Internet Banking Frequently Asked Questions (FAQs)

Version 1.0

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1. What is SyndicateBank Internet Banking?

It is the Internet banking service provided by SyndicateBank. Internet banking is the most convenient way to bank- anytime, anywhere, at your convenience.

2. What are the Pre-requisites for using Internet Banking facility?

For using Internet Banking facility the following is mandatory:

- ✓ User should have Saving or Current Account maintained at SyndicateBank.
- ✓ User should have valid Mobile number registered with bank account.
- ✓ User should have valid Email-ID.

3. Is Internet Banking through SyndicateBank is safe to use?

SyndicateBank Internet banking facility is secured using 128 bit **EV-SSL VeriSign certificate**. Also SyndicateBank have 2FA (Two factor Authentication) in the form of either Transaction Password and OTP (SMS based One Time Password) or RSA PIN and RSA Token code. Hence User can enjoy the Internet Banking without any hassle and worry in a secured manner.

4. What EV SSL (Extended Validation Secured Socket Layer)?

Extended Validation SSL (EV SSL) Certificates give high-security web browser information to clearly identify a website's organizational identity. For example, if you use Microsoft Internet Explorer 7 (IE 7) browser to visit a website secured with an SSL Certificate that meets the Extended Validation Standard, IE7 will cause the URL address bar to turn green. A display next to the green bar will toggle between the organization name listed in the certificate and the Certificate Authority (VeriSign, for example). Firefox 3 also supports Extended Validation SSL. Other browsers are expected to offer Extended Validation visibility in upcoming releases. Older browsers will display Extended Validation SSL Certificates with the same security symbols as in the existing SSL Certificates.

5. What are RSA and SyndProtect PIN?

- ✓ RSA is an additional option in the form of Software/Hardware token given to customer in lieu of Transaction Password and SMS based OTP (One Time Password) which is considered to be a 2FA (Two Factor Authentication).
- ✓ SyndProtect PIN is needed to be set once RSA is activated after login under 'Customer Services' tab and 'Set SyndProtect PIN (RSA)' link.
- ✓ A combination of SyndProtect PIN and code generated from Software/Hardware token can be used for performing Fund Transfer transactions.

6. How to apply for SyndicateBank Internet Banking facility?

SyndicateBank Internet Banking can be accessed by following two ways:

A. Through Online Registration (Self Service)- No need to visit Branch

✓ User should visit https://www.syndonline.in/B001/ENULogin.jsp# i.e. home page of SyndicateBank Internet Bank and click on link provided New User? Register Here.

✓ User will be prompted to enter Account No. and Email ID.

✓ Further User will be asked to enter OTP received on the registered mobile number.

✓ Subsequently on the next page user will be asked to enter Customer ID, DOB (Date of Birth) and Transaction details (Any Credit or Debit Amount of last five transactions)

✓ Now user will be asked to choose either to set 'Only Login' or 'Login and Transaction Password'.

  o If user selects 'Only Login Password' then Password will be sent to his/her registered email ID which need to be change during first time login

  o If user selects 'Login and transaction Password' then he/she will be redirected to choose either Traditional Transaction Password or RSA Code.

    ▪ If user selects Traditional Transaction password then a reference number will be sent to his/her email ID which user has to use the same Post-Login under 'Customer Service' tab to set the Transaction Password.

    ▪ If user selects RSA, then a subsequent page appears to select OS/Device where Token will reside , post that mail will be sent to user containing PDF files (Steps to use RSA Token) and text file (which need to imported on Token device) post downloading RSA Token application from Play store.

B. By visiting Branch-

✓ Download the Internet Banking application form from our website http://www.syndicatebank.in/english/Home.aspx >> Downloads >> Application Forms, and submit it to your branch. The Instant Login password for the Internet Banking will be issued by the branch, the same will be activated in next 24 hours and then you can start using the Login password from the next day.

✓ For traditional Transaction Password User has to click on Forgot/Reset Password Link, generate the Reference number and set the Transaction Password online

✓ For RSA (Software Token) Transaction Password user has to submit RSA application form to the Branch post activation of Login Password, wherein user will receive mail containing PDF files (Steps to use RSA Token) and text file (which need to imported

on Token device) post downloading RSA Token application from Play store. One import is successful User have to login in to Internet Banking, visit Customer Service >> Set SyndProtect PIN and set the PIN.

✓ While performing transactions user has to enter either **Transaction Password and OTP** or combination of **RSA PIN and Token code** based on the option exercised by the user.

Note-Branch can issue request for RSA based Transaction Password. If User opts for traditional Transaction Password then he/she has to follow the Forgot Password link under the Login Page.

7. Can Corporate Customers Register Online?

As of now, New Corporate Customers cannot register online using New User? Register Here link. They have following two options to avail Internet Banking facility:

(i) Corporate Customer may avail IB Corporate Banking facility by submitting applications with relevant documents to the Branch, Post that after necessary due diligence Login Password and RSA Hardware Token will be handed over to User by the Branch.

(ii) If Retail banking is required, take instant login password from branch and after linking, they can follow the same process for Transaction Password online using "Forget/Reset password link.

Note- Corporate Customer cannot opt for traditional Transaction Password facility or RSA based software token.
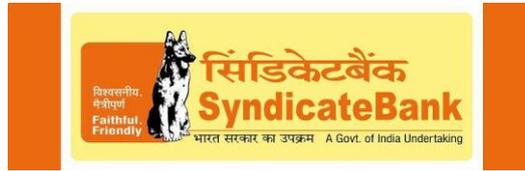
8. What is User ID?

Customer ID (which is provided at the time of opening an account) is the User ID.

9. What are the features of Internet Banking?

The Internet banking features are as follow:
✓ Fund Transfer within SyndicateBank.
✓ Fund transfer outside SyndicateBank (NEFT).

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- ✓ Opening of Term Deposits like Fixed Deposit (up to 6 months) and VCC (Vikas Cash Certificate).
- ✓ Opening of Recurring Deposits.
- ✓ Loan Account Management like viewing Loan Account, Loan repayment, etc.
- ✓ Bill Payments like Merchant Payments, Tax Payments, IRCTC Booking, etc.
- ✓ Other services like Cheque book requests, Aadhaar linking, e-filing, etc.

10. How to login to Internet Banking?

- ✓ User should visit https://www.syndonline.in/B001/ENULogin.jsp# i.e. Login/Home page of SyndicateBank Internet Bank.
- ✓ Enter User ID (Customer ID provided at the time of opening the account) and Login Password and click on Sign-In.

First Time Login:

- ✓ New users (who is logging for first time) will be asked to change the password received over mail.

11. How to get Account Statement?

A. Account Statement-Within 6 Months
- ✓ Login to Internet Banking
- ✓ Under the tab 'Accounts' Click on the link 'Account Statement'.
- ✓ Select the source account.
- ✓ Then select the period for which the account statement is required under 'Search by' field. When this Option is clicked, there are sub-options drop-down which may be selected for period of report.
- ✓ If Specify Period option is selected the calendars available in 'From Date' and 'To Date' will get highlighted. By clicking on the Calendar grid customer can select the period and click on Submit.
- ✓ Statement may be viewed or can be downloaded. Customer can select the format in which he needs the report viz. CSV, PDF etc.

B. Account Statement-Beyond 6 Months
- ✓ Under 'Account Statement' link, click on button at the bottom 'Account Statement-Beyond 6 Months'.
- ✓ Select the source account.

- ✓ Specify the Period from the calendars available in 'From Date' and 'To Date' and Click on Submit.
- ✓ Statement may be viewed or can be downloaded. Customer can select the format in which he needs the report viz. CSV, PDF etc.

12. What to do if I am able to generate Account Statement, but unable to do Fund Transfer?

The following has to be done for the above:
- ✓ Check with your branch whether net banking facility is enabled in the account.
- ✓ If it is Joint Account - check whether "E or S (Either or Survivor)" clause is there in the account.
- ✓ If Account is other than Proprietary concern - Please check that IB passwords are taken / issued in Company's name and not in Authorized Signatory's name. Authorized signatory does not have transaction rights.

13. What if I am able to login successfully but not able to see account details or generate account statements?

Please check *with the* branch whether branch has enabled the account for Internet Banking. Once it is enabled by the Branch, you will not get this problem.
System does not permit transactions in accounts of clients (company, corporate etc.) wherein the Login Password are issued in the names of Authorized Signatories.

14. How to Perform Fund Transfer Transaction?

There are two stages in Fund Transfer transactions Beneficiary Addition and Transactions Initiations:

Beneficiary Addition
a. One time Beneficiary Addition (Within SyndicateBank)
- • Before doing any transactions it is mandatory to do the 'Beneficiary Maintenance' which is a one-time activity.
- • Beneficiaries once added can be used for making future payments.
- • For Beneficiary maintenance select "Payments >> Beneficiary Maintenance" option. From the 'Transaction Type' drop-down select the required option viz Third Party Fund Transfer Within Bank. Click on 'Create Beneficiary'.
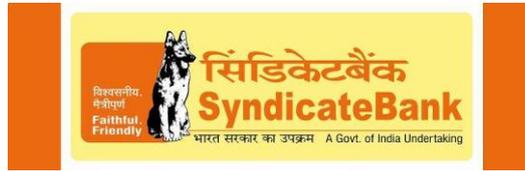
- For Third party fund transfer a pop up will come to provide Beneficiary Short Name / Sl. No., name, Account No., Beneficiary Address, City and Email Id.
- In the Beneficiary Short Name / Sl No. give some number or short Name for easy identification of the beneficiary. Enter the account number and other optional details and click on Add.

Wherever "*" is shown those fields are mandatory.

b. One time Beneficiary Addition (Outside SyndicateBank)
- For Beneficiary maintenance select "Payments >> Beneficiary Maintenance" option. From the 'Transaction Type' drop-down select the required option viz NEFT. Click on 'Create Beneficiary'.
- For Third party fund transfer a pop up will come to provide Beneficiary Short Name / Sl. No., name, Beneficiary Account Number, Beneficiary E-mail.
- For NEFT, give additional information like IFSC code of the Branch of the beneficiary etc. For selecting IFSC code click on the lens icon on the right side of the IFSC Box and give the name of the bank and branch in the boxes available and click on Search. Click on the Button on the left side of the Bank/Branch selected & then click on "Select Bank" and once completed click on "Add" to save the details.

Fund Transfer

a. Own account Transfer

- Post Login User may use the option Payments >> 'Own account Transfer' - for transferring funds to the accounts linked to your own ID.
- While doing the fund transfer to own account the saved template can be selected. If such templates are not available select 'Make New Payment' option, select beneficiary, Payment details click on 'Initiate' for initiating the transaction. Provide the transaction password **Transaction Password and OTP** or combination of **RSA PIN and Token code** based on the option exercised by the user when prompted.

b. Third Party Fund Transfer (Within Bank)

- Post Login User may use the option Payments >> 'Third Party Fund Transfer within the Bank' - for transferring funds to the accounts within SyndicateBank. Rest process remains same as mentioned above.

c. NEFT Online Transfer

- Post Login User may use the option Payments >> 'NEFT' -for transferring funds to other banks.

d. Multiple Third Party Transfers
- Post Login User may use the option Payments >> Multiple Third Party Transfers within Banks'. Further two radio buttons available for "Debit Single account" / "Debit multiple account", post that we can enter Beneficiary details if needed more than multiple beneficiaries click on "Add more" option and initiate the transactions by clicking Initiate button.

15. What is the use of Various Menu Buttons under Payments tabs?

- ✓ **View Limit:** - It is used for checking the per day transaction limit of account in a graphical Manner.
- ✓ **Save as Template**: - This saves the complete current transaction details as template which can be used for future transactions by selecting an option "Existing Template" in the transaction Menu. The amount details can be changed in the existing template and transaction can be initiated next time. There is no need to enter all the details again for doing the same transaction. The same transaction details can be seen in Login main Page->Transaction activities->view Drafts/templates.
- ✓ **Initiate: -** This Menu Button is used to initiate/submit the transaction and this will confirm the transactions to go for next step i.e. giving SMS based OTP and Transaction password or RSA PIN and Token code.
- ✓ **Save and Submit**: - This saves the transaction as a template only after completing the transaction by entering SMS based OTP and Transaction password or RSA PIN and Token code.

16. Can I give standing instruction for future transfers?

Yes. Standing Instruction option is available on Payments tab for Own account transfer (Accounts under same Customer ID) and Third Party Transfer (Within SyndicateBank).

17. How to Open FD (Fixed Deposit)/TD (Term Deposit)/RD (Recurring Deposit) through Internet Banking?

- ✓ Fixed Deposit can be opened for FD (maturity up to 6 months) / Vikas Cash Certificate (VCC), by visiting after-login >> Deposits>> Open Term Deposits.
- ✓ Recurring Deposits can be opened, by visiting after-login >> Deposits>> Open Recurring Deposits.

18. What are types of Fund Transfer available through Internet Banking?

The following is available through Internet Banking facility
- ✓ Own Account linked to same Customer ID within Syndicate Bank.
- ✓ Third Party Transfer within Syndicate Bank.
- ✓ NEFT fund Transfer (Outside Syndicate Bank).
- ✓ Donation to PM Relief fund.

19. Can I perform Fund Transfer transactions without having Transaction Password or RSA Token?

No. I will not able to perform the Fund Transfer transactions without Transaction password or Token code. Either combination of (Transaction Password and SMS based OTP) or **(RSA PIN and Token code)** is mandatory to perform any financial transactions.

20. Is Cheque Book request and Stop Cheque option available on Internet Banking?

Yes both Cheque book request and Stop Cheque request is available. The same can be accessed through 'Customer Service' tab Post-login.

21. What are others Value Added Service available through Internet Banking?

The other Value Added Service available through Internet Banking is as follows:
- ✓ Income tax e-filling
- ✓ Tax Credit Statement (26 AS)
- ✓ Aadhaar Number Linkage/Update
- ✓ Tax challan generation
- ✓ View Demand Draft details

22. Can I view and repay towards my Loan account using Internet Banking facility?

Yes. User can view their Loan Account and repay the Loan Amount by visiting Post-login >> Loan.

23. What are the default Fund Transfer limits for the customer (Number of transactions and Amount limit)?

At present default limits per day are set as follows:

Type of Fund Transfer	Individuals/ proprietorships	Number of Transactions
Fund Transfer (own account)	100000.00	10
Third Party Transfer (within Bank)	100000.00	10
NEFT	100000.00	100

*-The daily limit is 100000 exclusive of all transactions.

Limits beyond the above limits per day are being fixed with the approval and recommended of the respective Branch and Regional Offices. Enhancement of limit beyond above limits is permitted to customers who are using RSA Token transaction password only.

Maximum number of transactions allowed per day is 10 and 100 respectively based on the type of transactions.

24. Can I use same User ID and Password for Internet Banking and Mobile Banking?

No. Mobile Banking and Internet Banking have different User ID and Passwords.

25. What are the common Error messages I may come across while using Internet Banking facility?

a. **IRCTC – Ticket not booked but account debited**

Please check whether the ticket is successfully booked, under the Book Ticket history option in your IRCTC login. If the ticket is not booked and the amount is debited from your account, your account will be automatically re-credited (including charges) within 2 working days.

b. **E-Commerce transaction / Bill Payment is not successful. How to get the reimbursement?**
Please send an email to syndinet@syndicatebank.co.in with the following details for checking the status of your transaction with the concerned payment gateway vendor.
- ✓ 14-digit SyndicateBank Account No.
- ✓ Date, time and amount of transaction
- ✓ Transaction reference no.
- ✓ Merchant name

c. **Error message "Account not activated for user xxxxxx"**

Your ID will get deactivated for security reasons if your initial passwords are not used for a year. Please contact your branch to activate your User ID.

d. **Error message "User locked"**

Please send an email to syndinet@syndicatebank.co.in or call on Toll free number 1800 425 5784 for requesting unlocking your User ID.

26. What are the charges for using Internet Banking facility?

There are no charges for using Internet Banking. However, applicable charges would be levied for Railway ticket booking, NEFT transfers, RTGS, etc.

27. What is the First Point of Contact if I am facing any issues regarding Internet Banking facility?

Following are the contact information:
Help Desk (General Internet Banking Queries):
Toll Free Telephone No: 1800 425 5784   Availability- 24*7
E-mail ID: syndinet@syndicatebank.co.in
For RSA Token related issues: syndprotect@syndicatebank.co.in, 080-25716156
(Availability- 08:00 Am to 08:00 Pm)

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