

## **Internet Banking – Frequently Asked Questions (FAQ)**

### **1. What is Internet Banking?**

Internet Banking is a service provided by banks that allows customers to perform financial and non-financial transactions online using a computer or mobile device.

### **2. Who can use Internet Banking?**

Any customer holding a savings or current account with the bank and having registered mobile number can use Internet Banking.

### **3. How can I register for Internet Banking?**

You can register through the bank's official website or mobile app by using your account details, debit card, and registered mobile number.

### **4. Is Internet Banking safe?**

Yes, Internet Banking is safe as it uses secure login credentials, OTP verification, and encryption to protect customer data.

### **5. What services are available through Internet Banking?**

Balance enquiry, fund transfer, bill payments, mobile/DTH recharge, statement download, cheque book request, and profile updates.

### **6. What should I do if I forget my Internet Banking password?**

You can reset your password online using the 'Forgot Password' option by verifying OTP sent to your registered mobile number.

### **7. Can I transfer money through Internet Banking?**

Yes, you can transfer funds using NEFT, RTGS, IMPS, or within-bank transfers.

### **8. Is there any charge for Internet Banking?**

Most banks provide Internet Banking free of cost. Charges, if any, depend on bank policy.

### **9. What is OTP and why is it required?**

OTP (One Time Password) is a security code sent to your registered mobile number to authenticate transactions.

### **10. What should I do if my Internet Banking account is locked?**

Your account may get locked due to multiple incorrect login attempts. You can unlock it by resetting your password or contacting customer care.

**11. Can I access Internet Banking from my mobile phone?**

Yes, Internet Banking can be accessed via mobile browser or official bank mobile application.

**12. What should I do if a transaction fails but amount is debited?**

The amount is usually reversed within 2–7 working days. If not, contact bank customer support with transaction details.

**13. How can I check my transaction history?**

You can view and download your account statement through the ‘Account Statement’ option in Internet Banking.

**14. Can I change my registered mobile number using Internet Banking?**

Yes, most banks allow updating mobile number after OTP verification.

**15. Whom should I contact for Internet Banking issues?**

You can contact the bank’s customer care number or visit the nearest branch for assistance.