

Retail Internet Banking

Reference Manual

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Our Bank offers Retail Internet Banking to facilitate online banking for our Retail customers. This is a comprehensive manual to support our valuable customers at various stages of Retail Internet Banking, from registration to transactions.

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1 Purpose of Document

This Document helps a First time user to know in detail about our Retail Internet Banking Platform and offers full support in all the stages of transactions.

2 How can a customer avail Retail Internet banking?

To avail the Retail Internet Banking facility, users should be registered for the same with the bank. For registration either the customer can submit Service Request Form (SRF) at the branch or can opt for the same at the time of account opening.

Forms for registration are available in Website www.dhanbank.com

Path: *Download Center >Personal > Service Request Form*

3 Who can apply for Retail Internet banking?

All customers under the category Resident Indian, NRE, NRO, JOF/JOO, HUF (Karta), Sole Proprietor (RIB), Institution, Club, Society & Trust under Single signatory can avail Retail Internet Banking facility.

4 Password Generation

New/existing Customer can get the credentials (Login & Transaction Password) for Retail Internet Banking in three ways:

4.1 Online Generation Password (OGP)

- a. Customers can Generate Password Online using their ATM/Debit card credentials.
- b. The ATM/Debit card should be in ACTIVE status and linked to respective Customer ID.
- c. If the ATM/Debit card is not used so far, customer can ACTIVATE the same in any ATM Machine by doing balance enquiry or any ATM Transaction.
- d. The new password should be as per Bank's Password Policy(as given below in 2.4)

4.2 Insta Password over Branch counters

- a. The Netbanking Insta Password can be provided to the customers in the below cases:
 - ✓ Customer who doesn't have an ATM card
 - ✓ Sole Proprietor RIB/Current Account holder with single signatory
 - ✓ ATM card is available but In-Active/Expired/Blocked

- b. At the time of issuing insta password, the OTP will be sent to respective customer registered mobile number.
- c. Ensure the mobile number is correctly updated in branch records.

4.3 Password request through branch

- a. The Customer can submit the SRF at branch for Net banking password.
- b. Password will be sent to customer's communication address by post.
- c. To receive the Customer's password at branch, prior approval from Regional Head is mandatory.

4.4 Password Policy of the Bank

- a. Login and transaction password should not be the same.
- b. Password should be minimum of 8 characters and maximum of 15 characters.
- c. Password should contain at least 1 lower case alphabet : like a , b, c
- d. Password should contain at least 1 upper case alphabet :like A, B ,C
- e. Password should contain at least 1 numeric character: like 1,2,3
- f. Password should contain at least 1 special character, allowed characters are @, #, * .! :
- g. Last three passwords are not allowed.

5 View Access

- a. For View Access customers, only Home and Accounts menu will be available and customer can view account statement and account summary details only.
- b. The customers who are registered for RIB and not logged or not transacted even once during the last 3 months from the date of registration will be automatically converted to View Access mode for security reasons.
- c. Some customers may have opted for Credit Card Access alone, for them, Home and Credit card tab will be available.
- d. View Access customers were able to make Payment Gateway transactions till Sep 2015. Now the same has been disabled and user need to register for transaction access in order to make transactions.
- e. To enable the Transaction Access, either customer can place a request through Customer Care IVR number 1800 425 1747 / 04876613000 or by submitting SRF through E-Tracker from Branch.
- f. Service Request Forms are available in www.dhanbank.com >Download Center.

6 Transaction Access

- a. The Customer who has transaction access can transact through RIB.
- b. If the Account Number is not displaying in Fund Transfer option, contact branch.

7 Limits

- a. There are 3 types of Limit segment is available in Retail Internet banking.
 - i. Silver
 - ii. Gold
 - iii. Platinum
- b. By default, the **Silver Limit Segment** will be assigned for all registered customers.
- c. To enhance the limit segment to Gold or Platinum Segment, the request to be submitted at branch. Details are given in bank website.

Website Path: www.dhanbank.com > [Download center](#) > [Personal](#) > [RIB](#)

8 The main features of Retail Internet banking module

This section is to explain the menus and its features available in Retail Internet banking application.

8.1 Home

- a. In home page, basic information like Customer Name, Last Successful Login, Last unsuccessful Login and widgets (CASA, Loan, Deposits, Notification, Credit Card and Bill Pay) details will display.
 - ✓ **CASA** widget will display all Current/Savings/Recurring Deposit Account details
 - ✓ **Loans** widget will display all Loans available to particular Customer ID
 - ✓ **Deposits** widget will display all Term/Fixed deposits opened.
 - ✓ **Credit Cards** widget will display credit card(s) linked to particular Customer ID and their Credit Limit and Outstanding Amount.
 - ✓ **Bill Pay** widget will display outstanding bills, but it should be registered in bill pay menu.
- b. All the account details related to respective Customer ID will be displayed in home page as a quick view.
- c. Change Login and Transaction password option will be available.
- d. Help menu provided to know more about the application.

- e. Customer Profile option will display the Customer's communication and permanent address details as updated in bank records.

8.2 Accounts

This menu displays the customer's account details. The sub menus are explained below:

- a. **Account Summary** sub menu will display the list of CASA accounts linked to the respective Customer ID with Customer Name, Customer phone number, E-mail Id and Full Address.
- b. **Account Details** sub menu will display the full information about a specific account under the Customer ID including account opening date; account status, available balance, OD Limit, Un cleared Funds, Amount on hold, combined available balance and address.
- c. **Mini Statement** sub menu will display the last 10 transactions of account, which can be downloaded in Excel, CSV & PDF formats.
- d. **Detailed Statement** sub menu will display the statement for given date range, which can be downloaded in Excel, CSV& PDF formats.

8.3 Transfers

This menu allows fund transfer, payee maintenance and view payment history. The sub menus are explained below:

- a. **Payee Maintenance** sub menu is used to manage (Add/Modify/Delete) the beneficiary details for Dhanlaxmi Bank Account, Dhanlaxmi Bank Credit Card/Virtual Account, Another Bank Account (NEFT/RTGS) payee types.
- b. Transaction Password and OTP should be entered to Add/Modify/Delete a payee successfully.
- c. The newly added payee will get activated after 4 hours only. (Cooling period is set for 4 hours as per RIB guideline) After the cooling period, the added payee will be available for fund transfer option in Destination payee drop down box.
- d. Payee should be added separately for NEFT and RTGS.
- e. **Own Account Transfers** sub menu helps to transfers the funds between the respective customer accounts.
- f. **Third Party Transfers Within Bank** sub menu helps to transfers the fund to any Dhanlaxmi Bank Account.
- g. **Credit Card /Virtual Account Payment** sub menu helps to transfers the funds to any Dhanlaxmi Bank Credit card and PaySmart enabled institutions fee payment.

- h. **NEFT/RTGS Transfers** sub menu helps to transfers the fund to any other bank account or credit cards.
- i. All the transactions will be authenticated with Transaction Password and OTP(no authentication required for Own Account Transfers)
- j. Payment Type like Pay Now, Pay Later and Standing Instruction option available for all type of fund transfers except Credit card/Virtual Account Payment type.
- k. **Payment History** menu will display the details of payments made by the user with status and date of execution.
- l. **Standing Instruction/Pay Later Review** menu will display the list of transactions set as standing instruction/Pay later with the start date, end date, SI reference number, Payment Frequency etc.
- m. Customer can delete or modify the standing instruction and pay later transaction

8.4 Deposits

This menu displays both Term Deposits and Recurring Deposits which includes open and closed deposits and TDS Enquiry. The sub menus are:

- a. **Deposit Summary** menu will display the all the Term Deposits available under particular Customer ID.
- b. **Open Term Deposit** menu helps to open the Term Deposits online. The deposit account will get opened immediately.
- c. **TDS Enquiry** menu helps to know the TDS details of Current or Previous financial year.
- d. **Payout Instruction Modify** menu helps to edit/modify the payout option set for a particular deposit.
- e. **Term Deposit Premature Withdraw** menu will help to close the deposit before maturity period. This is offline process and TAT is 2 working days
- f. **Open Dhanam Recurring Deposit** menu help to open RD through Net banking for specific period and amount. Amount should be multiple of 100. This is offline process and TAT is 2 working days.
- g. **Close Dhanam Recurring Deposit** menu help to close RD through Net banking. This is offline process and TAT is 2 working days. Customer can close RD before/after maturity.
- h. If the TD receipt is printed at branch, the TD account cannot be closed through Net banking and same can be processed from branch only.

8.5 Loans

This menu is all about Loan details of particular Customer ID and Loan Repayment. The sub menus are:

- a. **Loan Summary** sub menu will display the list of Loan accounts linked to the respective Customer ID.
- b. **Loan Details** sub menu will display the full information about a specific account under the Customer ID including account opening date; account status, current outstanding balance and installment details.
- c. **Loan Statement** sub menu will display the statement for given date range, which can be downloaded in Excel, CSV& PDF formats.
- d. **Loan Repayment** menu will help the customer to pay his loan through Net banking and which is authenticated by Transaction Password and OTP.
- e. Loan repayment is offline process and TAT is 2 working days for processing.

8.6 Rates

- a. This tab is helpful for the users to get updates on our Forex Rates (both Buy & Sell).
- b. Customer also has the information about the prevailing Interest rates of the bank for Term Deposits

8.7 My Mail

- a. This is a facility enabled in the Net Banking in order that the customer can communicate with our Customer care team and vice versa.

8.8 Service Requests

This menu is all about Cheque related inquires & requests and ATM/Debit card related requests. The sub menus are

- a. **Cheque Status Inquiry** menu will help to know status of particular cheque like paid, stopped or unused.
- b. **Cheque Book Request** menu will help to place a request for new cheque book. It's an offline process and the same will be processed in 7 working days.
- c. **Stop Cheque Request** menu will help to place a stop cheque request for a particular cheque number or series of cheques. This is online process and is free of cost.
- d. **Debit Card Request** menu is to perform various requests on debit card like Hotlist/Block, Reissue card and Reissue PIN. Card Hotlist/Block is an online process and other 2 options are offline.

- e. **Service Requests Status** menu will help the customer to view the status of the requests submitted by the user.

8.9 Bill Pay

- a. Dhanlaxmi Bank Bill Pay is a simple, convenient and secure way of managing the bill payments from anywhere, at any time. Customer can pay the utility bills (telephone, electricity, mobile, etc.), insurance premia, and subscriptions to magazines, taxes or make donations.
- b. Dhanlaxmi Bank Bill Pay option offers the flexibility of making regular payments by registering the biller or making one time / ad hoc payments using the 'Instant Pay' option.
- c. For registered billers, user will be able to view the bill amount and due date. Additionally, customer will also receive Alerts via SMS for any biller addition/deletion, receipt of new bill and status of bill payments etc.
- d. Add biller option can be used to set up billers to whom the user wishes to make payments.
- e. User has the option to Modify/Delete the biller which is already added.
- f. After adding a biller, the details are sent to the biller for verification. On successful confirmation from the biller, customer will receive the electronic bill from the next billing cycle. In case the biller details are incorrect; the status of the biller will change to 'Rejected'.
- g. User to delete billers having registration status as 'Rejected', and add them again with correct details.
- h. To ensure no service disruptions or late payment charges, customer is requested to pay the bills at least 3 working days before the due date.
- i. Bill will expire when there are less than 3 days before the due date to pay this bill. The action column will be blank ("_") if there is no pending bill and the biller does not accept unregistered payments.

8.10 Credit Cards

- a. Credit card tab has sub menus like Billing, Payment, Features, Service Requests and important documents.
- b. Customers have the option to change the payment mode from existing.
- c. User can view the balance outstanding in the credit card online.
- d. Customer can also make payment online. But since this is an offline process, customer to make sure the payment is paid 2 days before due date in order to avoid late payment charges.

9 For Contact

- a. Any queries related to user registration, access change, limit enhancement and mobile number updation can be addressed to our customer care cell ([customer care@dhanbank.co.in](mailto:customer_care@dhanbank.co.in) or 1800 425 1747)
- b. Branch staffs are always at your assistance any time.