

## FREQUENTLY ASKED QUESTIONS

### 1. How new version is different from old version?

➤ **New look and feel**

Look and feel is completely changed with collapsible menus, searchable dropdowns and easy navigation.

➤ **Responsive screen which adjusts to the screen of device:**

The new version is mobile friendly as the design of screens changes automatically based on the screen size of the device.

➤ **Customizable dashboard with various widgets:**

Various widgets like 'My Account widget', 'Customer Relationship Summary', 'My Transactions'; 'Notifications' etc. are provided. Maximum 5 widgets can be selected in dashboard at a time.

➤ **Option to Change User ID:**

Customers can change their user id (minimum 5 characters) as per his/her choice, subject to availability.

➤ **Standing instructions facility for transactions:**

Customers can schedule future dated transactions for following transaction types (upto 2000 days):

- Fund Transfer to his own accounts
- Fund Transfer to other Union Bank Accounts
- Fund Transfer to other Bank Accounts using NEFT/RTGS
- Fund Transfer to Loan accounts

These transactions will set to be executed onetime on a particular date or at a specified frequency e.g. daily/weekly/monthly etc.

➤ **Beneficiary wise transaction limit:**

Customers can set *per transaction* limit to the beneficiary at the time of beneficiary registration. Single transaction of more than this limit cannot be done to that beneficiary after setting beneficiary wise transaction limit. This limit can also be modified as and when user required by going to Modify Beneficiary.

➤ **Additional security features:**

- Captcha verification: To protect from automated logins using some tool/software. User should answer to the displayed question at the time of login.
- Phrase and Image: Phrase can be any word or sentence like "I love football". User has to choose any one Image out of the displayed images.

The Phrase and image is required to be set on the first time login in the new version.

Chosen phrase and image will be displayed every time when user login. User should confirm phrase and image by ticking the provided check box

and should not login in case he/she observes that phrase and image are not the one which was set by him/her.

Purpose of phrase and image is to indicate to the user that he/she has reached to Union Banks authenticated Internet Banking website to mitigate phishing attempts.

- Second Factor Authentication for login to Internet Banking available with following options:

- ✓ One Time Password Mode (i.e OTP)
- ✓ Security Question Answer Mode

By default, OTP facility is enabled as 2nd factor authentication for all users who were enrolled for 2FA in old version of Internet Banking.

Users not having any 2FA in old version of Internet Banking will be able to login with user id and password, however they will be shown alert message on every login to opt for 2FA from “Settings Icon (Top Right Corner)-> Security Settings ->Change 2FA Mode”. Alert message will be shown on every login until user either chooses OTP / Security question as 2<sup>nd</sup> factor authentication or he/she can choose none option.

➤ **Alert for session timeout :**

Internet Banking session times out if user keeps page idle or do not perform any activity for 3 minutes. In the old version there is no alert to inform user before session timeout. In the new version, session time out message will be popped out 30 second before actual session timeout.

## 2. How to Login Internet Banking Site?

After opening URL <https://www.unionbankonline.co.in>, user will be prompted to enter User ID and verification text(i.e Captcha). On next screen, user is required to confirm the Phrase and Image selected at the first time login and enter Login Password. After validation of password, user will be directed to 2nd Factor Authentication Page and user is required to enter either OTP received via SMS or answer to two Security Questions.

Users, not enrolled for any two factor authentication will be directed to home page after validating Login password.

## 3. I do not have Internet Banking services, how can I avail it?

Retail users (having Union Bank ATM card) can use “Self User Creation - With Debit Card” link available at <https://www.unionbankonline.co.in> and create his/her own e-Banking user ID with view and transaction facility.

Retail users (not having Union Bank ATM card) can use “Self User Creation - Without Debit Card” link available at <https://www.unionbankonline.co.in> and create his/her own e-Banking user ID with view facility only.

Alternately, Retails Users and Corporate Users can apply manually by filling e-Banking application form available at [www.unionbankonline.co.in](http://www.unionbankonline.co.in) or Union Bank branch.

**4. I have opted for view facility only at the time of enrolment, but now I want transaction facility too, what is the procedure?**

Retail users (having Union Bank ATM Card) can use Forgot/Reset password option available at <https://www.unionbankonline.co.in> and reset transaction password (use option ‘with Debit card’).

Users without ATM Card or Corporate users can contact Union Bank branch and provide required documents to avail transaction facility.

Alternately, Retail Users and Corporate Users can request for Printed Passwords by navigating to Forgot/Reset Password -> Select required option under Choose to receive printed password. These requests are validated using OTP on registered mobile number. Passwords will be delivered to user in 2-3 working days at registered address by courier.

If shipment returns back, it will be resent by speed post which may take 7 more working days.

**5. I have software or hardware token for login, but same is not available for login.**

Concept of Software / Hardware tokens available in old version has been discontinued in new version. All users already having software or hardware tokens are enabled with OTP on Registered Mobile as second factor authentication.

**6. How to opt for 2nd factor Authentication?**

Either OTP or Secure Questions is used as second factor authentication for login to Internet Banking. By default, OTP facility is enabled as 2nd factor authentication for all users presently enrolled for 2FA. Users have flexibility to change between OTP and Security Questions option as 2FA or discontinue the 2FA option for login purpose by navigating to Settings Button (Top Right Corner) -> Security Settings->Change 2FA Mode-> Select Required 2FA Mode and submit. Transaction Password along with OTP is required for validating any 2FA mode change request.

**7. How to change Passwords?**

Navigate to Settings Button (Top Right Corner) -> Security Settings->Change Passwords. Select the password to change - Login / Transaction or both. Transaction Password is required for validating any password change request.

**8. User ID disabled due to three wrong attempts. How to get it enabled?**

Please call at 1800222244 and get your User Id enabled.

**9. Forgot my password, how to get new password?**

Retail users with ATM Card can use “Forgot/Reset password” link and reset login and transaction passwords using option ‘with Debit Card’.

Retail users without ATM Card can use “Forgot/Reset password” link and reset login password using option ‘without Debit Card’.

Alternately, Retail Users and Corporate Users can request for Printed Passwords by navigating to Forgot/Reset Password -> Select required option under Choose to receive printed password. These requests are validated using OTP on registered mobile number. Passwords will be delivered to user in 2-3 working days at registered address by courier.

If shipment returns back, it will be resent by speed post which may take 7 more working days.

**10. User ID disabled and password expired due to non usage for more than 360days. How to get it activated again?**

Passwords can be reset online after 360 days of non usage of net banking by using option Forgot/Reset Password. Users can also request for new Printed Passwords by navigating to Forgot/Reset Password -> Select required option under Choose to receive printed password.

**11. User ID invalid or out of range. How to login?**

Please ensure you are entering correct Corp ID/User ID. In case you have forgotten your Corp ID / User ID, please write to [ebanking@unionbankofindia.com](mailto:ebanking@unionbankofindia.com) from your registered email ID.

**12. My accounts are not visible after login. What to do?**

In case you are not able to view your accounts after login or you get an error “No Operative Accounts” please write to [ebanking@unionbankofindia.com](mailto:ebanking@unionbankofindia.com) from your registered email ID.

**13. I am able to view my accounts after login but while making payments, account not display in dropdown list. What to do?**

Please contact your branch. Mode of operation for your account may not be correct. It will take two working days to get reflected in your internet banking profile. If you still face the same issue please write it to [ebanking@unionbankofindia.com](mailto:ebanking@unionbankofindia.com).

**14. How to change User Id used for login?**

User has choice to change the user id as per his/her choice. Option to change user id is available in Settings (Top Right Corner) -> Security Settings-> Update Channel Login ID. User can update the User ID of his choice and press continue button (Green Arrow Button). Transaction Password is required to validate the User ID change request.

**15. How to update Communication Address for eBanking?**

User can view/update address details for eBanking by navigating to Settings (Top Right Corner) -> Personal Settings -> View/Update Address. User can sync the eBanking address details with Permanent / Communication Address available with branch.

**16. How to set nicknames for various accounts?**

User can set nicknames to one or more linked accounts by navigating to Settings (Top Right Corner) -> Preferences -> Update Account Preferences. This will help the users to easily identify and recognize their accounts.

**17. How to set Primary Account number?**

User can set one account as Primary Account by navigating to Settings (Top Right Corner) -> Preferences -> Set Preferences. Besides selecting Primary Account number, user can also chose Date and Amount Format here. User can also set Profile Name to be displayed on Top Right Corner in nickname field here.

**18. How can I open online Fixed Deposit Account?**

User can navigate to FD Opening menu and open online Deposit Accounts - SDR, FDR, DRIC, Cumulative Deposit and Tax Saver Deposit accounts with Nominee Registration facility.

**20. How to close online FD Accounts?**

Request for closure of Fixed Deposits accounts opened through eBanking can be submitted by navigating to General Services Menu -> Services -> FD Closure Requests. User can initiate closure request through this menu. Actual FD will be closed by next working day. FD details will reflect in user account details after two working days of actual closure.

**21. How to Block Debit Card using Internet Banking?**

Request for blocking Debit Card linked to operative accounts can be made through Internet Banking by navigating to General Services Menu -> Services -> Services Requests -> New Requests -> Block Debit Card.

**22. How to request Cheque Book / Demand Draft?**

Request for Cheque Book / Demand Draft can be made through Internet Banking by navigating to General Services Menu -> Services -> Services Requests -> New Requests -> Request a Cheque Book / Demand Draft.

**23. How to prevent session time outs?**

User session time outs after inactivity on a particular page for three minutes. “Prevent Session Timeout” button is provided under “My Profile” option (Top Right Corner, Welcome.....) so as to enable user to prevent session time outs manually.

**24. How to Schedule Transactions for future date?**

Option is available for the users to schedule the transactions for future date. User can navigate to Transactions -> Fund Transfers and Payments. User can select the frequency type - One Time or Recurring. In case of one time transaction, user can set the transaction date of his choice on which transaction is to be executed. In case of recurring transactions, user can select the recurring frequency - Daily, Weekly, Monthly etc. and can set recurring date. User can also set no. of times transaction is to be repeated or end date for recurring transactions.

**25. How to do Fund Transfers within Bank / Other Bank?**

User can do the fund transfer to own Operative Accounts and own Loan Accounts without doing Beneficiary Registration. However, Funds transfer to other Accounts within bank or Other bank Accounts can be done only after registering Beneficiary for the same. Fund transfer to PPF and NPS accounts also required Beneficiary Registration before initiating any fund transfer requests. Fund Transfer to Union Bank Credit Cards (VISA and RuPay) can be performed using this module without any registration check.

**26. How to manage Beneficiaries in Internet Banking?**

Beneficiary Management option is provided under transactions menu in Internet Banking. User can Add/ Modify / Delete the Beneficiaries through this module. User can add beneficiary for Fund Transfer within Bank (including Loan and PPF Accounts), Other Bank (NEFT/RTGS/IMPS) and NPS Accounts. Beneficiary Addition will be validated using OTP on registered mobile number. There is a cooling period of 24 Hours for beneficiary Activation. Beneficiaries are automatically activated after 24 hours. Fund can be transferred to Beneficiary only after Beneficiary Activation i.e. after 24 Hours only.

**27. How to increase my transaction limits?**

Kindly visit your branch and fill limit enhancement form. Applicable limit slab will be assigned to the user based upon the recommendations from branch. The limits slabs of transactions are as follows:

*For retail users:*

Slab 1: Retail 1 to 5 Lac

Slab 2: Retail 1 to 10 Lac

Slab 3: Retail 1 to 25 Lac

Slab 4: Retail 1 to 50 Lac

Slab 5: Retail 1 to 1 Cr

*For corporate users:*

Slab 1: Corporate 1 to 5 Lac

Slab 2: Corporate 1 to 10 Lac

Slab 3: Corporate 1 to 25 Lac

Slab 4: Corporate 1 to 50 Lac

Slab 5: Corporate 1 to 1 Cr

Slab 6: Corporate 1 to 5 Cr

Slab 7: Corporate 1 to 10 Cr

**28. I am not receiving OTP while login or while doing any transaction. What to do?**

Please ensure your correct mobile no. is updated with your branch. If not, please visit/contact your branch and get it updated. If you still face the same issue, please write an email to [mbteam@unionbankofindia.com](mailto:mbteam@unionbankofindia.com) from your registered email ID. NRI users please ensure your country code and mobile number both are updated with your branch to receive OTP.

**29. I am getting error while operating my e-Banking account. How to rectify?**

Please take a screen shot of the error page and email it to [ebanking@unionbankofindia.com](mailto:ebanking@unionbankofindia.com) along with description of the problem from your registered email ID. Necessary action will be taken and intimated to you. (Steps to take screen shot: At the error page, press print screen button of your keyboard, open a paint or word file and paste the image).

**30. Did not receive Challan for Tax payments?**

Kindly login to your Internet Banking account and go to View Tax Challans link in Tax payments tab then select the respective state government and enter the date and amount range to retrieve the Challan. If still you are not able to view the Challan then please write to [etax@unionbankofindia.com](mailto:etax@unionbankofindia.com) from your registered email ID.