



MAHESH BANK

THE A.P. MAHESH CO-OP. URBAN BANK LIMITED

Head Office: Hyderabad
(Multi-State Scheduled Bank)

Internet Banking User's Guide

Definitions:

Following are the definitions for the Keywords used in this User Manual for Internet Banking.

Internet Banking	Internet Banking is the facility provided by the Bank for On-line access to Customer's Account Information, Statement of Account, Customer Profile & Fund Transfer through Bank's Website i.e., www.apmaheshbank.com
Login ID	Login ID is a numeric number (Customer Number) assigned by the Bank to login to the Internet Banking Facility.
Login Password	It is a password to login to the Internet Banking.
Transaction Password	It is password to do transaction through Internet Banking Facility.
Duplicate Password	Customer can get duplicate password by a written application requesting for the same. The customer shall submit the application at the branch where he / she maintain the account.
PIN Mailer	PIN Mailer is a confidential communication sent to Customer on his registered residential address informing Login ID, Login Password, Transaction Password.
Website	Bank's Official Website i.e., www.apmaheshbank.com where the Internet Banking Facility is provided.
OTP	One time Password is a numeric number which will be sent to the registered mobile number of the customer by way of SMS.

Important Guidelines for usage of Internet Banking Service

Please ensure the following before You Login:

Safety Measures:

- On Clicking the 'Internet Banking' Option under the Bank's Website i.e., www.apmaheshbank.com, the URL Address i.e., <https://netbanking.apmaheshbank.com:8080/internetbanking/lhome.do> will be displayed on the address bar of the Internet Banking login screen. User can also find a Symbol of the Lock (Padlock). The letter at the beginning 'https' means Secured.
- The Site is secured with Industry leading SSL Certificate which is 128 bit high level encryption.
- Look for the padlock symbol displayed at the beginning in the address bar and click on the same to verify the security certificate.
- The padlock and https turned to green color indicating that the Internet Banking Services are secured with SSL (Secured Socket Layer) Certificate.

Other Safety Measures

- The passwords are end to end protected.
- Multi Factor Authentication – login password, Transaction password and OTP which is sent to the registered mobile of the customer. Login password is required to login to the Internet Banking facility. Transaction Password and OTP are required for doing transaction.
- The session will automatically terminate after 180 seconds of idle time to safeguard against unauthorized access to the customer account.

Inspite of putting in place the above security measures, to overcome ever challenging threats posed by miscreant, we advise our customers to follow the below:

Security Tips:

- Please ensure proper logoff at the end of each session by clicking on logout option. Do not exit by simply closing the browser window.
- Never share your passwords with anyone.
- Never share temporary password or OTP (One Time Password) received on the registered mobile number with anyone.
- Please update your contact details as and when they change.
- If you are going outside country, ensure that the international roaming feature is enabled to receive SMS on the registered mobile phone.
- Always access the internet banking facility through bank's website i.e., www.apmaheshbank.com only.

- Get protected by using up-to-date anti-virus software and use the software regularly to remove spyware from your computer as these programs record information about your internet use and transmit it without your permission / knowledge. In some circumstances this may compromise your PC Security also.
- Check your statements regularly to identify any erroneous or fraudulent transactions that might have been performed on your account without your knowledge.

Beware of Phishing Attack:

- Phishing is a fraudulent attempt, usually made through email, phone calls, SMS etc seeking your personal and confidential information.
- Mahesh Bank or any of its representative never sends you email/SMS or calls you over phone to get your personal information, password or PIN or OTP password. Any such emails / SMS/ Phone Calls/ OTP is an attempt to fraudulent withdrawal of money from your account through Internet Banking. Never respond to such emails / Phone Calls.
Bank shall not assume any type of responsibility on behalf of the customer with regard to disclosure / fund transfer from his account through Internet Banking.
- Always change your password periodically.

Registration Process

- Customer shall submit application for availing Internet Banking Service at the Branch where he maintains account.
- Branch shall verify the application and satisfy about the KYC and send the application to IT Department, H.O. for registration.
- On receipt, IT Dept, will register the application, generate the Login ID, Login Password and Transaction Password and will send the same to the Customer through two different PIN Mailers on the registered residential address of the Customer.
- **The Password start with 'Q' is login password and Password starts with 'T' is transaction password.**
- On receipt of the PIN, customer has to change his PIN number on first instance of Login to the Internet Banking Facility. This process is secured by way of OTP. Customer has to enter the Login ID and Login Password and shall change the Login and Transactions Password.
- After successful change of Login and Transaction Password, customer can transact on Internet Banking Services.

Steps to Login:

On submitting the registration form for Internet Banking Customer will receive two different PIN Mailers on the registered address – One PIN Mailer consists of Login ID and Login Password (starting with alphabet Q) and Other PIN Mailer consists of Login ID and Transaction Password (starting with alphabet T). Login Password is for Login purpose and Transaction Password is for Transaction purpose. Both these PINs are required to be changed by the customer at the first login.

Please follow the under mentioned guidelines for login to the Internet Banking Facility:

A PC with Windows Operating System (Windows 98 and above), Internet Explorer 6 and above as browser to access the Website, with Internet Connection.

OR

A device i.e., IPAD, Mobile Smart Phone, Tablet where the Internet is accessible and Bank's website is clearly visible on the device are required to access Internet Banking Service.

Type www.apmaheshbank.com at the address bar appearing on the Internet Explorer / Google Chrome, Mozilla Firefox etc.

User can see the main page of the Bank's Website. Find the Internet Banking Option under Services. Click on Internet Banking

Enter your Login ID and Login Password.

If you are logging in first time, System will prompt to enter the OTP; Bank will send you an SMS to your registered mobile containing - Your Unique Registration Number (URN): { a 4 digit numeric Number} for Account: {Login ID}

On successful entering of the OTP, Bank will verify the OTP and then user will see the Change of Password Screen.

There are two grids for change of password. First one for changing login password and the second one for changing transaction password.

For changing Log-in password: Type the log-in password provided by the Bank in the first box and Enter a New Login Pin (The new pin must have 8 characters with 1 upper alphabet, 1 lower Alphabet, 1 special character (like @, %, etc except #) and 1 numeric in field Example **Abcd@123**) Enter same new password in field to Confirm Login Password.

For changing transaction password: Type the transaction password provided by the Bank in the first box and enter your new Transaction pin. (The new pin must have 8 characters with 1 upper alphabet, 1 lower alphabet, 1 special character (like @, %, etc except #) and 1 numeric Example **Wxyz@123**)

Enter the same new password in field to Confirm Transaction Password.

Please note that the Transaction password should not be the same as Login Password.

Click on I agree button

Press OK

You will get a message "Login & Transaction passwords changed successfully".

Then, customer can see the Internet Banking Facilities menu.

Facilities available under Internet Banking:

1. Viewing of the accounts with the same customer number.
2. Mini-Statement – (Last 10 Transactions)
3. Statement of Account – Last One Year.
4. Customer Profile – (Name of the Customer, address, PAN No, Phone Number, e-Mail ID, Date of Birth)
5. Fund Transfer –
 - a. In own Accounts – This facility enables the customer to transfer funds between customer's own Accounts (Accounts Opened with same customer number)
 - b. Intra Bank Funds Transfer – Customer can transfer funds to any customer of Mahesh Bank
6. Activity Log Report
7. Loan Account Details.
8. Loan Disbursement Details.
9. Loan Repayment Schedule.
10. Cheque Status details with narration, amount of cheque, date of payment.

What is required for Login to Internet Banking?

- A PC with Windows Operating System (Windows 98 and above), Internet Explorer 6 and above as browser to access the Website, with Internet Connection.

OR

- A device i.e., IPAD, Mobile Smart Phone, Tablet where the Internet is accessible and Bank's website is clearly visible on the device.
- Login ID and Login Password for Login to the Internet Banking.
- Type www.apmaheshbank.com at the address bar appearing on the Internet Explorer / Google Chrome, Mozilla Firefox etc...
- User can see the main page of the Bank's Website. See the Internet Banking Option under Services.
- Click on Internet Banking
- Enter your Login ID and Login Password
- There are two grids for change of password. First one for changing login password and the second one for changing transaction password.
- If the customer is logging first time, System will prompt to enter OTP. Bank will send an SMS containing - Unique Registration Number (URN) i.e. OTP: { a 4 digit numeric number} for Account : { Login ID}
On successful entering of the OTP, Bank will verify the OTP and then user will see the Change of Password Screen.
- For changing Log-in password: Type the log-in password provided by the Bank in the first box and enter your new password in the next two boxes to register your own login password.

- For changing transaction password: Type the transaction password provided by the Bank in the first box and enter your new password in the next two boxes to register your own transaction password.
- Once change of password is successful, customer can see the Internet Banking Menu.

HOME PAGE OF INTERNET BANKING:

Customer can see the Menu of the Internet Banking Application

Tab Options: Home, Change Password, About Us, Contact Us, Help, Logout

Below the Menu, Customer can see:

Last Visited Date and Time, Password Expiry Date, Today's Date

Left Side of the Internet Banking Page

Deposit

- Linked Accounts
- Profile Information
- Statement of Accounts
- Fund Transfer
- Pending Instruments
- Activity Log Report

Loans

- Loan Account Details
- Profile Information
- Disbursement Details
- Repayment Schedule
- Statement of Accounts

Service Requests

- Cheque Status Request

Right Side of the Page: Customer Can See the Linked Accounts

A] DEPOSIT :

Linked Accounts:

- In this page, you will find summary of all your operative accounts.
 - Customer Name in Center
 - Advances & Deposit Account Details i.e., Account Type, Branch Name, Account Number, Currency Code, Balance, Advances Total and Deposit Total Balance for easy reference.
- If you would like to see the last 10 transactions, you need to click on the Account Number.

- By clicking Account number you can see the account transactions details for the current date and previous date of the respective account in descending order. (10 Transactions)
- You can take a print also of the same.

Profile Information:

- You can see the profile of the Customer.
- System will prompt Operative Accounts Drop Down List.
- Click on Submit Button.
- System will show the customer details of the selected account.

Statement of Accounts

- Customer can see the Statement of Account of the Operative Account.
- System will show the Operative Accounts
- Customer needs to select the account of which he would like to view or print the statement of account.
- System can retrieve Statement of Account of Last One Year OR for the given period
- Transaction Type i.e., Credit / Debit also an option is given for selection.
- Customer can Display on Screen OR Save as PDF OR Export as Excel information.

FUND TRANSFER:

This is the facility through which Customer can Transfer Funds to his own accounts, Other Customer Account within the Bank and also to Other Bank i.e., Non Mahesh Bank Account as NEFT Transaction. **However, to start with the facility of Fund Transfer is made enabled for the transaction within our Bank Accounts only.**

There are three radio button options are given for selection i.e.,

- **Fund Transfer From Your Own Mahesh Bank Account to Other Mahesh Bank Linked Account**
 - Customer can transfer funds into his own accounts within the Bank.
- **Fund Transfer from your own Mahesh Bank Account to Other Mahesh Bank Customer Account**
 - Customer can transfer funds to Other Mahesh Bank Customer Account.
- **Fund Transfer to Other Bank Account i.e., Non Mahesh Bank Account.**
 - Customer can transfer funds to other Bank Customer Accounts as NEFT Fund Transfer. The transaction will be routed through Bank's NG-RTGS System.

Note: This Facility presently not operational and is under Development

Important: For any type of fund transfer, Customer shall add / register the Payee before initiating the Fund Transfer Request.

How to add the Payee:

- Click on Add Payee Button on Top of the Page.
- Select Branch Code from the Drop down box
- Select Product Code from the drop down box.
- Enter the Name of the Payee.
 - System will check whether the name entered by you is available as it is in the system or will prompt you that the name doesn't match and give the option to proceed.
- System will display the Registered Mobile number of the Sender for OTP
- Enter the email ID of the Beneficiary.
- Submit the Page by Clicking on Submit Button.
- You will receive following message on the screen :
Request has been accepted successfully. OTP (One time password) will be sent to your registered mobile number. Kindly Enter the OTP (One time password) for conforming payee.

Please note that OTP (One Time Password) will be sent to the registered Mobile number of the customer.

- Select Fund Transfer Option, Select the appropriate radio button which you have selected to add the payee.
- Click on Confirm Payee Button
(On addition of the Payee, it is necessary to confirm the payee, see the option Confirm Payee beside Add Payee).
- Select the Payee Name details added in the Drop Down Box
- Enter the OTP you have received on your registered mobile phone.
- Click on Submit.
 - You will see the message – Your request is accepted.
- On Successful completion of the process, Customer can initiate the Fund Transfer.
- Customer can add payee only if you are registered for SMS Banking.
- To add/modify the mobile number, customer can visit the parent Branch and submit the requisition.
- Please ensure that the payee account number is entered correctly.
- Bank is not responsible for funds transfer to an unintended recipient.
- Retrieval of funds transferred to an unintended recipient is out of the control of Bank.

On successful addition of the Payee, Customer can transfer the Funds by entering OTP and Transaction Password to the Beneficiary Account.

- System will prompt for the OTP to enter on entering the details of the Fund Transfer. Fill the details, Selection/Drop down boxes, given on the screen.
- Please note that Bank's System will generate the OTP and sent on the registered mobile number of the Customer.

Entering the correct Beneficiary Details shall be sole responsibility of the Customer. Bank will not assume responsibility for any wrong entry and the subsequent fund transfer to the beneficiary.

Pending Instruments:

This facility is provided for the information to the customer about the Cheques Passed, Pending or Returned.

- Customer to select Pending Instrument option from the Left Side Menu of the Home Page.
- Select from the drop down list for all accounts or on Selected account.
- Select the Account Number from the drop down list.
- Select the date – Calendar option is provided for easy selection of the Date, OR customer can enter the date.

Activity Log Report

- Customer can generate the activity log for the Internet Banking Activities – Ex. Fund Transfers, Statement of Ac, Login, Logout etc.. executed by him on a given date or for given period. The list of activities are given in the drop down list.
- On appropriate selection as per the requirement, click on Submit.
- Customer can display the information on screen or can also save in the PDF file format.

B] LOANS :

- **Loan Account Details**
 - Customer can view the details of Loan Account.
 - Select the Account for which the customer would like to see the details.
 - Click on Submit.
 - System will show the details of the selected Loan Account.
- **Profile Information**
 - Loan Account Profile will be displayed through this option.
 - Select the Loan Account for which customer would like to see the profile

- Click on the submit button and the information will get displayed i.e., Applicant Name, Address, City, Pin, State, Phone Number 1, Phone Number 2, Mobile Number, Email ID, Pan No, Date of Birth. Etc..
- **Disbursement Details :**
 - Select the Loan Account Number from the drop down box. If customer didn't have any loan, the drop down box will be appeared blank or system will display the account details.
- **Repayment Schedule:**
 - Select the Loan Account Number from the drop down box for the repayment schedule.
 - Click on Submit button
 - The repayment schedule of the selected account will get displayed.
- **Statement of Accounts**
 - Customer can generate the Loan Account Statement of Account through this facility.
 - Click on Statement of Account
 - Select the Account Number from the Drop Down Box
 - Enter the From Date and To Date (Calender button is provided for the easy selection)
 - Customer to select the format for statement either Display on Screen or Save as PDF file format.

C] SERVICE REQUEST:

- **Cheque Status Request**
 - Click on Check Status Request
 - Select Account Number
 - Select Single Cheque or Cheque Book Issue Date

The online cheque status will not be available when the branch is offline. If this happens, please try during the regular banking hours.

D] OTHER OPTIONS:

Change Password

- This menu option is provided on the top horizontal menu on the Home Page.
- Click this menu option to make the system to display change password screen.
- In change option box, select for which password customer would like to change. There is Check Box provided for the selection.

- Enter the present login or transaction password as the case may in “Enter old password box”
- Enter the new passwords two times in “Enter new password” and “Confirm new password” boxes.
- Some of the rules while changing the passwords is given for your information at the bottom of the screen.
- Click OK button to change the passwords
- Click clear button clear the inputs given by you are not correct.

Log off / Logout

- This menu option is provided on the top right corner of the screen and bottom left corner in the screen.
- This menu option can be used by you for proper logout
- After clicking this menu option system will be logged Off and again display the Login Screen.
- Customer can re-login if desired or close the browser.