

Oriental Bank's Net Banking Services

User Guidelines

Oriental Bank's Net Banking Services have been launched to maximize the customer satisfaction. Net Banking Services are available to all the customers of the Bank branches under Centralized Banking Solution (CBS). The authorized customers can view their various accounts anytime (24x7) and anywhere besides making various transactions i.e. fund transfer (NEFT/RTGS), E-commerce within Bank transfer, online FDR/CDR, Central and State Tax payments. Net Banking Services can be availed by any saving/ current/ CC/ OD account holders.

The Oriental Bank's Net Banking URL is **www.obconline.co.in**

If you are using Oriental Bank's Net Banking for the first time and you have received both the user-id & password, **follow the steps given below for successful Login:**

Step 1: Visit the website www.obcindia.co.in and click on the Oriental Bank's Net Banking Link or visit the website <https://www.obconline.co.in>.

Step 2: Select Retail User Login & Enter your user-id and sign-on Password received on your registered mobile number.

Step 3: It is mandatory to change the passwords (Both Login and Transaction passwords) when you login with passwords received on your registered mobile number.

Step 4: Enter the login password received on your mobile and then enter new password of your choice and confirm it. Repeat the same activity for Transaction passwords also.

Step 5: Click on 'UPDATE' to confirm the change. Message confirming the same will be displayed on the screen. Subsequent password changes can be done using Customize (Personal Profile) >> Change password option. You can also view Personal Details, set preference, update user ID and account Nick Name through this option.

Step 6: After changing passwords, please enter a security phrase and choose a security image (from the displayed option images). Once selected both the security phrase and security image will be displayed every time you login and enter your user id.

Step 7: You need to browse through various options as per choice & in case of any transaction via Fund Transfer etc., you need to enter your transaction password to authenticate the transactions.

You can now continue using Oriental Bank's Net Banking - the most comprehensive, safe and easy way to access your account

Services offered through Oriental Bank's Net Banking:-

Presently following online facilities are offered through Internet Banking Channel:-

1) Funds Transfer and Other Services

- Online generation of Statement of Account., Mini Statement, Inquiry on Overdraft/Lien, View & Update Nominee , Deposit schedule, Disbursement and Repayment schedule for Loan Accounts, Loan Account Provisional/final interest certificate, Online Locker status Inquiry.
- Functionality of Bill Payments through Bharat Bill Payment System (BBPS) has been enabled in Retail Net Banking. Kindly avail the same through Payments->Bharat Bill Payment System.
- Online MOBILE BANKING Services i.e. Registration, De-registration, MPIN Reset, Block, Unblock has been enabled for Retail Net Banking customers. Kindly visit e-Services -> Mobile Banking Services to avail the same.
- Online User Creation and Forgot password functionality enabling custom to reset passwords online.
- Funds Transfer to own linked accounts, to other accounts within OBC and other Bank's accounts [through NEFT/RTGS, IMPS P2A (Person to Account), IMPS P2P (Person to Person).
- Online creation of e-FDRs (Fixed Deposit Receipts)/ e-CDRs (Cumulative Deposit Receipts), Progressive Deposit (PD315).
- Loan Interest Certificate and Provisional Loan Interest Certificate
- Locker availability status
- **Card Services - There are six options available:**
 - Card Hot Listing – For blocking the Debit Card
 - Green PIN/ Card PIN Reset – Generate or Reset Debit Card PIN
 - Update Limit – Modify (Increase or Decrease) the Limit of various channels viz. ATM Cash Withdrawal, POS and E-commerce available on your Debit Card.
 - Enable/ Disable Card Channel Usage – Enable or disable the channel usage viz. ATM, POS & E-commerce for your debit card
 - Enable/ Disable International transactions – Enable or disable the international transactions facility on your debit card.
- Online Aadhaar registration, Registration for e-Statement and E-Mail Id registration for e-statement.

- Payment of Direct and Indirect taxes (GST, Service Tax, central Excise) & Custom Duty
- Payment of State tax /non tax revenue for various states e.g. Delhi VAT, Rajasthan eGRAS, Odisha treasury, Tamil Nadu Commercial Taxes, Maharashtra e-GRAS, West Bengal GRIPS, Gujarat VAT, Uttarakhand VAT etc.
- Online Tax credit view statement (Form26AS), login to e-filing directly, Submission of Form 15G/H
- Online view of (DEMAT) Depository details for Retail Net Banking. ASBA Online for register and Apply IPO
- Online PPF account opening, statement and deposit to own PPF account. Pension Slip generation for central Govt. and defense pensioners
- Registration for Social Security schemes, PMSBY, PMJJY & APY schemes
- Online purchase of Sovereign Gold Bond
- Online payment of Canara HSBC OBC LIC Premium
- Online request for Add on Debit Card.
- Generation/Retrieval of Login Passwords for Non Debit Card Holders
- Online Retrieval of Password (User ID Expired) for retail net banking.
- Pre-Authorization for Shopping Mall Transactions in Corporate Application
- Bulk NEFT/RTGS Transfer & Salary upload functionality for Corporate Users
- User Defined Transaction limits – Set limit option for Retail Net-Banking customers
- Limits for Funds transfer Transaction are as follows-

Type of Transaction	Per Transaction Limit	Per Day Limit
Within Bank Transfer	₹ 25 lakh	₹ 25 Lakh
NEFT/RTGS Bank Transfer	₹ 25 lakh	₹ 25 Lakh
IMPS Transfer	₹ 50000	₹ 1 Lakh
e-Commerce Payment	₹ 25 lakh	₹ 25 Lakh

2) Utility Bill Payment

- E-Commerce (eShoppe):- Almost all available Merchant establishments have been integrated with Bank's Internet Banking Services for utility payment / e-commerce transaction.

- User can make payment of various Utility Bills online viz. Electricity, Telephone, Mobile, LIC Premiums, Credit cards, Travel & Ticketing, Mutual Funds etc.

3) Request for Issuance of Cheque Book, Demand Draft etc.

Net Banking Customers can also put their request for renewal of FD, Demand Draft for operative accounts, issuance of Cheque Book, closure of FCNR deposits which are processed at Backend by the Relationship Manager.

4) Mails

Customer can also exchange mails through Internet Banking for any queries.

5) Customized facilities

- Change Sign on or Transaction password (Combination of letters, digits and at least one special character. Minimum length of Password - 8 character, Maximum length of password – 28 characters).
- Add Nick names to customer's accounts for easy identification.
- Change display formats as per customer's preferences like Date Format, Primary Account.
- Update User ID

How to avail Internet Banking Services

1. Through OBC Branch

1. Download the Internet Banking Application From Bank's Corporate Website www.obcindia.co.in, available under Form Download Section given in bottom of Home Page.
2. To Register for Net banking, one must be registered for SMS facility.
3. Submit the duly filled-in Application form to your OBC Branch office.
4. Obtain your User-id and Passwords enabling you to access your account through Internet
5. Follow a simple procedure to logon to Oriental Bank's Net Banking Services Website (<https://www.obconline.co.in>) or (www.obcindia.co.in >> OBC Net Banking)

2. Self-Registration Process

1. Open <https://www.obconline.co.in/> in Internet explorer/ Chrome / Firefox or any other web browser.
2. Click on "Self User Creation".

3. User will reach the "Online User Registration" page wherein Account number is to be mandatorily entered along with Pan Card Number/ Date of Birth.
4. User can opt for "Type of Facility" for Internet banking –"View Facility"/"View & Transaction Facility" both.
5. User needs to select his/her registered Mobile number & generate the OTP (One Time Password).
6. Enter the OTP & click on "Continue".
7. In next step, User needs to enter the OBC ATM-cum-Debit Card details viz. Debit Card Number, ATM PIN, Expiry Date, Account Number & Account Type.
8. Click "Continue".
9. During the process of "Online User Registration". User can set both LOGIN as well as TRANSACTION Password.
10. Once the Passwords are entered, select "I accept the Terms & Conditions", and then click "Complete Registration".

Operational & Security Guidelines About Oriental Bank's Net Banking

As security is of paramount concern for using Internet Banking Services, you must take care and follow the security tips as under:

General

- The portal is compatible of browsers as Internet Explorer (IE) version 9.0 & above, Mozilla Firefox, Google Chrome and Safari etc.
- Customer can get the information about browser version from the browser e.g. in Microsoft Internet explorer, in dropdown menu "Help", "About Internet Explorer", it gives information about Browser version as well as Cipher strength (128 bit).
- Beware of fraudulent websites which look similar to the OBC Net Banking. Ensure that you are on the Oriental Bank's Internet Banking site before disclosing any confidential information (Net Banking password, Transaction password etc.) by checking the URL of the webpage.
- Beware of scam e-mails which may contain a virus or be linked to a fraudulent website in order to elicit your confidential information.
- Install good anti-virus software, configure it properly & update it regularly.
- Always check the "padlock symbol" on the bottom right hand corner of webpage to ensure that you are connected to a secure session with Oriental Bank of Commerce. This is the VeriSign security symbol and confirms that the site you are interacting with is secured.

Safeguard your Password

- Upon receipt of Oriental Bank's Banking password mailer from the Bank, the customer should change the password assigned by the Bank.

- The new password should be of minimum 6 characters and preferably be a combination of Alpha, Numeric and Special characters.
- Customers should regularly change their both Sign on & Transaction passwords.
- Customers should be advised to maintain strict secrecy of the passwords.
- The password should be memorized.
- While selecting the password, the customers should avoid numbers and letters that could be easily associated with them. Contact numbers, name, initials and birth date should be avoided as passwords.
- In case of doubt about compromising of the password, the customer should immediately change the password.

Log-in / Log-out

- The customers should Log on regularly to Net Banking web site: <https://www.obconline.co.in> to verify their Net Banking accounts to check unauthorized use of the facility.
- The customer should always log out/sign off from Oriental Bank's Net Banking web site, whenever he has finished using the service or whenever he is away from his PC.
- The customer should always remember to close the browser application after logout by clicking on Cross button.
- To ensure confidentiality of his information, he should always click on exit button.

Clear Cache browser/ Delete Temporary Internet Files - The customer should be advised to follow

The following instructions:

For Microsoft Internet Explorer 9 & above, select Tools> Internet Options. Choose the "General" tab and click "Delete Files" on the "Temporary Internet Files" section

Other Security measures to be followed by the customer

At the Browser level:

Disable profile assistant in browser

Disable stored / per-session cookies in the browser

At the O/S level:

Disabling user-id & password storage assistance in Windows

- The user-id & both passwords (Sign on/ Txn) should not be disclosed to anyone including Bank staff.

- Avoid accessing Oriental Bank's Net Banking web site from PCs installed in Public / open areas like cyber-cafes or libraries, which may have Software (or viruses) for capturing keystrokes / sensitive information in memory, swap files.
- Do not disclose Personal Information like passwords, PIN, credit/ debit card numbers not to be provided to any entity in response to e-mail request.
- Do not transact any Financial Transaction sitting in front/ along with any person for Protection of Transaction password.
- Net Banking services shall be disabled, if not used by the customer for more than 6 months from the date of his/ her login password expiry date. Although User ID can be reactivated by resetting their password using "Forgot Password" option which resets your User ID as well as password.
- In case of normal user password expiry i.e. password was set before 180 days, net banking user is force prompted for password change wherein the user is allowed to login to the platform and password reset page is shown.

Security Measures in "Oriental Bank's Net Banking Services"

Bank realizes that product and service design requires a strong commitment to the proper management of the risks associated with electronic commerce.

Your system Requirements

To use online banking, applications, or other secure forms on our site, you will need Microsoft Internet Explorer 9.0 or higher, Mozilla Firefox, Chrome, and Safari etc. You may use / get information about browser version from the browser e.g. In Microsoft Internet explorer, in dropdown menu "Help", "About Internet Explorer" gives information about Browser version as well as Cipher strength.

User ID/Password

No one can access your Oriental Bank's Net Banking account(s) without your User-id and Password. The bank generates your User-id at the time of account setup and communicates this information to you. You may change your Password as often as you like after successfully logging in to our online banking system. If you enter your Password incorrectly FIVE times, our system will lock out access. Only authorized bank personnel can unlock the account based on positive identification, when you make such a request. This policy is intended to protect you from hackers or other unauthorized individuals attempting to access your account(s) at OBC Internet Banking. Further, through 'Personal Profile' option, user can change the sign on/transaction password. In case, password has been forgotten by the user, it can be revived through "Online password reset" from the "forget password" option on the home page.

You may change your Password as often as you like after successfully logging in to our online banking system. This option is located in the Content web page. If you enter your

Password incorrectly **FIVE times**, our system will lock out access. To unlock the same, one has to either use forget password option or visit their Parent Branch (Branch in which A/c is maintained). This policy is intended to protect you from hackers or other unauthorized individuals attempting to access your account(s) at OBC Internet Banking

Secure Environment Banks computer system does not connect directly to the Internet. Any and all requests for data must pass through two distinct validation and control centers also known as Firewalls. Secure Socket Layering (SSL) protects all data transmissions between your PC and banks' computer system. SSL utilizes authentication and encryption technology developed by RSA Data Security, Inc. This method of cryptography means that your private information cannot be deciphered by unauthorized individuals.

In addition, the Oriental Bank's Net Banking system has been subjected to stringent security reviews and penetration tests by an independent firm.

VeriSign Global Secure Site IDs used by the bank enable secure online communications through Secure Sockets Layer (SSL) technology. Global Secure Site IDs enables the negotiation of SSL sessions using strong 128-bit RC2 or RC4 encryption.