

Internet Banking FAQs

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❖ **What are the transactions that I can do?**

The customer can do the following transactions

- Balance Enquiry
- Transaction History
- Fund Transfers
- Off-line and On-line Requests
- CBDT e-Payment
- CBEC e-Payment

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❖ **What are the other delivery channels?**

- Mobile Banking
- SMS Banking
- Phone Banking
- ATM

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❖ **What are the different Banking Services available?**

- Request for a Cheque Book issue
- Stop Payment on a specific Cheque
- Cheque Status Enquiry
- Request for SMS Banking
- Request for Phone Banking
- Standing Instructions for Fund Transfer
- Cancel the Standing Instructions

- Mails

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❖ **What are the different kinds of Fund Transfer available?**

- Transfer funds to your own linked A/C
- Transfer funds to any other A/C in any CBS branch of Allahabad Bank

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❖ **What are the formalities to access an Internet Banking facility?**

You have to collect the Internet Banking Application Form from the Branch or may download from our Internet Banking site and submit the filled-in form to the Branch. A Welcome Kit will be sent to you by post. You have to collect your login password from the branch. The transaction password will be sent to you separately by post.

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❖ **I have not received my user id and password?**

Please contact the branch.

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❖ **How can I enable the Online Banking after getting the User ID and Password?**

Login using the User id and login password.

After the first login you MUST CHANGE the Login Password and Transaction Password.

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❖ **Can I use a Laptop to access Allahabad Bank Internet Banking?**

The Laptop should meet all the system specifications required by the Allahabad Bank Internet Banking. Then only you can use your Laptop to access Allahabad Bank Internet Banking.

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❖ **What are the system requirements for accessing Allahabad Bank Internet Banking?**

Minimum PIII Processor

128 / 256 MB RAM

Operating System: Windows 98 and above

Internet connection through a service provider

Browsers: Internet Explorer 5.0 and above, Netscape Navigator

❖ **Getting slow response when I am accessing the Allahabad Bank Internet Banking. Why?**

- You are not using the recommended browser, operating system and hardware.
- Your Internet Service Provider, Local Area Network may be facing sporadic slowness.

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❖ **How can I clear my browser cache?**

✓ Internet Explorer

- Go to “Tools”
- Go to “Internet Options”
- Select “General”
- Click on “Delete Files” at “Temporary Internet Files”

✓ Netscape Navigator

- Go to “Netscape” or “Edit”
- Go to “Preferences”
- Double click on “Advanced”
- Select “Cache”
- Click on “Clear Memory Cache” and “Clear Disk Cache”

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❖ How can I disable the ‘Auto Complete’ option in the browser?

- Open Internet Explorer
- Go to “Tools”
- Select “Internet Options” and then select “Contents”
- Under "Personal Information", click on "Auto Complete"
- Uncheck "User names and passwords on forms" and click on "Clear Passwords".
- Click “OK”

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❖ What is 128-bit Secure Socket Layer?

It is a secure session protocol used to encrypt sessions between browsers and the web server to prevent sensitive application data being intercepted. SSL provides a secure channel for data transmission over the Internet. It allows for the transfer of digital signatures to authenticate users and provides message integrity, ensuring that your data cannot be altered on route. Browsers can also display a certificate to the user about the source of a secure transmission. This assures Internet users that they are communicating with the financial institution's service provider and not a third party trying to intercept the transaction on the Internet.

Applications that use this protocol know how to encrypt and decrypt data traveling between two SSL ends. To send an SSL connection, however, or to open a secure connection, your application must first have an encryption key assigned to it by a Certification Authority. Once it has a unique key of its own, you can establish a secure connection with every other application that can "speak" the SSL protocol.

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❖ **How can I enable my browser to use 128-bit encryption?**

Depending upon the browser you are using you can check whether 128-bit SSL is being used in the following ways:

✓ **Microsoft Internet Explorer**

- Move your mouse over the 'security lock icon' at the Lower-right corner. A tool-tip of "SSL secured (128-bit)" should pop up if you are connected using 128 Bit SSL; OR
 - From the 'File' menu in the toolbar, select 'Properties'. "Connection" with "SSL 3.0, RC4 with 128-bit encryption (High); RSA with 1024 bit exchange" is shown if you are connected using 128 Bit SSL.
- ✓ Netscape Navigator
- Click 'Security' in the toolbar. A 'Security Info' window will be displayed. Click 'Open page info'. The message displayed should be: "This is a secure document that uses a high-grade encryption key for US domestic use only (RC4, 128-bit)"

If you find that 128-bit encryption is NOT being used in the Netscape Navigator browser, you should configure the settings in the browser to ensure 128-bit encryption.

- Click 'Security' in the toolbar
 - Click 'Navigator' in the left column
 - Click 'Configure SSL v3' on the right of 'Enable SSL (Secure Sockets Layer) v3'
- Enable all ciphers except 'No encryption with an MD5 MAC'.

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❖ **What is a Digital Certificate and how does it help to ensure Security?**

Digital certificates are issued by certification authorities to authenticate a Web site or elements of Web sites. The certificate identifies the originator of the site, or element, and verifies that it has not been tampered with. When your Web browser is presented with a certificate, it will check to see if a legitimate certification authority issued the certificate. If there is a match, your session will continue. Otherwise, your browser will issue a warning and your safest action is to cancel your activity

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❖ **What is a firewall and how does it protect my information?**

A firewall is a system or group of systems that enforces an access control policy between two networks. It is used to protect the system and the information. Our firewalls use a combination of industrial strength computer hardware and software that is designed to securely separate the Internet from our Internal Web servers, computer systems, networks and databases. During your secure online sessions firewalls prevent unauthorized Internet traffic from entering our Web servers, systems and network.

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❖ How can I recognize that the web page is secured?

Check the two indications

- Is the **URL** start with **https**? Generally the **URL** of websites starts with **http**. But for **our** Internet Banking it starts with **https**.
- Is the **LOCK** icon present in the lower-right corner of the browser window? It is the de facto standard among web browsers. You can see the site's security details on clicking the **LOCK** icon.

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❖ How is my information transmitted safely over the Internet?

Web browsers use standard security protocols like SSL, and S-HTTP for secure transmission of private information over the Internet. When you visit a Web site with the SSL protocol, a secure connection is created between your computer and the Web site server you are visiting. Once this connection is established, you can transmit any amount of information to the Web server safely. In contrast, the S-HTTP is designed to transmit individual messages.

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❖ How can I recognize a spam e-mail?

Fake emails ask you for your personal security details such as A/C number, Credit card number, passwords and PIN numbers etc. It appears to be from a legitimate source. Some fake mails promise prizes or offers job. Some fake mails direct you to counterfeit sites. Very often these fake mails may contain some spelling mistakes in URL.

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❖ **What should I do if my Internet Explorer frequently hangs?**

Upgrade your browser with most recent fixes and patches from Microsoft. Keeping your browser updated is also important for the smooth running of the Internet Banking facility.

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❖ **What's your role in enhancing security of your Internet Banking?**

- ✓ Update your PC with latest anti-virus and operating system patches.
- ✓ Install personal firewall and anti-spy ware to protect your PC from internet attacks.
- ✓ Don't reveal your Internet Banking user-id and passwords to any one or write it down.

- ✓ Always exit using the “Logout” button.
- ✓ Change your Internet Banking passwords regularly.
 - ✓ Report any suspicious or fraudulent e-mail/sites to the bank immediately.
 - ✓ Always read the online security tips provided by the bank from time to time
 - ✓ Don’t leave your Internet Banking session unattended at any time.

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