

FAQs- EBanking

General:

1) Can I change my personal details on Corporate Internet Banking?

- You can change your Preferences and personalize the Dashboards in new Corporate E-Banking system. User ID change is not allowed.
- For changes in Email Id and mobile number, please visit any of the nearest RBL Bank Branch.

2) Which browsers are compatible for Corporate Internet Banking?

The following browsers are compatible with EBanking:

Browsers	<ul style="list-style-type: none"> • IE (Internet Explorer) version 10, 11 • Mozilla Firefox version 41-43 • Google Chrome version 45-47 • Safari version 7-9
Client desktop OS	<ul style="list-style-type: none"> • Windows 7, Windows 8, Windows 8.1 • MAC OS 10.8

3) What are the benefits of using Corporate Internet banking?

- Internet banking is like having access to the branch 24*7 and being able to get the banking services to you. With RBL Bank Corporate Internet Banking, you can view all the transactions in your banking accounts, view your current balances, transfer funds within and outside RBL Bank, create term deposits and avail many more services. The CIB platform is secure platform and saves a lot of time by being able to bank from home or office, at your convenience.

4) Who can use Corporate Internet banking?

- All clients of RBL bank can avail the Corporate Internet banking facility by submitting the required documentation to your nearest branch. Alternatively, you can reach out to your Relationship Manager or Service Manager.

5) How secure is Internet Banking?

- We have the most secure and easy to use internet banking services. Our servers are protected with firewalls that prevent unauthorized access. Every customer is provided with a unique User ID & password to ensure security. One time passwords (OTP) acts as 2nd Factor Authentication are also used for transactions to ensure the highest security.
- Below are some important points that clients need to keep in mind to ensure that the security is not compromised.
 - Keep the Internet Banking password confidential and do not disclose it to anybody under any circumstances. Even RBL Bank employees will never ask you for the Internet Banking Password.
 - Do not ever respond to any emails that ask you for any details, including the ones that seem to come from RBL Bank.
 - Do not share OTP (One Time Password) received with anyone. Even RBL Bank employees will never ask you for OTP

6) What are the charges for using Corporate Internet Banking?

- All account holders of RBL Bank have free access to Internet Banking. Please note that certain transaction being processed through this portal may be chargeable. Please refer the bank's schedule of charges for the same.

7) While trying to log in to Internet banking, why do I get an error message?

- Please ensure you are using the correct User ID and password. Please also check if the 'Caps Lock' is activated on your PC. Passwords are case sensitive, please ensure that you are using the correct case while entering your user id and password.
Other reasons why you could be getting an error could be:
 - Your browser may not be compatible or may be an older version. Please use the browser from the list mentioned above
 - You have entered a wrong password three times consecutively. Your user ID will be locked in this case. This is done to protect prevent somebody from unauthorized access to your account. In case your login details are compromised immediately, please contact our customer care on 022-71109111 or visit the nearest branch.

- Our server may be temporarily down for periodic maintenance. Please try logging in after some time. In such cases We also send out advance intimation for such mandatory maintenance activities to avoid inconvenience to our customers.
- The internet service provider's connection may be weak and hence the required data transfer rate may not be available. This is normally a temporary problem and should get resolved in some time. Please try logging in after some time.

8) Why does the Internet Banking login page not open?

The Internet Banking page may not open sometimes due to the following reasons:

- The Internet service provider's connection may be weak and hence the required data transfer rate may not be available. This is normally a temporary problem and should get resolved in some time.
- Our Server may be temporarily down for periodic maintenance. The page shall open when you try after some time. We also send out advance intimation for such mandatory maintenance activities to avoid inconvenience to our customers.

9) Why can't I do some financial transactions after I have logged in to Net Banking?

- Financial Transaction rights are given to users based on Board Resolution and Account Opening Form submitted to RBL Bank. In case you require any further clarification request you to contact your nearest RBL Bank branch. You also need to have your Mobile no. & Email id registered with us for the said account. OTP is sent on mobile for transactions to proceed further. If you have changed or not updated your Mobile no. and / or Email id, we request you to visit your nearest RBL Bank Branch & update the same. List of the branches is available on www.rblbank.com

Registration and Login:

1) I have never used Corporate Internet Banking, how do I register on Corporate Internet Banking?

To avail Corporate Internet Banking facility you need to submit documents to your Relationship Manager or visit any nearest Bank Branch. Once Bank receives the documents User ID shall be sent to registered Corporate. User can then self generate password online themselves.

2) I am an existing user and I already have a User ID and Password; what do I have to do?

- You need to login to the new Corporate E-Banking system with your login credentials. You will be prompted to set up the security questions and answers after your first successful login.

3) Is my user id going to change?

Your User Id will be <Corporate ID>.<User ID>

4) I have forgotten my 'User ID'. How do I retrieve it?

In case you have forgotten your Corporate ID and/or User ID, please write to ceb.support@rblbank.com. Alternatively, you may contact your Relationship Manager or service manager.

5) Will the existing password work or do I need to change the password to start transacting on the new EBanking system?

- The existing password will get validated at the time of First login.
- You may reset the password post successful validation, as per bank's password policy.

6) Is it mandatory for the user to change the password at the time of first login?

- No, it is not mandatory to change the password if you are an existing user and are logging in to the new Corporate Internet Banking for the first time.
- If you do not change the password, the system will automatically ask you to change the password on or before expiry date.

7) What is the constitution of the password i.e. combinations of alpha numeric, capital letters, special characters, etc.?

- This is displayed in the 'Password Policy' section visible at the time of password creation on EBanking system.

8) What is the preferred password logic?

- There is no preferred password logic but you need to follow "Password Policy" guidelines. However, we suggest you to keep -
 - As strong password as possible, you will see a grid showing the strength of the password
 - Frequently change the password & while resetting the password, you will get a message that your new password cannot be similar to the last 3 passwords used by you.
 - Do not share the password with anyone, including RBL Bank employees / representatives

9) How many passwords do I have for EBanking?

- You will have only one password for logging into the EBanking system
- Unique OTP (One Time Password) will be sent to your mobile for transactions to proceed.

10) Am I supposed to answer any security question? When?

- Yes you need to set three security questions and their answers while onboarding to the new corporate E-Banking System

- Existing users also have to set any three security questions and their answers while validating their current Net Banking credentials in new E-Banking for the first time
- Security questions are to be answered as a measure of security. You need to remember the answers to these security questions as you are required to answer these to reset your password in future

11) How many Security questions are there?

- There are 19 questions in the drop down. You have to mandatorily select 3 questions out of them. Answering these 3 questions is mandatory in new EBanking.

12) I have forgotten my Password how can I reset it?

- You can reset the password by answering 2 security questions set by you earlier along with OTP validation.

Account:

1) What are the RBL Bank relationships that I can view online?

The various RBL Bank relationships you can view online are:

- Current Account
- Savings Account
- Deposit Account
- Loan Account

2) How do I get my bank account statements?

- You can find the statement option on the home page on the “Financial overview” widget.
- Alternatively click on “Account Statement” on horizontal menu “Quick links” on the home page and then click on the “Account Nickname” of the account for which you wish to view the statement.
- Incase your transactions for a selected period exceeds 500 then those will be available for downloaded through ‘Download Center’

Payments

1) What are the types of Transfer available on corporate Internet Banking?

- Below are the types of Fund Transfer available on Corporate Internet Banking:
 - a. Own Account Fund Transfer : To transfer funds to your own account

- b. Within RBL Fund Transfer : To transfer funds to other accounts of RBL Bank
- c. Other Bank Fund Transfer : To transfer funds to accounts of Other Banks. There are 3 networks for other bank fund transfer:
 - i. NEFT
 - ii. RTGS
 - iii. IMPS

2) For beneficiary of other bank, do I need to add that beneficiary details separately for each mode of transfer (for example for NEFT, IMPS and RTGS)?

- You have to add the beneficiary only once and the beneficiary will reflect for all modes of funds transfer i.e. NEFT, RTGS and IMPS.

3) What will happen to my existing beneficiary/ies? Will they get migrated into new Corporate Internet Banking?

- The existing authorized beneficiaries will get migrated to new Internet Banking.
- However, if a beneficiary was added separately for each type of transfers (i.e. NEFT & RTGS), they all will be migrated and will reflect as Beneficiary1 and Beneficiary2 in the new EBanking system
- You are requested to check the list of such beneficiaries and you may choose to delete the duplicate entries reflecting there, if any.

4) What are the limits of different modes of transactions on E-Banking?

Transaction limits on E-Banking are based on Board Resolution provided by corporates

5) What is “Add Entry” on ‘Funds transfer’? What are the advantages?

- You can do multiple funds’ transfers in one go by using ‘Add Entry’ features. All the entries added will get approved with a single OTP.

6) What is “Save as Template” on Funds transfer? What are the advantages?

- If you transfer money to one particular beneficiary frequently, you can save that transaction as a template and use that again in future. It will save you many steps to transfer money in all the subsequent transactions.

7) What are the advantages of IMPS?

- You can send money instantaneously 24*7, 365 days using IMPS. The beneficiary account will be credited instantaneously with the amount.

8) What are the different kinds of user roles in Corporate Internet Banking?

- There are 4 types of users in corporate Internet Banking:

- I. Maker : This type of user has rights to initiate a transaction, however these transactions will require approval for completion
- II. Checker : The checker will approve/reject the transactions initiated by maker. A checker can not initiate a new transaction.
- III. Dual User : A dual user is a combination of both maker and checker. Transactions initiated by dual users will directly get processed and will not require any further approvals
- IV. View Only : This type of user will not have the right to initiate or approve any transaction as it has only view rights

9) When does the Balance validation take place while initiating the transaction?

- The Balance validation takes place at the stage of approval which means a maker can initiate a transaction of amount higher than the existing balance. However when the checker approves the transaction, system will then check for available balance and transaction will be processed only if sufficient balance is available.

10) What happens in case of NEFT and RTGS if checker has approved the transaction beyond transaction cut-off time.

- In such cases the transaction will take place on next working day

File Upload:

1) Do I have to upload separate files for different types of fund transfers, for example NEFT, RTGS/IMPS within RBL Bank?

No. Now you can use single file for all types of fund transfer.

2) Will all the entries of the file uploaded be approved/rejected in one go?

There are two ways to approve the transactions uploaded in the file. Entire file can be approved in one go or user can approve individual entries of the file as well.

3) If the file has one incorrect entry, will entire file be rejected?

No. Only the entry with incorrect details will fail, rest will be submitted for approval. Reason for failure can be seen in failure report.

4) If the total amount of the transactions in the file is higher than the existing balance, will the file get submitted for approval or it will fail?

The file will get submitted for approval as sufficient balance is checked during approval, not before approval. Success/Failure of debit will depend on point 2.

5) If I have already uploaded a file for approval, Can I upload another file with same name?

If you have uploaded a file, then you can not upload another file with same name **within 24** hours.

6) After maker uploads the file, how long does it take to process the file and reflect in checker's profile?

Once maker submits the file, if it is File level approval, then it appears for approval within 5 minutes. If is it record level approval, then it takes upto 35 minutes to reflect in Approval queue.

7) After checker approves the file, how long does it take to process the file?

Once checker approves the file or records. All Payments done within RBL Bank or via IMPS shall be processed immediately. In case of NEFT last batch process time is 6.30 PM and for RTGS is 4 pm. Monday to Saturday (Except 2nd and 4th Saturday). Hence all records approved prior to above mentioned time shall be processed same day.

Deposits:

1) How can I check Interest rates of Term Deposits?

- On the "Open term deposits" page, click on "Check Interest Rate" to get the interest rates of Term Deposit

2) What is the minimum amount required to create a term deposit account?

- FD can be opened for a minimum of Rs.10,000 and thereafter in multiples of Re.1.

Customer Support:

1) Whom should I get in touch with in case of any issues?

- You can contact us on 022-71109111
- write to ceb.support@rblbank.com
- Visit your nearest RBL Bank branch.

Services:

1) What are the different Banking services requests that I can make online?

- Below are the list of services available on Corporate Internet Banking:
 - i. Request New ChequeBook

- ii. Stop Cheque
- iii. Open Fixed Deposit
- iv. Update GSTIN

2) Do all the service requests require checker's approval?

- Maker can initiate service requests (except Update GST) and submit it for checker's approval. Checker can approve/reject these requests
- Only Checker and Dual user can Update GST through Corporate Internet Banking