INTERNET BANKING

USER MANUAL

Steps to login into the TJSB Internet banking system:

- Start the Internet Explorer and type in the following URL to visit the TJSB Co-op Bank Ltd website. **http://www.tjsb.co.in/**
- Click on **Internet Banking** tab. An informatory page is displayed about Internet Banking, terms and conditions and some FAQs. Read the FAQs most of the login procedure is explained here.
- Select the option **' Login - Internet Banking'** after reading Terms and conditions, liabilities of internet banking. Be sure to read all the terms properly.
- A login page will be displayed, and the URL bar will turn green. The green bar informs you that the site is secured and all your transactions are carried out on a secure server free from eves dropping.
- In the box **Login Id** enter User Id/Customer ID provided to you by your home branch. The customer ID is also printed on the cheque book and passbook.
- In the box **Password** box enter the **Q-pin** (*Query Pin/Q password*) provided to you. The Q-Pin is the initial access password to the Internet Banking.
- Click on **submit** after entering the above details as provided.
- You'll get a screen showing you that you have logged in successfully.

Steps to change Password
Login:

- At the first Login, the system will force you to change password.
- This is a must and a security feature. Do not try to over ride this page. **Enter a new Password consisting of minimum 8 characters with at least one character and one numerical, with no space in between.**
- Enter same Password in field Confirm Password box.
- You will get message **"Login Password changed successfully "**.
- After clicking OK, system will ask you to re-login into the system.
- Login with the changed Q Pin/password.

Homepage of Internet Banking:

- After logging in successfully, by default Linked Account screen will be displayed.
- Linked Account option is also present on the navigation pane on the left hand side of the page, along with some other options (such as: Profile Information, Fund Transfer, Statements of accounts, Cheque Status Request etc). User can click a particular option and carry out the related tasks.
- Home Page also has a horizontal menu bar consisting of menus like Home, Change Password, About us, Contact us, Help, Your feedback, Logout etc.
- Home - Displays the Home Page of Internet Banking (i.e Linked Account

screen).
- Change Password - Displays a screen to change Login and Transaction Passwords.
- About us - Directs to the website of TJSB Co-op Bank Ltd.
- Contact us - Displays a window of contact details in case of any complaints and queries related to internet banking.
- Help - Displays a help screen to guide user about Internet banking process.
- Your Feedback - User can send his feedback regarding internet banking services on the email id mentioned in there.
- Logout - Allows user to logout from the Internet Banking system.

Options related to Deposits:

Linked Accounts:
- The system enables user to view the list of linked accounts and its details.
- Click the Account Number link of the appropriate account to view account balance.
- Click the Account No link to view the mini statement of the account.
- Click the Print button to print the mini statement. A separate window with mini statement is displayed.

Profile Information:
- Select Profile Information option from navigation pane. Select respective account number, click on submit.
- After clicking submit following screen viewing information (name, address, contact details etc.) of corresponding account number will be displayed.

Statements Of Accounts:
- The system enables you to view the statement of the specific account.
- Go to Home --> Deposits --> Statements of Accounts.
- Specify the following fields to view the detailed statement. Please note that the fields marked with ***** are mandatory)

Fields	Description
- Account number	- Select the account number from the drop-down list.

• From date	• Select the date from when you want to view the statement, using the calendar by clicking the calendar icon.
• To date	• Select the date till when you want to view the statement, using the calendar by clicking the calendar icon.
• For amount ranging from	• You can specify the amount in a particular range in order to filter the transactions. (For e.g 1000 to 2000)
• Transaction Type	• You can select any one transaction type from the given three options viz All , only credit, only debit • All - It will display both credit and debit transactions. • Only credit - It will display only credit transactions and not debit. • Only debit - It will display only debit transactions and not credit.
• Select the format for statement	• You can select the viewing and saving preferences of your statement through this option. System allows you to save the statement in pdf or excel format.

- After entering the required fields click submit button. Detailed statement is displayed.
- User can see all the transactions for a specified account and navigate though transactions via the 'Next' option provided below the details. User can also print the corresponding statement for his reference.

Cheque status request:
- With the help of this option, user can view the status of either a single cheque or by a cheque book issue date. Home --> Deposits --> Cheque status request.
- To check status of a single cheque, select the account number from a drop down list.
- Select the option of 'Single cheque'.
- Enter the cheque number of the cheque which you want to view.
- Click on submit.
- To view Cheque Status by the Cheque Book Issue Date:
- Select the account number from drop down list.
- Select the option of **'Cheque book issue date'**.
- Choose 'To date' and 'From date' by clicking on calendar icon and click submit.
- After clicking the start cheque number you'll get the whole summary of the cheques.

Funds Transfer:
- With the help of this option, user can perform funds transfer to other

accounts.
- Home --> Deposits --> Funds Transfer.
- User can transfer funds up to Rs. 50000/- per day in total. Following options are offered for Funds Transfer:

  - Funds Transfer from your own TJSB Bank account to other TJSB account linked under your ID.
  - Funds Transfer From your own TJSB Bank account to other customer's account in TJSB Bank.
  - Funds Transfer to other Bank or Bank account i.e HDFC, ICICI, TJSB etc.

Funds Transfer from your own TJSB Bank account to other TJSB linked account:

Home --> Deposits --> Fund Transfer --> Funds Transfer from your own TJSB Bank account to other TJSB linked account.

With the help of this option, user can transfer funds from his own account in TJSB Bank to his other accounts (savings, current etc.) linked under his/her ID in TJSB Bank. Specify following fields:

- From account: Select the account number from which funds are to be transferred. Current Balance for the corresponding account will get displayed.
- To account: Select the account number where funds are to be transferred. Current Balance for the corresponding account will get displayed.
- Amount: Enter the amount which is to be transferred.
- Narrative: Enter description for the funds transfer.

After submitting above details, user will receive an OTP on his mobile and a screen displaying the transaction summary will appear. In the field, "Enter token number", enter OTP received.
After entering correct OTP, a screen requesting a Transaction PIN will appear. Enter your transaction pin for transferring funds.

Funds Transfer from your own TJSB Bank account to other customer's account in TJSB Bank:

This facility enables user to transfer funds to any TJSB Bank accounts across India after adding of your payee.

Add payee:
To add payee specify following details:

- Account Number: Select Branch and Product code (SB = savings bank, CD

= current deposit etc.) and enter account number of the payee.

- Name: Enter name of the payee.(This should be entered in the exact way as it is printed on the TJSB Bank passbook)
- Mobile No: Do not enter….this will be automatically generated.
- Email id: Enter the email id.

After adding the payee, user will receive Unique Registration Number(URN) on his mobile. This URN should be entered while confirming the payee which user added for fund transfer.

Confirm payee:

To confirm payee specify following details:

- Payee account: Select payee account number which is to be confirmed from the drop down list.
- Payee name: Name of the payee will get generated automatically.
- URN No. : Enter the URN no received on mobile after adding the payee.

After successful addition and confirmation of payee, user can transfer funds to the desired payee.

Home --> Deposits --> Fund Transfer --> Funds Transfer from your own TJSB Bank account to other TJSB customer account.

Specify following fields:

- From account: Select the account from where you want to transfer the funds from the drop down list. Current balance of the corresponding account will get displayed.
- To account: Select the desired account from the drop down list. Name of the account holder will get displayed automatically.
- Amount: Enter amount which is to be transferred.
- Narrative: Enter the description of transfer.

After submitting above details, user will receive an OTP on his mobile and a screen displaying the transaction summary will appear. In the field, "Enter token number", enter OTP received.

After entering correct OTP, a screen requesting a Transaction PIN will appear. Enter your correct transaction pin for transferring funds.

Funds Transfer to other Bank account i.e Non TJSB Bank Account:

Home --> Deposits --> Fund Transfer --> Funds Transfer to Bank account i.e Non TJSB

Bank Account.

This option enables user to transfer funds to any other i.e Non TJSB Bank accounts across India after adding of a payee.

Add payee:
Specify following details to add payee for Inter-bank fund transfer:

- Account Number: Specify complete account digit number of the payee.
- Payee Name: Enter complete name of the payee.
- Address: Enter address of the payee.
- Mobile No: Enter mobile number of payee.
- Email id: Enter e-mail id of the payee.
- IFSC code: Enter IFSC code of payee's branch. Click on verify to check the valid IFSC code.

If the IFSC code of payee's branch is not known, then user can specify following details:

- Bank Name: Enter payee's bank name.
- City: Enter the city where payee's branch is located.
- IFSC Code: Select payee's branch.

After adding the payee, user will receive Unique Registration Number (URN) on his mobile. This URN should be entered while confirming the payee which user added for fund transfer.

Confirm Payee:

To confirm payee specify following details:

- Payee account: Select payee account number which is to be confirmed from the drop down list.
- Payee name: Name of the payee will get generated automatically.
- URN No. : Enter the URN no received on mobile after adding the payee.

After successful addition and confirmation of payee, user can transfer funds to the desired payee. Specify following fields to transfer funds:

- Payee account: Select the desired account number from a drop down list.
- Payee Name: Corresponding payee name will get generated automatically.

After submitting above details, user will receive an OTP on his mobile and a screen displaying the transaction summary will appear. In the field, "Enter token number", enter OTP received.

After entering correct OTP, a screen requesting a Transaction PIN will appear. Enter your correct transaction pin for transferring funds.

Pending Instruments:
- With the help of this option, user can view the pending instruments through options like cheque passed, cheque pending and cheque returned.
- Home --> Deposits --> Pending Instruments
- To view ALL Pending Inward Transactions:
- Select the ALL option from the 'All/Selected' drop down box.
- Account no drop down list will get disabled selecting ALL linked accounts.
- Select the Date from the calendar icon and click one required option from the given three options viz, cheque passed, cheque pending, cheque returned.
- To view SELECTED Pending Inward Transactions:
- Select the SELECTED option from the 'All/Selected' drop down box.
- Select the appropriate Account number from the 'Account No' drop down box.
- Select the Date from the calendar icon and click any one required option from the given three options viz, cheque passed, cheque pending, cheque returned.

Cheque book request:
- User can request the cheque book online.
- Home --> Deposits --> Cheque Book Request
- Select the required account number from drop down list and a screen with

user's address will get displayed. Click on submit.

Activity Log Report:
- With the help of this option, user can keep track of all his activities carried out in his internet banking account.
- Home --> Deposits --> Activity Log Report
- User can view/save log of Selected or All activities.
- To view Log of Selected activities:
- Select the SELECTED option from the 'All/Selected' drop down box.
- Select activity you wish to view from 'Activity Type' drop down list.
- Select Dates from calendar icon.
- Select an option from 'Display on screen' or 'Save as Pdf file format' and click submit.
- To view Log of All activities:
- Select the All option from the 'All/Selected' drop down box.
- Select Dates from smart date picker.
- Select an option from 'Display on screen' or 'Save as Pdf file format' and click submit.

Options related to Loans:

Loan Account details:
- User can view details of his loan accounts.
- Home --> Loans --> Loan Account Details
- Select the account number from the drop down list and click submit.

Profile Information:
- User can view his profile information (Name, address, mobile no. etc)
- Home --> Loans --> Profile Information
- Select account number from the drop down list and click submit.

Disbursement Details:
- User can view the disbursement details of the specific loan account.
- Home --> Loans --> Disbursement Details
- Select required account number from drop down list and click submit.

Repayment Schedule:

- User can view the repayment schedule of the specific loan account.
- Home --> Loans --> Repayment Schedule
- Select the required account number from drop down list and click submit
- A new screen consisting a complete repayment schedule of user's loan account is displayed.
- User can navigate through the schedule via 'Next' button and can also print the details for his reference through 'Print' option. Following is the screen displayed after clicking print button.

Statement of Accounts:

- User can view statement of a specific loan account.
- Home --> Loans --> Statement of Accounts
- Select the required account number from drop down list.
- Select 'From date' and 'To date' from calender icon
- Select a format for statement
- To view statements select 'Display on screen' option.
- To save the statement select 'Save as Pdf' option.
- Click submit
- A detailed statement of a specified loan account is displayed.
- User can navigate through the transactions via 'Next' button and can also print the details for his reference through 'Print' option.