

FAQs on Internet Banking or FEBA (Finacle e-banking Application)

1. What is Internet Banking or FEBA (Finacle e-banking Application).

Internet Banking or SBI (Mauritius) Ltd Online Banking is the Internet Banking Service provided to our Customers, which enables the customers to carry out certain basic Banking Transactions on 24x7x365 basis from the comfort of their PC/Lap top with internet connectivity at their home/office without visiting the Branch.

2. What is special about Internet banking?

Internet banking is the most convenient way to bank- anytime, anyplace, at Customer's convenience.

3. What are the benefits of Internet Banking Service to the Customers?

- a. Access Bank Statements, Carry out banking transaction from the PC/Laptop with internet connectivity.
- b. Carry out banking activities anytime, anywhere.
- c. Instant transfer of funds resulting in effective funds management.
- d. Save time, no queues at Branches.
- e. Eliminates paperwork and minimize risk.

4. What are the benefits to the Bank?

- a. Minimum Cost of Transaction.
- b. Routine banking transactions taken care of round the clock.
- c. Effective utilization of time to interact with customers.
- d. Customer satisfaction.
- e. Can offer value added services.
- f. Minimize paperwork.
- g. Minimize storage and maintenance issues.
- h. Minimal customer visits to branch for routine transactions.

5. What are the important services offered under Internet Banking?

- [a] Instant Access to all the Accounts linked to Customer ID. Summary of Accounts and details of Accounts.
- [b] Downloading of the Statement of Accounts.
- [c] Funds Transfer
 - [i] Transfer from Customer's Own Accounts within the Bank.
 - [ii] Transfer from Customer's Account to another Customer's Account within the Bank (Third Party Transfer within SBIML)
 - [iii] Transfer from Customer's Account to another Customer's Account in another local Bank within Mauritius which is part of payment system in Mauritius of the Regulator, Bank of Mauritius.
- [d] Remittances to India in Indian Rupees.
- [e] Bill Payment to CEB.
- [f] Payment of Tax to MRA.
- [g] Personalising limits.

6. How do Customers access Online Banking Services of SBI?

SBI (Mauritius) Ltd Online Banking Services can be accessed safely by two ways.

- [a] Customers can access SBIML Internet banking webpage by typing URL- <https://www.onlinesbiglobal.com/> and then choosing the country "Mauritius" among the list of countries in the drop down Menu.
- [b] Click on the link available on our website- <http://www.sbimauritius.com> and then click on the Login Menu under Internet Banking Box seen on the right hand screen.

Both the above methods, will take you to the Internet Banking Home Page of SBI (Mauritius) Ltd.

7. How many types of Internet Banking Services are provided to Customers?

- [a] Retail Internet Banking Services is provided to Retail or House hold Customers.
- [b] Corporate Internet Banking is provided for Corporate Customers or Companies.

8. How can the customers login on Internet Banking?

To log on please enter Userid, password, verification code, and then click on 'Login'.

9. What is 'USER ID'?

The 'User ID' or 'User Identification Code' is a code allocated by the Bank to the Customer. This User Identification Code enables SBI Internet Banking to identify each Customer upon access to SBI Internet Banking. It can be either the first nine digits of Customer's account or characters also. (which may be customized by user itself).

10. What is a Password, and why is it important?

A password is a string of characters normally consisting of a combination of alphabets in either lower case or upper case, numbers and special characters available on the keyboard of PC or laptop, which is chosen and used by the customer to authenticate his credentials to log in to his Bank Accounts and access information and initiate transactions.

Just like signature of the customer serves as mandate to manually conduct banking transactions in a particular account of the customer, passwords serves as authentication mechanism to access his/her account and conduct transactions through Internet Banking.

11. How many types of Passwords are there in Internet Banking?

There are 3 types of Passwords.

[a] 'User id' Password or 'Sign on' Password.

[b] Transaction Password.

[c] One Time Pass code (OTP).

12. What does User id or Sign-on Password mean?

User ID or Sign-on Password is the primary authentication password for a Customer to access accounts through INB.

13. What does Transaction Password mean?

While User-ID or Sign-on Password gives primary access to accounts, Transaction password is additional password to conduct and validate transactions having financial implications like Funds Transfer, Bill Payment etc.

14. What is a 'One Time Pass Code' or Password (OTP)?

The One Time Pass Code or Pass word (OTP) is a one-time validation code sent by text message on Customer's registered mobile phone to validate transactions on Internet Banking.

15. What is two factor authentication?

Two factor authentication normally means additional password required in addition to the primary 'login' or 'Sign-on' password, which can be a either 'Transaction Password' or 'OTP'. This is another additional security measure to secure financial transactions done by a customer through Internet Banking.

16. What is verification Code?

Verification Code normally appears in the form of four digit code, while using the 'login' or 'Sign-on' Password. This is system generated and the user has to see the codes and use the same in the verification code box.

17. Are there any charges for Internet Banking Services?

Generally, INB facility is free of charge for all our customers, except Local Inter Bank Transfer which is MUR75/-. The customers are advised the check the service charges made available on our website www.sbimauritius.com.

18. How is first time Registration done for Internet Banking Services for Retail customer?

[a]. Customer can apply instantly at any branch as part of the Account opening process and sign the terms and conditions document.

[b]. Visit our Internet Banking Page via www.onlinesbiglobal.com or our website www.sbimauritius.com, as explained earlier.

[c]. Click on New Retail Registration.

[d]. Enter First name, Last Name, Gender, Date of Birth, Customer ID, Mobile number and Verification code.

[e]. Click on 'Continue'.

[f]. The Customer will receive OTP on Registered Mobile Number with the Bank.

[g]. Enter OTP and Verification Code.

[h]. Insert password and submit.

19. What browsers and versions should be used to access Internet Banking?

Kindly use the latest version of any browsers to access Internet Banking like Java, Internet Explorer/Mozilla etc.

For 'Internet Explorer' for best viewing it is recommended to use IE 10/11 version, with 'Compatibility View' setting turned off.

To turn off the Compatibility View setting, Customers has to go to Tools -> Compatibility View Settings and remove the mention of this website from the selected URLs."

20. Can the customer change Passwords?

The customer can change both his 'login' or 'Sign on' Password and 'Transaction Password'

For this purpose, the customer can Log in Internet Banking Site with his current password. When the site opens, In the opening Dash Board screen, Customer is welcomed with the greetings 'Welcome _____' on the right hand screen. The customer can click the drop down menu against the name which opens a dialogue box. Click 'Security Settings' in the dialogue box and the customer will have the option of choosing and changing either 'Sign on' or 'Transaction Password' or 'both'. The customer can insert the current password and insert the new password 'twice' against the relevant menus, and then click on Submit".

21. What should the Customer do, if he has forgotten password?

- On the login page there is 'Self Help Features' on the right hand side of the screen.
- Click on 'Forget Password' over there.
- The customer should Enter User id, Verification code and click on continue.
- The customer will receive One Time Password (OTP) on Registered Mobile Number with Bank.

- Enter the OTP, Verification Code and click on 'Continue'.
- Insert the new password twice and click on 'Submit'.
- The user can login with the new password.

22. What happens if the customer has wrongly entered the 'Sign on' or 'Transaction password'?

Each time a customer enters wrongly the password, the customer will receive a message alert on the screen advising that the 'You have made 1 unsuccessful attempt(s). The maximum retry attempts allowed for this access mode are 3. If 3 is exceeded, then you will be disabled to use this access mode'.

If the customer had entered the password wrongly more than 3 times in his last 3 attempts, then his user id will be disabled.

The user id will have to be reset by clicking the 'Forgot Password', which is among the 'Self-help Features' in the login screen page, and create the new password of his choice.

After successfully changing the password, the user id will still be disabled. He has to make a request to the Branch to enable the ID and this process may take one day.

23. Will the customer receive One Time Code (OTP), if he changes the Mobile Number?

No. The customers should immediately visit the Branch and inform that the Old Mobile Number is no more valid and register with his new Mobile number.

24. Will the Customer User ID be deactivated if it is not used for Internet banking facility?

Yes. Customer's Internet Banking Facility will be deactivated if they have not logged into the SBI Internet Banking website for more than 180 days. This is to ensure there is no fraudulent misuse of the INB access by unauthorized third party in an inactive account.

25. What should the Customer do if his Internet banking facility has been deactivated?

[a]. On the login page there is 'Self Help Features' click on 'Forgot Password'.

[b]. Enter Userid, Verification code and click on 'continue'.

- [c]. The customer will receive One Time Password (OTP) on the Registered Mobile Number with Bank.
- [d]. Enter the OTP, Verification Code and click on 'Continue'.
- [e]. Insert the new password twice and click on 'Submit'.
- [f]. Though the password is changed successfully, the user is still disabled. The Customer has to submit an application to the Branch that the user id has been deactivated as it has not been accessed by Account Holder for more than 180 days. Branch will then enable the User id. The customer will thereafter be able to thereafter access the account through Internet Banking.

26. Where do the Customer view details of accounts?

Click on 'Accounts>Balance and transaction Info'. The customer will see

- Operative Accounts - Savings and current account.
- Deposit Accounts – Term deposits/Fixed Deposits.
- Loan Accounts.

27. How do the Customer Download statement of account?

- For Savings of Current Accounts.
Click on Accounts>Balance and transaction Info>My Operative accounts, then click on Account number which is in Blue.
The page will display the account details, and the user will be shown 'Choose Statement' Tab, which is already predefined for last 7 days, last 14 days and last 30 Days.
Using 'Search Transactions', the user can generate statement giving date range, Last 'N' number of transactions.

28. For how many days the statement of account can be viewed or generated by the customers?.

Normally, The statement of Account is available for 180 days period or last 500 transactions.

The customer can choose the Menu 'Accounts>Operative Accounts>' and chose the 'Action' drop down menu against a particular account. The customer can choose the Viewing Transactions History', to view or download the Transaction History. When the Transaction History menu is clicked, the screen by default displays 'Transaction History' for six months or last 500 transactions.

The customer has the option of downloading the statement for last six months or 500 transactions, by choosing the 'PDF' or 'Excel format' menu' appearing at the bottom of the screen.

29. Can the customer generate a Statement of Accounts only for last six months or last 500 transactions.?

No. The customer can choose a Statement of Account for any specified period by specifying the desired dates by using the 'Search' Option available in the 'View Transaction History' Menu as explained earlier.

The customer can choose a particular period in the dialogue box by selecting the dates 'From' and 'To' and search using the various parameters available and then download the statement in 'PDF' or 'Excel' period.

30. Is there a 'Search' option for finding a transaction?

Yes, the customer has the option of searching a particular transaction based on 'Search' Option available in the 'View Transaction History' Menu as explained earlier.

The customer can choose a particular period in the dialogue box by selecting the dates 'From' and 'To' and search the desired transaction using the various parameters available.

31. What are the 'Funds Transfer' Options Available in Internet Banking?

The following 'Funds transfer options are available through Internet Banking.

[i] Transfer from Customer's Own Accounts within the Bank.

[ii] Transfer from Customer's Account to another Customer's Account within the Bank

(Third Party Transfer within SBIML)

[iii] Transfer from Customer's Account to another Customer's Account in another local

Bank within Mauritius which is part of payment system in Mauritius of the Regulator.

[iv] Remittances to India in Indian Rupees.

32. Upto what amount the fund can be transact per day?

For Retail customers it is allowed to transact upto USD15000/- per day. However, the fund transfer limit can be set by the Customer for each of the

beneficiaries by using the Menu Transactions>Transaction Support Services>Manage Beneficiary.

33. What is Virtual Keyboard?

The Virtual Keyboard is an onscreen keyboard which provides a mouse based alternative, for keying in Customer's username and password, instead of using the actual physical keyboard.

34. What are the advantages of logging into the Internet Banking site using a Virtual Keyboard?

The virtual keyboard is an additional precautionary measure and protects customers against malicious key logger program, which might have infected their computers.

35. How can the Customer use the Virtual Keypad or Keyboard.?

Virtual Keypad or Keyboard is a online keyboard. The customer can use the mouse to enter the alphabets, digits, special characters of his password by clicking on the related keys of the Virtual Keyboard.

36. Is it mandatory to use the Virtual Keyboard?

No. The customer can use the normal keyboard or the combination of both normal and virtual keyboard.

However, the usage of Virtual Keyboard is strongly recommended for personal security reasons. A virtual keyboard prevent Customers password from being hacked, especially while using public computers in places like public internet kiosks and cyber cafes. It reduces the risk of keystroke logging by malicious programmers, who can capture the keystrokes customers entered in the physical keyboard to login.

37. What precautions do I have while initiating a transaction on Internet Banking?

It is important for Customers to keep user ID and password safe. It should not be shared with anyone. The customers also should ensure that they access the correct website as explained earlier (with the internet address starting with https).

When the user successfully accesses Internet Banking page, the user will also receive a SMS message on the Registered Mobile number informing that 'You are logged into Internet Banking'. Similarly, in case there is a unsuccessful attempt, the user will receive an alert message that 'There is a failed login attempt in your Internet Banking. If not attempted by you, it is advised to change the password'

These are only Security Alert messages. In case the customer has not attempted to access Internet Banking Account, but still receives the above alert, then it could be a possible attempt of unauthorized user accessing the Account. Hence, the customer is immediately requested to Call on 230-2108809 or 8002009 (Toll Free number) or send email to it@sbimauritius.com or report.phishing@sbi.co.in