

Internet Banking FAQs

1. I am an existing internet banking user of erstwhile Allahabad Bank. Will there be any change to my internet Banking?

- Retail and corporate customers will no longer be able to use erstwhile Allahabad Bank's Internet banking platform from **the day of technical merger**. Customers have to use Indian Bank's internet banking portal, which can be accessed through: <https://www.indianbank.net.in>.
- Your login credentials will remain the same, and you are not required to re-register for internet banking. Procedure is as follows:
 - Visit <https://www.indianbank.net.in> and enter your existing Allahabad Bank internet banking user ID.
 - Enter the captcha value and click on Login Button.
 - On entering correct details, system will ask you to enter login password.
 - Enter your existing Allahabad Bank's Internet Banking Login Password and click on Login Button.
 - System will validate the credentials and if found correct, system will allow to login.
 - On first login, login password and transaction password has to be changed
 - From the next login, you can enter the same User ID & Password that you are currently using on Allahabad Bank's internet banking portal on Indian Bank's internet banking portal, and you will be able to access your account.
- All beneficiaries, scheduled transactions, mandates and receipts initiated/created by you on Allahabad Bank's internet banking portal will automatically be migrated and made available in the Indian Bank's internet banking portal.
- In case of any queries, you may contact our toll free number 1800 425 00000.

2. I am an existing internet banking user of erstwhile Allahabad Bank. But I have forgotten my User ID. What will I do?

- Retail Users shall follow the below steps:
 - Visit <https://www.indianbank.net.in> and click on the link: 'Forgot User Id'.
 - Enter your account number, CIF Number or PIN Ref No and Captcha.
 - On entering the correct details, OTP would be sent on registered mobile number.
 - Enter the OTP received on your handset. The User ID would be sent on your registered email id.
- If you have not registered your mobile number / e-mail ID to your account, you need to contact your home branch for registering the same.
- For Corporate customers, in case you have forgotten existing user ID, please contact your home branch.

3. I am an existing internet banking user of erstwhile Allahabad Bank. But I have forgotten my Login Password. What will I do?

- If you are an existing active internet banking user of erstwhile Allahabad Bank, please follow the given steps for resetting the Login password:
 - Visit <https://www.indianbank.net.in> and enter User ID and click Enter.

- On the next screen, click on 'Forgot Password?'
- The system will prompt you to choose reset through ATM Card Details or answer the security questions. If you have been using Allahabad Bank's internet banking, you will not be having security questions. So, choose ATM Card Details and enter the details asked by the system.
- System will now prompt you for OTP.
- Enter the OTP received on your registered mobile number.
- The system will then enable to set your Login Password.
- Password Forgot Attempts can be made only 2 times per day.
- Also, you can approach your Home branch to get the Login Password.
- For corporate customer, the password regeneration request has to be given at branch.
- If you are a newly registered user, then you need to contact home branch to apply for regeneration of password.

4. I am an existing internet banking user of erstwhile Allahabad Bank. But I have forgotten my Transaction Password. What will I do?

- If you are an existing active internet banking user of erstwhile Allahabad Bank, please follow the given steps for resetting the Transaction password:
 - Visit <https://www.indianbank.net.in> and Login into Internet Banking by using your existing erstwhile Allahabad Bank customer details.
 - After login, select the option 'Forgot Transaction password' under 'options' menu.
 - On the new screen, enter the required mandatory information related to your debit card. Click on Next button.
 - System will now prompt you for OTP. Enter the OTP received on your registered mobile number.
 - On entering the correct details, the system will allow you to set your transaction password.
- Also, you can approach your Home branch to get the Transaction Password.
- For corporate customer, the password regeneration request has to be given at branch.
- If you are a newly registered user, then you need to contact home branch to apply for regeneration of password.
- In case of any queries, you may contact our toll free number 1800 425 00000.

5. I do not have internet banking with Indian Bank or Allahabad Bank. How can I access Internet Banking?

- Retail customers can themselves register for internet banking by using Indian Bank or erstwhile Allahabad Banks Active Debit Card, please follow the given steps:
 - Visit <https://www.indianbank.net.in> and click on the link, 'New User'.
 - Enter the details requested on next screen like CIF Number, Account no, Mobile Number, captcha and click on Next button. On entering correct details, an OTP would be sent on the registered mobile number.

- Enter the OTP so received in the space provided. The system will prompt for choosing Facility Type, Login password and secret Question. Click on Next button.
- The system will ask for activation type and Accept terms and Conditions.
- If you select ATM card as activation mode, system will ask you to enter the ATM details.
- After verification and on successful registration, a success message would be displayed and the account details would be available after 24 hours.
- If you choose 'Activation through branch', you will have to visit home branch for activation of your internet banking.
- You can change the User ID from CIF to your preferred User ID using the procedure shown [here](#).
- If you are not having ATM/Debit Card Details or if you are a corporate customer, please contact your branch and submit request for internet banking. In case of any queries, you may contact our toll free number 1800 425 00000.

6. What is the maximum permissible limit of transactions in Indian Bank Internet Banking?

- A retail customer can perform transactions up to maximum Rs. 10 lakhs using your Internet Banking in a day. Within this overall limit, you can perform IMPS transactions for Rs.2 lakhs.
- For Corporate customer, transaction limit is as per the application submitted.

7. Is registration of Mobile number required to initiate transactions through Net Banking?

- Yes, Mobile number registration at branch is mandatory to initiate transaction through Net Banking. The mobile number registered for SMS alerts at branch will also be registered in Retail customer's Internet Banking account.
- For Corporate customers, mobile number provided in their corporate application is registered in their Corporate Internet Banking account. For each specific user, mobile number needs to be separately provided in application for receiving OTP.
- Erstwhile Allahabad Bank customer do not need to register again if they have already registered their mobile number at Allahabad Bank

8. Which bank should I select while using internet banking to make online payments on merchant websites (e.g., e-commerce, ticket booking etc.)?

- You need to select Indian Bank from the date of technical merger.

9. I have Opened various FD/RD online through erstwhile Allahabad Bank Internet Banking, whether I will be able to close those FD/RD online?

- FD/RD opened earlier through Allahabad Bank Internet Banking and Mobile banking can be closed through Indian Bank Internet Banking.
- Joint FD/RD account opened through internet banking can be closed only through branch.

10. I am having both Indian Bank and Allahabad Bank Accounts, can I access all my accounts through a single user ID in Internet Banking?

- If you are having an account with both Indian Bank and Allahabad Bank, then you may have multiple Customer Information Files (CIFs) after the merger. You will have to use multiple internet banking user IDs to access accounts linked to the corresponding CIFs.
- In order to access accounts of Allahabad Bank and Indian Bank using a single User ID in internet banking, you should contact your home branch for unification of the CIFs.

For any queries not available in this FAQ document, you may contact our toll free number 1800 425 00000.



Mobile Banking FAQs

1. I am an existing user of emPower mobile banking application. Will there be any change to my Mobile Banking?

- Customers will no longer be able to use erstwhile Allahabad Bank's emPower mobile banking application from **the day of technical merger**. Customers have to download Indian Bank's IndOASIS mobile application from [Google Play Store](#) or [Apple App Store](#).
- You can register through three different modes:
 - Debit Card Details Verification
 - Internet Banking credential verification
 - Your Existing MPIN
- Please note that you can use Allahabad Bank ATM card, Internet Banking and Mobile Banking (emPower) details for registration. All beneficiaries, scheduled transactions, and receipts initiated/created by you on Allahabad Bank's mobile banking application will automatically be migrated and made available in the Indian Bank's mobile banking application.
- Detailed registration procedure is available [here](#). You can watch the video for registration [here](#).
- Screenshots are attached as Annexure

2. While registering through Internet Banking credentials, I am getting error message as 'Invalid User ID / Invalid Password'. What should I do?

- Passwords are case sensitive. Kindly take adequate care while typing the system-generated passwords for the first time
- Possibly your Internet Banking account has not been activated. Please attempt logging in after 48 hours of your submitting acknowledgement. If the problem persists, please get in touch with the branch.
- You may also contact your home branch or use the Forgot User id and Forgot Password link to generate new credentials.
- In case of any queries, you may contact our toll free number 1800 425 00000.

3. While registration I am getting error message as – message sending failed. What should I do?
 - IndOASIS Application will send a message from your Phone for registration authentication. Please make sure that you are having sufficient balance and proper network coverage is available.
 - Ensure that your mobile uses native messaging app for sending SMS (and not apps like TrueCaller, Hangouts, etc).
 - Please check in your message 'Sent Items' if an SMS starting with 'COMBINBPROD' is sent to the mobile numbers +91 92310 00001 / +91 92895 92895 / +91 99809 04040 is getting delivered.

4. I am getting error as 'You cannot avail with facility.' Why?
 - Mobile banking is available only for customers with personal CIF. Please check if yours is non-personal CIF.

5. I am getting error as 'CIF not linked to Card Number.' What should I do?
 - The mode of operation of your account in CBS is Blank / not eligible for IndPay.
 - Check if your Account is Joint account and if the Account number is properly linked to CIF.
 - To login to IndOASIS, mode of operation must be 'SELF' or 'E or S'. Account must not be joint.
 - Please approach your branch to change the mode of operation, if applicable to your case.

6. What is the maximum permissible limit of transactions in Indian Bank Internet Banking?
 - You can perform transactions up to maximum Rs. 2 lakhs using your Internet Banking in a day. Within this overall limit, you can perform IMPS transactions for Rs.2 lakhs.

7. I have Opened various FD/RD online through emPower, whether I will be able to close those FD/RD online?
 - FD/RD opened earlier through Allahabad Bank Internet Banking and Mobile banking can be closed through Indian Bank mobile Banking app IndOASIS.
 - Joint FD/RD account opened through internet banking can be closed only through branch.

8. I am having Both Indian Bank and Allahabad Bank Accounts, can I access all my accounts through a single IndOASIS app?
 - If you are having an account with both Indian Bank and Allahabad Bank, then you may have multiple Customer Information Files (CIFs) after the merger. You cannot have more than one IndOASIS linked to one mobile number / handset.
 - In order to access accounts of Allahabad Bank and Indian Bank using a single IndOASIS app, you should contact your home branch for unification of the CIFs.

9. I have already created an UPI VPA (Virtual Payment Address) in Allahabad Bank, whether I can use the same VPA in Indian Bank?

- You can use your existing VPA for Credit and Debit in the account. All your existing linked accounts and beneficiaries will be migrated to IndOASIS / Indian Bank BHIM UPI.
- You can use your existing UPI PIN to authorize any UPI transaction.

10. I am an Allahabad Bank customer and linked my Bank account in UPI enabled 3rd party app e.g. Google Pay, PhonePe, BHIM etc. Will I able to pay / receive money after migration of Allahabad Bank with Indian Bank?

- You will able to use/continue already linked Allahabad Bank account to PAY / Collect fund in any 3rd party app as per existing flow.

11. I had to authorize a collect request in BHIM ALLBANK UPI APP, now after discontinuation of app how to authorize/ approve same?

- All pending collect request will reflect in IndOASIS / Indian Bank BHIM UPI which can be authorized with the help of your existing 4 digit UPI PIN.

12. I have submitted an IPO application with @allbank UPI handle, after discontinuation of app how to authorize/ approve same?

- All pending mandate requests will reflect in IndOASIS / Indian Bank BHIM UPI which can be authorize with the help of 4 digit UPI PIN.

13. I had applied an IPO using @allbank UPI handle, do I need to contact Branch/customer care for hold removal in case of non-allotment of IPO?

- Amount will be debited/Hold will be revoked automatically based on your share allotment.

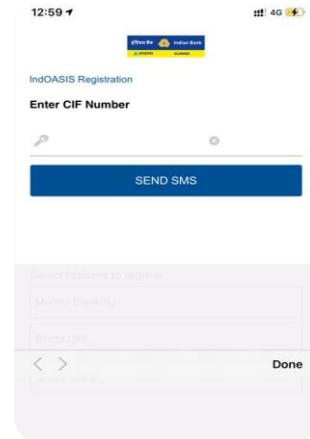
For any queries not available in this FAQ document, you may contact our toll free number 1800 425 0000.



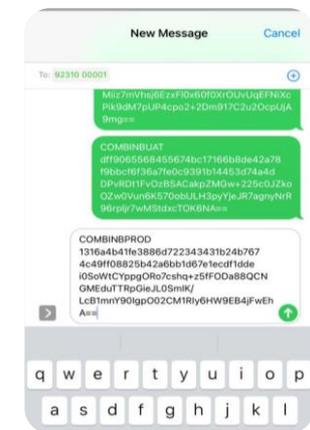
Annexure – Mobile Banking Registration Process Flow

1. Download and install IndOASIS from [Google Play Store](#) or [Apple App Store](#).
2. Select Language. Click on 'OK' in the pop up. Please disable Wi-Fi and keep Mobile Data ON

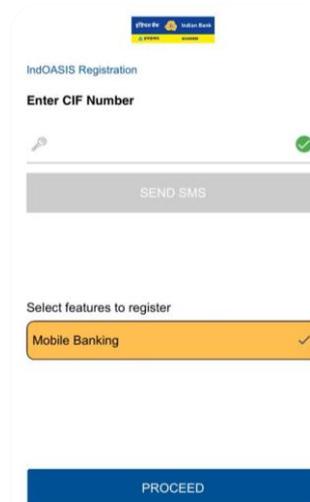
3. Enter CIF number and click SEND SMS. Make sure that:
 - a. The phone number registered to your account number is present in the mobile.
 - b. You have selected the registered number to send SMS
 - c. There is sufficient balance to send SMS
 - d. The SMS is being sent through default SMS application of the phone and not through apps like True caller, Hangouts, Google Messenger etc.



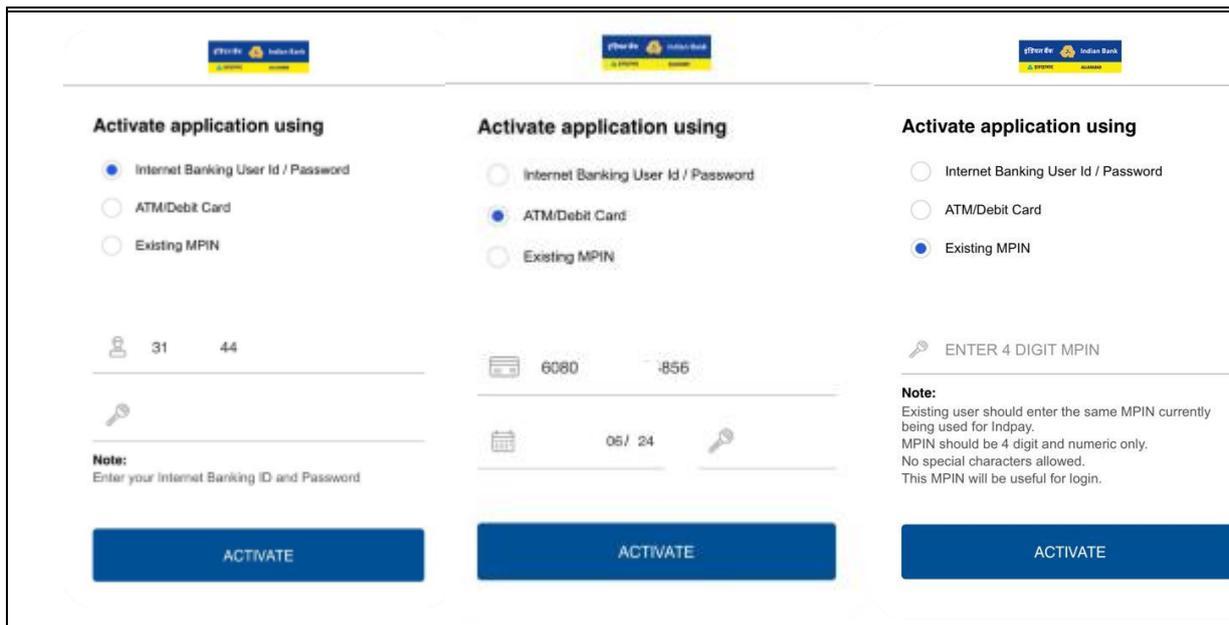
4. A silent SMS will be sent from your default message application.
 - a. In Android, a pop-up shows the choice of network operator.
 - b. In iOS, the messages app will automatically open, Click SEND.
 - c. This SMS will be sent to the numbers +91 92310 00001 / +91 92895 92895 and will start with the keyword 'COMBINBPROD'
 - d. If you face difficulties here, ensure that this SMS is getting delivered and not getting failed. Please see previous slide for troubleshooting.



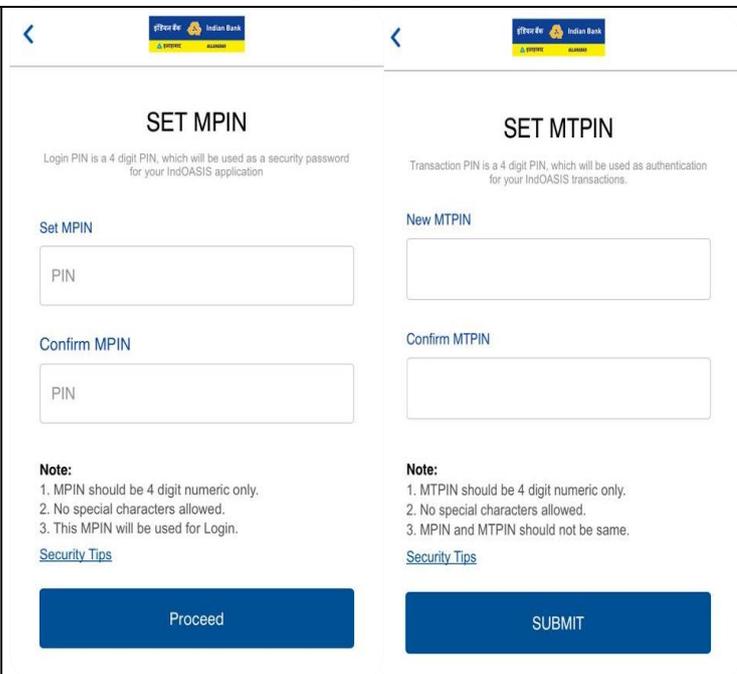
5. Once the SMS is verified, Select Mobile Banking from the features



6. IndOASIS provides you three methods of registration:
 - a. Internet Banking (if you are an existing Internet banking user)
 - b. ATM/Debit Card (if you have an ATM/Debit Card)
 - c. Existing MPIN (if you are an existing IndPay/empower/IndOASIS user)



7. Enter any MPIN you want and click 'PROCEED'. This 4-digit number will be used to login to IndoOASIS henceforth. If you are choosing existing MPIN, this step will not be there. You can use the existing MPIN of IndPay to login to IndoOASIS also. In that case, skip to Step 9
8. Enter any MTPIN you want and click 'SUBMIT'. This MTPIN acts as Transaction PIN in your mobile banking. MPIN and MTPIN should be different.



9. Once registration is completed, a successful registration pop up will appear on the screen. You will also receive a welcome SMS from Indian bank
10. Enter your MPIN to login
11. Allow permissions to the app. IndoOASIS requires Location, Photo and Biometric permissions
12. Allow biometric permission to the app. Make sure that Finger print / Face ID is enabled for your phone and that other apps have permission to access it. After this, you can start using IndoOASIS.

