# Internet Banking

# Frequently Asked Questions

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# SBI Canada Bank

1. ## How do I sign into Online Banking?
   a. Log on to https://www.onlinesbiglobal.com/64CAweb/index.htm
   b. Click on Personal User / Corporate User button for Online Banking in the top right corner.

2. ## How to access Internet Banking if I don't have a PC?

   You can access Internet Banking from any Computer / Mobile / Tab that has connectivity to the Internet. But make sure your computer is Malware free. Please refer to Security Tips.

3. ## How do I access Internet Banking?

   You need to have an account with SBI Canada Bank. You also need to self – register for the Internet banking service by clicking the New Retail Registration Link present on the Internet Banking Login page. At the first login, you will need to go through a simple initialization process where you will be asked to set up your login password, transaction password, security phrase, Image and a set of Security Q&A.

4. ## I do not have an account with SBI. How to access Internet Banking?

   You are welcome to open an account now. It is very easy to open an account with SBI Canada Bank. You can apply online for the opening of a Savings / Chequing / Super Saver bank account. Click at the link "Open an Online Account" or just walk into any of our branches nearby. Our staff would be pleased to assist you.

5. ## How to register for Internet Banking (Retail Customers)?

   You need to have an account at a branch and a registered cellphone number with the bank to receive One Time Passwords (OTP). Customers can avail Retail Internet Banking facility by getting themselves registered online.
   a) Go to https://www.onlinesbiglobal.com/64CAweb/index.htm
   b) Click on Personal User button for Online Banking in the top right corner.
   c) Continue to the Login Page by clicking "Click to Proceed" button.
   d) On Login Home Page, Click on the link → New Retail Registration Link.
   e) Enter Title, First Name, Middle Name, Last Name, Date of Birth, CIF ID (9-digit Customer ID), Mobile Number with country code, Email (optional), Verification Code shown on the Screen, and click the check box to accept terms and conditions. Click on "Continue"
   f) Enter OTP received on Registered Mobile Number in "One Time Password" field and Verification Code as shown on Screen. Click on Continue. In case the OTP is not received, click on Resend OTP button.
   g) On successful validation of entered details, you can set the passwords - Login & Transaction.
   h) Once these processes are successfully completed, you will be shown a success message about your registration process.
   i) After completing this process, the user will be enabled immediately.

j)  Please visit the login page and Use your CIF ID as the User ID to log in.
k)  At the first login, you will need to go through a simple initialization process where you will be asked to set up your Personalized phrase, Security Image and a set of Security Q&A.

## 6. Why should I set up Security Image and Personalized Phrase during initial login?

The selected 'Phrase' and 'Security Image' will appear before entering the password during all subsequent logins as a security feature. You will have to click the button "I confirm the image and phrase displayed matched my initial selection". In case the 'Phrase' or Security Image' does not appear during login, or a different 'phrase' or 'security image' appears, then it could be a phishing attempt and the customer should not proceed further and must immediately alert the branch or report to report.phishing@sbi.co.in.

## 7. What is the purpose of setting up Security Questions and Answers?

Once you have set up any two of the security questions and answers during the first login, you should remember them. During subsequent logins, you may be asked to answer the selected Security Questions, depending on risk evaluation done by the system. This is a security feature to prevent any wrong usage of Internet Banking Account by any person other than the authorized user.

## 8. Can I change my password?

Passwords can be changed at any time and any number of times. In fact, we recommend that your password should be changed periodically to secure access to your account information. The Password can be changed by clicking on the drop-down present beside your displayed "name" on the INB logged - in home page. Select Security Settings and change the password.

## 9. What are the good practices for creating a password?

Please refer our "Password Policy" for setting up strong secure passwords

## 10. What happens if I forget my login password?

Click on the 'Forgot password' on the Internet Banking website and enter your registered User ID and Verification Code. A One Time Password (OTP) will be sent to your registered mobile number to set up your new password.

## 11. What should I do if I am not able to sign in even when using the correct User ID and Password?

a)  Most of the technical issue encountered with Internet Banking can usually be resolved by:
 • Clearing your cache:  For detailed instructions on how to clear your cache, select your browser of choice:
  o Internet Explorer
  o Firefox

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- o Chrome
- o Safari
- Clearing your cookies: For detailed instructions on how to clear your cookies, select your browser of choice:
  - o Internet Explorer
  - o Firefox
  - o Chrome
  - o Safari

You can also refer to your browser's Help section for instructions on how to clear your cache and cookies.

## 12. What happens if I forget my Internet banking username?

If you forget The Internet banking username, contact your branch. The username is generally customer CIF (Customer Identification number)

## 13. What shall I do if I am not receiving any OTP on my mobile?

Please contact your branch if you are having any issues with receiving OTP on your mobile. You can also use the Smart OTP facility to avoid any OTP issues in the future.

## 14. What is Smart OTP? How can I set up Smart OTP facility?

The "Smart OTP" facility is a mobile-based application (CA Mobile OTP) which serves as an alternative to SMS based One Time Password (OTP). The Smart OTP is a mobile application-based offline OTP generator which generates unique random numbers linked to the Internet Banking (INB) account of the customer. This is an optional facility. To register for the Smart OTP facility, please follow the steps below:

a) Open the INB website (https://www.onlinesbiglobal.com/64CAweb/index.htm ) on your mobile device and log in using your user ID and password.

b) Open the "Message Center" tab to access the Smart OTP Registration mail received in the inbox.

c) Click on the Google play store/Apple app store/Windows Store URL to download the "CA Mobile OTP" mobile application.

d) Click on the Smart OTP activation link provided in the mail which would open the CA Mobile OTP app. It is to be noted that pop up blocker should be turned off from the mobile settings so that the CA Mobile OTP app can open directly from the Smart OTP activation link in the mail.

e) In the CA Mobile OTP application, please click on "Next" and enter the activation code received in the Smart OTP registration mail.

f) After successful authentication of the activation code, the "CA Mobile OTP" PIN should be set.

g) As the last step, one should access the "OTP Preferences" option in Internet Banking "General Services" tab. The OTP preference should be set to "Smart OTP" instead of "Server OTP".

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h) Note: Once the customer registers for Smart OTP, further One Time Passwords (OTP) would only be accessed by CA OTP application. All OTP through SMS mode would get disabled.

## 15. Does Smart OTP work for Mobile Banking Application?

The SMART OTP works only for Internet Banking Transactions.

## 16. What happens if I forget my Security Questions and Answers?

Click on the "Forgot Security Questions and Answers?" on the Internet Banking website and enter your registered User ID and Verification Code. A One Time Password (OTP) will be sent to your registered mobile number to set up your security questions and answers.

## 17. How to register for SMART OTP?

Click on the "Register for Smart OTP" on the Internet Banking website and enter your registered User ID and Verification Code. A One Time Password (OTP) will be sent to your registered mobile number to set up your Smart OTP. Follow steps as provided in Query 14.

## 18. What happens if I forget my Smart OTP application PIN?

Click on the "Forgot Smart OTP PIN/Lost Device?" on the Internet Banking website and enter your registered User ID and Verification Code. A One Time Password (OTP) will be sent to your registered mobile number to set up your Smart OTP. Follow steps as provided in Query 14.

## 19. How do I send remittances to India?

Please log in to your Internet Banking / Mobile Banking and choose "India Remittance" tab to send money transfers to India.

## 20. What is the monthly remittance limit through Internet Banking?

Through Internet banking you can remit up to CAD 20,000 daily or CAD 300,000 Monthly equivalent if transferred in USD

## 21. How to add/delete/modify beneficiary?

Login to Internet banking and click on Transaction -> Manage Beneficiaries -> Add new beneficiary -> -> select option "Same Bank/Other bank" -> Add all the information and click ok. To remove beneficiary Transaction -> Manage Beneficiaries -> INR remittance -> Action -> then delete beneficiary/edit beneficiary and submit request.

## 22. What is the exchange rate applicable on my remitted amount?

SBI Canada Bank offers preferential Exchange Rates for your small value INR remittances up to a daily limit of CAD 1000 equivalent. The CAD 1000 equivalent is a cumulative limit for the day and any INR Remittance beyond this limit in a day will be at standard exchange rates.

Example:

a) Preferential Rate for first 1000 CAD/INR for a day: X
b) Standard Exchange Rate for CAD/INR for a day: Y

If you do three INR remittance of CAD 300, CAD 600 and CAD 200 in a day then preferential exchange rate of X will apply to the first two remittances of CAD 300 & CAD 600 while Standard Exchange Rate Y will be applied to the third remittance of CAD 200 as the Cumulative limit (~CAD 1100) becomes greater than the daily limit of CAD 1000 equivalent for preferential rates

## 23. How do I get a VOID Cheque for Pre-Authorized Deposits /Payments?

Please login to your Internet Banking and download your Void Cheque from General Services Tab → Void Cheque option

## 24. How do I find Branch/ Transit Number/ Bank ID or Account Number?

Please login to your Internet Banking and download your Void Cheque from General Services Tab → Void Cheque option. The Void Cheque displays your Branch/ Transit Number/ Bank ID or Account Number

## 25. What is the BIC Code for my account?

The Swift BIC Code is **SBINCATXXX** for SBI Canada Bank.

## 26. How I can generate Monthly account statement

You can generate the monthly account statement through Internet banking for last two months and download in PDF.

## 27. Can I select the preference for OTP, A/c statement and accounts?

Yes, customer have option to set the preference as per requirement. Go to My profile and select "Preference" to set. To set the preference you need transaction password.

## 28. How to make bill payment through Internet Banking

Please login to Internet banking and click on Bill payment* -> Click on proceed -> -> Type biller name (select the dropdown option)" -> update the account number -> Add.
*If biller should register through Telpay Services

## 29. How to Add Remove Billers and recipients?

-> Select the 'Payee' to whom the payment needs to be done on online banking. This is a onetime registration before you start paying the bills online. Enter at least 3 characters of the Biller's name; this will help you in searching for the Biller to be added. Enter the account number as mentioned in your bill. If the details are correct, you get the message that the biller has been successfully added.

-> To remove the biller, click on "Add/remove billers/recipients" _> View/remove who you pay -> delete the biller as per the requirements

## 30. If biller is not available in the list, can I still add the biller?

-> Yes, still can add the biller, check the box of customer specific biller, a new window will open, update biller specific name with account number and address and banking information. New biller will add in our profile. E.g if students are not able to find the college name to pay the college fees, then register the specific college to Telpay services and make the payment, e.g.

-> Bill Payment -> Add/Remove billers/Recipients -> Select the customer specific biller checkbox

-> Update all information (Street details and biller banking information) and add biller

## 31. What is the customer support number for more information about Internet Banking?

We would be glad to answer any specific queries. Please call our customer support number **1866-724-2669** or contact your branch.

## 32. How secure is my Internet Banking Transactions?

Online banking is safe and convenient as long as you take a number of simple precautions. Please make sure you follow the advice given below:

a) Visit our Internet banking site directly. Avoid accessing the site through a link from another site or an e-mail and verify the domain name displayed to avoid spoof websites.

b) Ignore any e-mail asking for your password or PIN and inform us of the same for us to investigate the same. Neither the police nor we will ever contact you to ask you to reveal your online banking or payment card PINs or your password information.

c) We advise you not to use cyber cafes /shared PCs to access our Internet banking site.

d) We advise you to update your PC with the latest anti-virus and spyware software regularly. You may install security programmes to protect against hackers, virus attacks or malicious 'Trojan Horse' programmes. A suitable firewall installed in a computer to protect your PC and its contents from outsiders on the Internet is recommended.

e) Disable the 'File and Printing Sharing' feature on your operating system.

f) Log off your PC when not in use.

g) Do not store your ID/PIN in the Internet Explorer Browser.

h) Check your account and transaction history regularly.

## 33. What other more services I can access through Internet banking?

A lot of other services are available through Internet Banking for your usage like: Annual Mortgage Statement, Account Statement, Book RM Appointments, Order Official Cheque or make a Cheque Book request.

## 34. What is a Domestic Bank Transaction?

You can get funds from and make payment to your SBIC account using your other Canadian banks account through Direct Bank Transfer (Transfer of Funds to your Own accounts with other Banks). **Fund can be transferred from SBIC account (Push outgoing payment) to other banks accounts** – Update personal beneficiary information to add other bank account number, bank number, transit number and address to pull amount from another bank.

**Deposit to your SBIC account (Pull incoming payment) transferring from your other bank's accounts** - Update personal beneficiary information to add other bank account number, bank number, transit number and address to push amount to another bank.

For daily and monthly limit visit https://ca.statebank/service-charges.

## 35. Are there charges for transaction performed through Internet banking?

To be updated with the latest charges visit https://ca.statebank/service-charges.

For more information or assistance:

Visit your SBI Canada Bank Branch or

Call us on our Toll Free – 1-866-724-2669