# e-Banking(Internet Banking) Frequently asked questions

## What e-Banking or Internet banking?

e-Banking or Internet banking allows customers of a financial institution to conduct financial transactions on a secured website operated by the institution, which can be a retail bank, virtual bank, credit union or building society. e-Banking is a simple way to do many of your banking transactions using your PC/Mobile/Tab and the Internet (subject to minimum browser restrictions).

## What are the advantages of using e-Banking?

No banking hours, no queues. Just banking from wherever you are connected, safely and securely. It's easy, convenient, and best of all; it is available to you at any time.

#### Is the service available 24-hours?

Yes. This service is available 24-hours a day, 7 days a week.

#### Can I access this from overseas?

Yes. As long as you are able to access the internet with the recommended internet browsers, you will be able to access this service.

#### What are the features of e-Banking?

e-Banking offers you total control of your money, worldwide. Users of NRBBL's e-Banking will also receive an exclusive Security Device which gives users unprecedented protection. Wherever you're logged on, you can view your accounts and make everyday transactions 24/7:

# Following are the Main Services:

- All type of account view
- Own Account Transfer
- Fund transfer within NRB bank
- Standing Instructing
- Exchange rate enquiry
- ATM and Branch Locator
- Stop or reactive stop check
- Other bank cheque enquiry
- View limit utilization
- Statement download
- Activity monitoring
- Password change and many more

#### Following service will be in in LIVE very soon:

- Other bank Fund transfer (BEFTN)
- Utility Bill Payment (Through SSL Wireless)
- Mobile version of e-Banking
- Apps for android & ios

# When can I register for e-Banking?

You can download the application from the website or collect it from our Branch , fill it and drop it to any NRBBL Branch. Care must be taken to fill the mandatory fields carefully otherwise the request will not be accepted.

# e-Banking FAQ

#### Is there any dedicated help line for e-Banking?

You can inquiry any relevant information from NRBBL Call Center: +8809666456000.

What do I need in order to register to e-Banking? You need an active account or Credit Card with NRBBL

Who do I contact if I want to open an NRBBL e-Banking account?

To open an e-Banking account, NRBBL customers can contact the nearest NRBBL branch or their Customer Service Managers or NRBBL Call Center.

Is there any fees for e-Banking?

NO. NRBBL shall initially provide the e-Banking Services at free of cost. However, service charges may impose by the bank.

When can I register for e-Banking?

You can complete e-Banking registration within the Banking hours.

What languages does e-Banking support?

Presently e-Banking is available only in English.

If I am not an NRBBL customer, how do I avail this service?

In order to avail our e-Banking services, you need to be an active NRBBL account/credit card holder. In order to open an account with us, please visit the nearest NRBBL branch. Once you have become an NRBBL accountholder, you will be able to register for E-Banking.

What kind of Internet connection do I need in order to use NRBBL e-Banking?

You need a PC/Mobile Phone/tab/ or a Mac with active internet connection and the correct browser software. PC web browser or Mobile phone web browser or NRBBL e-Banking app.

I have forgotten/ not received my User ID and Password, how can I obtain them?

If you have forgotten your e-Banking User ID or have not yet received it, please call our 24 Hour Customer Care Centre to get the same. All you will need to do is authenticate yourself and ask for your User Id. You can also request for a new password if you have forgotten the same.

Where will bank delivered the Password?

The password would be delivered to your register email address available with the bank.

Can I have my new password through Call Center or Phone?

No, your passwords cannot be given on telephone for security reasons.

How many passwords do I have for e-Banking?

There are two passwords, one for logging -in e-Banking and another for transacting on e-Banking Login Password - A login password is required for logging in to e-Banking

Transaction Password - A transaction password is required whenever you are entering into any transactions on e-Banking. It is also required for making most of the online requests.

What will be my Password type?

- An alpha-numeric combination
- A password more than 8 to 12 characters long
- A combination of capital and lower case letters
- Special characters can be use but not mandatory e-Banking FAQ

Does only one User ID can support with all NRBBL Bank relationships?

Yes, you can link all your NRBBL Bank accounts and Credit Cards and other accounts to one e-Banking User ID. However there are certain rules in account where there is a joint holding.

If I am an individual and hold an NRBBL Current A/c as well as an NRBBL Savings Account/ Credit Card, can I link these relationships to the same E-Banking User ID?

Yes, if you are an individual and hold an NRBBL Current A/c in your own name, you can link the same to your NRBBL Savings Account/ Credit Card Account under the same User ID.

What are the NRBBL relationships that I can view/enable online? Currently you can enable the following NRBBL relationships online:

- Saving Account
- Current Account for individuals
- Credit card
- Term Deposit (included)
- Fixed Deposit (included)
- Loan Account (included)
- FCY Account (included)

I have got my e-Banking User ID and Password; tell me what do I do?

You have to call the NRBBL Call Center from your resister phone number with your e-Banking User ID and account number. They will activate your account after security verification.

I don't have enough amount in my register number can I activate my e-Banking? No, you have you call from your register number for any service request.

What is the different Banking service requests that I can make online? You can make the following requests online:

- Order a new cheque book
- Stop cheque
- Reactivate cheque

What is NRBBL Bank Bill Payment?

You can pay your bill through our register billers.

Do I have to fill in a separate registration form for NRBBL Bank Bill Payment?

No, you don't have to fill in any registration forms for this service. It is available to all the NRBBL Bank account and NRBBL Bank Credit Card holders.

Can I get confirmation of my transaction?

Yes, you can get transaction alerts through register email.

I am student. Can I have e-Banking Id?

Yes, if you are 18+ and you have an active CASA account with NRBBL.

Can early account holders avail e-Banking Id?

Below 18 customers cant avail e-Banking but their parents can open an account on behalf of them.

Can the parents of early account holders avail e-Banking Id?

e-Banking FAQ

Dose under 18 customers can use this e-Banking?

No.

Is there any charge for BEFTN?

No.

Why should I need to fill-up email id and cell number twice?

To reduce the risk of wrong entry. Bank will bear no responsibility for any incident due to incorrect/wrongly mentioned email address or mobile number.

I don't have email id can I enrol for e-Banking?

No.

What is OTP?

OTP is one time password initiated as transaction credential.

OTP validity time?

Presently OTP validity time is three minutes.

Is there any chance to automatically block my e-Banking account?

If the account has been inactive for 3 months or any suspicious activity happened, bank will temporary block the account.

Can I replaced my email or cell phone number register with e-Banking?

YES but you have to visit any of our branch and fill-up a modification request form.

How many time I can try with wrong password?

Three time fourth attempt with wrong password will block your account.

What is idle time for e-Banking?

5 minutes Inactive after last click.

What will happen after idle time?

Your account will be automatically log out.

What kind of funds transfer can I do in this service?

Fund transfer can be done between your own NRB Bank accounts, to other NRB Bank accounts and other banks accounts that are already added as beneficiary.

Do I need to add my accounts before I can use the funds transfer facility?

No, you don't need to add your own accounts as payee before fund transfer. But for transferring money to 3rd party NRB Bank accounts or outside NRB Bank accounts you have to add those accounts in the "beneficiary" lost.