



## USER GUIDE - RETAIL

**e-Banking Team  
Project Office, Mumbai.**

Dear Customer,

Welcome to "**Baroda Connect**", a transaction based internet banking portal introduced for rendering effective customer service to you by giving transactional rights to your account so that you can access and transact on a 24 x 7 basis.

Please note that our Baroda Connect portal is secured with 128 bit SSL (duly certified by Verisign). This will ensure that all your sensitive information will be encrypted and then only travel on the public network. Thus it will be safe to use this portal. However, we request you to observe some care (as given in the instant manual) while you are using the portal.

For any queries, difficulties please feel free to contact us through email at [barodaconnect@bankofbaroda.com](mailto:barodaconnect@bankofbaroda.com).

We will be pleased to support you and ensure maximum usage of this portal.

We wish you "**Happy Internet Banking**" on "**BarodaConnect**".

eBanking Team  
Mumbai

**TABLE OF CONTENTS:**

| <b>Sr. No.</b>  | <b>PARTICULARS</b>                        | <b>Page no.</b> |
|---|---|-----------------|
| <b>GLOSSARY</b>   |   |                 |
| <b>SECTION 1: INTRODUCTION</b>                            |   |                 |
| <b>1.1</b>  | <b>INTRODUCTION TO BARODA CONNECT</b>     | <b>5</b>        |
| <b>1.2</b>  | <b>BARODA CONNECT SERVICES OFFERED</b>    | <b>5</b>        |
| <b>1.3</b>  | <b>ADVANTAGES OF BARODA CONNECT</b>       | <b>5</b>        |
| <b>1.4</b>  | <b>BANK'S RELATIONSHIP MANAGER (RLM):</b> | <b>6</b>        |
| <b>SECTION 2: HOW TO EFFECTIVELY USE INTERNET BANKING</b> |   |                 |
| <b>2.1</b>  | <b>BRIEF ABOUT LOGGING IN</b>             | <b>7</b>        |
| <b>2.2</b>  | <b>HOW TO USE THE FACILITY</b>            | <b>7</b>        |
| <b>2.3</b>  | <b>ADDITIONAL HELP FOR EASY BROWSING</b>  | <b>11</b>       |
| <b>SECTION 3: SECURITY OF INTERNET BANKING ACCOUNT</b>    |   |                 |
| <b>3.1</b>  | <b>BRIEF ABOUT PASSWORD</b>               | <b>12</b>       |
| <b>3.2</b>  | <b>SECURITY OF PASSWORD</b>               | <b>12</b>       |
| <b>3.3</b>  | <b>OTHER IMPORTANT SECURITY TIPS</b>      | <b>13</b>       |
| <b>SECTION 4: GENERAL GUIDELINES FOR USAGE</b>            |   |                 |
| <b>4.1</b>  | <b>LIMITS</b>                             | <b>15</b>       |
| <b>4.2</b>  | <b>CHARGES</b>                            | <b>15</b>       |
| <b>4.3</b>  | <b>OTHER IMPORTANT INFORMATION</b>        | <b>15</b>       |

**GLOSSARY:**

| <b>TERM</b> | <b>FULL FORM</b>                   |
|-------------|------------------------------------|
| <b>RLM</b>  | <b>Relationship Manager</b>        |
| <b>DD</b>   | <b>Demand Draft</b>                |
| <b>BC</b>   | <b>Banker's Cheque</b>             |
| <b>DC</b>   | <b>Data Center</b>                 |
| <b>CBS</b>  | <b>Core Banking Solution</b>       |
| <b>SSL</b>  | <b>Secured Socket Layer</b>        |
| <b>SB</b>   | <b>Savings Bank</b>                |
| <b>CA</b>   | <b>Current Account</b>             |
| <b>CC</b>   | <b>Cash Credit</b>                 |
| <b>YSJY</b> | <b>Yatha Shakti Jama Yojana</b>    |
| <b>MV</b>   | <b>Maturity Value</b>              |
| <b>EMI</b>  | <b>Equated Monthly Installment</b> |
| <b>HUF</b>  | <b>Hindu Undivided Family</b>      |
| <b>PC</b>   | <b>Personal Computer</b>           |
| <b>RAM</b>  | <b>Random Access Memory</b>        |
| <b>EC</b>   | <b>Employee Code</b>               |
| <b>FAQ</b>  | <b>Frequently Asked Questions</b>  |
| <b>URL</b>  | <b>Universal Resource Locator</b>  |

## SECTION 1: INTRODUCTION:

### 1.1 INTRODUCTION TO BARODA CONNECT:

“**Baroda Connect**” is an umbrella of eBanking products offered on eChannels. This product, initially will contain the following:

- ❖ Internet Banking

**Baroda Connect** is a transaction based Internet banking. With this new channel, customer will be able to operate his Bank account(s) on 24 x 7 basis from anywhere, just at the click of his mouse.

### 1.2 BARODA CONNECT SERVICES OFFERED:

For accessing **Baroda Connect**, a customer has to

- ❖ Log on to <https://www.bobibanking.com> and the home page of Bank's **Baroda Connect** portal appears. Upon clicking on “**Retail users**”, login page of Baroda Connect appears. Login with the user id and sign on password and you can access **Baroda Connect** portal.

**OR**

- ❖ A link for **Baroda Connect** is also available on the Bank's website <http://www.bankofbaroda.com> and clicking the link will fetch the login page for **Baroda Connect**.

The following facilities are available for **Baroda Connect**.

- **Accounts**
- **Transfer**
- **Requests**
- **Mails**
- **Profile**
- **Activity History**
- **Modeling**

The facilities offered under each of the above menus are detailed in the internal chapters.

### 1.3 ADVANTAGES OF BARODA CONNECT:

- **24X7 Online Anytime Anywhere Banking**
- **Summarized view of all linked accounts**
- **Online Funds transfer (Self and Third party)**
- **Online Inquiry**
- **Requests (offline)**
- **Communicate with Relationship Manager at Branch**
- **Saving of Time and energy**

And above all, Internet Banking facility is offered **FREE OF COST** (except Cheque book charges, payable as per our extant guidelines and courier charges for mailing the same. Stop Payment charges will be recovered, as per bank's existing norms).

**1.4 BANK'S RELATIONSHIP MANAGER (RLM):**

Relationship Manager (RLM) is a person identified for each CBS branch. Each Baroda Connect user is associated with a RLM who will interact for all queries, troubleshooting and guidance. He is the one point contact for any problem faced related to Internet Banking.

## SECTION 2: HOW TO EFFECTIVELY USE INTERNET BANKING:

### 2.1 BRIEF ABOUT LOGGING IN:

A unique user id will be sent to you directly at the given communication address and two passwords (one for log in and another for transaction) are to be collected by you from the branch. Log in password is necessary for logging in and transaction password is required for funds transfer, request for cheque book etc. i.e. whenever any financial transactions takes place.

If the logging in problem persists, then kindly contact Relationship Manager (at branch) or send a mail to [barodaconnect@bankofbaroda.com](mailto:barodaconnect@bankofbaroda.com).

Please ensure that all the instructions regarding password and its security (given vide 3.0) are properly adhered to.

### 2.2 HOW TO USE THE FACILITY:

- ❖ On logging in, the home page appears, which will have various menus as given hereunder:
  - **Accounts**
  - **Transfer**
  - **Requests**
  - **Mails**
  - **Profile**
  - **Activity History**
  - **Modeling**
  
- ❖ On the home page itself, accounts summary is available. Accounts Summary will give aggregate (after adding/ subtracting) balances in respective operative, deposit, loan accounts. Time stamp will indicate the time and date as on which, these balances have been fetched.
  
- ❖ Further, you will get various alerts on this page,
  - Password alerts,
  - Unread mails etc.

### 2.2.1 ACCOUNTS:

Select Accounts, and you will get options like...

- Operative Accounts (Savings, Overdraft, Current accounts).
- Deposit Accounts (Fixed Deposits, Short Deposits, Recurring Deposits, Yatha Shakti and other deposit schemes of the bank).
- Loan Accounts.
- All accounts
- Tax deduction enquiry

Click on any link to get details of accounts under that category. In the list displayed, click on "Account nickname" and entire details of that account will be made available to you. **Balance shown in this screen will be online balance.**

In addition, on the accounts screen, you can get the following additional information, regarding operative accounts...

- Account Summary
- Mini Statement (last 10 transactions)
- Account Details
- Account Query (query regarding transaction based on amount, date range, cheque range, last n transactions etc.)
- Cheque Status Inquiry (you can see the status i.e. paid, cancelled, unpaid, stopped etc. of cheques issued by you).
- Clearing Instruments
- TOD Inquiry
- Lien Inquiry (if any lien is noted against this a/c)
- Flexi Fixed Deposit Links
- Nominee details (if nomination is made for this account)

For **deposit accounts**, you can view

- Account Summary
- Account Details
- Deposit Schedule (flow details of the deposit, alongwith other details)
- Lien Inquiry (if any lien is noted against this a/c)
- Nominee details (if nomination is made for this account)

For **loan accounts**, you can view

- Account Summary
- Account Details



- Query on Loan Account (query regarding transaction based on amount, date range, cheque range, last n transactions etc.)
- Loan Schedule
- Loan Disbursement Schedule
- TOD Inquiry
- Lien Inquiry (if any lien is noted against this a/c)

Mini Statements/ transaction details, can be seen on the screen and save the same in MS Excel, MS Money, Tab, Text format. You can print the same also.

### 2.2.2 TRANSFERS:

In transfers, you get the following...

- ❖ Self/ Linked Account Transfer (to your accounts/accounts, you have linked with this user id)
- ❖ Third Party Transfer (to any other account in BoB branches on CBS. By giving account no., you can see name of account holder to satisfy upon and then make payments).
- ❖ Status Inquiry (inquiry about self/ third party transfer, based on date, amount and status i.e. successful, failed, suspended, pending etc.)
- ❖ Pending Transfers (transfers you have scheduled for future and are yet to be executed)

You can schedule the transfer for a future date and on that date, the payment will be made by debiting your account.

Further, for your every successful transaction, a cyber receipt is generated and you can mail the same to yourself, save and print.

### 2.2.3 REQUESTS:

You can request offline for the following...

- Cheque Book - Cheque book will be sent to you by courier
- Fixed Deposit renewal
- Switch Mailing address - you can swap your mailing address amongst various addresses registered with the bank. (eg.: from office address to residence address and vice versa).
- Account Opening for CBS and Baroda Connect Application Form.

In addition to above mentioned requests, you can also query on any of the request sent by you. You can do so based on date range, status (approved, rejected, pending, closed, failed etc.)

Please note that, the requests made by you will be offline requests and will go to your Relationship Manager, who in turn will execute the request.

#### **2.2.4 MAILS:**

You can send mails to Relationship Manager (RLM) and receive all communications from him using this facility.

You can see...

**Inbox:** Where your incoming mails will be available. Please note that you can receive mails only from RLM.

**Sent Mails:** Where a copy of mails sent by you will be available. Please note that you can send mails only to RLM.

**Trash:** Where mails deleted by you will be available. Please note that you can not delete the mail completely but only can send to trash.

**Compose Mail:** You can write new mails here.

**RM Mail Alerts Inbox:** Alerts received from RLM will be stored here.

**Folders:** Various folders are available to sort and store your mails, as per your convenience.

#### **2.2.5 PROFILES:**

##### **Change Password:**

You can change both passwords (log in and transaction) using this functionality.

##### **My profile:**

You can customize some of the parameters in the portal, as per your wish. Date format , amount format, your salutation etc. You can also change primary account etc

You can change nick name of your account (eg. Salary account, rent account, shares account etc.), by going to preferences.

### 2.2.6 ACTIVITY HISTORY:

You can see financial/ non financial activities carried out by you and sort the same based on type of activity, date and fate of that activity (successful, failed, pending etc.)

You can carry out queries on the transactions/ requests carried out by you and sort the same based on dates and type of transaction/ request.

**Details of transaction limit of funds transfer can be viewed in the "Transaction Limit Inquiry".**

### 2.2.7 MODELING:

In Modeling, you can do it for **Loans and Deposits**.

For both, you can have...

- ❖ **Scheme Based Modeling:** (for various loan/ deposit schemes of the bank). Here you can select a scheme (*which will be pre-programmed as per bank's extant policies*) and give some values like amount, tenure etc. and you will get missing parameter like EMI, Maturity value etc.

**You can even have graphical representation of principal, interest and balance to have better picture.**

### 2.3 ADDITIONAL HELP FOR EASY BROWSING:

- ❖ Please note that, "**online help**" is provided in the top right corner of your screen. Just click on this button and you will be able to get help about that particular web page.
- ❖ Further, for your convenience, Frequently Asked Questions (**FAQs**) are available in Login page. Kindly refer these, in case of any difficulty and we hope your problem will be sorted out satisfactorily.
- ❖ If you still have any problem, kindly contact your Relationship Manager (RLM) at branches or contact us by email on [barodaconnect@bankofbaroda.com](mailto:barodaconnect@bankofbaroda.com).
- ❖ Detailed browser settings available on the login page.

## **SECTION 3: SECURITY OF INTERNET BANKING:**

### **3.1 BRIEF ABOUT PASSWORD:**

As reported, you will receive two passwords i.e. log in and transaction password. You will have to compulsorily change the password, when you log in for the first time. While changing the password and while subsequently using it, please note that...

- ❖ It must contain minimum 8 characters and maximum 16 characters.
- ❖ 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 user id.
- ❖ It is case sensitive i.e. if password is in small letters use the same. If capital letters are used, it will not work.
- ❖ For safety, password will be blocked, if attempt to log in fails for 5 times. (If password is blocked, it will be enabled and user will be able to access Baroda Connect, using the same password).
- ❖ While changing the password subsequently, user can't use any of the last 5 passwords.
- ❖ If not changed in 90 days, system will force user to change the password. However, we advise user to keep changing the passwords, at a regular interval.
- ❖ If user has forgotten user ID/ password, user has to submit forgot password form to the branch. Bank will generate new password, send the same in mailer (the way in which user got first password) and user will be forced to change the password on log in.

### **3.2 SECURITY OF PASSWORD:**

Please note that your password(s) are of utmost importance in Internet Banking. It is the only way to identify you, by the system. Therefore, its security is very crucial and we advise you as under...

- ❖ Please do not write these passwords anywhere,
- ❖ If you feel someone knows any of your passwords (i.e. it is compromised), please change the password immediately.
- ❖ You should change the passwords at a regular interval (you will be forced to change the password by the system, if you do not do so after 90 days)
  
- ❖ Do not share your username and password(s) to anybody, including bank staff. (Bank does not require your user id or

password at any point of time. So if you receive any communication asking for this information, please do not send your user id or password(s).

- ❖ Do not use name of your spouse, children etc. as a password, since they are very easy to crack. Further, avoid using important dates (wedding anniversary, birthdays of yourself/ spouse/ children etc.) as your password. relatives name or date of birth or address in your password.

### 3.3 OTHER IMPORTANT SECURITY TIPS:

- ❖ Do not leave your computer unattended while you are accessing Internet banking services.
- ❖ Always type full URL i.e. address of the Internet Banking website. For eg: <https://www.bobibanking.com> or add this website in your favorites. This will avoid the need for typing the URL every time, you log in and subsequent risk of scouting. Please ensure that https is used while logging in. 's' indicates that this is secured site. You will always see a lock at the bottom right corner of your computer, indicating secured site. If you are not seeing this lock symbol, check if your website address is correct.
- ❖ Every time you log in, you are shown the time when you logged in last. If you feel that, you did not log in at the time shown, get alerted immediately. Change your passwords, check all the transactions and ensure that nothing untoward has taken place.
- ❖ Please ensure that antivirus on your PC is updated and thereby risk of virus attacks can be reduced. However, anti-virus can not check for spywares. So avoid downloading unwanted softwares from the unreliable websites.
- ❖ The recommended browsers are
  - Internet Explorer Version 5.5 and above
  - Netscape Navigator Version 7.1 and above

Browser settings is available in the Login page of [www.bobibanking.com](http://www.bobibanking.com)

- ❖ As and when you have finished using Internet Banking, do not forget to log out completely. Further close the window completely, after you log out. Avoid closing the window abruptly, on usage.
- ❖ Know your software. Malicious software (e.g., viruses, worms, Trojan horses, and spyware) often masquerades as legitimate and even useful software. Think carefully before installing or running new software, especially anything unsolicited.

- ❖ Clear the browser cache regularly and to clear your browser cache in case of Internet Explorer...
  - Go to "Tools"
  - Go to "Internet Options"
  - Select "General"
  - Click on "Delete Files" at "Temporary Internet files"
  
- ❖ To clear your browser cache in case of Netscape Navigator...
  - Go to "Netscape" or "Edit"
  - Go to "Preferences"
  - Select or double-click on "Advanced"
  - Select "Cache"
  - Click on "Clear Memory Cache" and "Clear Disk Cache"

## SECTION 4: GENERAL GUIDELINES FOR USAGE:

Please note that all the messages, the system gives, will appear on the top left corner of the screen. We request you to see these messages (green in colour) very carefully for efficient usage of the portal.

### 4.1 LIMITS:

Fund transfer on Internet Banking invites considerable risk. Therefore, for your safety, as a mitigating measure, we have decided to restrict the fund transfer operations and for this various limits have been set and the same will be as follows...

|                       | Amount (Rs.) |
|-----------------------|--------------|
| Per transaction limit | 25,000       |
| Daily                 | 50,000       |
| Weekly                | 2,00,000     |
| Monthly               | 5,00,000     |
| Yearly                | 30,00,000    |

- You can have **maximum 5 transactions/day**.
- Your fund transfer limit will include all types in which funds are transferred on our Internet Banking portal i.e. self, third party fund transfer, one time/ repetitive bill payments etc.

### 4.2 CHARGES:

All Internet Banking facilities are offered "**free of cost**" to you, except the following...

- ❖ Issue of Cheque book (courier charges for cheque book dispatch, will be recovered from the account, selected by you).

However, the Bank reserves the right to charge any of the services, without any prior notice.

### 4.3 OTHER IMPORTANT INFORMATION:

- ❖ Regarding "Stop Payment", please note that, you will be able to stop the payment of your cheque, using ebanking. This facility is offered online i.e. when you successfully stop the payment, the same will be stopped immediately. However, if you fail to stop the payment of cheque (i.e. you do not get message regarding stop payment successful), you should use another channel (personal visit, fax to the branch etc.) to avoid payment of cheque by the bank.

- ❖ Please note that, the system shows details in the account, on realtime basis.
- ❖ As per extant guidelines, fund transfer on Internet is permitted only in Indian Rupees. So you can not transfer the funds in any other currency.
- ❖ By using Internet Banking facility, you can not credit the funds to NRE accounts, as per extant guidelines of RBI.
- ❖ Please note that, eBanking operations are governed by IT Act 2000. In addition, there are guidelines issued by RBI about Internet Banking. For your convenience applicable terms and conditions are available on login page.
- ❖ Other vital information like privacy policy, disclaimer etc. is available on log in page of <https://www.bobibanking.com>.
- ❖ This service is available only in the accounts, where operating instructions are Either or Survivor, Self, Any one or Survivor.
- ❖ If you open new accounts with BoB, create new fixed deposit receipts or take new loans from us, do not forget to link the same (form is attached in the instant brochure) to have one view of all your accounts, on your computer.
- ❖ You can have separate user IDs for your spouse, children, parents (provided they are having account with our bank), to extend this operational convenience to them.