker manner present in Internet Banking?

Yes, you need to define the Role / hierarchy in Point no 6 & Workflow rules in Point No 8. For example -

### Map the Corporate User's Role to their Hierarchy.

Sr No	Hierarchy	Role	Designation
1	1	H1	Sr Manager
2	2	H2	Manager
3	3	H3	Officer

(Please refer to page 3, section 6 – Role & Hierarchy, of the Corporate IB Request Form)

### Mention the Workflow Rule.

S. No.	Transaction Type*	From (Rs.)	To (Rs.)	Workflow Rule
1.	A,B,C,D,E,F	1	500000	1 H3 + 1H2
2.	A,B,C,D,E,F	1	500000	2H3
3.	A,B,C,D,E,F	1	500000	1H2+1H1
4.	A,B,C,D,E,F	500001	5000000	2H2
5.	A,B,C,D,E,F	500001	5000000	2 H1
6.	A,B,C,D,E,F	5000001	10000000	1H2+2H1

(Please refer to page 4, section 8 –Workflow Rules, of the Corporate IB Request Form)

## I am operating the A/cs Jointly. Can I be issued Internet Banking to one user with fund transfer facility?

No. If mode of operation is jointly, the Role & hierarchy (Point no 6 page no 3) & Workflow Rule (Page no 4 point no 8) is mandatory. The transaction can be done in maker –checker manner only.

## Can Funds transfer facility be extended in Partnership /Company A/cs?

Yes, Funds Transfer facility can be extended in Partnership /Company accounts, but the facility shall be extended in our Corporate Internet Banking

## **What if I have blocked my password by making three incorrect attempts?**

If you remember your Password, please submit the request for Unblock to the branch. If you want new password, please submit the request for Regeneration to the branch. The request form for unblock / Regeneration is already available at Branches / Corporate Internet Banking Login page.

## **What if I get “Invalid Login Id and Password”?**

The message means either of the following –

The User ID/ Login Password being given is wrong. OR

Your, User ID have been temporarily disabled due to 3 successive wrong attempts. Please contact your Bank of India Branch or Call our Customer Care No - 1800 220 229.

## **What if I have not received my User Id and Password?**

Please contact your Bank of India Branch or Call our Customer Care No - 1800 220 229.

## **What is the Difference between Login Password and Transaction Password?**

Login password helps you to enter into the Application (expiry period – 2 yrs)

Transaction password helps you to make Funds transfer (expiry period – 180 days)

## **I have received Login password but not Transaction Password?**

For security reasons, Login and Transaction Password are sent through Speed Post; therefore they may not reach at the same time but after a time gap. The reason may be that you had selected only View facility.

## **I have received Login Password but not my User id?**

Please contact your Bank of India Branch and get the User ID.

## **A message “No records for approval” appears whenever I log in ?**

For corporate clients we have a multi-level approval process as per the rules, defined for each corporate. ‘No records for approval’ implies that there are no pending records that are to be approved.

## **The application does not accept my password change request?**

Internet banking application is supported by Java components, which if not installed does not allow changing the password.

## **How to check whether the DGFT Payment made by the customer is successful or not?**

Please contact your Branch or check the status of the transaction in DGFT Website.

## **Is there any facility for File upload for transferring fund in IntraBank as well as Interbank available in Internet Banking?**

Yes, this facility is available for corporate Customer only. The facility for file upload IntraBank Fund transfer are –

**Salary Upload, Vendor Credit, Dealer Debit, Upload of Credit and Debit Transactions.** For Interbank Fund transfer, RTGS/NEFT bulk upload facility is provided to corporate customer.

## **How can I make Online e Payments ?**

You need to initiate the payment by visiting to the biller's site.

**PLEASE ALWAYS USE NEW 4 PAGES CORPORATE APPLICATION FORM FOR CORPORATE NET BANKING CUSTOMERS ALONGWITH 12 PAGES ANNEXUERS !**

## **I am unable to add new Corporate Internet Banking request through STCON menu?**

First check STCON => 1 => I (Inquiry). If the error is "Request not found", it means that Branch had not entered the Corporate Internet Banking request of the Customer until now. While entering new request through STCON menu, error "Customer request already enabled" occurs, then branch has to send scanned IOM for updation of the same.

## **While Login though Star-Token (Corporate User), error "Invalid User Id or password" occurs?**

while entering user id through star token (corporate), customer should enter corporateid.userid in user id column.

## **Customer is unable to view his/her account in the Internet Banking.**

First check CUMM/ACM menu in finacle whether the accounts are linked with the Customer Id. If the account/s are not linked with the Customer Id, branch should add the account with the Customer Id. Also check the status of the account whether it is freeze, dormant etc.

If the account/s are linked in finacle but still it's not showing in the Internet Banking of the Customer, then branch should modify the BDTM menu (require 700 work-class) in finacle with Group Seq. ID=3 (for Corporate).

Corporate ID may be in DIVISON, Please advise user wise accounts for view/transaction through scanned IOM!

## **Passwords were not dispatched to the Customer's communication address?**

First check printed date and Docket No. Status in IBSTATUS.

Please check the Customer's name, if the name is firm/Company name, then branch has to send IOM for "Modification of User Name (Corporate)" to [Boi.Ecorporate@bankofindia.co.in](mailto:Boi.Ecorporate@bankofindia.co.in).

Password Printed date is shown in IBSTATUS but Docket No. shows "NA". Please check the Customer's name, if the name is the name of the firm/Company, then the password is printed but not dispatched due to error in the name of the User. In such case, branch has to send IOM for Modification of User Name (Corporate) to [Boi.Ecorporate@bankofindia.co.in](mailto:Boi.Ecorporate@bankofindia.co.in).

## **Customer receives the Login password/transaction password but the new passwords do not work?**

The password printed date in IBSTATUS should match with the date printed on the Login password Pin-mailer. If the date do not match, it means that multiple login passwords were dispatched to the Customer and only the last printed password will work. Customer should be advised to wait for the Last Printed Login password in such case. If the last printed date in IBSTATUS matches with the date printed on the pin-mailer, then printed 11 digit password should be thoroughly checked. The password (Login as well as Transaction) send by us is 11 digits long, first 2 digits are alphabets in Capital letters and the rest 9 digits are numerals. The correct format of the Login/Transaction password is BA987654321 (Example). Some of the confusing characters/digits are O (alphabet) and 0 (Zero), B (alphabet) and 8 (Eight).

## **Other account no. are visible to the Customers besides his/her own account?**

### **Wrong account balance is shown to the Customer?**

### **While making a payment, error- "Runtime Error in ASPX" occurs?**

### **While transferring amount, error- "Maximum amount limit exceeded" occurs to the User.**

## **Customer with no Hierarchy and No Workflow-**

If No Hierarchy and Workflow is provided to the User and if per transaction Limit is not set for the User, then default transaction Limits are applicable which is shown in the following table.

<b>Transaction Type</b>	<b>Default Per Transaction Limit (for User with No Workflow)</b>
Tax Payment	5 Crores
NEFT	25 Lakhs
RTGS	25 Lakhs
Third Party Transfer (within bank of India account)	25 Lakhs
Payments*	10 Lakhs

Self-Transfer

50 Lakhs

\*- Payments include Utility Bill Payment, Online bill payment, EPFO, Provident Fund, Ticket Booking, Shopping etc.

In case User is making a payment above default limit mentioned in the table, then error- "Maximum amount limit exceeded occurs to the User".

Branch need to send "Limit Enhancement Format (Corporate)" for enhancing the limits of the Customer.

**Customer with Hierarchy and Workflow-** If Hierarchy and Workflow is provided to the User and if per transaction limit is not mentioned on page no. 3 or 4 of Corporate Four or Five pages Application form respectively, then default transaction limit of Rs. 10 Lakhs is provided to the User.

\*- Payments include Utility Bill Payment, Online bill payment, EPFO, Provident Fund, Ticket Booking, Shopping etc.

In case User is making a payment above default limit mentioned in the table, then error- "Maximum amount limit exceeded occurs to the User". Branch need to send "Limit Enhancement Format (Corporate)" for enhancing the limits of the Customer.

**While transferring amount, error- "Daily amount limit exceeded" occurs to the User.**

Daily Transaction Limit is same for Customer with or without Workflow. If Daily Transaction limit is not set for the user, then default daily transaction Limits are applicable which is shown in the following table.

<b>Transaction Type</b>	<b>Default Daily Transaction Limit (for User with or without workflow)</b>
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Tax Payment	No Limit
NEFT	50 Lakhs
RTGS	1.50 Crore
Third Party Transfer (within bank of India account)	1.50 Crore
Payments	10 Lakhs
Self-Transfer	No Limit

In case User is making a cumulative payment (in a day) above default daily limit mentioned in the table, then error- "Daily amount limit exceeded" occurs to the User.

Branch need to send "Limit Enhancement Format (Corporate)" for enhancing the limits of the Customer.

**While transferring amount, error- "Monthly amount limit exceeded" occurs to the User.**

Besides per transaction and daily transaction limits, sometimes monthly transaction limits can also be set for the Corporate. Monthly transaction limit is mentioned on point no. 6 (Page No. 3) of New Corporate Application form or point no. 6 (page no. 4) of Old Corporate Application form. Cumulative monthly transaction limit for Funds Transfer- is provided on "Limit Enhancement Format (Corporate)".

-Monthly/Daily Funds transfer limits can be set for NEFT + RTGS + Bill Payment + Third Party Transfer + Tax Payment etc.

Branch need to send "Limit Enhancement Format (Corporate)" for enhancing the monthly limit of the Customer.

## **While making payment by Customer having workflow facility, error- "Next approver cannot approve your transaction" occurs to the Customer.**

Error- "Next approver cannot approve your transaction" may occur due to one of the following reasons:-

1. While making payment, initiator/approver has been asked for choosing "Next approver" from Lookup button. If User has not selected any approver i.e. "Next approver" field is blank and User clicks on Submit button, then the above error occurs. Customer should be advised to choose Next approver while initiating payment.
2. If Workflow limits are not properly set for the User, then the above error occurs. Branch need to contact Corporate Internet Banking section in this regard.
3. While transaction initiated by Approver/checker instead of initiator/maker.

## **Branch requested for new Corporate Internet Banking passwords of the Customer but Customer is complaining about non-delivery of passwords.**

Branch need to check IBSTATUS menu in Finacle. There are two possibilities:-

**Record is available in IBSTATUS- If record is available in IBSTATUS, it means that STCON entered by the branch is successfully uploaded in Corporate Internet Banking.**

**(i) Customer name is not individual-** If Customer name is company/firm name then internet banking request is rejected by the Corporate Dept.. Branch need to send "Modification of User Name (Corporate)" IOM format to [Boi.Ecorporate@bankofindia.co.in](mailto:Boi.Ecorporate@bankofindia.co.in) for updating the User name and dispatching his/her passwords.

**(ii) Speed Post Tracking details not available-** If "Login/Transaction Password Speed Post Doc. No" column shows "NA" and there is no issue in Customer name, then branch need to contact Corporate Internet Banking section of CBO (Centralised Back Office) department. **(iii) Speed Post details available but User didn't get passwords-** In such scenario, check the status of Speed Post from  India  Post website ([https://www.indiapost.gov.in/\\_layouts/15/dop.portal.tracking/trackconsignment.aspx](https://www.indiapost.gov.in/_layouts/15/dop.portal.tracking/trackconsignment.aspx)) and try to find out the reason for non-delivery of passwords. First of all, check the address in IBSTATUS as padsswords will be dispatched on address available in IBSTATUS, not in CUMM/FINACLE.

**Mobile No. of the User is changed or error- "Mobile No. not registered" occurs while making a transaction.**



Branch should enter new Mobile no. details in CORPMOB menu in Finacle. Mobile no. will be updated in IBSTATUS (or Internet Banking) on next working day in the morning.

If Mobile no. is still not updated and Customer wants to do immediate transaction, then branch should send an IOM to Boi.Ecorporate for updation of Mobile no. of the User.

### **User status is "Expired" in IBSTATUS. Customer has not used Internet Banking from a long time.**

Internet banking account of the User becomes "Expired" if user did not login into Corporate Internet Banking for more than 360 days. Branch need to send an IOM to Boi.Ecorporate for activation of User status and regeneration of password/s. New Internet Banking password/s will be generated and send to the Customer's communication address available IN Corporate IB .

### **Customer is unable to receive Internet Banking passwords on his/her address. On inquiry in IBSTATUS, branch finds that address is wrong?**

In spite of address updation in CUMM, new address will not be automatically updated in IBSTATUS (or Corporate Internet Banking) as Corporate IB and Finacle are not linked, In such cases branch has to send an IOM to Boi.Ecorporate for address updation and regeneration of passwords if required.

### **Corporate customer wants to add new Users and wants to generate passwords for them?**

Branch cannot update STCON entry in Finacle, therefore it is not possible to add new Users in existing Corporate Internet Banking account. In such cases, branches should send Full four/five pages Corporate Application form for adding new Users. New Users details must be mentioned on page no. 2 of Corporate Application form with facility details.

### **Branch sent Corporate Application form to Boi.Ecorporate@bankofindia.co.in mentioning that Users should be granted C/D/E/F/G facility but on inquiring in IBSTATUS, branch finds that User/s has been granted "B-Tax Payment" facility instead of higher facility demanded in the Application form?**

If in Corporate Application form, higher facility is demanded (greater than B) but Mode of Operation is Jointly in Finacle and Hierarchy (on page no. 3) and workflow (on page no. 4) are not mentioned, then default "B-Tax Payment" facility is allotted to the User/s. if Mode of Operation is Jointly in Finacle then Branches should make sure that Hierarchy and Workflow is provided on the Corporate Application form.

### **"Application setup error" occurs to the Customer?**

The error may occur when customer use Boi net banking thru Google.

Please always use the below steps -

Type the URL <https://www.bankofindia.co.in> in your address bar of the browser. This will direct you to the Home page of the Bank Of India website.

After this, please click on Retail/Corporate link available on the page under Internet Banking section.