FREQUENTLY ASKED QUESTIONS (FAQs) on bob WORLD INTERNET Services:

Q) What is "bob World Internet"?

"bob World Internet" 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 "bob World Internet"?

"bob World Internet" offers following facilities:-

24 x 7 x 365	Round the Clock anywhere online banking.
Safe & Secure	256 bit SSL encryption.
Cost Efficient	Almost all services are available free of cost.
Fund Transfer	1. Instant / Scheduled/ Recurring online fund transfer to self-linked BOB account, third party account within BOB & to accounts of other Bank (NEFT/RTGS) 2. Instant / Scheduled/ Recurring online fund transfer to self-linked loan accounts as well as third party loan accounts within BOB. 3. IMPS fund transfer through IFSC/ MMID for retail and corporate customers 24 x 7 x 365. 4. Personalized limit set within the default limit. 5. Beneficiary Specific limit setting by Customer 6. Single Beneficiary addition for IMPS/NEFT/RTGS 7. Quick Fund transfer (Within Bank Transfer, Other Bank Transfer with IMPS using IFSC, Other Bank transfer with NEFT using IFSC)
Tax Payment	FREE Direct / Indirect / State tax payment and instant TAX receipt.
Form 26AS	Free online viewing of Tax Credit Statement (Form 26 AS).
Online Ticket	Online RAIL / AIR ticket booking.
IPO / FPO - ASBA	FREE Online subscription of IPO/FPO/Right issue through ASBA.
On line request	1. Hot listing of Debit card 2. Debit Card limit (ATM/POS/ECOM) change 3. Debit Card PIN reset 4. Apply for GIFT card 5. Apply for New Cheque book 6. Stop Cheque payment 7. Centralized positive pay mechanism 8. SB Account transfer from one branch to other Branch (Self Mode of operation) 9. Generation of ESBTR receipt/GRN

	10.	Generation of TDS Certificate
	11.	Generation of Interest certificate of SB/TD/OD and Loan accounts
	12.	Generation of Balance Certificate
	13.	Tracking of Loan status
	14.	Get access to Online Complaint/ Feedback
	15.	Navigate to NPS site and contribute to NPS
	16.	Direct access to Baroda eTrade, where customer can login using his/her credentials and can perform DEMAT transactions
	17.	Simulate pre closure of Loan account
	18.	Can check CIBIL score
	19.	Can do FATCA Self Certification
	20.	Can do Aadhaar Verification
	21.	Can register for Pradhan Mantri Bima Yojna
	22.	Can check status of their Clearing Instrument
	23.	Can check Lien marked, if any
	24.	Can register for Atal Pension Yojna (APY)
	25.	Can Link Aadhaar
	26.	Can apply for loan against deposit.
	27.	Can apply for locker
	28.	Can apply for Wearable
	29.	Set Reset wearable Pin
	30.	Manage wearable
Registration / deregistration for bob World & RESET M-PIN	Customer can Register/Deregister himself/herself or RESET M-PIN for our Bank's Mobile Application i.e. bob World.	
E-Commerce	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.	
Institution fees	FREE on line fees payment of more than 125 School & Institutions.	
Donation	FREE online Temple / other Donation / Donation to Prime Minister Relief fund.	
Mobile Alerts	FREE Mobile Alerts of Debit and Credit transactions.	
Mobile OTP	To avoid non delivery or delayed delivery of OTP our IT team has developed CA Mobile OTP application on mobile handset supporting Apple, Android, Windows and Blackberry.	
Services Support	Centralized dedicated Internet Banking Operations Team. 8000+ Support centres all over India (branches).	
On line FD Request	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 (Online premature closure of FDs/RDs are allowed only where mode of operation of the FDs/RDs accounts are SELF).
On line RD Request	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 (Online premature closure of FDs/RDs are allowed only where mode of operation of the FDs/RDs accounts are SELF).
Online Self registration for bob World Internet	To reduce TAT and to ease customer convenience, the online Self Registration for bob World Internet is available for retail customers, whereby authentication done through his/her Active debit card number and Pin.
Online Self User ID Retrieval	To reduce TAT and to ease customer convenience, the facility of online User ID retrieval is available for both retail & Corporate customers in bob World Internet.
Online Self Resetting of Passwords.	To reduce TAT and to ease customer convenience, the facility of online resetting of Passwords is available for both retail & Corporate customers in bob World Internet.
Linking of PPF & SSA accounts	Our retail customers can link & View their PPF & Sukanya Samriddhi accounts through bob World Internet and also they can deposit in their PPF & SSA account.
Apply and View KVP certificates in bob World Internet.	bob World Internet users can apply for KVP certificates and existing KVP customers can view their KVP certificate (opened through BOB Branches) by logging to their bob World Internet account.
Access of Accounts	Customers can change access rights from Full access to Inquiry or vice versa. The accounts with inquiry access will not be visible at the time of transaction.
Facility to purchase SGB	Bank has launched the facility for purchasing of Sovereigns Gold Bond online through bob World Internet.
Addition/ deletion/ Modification of nominee.	Addition/ deletion/ Modification of nominee can be possible through bob World Internet.

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, Former 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 bob World Internet from any computer?

"bob World Internet" can be accessed from any computer (including one from cyber café), Mobile & Tab 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 should have a PC with

1. 16 / 32 MB RAM.
2. 10-20 MB free space Hard Disk Capacity.
3. Any operating system that supports the browsers like
   a. For Desktop and laptops having Microsoft Windows 7,8 and 10 **(Google Chrome (55.x-57.x) Microsoft Internet explorer (11.x) Mozilla Firefox (50.x, 51.x and 52.x) Microsoft Edge (14.x))**
   b. For Desktop and laptops having Mac OS X version 10.10 – 10.12 (Apple Safari 10.x)
   c. For Tablet having Apple iOS version 9.1 and above, 10x (Apple Safari (10.x)
   d. For Tablet having Google Android OS 4.4x,5.x,6.x,7.x (Google Chrome 55.x-57x)
   e. For Smartphone having Apple iOS 9.1 and above,10x (Apple Safari)
   f. For Smartphone having Google Android OS 4.4x,5.x,6.x,7.x (Google Chrome 55.x-57.x)

4. Access to the Internet.

(For desired view and exact functionality, the above mentioned versions of browsers are required.)

Q) How can I apply for bob World Internet?
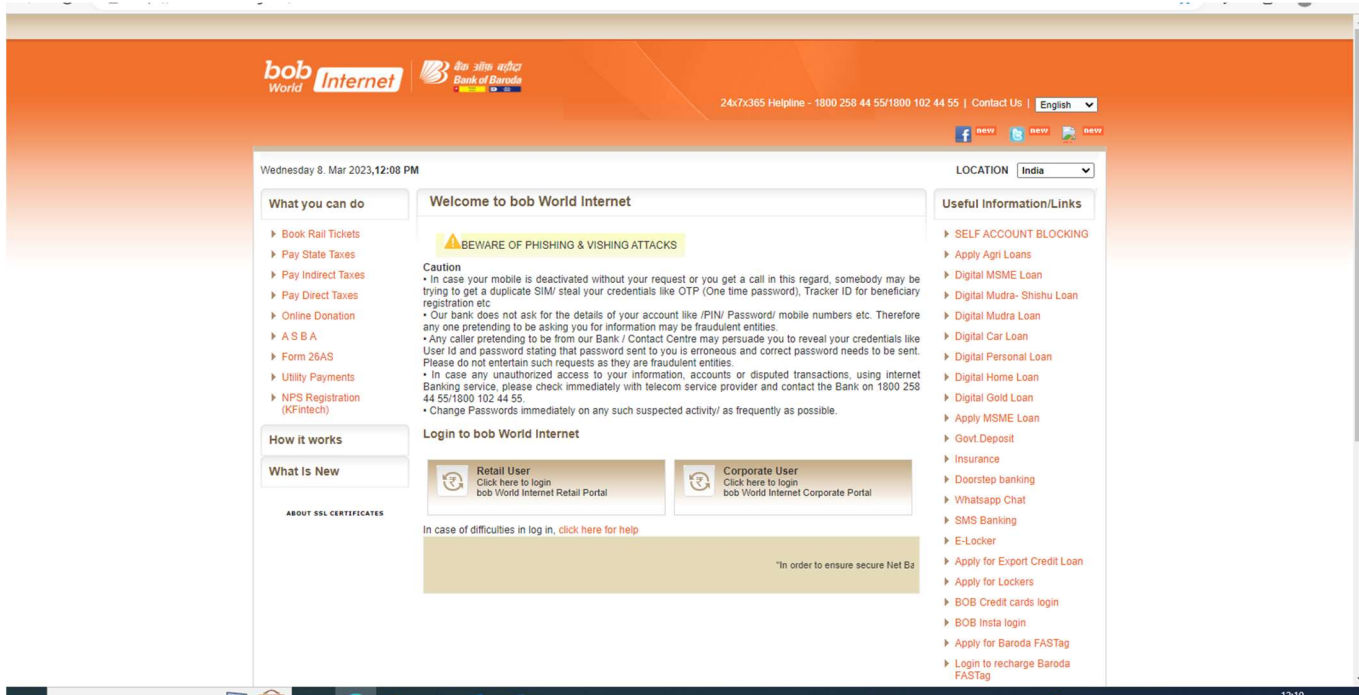
1. **For online registration :**

   Self-Registration of bob World Internet for '**Retail Customer'**, is done through his/her active '**Debit Card number and Pin**'.

   With this facility, retail customers having our bank's active debit card, can register themselves for bob World Internet from his office/home without need to visit branches. A link '**Online Registration using Debit Card**' is available at the login page of bob World Internet. On clicking the link, the customer would be prompted to enter the Verification Code, his debit card number, PIN and expiry date. If the customer is already registered with 'bob World Internet', suitable message in this regard will be displayed. Else, the customer will be taken to next screen for further details.
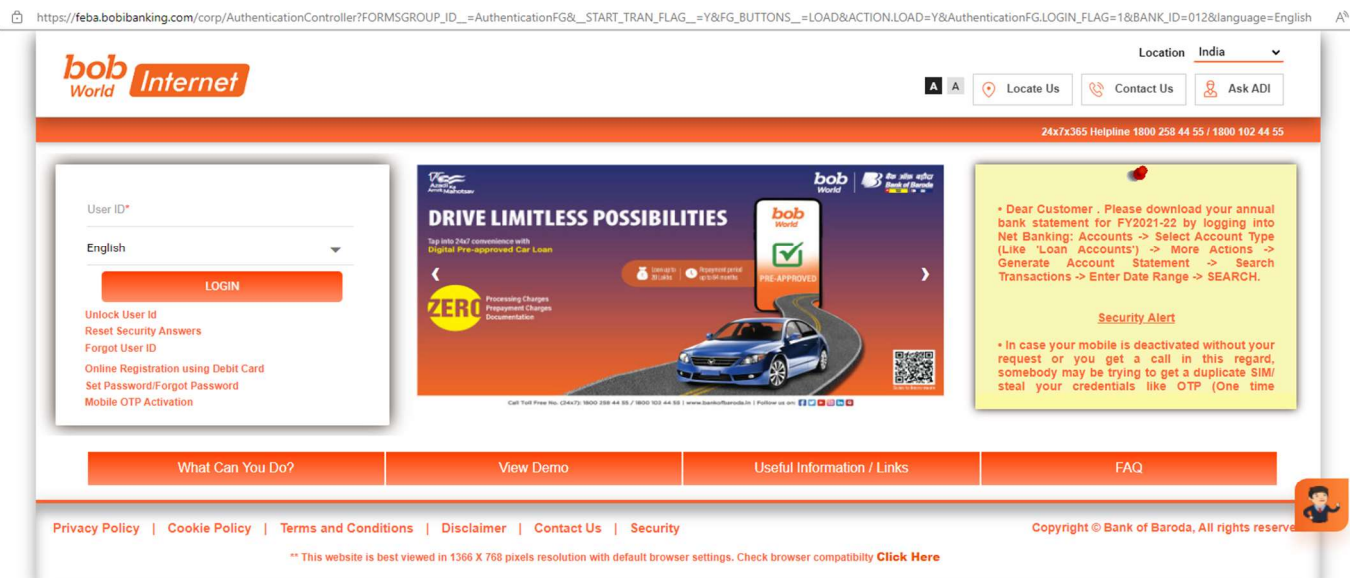
Workflow for Self Registration
STEP 1

Log into the https://feba.bobibanking.com/ website. Click on Retail User.

STEP 2

After clicking on Retail User, it will open the FEBA home page as shown below. Click on the link "Online Registration using Debit Card".
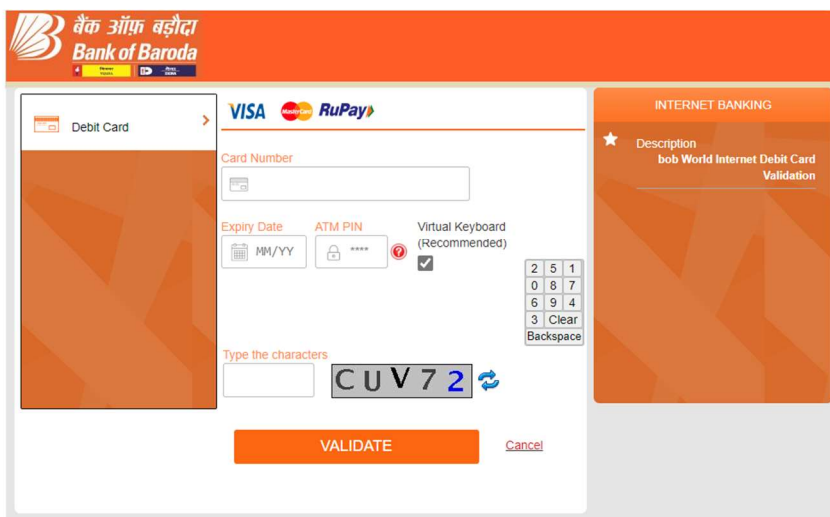
STEP 3

After clicking on "Online Registration using Debit Card", it will open the below mentioned page. Enter the verification code and click on CONTINUE button.
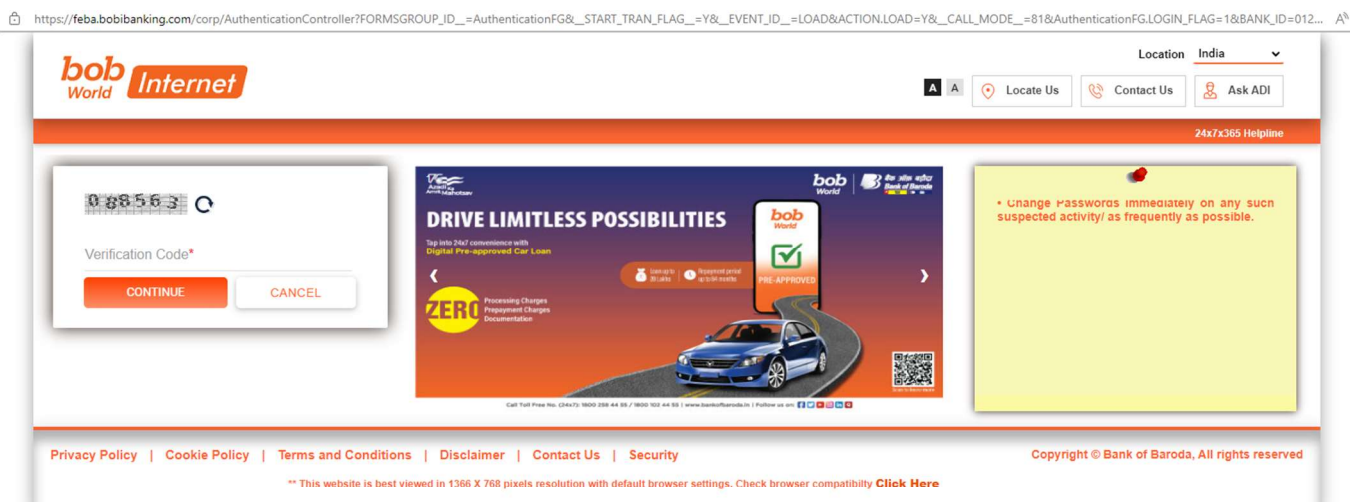
STEP 4

Fill the required debit cards details in the below screen and click on VALIDATE button

STEP 5

An OTP is sent on the registered mobile number. Enter the OTP in the given field and click on CONTINUE button.

One Time Password

1 Enter OTP	2 User Details	3 Confirmation Details

✓ OTP has been sent to registered Mobile Number XXXXXXXX   (Ref no - BOB   )

Otp*

BACK   CONTINUE

STEP 6

The system here prompts for choosing type of profile and choice of user id. The passwords have to be set in this step. Click on CONTINUE button.

Enter User Details

1 Enter OTP	2 User Details	3 Confirmation Details

Name*

Address*

Registered Mobile*

User ID:*

Type Of Facility*   View & Txn Rights

Password Policy

Password must meet the following requirements:
1. The password cannot consist of all the characters as are in your Username. For e.g. If your Username is "Bob", then your password cannot be "Bobby".
2. Password should mandatorily contain both digits and letters.
3. Spaces are not allowed in between Password.
4. The Password should contain a minimum of 8 characters and a maximum of 16 characters.
5. The Password should contain a special character. That are either of $#^@\% .
6. Your new password cannot be the same as any of your previous 1 password(s)

Enter SignOn Password: ....

Re-Enter Signon Password: ....

Enter Transaction Password ....

Re-enter Transaction Password ....

BACK   CONTINUE

STEP 7

After the successful registration is done, a message is displayed for confirmation.

> ✓ User ID has been successfully created and passwords are set.

2. **For registration through Branch :**

The form for bob World Internet is available on our Bank's website (https://www.bankofbaroda.in/writereaddata/Images/pdf/corporate.pdf for Corporate or https://www.bankofbaroda.in/writereaddata/Images/pdf/personal.pdf for individual) and on our Internet Banking portal. Customers can also obtain the form 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 https://feba.bobibanking.com for details).

FOR both Retail and 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.
- After successful processing of the request received through HDCR menu, an email is automatically sent to the registered email ID containing user ID of the customer and the steps for setting/ resetting his/her passwords.
- Customer (both Retail and Corporate) can also use the "Forgot User ID" option available at the login page of the bob World Internet Banking portal for retrieving their User ID.

However, you can apply for bob World Internet account only if

- You are having an account with any of the branches of our bank.
- If you are having joint account and you are a primary holder, then operating instructions must be Either or Survivor, Any one or Survivor, Former 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

      a. Illiterate.
      b. Dormant accounts holder.
      c. Inoperative accounts holder.
      d. Minor.
      e. Holder in accounts where garnishee / attachment order is received.

3. Mobile Banking

- Bob world customer can submit their bob World Internet registration request directly through their app.
- The request submitted through bob World will be processed at Ebanking end on T basis.
- After successful processing of request, an email with user ID of the customer will be sent automatically on the registered email ID of the customer along with steps for setting the bob World Internet passwords.
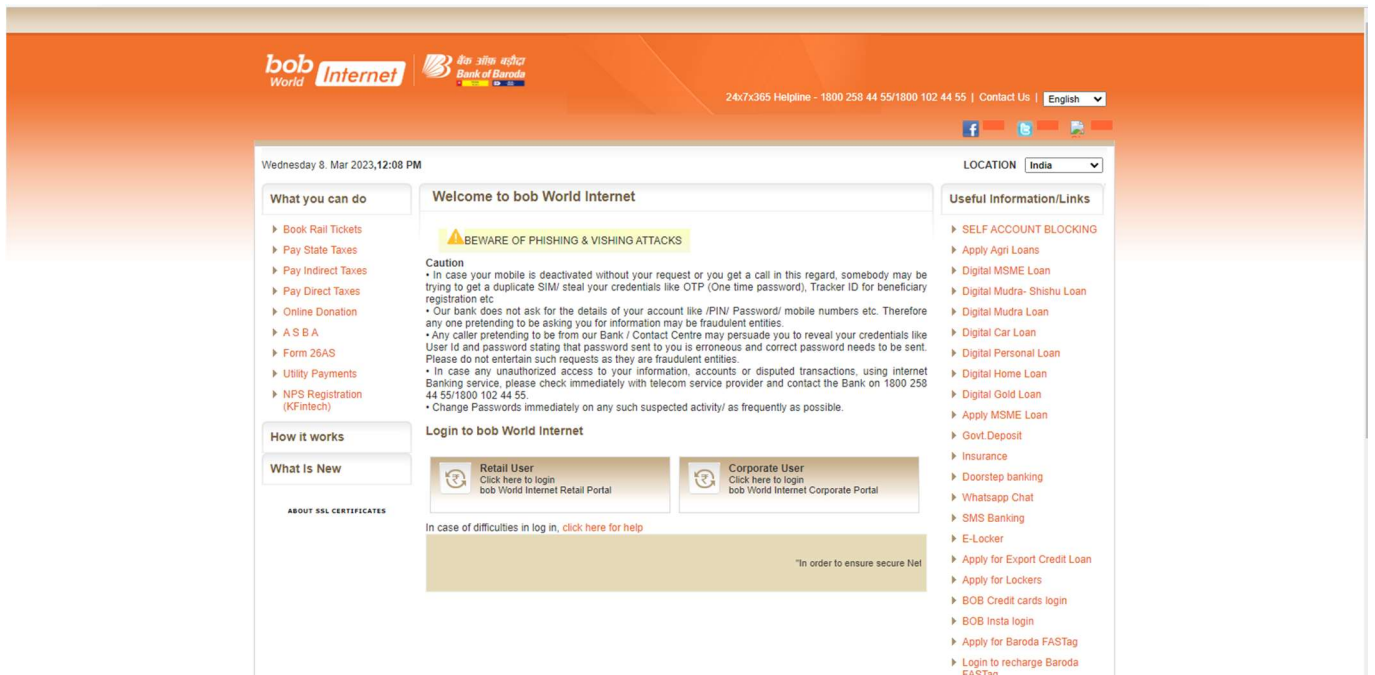
4. Tab Banking

- The request will be submitted through Tab Banking while opening of the account.
- The Retail request submitted through Tab Banking will be processed at Ebanking end on T basis.
- The Corporate request submitted through Tab Banking will be processed at Ebanking end on T+1 basis. After successful processing of request, an email with user ID of the customer will be sent automatically on the registered email ID of the customer along with steps for setting the bob World Internet passwords.

Q) How should I log in?

- In case of fresh bob World Internet user (Either Retail or Corporate), the user ID will be mentioned in the email ID and the steps for setting/ resetting his/her passwords.
- OR customer (both Retail and Corporate) can also use the "Forgot User ID" option available at the login page of the bob World Internet Banking portal for retrieving their User ID.
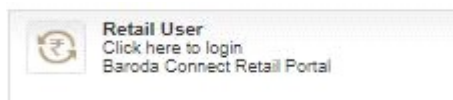
1.   For Retail Customers:

Go to https://feba.bobibanking.com

Click "Retail User" on the above screen as shown below.

It will directly display the new Internet Banking portal as shown below:

Enter the User ID in the User ID field and click on LOGIN Button.

System may prompt for registered mobile Number after clicking LOGIN button, enter your registered mobile number with country code and click on CONTINUE button.

After clicking CONTINUE button system sends an OTP to user's registered mobile number & Email ID both. Enter the OTP in the OTP field on the next screen as shown below and click CONTINUE Button.

One Time Password

Please enter ONE TIME PASSWORD sent on your registered mobile number and Email ID

Mobile Number:*

Ref Id:*
56169017

OTP :*

CONTINUE   CANCEL

After Clicking CONTINUE Button, it will display new screen as shown below. Enter the Sign On Password and Captcha and click LOGIN button to login.

Your Personal Message: ▓▓▓▓▓▓▓▓▓
▓▓▓▓▓
Note: Incase your personal message is not correct. Kindly click Cancel to exit.

User ID
▓▓▓▓▓▓▓▓▓▓▓

Sign On Password*
●●●●●●●●●

Captcha   069437   🔊 ↻
Enter the Captcha as shown in the above image*
069437

Navigate To
Dashboard   ▾

LOGIN   CANCEL

Set Password/Forgot Password
Online Registration using Debit Card

Note: User may selects any given option in this dropdown (shown below) for directly navigating to that selected option after login. By default it will be Dashboard.

Dashboard   ▾

Dashboard

Fund Transfer to Own Accounts

Funds Transfer Within Bank

Fund Transfer to Other Bank

Service Request

Account Summary

Below is the Dashboard screen which will be displayed to the Retail customer after Login.

2. FOR Corporate Customers:

Go to https://feba.bobibanking.com
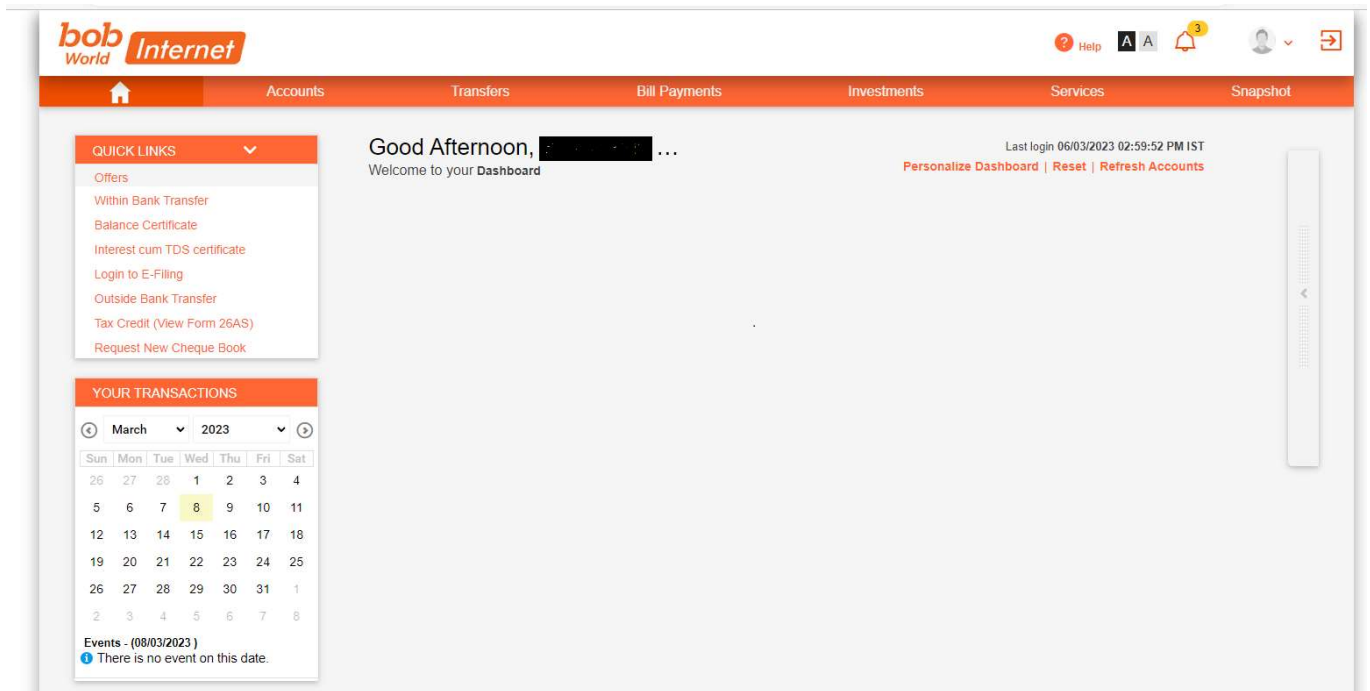
Click "Corporate User" on the above screen as shown below.
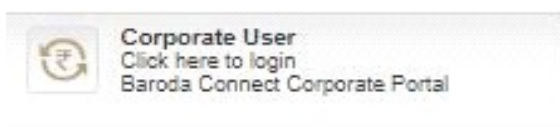
After clicking above Button it will redirect to new upgraded Internet Banking portal as shown below:
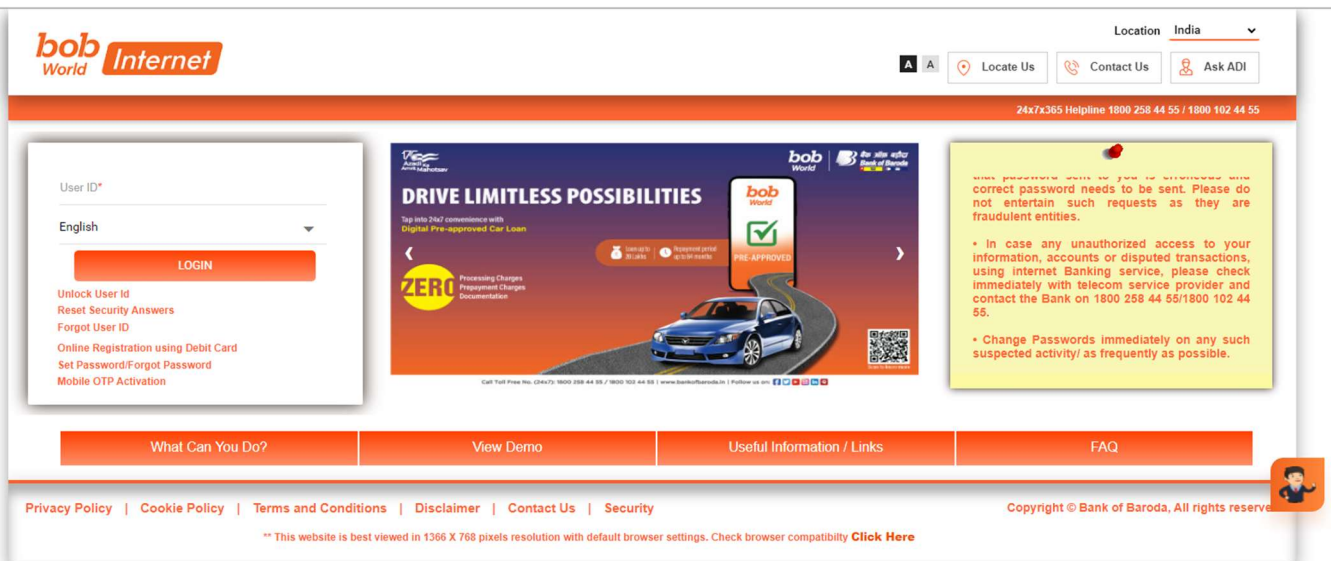
Enter the User ID in the format: **CORPORATEID.USERID** in the User ID field and click on LOGIN Button.

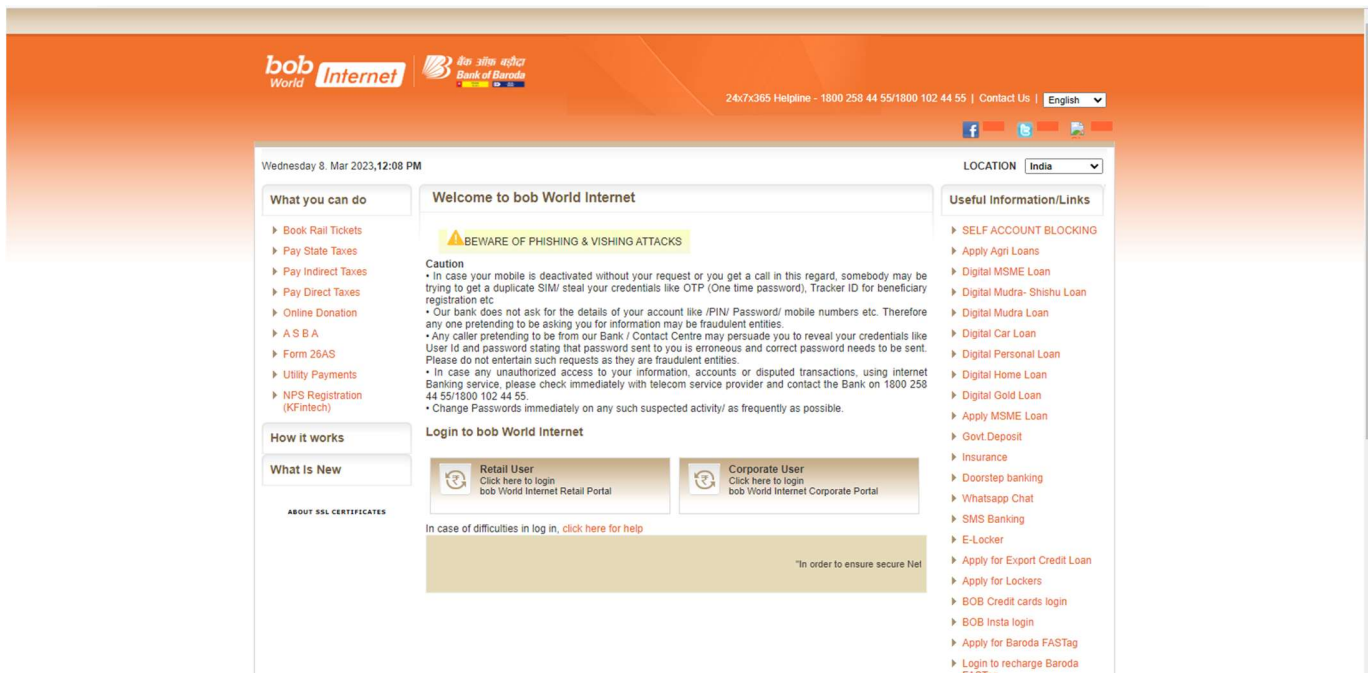System may prompt for registered mobile Number after clicking LOGIN button, enter your registered mobile number with country code and click on CONTINUE button.

After clicking CONTINUE button system sends an OTP to user's registered mobile number & Email ID both. Enter the OTP in the OTP field on the next screen as shown below and click CONTINUE Button.

One Time Password

Please enter ONE TIME PASSWORD sent on your registered mobile number and Email ID

Mobile Number:*

Ref Id:*
56169017

OTP :*

CONTINUE   CANCEL

After Clicking CONTINUE Button, it will display new screen as shown below. Enter the Sign On Password and Captcha and click LOGIN button to login.

Your Personal Message:

Note: Incase your personal message is not correct. Kindly click Cancel to exit.

User ID

Sign On Password*
●●●●●●●●●

Captcha   069437

Enter the Captcha as shown in the above image*
069437

Navigate To
Dashboard

LOGIN   CANCEL

Set Password/Forgot Password
Online Registration using Debit Card

Note: User may selects any given option in this dropdown (shown below) for directly navigating to that selected option after login. By default it will be Dashboard.

Dashboard

Dashboard

Fund Transfer to Own Accounts

Funds Transfer Within Bank

Fund Transfer to Other Bank

Service Request

Account Summary

Below is the Dashboard screen which will be displayed to the corporate customer after Login.
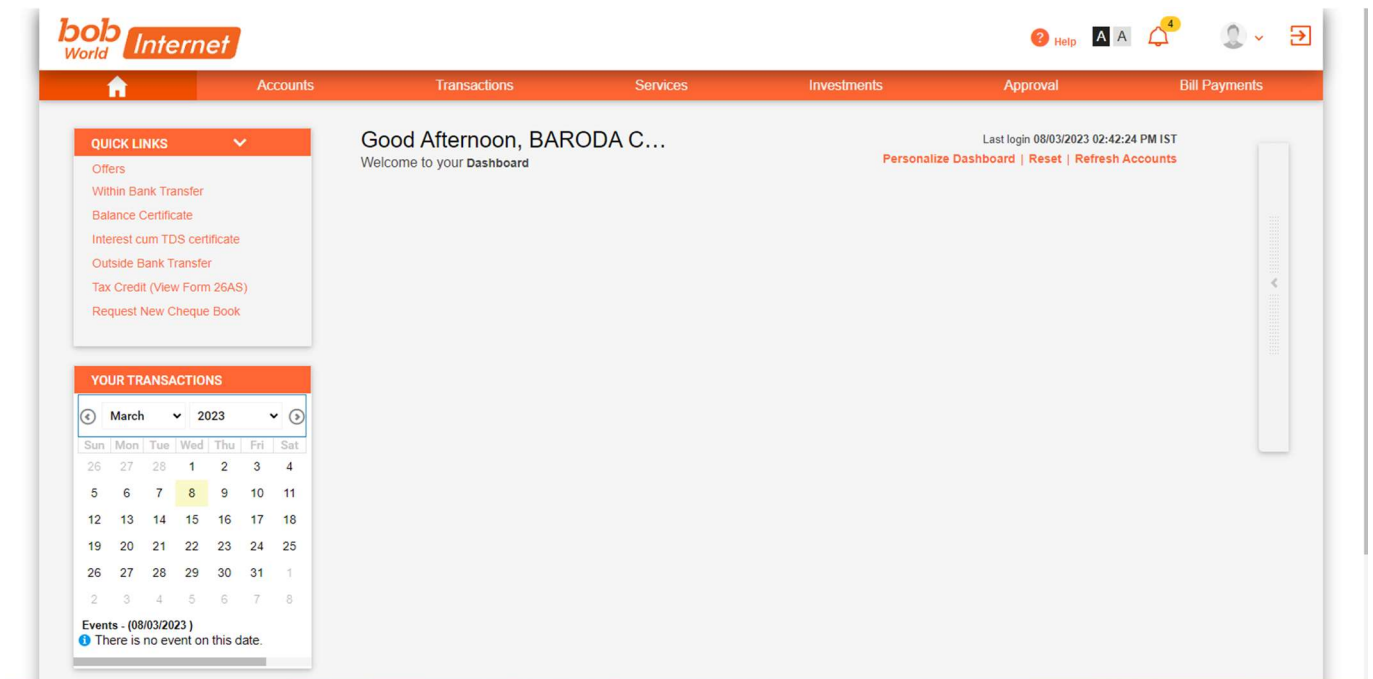
Q) How do I choose the password, while changing the same?

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 Menu>> Operative Accounts. Click the right side three dots more option and click on View or Stop issued cheque option. Search the cheque by using the given options as shown in the below screen.

Select the Cheque number and click on Stop Payment 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 256 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

Change Password	**Change Password in frequent interval. To change PW login to** https://feba.bobibanking.com/ **and click My profile→Security Setting→Change Password.**
Log off page properly	**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.**
Check Alert regularly	**Check Alert received in registered Mobile of all online transactions. Any suspicious transaction Alert should be reported immediately to the branch.**
OTP for Beneficiary Registration	**OTP is required for Beneficiary Registration and sent to registered Mobile number. Never share OTP with anybody.**

Anti-Virus Software	**Keep your PC / LAPTOP protected with effective Anti-Virus and update Anti-Virus software regularly.**
Review Account Statement	**Review your account statement to spot any doubtful / un authorized transaction.**
Do not disclose personal detail (Phishing / Vishing / Mishing)	**We never call any personal detail such as User ID, Password, Tracker ID, password of email etc. Never disclose all these personal information to anybody over Phone, e-mail, Mobile etc.**
Avoid Cyber Cafes	**Avoid using Internet Banking in Public Domain like Cyber Cafes or where Computers are in shared mode.**

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

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**

Category	Type of Transaction	Per Txn	Daily	TAX Payment/Self-Linked
Retail_Default	SHP/TPT/NEFT/RTGS (In Lakhs)	10	25	Unlimited
Retail_Default	IMPS(Lakhs) maximum 2 transaction per day	5	5	
No of txn (SHP/TPT/NEFT/RTGS/IMPS)	15 per day .to be refreshed on daily basis.			

2. **Corporate Customers**

Category	Type of Transaction	Per Txn	Daily	TAX Payment/Self-Linked
Corporate_Default	SHP/TPT/NEFT/RTGS/BULK UPLOAD(In Lakhs)	30	75	Unlimited
Corporate_Default	IMPS maximum 2 transactions per day	5	5	
No of txn (SHP/TPT/NEFT/RTGS/IMPS)	999 per day to be refreshed on daily basis.			

*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. For detail charges kindly visit https://www.bankofbaroda.in/service-charges-fees.htm**

Q) I am not a Bob World Internet 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:

- https://feba.bobibanking.com/
- Click on the link, **Retail User**.
- Then click on link "Online Registration using debit card", enter the verification code displayed on the screen.
- Enter the details related to Debit card and click on Next button.
- ON entering correct details, an OTP would be sent on the registered mobile number.
- Enter the OTP so received in the space provided.
- The system will prompt for choosing User profile and User ID.
- The system will prompt for setting the passwords (Sign-on or/and transaction password).
- On successful registration, a success message would be displayed.
- User can login immediately and can start using it.

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.

In case, if a new Internet Banking user want to know their User ID or if an existing Internet Banking user forgotten their User ID and wants to retrieve their user ID, then they have to use the "Forgot User ID" option which is available at the Home page of the Internet Banking portal.

To use this option, please follow the below mentioned steps:

- Click on this link which is available at home page of the portal (screen mentioned below)

- After clicking this link, it will display a new screen where user has to enter their 14 digit account number and either registered "mobile number" or "email ID" and clicks on CONTINUE button.
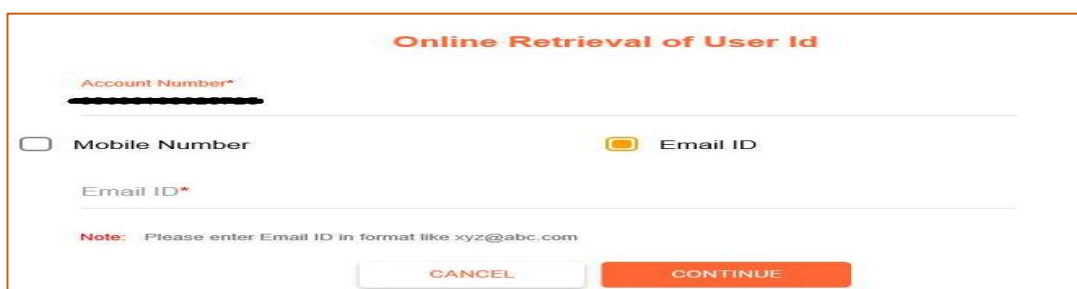
- After clicking CONTINUE button, it will validate the account number with the entered "mobile number" or "email ID" and sends an OTP to the both registered mobile number and email ID which user has to enter in the next screen OTP input screen and clicks on CONTINUE button (screen mentioned below).

- After successful validation of the OTP, it will sends the user ID on the registered mobile number and email ID of that respective user and displays a successful message for the same.

Q) I am getting error message as 'INVALID LOGIN ID OR PASSWORD'

Please ensure that you are using correct user ID and Password. If still you are getting same error please retrieve the user ID and reset your password once at least. If still you are getting the same error then lodge the complaint on the portal https://bobcrm.bankofbaroda.co.in/onlinecomplaint with the error screenshot.

Q) I have forgotten sign on/ Transaction password.

Follow the given steps:

Visit https://feba.bobibanking.com/, click Retail User or Corporate User.

A new page opens. Enter the user ID in the User ID field and Click on the link "Set Password/Forgot Password" which is available at home or login page of the portal (screen mentioned below).

Note: (Retail users has to enter his retail net banking USERID & Corporate users has to enter the user ID in the format CORPORATEID.USERID)

Home Page

Login Page

User ID*

English ▼

LOGIN

Unlock User Id
Reset Security Answers
Forgot User ID
Online Registration using Debit Card
Set Password/Forgot Password
Mobile OTP Activation

Your Personal Message:HI

Note: Incase your personal message is not correct. Kindly click Cancel to exit.

User ID

Sign On Password*

Captcha 069437 🔊 ↻

Enter the Captcha as shown in the above image*

Navigate To

Dashboard ▼

LOGIN   **CANCEL**

Set Password/Forgot Password
Online Registration using Debit Card

System checks the profile and rights of the user ID and it will display a new screen, where it will show the options as per the profile and Rights of the user for resetting the passwords. Screenshot mentioned below.

Set/Reset Password

☐ Regenerate Password using Email & Mobile OTP   ☐ Regenerate Sign On using QNA and OTP
☐ Regenerate Password Using Debit Card

CONTINUE   **CANCEL**

1. **Regenerate Password Using Mobile & Email OTP:** This option will be displayed to both New/Existing Retail and Corporate users having either Transaction or View Rights. User has to select this option and clicks on CONTINUE button. It will display a new screen, where user has to enters his registered mobile number and clicks on CONTINUE button.

Set Password using Mobile No

User Id*
━━━━━━━━

Mobile Number*

Note: Please enter mobile number prefix with country code.For E.g 91 for India

CONTINUE   **CANCEL**

- After successful validation of the mobile number with user ID, it will sends one OTP to the registered Mobile Number and another to registered email ID of that respective user and will navigate to next screen, where user has to enter the mobile OTP in the MOBILE OTP field and email OTP to the EMAIL OTP field and clicks on continue.

One Time Password

✓ OTP has been sent to registered Mobile Number XXXXXXXXX84 and Email ID
   abc*****@yahoo.co.in. (Ref no - BOB816)

Please enter ONE TIME PASSWORD sent on your registered mobile number

MOBILE OTP:*

EMAIL OTP:*

| CONTINUE | RESEND OTP | CANCEL |

- After successful validations of the both MOBILE and EMAIL OTP, it will show the options as per the Rights of the user for resetting the passwords.

Set/Reset Password

☐ Reset Signon Password   ☐ Reset Signon & Transaction Password
☐ Reset Transaction Password

CONTINUE   CANCEL

Reset Sign on Password: This option will be displayed to both New/Existing Retail and Corporate users having either View or Transaction right. To reset the Sign On password, user has to select this option and clicks on CONTINUE button.

Password Policy

Password must meet the following requirements:

1. The password cannot consist of all the characters as are in your Username. For e.g. If your Username is "Bob", then your password cannot be "Bobby".

2. Password should mandatorily contain both digits and letters.

3. Spaces are not allowed in between Password.

4. The Password should contain a minimum of 8 characters and a maximum of 16 characters.

5. The Password should contain a special character. That are either of $#^@\&% .

6. Your new password cannot be the same as any of your previous 1 password(s)

Enter New Sign On Password*

y	a	s	o	v	z	d	f	r	c	←
@	e	k	.	n	-	g	i	w	j	_
Shift	l	q	h	p	t	m	x	b	u
.?123			Accept

Retype Ne

- After clicking the continue button, it will display the new screen, where user has to enter the new Sign On password two times in the "Enter New Sign on Password" and "Retype New Sign on Password" box as per the policy mentioned in that screen and clicks on CONTINUE button. After

successful validation checks of the entered password as per the policy, it will set/reset the Sign On password and display a successful message for the same.

Set/Reset Password

The password is changed successfully.

GO TO LOGIN PAGE

Reset Transaction Password: This option will be displayed to only existing Retail and Corporate users having Transaction right. To reset the Transaction password, user has to select this option and clicks on CONTINUE button.

Password Policy

Password must meet the following requirements:

1. The password cannot consist of all the characters as are in your Username. For e.g. If your Username is "Bob", then your password cannot be "Bobby".

2. Password should mandatorily contain both digits and letters.

3. Spaces are not allowed in between Password.

4. The Password should contain a minimum of 8 characters and a maximum of 16 characters.

5. The Password should contain a special character. That are either of $#^@\&% .

6. Your new password cannot be the same as any of your previous 1 password(s)
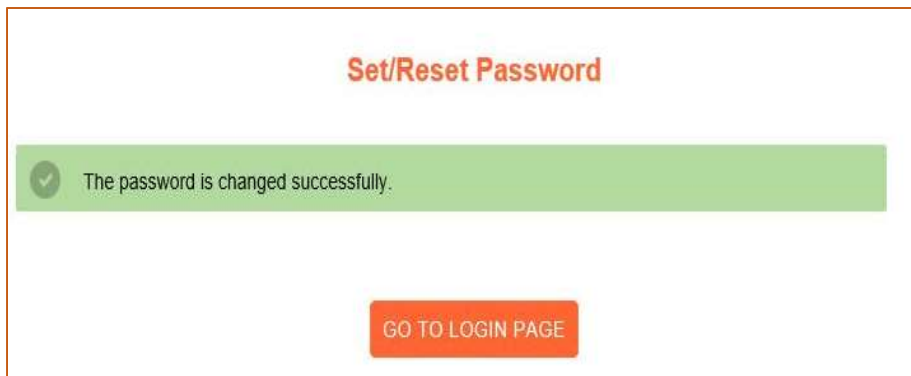
Enter New Transaction Password*

Retype Ne
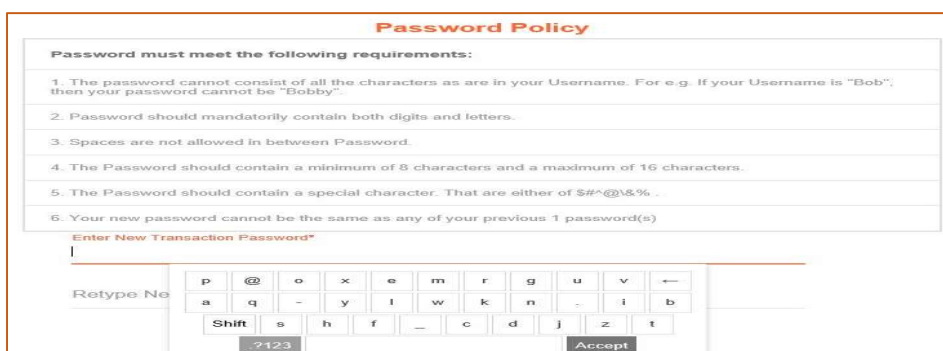
- After clicking the continue button, it will display the new screen, where user has to enter the new Transaction password two times in the "Enter New Transaction Password" and "Retype New Transaction Password" box as per the policy mentioned in that screen and clicks on CONTINUE button. After successful validation checks of the entered password as per the policy, it will set/reset the Transaction password and display a successful message for the same.

Set/Reset Password

The password is changed successfully.

GO TO LOGIN PAGE

Reset Sign On and Transaction Password: This option will be displayed to both New/Existing Retail and Corporate user having Transaction right. To reset the both Sign On and Transaction password, user has to select this option and clicks on CONTINUE button.

Password Policy

Password must meet the following requirements:

1. The password cannot consist of all the characters as are in your Username. For e.g. If your Username is "Bob", then your password cannot be "Bobby".

2. Password should mandatorily contain both digits and letters.

3. Spaces are not allowed in between Password.

4. The Password should contain a minimum of 8 characters and a maximum of 16 characters.

5. The Password should contain a special character. That are either of $#^@\&% .

6. Your new password cannot be the same as any of your previous 1 password(s)

Enter New Sign On Password*

••••••••••

Retype New S

••••••••••

Enter New Tra

•••••••••

Retype New T

••••••••••

- After clicking the continue button, it will display the new screen, where user has to enter the new Sign On and Transaction password, both the two times in the "Enter New Sign on Password", "Retype New Sign on Password" and "Enter New Transaction Password", "Retype New Transaction Password", box as per the policy mentioned in that screen and clicks on CONTINUE button. After successful validation checks of the entered password as per the policy, it will set/reset the both Sign On and Transaction password and display a successful message for the same.

Set/Reset Password

✓ The password is changed successfully.

GO TO LOGIN PAGE

2. **Regenerate Sign On using QnA OTP:** This option will be displayed to only existing Retail and Corporate users with Transaction right and already enrolled in ARCOT (who already set their personal Message and security QnA). To use this option, user has to select this option and clicks on CONTINUE button.

Set/Reset Password

☐ Regenerate Password using Email/Mobile OTP   ☑ Regenerate Sign On using QNA and OTP
☐ Regenerate Password Using Debit Card

CONTINUE   CANCEL

- After clicking the CONTINUE button, it will display a new screen, where user has to enter the answers of the prompted security questions and clicks on SUBMIT button. The Questions will be prompted from the QnA set by the user.

Forgot SignOn Password

Provide your answers below

Security Questions	Answers
What is the Title of your favourite book?	|_____
Who is your favourite hero?	

SUBMIT   CANCEL

- After successful validations of the security answers, it will display a new screen, where user has to enter his registered mobile number with country code and clicks on SUBMIT button.

Forgot SignOn Password

Enter your Mobile Number registered with Bank of Baroda. One time password will be sent to this mobile number.

Mobile Number:*

●●●●●●●●●

Note: Please enter mobile number prefix with country code.For E.g 91 for India

SUBMIT   CANCEL

- After successful validation of the mobile number with user ID, it will sends an OTP to the registered Mobile number and email ID of the user and navigate to OTP input screen, where user has to enter the OTP and click on SUBMIT button

Forgot SignOn Password

Please enter ONE TIME PASSWORD sent on your registered mobile number and Email ID

Mobile Number:*
●●●●●●●●●

Ref Id:*
5330773

OTP:*

SUBMIT   CANCEL

- After successful validation of the OTP, it will display the new screen, where user has to enter the new Sign On password two times in the "Enter New Sign on Password" and "Retype New Sign on Password" box as per the policy mentioned in that screen and clicks on CONTINUE button.

1. The password cannot consist of all the characters as are in your Username. For e.g. If your Username is "Bob", then your password cannot be "Bobby".

2. Password should mandatorily contain both digits and letters.

3. Spaces are not allowed in between Password.

4. The Password should contain a minimum of 8 characters and a maximum of 16 characters.

5. The Password should contain a special character. That are either of $#^@\&% .

6. Your new password cannot be the same as any of your previous 1 password(s)

User ID:*

~~[redacted]~~

New Sign on Password*

Retype New Sign On Password*

SUBMIT   CANCEL

- After successful validation checks of the entered password as per the policy, it will set/reset the Sign On password and display a successful message for the same.

Set/Reset Password

✓ The password is changed successfully.

GO TO LOGIN PAGE

3. **Regenerate Password using Debit Card:** This option will be displayed to only New/Existing Retail user having either Transaction or view right. To use this option, user has to select this option and click on CONTINUE button.

Set/Reset Password

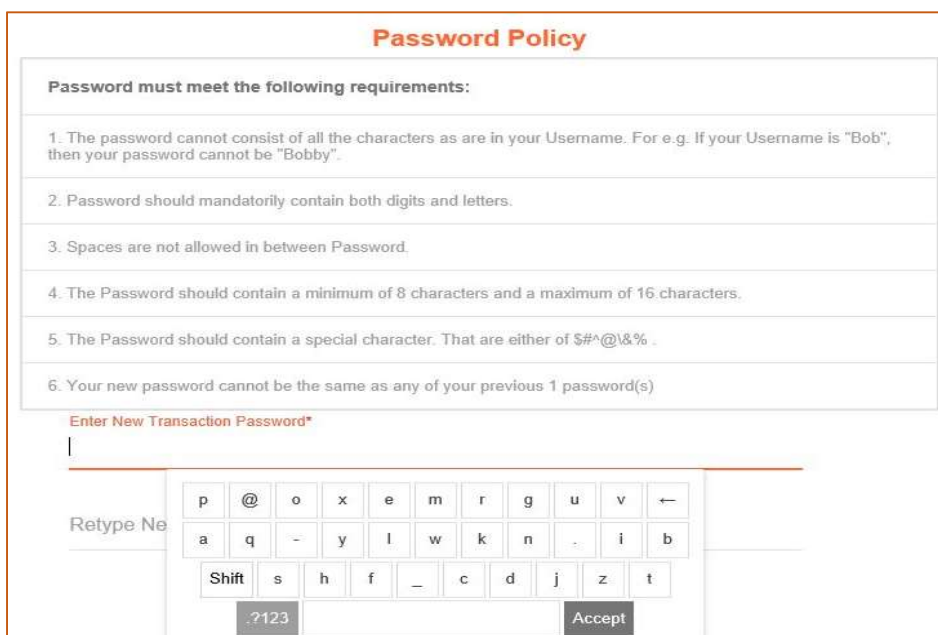☐ Regenerate Password using Email/Mobile OTP   ☐ Regenerate Sign On using QNA and OTP
☑ Regenerate Password Using Debit Card

CONTINUE   CANCEL

- After clicking CONTINUE button, it will navigate to Debit card validation screen, where user has to enter his/her debit card details and clicks on VALIDATE button.

- After successful validation of the Debit Card credentials, it will show the option for Resetting the Transaction Password. This option will be displayed to only existing Retail users having Transaction right. To reset the Transaction password, user has to select this option and clicks on CONTINUE button.

- After clicking the continue button, it will display the new screen, where user has to enter the new Transaction password two times in the "Enter New Transaction Password" and "Retype New Transaction Password" box as per the policy mentioned in that screen and clicks on CONTINUE button. After successful validation checks of the entered password as per the policy, it will set/reset the Transaction password and display a successful message for the same.

Q) How to reset my Security answers?

If the user forgot their security questions and answers or want to change it without login to their Internet Banking, then they have to use the "Reset Security Answers" option.

To use this option, please follow the below mentioned steps:

- Click on the link **"Reset Security Answers"** which is available at home page of the portal (screen mentioned below)

- After clicking this link it will display a new screen (screen mentioned below), where it will prompt for the user ID. User has to enter their Internet Banking user ID and click on SUBMIT button. (Retail user has to enter his retail net banking USERID & Corporate user has to enter the user ID in the format CORPORATEID.USERID)

- After successful checking the user ID, it will navigate to the next screen, where it will prompt for the registered mobile number. Enter the registered mobile number with country code and click on SUBMIT button.

- After successful validation of the user ID and mobile number, it sends an OTP to the registered mobile number and email ID both and will navigate to next screen where it will prompt for the OTP. User has to enter the OTP in the OTP field and clicks on SUBMIT button.

- After successful validation of the OTP, it will navigate to next screen, where user has to enter their transaction password and clicks on SUBMIT button.

- After successful validation of the transaction password, the system will display the QnA reset screen, where user has to enter answers of at least five security questions and clicks on SUBMIT button.

- System will reset the answers of the selected security questions as per the input by the user and will display a successful message for the same.

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:

If the Internet Banking of the user get locked due to any wrong credentials attempt and gets error message at mentioned below:

Your Account is locked!!! To unlock your account please click on the hyperlink Unlock User Id

Then such user can unlock their Internet Banking himself/herself by using Unlock User ID option which available at the home page of the bob World Internet Banking online.

To use this option, please follow the below mentioned steps:

- Click on the link **Unlock User ID** which is available at home page of the portal (screen mentioned below)
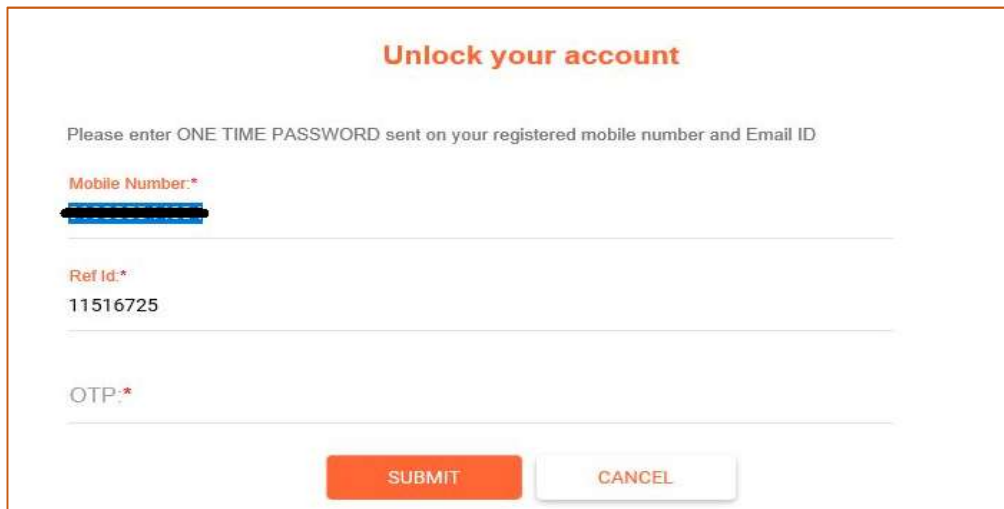

User ID*

English

LOGIN

Unlock User Id

- After clicking this link it will display a new screen (screen mentioned below), where it will prompt for the user ID. User has to enter their Internet Banking user ID and click on SUBMIT button. (Retail user has to enter his retail net banking USERID & Corporate user has to enter the user ID in the format CORPORATEID.USERID)

Unlock your account

Please enter your User Id to Unlock your account

User ID*

SUBMIT   CANCEL

- After clicking the SUBMIT button, it will navigate to the next screen, where it will prompt for the registered mobile number. Enter the registered mobile number with country code and click on SUBMIT button.

Unlock your account

Enter your Mobile Number registered with Bank of Baroda for receiving OTP.

Mobile Number:*

Note: Please enter mobile number prefix with country code.For E.g 91 for India

CONTINUE   CANCEL

- After successful validation of the user ID and mobile number, it sends an OTP to the registered mobile number and email ID both and will navigate to next screen where it will prompt for the OTP. User has to enter the OTP in the OTP field and clicks on SUBMIT button.

- After successful validation of the OTP, it will navigate to next screen, where user has to enter their transaction password and clicks on SUBMIT button.
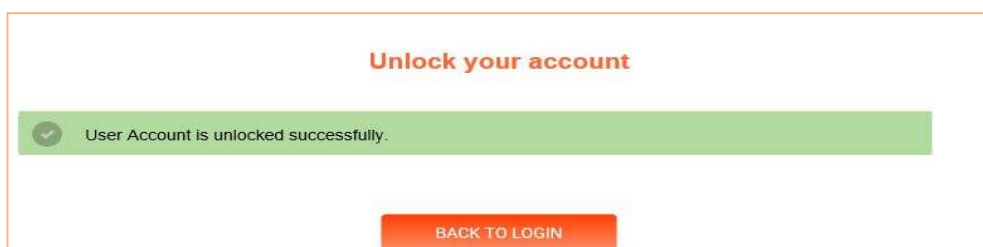

- After successful validation of the transaction password, the system will unlock the Internet Banking of the respective user and will display a successful message for the same.

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.

Get your transaction regenerated online by using set/reset password option

After resetting the transaction password, you may proceed for unlocking your account.

Q) I am getting an error message as 'You are disabled for transactions'.

Reset your transaction password using the help provided above.

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:

- Please make sure you have registered the correct mobile number in the branch.
- Check whether you are in good network coverage area.
- You must not have activated the DO NOT DISTURB service.
- Try to switch off/on your handset.

In case problem persists, please register complain on https://bobcrm.bankofbaroda.co.in/onlinecomplaint/

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

- Visit https://feba.bobibanking.com/, and login to your Internet Banking
- Click on 'Bill Payments' Option.
- A new page will open, If you agree to the conditions mentioned, system will take you to new screen.
- Select the type of payment to be done.
- 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. In case problem persists, please register complain on https://bobcrm.bankofbaroda.co.in/onlinecomplaint

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 with country code. Please provide mobile number without any special character.

In case the problem persists, please contact your base branch to confirm whether the correct mobile number is updated in the system or register complaint on https://bobcrm.bankofbaroda.co.in/onlinecomplaint

Q) I have only VIEW rights and forgotten my password.

In case you have taken only VIEW rights, then reset password using set Password / Forgot password option.

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 'USER ID EXPIRED'.

Register a complaint stating your account number, name and mention the given error on https://bobcrm.bankofbaroda.co.in/onlinecomplaint

Q) I am getting an error message as 'PASSWORD EXPIRED'.

You may reset it using the **set Password / Forgot password** link as per the steps mentioned above.

OR register complaint with account number and error details on https://bobcrm.bankofbaroda.co.in/onlinecomplaint

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'.

Please register a complaint on https://bobcrm.bankofbaroda.co.in/onlinecomplaint.

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://feba.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 register complaint on https://bobcrm.bankofbaroda.co.in/onlinecomplaint

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

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)"?

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?

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)"?

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.

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.

Check the URL: https://feba.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 register complaint on https://bobcrm.bankofbaroda.co.in/onlinecomplaint

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

Contact our help desk.

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

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

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

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.

Go to normal Net-Banking home page. Enter your user Id and proceed as per the steps mentioned above for resetting the passwords.

Q). I have forgotten my transaction password.

You can regenerate "Transaction Password" by using set Password/ Forgot password option and proceed as per the steps mentioned above.

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

You can regenerate "Sign on Password" by using set Password / Forgot password option.

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

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 User ID and proceed further.

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

Enter the mobile number with country code which is registered with the Bank. Please provide mobile number only without any special character.

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

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 User ID and proceed further.

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

Check you have not given any spaces before or after OTP. Check if you have provided spaces in between the numbers. Also check and match the reference number of the OTP with reference number displayed at the OTP input screen.

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

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 User ID and proceed further.

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

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.

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

Q). I use bob World Internet on my Smartphone/ Tablet.

bob World Internet is compatible with most of the smartphone /tablet browsers.