



New Version Internet Banking – Frequently Asked Questions (FAQ)

How to apply for Internet banking?

- Download the Internet Banking application from our website www.syndicatebank.in and submit it to your branch. The Instant Login password for the new version of Internet Banking will be issued by the branch, activated and then you can start using the Login password from the next day.

What is Login ID?

- Customer ID (which can be confirmed from branch) is the Login ID.

What are the additional features added in new version of Internet Banking:

- The new version Internet banking can be accessed using any browser viz. Internet Explorer, Google Chrome or Mozilla Firefox etc.
- Beneficiary maintenance for Fund Transfer
- Opening of Term Deposits like Fixed Deposit (upto 6 months) and VCC
- Multiple third party transfers within the bank
- Term Deposit and Loan EMI calculators

How to login to new version of Internet Banking?

- Enter www.syndicatebank.in to enter our Bank's website.
- Under INTERNET BANKING, click on "Internet Banking Login".
- Read the instructions in the next screen and then click on 'continue'
- Next screen shows two options:
 - First Time Login to New Internet Banking version.
 - Other Users
- Alternatively you can also go to <https://www.syndonline.in>

First Time Login:

- Existing users who have not changed their Login password in the new version shall use the first option "First Time Login"
- On selecting the "First Time Login" option, give the customer ID which opens up a screen to change the **login & transaction passwords**. If the customer has already changed his Login password in the new version of Internet Banking, the system shows a message "Your password is already updated".
- After changing the Login password successfully, the Customer can login to Internet Banking using the option "Other Users".

Other Users/New Users:

- Customers who have already changed their Login password in the new version have to login using this option

- Customers who are using the instant login PIN mailer for Login password for new version are also required to use this option and after logging in, the system prompts for change of Password.

Change Transaction Password for first time (change_TxnPwd_First_Time)

- After logging into Internet banking, separate option is available on top of the screen to change the Transaction password under 'First Time Login' option for existing customers who have not changed their transaction password in the earlier version of internet Banking. They may use the option "Change TxnPwd First Time".

Change of Password

- For changing the Login / Transaction passwords (other than first time logging in) customers may use the "Change Password" option.

Not able to view the screen completely

- Please change your monitor resolution settings to 1024 * 768. This will give the best view of the screen display of Internet Banking.

How to get account statement?

- Click on the option 'Account Activity'. Select account. Then select the period for which the account statement is required under 'Search by'. When this Option is clicked, there are sub-options which may be selected for period of report. If Specify Period option is selected the calendars available in 'From Date' and 'To Date' will get highlighted. By clicking on the Calendar grid customer can select the period. Customer can select the format in which he needs the report viz. CSV, PDF etc. Then click on the Submit option.

Note: The balance column is populated only if the Account statement is generated based on 'value Date' in the 'sort by' option

- Account statement can be generated only for previous 6 months. For earlier period statements please contact branch.

Able to get statement of account but unable to transfer funds:

- Please check with your branch whether you have been assigned with adequate daily funds transfer limits for the type of funds transfer you are trying. If you are having a joint account, please make sure with your branch that the account operating instructions are "Either or Survivor". Transactions are NOT permitted by the system in accounts with joint operations. Branch has to verify if the 'Operating Instructions' in the account is by 'any one' and change the relationship accordingly in the system before sending the details to CO:DIT.

Able to login successfully but not allowing to get details of the account and take statement of account etc.

- Please check *with the branch* whether branch has enabled the account for Internet Banking. Once it is enabled by the Branch, you will not get this problem. System does not permit transactions in accounts of clients (company, corporate etc) where the passwords are issued in the names of Authorized Signatories.

Use of Transaction password

- When a transaction such as Demand Draft Request, Funds Transfer, Railway Ticket booking etc. is initiated, System will prompt to authenticate the Transaction using Transaction Password. Unless it is authenticated using Transaction Password, the Transaction will not be successful.

Two types of Transaction Password:

- Those customers who are using the traditional transaction password issued before 1st October 2013 through PIN mailers can continue using the same.
- New users are issued more secured RSA Token based transaction password which is software based, in which the 8 digits passcode changes every 60 seconds.

Forgotten Traditional Transaction password

- In case a customer forgets his traditional transaction password, he can opt for only RSA Token transaction password. The software for installation along with guidelines for installation would be dispatched to the customer's registered E-mail ID from CO:DIT after getting registered for RSA Token at branch.

Fund Transfer:

1. Beneficiary Maintenance:

- Before doing any transactions it is mandatory to do the 'Beneficiary Maintenance' in the new version Internet Banking which is a one-time effort.
- Beneficiaries once added can be used for making future payments.
- Beneficiary can be selected from the available / saved beneficiaries while making payment.

Beneficiary already maintained in old version

- If the Beneficiary is already maintained in the old version, no need to do the Beneficiary maintenance again in the new version for the same party.

a. Third Party Beneficiary in our Bank

- For Beneficiary maintenance select "Payments" option. Then select Beneficiary Maintenance. From the 'Transaction Type' option select the required option viz Third Party Fund Transfer Within Bank. Click on 'Create Beneficiary'.
- For Third party fund transfer a pop up will come to provide Beneficiary Short Name / Sl. No., name, Account Numb, Beneficiary Address, City and Email.
- In the Beneficiary Short Name / Sl No. give some number or short Name for easy identification of the beneficiary later. Wherever "*" is shown those fields are mandatory.

b. Beneficiary for NEFT

- For Beneficiary Maintenance select “Payments” option. Then select Beneficiary Maintenance. From the ‘Transaction Type’ option select the required option viz NEFT. Click on ‘Create Beneficiary’.
- For Third party fund transfer a pop up will come to provide Beneficiary Short Name / Sl. No., name, Beneficiary Account Number , BeneficiaryE-mail
- For NEFT, give additional information like IFSC code of the Branch of the beneficiary etc. For selecting IFSC code click on the lens icon on the right side of the IFSC Box and give the name of the bank and branch in the boxes available and click on Search. Click on the Button on the left side of the Bank/Branch selected & then click on “Select Bank” and once completed click on "Add" to save the details.

2. Fund Transfer

a. Own account Transfer

- You may use the option ‘Own account Transfer’ - for transferring funds to the accounts linked to your own ID
- While doing the fund transfer to own account the saved template can be selected.If such templates are notavailable select the details of the account and click on ‘Initiate’ for initiating the transaction. Provide the transaction password when prompted.

b. Third Party Fund Transfer

- The option ‘Third Party Fund Transfer within the Bank’ - for transferring funds to the accounts within Syndicate Bank

c. NEFT Online Transfer

- The option ‘NEFT online transfer’ -for transferring funds to other banks.

d. Multiple Third Party Transfers

- Option is available for multiple third party transfers by selecting “Debit Single account” / “Debit multiple account” and giving multiple payment Instructions. By clicking on “Add more” option additional account templates can be selected for both Source account (in case of “Debit multiple account”) and Beneficiary account (in both Debit Single & Debit Multiple account options).
- Payments cannot be scheduled for future date and the transaction happens when the “initiate” option is clicked.

e. Third Party Fund Transfer within Bank

- For fund transfer to third party within Bank select existing template,if available or select ‘Make New Payment’. Then select “Source Account” and “Beneficiary Account” by clicking on the Lens icon on the right side of the column.Provide Beneficiary ID or just click on “Search” to get all the details of the beneficiaries added. Thereafter, fill the required amount and other details in the page and click on “Initiate” and provide the transaction password when prompted.

Use of various Menu Buttons under Payments option:

- a) **View Limit:** - It is used for checking the per day transaction limit of account in a graphical Manner.
- b) **Save as Template:** - This saves the complete current transaction details as a template which can be used for future transactions by selecting an option "Existing Template" in the transaction Menu. The amount details can be changed in the existing template and transaction can be initiated next time. There is no need to enter all the details again for doing the same transaction. The same transaction details can be seen in Login main Page->Transaction activities->view Drafts/templates
- c) **Save as Draft:-** This is same as the "Save as Template" option but this can be used by selecting an option "Existing Template" in your transaction Menu screen for future transaction for only once.
- d) **Initiate:-** This Menu Button is used to initiate/submit the transaction and this will confirm the transactions to go for next step i.e. giving Transaction password
- e) **Save And Submit:-** This saves the transaction as a template only after completing the transaction by entering transaction password.

Note: During Transaction it is needed to give template name (Any Reference name of your own) and continue the transaction

Default Transfer limit for customers:

- At present default limits are set as follows:

Type of Fund Transfer	Individuals/ proprietorships	Other companies
Fund Transfer (own account)	₹100000.00	NIL
Third Party Transfer (within Bank)	₹10000.00	NIL
NEFT	NIL	NIL

Limits beyond the above limits per day are being fixed with the approval of the respective Regional Offices. Enhancement of limit beyond above limits are permitted to customers who are using RSA Token transaction password only.

Please note: Limit requests where customer's email ID and mobile number are not entered in branch database will not be processed.

Fixed deposit accounts:

- Fixed Deposit can be opened for FD (maturity upto 6 months) / Vikas Cash Certificate (VCC).
- Staff & Senior Citizen deposit accounts which provides additional Rate of Interest cannot be opened through Internet Banking as of now.

Transfer funds to Loan account

- At present the facility to transfer funds to Loan account is not available through internet banking

Password

1. Forgot password link

- At present there is no facility for online reset of passwords. Please contact your branch for resetting your passwords. Branches will issue instant password which can be used for logging in the next day.

IRCTC – Ticket not booked but account debited

- Please check whether the ticket is really booked or not, under the Book Ticket history option in your IRCTC login. If the ticket is not booked and the amount is debited from your account, your account will be automatically credited (including charges) within 2 working days.

E-Commerce transaction / Bill Payment is not successful. How to get the reimbursement?

- Please send an email to syndinet@syndicatebank.co.in with the following details for checking the status of the transaction with the payment gateway vendor:
 - 14-digit Syndicate Bank account no
 - Date, time and amount of transaction
 - Transaction reference number
 - Merchant name

Error message “Error code xxxxx” while doing NEFT transfers

- The details of **your mobile number and email ID** have to be updated in your branch database before you can do NEFT transfers. This has been made mandatory now as per RBI guidelines. Please get in touch with your branch to update the details. Once it is enabled by your Branch, you will not get this error.

Error message “Internet facility not available”

- When you are trying for Third party Funds Transfer, please note that now the beneficiary account also should be enabled to receive the funds through Internet Banking. Please ask the destination account holder to get his account enabled to receive funds by submitting an application to his branch for flagging his account for Internet Banking.

Error Message “ID already logged in”

- It means that customer was successful in logging in. He might have tried to login again when the original login was successful.
- If the Internetbanking window is closed without logging out and attempt is made to login again (within 10 minutes), this error message will come. To avoid this,

please ensure that you properly logout from Internetbanking each time by clicking the logout button (in the top right corner).

If the above error message comes, please wait for 10 minutes for the system to automatically log you out.

Error message “Account not activated for user xxxxxx”

- Your ID will get deactivated for security reasons if your initial passwords are not used for a year. Please contact your branch to activate your password.

Error message “User locked”

- Please send an email to syndinet@syndicatebank.co.in requesting for unlocking of your User ID.

Charges for using Internet Banking

- There are no charges for using Internet Banking. However, applicable charges would be levied for Railway ticket booking and NEFT transfer.

Help Desk:

Toll Free Telephone No: 1800 425 5784

E-mail ID: syndinet@syndicatebank.co.in

syndprotect@syndicatebank.co.in (For RSA Token related issues)