

FAQ for Internet Banking

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Process of Creation and activation of adminID

1. How to request for new / replacement of CBI Branch Admin ID?
Now all branches are enabled for internet banking admin login. Teller having capability 5 or above can login into internet banking admin login through their CBS credentials.
2. What will be the userID for branch admin internet banking login?
Userid will be the PF number.

Process of configuring user for netbanking – CBS/ admin module

3. How to configure a customer for personal internet banking?
Following are the steps to configure a customer for personal internet banking –
 - Check whether the mobile no. is registered with country code **91** or not. Also verify that mode of operation is proper and no special characters are entered in customer details.
 - Login to B@ncs24 and go to Customer Management > Amend > Customer details, enter CIF, select Miscellaneous Details and set **02:Internet Banking** under Access channel field
 - Login to admin module, go to User Maintenance > User configuration, enter CIF in **Bank Customer No.** field, click on **Query from FNS.**
 - Go to **Internet** tab enter a value in **User GroupID** (4,5 or 11) and click on Add
 - Make sure the Grid card is enabled and linked to CIF if User GroupID is given 4 or 11
 - Guide customers how to use Gridcard and userID & generate online password
Group ID details :
5 – View Only
4 – View + Transaction
11- View + tax payments only
4. What should be the minimum balance for configuring internet banking service?
Minimum balance for providing internet banking facility is Rs.5000/- but it can be waived as per the decision of Branch Manager.
5. What are the valid modes of operation for net banking?
For all transactions:
 - Operating singly
 - Either or survivor
 - Anyone or survivorFor Tax payments:
 - Any two jointly
 - Any three jointly
 - Jointly by all

6. Whether branch can accept application for internet banking from customer of other CBI branch?
Yes. Branch can accept application for internet banking from non-home branch customer.

7. How to provide transaction rights for CC A/c holders?

The branch head has to take prior permission from respective Regional Manager in writing before providing transaction rights for CC A/c holders. After getting the permission, following steps should be followed in CBS –

- Go to **Deposit /CC/OD Account → Amend → Deposit CC/OD/Bills Account**
- In account number type account number and select **J: Additional CC/OD details**
- Check **Internet Banking Facility** and **Internal Rating** fields –
 - ✓ If Internet Banking Facility flag is NO then no transaction should take place whatever be the Internal Rating,
 - ✓ If Internet Banking Facility flag is YES then no transaction should take place if the Internal Rating is not in between CBI 1 to 5.
 - ✓ If Internet Banking Facility flag is YES then no transaction should take place if the Internal Rating is other than CBI 1 to 5

8. How to increase the transaction limit of NEFT/RTGS for a customer?

For personal user it is fixed for NEFT - 2,00,000 (per txn. max), RTGS – 5,00,000(per txn max), Per day total limit – 10,00,00. For corporates users it can be extended by changing corporate user limit.

9. What is the meaning of different user status

- **Inactive** – User id configured but PIN is not generated
- **Pending for activation** – PIN is not activated (Branch has to activate user from its end)
- **New User** – PIN is activated but not changed/reset by user
- **Active** – PIN successfully changed/reset by user
- **Dormant** – PIN not changed within 15 days after activation (Branch has to change it to New User from its end)
- **Locked** – PIN entered wrongly consecutively for three times (Branch has to change to Active if user remembers password)

10. What is the meaning of different UserGroupID?

- 4-cbiusergroup : All available facilities are provided to user through internet banking
- 5-AcountViewOnly : User is given facility for viewing the a/c details only
- 11-ePaymentuser : Facility for tax payment

11. What is the procedure for password generation and activation for NRI customers?

Branch has to register international mobile with county code in CBS.

12. Whom to contact to order new grid cards?

Branches are advised to contact their respective Zonal Office to order new grid cards.

13. How to link and enable grid?

Login to Internet banking admin module. Go to **Link and Enable grid** link under **Grid Administration** menu, enter CIF of customer , Grid sequence no. and click on Add.

14. How to extend the expiry of grid and period of extension?

Login to Internet banking admin module. Go to **Extend Expiry of GRID** link under **Grid Administration** menu, enter CIF of customer , New expiry date (extension of one year) and click on Update to extend the expiry of activated Grid card.

15. How to mark the grid lost / damaged and reissue new one to customer.

Login to Internet banking admin module. Go to **Lost marking Re-issue** link under **Grid Administration** menu, enter CIF of customer, select Status as LOST or DAMAGED, Re-issue of New GRID sequence number and click on Submit. Then Go to **Link and Enable grid** link, enter CIF of customer , Grid sequence no. of new Grid card and click on Add.

16. How to check the status of grid card issued to customers ?

Login to Internet banking admin module. Go to **Enquire Grid Data** link under **Grid Administration** menu, enter CIF of customer and click on Display to get the details (Grid Sequence no., linking date, expiry date, lost date and status) of Grid card linked to CIF.

Note: If Grid card is not linked to CIF, an error “No transaction found” will be displayed on screen.

17. How to unlock grid card?

Login to Internet banking admin module. Go to **Unlock Grid** link under **Grid Administration** menu, enter CIF of customer and click on Unlock button.

18. How to update the User Group ID of the customer?

Login to Internet banking admin module. Go to **User configuration** link under **User Maintenance** menu, enter CIF of customer and click on Query from FNS to get the user details. Click on Search Button on **User Group ID**, click on Search-> Select Group-> Click on Update.

19. How to unlock corporate user password?

Go to Corporate User configuration-> enter userid-> query-> Go to Internet Tab->select active for password-> update.

20. What if new password is required for corporate user?

Mark password status as inactive through following navigation

User Maintenance-> User pin status change-> User type (Corporate User)-> Mode of Banking(login password - Internet Banking, txn password - Internet Banking Txn)-> query-> click on change.

21. How to link and enable grid?

Login to Internet banking admin module. Go to **Link and Enable grid** link under **Grid Administration** menu, enter CIF of customer , Grid sequence no. and click on Add.

22. How to extend the expiry of grid and period of extension?

Login to Internet banking admin module. Go to **Extend Expiry of GRID** link under **Grid Administration** menu, enter CIF of customer , New expiry date (extension of one year) and click on Update to extend the expiry of activated Grid card.

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Login to Internet banking admin module. Go to **Lost marking Re-issue** link under **Grid Administration** menu, enter CIF of customer, select Status as LOST or DAMAGED, Re-issue of New GRID sequence number and click on Submit. Then Go to **Link and Enable grid** link, enter CIF of customer , Grid sequence no. of new Grid card and click on Add.

24. How to check the status of grid card issued to customers ?

Login to Internet banking admin module. Go to **Enquire Grid Data** link under **Grid Administration** menu, enter CIF of customer and click on Display to get the details (Grid Sequence no., linking date, expiry date, lost date and status) of Grid card linked to CIF.

Note: If Grid card is not linked to CIF, an error "No transaction found" will be displayed on screen.

25. How to unlock grid card?

Login to Internet banking admin module. Go to **Unlock Grid** link under **Grid Administration** menu, enter CIF of customer and click on Unlock button.

26. How to update the User Group ID of the customer?

Login to Internet banking admin module. Go to **User configuration** link under **User Maintenance** menu, enter CIF of customer and click on Query from FNS to get the user details. Then click on delete button and configure the customer once again with another User Group ID.

Customer queries

27. How to resolve the issue in online password generation “Your password is generated. Please contact branch”?

Branch admin has to change the status of PIN through admin module. Go to **User PIN status change** link under **User Maintenance** menu, enter user’s CIF, select appropriate option from Mode of Banking for PIN change and click on Query. Then click on change button to change the PIN status. Once the status sets to Inactive, users will be able to generate online password by their own.

28. How to resolve “Webpage cannot be found” error after login?

The issue may arise because of incompatibility of our application with older versions of browser (IE 6). Make sure the user uses IE7 or above version browser.

29. How to activate user when it shows status “User already logged on”?

Advice customer to wait for around 20 minutes without further login for automatic log off.

30. What are the rules for login/transaction password generation?

Steps to generate login password online:

- Please click on the 'online password' link on the CBI personal internet banking login page and enter user ID and mobile number registered with branch prefixed by 91 (total 12 digits).
- Click on generate and click next. You will receive a onetime password active for only 3 minutes.
- Please login and change this password within 3 minutes.

Steps to generate transaction password online:

- After login, please click on the **Transaction Password Generation** link under the **Options** menu in CBI personal internet banking and enter your mobile number prefixed by 91 (total 12 digits).
- Click on generate.
- You will receive a onetime password which is active for only 3 minutes.
- Change the OTP and set the transaction password in the next interface displayed within 3 minutes.

31. How to unlock login/transaction password for personal customers?

Admin can unlock the login/transaction password by changing the user status to Active from Locked from **User Configuration** link under **User Maintenance** menu.

32. What is the limit for fund transfer through NEFT/RTGS for personal/corporate users?

	Limit for personal		Limit for corporate	
	Per txn	Per day	Per txn	Per day
NEFT	2 lakh	10 lakh	10 crore	100crore
RTGS	5 lakh	10 lakh	10 crore	100 crore

33. How to use grid card?

Customer having transaction rights need to collect the linked and enabled Grid card from branch. While generating transaction password and doing a fund transfer, the customer has to enter three values which are mentioned on the back of card for e.g. C5 means column C and row 5.

Please note if the customer enters wrong grid values, Grid authentication will fail and three consecutive failure will lock the Grid Card.

34. How to add beneficiary for fund transfer?

Customer should have transaction right for the purpose adding beneficiary and fund transfer. After logging in to internet banking, customer should navigate to **Transfers > Add Beneficiary**, select option from CBI/Other Bank, Enter either Bank Name& Branch name or IFSC code, nickname of the beneficiary must be unique without any blank spaces, fill other mandatory fields avoiding special characters and click on Submit. Customer has to enter three grid values after confirming to add beneficiary details. Beneficiary is added after Grid authentication gets successful.

35. What to do when account is not visible to customer on his home page?

This issue occurs when the user clicks on menu items before the accounts summary is loaded on the home page immediately after login. The customer needs to wait (5 to 10 seconds in some cases) till the accounts summary is displayed on his home page.

36. How to resolve security certificate issue?

The customers need to add our website in their trusted sites.

Steps:

- Open the Internet Explorer and click on 'Tools=>Internet Options'.
- Select 'Security' tab and click on 'Trusted Sites'.
- Now, click on 'Sites' button and add our net banking website to the list.
- Our net banking URL is <https://www.centralbank.net.in/>
- Close and re-launch our net banking application to proceed.

37. SMS alert for credit entries not received by customer?

Currently, SMS alerts are sent for all debit transactions and credit transactions only in case of ECS and Cash credits/debits. Other credit transactions through cheque, SMS alerts are not being sent at present.

38. How to check the status of NEFT done after the RBI timings?

The user can check the status of the NEFT done after RBI timings under 'Transfers' menu 'NEFT 24x7 UTR Enquiry'. In case the status is 'Failed', the customer needs to prepare a fresh NEFT transaction.

39. How to rectify "Special character entered" error?

The customer Name/Address contains special characters like hyphen, ampersand etc. which need to be removed from the customer CIF and address. Also, the customer should be careful not to enter any special characters while entering beneficiary details in the 'Add beneficiary' page.

40. What to do when SMS alerts are not going to customer

The customer's mobile number needs to be prefixed with the country code '91' in his CIF.

41. E-payment queries

Please contact the concerned Nodal branches for any tax/billing related issues. Please refer the Nodal Branches File for contact details. The type of payment can be found from the customer account narration.