

MoneyClick - Frequently Asked Questions (F A Q's) - CORPORATE INTERNET BANKING

What is Corporate Internet Banking?

Corporate Internet Banking of Karnataka Bank Ltd. is the service which facilitates Corporate Customers (any non-individual customers such as partnership firms, LLPs, TASC accounts, Educational institutions and co-operative banks, companies, etc.) to carry out banking activities online anywhere and anytime, aided with the power and convenience of the internet. The access is available 24 hours a day, 365 days a year and can be operated anytime/anywhere at convenience.

Who are eligible for Corporate Internet Banking?

Any non-individual customer whether it is a single man enterprise, small business enterprise, partnership firms, LLP, TASC accounts, trusts, educational institution, Pvt. Ltd. Companies etc. are eligible for net banking.

What is the URL for Internet Banking / how to access the Corporate Internet Banking site?

Our URL for Internet Banking is <https://karnatakabank.com>. Select Login→Internet Banking-->Corporate Net banking to land on the Corporate Internet Banking login page.

What is the procedure to avail Corporate Internet Banking?

Submit duly filled in application form at your home branch.

Can Corporate Internet Banking be made available to individual (personal Banking) customers?

No. Corporate Internet Banking as the name itself indicates is meant exclusively for corporate customers (non-individuals). For individual customers Retail Internet Banking facility is available.

Where to contact when login/transaction/user ID has been disabled?

Call our Contact Centre toll free no. 1800-425-1444 / 1800-572-8031 / 080-22021500 for enabling which is available 24/7.

How to generate password online?

Go to Corporate Net banking. Select "Forgot Password" → Select "Online" mode. · Enter the user ID and the verification code and click on Continue → Enter Corporate ID and the "Date of establishment" and click on Continue → Enter the OTP received to the registered mobile number and generate password.

How to download account statements? Can we sort date from ascending to descending or vice versa ?

Please follow the below procedure to download account statements through **Internet banking**:-

Accounts->Accounts Inquiry->Account Statement

To sort the date, enter the date range and click on Search button. Click on Date header to sort from ascending to descending or vice versa. After sorting of date, you can download account statements in PDF/Excel/Word format.

How to add beneficiary?

Go to Transactions→Beneficiary Management→ Add/Modify/Delete beneficiary
→Select Add beneficiary in the tab.

How to limit addition of beneficiaries per day?

Go to Transactions→Beneficiary Management→ Manage maximum beneficiary limit and specify the limit within 300 (Number of beneficiaries to be added in a day). This procedure has to be followed before addition of first beneficiary and can be altered any time at users convenience.

How to enhance transaction limit?

Currently, the default threshold transaction limit is Rs.10 lakhs per day. In case of increase in transaction limit beyond default limit, submit a request letter at your base branch.

What are the documents to be submitted at branch to avail Internet Banking transaction facility for TASC accounts along with application form?

- Board resolution in Bank prescribed format.
- Registration certificate of the firm
- Latest minutes of meeting of the firm.
- Customer request letter

How to obtain transaction facility for Pvt Ltd/ partnership companies?

Pvt Ltd- Submit a Board resolution on your firm letter head in prescribed format available at your base branch with minimum 2 director signature.

Partnership/LLP- Submit a request letter at your base branch with all partners signature.

How to do bulk upload?

Go to Transactions → File Upload → Upload a file. Download the sample ready files, enter the data. Copy the data generated in Output column of the excel file and paste it in a notepad. Upload the same.

Can we make e-filing of Tax through Corporate internet banking?

Yes. Go to Transactions→ Government & Tax payments→Login to e-filing.

Can we view TDS certificate?

Yes. Go to Accounts→Accounts Enquiry→Tax Deducted at source

Can we view Form 26AS certificate?

Yes. Go to Transactions→ Government & Tax payments→ View form 26AS

Can we change User ID?

Yes. User ID can be changed after login to Internet Banking portal.

Can we login & initiate transactions from specific IP addresses?

Yes. Go to My Profile→Personal Settings→Click on + sign→ Select “Register your IP address for additional validation”→Enter IP address details and input OTP. Post

update of IP addresses, the system will allow to login/make transactions only through the IP addresses registered.

How can I change the image and phrase details in login page?

Go to My Profile→Security Settings→Click on + sign→Select “Update image/phrase details”→Select the image / update phrase and click on Update.

Can we make GST payments?

Yes. Login to GST Portal using user id and password. Click on Service-->Payments-Create challan number and enter the GST payments details as required. Then click on NEFT/RTGS option and select the Bank name as Karnataka Bank from remitting bank drop down list and then click on “Generate Challan”. Login to internet banking portal , go to Transactions→Fund Transfer→GST Payment-Enter all mandatory fields and click on Continue button. Enter valid OTP and confirm the payment.

How to apply for Corporate Internet Banking facility. Where do we get the requisite forms?

You can approach the KBL branch where your account is maintained for availing Corporate Internet Banking. Forms duly filled and accompanied with required documents such as Board Resolution, request letter with all partners signature etc. wherever required should be submitted to the branch.

What transaction facilities are available through Corporate Internet Banking?

Following transactions are possible:

- Funds transfer to own or within KBL (Intra bank fund transfer)
- Fund transfer to beneficiary accounts in other banks through RTGS /NEFT/IMPS (interbank fund transfer)
- Facility to schedule transactions
- Bulk upload facility for payment of salary, bills etc.
- E - collection facility
- GST payments
- Third party website payments

What are the features of Corporate Internet Banking?

Import / Export Credit Facilities:

- Request for Export / Import Credit Facilities
- Request for release of Packing Credit / Shipping Loan
- Request for Purchase / Discount / Negotiation of / Advance against Export Bill
- Request for Opening of Import Letter of Credit
- Request for Amendment of Import Letter of Credit

Import / Export Queries:

- Query on Import / Export Documentary Credits

- Query on Import / Export Bills
- Import / Export Requests:
- Lodging Import / Export Bill
- Forward Contracts
- Request for Booking of Forward Contracts (Sale / Purchase)
- Query on Forward Contracts (Sale / Purchase)

Inland Trade:

- Request for opening of Inland Letter of Credit
- Request for Amendment of Inland Letter of Credit
- Query on Inland Inward / Outward Documentary Credits
- Query on Inland Bills (Inward / Outward)

Bank Guarantee:

- Request for Bank Guarantee
- Query on Bank Guarantee

Bulk File Upload

- Ready bulk file format available for other bank and within bank
- Payment to multiple payees in a single file

We wish to avail Corporate Internet Banking with transaction rights, but at the same time we want transactions to be authorized by more than one person. Is it possible in Corporate Internet Banking?

Yes. One of the key security feature of CORPORATE INTERNET BANKING is the concept of maker and checker. Transactions are created by one of the users called the maker and authorized by one or more authorizers.

We have customer ID in maker & checker concept. We are unable to do any 3rd party website payments. What should we do?

3rd party websites do not support payments in maker & checker concept. Hence, submit Request letter / Board resolution in prescribed format at your base branch for creation of additional user ID to initiate 3rd party website payments without maker & checker concept.

Can I make PF/ESI payments?

Yes. Go to the respective portal and select Payments. In the drop down list select Other Bank → SBI Aggregator. You will be redirected to SBI MOPS payment gateway. Select Karnataka Bank to proceed.

Ours is an educational institution. Can we collect college/school fees through Corporate Internet Banking?

Yes. Educational institutions can make use of the KBL E-collect facility for fee collection (payment gateway).

I have not used my Internet Banking for more than 12 months. What to do?

Customer ID's not used for more than 12 months gets deactivated. You can approach the branch and submit duly filled in application form for reactivation.

Can accounts opened in different branches be linked in Internet Banking?

Yes. Only in cases where accounts in different branches are opened under the same customer ID. Submit duly filled 3004 application (Account linking form) form at your base branch.

Whom to contact in case of operational issues in Internet Banking?

Contact our Contact Centre on 1800-425-1444 / 1800-572-8031 / 080-2202-1500

What are the do's and don'ts for safe online banking?

We suggest you to adopt the following security measures to keep you safe from the frauds.

- Do not become victim of SIM swapping. In case you receive a message on change of SIM or Deactivation of SIM without your consent, immediately contact your network service provider and also change your Internet Banking/Mobile Banking Passwords or Contact Bank to block the logins by contacting our helpline numbers (1800-425-1444 / 1800-572-8031 /080-22021500).
- Change your email passwords at regular intervals. Do not reply to unknown emails and avoid clicking on hyperlinks within emails. Karnataka Bank never seeks any personal information such as User ID, Password and OTP from its customer through email or phone.
- Change your Internet Banking passwords at regular Intervals and keep it confidential.
- Do not store Card Number, Expiry Date, CVV, MPIN, UPI PIN, User ID and Passwords and any other personal details in Email or Mobile Device.
- Please change your password immediately and block your user access as a precautionary measure, if you have accidentally/unknowingly revealed your credentials.
- Avoid using Public Wi-Fi for Online transactions.
- Always use Antivirus in your system and keep the virus definitions updated.
- Always type www.karnatakabank.com in your browser to login to Internet Banking or for any other information. Do not search through any search engines and do not enter your user ID & passwords in any other sites.
- Review your bank account periodically and keep your contact details (*mobile number & email ids*) updated with the bank for receiving transaction alerts.
- Do not install screen sharing apps like webex and share confidential details with unknown.

Please contact your branch or our Contact Centre for any assistance.

Contact Centre No.: 1800-425-1444 / 1800-572-8031 (Toll-free), 080-22021500

What are the steps to be taken, when the user credentials are compromised/ suspicious transactions observed in the account?

Call our Contact Centre No.: 1800-425-1444 / 1800-572-8031 (Toll-free), 080-22021500 and block internet banking temporarily or permanently. Report to branch and Cyber Police on the incident.