BANK OF INDIA

estarconnect **Internet Banking Services**

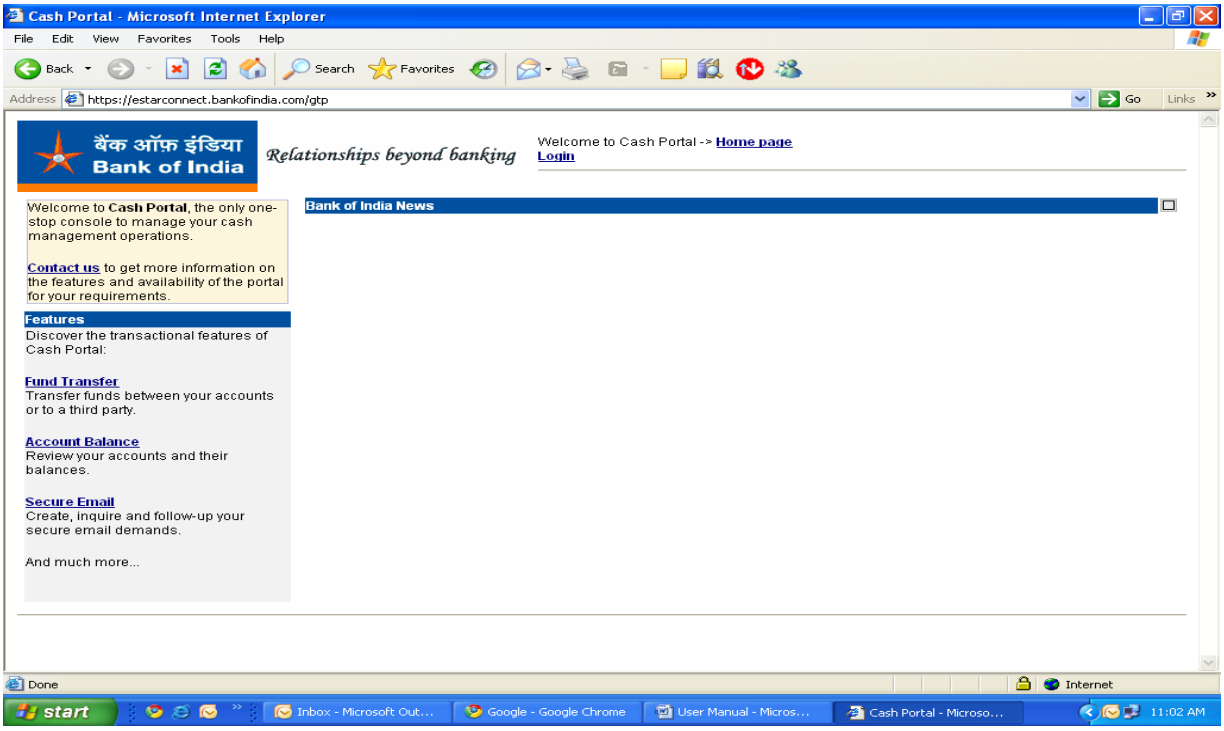
USER MANUAL

I N T R O D U C T I O N:

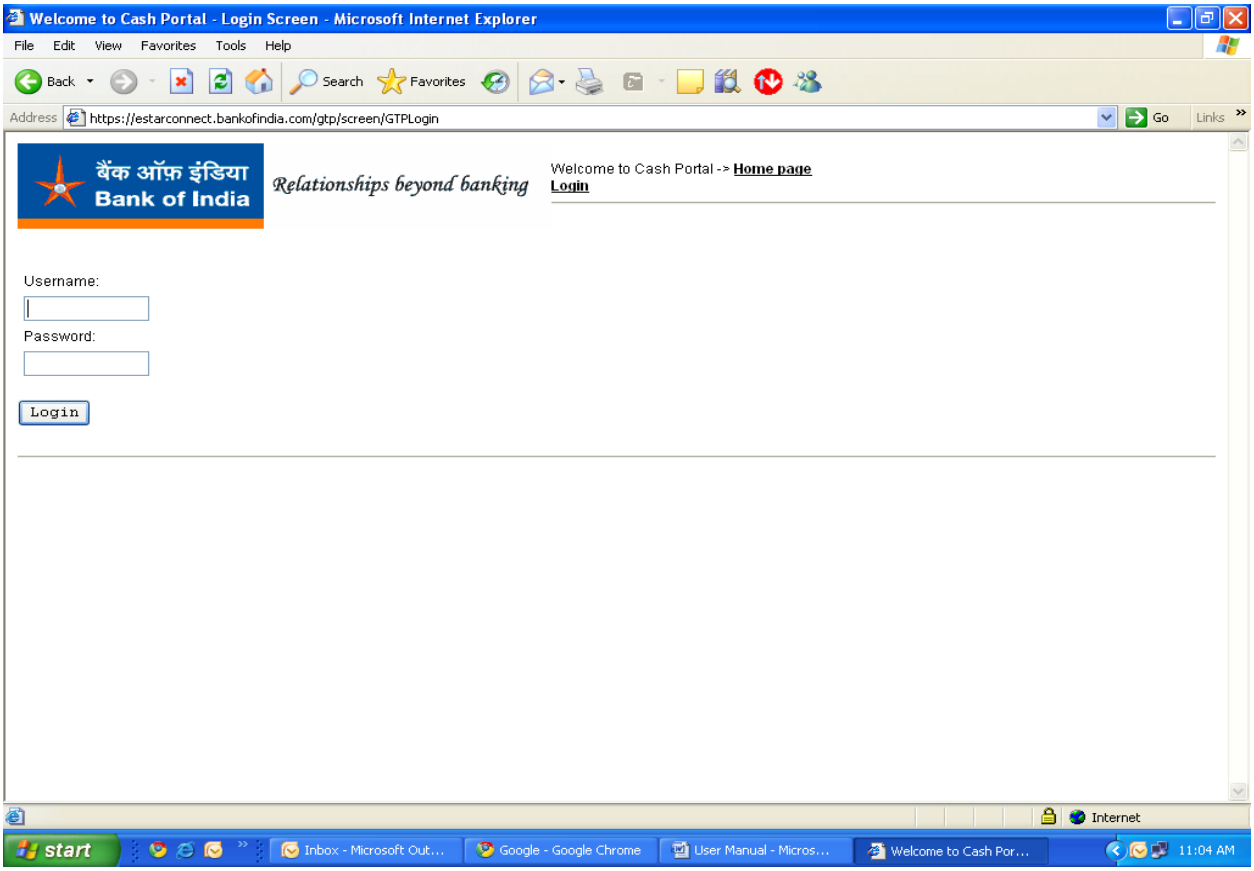
To enable the customers to access their accounts and to do transactions within accounts of the customer as well as to the third party accounts, Bank of India has come out with this product ***estarconnect*** **Internet Banking Services.** To give a fair idea to the customers with regard to the functionality of the services and to equip them with the information for doing transactions through ***estarconnect*** **Internet Banking Services,** this manual is being given. We are sure that customers will be benefitted to a great extent with the help of this manual having screen shots of different segments of ***estarconnect*** **Internet Banking Services.**

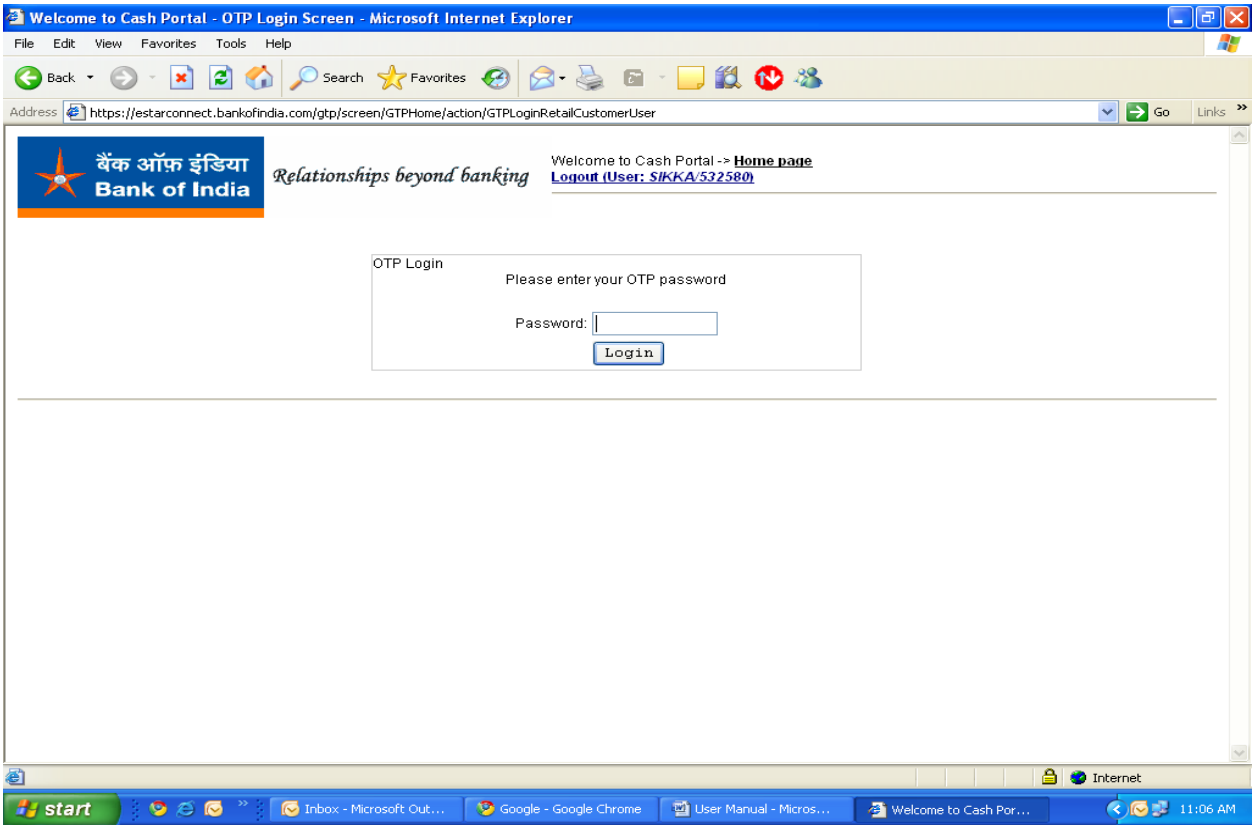
How to access *estarconnect* Internet Banking Services:

To access the ***estarconnect*** **Internet Banking Services** being provided by our Bank, please input the https://estarconnect.bankofindia.com/gtp in the address bar of the internet explorer and you will be taken to the login screen, wherein click on '**Login'** to proceed towards **login username & password.** After this user needs to input the OTP password (Six digits password obtained from the OTP Token provided by the bank for ***estarconnect*** **Internet Banking Services)** as per the following screen shot:

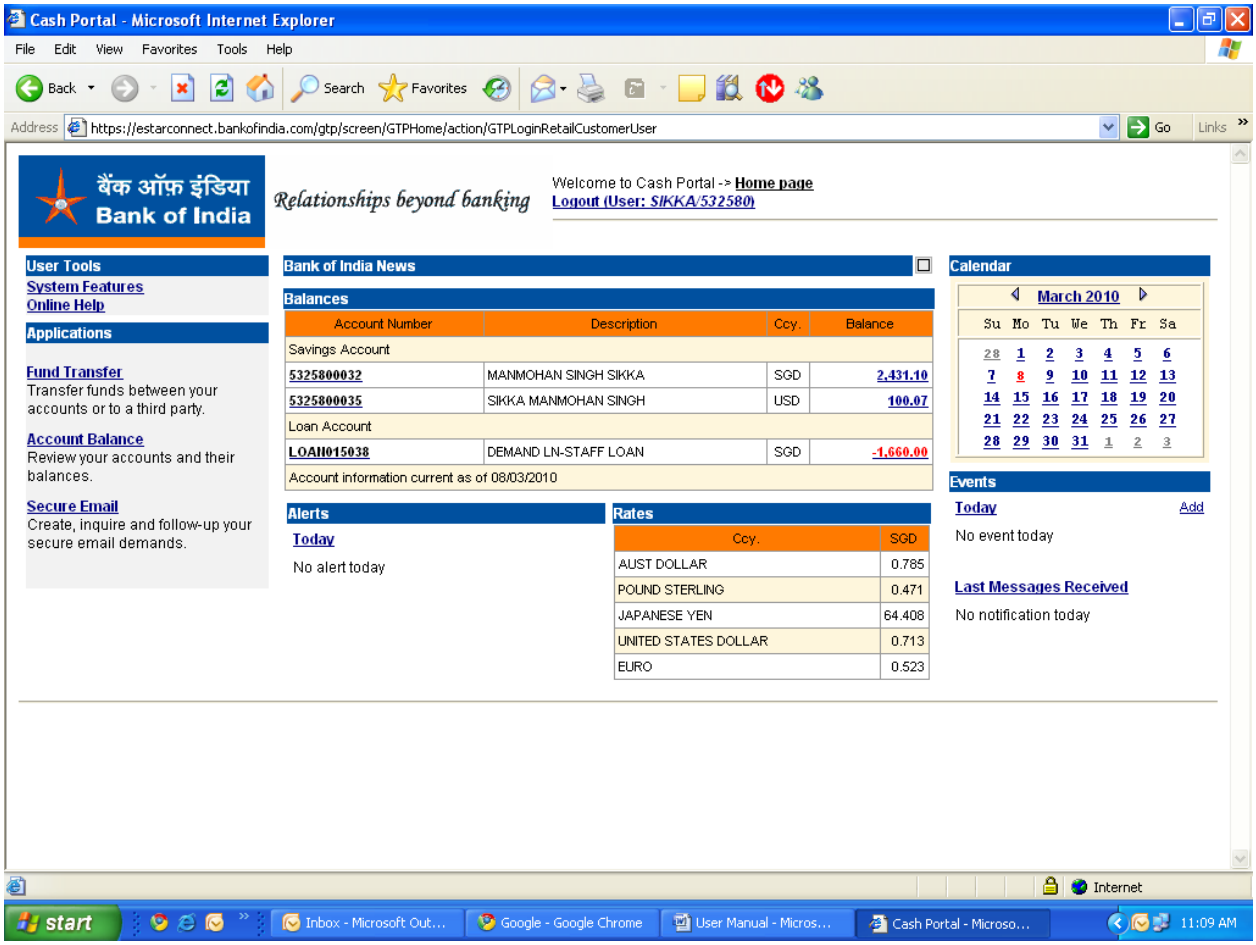


For going back, please always press *Home Page* link instead of *back* switch of the browser.


Welcome to Cash Portal - Login Screen - Microsoft Internet Explorer
File Edit View Favorites Tools Help
Back Search Favorites
Address https://estarconnect.bankofindia.com/gtp/screen/GTPLogin
Go Links
बैंक ऑफ़ इंडिया
Bank of India
Relationships beyond banking
Welcome to Cash Portal -> Home page
Login
Username:
Password:
Login
Internet
start
Inbox - Microsoft Out...
Google - Google Chrome
User Manual - Micros...
Welcome to Cash Por...
11:04 AM


Welcome to Cash Portal - OTP Login Screen - Microsoft Internet Explorer
File Edit View Favorites Tools Help
Back Search Favorites
Address https://estarconnect.bankofindia.com/gtp/screen/GTPHome/action/GTPLoginRetailCustomerUser
Go Links
बैंक ऑफ़ इंडिया
Bank of India
Relationships beyond banking
Welcome to Cash Portal -> Home page
Logout (User: SIKKA/532580)
OTP Login
Please enter your OTP password
Password:
Login
Internet
start
Inbox - Microsoft Out...
Google - Google Chrome
User Manual - Micros...
Welcome to Cash Por...
11:06 AM

On inputting of OTP password, user will be taken to the following screen depicting different menu options to access the account.

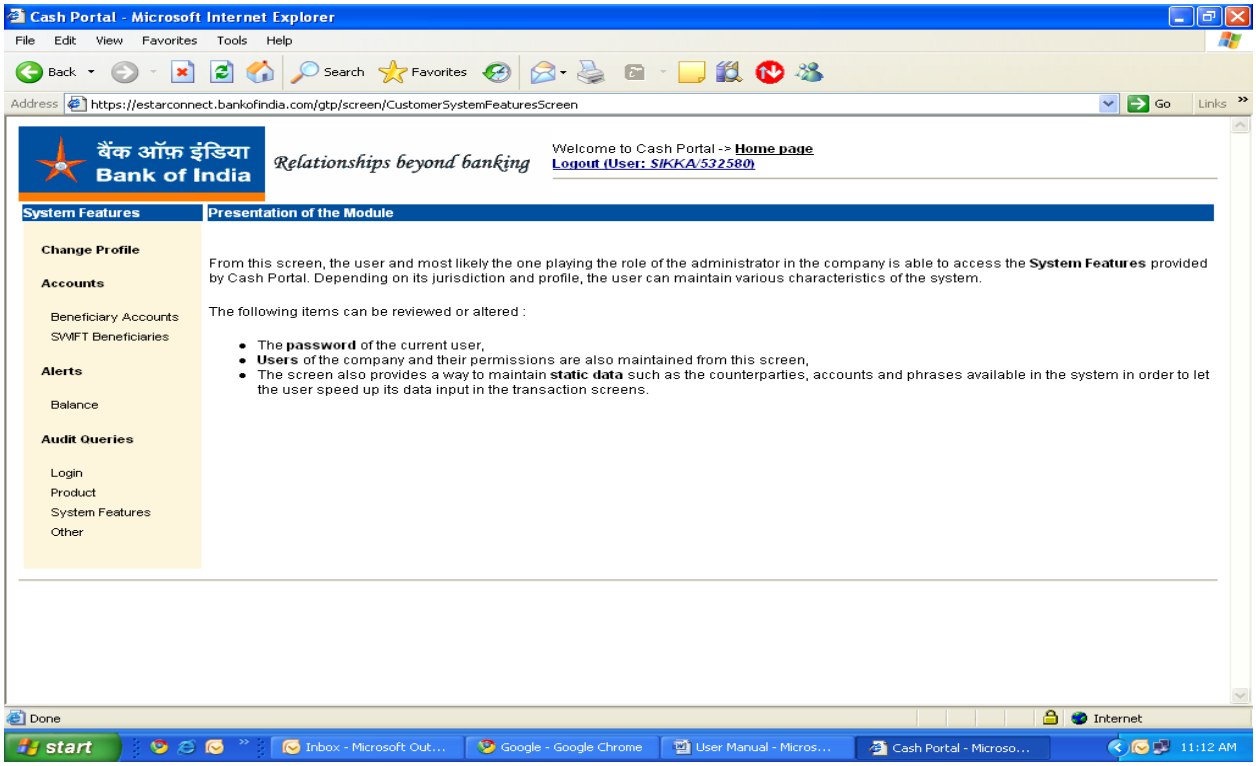


This page shows the latest balances in all the accounts attached to the particular customer id for which this ***estarconnect*** **Internet Banking Services** account is operational**.** From here the user can do funds transfer transactions, take a look at the statement for the accounts, request for cheque books etc. and can also access system features for changing password etc. as is being narrated hereinafter.

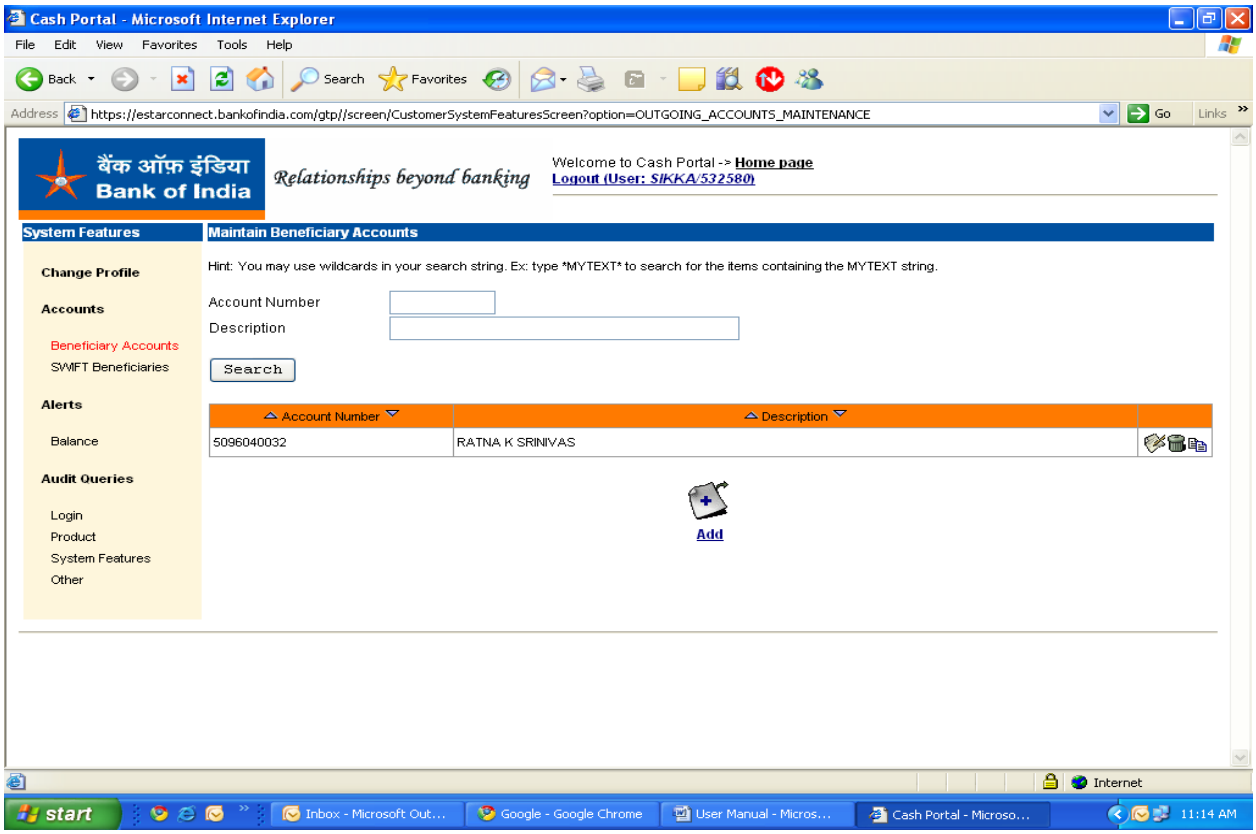
System Features:

Assigning beneficiary account/SWIFT beneficiary:

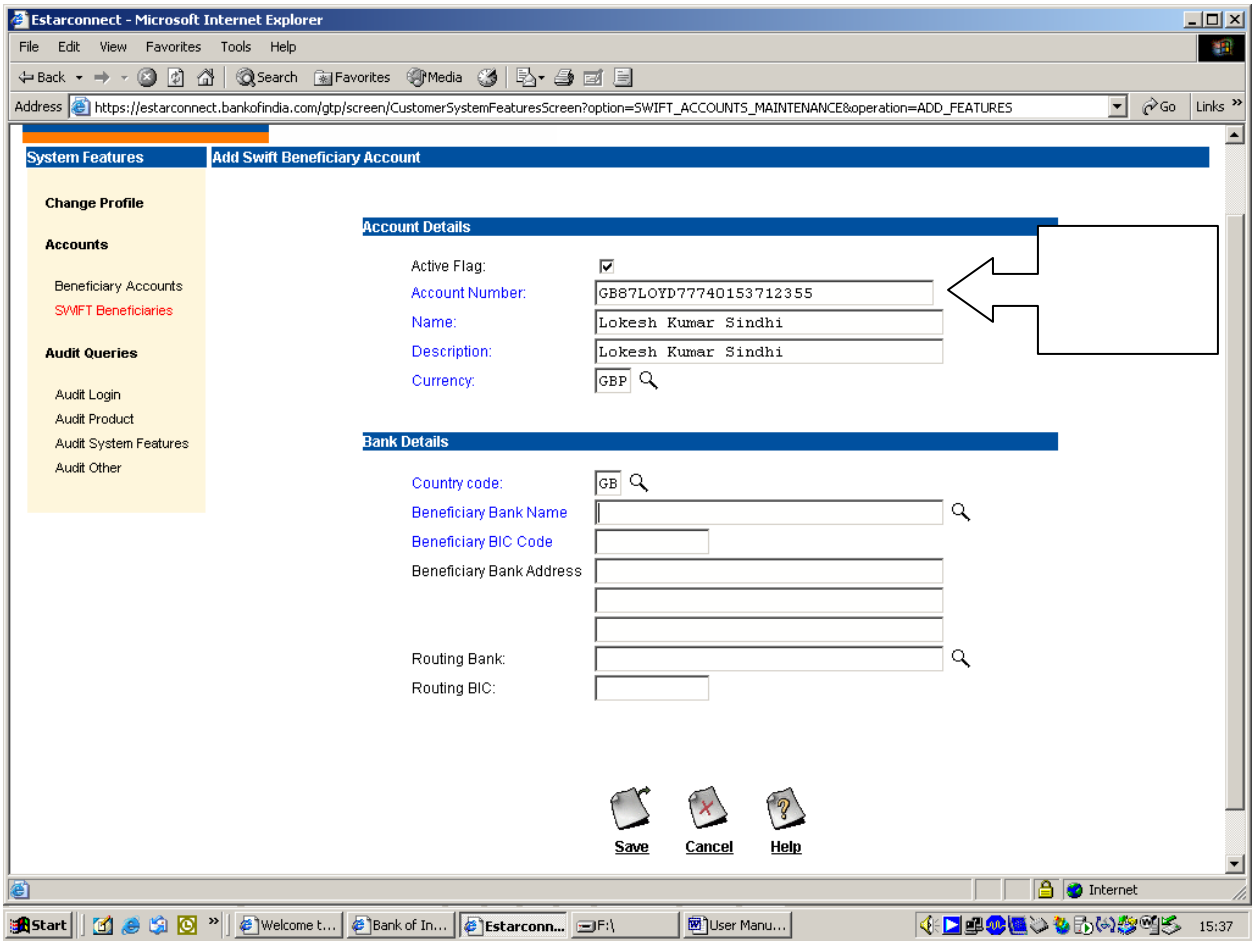
Prior to going for any transaction for funds transfer to any internal or third party accounts as well as remitting funds through SWIFT, user needs to assign the beneficiary account / SWIFT Beneficiaries in the system, which can be done through System Features -> Beneficiary Accounts / Swift beneficiaries:



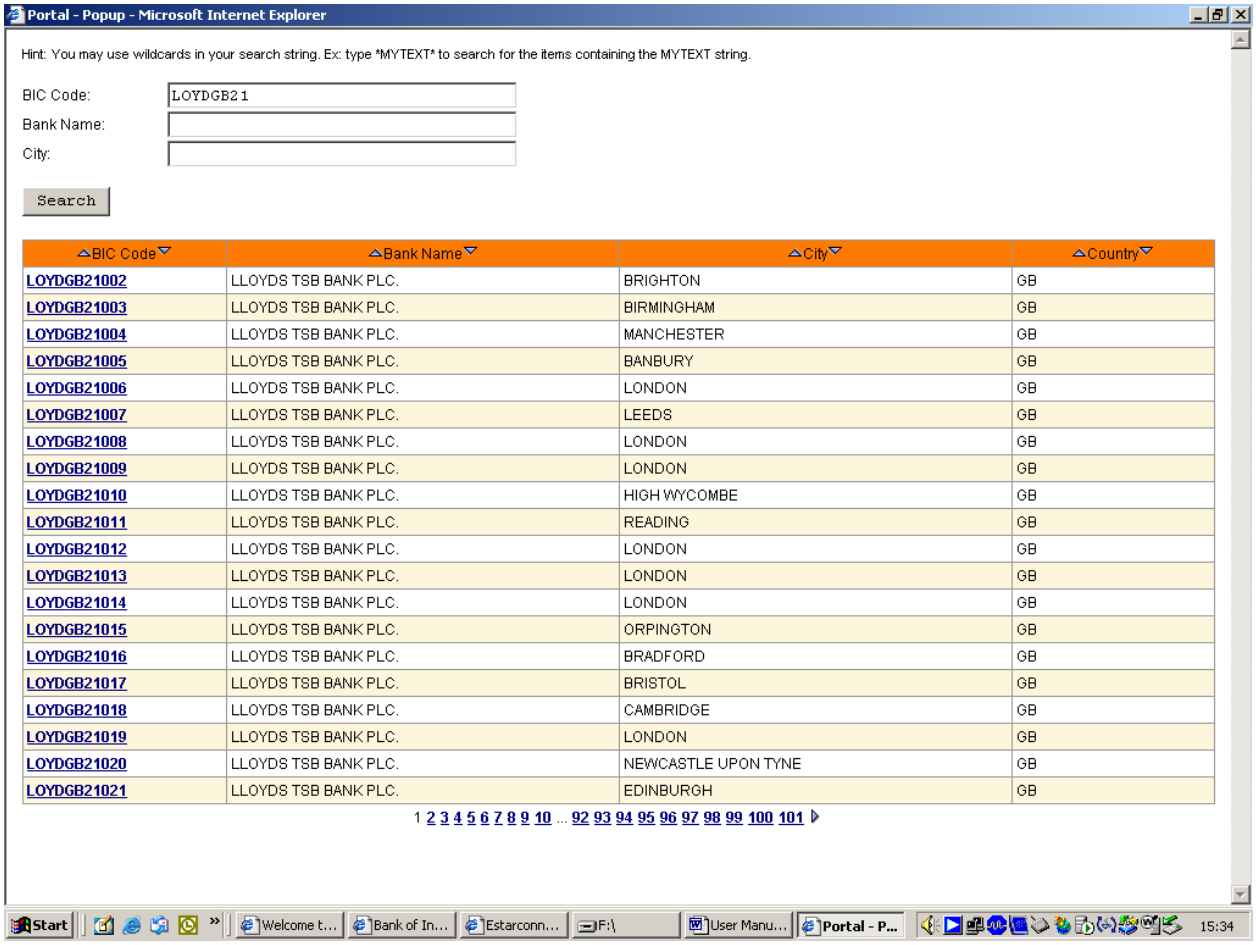
While going through the respective sub-menu options i.e. Beneficiary accounts for accounts wherein internal and domestic (third party) transactions are to be done and SWIFT beneficiaries for sending remittances through SWIFT, click the switch 'ADD' to add beneficiary details.



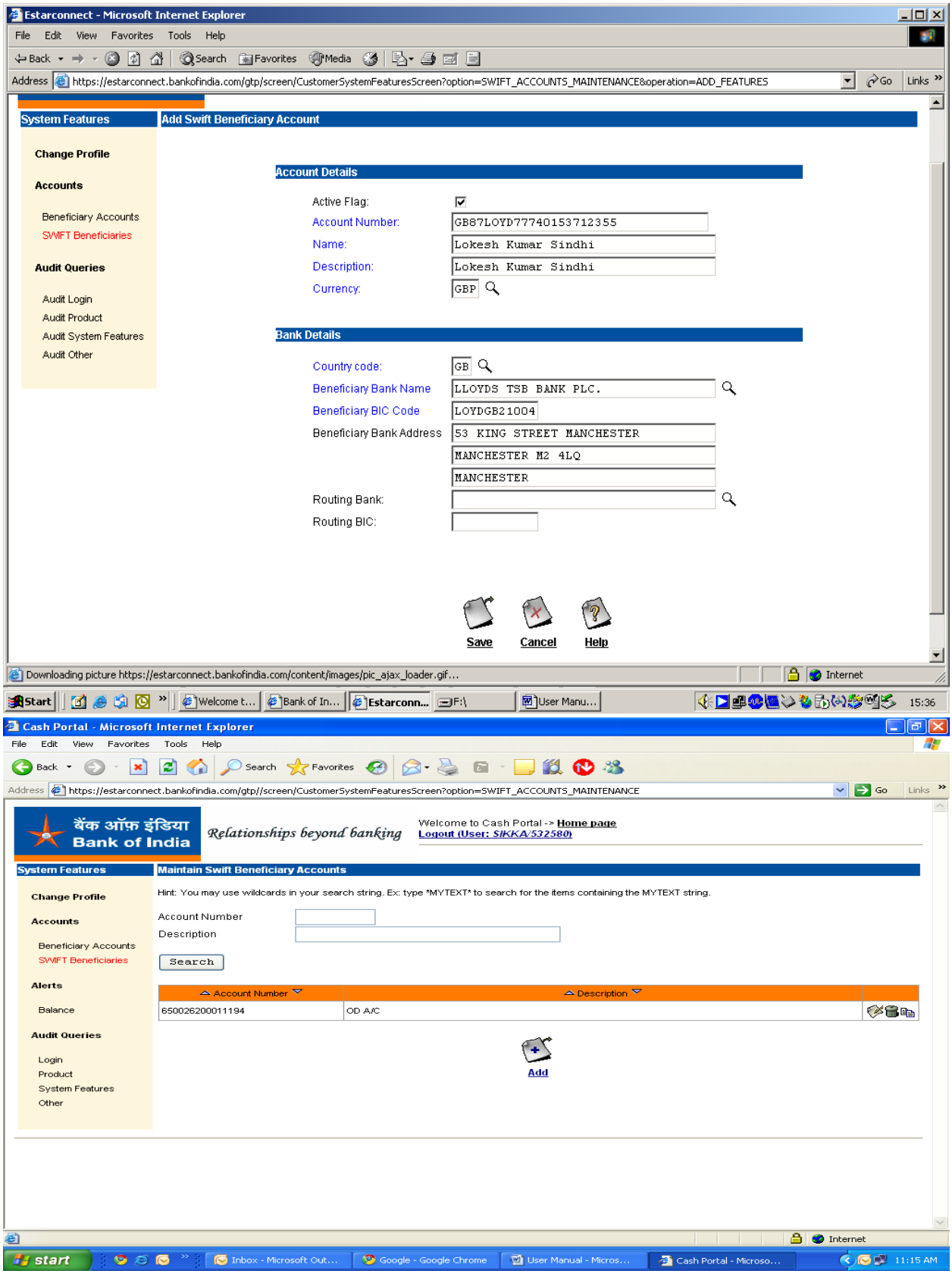
To Add a SWIFT Beneficiary:



Enter IBAN Number (For UK and Europe) or 15/16 Digit number for Indian Beneficiary etc for creating a swift beneficiary and click on Beneficiary Bank Name Search. The following screen will appear. Enter the Bank BIC Code and search for the branch where the beneficiary account is maintained:



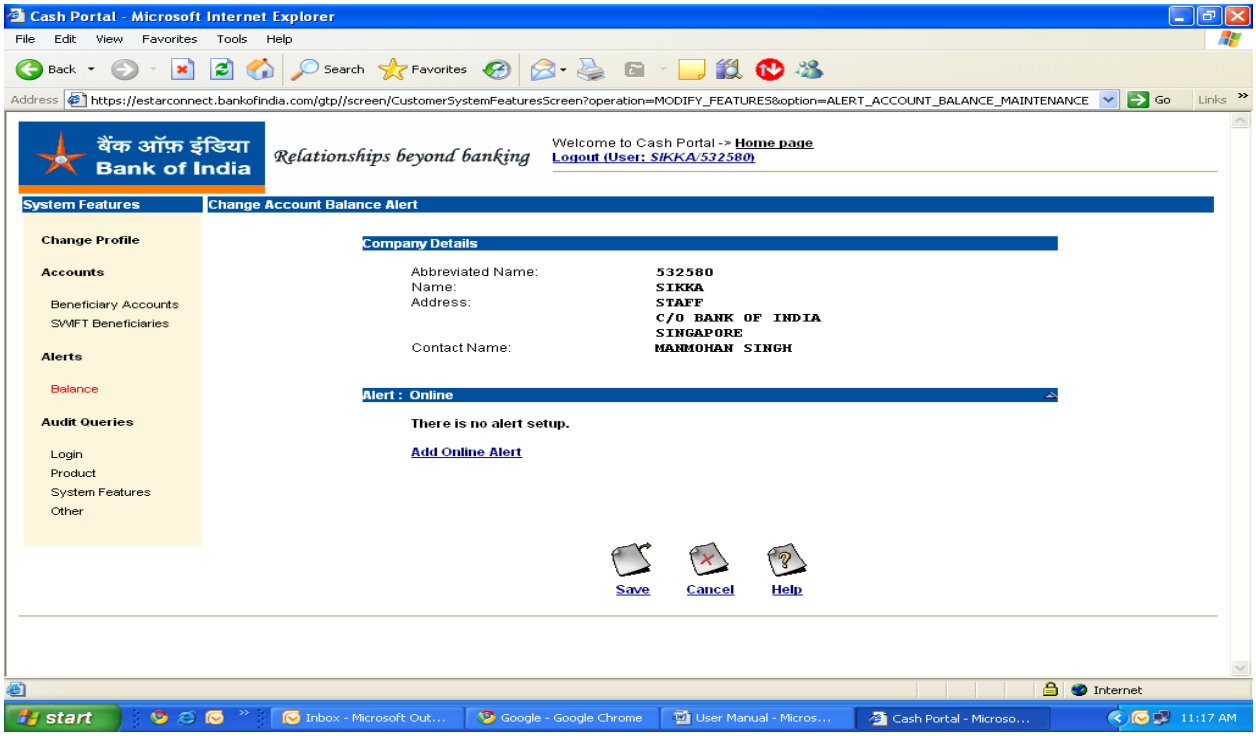
Select the Branch following screen will appear



Please note that for every transaction to be done through ***estarconnect*** **Internet Banking Services,** it is ***mandatory*** to incorporate the details of the beneficiary / SWIFT beneficiary.

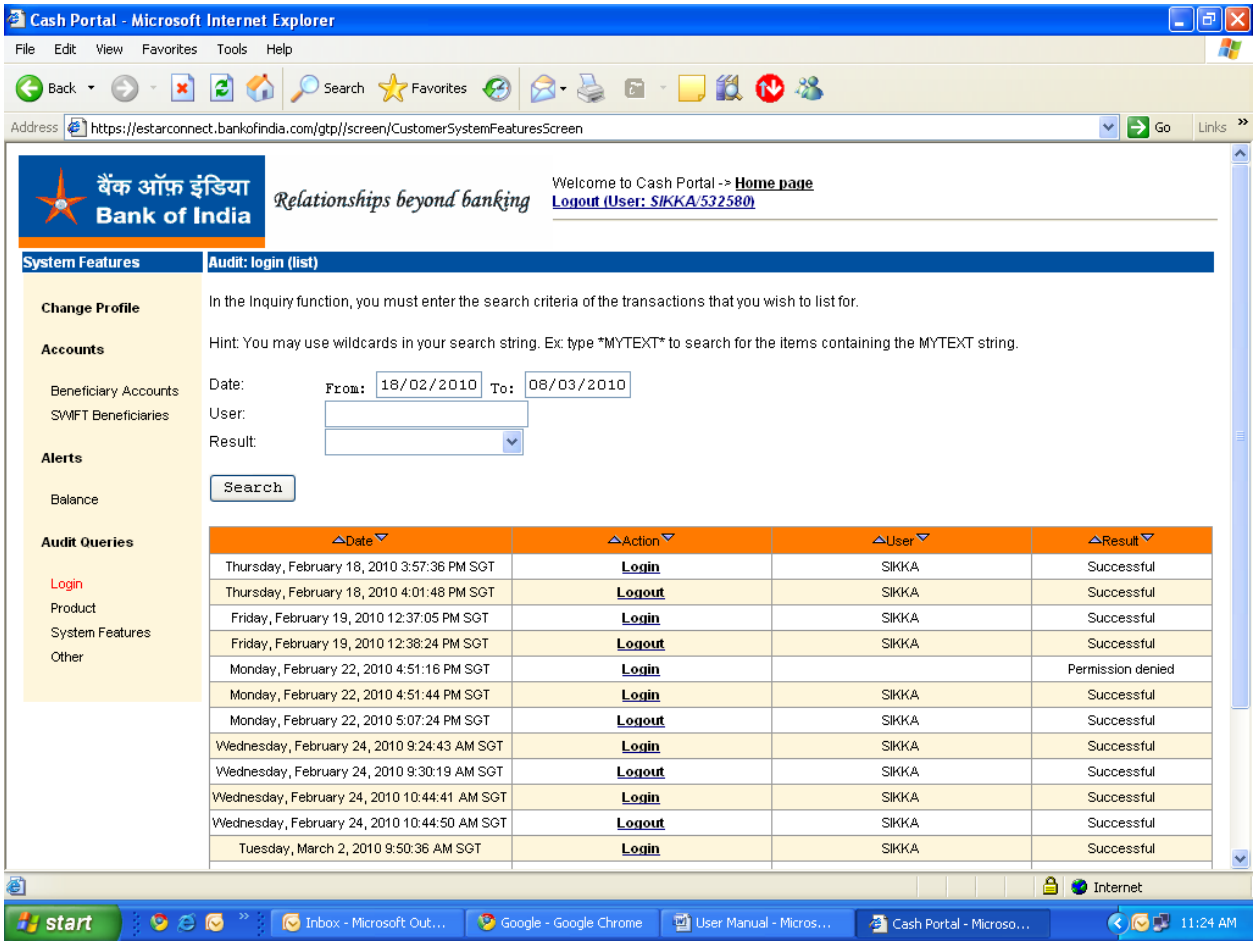
Alerts:

Another feature as a part of system features, is addition of alerts if the customer wants to be advised about the transaction done through ***estarconnect*** **Internet Banking Services** via email, then the same can be added through Alerts.



Audit Querries:

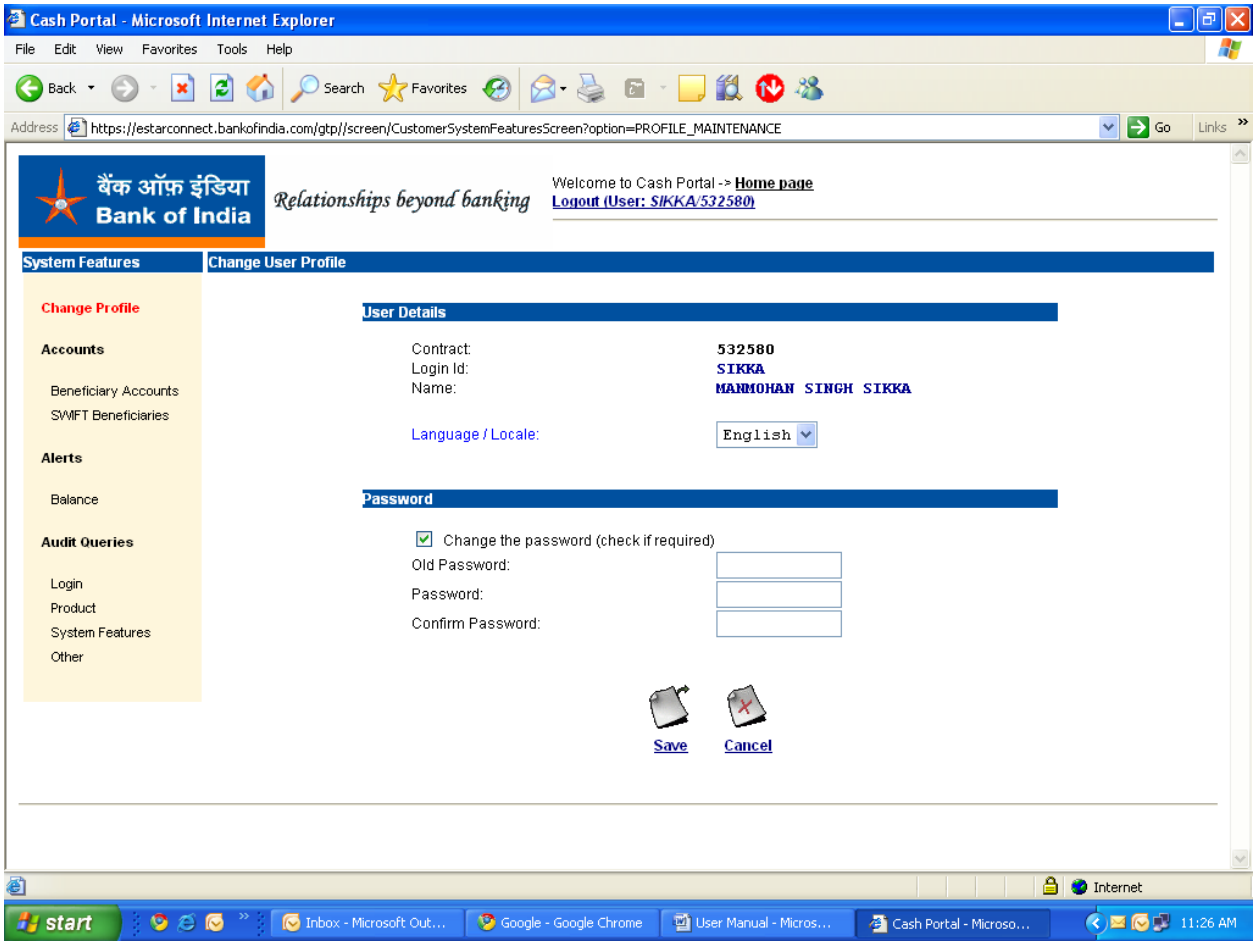
Through 'Audit querries', access to the ***estarconnect*** **Internet Banking Services** can be tracked by the customer. Through this the customer / user can check all the details about customer's login activity, any addition/deletion/modification made in the system features etc., as each and every activity performed in the ***estarconnect*** **Internet Banking Services** is invariably audit trailed.



For going back, please always press *Home Page* link instead of *back* switch of the browser.

Change Profile:

Through this option the user can change the password, any time to protect secrecy of the account.

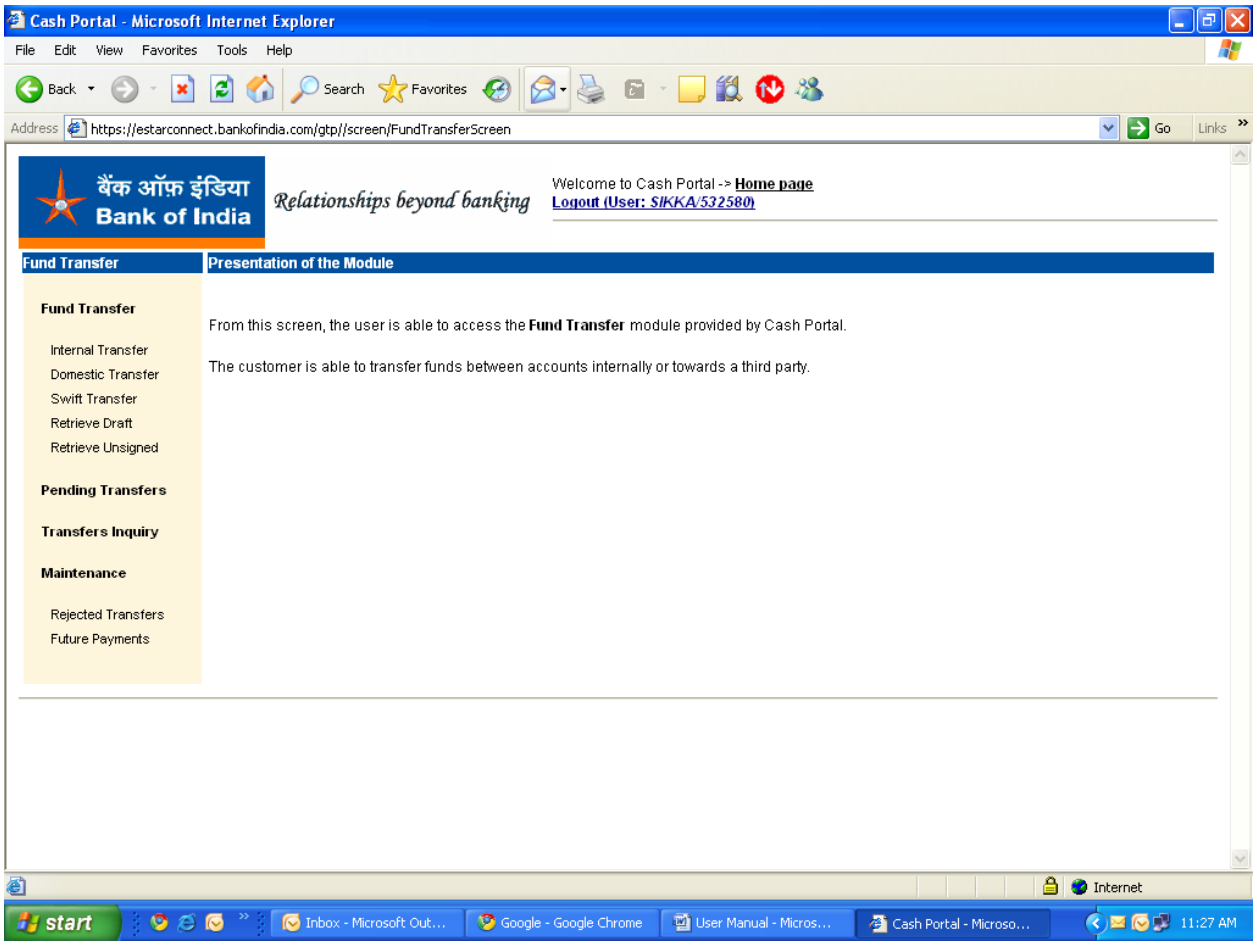


<u>For going back, please always press *Home Page* link instead of *back* switch of the browser.</u>

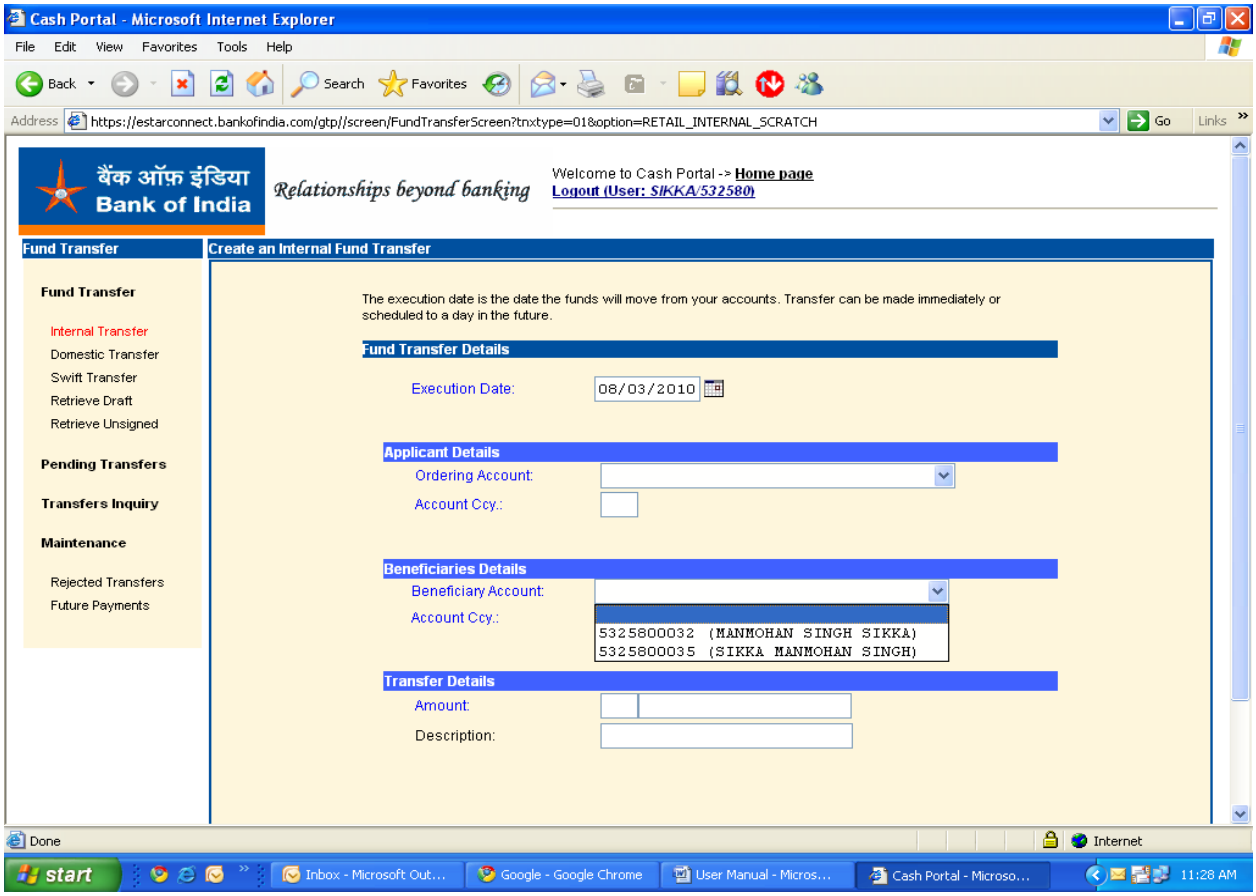
<u>FUNDS TRANSFER:</u>

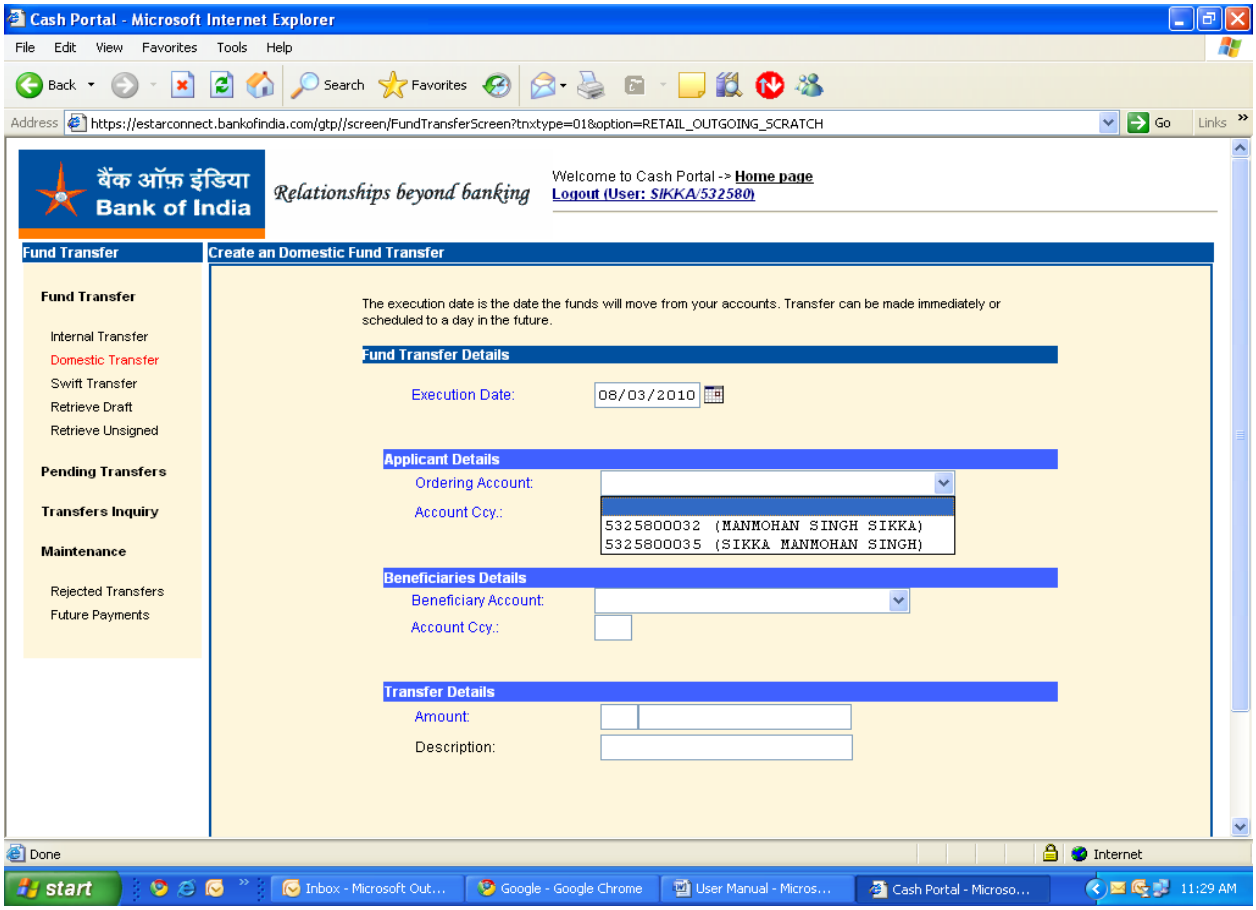
As already discussed, funds transfer is the main activity area of transaction based ***estarconnect*** **Internet Banking Services.** For customers / Users it makes possible to do any transction like transferring funds to internal /third party accounts and to send requests for SWIFT transaction. All the following screen shots depict the various activities that can be

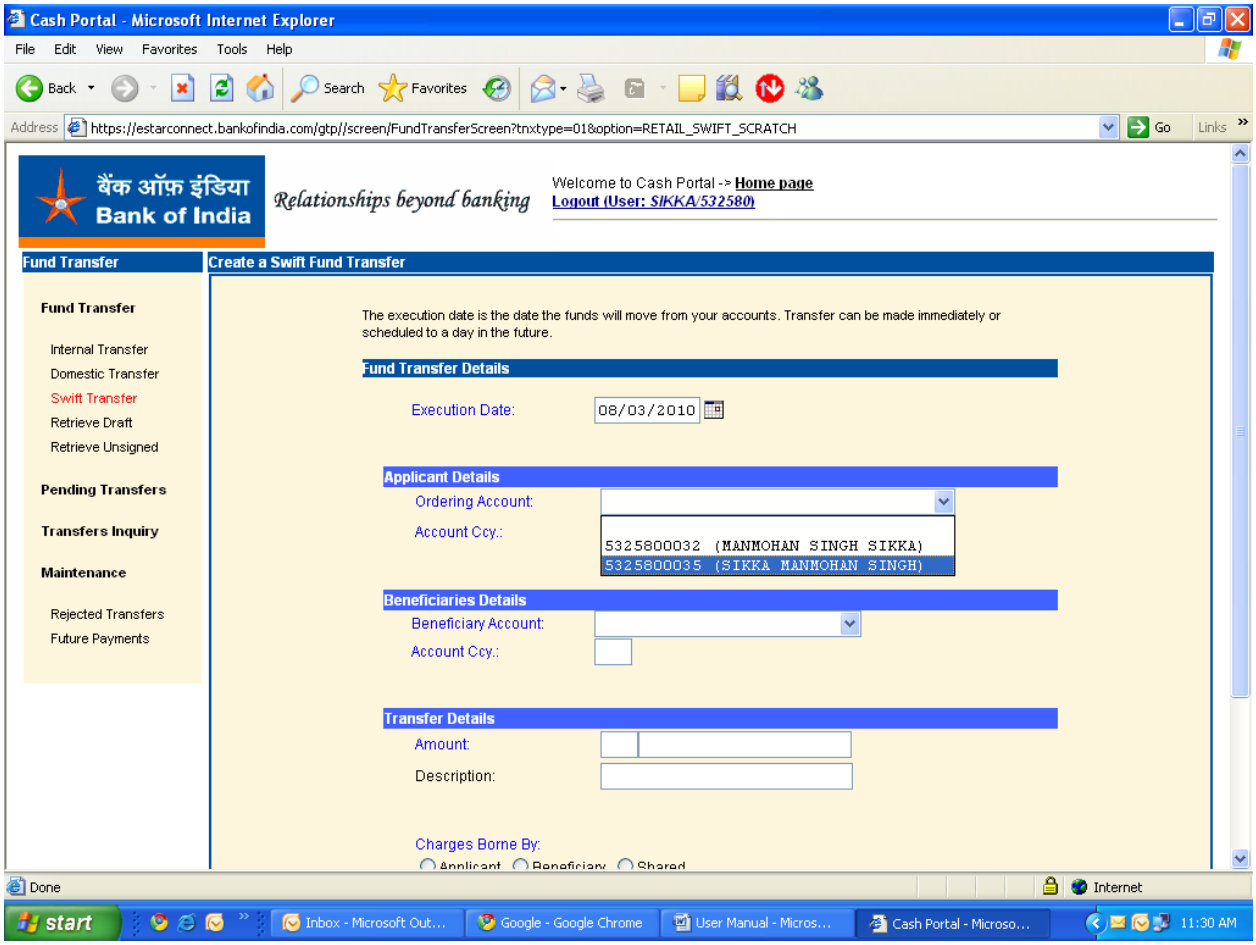
performed using this Menu option, and in each activity screen the help is available for the users to enable them to effectively make use of the facility.



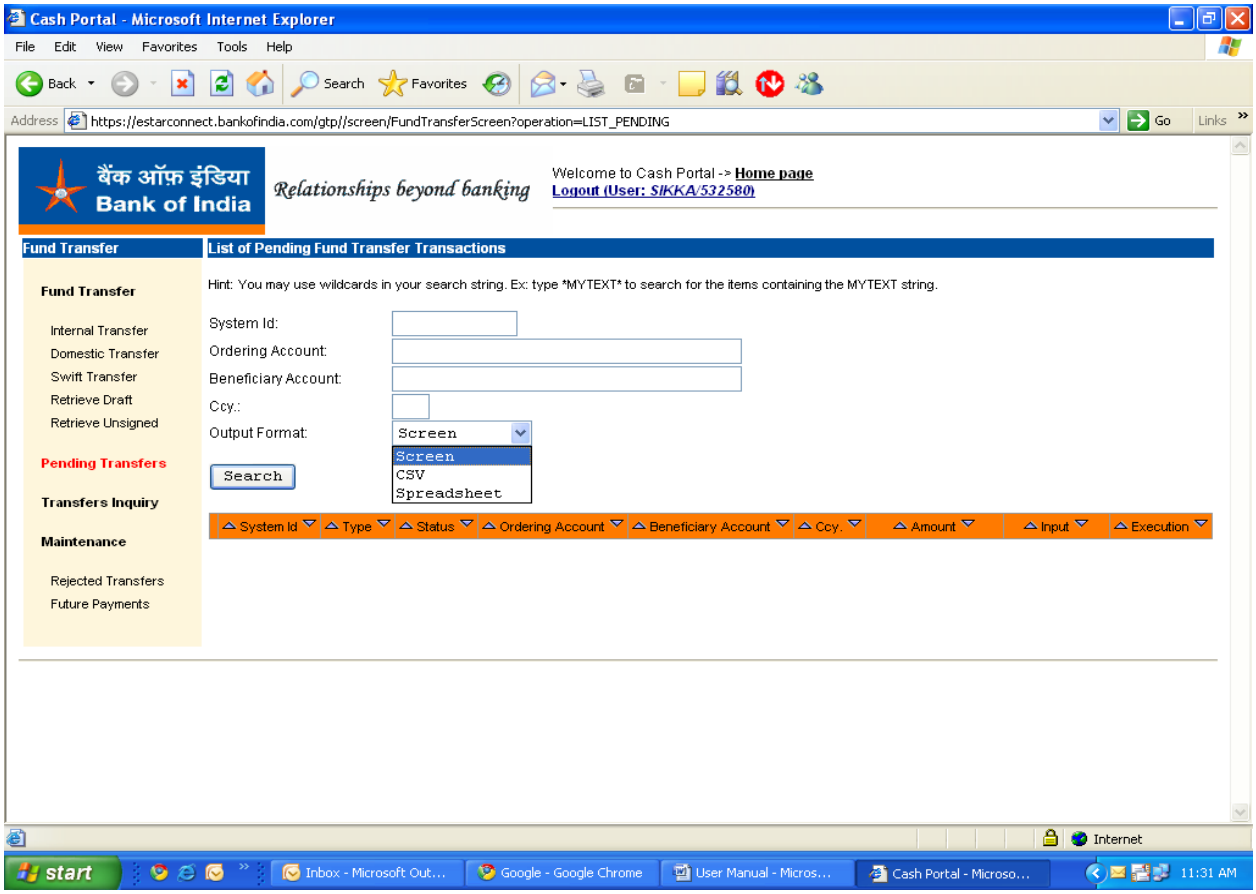
For going back, please always press *Home Page* link instead of *back* switch of the browser.

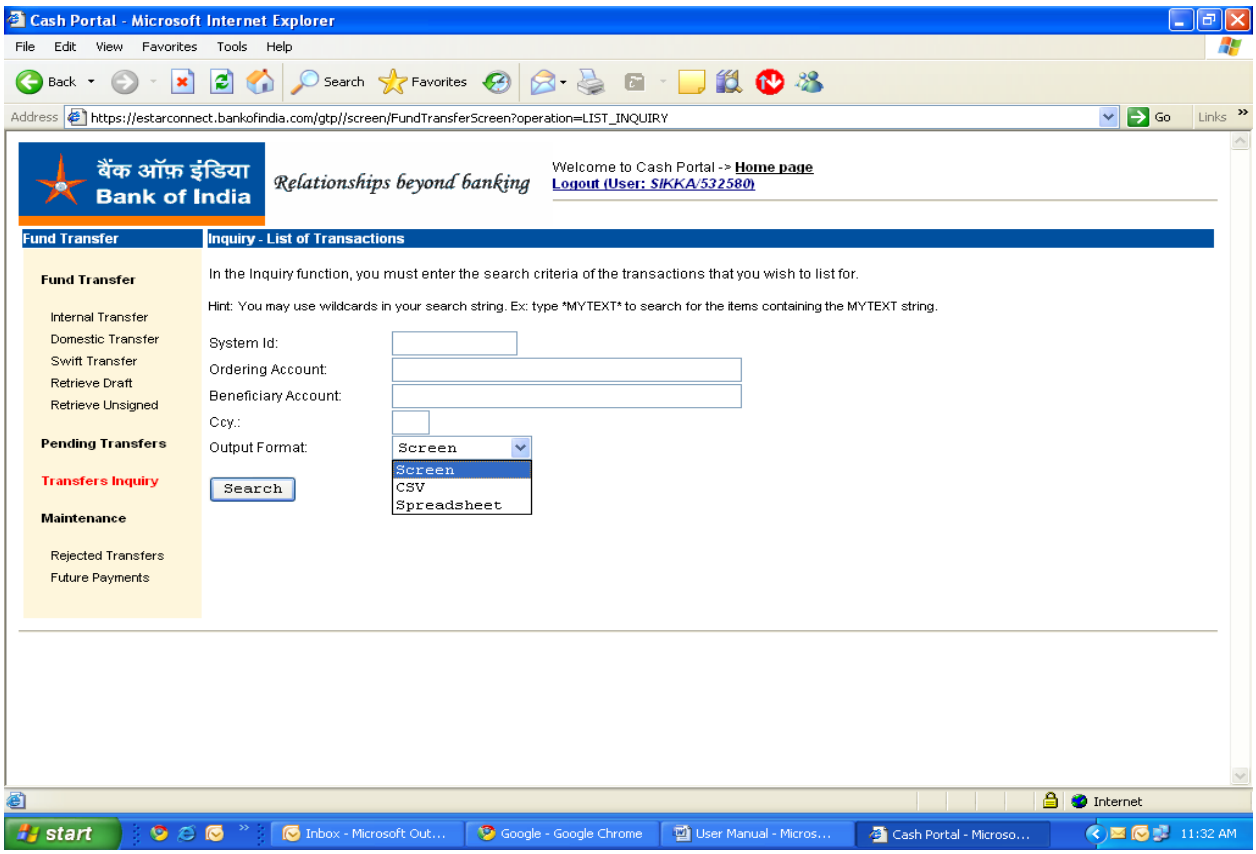

Cash Portal - Microsoft Internet Explorer
File Edit View Favorites Tools Help
Back Search Favorites
Address https://estarconnect.bankofindia.com/gtp//screen/FundTransferScreen?tnxtype=01&option=RETAIL_INTERNAL_SCRATCH
Go Links
बैंक ऑफ़ इंडिया Bank of India
Relationships beyond banking
Welcome to Cash Portal -> Home page
Logout (User: SIKKA/532580)
Fund Transfer
Create an Internal Fund Transfer
Fund Transfer
Internal Transfer
Domestic Transfer
Swift Transfer
Retrieve Draft
Retrieve Unsigned
Pending Transfers
Transfers Inquiry
Maintenance
Rejected Transfers
Future Payments
The execution date is the date the funds will move from your accounts. Transfer can be made immediately or scheduled to a day in the future.
Fund Transfer Details
Execution Date: 08/03/2010
Applicant Details
Ordering Account:
Account Ccy.:
Beneficiaries Details
Beneficiary Account:
Account Ccy.:
5325800032 (MANMOHAN SINGH SIKKA)
5325800035 (SIKKA MANMOHAN SINGH)
Transfer Details
Amount:
Description:
Done
Internet
start
Inbox - Microsoft Out...
Google - Google Chrome
User Manual - Micros...
Cash Portal - Microso...
11:28 AM

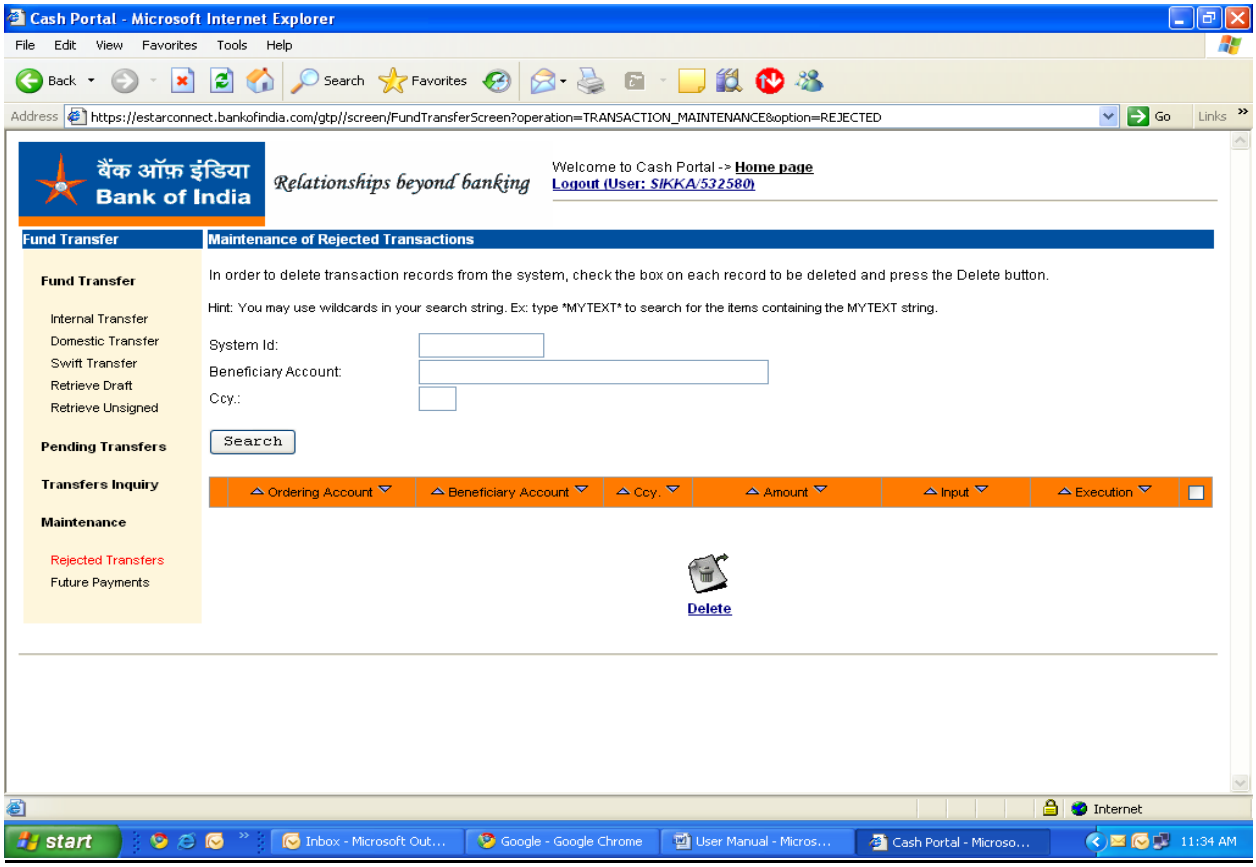

Cash Portal - Microsoft Internet Explorer
File Edit View Favorites Tools Help
Back Search Favorites
Address https://estarconnect.bankofindia.com/gtp//screen/FundTransferScreen?tnxtype=01&option=RETAIL_OUTGOING_SCRATCH
Go Links
बैंक ऑफ़ इंडिया Bank of India
Relationships beyond banking
Welcome to Cash Portal -> Home page
Logout (User: SIKKA/532580)
Fund Transfer
Create an Domestic Fund Transfer
Fund Transfer
Internal Transfer
Domestic Transfer
Swift Transfer
Retrieve Draft
Retrieve Unsigned
Pending Transfers
Transfers Inquiry
Maintenance
Rejected Transfers
Future Payments
The execution date is the date the funds will move from your accounts. Transfer can be made immediately or scheduled to a day in the future.
Fund Transfer Details
Execution Date: 08/03/2010
Applicant Details
Ordering Account:
Account Ccy.:
5325800032 (MANMOHAN SINGH SIKKA)
5325800035 (SIKKA MANMOHAN SINGH)
Beneficiaries Details
Beneficiary Account:
Account Ccy.:
Transfer Details
Amount:
Description:
Done
Internet
start
Inbox - Microsoft Out...
Google - Google Chrome
User Manual - Micros...
Cash Portal - Microso...
11:29 AM

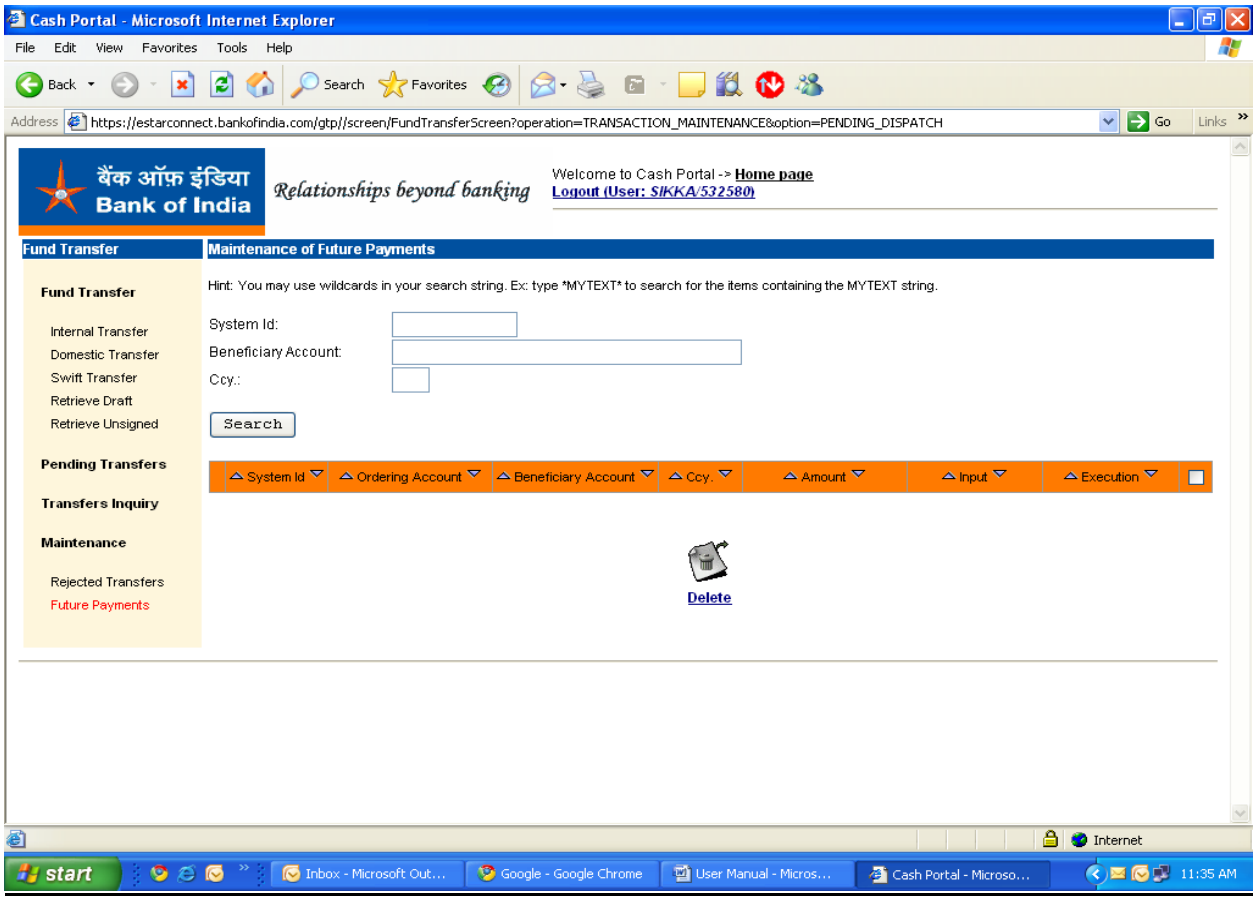


For any request being sent through ***estarconnect*** **Internet Banking Services** for remittance through SWIFT, please ensure that all the details such as the SWIFT code of the beneficiary bank, Correspondent / Intermediary bank, beneficiary's account details etc. are correctly input to avoid delay in remittance.


Cash Portal - Microsoft Internet Explorer
File Edit View Favorites Tools Help
Back Search Favorites
Address https://estarconnect.bankofindia.com/gtp//screen/FundTransferScreen?operation=LIST_PENDING
Go Links
बैंक ऑफ़ इंडिया
Bank of India
Relationships beyond banking
Welcome to Cash Portal -> Home page
Logout (User: SIKKA/532580)
Fund Transfer
List of Pending Fund Transfer Transactions
Fund Transfer
Internal Transfer
Domestic Transfer
Swift Transfer
Retrieve Draft
Retrieve Unsigned
Pending Transfers
Transfers Inquiry
Maintenance
Rejected Transfers
Future Payments
Hint: You may use wildcards in your search string. Ex: type *MYTEXT* to search for the items containing the MYTEXT string.
System Id:
Ordering Account:
Beneficiary Account:
Ccy.:
Output Format:
Screen
Screen
CSV
Spreadsheet
Search
System Id
Type
Status
Ordering Account
Beneficiary Account
Ccy.
Amount
Input
Execution
Internet
start
Inbox - Microsoft Out...
Google - Google Chrome
User Manual - Micros...
Cash Portal - Microso...
11:31 AM

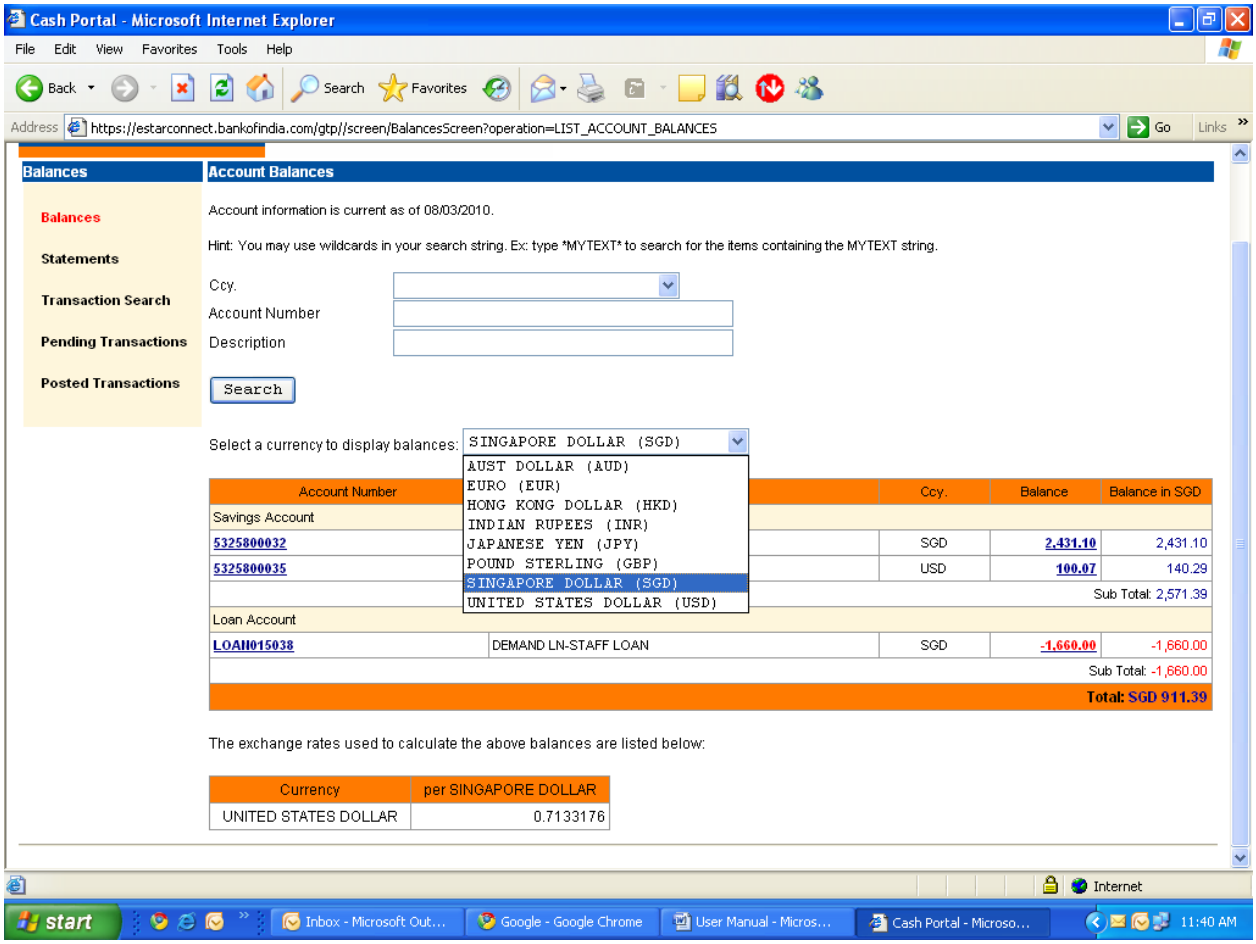

Cash Portal - Microsoft Internet Explorer
File Edit View Favorites Tools Help
Back Search Favorites
Address https://estarconnect.bankofindia.com/gtp//screen/FundTransferScreen?operation=LIST_INQUIRY
Go Links
बैंक ऑफ़ इंडिया
Bank of India
Relationships beyond banking
Welcome to Cash Portal -> Home page
Logout (User: SIKKA/532580)
Fund Transfer
Inquiry - List of Transactions
Fund Transfer
Internal Transfer
Domestic Transfer
Swift Transfer
Retrieve Draft
Retrieve Unsigned
Pending Transfers
Transfers Inquiry
Maintenance
Rejected Transfers
Future Payments
In the Inquiry function, you must enter the search criteria of the transactions that you wish to list for.
Hint: You may use wildcards in your search string. Ex: type *MYTEXT* to search for the items containing the MYTEXT string.
System Id:
Ordering Account:
Beneficiary Account:
Ccy.:
Output Format:
Screen
Screen
CSV
Spreadsheet
Search
Internet
start
Inbox - Microsoft Out...
Google - Google Chrome
User Manual - Micros...
Cash Portal - Microso...
11:32 AM


Cash Portal - Microsoft Internet Explorer
File Edit View Favorites Tools Help
Back Search Favorites
Address https://estarconnect.bankofindia.com/gtp//screen/FundTransferScreen?operation=TRANSACTION_MAINTENANCE&option=REJECTED
Go Links
बैंक ऑफ़ इंडिया Bank of India
Relationships beyond banking
Welcome to Cash Portal -> Home page
Logout (User: SIKKA/532580)
Fund Transfer
Maintenance of Rejected Transactions
Fund Transfer
Internal Transfer
Domestic Transfer
Swift Transfer
Retrieve Draft
Retrieve Unsigned
Pending Transfers
Transfers Inquiry
Maintenance
Rejected Transfers
Future Payments
In order to delete transaction records from the system, check the box on each record to be deleted and press the Delete button.
Hint: You may use wildcards in your search string. Ex: type *MYTEXT* to search for the items containing the MYTEXT string.
System Id:
Beneficiary Account:
Ccy.:
Search
Ordering Account
Beneficiary Account
Ccy.
Amount
Input
Execution
Delete
Internet
start
Inbox - Microsoft Out...
Google - Google Chrome
User Manual - Micros...
Cash Portal - Microso...
11:34 AM

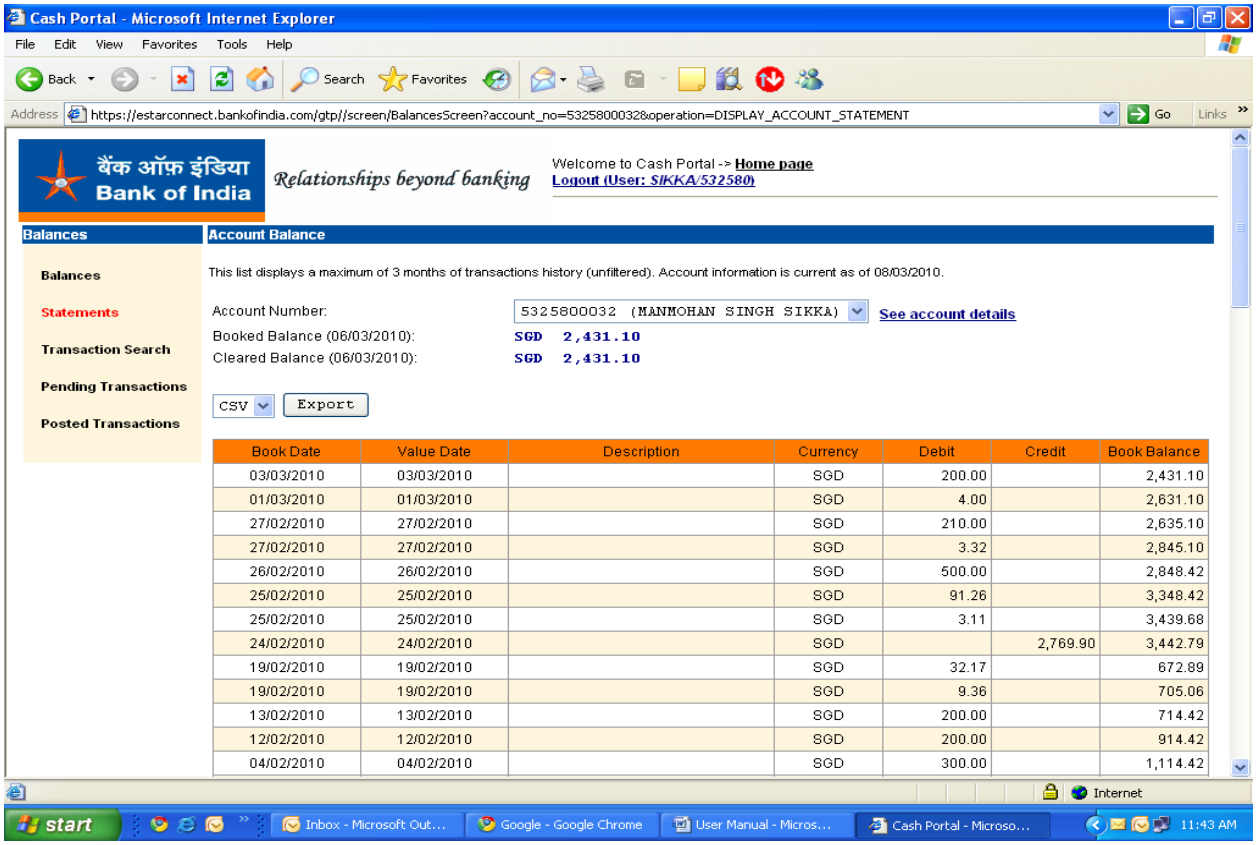

Cash Portal - Microsoft Internet Explorer
File Edit View Favorites Tools Help
Back Search Favorites
Address https://estarconnect.bankofindia.com/gtp//screen/FundTransferScreen?operation=TRANSACTION_MAINTENANCE&option=PENDING_DISPATCH
Go Links
बैंक ऑफ़ इंडिया Bank of India
Relationships beyond banking
Welcome to Cash Portal -> Home page
Logout (User: SIKKA/532580)
Fund Transfer
Maintenance of Future Payments
Fund Transfer
Internal Transfer
Domestic Transfer
Swift Transfer
Retrieve Draft
Retrieve Unsigned
Pending Transfers
Transfers Inquiry
Maintenance
Rejected Transfers
Future Payments
Hint: You may use wildcards in your search string. Ex: type *MYTEXT* to search for the items containing the MYTEXT string.
System Id:
Beneficiary Account:
Ccy.:
Search
System Id
Ordering Account
Beneficiary Account
Ccy.
Amount
Input
Execution
Delete
Internet
start
Inbox - Microsoft Out...
Google - Google Chrome
User Manual - Micros...
Cash Portal - Microso...
11:35 AM

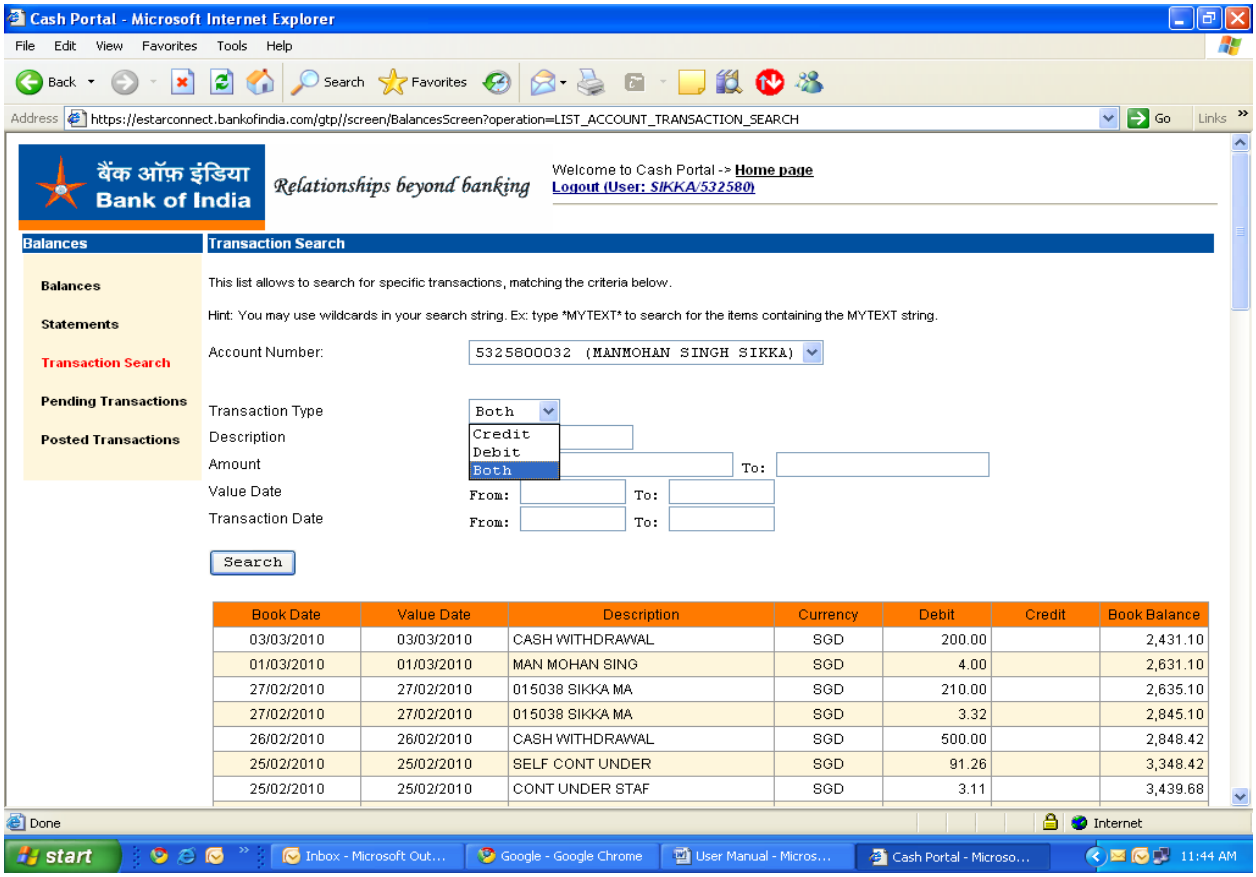
ACCOUNT BALANCE:

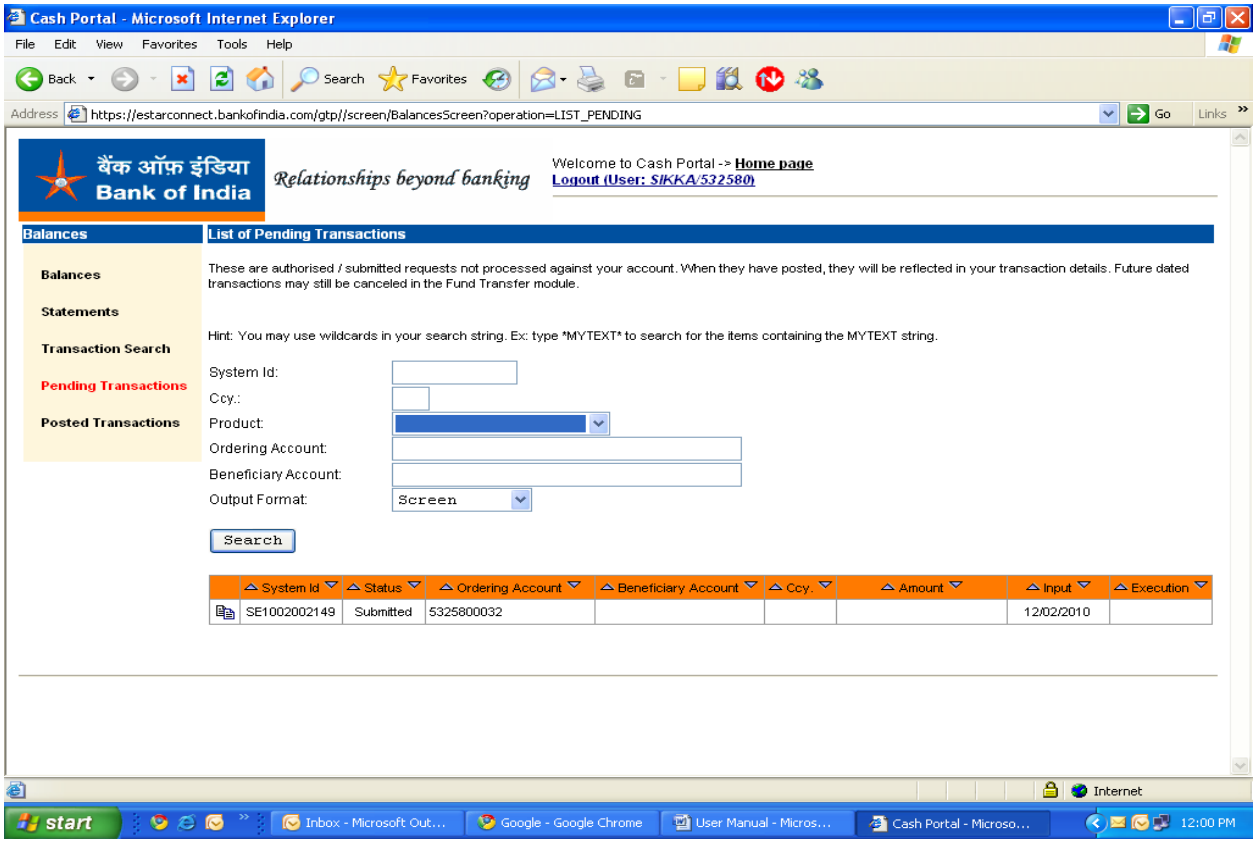
This is yet another feature under the ***estarconnect*** **Internet Banking Services** to facilitate the customers to enquire balance in the different accounts, to generate and take print outs of the statement of account/s and to search for the transactions already done by the customers in their accounts.

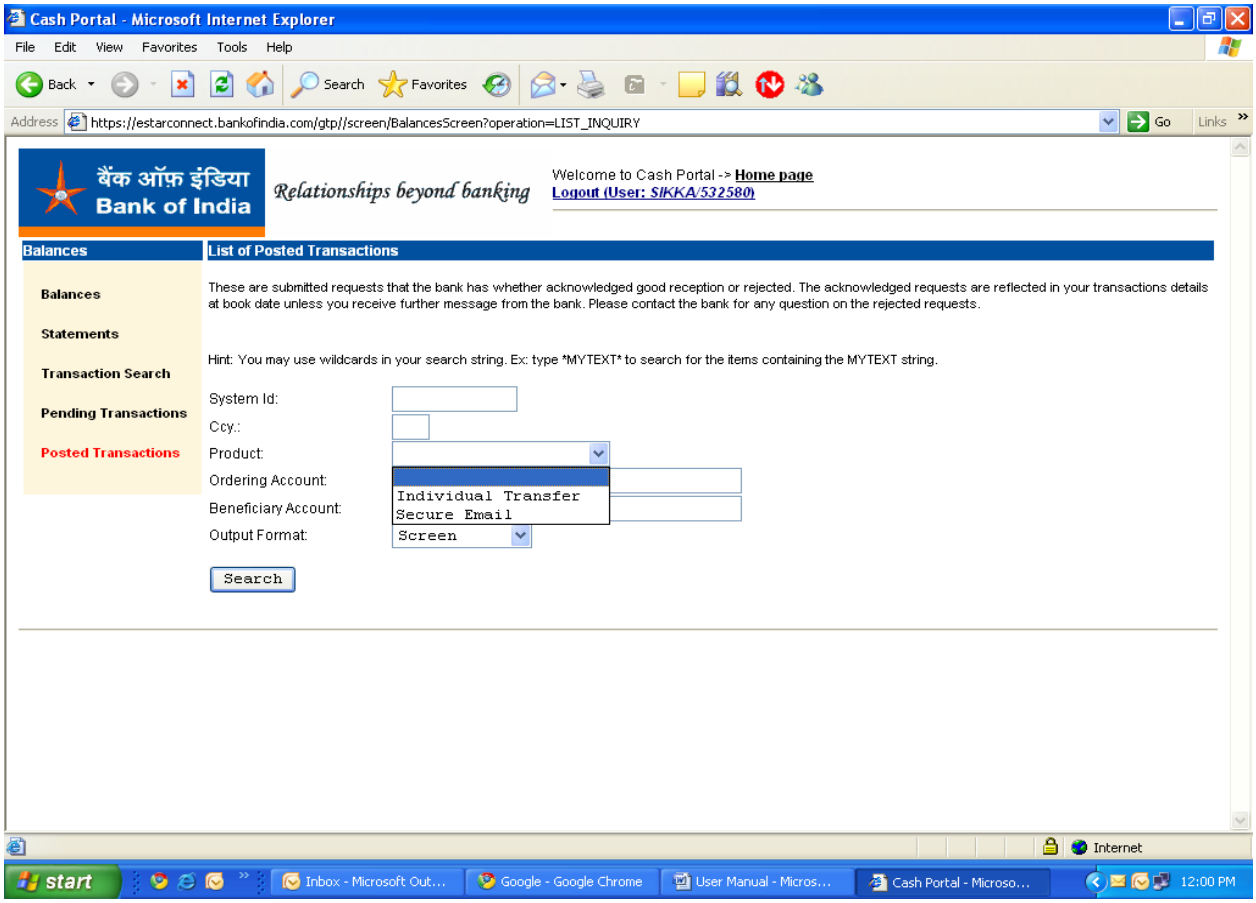


For going back, please always press *Home Page* link instead of *back* switch of the browser.


Cash Portal - Microsoft Internet Explorer
File Edit View Favorites Tools Help
Back Search Favorites
Address https://estarconnect.bankofindia.com/gtp//screen/BalancesScreen?account_no=5325800032&operation=DISPLAY_ACCOUNT_STATEMENT
Go Links
बैंक ऑफ़ इंडिया Bank of India
Relationships beyond banking
Welcome to Cash Portal -> Home page
Logout (User: SIKKA/532580)
Balances
Account Balance
Balances
Statements
Transaction Search
Pending Transactions
Posted Transactions
This list displays a maximum of 3 months of transactions history (unfiltered). Account information is current as of 08/03/2010.
Account Number: 5325800032 (MANMOHAN SINGH SIKKA) See account details
Booked Balance (06/03/2010): SGD 2,431.10
Cleared Balance (06/03/2010): SGD 2,431.10
CSV Export
Book Date | Value Date | Description | Currency | Debit | Credit | Book Balance
03/03/2010 | 03/03/2010 | | SGD | 200.00 | | 2,431.10
01/03/2010 | 01/03/2010 | | SGD | 4.00 | | 2,631.10
27/02/2010 | 27/02/2010 | | SGD | 210.00 | | 2,635.10
27/02/2010 | 27/02/2010 | | SGD | 3.32 | | 2,845.10
26/02/2010 | 26/02/2010 | | SGD | 500.00 | | 2,848.42
25/02/2010 | 25/02/2010 | | SGD | 91.26 | | 3,348.42
25/02/2010 | 25/02/2010 | | SGD | 3.11 | | 3,439.68
24/02/2010 | 24/02/2010 | | SGD | | 2,769.90 | 3,442.79
19/02/2010 | 19/02/2010 | | SGD | 32.17 | | 672.89
19/02/2010 | 19/02/2010 | | SGD | 9.36 | | 705.06
13/02/2010 | 13/02/2010 | | SGD | 200.00 | | 714.42
12/02/2010 | 12/02/2010 | | SGD | 200.00 | | 914.42
04/02/2010 | 04/02/2010 | | SGD | 300.00 | | 1,114.42
Internet
start
Inbox - Microsoft Out...
Google - Google Chrome
User Manual - Micros...
Cash Portal - Microso...
11:43 AM

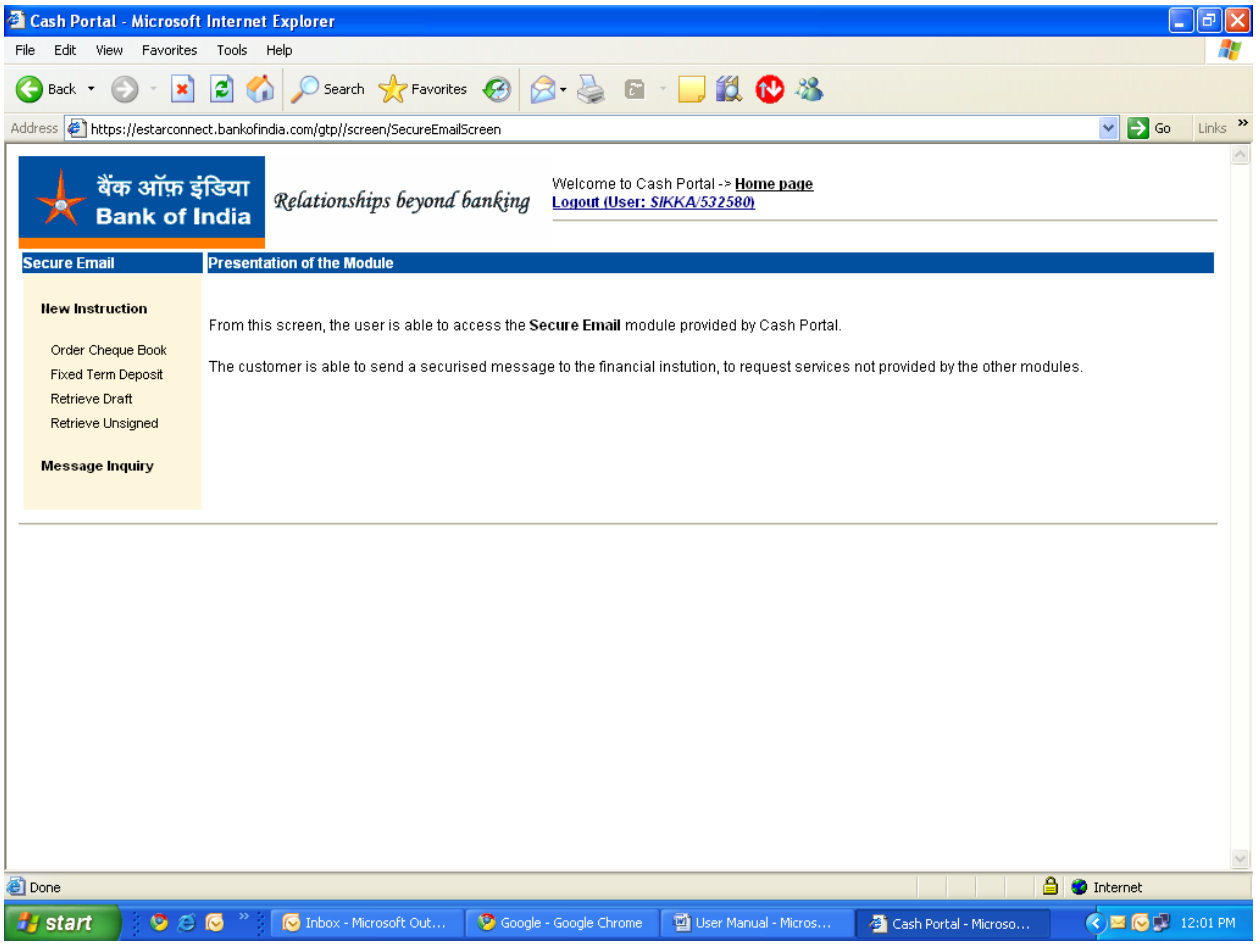

Cash Portal - Microsoft Internet Explorer
File Edit View Favorites Tools Help
Back Search Favorites
Address https://estarconnect.bankofindia.com/gtp//screen/BalancesScreen?operation=LIST_ACCOUNT_TRANSACTION_SEARCH
Go Links
बैंक ऑफ़ इंडिया Bank of India
Relationships beyond banking
Welcome to Cash Portal -> Home page
Logout (User: SIKKA/532580)
Balances
Transaction Search
Balances
Statements
Transaction Search
Pending Transactions
Posted Transactions
This list allows to search for specific transactions, matching the criteria below.
Hint: You may use wildcards in your search string. Ex: type *MYTEXT* to search for the items containing the MYTEXT string.
Account Number: 5325800032 (MANMOHAN SINGH SIKKA)
Transaction Type: Both
Credit
Debit
Both
Description
Amount To:
Value Date From: To:
Transaction Date From: To:
Search
Book Date | Value Date | Description | Currency | Debit | Credit | Book Balance
03/03/2010 | 03/03/2010 | CASH WITHDRAWAL | SGD | 200.00 | | 2,431.10
01/03/2010 | 01/03/2010 | MAN MOHAN SING | SGD | 4.00 | | 2,631.10
27/02/2010 | 27/02/2010 | 015038 SIKKA MA | SGD | 210.00 | | 2,635.10
27/02/2010 | 27/02/2010 | 015038 SIKKA MA | SGD | 3.32 | | 2,845.10
26/02/2010 | 26/02/2010 | CASH WITHDRAWAL | SGD | 500.00 | | 2,848.42
25/02/2010 | 25/02/2010 | SELF CONT UNDER | SGD | 91.26 | | 3,348.42
25/02/2010 | 25/02/2010 | CONT UNDER STAF | SGD | 3.11 | | 3,439.68
Done
Internet
start
Inbox - Microsoft Out...
Google - Google Chrome
User Manual - Micros...
Cash Portal - Microso...
11:44 AM


Cash Portal - Microsoft Internet Explorer
File Edit View Favorites Tools Help
Back Search Favorites
Address https://estarconnect.bankofindia.com/gtp//screen/BalancesScreen?operation=LIST_PENDING
Go Links
बैंक ऑफ़ इंडिया
Bank of India
Relationships beyond banking
Welcome to Cash Portal -> Home page
Logout (User: SIKKA/532580)
Balances
List of Pending Transactions
Balances
Statements
Transaction Search
Pending Transactions
Posted Transactions
These are authorised / submitted requests not processed against your account. When they have posted, they will be reflected in your transaction details. Future dated transactions may still be canceled in the Fund Transfer module.
Hint: You may use wildcards in your search string. Ex: type *MYTEXT* to search for the items containing the MYTEXT string.
System Id:
Ccy.:
Product:
Ordering Account:
Beneficiary Account:
Output Format:
Screen
Search
System Id
Status
Ordering Account
Beneficiary Account
Ccy.
Amount
Input
Execution
SE1002002149
Submitted
5325800032
12/02/2010
Internet
start
Inbox - Microsoft Out...
Google - Google Chrome
User Manual - Micros...
Cash Portal - Microso...
12:00 PM

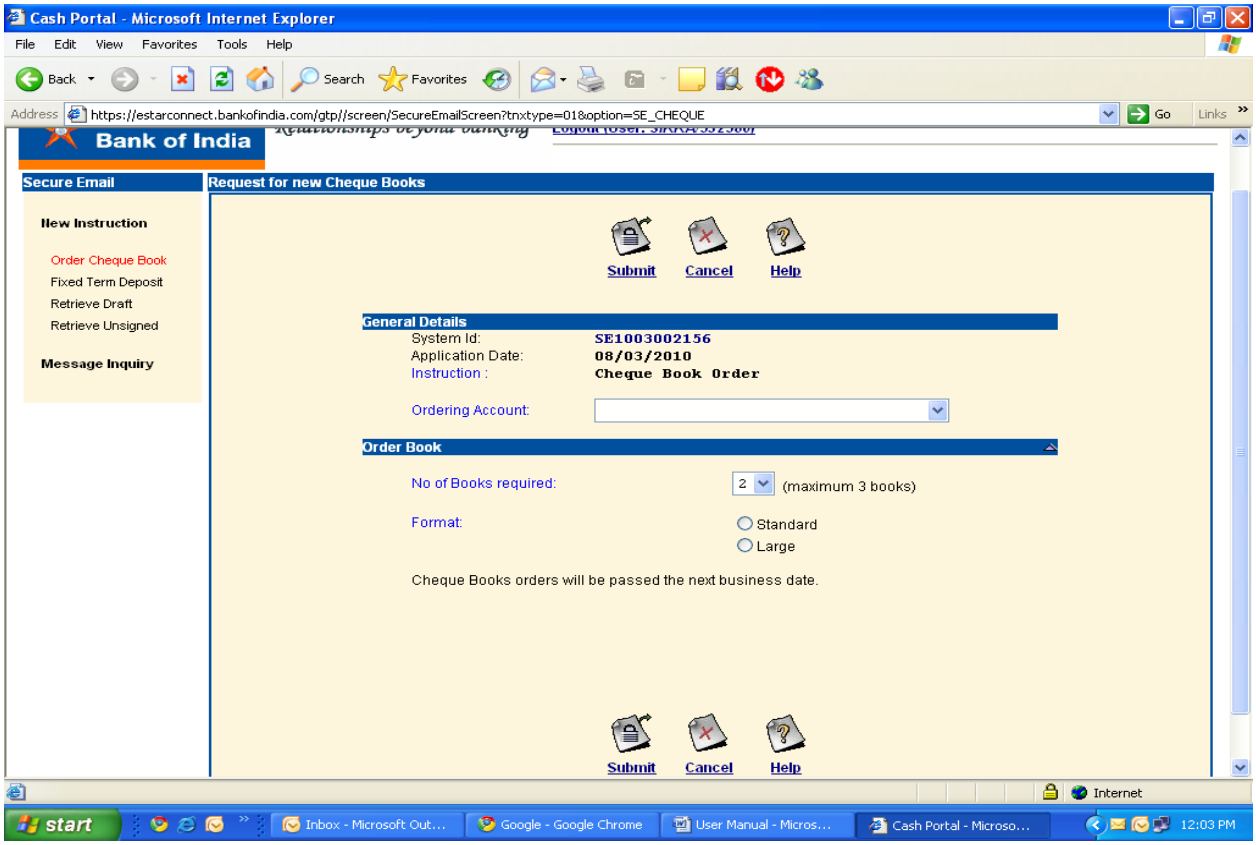

Cash Portal - Microsoft Internet Explorer
File Edit View Favorites Tools Help
Back Search Favorites
Address https://estarconnect.bankofindia.com/gtp//screen/BalancesScreen?operation=LIST_INQUIRY
Go Links
बैंक ऑफ़ इंडिया
Bank of India
Relationships beyond banking
Welcome to Cash Portal -> Home page
Logout (User: SIKKA/532580)
Balances
List of Posted Transactions
Balances
Statements
Transaction Search
Pending Transactions
Posted Transactions
These are submitted requests that the bank has whether acknowledged good reception or rejected. The acknowledged requests are reflected in your transactions details at book date unless you receive further message from the bank. Please contact the bank for any question on the rejected requests.
Hint: You may use wildcards in your search string. Ex: type *MYTEXT* to search for the items containing the MYTEXT string.
System Id:
Ccy.:
Product:
Ordering Account:
Beneficiary Account:
Output Format:
Individual Transfer
Secure Email
Screen
Search
Internet
start
Inbox - Microsoft Out...
Google - Google Chrome
User Manual - Micros...
Cash Portal - Microso...
12:00 PM

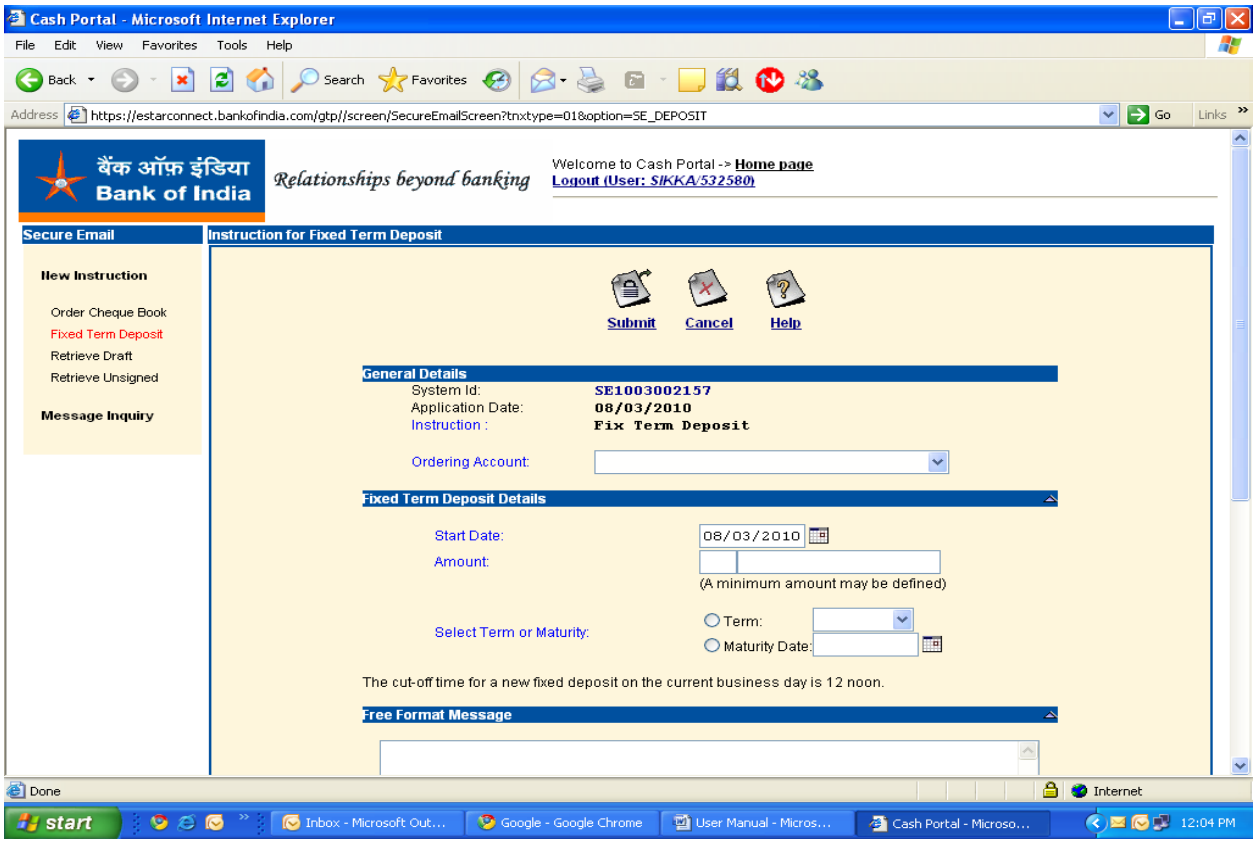
SECURE EMAIL:

This feature enables the customer to request for issuance of cheque books as well as request for parking funds in Term Deposit accounts of the bank.



For going back, please always press *Home Page* link instead of *back* switch of the browser.





For going back, please always press *Home Page* link instead of *back* switch of the browser.