

The Kalupur commercial Co Operative Bank

➤ What is e-Banking?

e-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 e-Banking?

e-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. Its a service provided by The Kalupur Commercial Co Op Bank for the benefit of customers to access and transact on their account 24*7 on all 365 days .

➤ What are the criteria for offering Retail e-Banking to the customers?

Following are the criteria for offering Retail e-Banking:

Any Individual(Retail customer) who has accounts with bank with following mode of operation:

1. Self
2. E or S
3. Anyone
4. Former or survivor

➤ Can person operate an account where mode of operation is “ Jointly”?

Yes, Person can view the balance of such account and transaction can be performed by one user , but it will not be completed unless it is approved by other joint user.

➤ What are the different Banking service requests that I can make online?

- Viewing of Balances of all Saving, Current, Recurring, Term Deposit, Over draft and loan accounts attached with the users CIF ID.
- Viewing of Tax deducted at Source of the term deposit accounts
- Viewing of transactions of all Saving, Current, Recurring, Term Deposit, Over draft and loan accounts attached with the users CIF ID.
- Facility to open new Term Deposit
- Fund transfer to own accounts
- Fund transfer to Third party accounts with in the Bank
- Fund transfer to Other Bank accounts through RTGS / NEFT
- Request a new Cheque Book
- Request a Demand Draft
- Request a new account opening

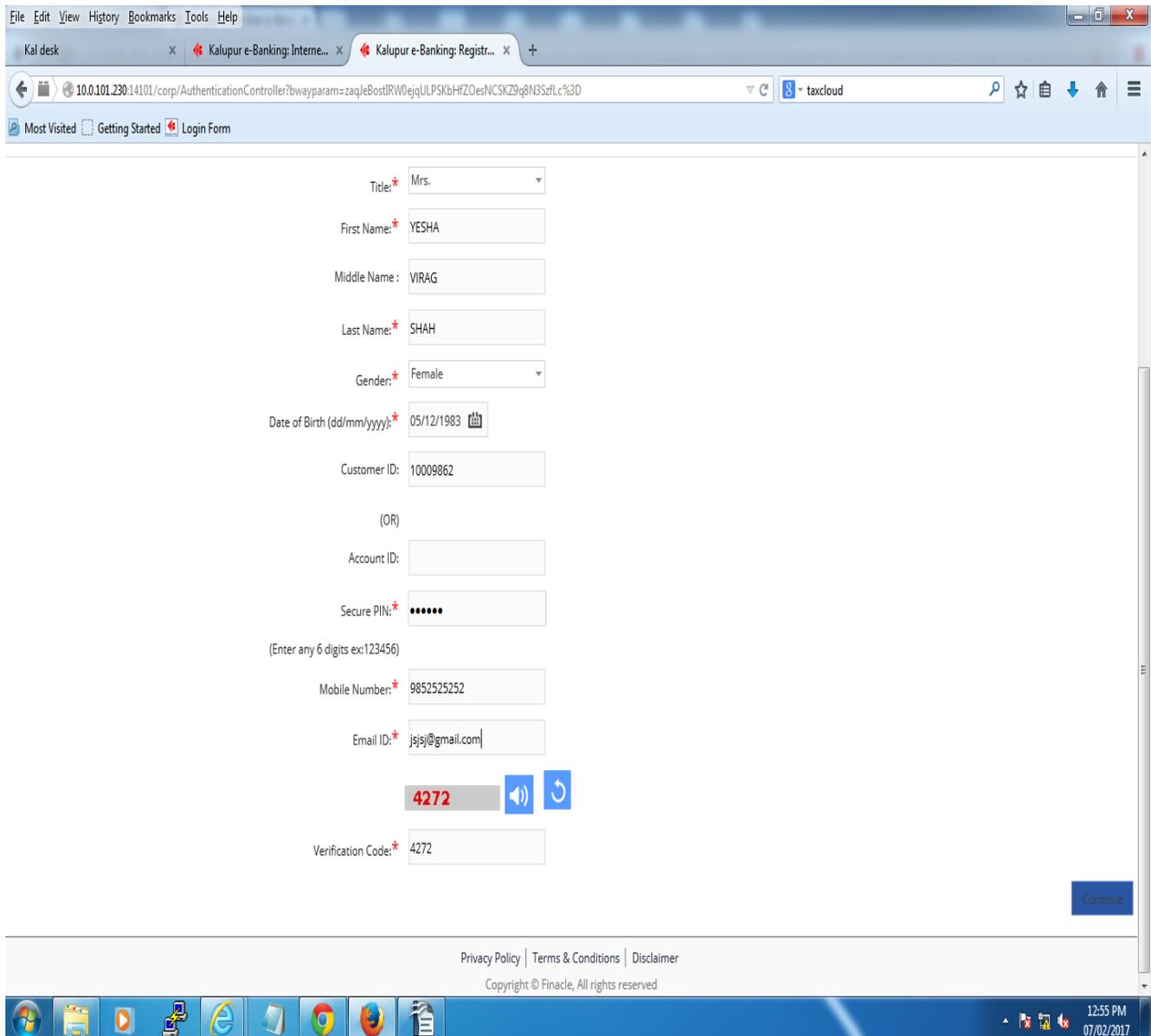
➤ How to apply for e-Banking (Retail)?

Step 1:

You have to click on Register for Personal Banking on the e-banking page
<https://ebanking.kalupurbank.com>.

Step:2

There you have to provide the data which is asked in the page, the example is as below:



The screenshot shows a web browser window displaying the registration form for Kalupur e-Banking. The browser's address bar shows the URL: `10.0.101.230:14101/corp/AuthenticationController?bwayparam=zaqJeBostIRW0ejqULPSKbHfZOesNCSKZ9q8N3SzfLc%3D`. The form fields are as follows:

- Title: Mrs. (dropdown menu)
- First Name: YESHA
- Middle Name: VIRAG
- Last Name: SHAH
- Gender: Female (dropdown menu)
- Date of Birth (dd/mm/yyyy): 05/12/1983 (calendar icon)
- Customer ID: 10009862
- (OR)
- Account ID: (empty field)
- Secure PIN: (masked with dots)
- (Enter any 6 digits ex:123456)
- Mobile Number: 9852525252
- Email ID: jsjsj@gmail.com
- Verification Code: 4272 (with a speaker icon and a refresh icon)

At the bottom right of the form, there is a "Continue" button. Below the form, there are links for "Privacy Policy", "Terms & Conditions", and "Disclaimer". The footer text reads "Copyright © Finacle, All rights reserved". The Windows taskbar at the bottom shows the system tray with the date and time: 12:55 PM, 07/02/2017.

user has to take care that the data which you enter here should be same as per the data you have provided in bank. If it is not same than first contact bank for updation of such data. e.g if mobile number or email is not provided or wrongly provided than registration will not be completed.

➤ **What do I do if I forget my password?**

You can click on Set or Reset Your Password on the main screen and Re-set your password by providing details of your user id and verification code, than you will receive an OTP, and you can reset password. So, its hassle free process and no need to visit Branch.

- **I am getting the message 1.“You have made 1 unsuccessful attempt(s). The maximum retry attempts allowed for this access mode are 3. If 3 is exceeded, then you will be disabled to use this access mode. ” and 2. “The maximum retry attempts for the access mode is exceeded. The usage of the access mode is being disabled. Contact the bank for further information. Max. Retry Attempts: [3] “ 3.Unable to login. Try again or contact bank for more details. What does it mean?**

This message means either of the following –

- 1.You are inputting incorrect User ID / Login Password.
- 2.Your user ID has been temporarily disabled due successive attempts of wrong password.You should Re-set the same.
3. Your user is disable, kindly contact Bank for enbling the same.

➤ **How I can change my password?**

You have to click on your name at the top of the page where you will get option of security settings, there you have to click on which password you have to change and you can change the same.

➤ **I wish to deactivate the fund transfer facility.**

Inform your Branch for deletion of transaction facility.

How do I add a beneficiary?

In order to conduct a Third Party Funds Transfer process, a beneficiary needs to be added in order to complete the same.

Steps for Beneficiary Addition

- Login to KALUPUR Bank e banking.
- Select Add Beneficiary under Funds Transfer
- Select the type of beneficiary and fill necessary details
- Enter the OTP received on your registered mobile number
- Notification about beneficiary addition will be sent to your registered mobile number

➤ **What is the transaction limit ??**

Transaction Cap:

Retail customer can do any number of transactions as per the transaction cap given as below:

Maximum Value of Transactions done within customers own account	No cap
Maximum Value of Transactions done to Third party within our Bank	Rs. 2,00,000
Maximum Value of Transactions done to Third party to other Banks	Rs. 1,00,000

➤ **What are the customized facility provided to customer?**

- Add Nick names to customer's accounts for easy identification.
- Change display formats as per customer's preferences like Date Format, Amount Format, Add email id, Change your Salutation etc.

➤ **What are standing instructions?**

Standing Instructions is a scheduled payment order/ instruction set by Bank customers to ensure regular funds transfer on a specific date. Standing instructions are a way of making an automatic payment of a fixed amount on regular intervals by debiting your Operative account.

➤ **How corporate can be registered?**

Corporate user have to contact nearest branch and get the form for e-banking registration.

➤ **Who are eligilbe for corpotare e-Banking?**

Corporate customer having constitution Proprietor, Partnership, Private Ltd., Public Ltd., Society, HUF, Trust, Limited liability partnership etc. is to be given e-Banking facility by getting relevant documents as mentioned below.

➤ **What are the different Banking service requests that I can make online via corporate user?**

- Viewing of transactions of all Current, Recurring, Term Deposit, Over draft and loan accounts attached with the users CIF ID.
- Fund transfer to own accounts
- Fund transfer to Third party accounts with in the Bank
- Fund transfer to Other Bank accounts through RTGS / NEFT

- Request a new Cheque Book
- Request a Demand Draft
- Request a new account opening
- Bulk RTGS/ NEFT fund transfer for the corporate customers
- Bulk Salary upload for the corporate customers attached with the users CIF ID.

➤ **What are the charges for online transactions made by internet banking?**

Charges for online fund transfer is same as per normal branch banking, so charges will be levied at par with offline transaction.

➤ **What is the transaction limit for corporate users?**

Users Cap:

Maximum 5 users are to be allowed for each corporate.

Transaction Cap:

Corporate customer can do any number of transactions as per the transaction cap given as below:

Maximum Value of Transactions done within customers own account	No cap
Maximum Value of Transactions done to Third party within our Bank	Rs. 10,00,000
Maximum Value of Transactions done to Third party to other Banks	Rs. 5,00,000

Security tips for e banking

Do's

- 1) Customer should keep the User-id and password totally confidential and not reveal them to any third party.
- 2) Customer should not record them in a written or electronic form.
- 3) Customer should always check the URL address on the address bar of internet browser. This should begin with "https"; the letter 's' at the end of "https" means 'secured'.
- 4) Customer should look for the padlock symbol either in the address bar or the status bar (mostly in the address bar) but not within the web page display area and verify the security certificate by clicking on the padlock.
- 5) Customer should
 - fill in the correct account number of the person to whom the funds are to be transferred;
 - fill in the correct Card number while making Card payments;
 - fill in the correct details such as the name of the payee (who may or may not have an account with the Bank), mailing address, amount of the Demand Draft and the city/state where the Demand Draft is payable.
- 6) Customer should install a comprehensive firewall/antivirus/anti-spyware software package on his computer & update the same on a regular basis. These software suites help detect and remove viruses and spyware, that can steal vital information.
- 7) If user has to share his mobile & personal computer with anyone else or send it for repair/maintenance, he should:
 - Clear the browsing history
 - Clear cache and temporary files stored in the memory as they may contain account numbers and other sensitive information.
- 8) Customer should use the virtual keyboard (VKB) wherever available to prevent key-logger compromises as such malware can track keystrokes in a physical keyboard.
- 9) Customer should always clear his browser cache after each session.
- 10) Customer should disable the "Auto Complete" function on his browser: If customer is using Internet Explorer, he should turn off the 'Auto Complete' function on his browser to prevent the system from remembering Passwords. To Disable the "Auto Complete" function:
 - Open Internet Explorer. Select Tools->Internet Options->Content (Tab)
 - Click on Settings Button under Auto Complete section
 - De-Select User Names and passwords on forms check box
 - Click on "OK"

- 11) Customer should log off completely from his online banking website, close the browser and log off PC, when not in use.
- 12) Customer should register for SMS alerts to keep track of banking transactions.
- 13) Customer should ensure that he uses reputed endpoint security for his system and keep it updated to prevent any infection. In case the system is infected he should clean it up before using e banking.

Don'ts

- 1) The customer should not attempt or permit others to attempt accessing the account information stored in the computers and computer networks of the bank through any means other than the e banking Services.
- 2) Customer should not use link in an email message to log in. For logging in e banking customer should use official website.
- 3) Customer should not let any unauthorized person have access to his computer or leave the computer unattended while using e banking Services.
- 4) Customer should not disclose/reveal his/her personal or confidential information to anyone over email/SMS/phone call.
- 5) Customer should not enter login or other sensitive information in any pop up window.
- 6) Customer should avoid accessing e banking accounts from cyber cafes or shared PCs.
- 7) Customer should not at any time provide to any person, with any details of the accounts held by him with the Bank including, IPIN, account number, Card numbers which may be assigned to customer by the Bank from time to time.
- 8) Customer should never use the same user ID and password for financial accounts of other sites.
- 9) Customer should not use mobile devices to store User ID, password and other account related sensitive details.
- 10) Customer should not open attachment or install free software from unknown sources, this may expose his computer and information on it to unauthorized access.
- 11) Customer should not leave his e banking session unattended. He should always logout completely. Customer should make sure: a) Application is logged out by clicking on logout button. b) All the browser windows are closed.
- 12) Customer should avoid using public PCs for accessing e banking. If public PCs are used, he should ensure he logs out and clears the cache, history of the browser. The browser should also not remember any of the authentication details.