

USER GUIDE

**Net Banking Development Team
Project Office, Mumbai**

Dear Customer,

Welcome to "**Baroda Connect**", an internet banking portal introduced for rendering effective customer service to you 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.botswana@bankofbaroda.com.

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

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

Net Banking Development Team

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GLOSSARY:

TERM	FULL FORM
RLM	Relationship Manager
DC	Data Center
CBS	Core Banking Solution
SSL	Secured Socket Layer
SB	Savings Bank
CA	Current Account
MV	Maturity Value
PC	Personal Computer
RAM	Random Access Memory
EC	Employee Code
URL	Universal Resource Locator

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 Internet banking portal. 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://intl.bobibanking.com> and select the respective country, 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**
- **Profile**
- **Activity History**

1.3 ADVANTAGES OF BARODA CONNECT:

- 24X7 Online Anytime Anywhere Banking
- Summarized view of all linked accounts
- Online Inquiry
- Saving of Time and energy

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 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 password is to be collected by you from the branch. Sign On password is necessary for logging in the Baroda Connect portal.

If the logging in problem persists, then kindly contact Relationship Manager (at branch) or send a mail to barodaconnect.botswana@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

Profile

Activity History

In the home page itself, accounts summary is available. Accounts Summary will give aggregate 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,

2.2.1 ACCOUNTS:

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

- Operative Accounts (Savings, Overdraft, Current accounts).
- Deposit Accounts (Fixed Deposits, Short Deposits, and other deposit schemes of the Bank
- Loan Accounts.
- All accounts
- Tax deduction enquiry (applicable for certain territories)

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 20 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)

For **deposit accounts**, you can view

- Account Summary
- Account Details
- Deposit Schedule (flow details of the deposit, along with other details)
- Lien Inquiry (if any lien is noted against this a/c)

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

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 PROFILES:

Change Password:

You can change passwords (Sign On) 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.

2.2.3 ACTIVITY HISTORY:

You can see activities carried out by you

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.botswana@bankofbaroda.com.

SECTION 3: SECURITY OF INTERNET BANKING:

3.1 BRIEF ABOUT PASSWORD:

You will receive a Sign On password. You will have to compulsorily change the password, when you Sign On 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 Sign On 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 1 password.

If not changed in 360 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 360 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 Communications asking for this information please do communications 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 Sign On 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 Sign On 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 spy wares. 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 available in the Login page of Browser settings is <https://intl.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 spy ware) 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.

4.0 CHARGES:

All Internet Banking facilities are offered “**free of cost**” to you,

However, the Bank reserves the right to charge any of the services, which may be offered in future without any prior notice.

4.1 OTHER IMPORTANT INFORMATION

- Please note that, the system shows details in the account.
- Other vital information like terms and conditions, privacy policy, disclaimer etc. is available on Sign On page of the respective country through <https://intl.bobibanking.com>
- This service is available only in the accounts, where operating instructions are Self or 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 to have one view of all your accounts, on your computer.
