

## FAQs- EBanking

### General:

- 1) **Which set of customers are being migrated to the new EBanking on March 13, 2017?**
  - Only retail customers (customers using RIB – Retail Internet Banking) are being migrated on March 13, 2017 to the new E-Banking system.
  
- 2) **Can I change my personal details on EBanking?**
  - You can change your Nick Name, Preferences, and personalize the Dashboards in new EBanking system.
  - For changes in email id, mobile number and communication / permanent address, please visit any of the nearest RBL Bank Branch.

3) **Which browsers are compatible with EBanking?**

The following browsers are compatible with EBanking:

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

- 4) **What are the NEW functionalities available in EBanking (which were not there in the earlier system)?**
- **Funds Transfer through IMPS:** In addition to NEFT & RTGS facilities, you can now transfer funds instantaneously using IMPS (Immediate Payment System) facility 24\*7.
  - **Chat:** You can now initiate an e-chat facility to directly interact with the Bank representatives to resolve your queries while transacting on E-Banking.
  - **Click2Call:** The new E-Banking system has a facility for you to request a call back by the bank

- representatives, in case of assistance required while transacting.
- **Self On-boarding** through CIF, Debit Card, Credit Card or Loan account nos. Now customers are able to self-register themselves to use Internet Banking, by just providing the required details any time. NO NEED to fill forms / visit the branch / wait to register for E-Banking.
  - **360 degree view:** A 360° & a single view of your RBL Bank relationships, with an overview of account balances, credit cards, deposits, loans & investments.
  - **Demat:** View your demat account holdings & transactions online.
  - **Nomination addition for new FDs & RDs:** Add nominee online while creating a new fixed deposit or a recurring deposit. This eliminates the need to visit the branch for adding a nominee.
  - **Funds Transfer to Mobile (P2C):** You can now transfer funds to a Mobile no. without adding a beneficiary.
  - **Personalized dashboard:** You can now personalize the way in which you would like to view the dashboard of your relationship with the Bank with the help of the widgets available.
  - **Credit card details:** RBL Bank credit cards are now linked to E-Banking. View and download your credit card statements or make payments to your credit card directly.
  - **Seamlessly responsive website, adapts to PCs, Tablets & Smart phones**
  - **Inbox to view Bank's communications & notifications for you.**
  - **Quick links & Calendar for scheduled payments.**

5) **What are the benefits of using Internet banking?**

- Internet banking is like having access to the branch at any time and being able to get the banking services at your computer. With RBL Bank EBanking, you can view all the transactions in your banking accounts, view your current balances, transfer funds within and outside RBL Bank, create term deposits, invest in mutual funds and avail many more services. You save a lot of time by being able to bank from home or office, at your convenience. All that you require is a connection to the Internet.

6) **Who can use Internet banking?**

- You get free internet banking access if you have a Savings or a Current Account with RBL Bank.

7) **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 Customer ID and a self-decided password to ensure security. One time passwords are also used for transactions to ensure the security.
- To ensure complete security you also need to do a few things like:

- Keep your PIN for the ATM/Debit Card secure and do not disclose it to anybody under any circumstances. Even RBL Bank employees will never ask you for your PIN.
- Keep the Net Banking password confidential and do not disclose it to anybody under any circumstances. Even RBL Bank employees will never ask you for the Net 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.

**8) What are the charges for using Net Banking?**

- All account holders of RBL Bank have free access to Internet Banking.

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

- Please confirm that you are using the correct Customer ID and password. Please also check if the 'Caps Lock' is activated on your PC. Please note that the password is case sensitive. 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 prevent somebody from trying to guess your password. Please contact the nearest branch or call our customer care on 1800 123 8040.
  - Our server may be temporarily down for periodic maintenance. Please try logging in after some time.
  - 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.

**10) Why does the Internet banking login page not open?**

The Net banking page may sometimes 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.

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

- Account holders with joint or conditional operation rights may not have access to some features. 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 and email id 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](http://www.rblbank.com)

## Registration and Login:

### 1) How do I register on EBanking?

You can click on “Register” on the login page and then register by providing any of the below credentials:

- Customer ID (CIF) and PAN No
- Credit Card details
- Debit Card Details
- Loan Account No

### 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 EBanking 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 remain your CIF ID or Nick Name, whichever is currently used for logging in RBL Bank net banking. However, you can change this user id by going to ‘My Profile’ section post login to EBanking. In case you have forgotten your user id, please use “Forgot user id” option available on login page.

### 4) I have forgotten my ‘User ID’. How do I retrieve it?

Click on “Forgot User ID” and then retrieve your User ID by providing any of the below credentials:

- Customer ID (CIF) and PAN No
- Credit Card details
- Debit Card Details
- Loan Account No

### 5) I do not remember my Customer ID (CIF), where do I look for it?

- You can find your CIF on your Cheque book, Passbook, Bank statement and in our app, RBL MoBank.

### 6) I have more than one User IDs for different set of accounts, which one should I use to login to the new EBanking system?

- If you had multiple User IDs prior to March 13, 2017, you can login using any of the previous User IDs and all your accounts will be fetched in one single login.

- However, if you are an existing customer of RBL Bank and if a new CIF is generated after March 13, 2017, you will not be able to login using the new CIF. The accounts linked to the new CIF would be linked to existing User ID.

**7) 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 need to reset the password post successful validation, as per bank's password policy.

**8) Is it mandatory for the user to change the password?**

- Yes, it is mandatory to change the password if you are an existing user and are logging in to the new EBanking system 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.

**9) 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.

**10) While I am generating a new password, will I get pop-ups if I am trying to generate a weak / strong password or a password which I have used in recent past?**

- Yes, you will see a grid showing the strength of the password.
- Also, while resetting the password, you will get a message that your new password cannot be similar to the last 3 passwords used by you.

**11) What is the preferred password logic?**

- There is no preferred password logic. However, we suggest you to keep
  - As strong password as possible,
  - Frequently change the password and
  - Not share the password with anyone, including RBL Bank employees / representatives

**12) How many passwords do I have for EBanking?**

- You will have only 1 password for logging into the EBanking system
- Unique OTP (One Time Password) will be sent to your mobile / email id for transactions to proceed.

**13) Am I supposed to answer any security question? When?**

- Yes, you need to answer 3 security questions while onboarding to the new EBanking system and before the first time login.
- Existing users have to answer these questions after validating their current Net Banking credentials (Customer id or Nick Name, which was used as User Id in the old Net Banking system) in new EBanking.
- Security questions are to be answered as a measure of security. You need to remember the answers to these security questions. These answers need to be recollected while re-setting the password in future.

**14) 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.

**15) I have forgotten my Password how can I reset it?**

- If you have Current / SB Accounts with RBL Bank, you can reset the password through one of the below methods:
  - a. Answer 2 security questions set by you earlier.
  - b. Debit Card Details
- If you are a standalone Credit Card customer, password can be reset through Credit Card validation.
- If you are a standalone loan customer, password can be reset through the loan account no. followed by an 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 (FD, RD and TD)
- Credit Card
- Loan Account
- Demat Account
- Mutual Funds

**2) How do I get my bank account statements?**

- You can find your “Mini statement” on the home page on the “Financial overview” widget. Click on the arrow next to “Available Balance” and then click on “Mini Statement” to view the mini statement of your account.

- You can find statement of previous financial year on the home page on “Financial overview” widget. Click on the arrow next to “Available Balance” and then click on “Last FY Statement” to view the statement of your account.
- To get statement within a date range, go to the “Quick links” on the home page, click on “Account statement” and then click on the “Account Nickname” of the account for which you wish to view the statement.
- You can also view the statement of the predefined period in the dropdown of “Choose Statement” or click on “Search Transactions” to customize the statement.

## Payments

### 1) 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)?

- Earlier on the Internet Banking, you had to add the beneficiary details separately for each type of transfer i.e. NEFT and RTGS. We have improvised on this feature in the new EBanking system. Now, 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.
- IMPS (Immediate payment System) is also now available on the new EBanking. IMPS is a 24\*7 funds transfer facility for beneficiaries outside RBL Bank.

### 2) What will happen to my existing beneficiary/ies? Will they get migrated into EBanking?

- The existing authorized beneficiaries will get migrated to new EBanking.
- 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.

### 3) What are the types of ‘Funds Transfer’ transactions available on EBanking?

- You can do Internal Funds Transfer within RBL Bank to Own Account & Others’ Accounts and Third Party Funds Transfer outside RBL Bank via NEFT, RTGS and IMPS.
- Additionally, you can also use Fund Transfer to Mobile (P2C), Standing Instructions, Schedule Payments, Bill Payments via Payment gateway, Credit Card Bill Payment from RBL Account.

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

[Click Here](#) To know the transaction limits (Daily limit and per transaction limit of NEFT, RTGS & IMPS)

**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) Can I use Funds Transfer to Mobile (P2C) feature?**

- If you have registered for and are using internet banking, you can use Pay2 Contact Functionality under ‘Funds Transfer’ section

**9) Whom can I send money using Pay2Contact feature?**

- You can send money to anyone by entering the name and mobile number of the receiver

**10) Does the beneficiary need to have an account with RBL Bank to receive money through P2C?**

- No. The beneficiary need not have an account in RBL Bank.
- Beneficiary can choose to receive money in any bank account by providing Account number and IFSC code

**11) What is the transaction validity for P2C?**

- P2C Transaction is valid for 3 working days.
- If amount is not claimed by beneficiary in 3 days, the transaction gets reversed i.e. the funds are re-credited to the sender’s account.

**12) Is P2C service available 24 X 7?**

- You can send money 24 X 7.
- However, currently the beneficiary can claim money only as per NEFT timings i.e. Monday to Saturday - 8:00 a.m. to 06:30 p.m. (Except 2nd and 4th Saturdays & Public holidays).

**13) Are there any charges for doing funds transfer through P2C feature?**

- Currently, there are no charges for funds transfer through P2C feature.



**14) Can NRI Customer also use P2C?**

- Yes, NRI Customer can also use this facility towards payment to any contact in India.

**15) What are the different biller categories?**

- You can pay all your Utility / Donations / RBL Bank Credit Card / Insurance / Mutual Funds / Subscription and much more.

**16) How do I register a new Biller?**

- You can go click on Insta Pay and select biller of your choice to make payments and register billers.

**17) Can I keep a track of the payments made by me?**

- All Credit Card payments will be shown under Credit Card Modules → “My Accounts” → Payment History.
- All Bill payments will be shown in your Liability and Credit Card Account Transaction statement.

**18) Can I make a part payment for a bill?**

- Yes, you can make part payment as per your choice only for Payment Billers.
- For Presentment Billers, the exact bill amount has to be paid.

**19) Can I pay my bills on the due date?**

- Yes, you can pay your bills on the due date.
- However, it takes 2 Business days for the Merchant settlement to happen.
- Our suggestion is to make the Bill Payments 3 working days prior to the due dates.

**20) How do I delete a registered biller?**

- You can go to ‘Manage Biller’ and delete any registered Biller of your choice.

**21) Will all my DD beneficiaries be migrated?**

- DD (Demand draft) beneficiaries will not be migrated to the new EBanking.
- Online DD issuance functionality is currently unavailable on the EBanking and is expected to resume on March 31, 2017, post which you will be able to indent for Demand Drafts by providing the payee details online.

## **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.
- RD can be opened for a minimum of Rs 500.

**3) Is online nomination facility available for term deposits?**

- Now, you will be able to add nominee while creating a new FD / RD on the new EBanking system
- The functionality to add nomination to existing FD / RD is yet not available online.

**4) Can I replicate the nominee details as per existing Savings account while creating a new FD?**

- Yes, you can replicate the nominee of the account, which you choose to debit while creating an FD / RD.

**5) Can I generate 15G/H online?**

- Yes, you can generate 15G/H online.
- Go to “term deposits” page and click on “FORM 15G/H” to download.
- Your personal data will get auto-populated on the form. You are requested to print the same, fill the details of the FDs and submit the duly signed form at your nearest RBL Bank branch.

## **Customer Support:**

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

- Should you require any assistance in case of any issues, you can use our new online ‘**Chat**’ feature to get instant help from our customer support executives.
- You can also choose to ask a Bank representative to call back using ‘**Click to Call**’ functionality now available on EBanking
- Alternatively, you can contact us on 1800 123 8040 or
- Visit your nearest RBL Bank branch.

**2) What is ‘Click to call’?**

- When you opt for ‘Click to call’, you will get a call back from a bank representative on your registered mobile number
- We request you NOT to share any confidential detail like ATM / Debit card PIN, Net-banking password, OTP or CVV with the caller.

**3) What is a ‘Mail box’?**

- Your mailbox will have all the communication/offers sent you by the bank

**4) Can I write back to bank using my inbox:**

- RBL Bank is currently providing a Secured Mailbox. Mails received in Customer's Inbox are a one way communication and cannot be used to write back to the bank.

## **Credit Card:**

**1) Can I see my credit card details on the new EBanking portal?**

- Yes, you can see the details of your linked credit card on this portal

**2) Tell me more about Credit Card statements that I will be able to see on the site?**

- Yes, you will be able to see month wise credit card statements for the last 3 months.
- You need to download the statement for the month you want to view and then enter the password (First four letters of Name and DOB in the format of DDMMYY). E.g. Nilesh Kapoor with date of birth March 1, 1973, the password will be NILE010373.

**3) Can I know the status of my credit card payments?**

- Yes, you can view your credit card payments under Credit Card Modules → "My Accounts" → Payment History.
- You can also find it in the 'Card Summary' Page.

**4) What are the different Credit Card services requests that I can make online?**

- Currently, we have the 'Credit Card Split & Pay (Convert to EMI)' facility available online.

**5) What can I do with my Credit Card PIN?**

- Your Credit Card PIN will be used for transacting at Merchant locations, Point of Sale (POS) terminals and to onboard i.e. Self-Register on new EBanking portal.

**6) Can I redeem my credit card reward points through EBanking?**

- No, this feature is not available currently on EBanking

## **Demat:**

**1) What all can I do online w.r.t. my Demat relationship?**

You will be able to do the following online w.r.t. your Demat relationship:

- View Demat Account Summary (In Dashboard)
- View Holding Statement
- View Transaction Statement
- ISIN Look Up

## Services:

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

Operative Accounts > Request New Cheque Book	Online
Operative Accounts > Stop Cheque	Online
Deposit Accounts>Open a Recurring Deposit Account	Online
Deposit Account> Open Fixed Deposit	Online

### 2) Can I order a cheque book online? How many leaves will this cheque book contain?

- Yes, you can order for a cheque book online
- The cheque book will contain 20 cheque leaves