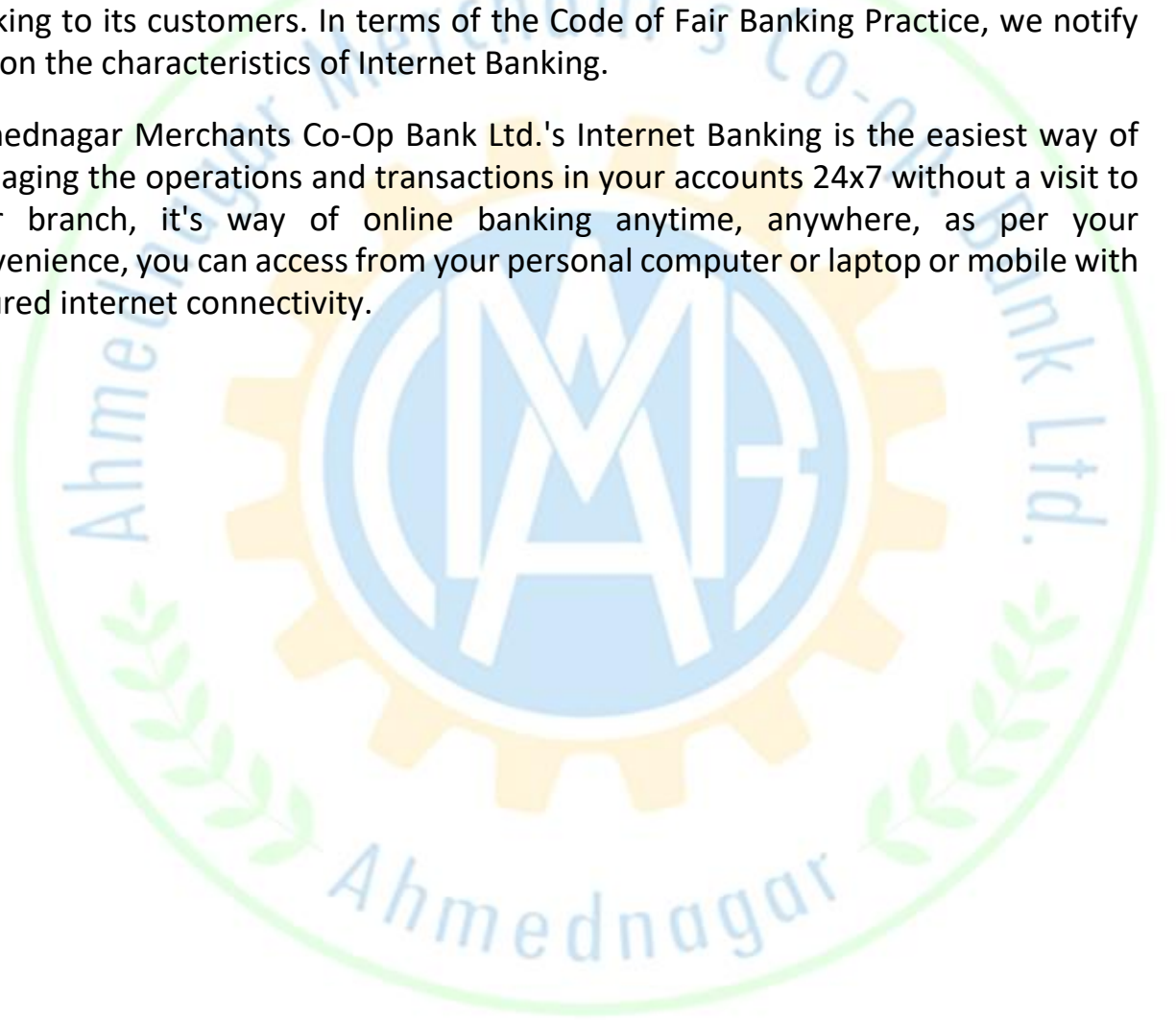# Internet Banking Features & Functionality

Ahmednagar Merchants Co-Op Bank Ltd. Ltd. with its 50 years of service to the nation embodies safety, trust and integrity. We have always woven these values into our relationship with customers. Internet banking is one more effort to add value to the relationship. Internet banking facility offers convenience of 24 x 7 banking to its customers. In terms of the Code of Fair Banking Practice, we notify you on the characteristics of Internet Banking.

Ahmednagar Merchants Co-Op Bank Ltd.'s Internet Banking is the easiest way of managing the operations and transactions in your accounts 24x7 without a visit to your branch, it's way of online banking anytime, anywhere, as per your convenience, you can access from your personal computer or laptop or mobile with secured internet connectivity.
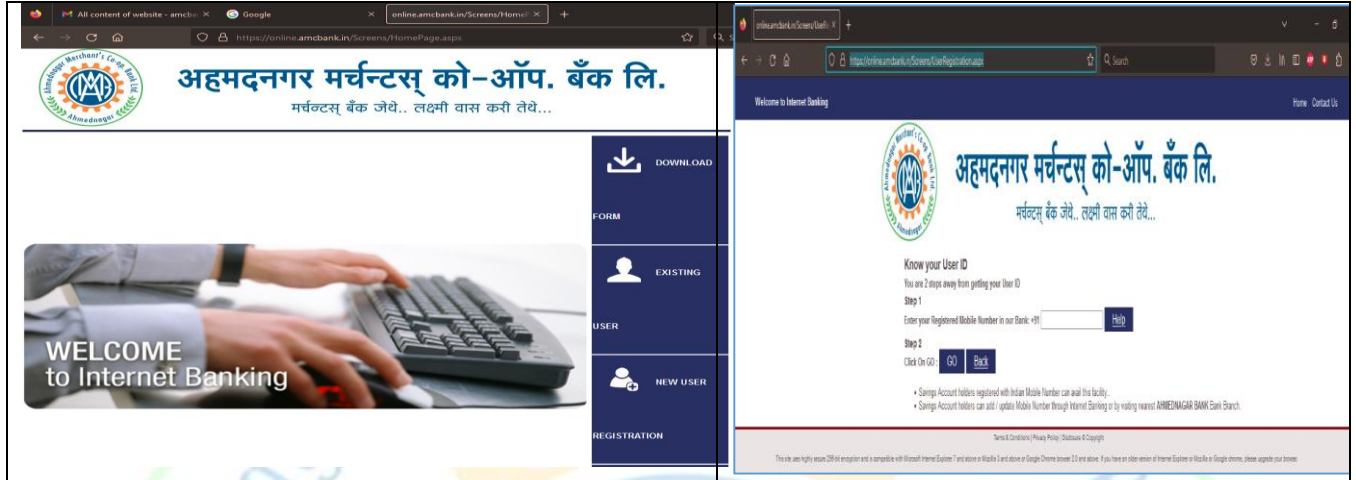
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Following are the features offered by AMCB for Internet Banking;

1) 		**Self Registration:**

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How to register Ahmednagar Merchants Co-Op Bank Ltd. Internet Banking?

For registration of Internet banking, you are required to;

- Click of tab of 'New User Registration'
- Enter Registered Mobile Number submitted with **AHMEDNAGAR MERCHANTS CO OP BANK LTD** (AMCB) for SMS Banking.
- System will verify your Registered Mobile Number (SMS Banking) and give message of 'Mobile Number Verified' Press Enter or Tab key Click on GO option.
- System will open window of Registration Form
- Enter the customer number **(available on passbook OR CONTACT TO BRANCH)**
- Set your own User-ID (This is login id which you should enter at every login)
- Set password as per your wish (minimum 6 character in length must consist of letters, number and special character like @,%,# etc)
- System will show Email-id (available as per Bank record) please make necessary corrections, if required.
- Click on Accept the terms & conditions (By clicking Accept the terms & conditions, you agree to the terms and conditions as laid down by AMCB Bank & also any deletion / modification / addition in future here after.)
- Enter the OTP received on your registered mobile number   Click on Submit button.
- You will get pop-up Message of successful registration
- Click on tab of Existing user of Home page for login to AMCB Internet Banking, and enjoy all the services of Internet Banking.

2) **User- ID:**

   How to get the User- ID?
      You can create your own User-ID as per your wish at the time of first registration; this login id is required to you while login to AMCB Internet Banking.
      Can I change the User-ID?
      The User-ID cannot be changed ever as it is the one time activity.

3) **Block User ID:**

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User-ID will get blocked after 3 unsuccessful attempts and SMS for the same will received on customer's registered mobile number. Please note that such blocked ID will automatically get activated after 2 hours.

4)   Forgot Password:

What to do if I forget my Login password?
In case you forget your login password, click on 'Forgot Password' tab on the login page and reset your password with the help OTP received on registered Mobile number.

5)   Charges or cost for registration:
Ahmednagar Merchants Co-Op Bank Ltd. Internet Banking registration is free of cost, there are NO Charges for registration,

6)   Safe & Secured:
This site uses highly secure 256-bit encryption and is compatible with Microsoft Internet Explorer 7 and above or Mozilla 3 and above or Google Chrome browser 2.0 and above. If you have an older version of Internet Explorer or Mozilla or Google chrome, please upgrade your browser.

Ahmednagar Merchants Co-Op Bank Ltd. Internet banking is absolutely safe & secured with VAPT (Vulnerability Assessment and Penetration Testing) certified from the authorities. The servers are protected with strong firewalls against malwares; also provide multiple layers of protection to secure your online banking transaction.

Secured User-Id and Password is 1st layer of security to access your account.
2nd factor authentication is in the form of OTP (One Time Password) for all financial transactions. If an unknown user tries to access your account by using various passwords, your account will automatically get locked. Every time you log into Internet Banking, your last login date and time will be displayed so that you can keep a track of access to your accounts and can also monitor Activity log report regularly.

7)   General precautions to be taken:
To protect your account from any fraud please take care of the   following points:
7.1   Do not disclose your passwords to anyone.
7.2   Do not write it down.
7.3.   Avoid using the same passwords for all your online transactions.
7.4.   Change your password quite often to protect your account.
7.5.   Avoid opening or replying to spam emails, as this will give the sender a confirmation that they have reached a live address.
7.6.   Never respond to emails that request personal information.
7.7.   Create a complex password which will be difficult to crack.
7.8.   Avoid using cyber cafes to access your internet banking accounts.
7.9.   Cyber cafes PCs may be infected with viruses that can capture and transmit your personal data to fraudsters.
7.10.   Beware of typing passwords on unknown PCs.
7.11.   Installing antivirus software and keeping it up to date will help detect and disable malicious attacks.
7.12. Before submitting your bank details or other sensitive information there are a couple of checks you can do to help ensure the site uses encryption to protect your personal data:

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7.13. If the address bar is visible, the URL should start with 'https: //' ('s' for secured) rather than the usual 'http: //'.

7.14. We the Ahmednagar Merchants Co-Op Bank Ltd., would never ask for your personal details through an email or through phone, fax or in person etc….,

If any of our bank personnel asks you for your password, do not disclose.

8) Dash Board (Account Summary);

After Login to Internet banking, you will get dash board view i.e. summary of all accounts e.g. Account No., Name, Branch Name & Balance of all accounts at a glance.

9)   Operative Account (Saving/Current) - Account Details;

You can view Saving & Current account details under the tab of Operative accounts, you have to select your account and can view details e.g. Customer No., account no, Balance, account type, account status, mode of operation, joint name (if any) in single view.

10)   Operative Account (Saving/Current) - Nominee Details;

You can view Nominee mentioned for accounts under this tab of Operative accounts - Nominee Details

11)   Operative Account (Saving/Current) - View Check Status;

You can view the status of all cheque books issued to Saving or Current account holder by Bank and used or unused by customer date wise in details as well as in summary mode.

12)   Operative Account (Saving/Current) - Account Statement;

Customer can generate the account statement from last 2 years but From Date and To Date should not be greater than 6 months. Such statement is generated in PDF format.

13)   Operative Account (Saving/Current/CC/OD) - Inward Cheque Clearing; Customer can view all his Inward Clearing cheque details (Passed/ Rejected / Returned) in online mode on the same day only.

Customer can also view report of inward cheque clearing status (Passed/returned) for particular period in date range.

14)   Operative Account (Saving/Current) - Balance Confirmation Certificate; Customer can generate Balance confirmation certificate for any given date in PDF file output from.

15)   Deposit Accounts (Term Deposit)- Account Details;

You can view Term Deposit account details under the tab of Deposit accounts; you have to select your account and can view details e.g. Customer No., Branch Name, FD account no, Principal Amount, Interest provided, Interest Paid, TDS amount, ROI, Maturity Date, Maturity Amount, Deposit Period, Account Type, mode of operation, joint name (if any) in single view.

16)   Deposit Accounts (Term Deposit)- Nominee Details;

You can view Nominee mentioned for all accounts under this tab, Deposit Accounts - Nominee Details

17)   Deposit Accounts (Term Deposit) - Lien Enquiry;

You can able to view whether any Term Deposit Receipt is lien marked with Bank for any loan account or any other reason or not, under this tab, Deposit Accounts - Lien Enquiry.

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18)   **Deposit Accounts (Term Deposit) - Account Statement;**

Customer can generate the account statement from last 2 years but from date and to date should not be greater than 6 months. Such statement is generated in PDF format.

19)   **Deposit Accounts (Term Deposit)- TDS Enquiry;**

Customer can view the TDS related details under this tab. Customer can view Interest projected amount for current financial year, TDS projected amount for current financial year, TDS Form Submitted Yes or No, Form 15H/15G submission date and TDS percentage.

20)   **Loan Account- Account Details;**

You can view Loan, Cash Credit & Overdraft account details under the tab of Loan Accounts. You have to select your account number and can view details e.g. Customer No., account no, Sanction amount, Outstanding Balance, ROI, Sanction Date, Pending disbursement amount (if any), Overdue amount (if any), Due date, account type, account status, mode of operation, joint name (if any) in single view.

21)   **Loan Account- Guarantor Details;**

You can view Guarantor details for loan accounts under this tab of Loan Account - Guarantor Details.

22)   **Loan Account- Check Status;**

You can view the status of all cheque books issued to Cash credit or overdraft account holder by Bank and used or unused by customer date wise in details as well as in summary mode.

23)   **Loan Account- Account Statement;**

Customer can generate the account statement from last 2 years but From date and To date should not be greater than 6 months. Statement generates in PDF format.

24) Change Password & password policy:

The login password can be changed at any time.
- It is advisable to change your login password periodically for your safety.
- There are only two passwords precisely Login Password & OTP (One Time Password).
- Login password credentials should be in the form of minimum 6 alphanumeric characters and a special character.
- Your new password cannot be the same as your last one login password.
- Do not disclose your passwords to anyone.
- Change your password quite often to protect your account.
- o Create a complex password which will be difficult to crack.
- Beware of typing passwords on unknown PCs.

➢ 25) Fund Transfer-Options:

1. Fund Transfer (Own AMCB A/C)

Funds Transfer- Your Own AMCB Account across all other Branches of AMCB – Transfer funds to your own accounts under same customer IDs.

2. Third Party Transfer -

Funds Transfer- To Same Bank (AMCB)

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Transfer funds to any other accounts of Ahmednagar Merchants Co-Op Bank Ltd..

To carry out fund transfer (Third Party) you need to first register/add the payee and have to enter information as;

a. Select Account Type (Operative for Saving & Current Account, Loan for all Loan products & Deposits for Fixed Deposit product)   b. Under Funds Transfer option, go to Add Payee

c. Enter Payee Account Number and Enter Product Code as follows:

Enter the AcctID complete 15 digit of Account Number

d. After enter account number it will show the Payee Name

e. Enter the OTP received on your registered mobile number.

e. Once completed, your payee is registered.

3. **NEFT/RTGS -**

Funds Transfer- Inter Bank Account –

Transfer funds to Other bank accounts.

You can transfer funds to other Bank account with options of NEFT / RTGS.

To carry out any fund transfer (RTGS/NEFT/IMPS) you need to first register/add the payee and have to enter information as;

1) Beneficiary Name
2) Beneficiary Account Number
3) IFSC code of the receiving Bank & Branch
4) To register the payees through internet banking please follow the steps
   a. Login to Internet banking
   b. Under Funds Transfer option, go to Add Payee
   c. Enter the Beneficiary Name, Beneficiary Account No and IFSC code.
   d. Enter the OTP received on your registered mobile number.
   e. Once completed, your payee is registered.

 Note: As security feature, the fund transfer facility through Internet Banking   will be available only after the cooling period of 1 hour for the new payees   added.

26)   **Fund Transfer-Charges;**
There are no charges for using the funds transfer facility.

27)   **Fund Transfer-Transaction Limits;**

The daily transaction limit per day would be by default as:

27.1. For Saving - Rs. _ **5,00,000.00**

27.2. For Current Rs._ **15,00,000.00**

27.3. For Loan (CC/OD) - Rs. _**25,00,000.00**

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28)   Fund Transfer-Timing Limit;

1.   RTGS - From Monday to Saturday (except 2nd & 4th Saturday & Bank Holiday)
                                        Timings are: 8:00 am to 8:00 pm

2.   NEFT - From Monday to Saturday (except 2nd & 4th Saturday & Bank Holiday)
                                        Timings are: 8:00 am to 8:00 pm

29)   Cheque Book request;

 A request can be placed for a new cheque book by selecting the account for which a cheque book is required & Click on Submit.

 Cheque book can be requested for any of your Savings (15 leaves), Current (30 leaves), Cash Credit (30 leaves), and Over Draft (30 leaves) accounts. You can either collect it from your home branch on next 3 working days or request your home branch to send it by post or courier (Charges applied).

                One Cheque book per day request can be accepted.

Note: Bank reserves the right to cancel cheque book request on the basis of Return cheque percentage.

30)   Stop Cheque request;

 Stop payment of a particular cheque can be done before the encashment of the cheque. Select the account number & Enter the cheque number you wish to stop and click on 'Submit'. The request will be processed instantly.

                Note: Request once submitted cannot be withdrawn.

31)   Session time Out;

                I am getting error of 'Session Time Out'.

                Once you are logged in to Internet banking, your session would automatically expired after 15 Minutes of idle time. It is one of the security features.

32)   Activity log report;

                Activity log report displays all the activities executed by you from login till logout.

33)   In case any error is shown while performing transaction;

 Do not press refresh or back key when you are in Fund transfer option, and if you get any error;
a.   Please close that error window
b.   Log out from Internet Banking
c.   Again Log in to Internet Banking
d.   Check your account balance
e.   Then only perform next transaction

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