Document On	SIBerNet USER GUIDE
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INTRODUCTION

"Sibernet" is the Internet Banking Service of South Indian Bank Ltd, which allow our customers to avail the bank's services through internet. It also allow our customers to conduct Banking Operations from House, Office, Cyber-cafe's or even during travelling. The"sibernet" service is available 24 hours & 365 days a year .

The major features offered are fund transfer features, i.e transfer funds from one account to another South Indian bank account. He/she can transfer funds from his/her account to any third party account with any branch of South Indian Bank. Sibernet can also be used for mobile bill payments, insurance payments, credit card payments, mutual fund payments, e-commerce, etc. A Customer can get complete details of his/her accounts (SB/Deposit/Loan …) through Sibernet. He/She can take a Print or Save the pass-sheet of any of their operative accounts for any period.

SECURITY FEATURES

- The software is from Infosys , a leading Indian Software house.
- Digital Certificate from Verisign , a global pioneer in e-security ensuring 128-bit encryption.
- We have complied with Global Standards while implementing the various layers of security features such as Firewalls & Anti-Virus.

GET STARTED TO SIBERNET

For starting internet banking a customer can either download the application form from the South Indian Bank website (www.southindianbank.co.in) or get the application form from the branch. After filling the application you have to submit the same at the branch, where you have the account. You will get a user id, login and transaction passwords. Once you receive the same forward us the acknowledgement to activate the account. After the activation you can login with the given user id and password.

Please note, when you login for the first time the system will prompt you to change both the passwords. Please do change the passwords to view the screen.

1. Home page

The important information displayed on the home page is described below.
- Your last login date & time is displayed.
- The password expiry date : The password will be expiring during 180 days. Before the expiry the customer can change the same in Customise option.
- The home page also displays, Customer-wise Account Balance Summary the total balances of all accounts, grouped by the customer-id and segregated into

Operative account (i.e. SB, Current), Deposits & Loans. The objective is to give the customer, a synopsis of his assets and liabilities in the bank.

2.My Accounts

This menu provide you to have a glimpse of all your operative accounts, deposit accounts, loan accounts as well as a summary of all your accounts through all accounts sub menu.

- **Operative Accounts :** This will provide you to have a look at all your operative accounts such as Account Summary, Account Details, Statement of Accounts, Cheque Book Inquiry etc.
- **Deposit Accounts:** On clicking the option, system will display Deposit Accounts screen
- **Loan Accounts:** This menu provides you with details about your loan accounts such as Account Summary, Account Details etc.

Account Summary

- This screen displays summary of all your operative accounts with this bank. This includes your Account type, Account number, Branch and Balance amount in your Account.
- Click option "Account Summary" available under Operative Accounts menu. System will display Account Summary screen.
- A link is provided on the Account nickname. Click on this link to view the mini statement directly from this screen.

Quick View

- Click option "Quick View" available under Operative Accounts menu. System shows Mini Statement screen.
- Select an Account number from the drop down list and click "Go".
- Details of the selected Account and the last 10 transactions made on this Account will be displayed.
- To view any particular transaction details, click the link provided on the "Description" of the corresponding transaction under Transaction Details.
- Transaction details of the selected one will be displayed.
- Click on the "Get Cyber Receipt" button to view the receipt.
- You can either save or take printout of the receipt by clicking "Save" or "Print" button.

Account Details

- Click option "Account Details" available under Operative Accounts menu. System shows Account Details screen.
- Select an Account number from the drop down list and click "Go".
- Account details of the selected Account will be displayed.

- Account detail includes Account Type, Account Status, Account Open Date, Available balance, Lien Amount, etc.

Account Statements-Transaction Selection

- On clicking "Transaction Selection" option, system will display Transaction Selection screen.
- Here two options are given. Either you can take statement of the last few transactions or you can view the statement depending on the search criteria given under "Select Query Method".
- If you have to take the statement of last few transactions, enter the number of transactions in the textbox shown against "Last".
- You can also take the statement giving some search criteria. In this case, leave the textbox against "Last" blank.
- Select a format for your statement. "Display On Same page" , "Save As Text Format" , "Save as Money Format" ,"Save as Tab format" ,"Save as Excel Format" , "Print account Statements,"
- Click "Statement" button to view the statements.

Cheque Status Inquiry

- On clicking "Cheque Status Inquiry" option from the menu, system will display Cheque Status Inquiry screen.
- Select an Account number from the drop down list.
- Here two options are given. You can view the status of the cheques issued on your account(s) either by selecting the cheque range or date range option.
- If your selection is "Query on Cheque No", provide the range of cheque numbers. Remember: The cheque numbers should be from the same chequebook.
- By clicking Retrieve button, it will display the cheque details of the specified range.
- If your selection is "Query on Date", then give the date range and click "Retrieve".
- Click on the link "Cheque Nos From" to view the list of cheques and it's status.

3. Transfer Funds

This menu provide you to make fund transfers between your different accounts as well as making a transfer to a third party. You can even make an enquiry about your transfers and view the pending transfers through this menu.

Self Account Transfer

- Click option "Self Account Transfer" available under Transfer Funds menu. System shows Self-account Transfer screen.
- By default the source and destination account numbers would be the same in this screen.

- For transferring funds, select the source account number (the account from where funds to be transferred) and destination account number (the account to which funds to be transferred) from the drop down list.
- System will not perform funds transfer if the source account and destination account are similar but gives error message.
- Enter the Amount to be transferred.
- If you want to transfer the amount on the current date, select "Make a Transfer today" option button.
- You can even schedule the transfer to some other date by selecting "Schedule Transfer on Date" and providing the date on which the transfer is to be done.
- There is an option called transaction memo, where you can enter hints for later verifications.
- Click "Transfer" button. System will force you to enter your user id and transaction password by displaying Confirm Transaction screen.
- Enter your transaction password correctly and click submit button.
- System will check the correctness of your transaction password and throws error message, if the same is wrongly entered.
- If the transaction password entered by you is correct, system will proceed further and the Cyber receipt window will be displayed from where you can save the receipt, or take a print or send it to your mail.

Third Party Transfer

- Click option "Third Party Transfer" available under Transfer Funds menu. System shows Third Party Transfer screen.
- By default the source shown here is one of your accounts.
- For transferring funds, select the source account number (the account from where funds to be transferred) from the drop down list under source account box.
- Against Third Party Account Details box, enter the 16 digit account number of the beneficiary to whom you want to transfer funds. Click 'Third part Account details' to verify the name and account number.
- Enter Amount to be transferred.
- If you want to transfer the amount on the current date, select "Make a Transfer today" option button.
- If you want to schedule the transfer to some other date, select "Schedule Transfer on Date" and enter the date against it.
- There is an option called transaction memo, where you can enter hints for later verifications.
- Click "Transfer" button. System will force you to enter your user id and transaction password by displaying Confirm Transaction screen.
- Enter your transaction password correctly and click submit button.
- System will check correctness of your transaction password and throws error message, if the same is wrongly entered.
- If the transaction password entered by you is correct, system will proceed further and the Cyber receipt window will be displayed. You can take a print or save the receipt, or even direct the receipt to your mail by clicking the appropriate options given in the Cyber receipt window.

External Funds Transfer

- This facility helps the customer to transfer funds to other Bank Branch.
- Click option "External Funds Transfer" available under "Transfer Funds" menu and the External Funds Transfer page will be displayed.
- The beneficiary account details can be added by clicking on the link 'Add an External Payee'. The Beneficiary details have to be entered in the following screen, including account number, bank, branch, IFSC etc. The account number has to be entered twice for validation purposes while registering the payee. The Beneficiary Account Number field labeled as 'Account Number' is masked and the field labeled as 'Re-Enter Account Number' is visible. The Beneficiary Account number has to be entered in both the fields. The payee will be added successfully only if the account numbers entered in both the fields are same. After entering the beneficiary details, click on the button 'Add Payee' to add the payee to your external payee list. The funds can be transferred to an external payee only if his/her details are successfully added.
- By clicking on the link 'List of Registered Payees', the list of external payees already registered can be viewed.
- To transfer the funds to a registered external payee, the link 'Make a Payment' in External Transfer Main Page has to be followed. The external payee and debit account number has to be selected, and transaction amount has to be entered. The customer has given the option for hot payment or schedule the payment for a future date. After entering the details the button 'Pay' has to be clicked.
- In the page displayed beneficiary address details has to be entered. After entering the details the button 'Continue' should be clicked and the customer will be redirected to a confirmation page wherein the customer has to enter the User ID and Transaction Password.
- On Successful verification of transaction password, an alert will be displayed which confirms that the transaction has been completed successfully and will be given a Unique Transaction Reference (UTR) number.
- To view the completed transactions, the link 'Payments Made' can be followed wherein the User has to input From Date and To Date, or amount range.
- Please note that, the responsibility to provide correct inputs in the payment instructions, particularly the beneficiary account number instruction, rests with the remitter/originator.
- The credit will be effect based solely on the beneficiary account number information and the beneficiary name particulars will not be used therefore.

4.Request

This menu help you to make request for a cheque book, DD, Deposit Opening or renewal and other facilities online. You can even check the status of your request in this menu.

Cheque Book Request

- Click on the link of cheque book request to make system to display cheque book request screen.
- Select an account from the drop down list against select Account Number.
- Select number of cheque books and leaves required from the drop down list.

- Select any of the option given against "Dispatch By".
- Address will be displayed by default. You can change the address, if necessary.
- After clicking "Submit" button, system will show the message stating the request status.

DD Request

- On clicking this option system will display Demand Draft request screen.
- Enter the Payee name in whose favour Demand Draft is to be issued.
- Select the branch from the drop down list against "DD Payable At".
- Enter the amount for which Demand Draft is to be issued by the bank against amount column. Ensure that this amount is less or equal to the limit amount shown against by the system.
- Select an account from the drop down list against Debit account field.
- Give Remarks, if any.
- By default, address will be displayed. You can change your address here. This is the address to which the DD will be mailed.
- Fields marked with * are mandatory. If the mandatory fields are not entered, error message will be shown.
- Click "Submit" button, system will show the message stating the request status.

TD account Opening

- Click Deposit Opening link, if you want to open a deposit offline.
- On clicking this option, system will display Deposit Opening request screen.
- Choose the 'Deposit Scheme' from the drop down list.
- Select the debit account number.
- Enter the Amount and Deposit Period boxes. Both these fields are mandatory.
- Enter Remarks if any and click "Submit".

TD / Loan Pre-closure Simulation

- <u>TD Pre-closure Simulation</u> :You can simulate all by yourself, what would be the tentative amount you would receive from the bank, if you were to close one of your deposits either today or on a later date.
- <u>Loan Pre-closure Simulation</u> :You can simulate on your own, what would be the tentative amount that you have to pay, if you were to close one of your loan accounts either today or on a later date.

Register M- commerce service provider

We had launched the SMS (SIB Mobile Banking Service) on 3rd May 2004. Through this, our customers are benefitted with the convenience of getting their A/c details on their registered mobile phone number with us. Internet banking customers can register themselves by logging in to the 'Sibernet-Retail' . Sibernet customer completes the registration through the 'Register M-Commerce service provider'.

5.Mails

In this menu, you will get the mails from the Bank administrators and also the receipts of certain transactions that you have made. You can also communicate with the relationship manager by sending a mail.

6.Modelling

- Loan Modelling- To find out on your own, the EMI amount if you were to open a loan account with SIB. You can vary the different parameters on your own and analyze the results.
- Deposit Modelling- To inquire what would be the maturity /interest amount, if you were to open a deposit account with SIB.

7.Customise

- Personalize menu will help you in changing your password (both login as well as transaction). You can even change the nick name of your account from this menu.

Change Password

- Click this menu option to make the system to display change passwords screen.
- Two options are given, Change Internet Login Password and Change Transaction Password.
- If you want to change the Internet Login Password, click "Change Internet Login Password". Click "Change Transaction Password" to change the Transaction password.
- Please keep the following in mind while changing password.
  [i] The password cannot consist of all the characters as in your Username. For eg: if your name is "Bob", your password cannot be "Bobby".
  [ii] Spaces are not allowed in between password.
  [iii] The Password should contain a minimum of 8 characters and a maximum of 15 characters.
  [iv] The Password should not contain special characters.

  [v] Your new password cannot be the same as any of your previous 1 password(s) .

- Enter the present login or transaction password as the case may in "Password" box. Enter the new passwords in "New password" and "Retype new password" boxes. The rules that should be followed while changing the passwords is given for your information at the top of the screen. Click "Ok" button to change the passwords.

ADDED CORPORATE SIBERNET FEATURES

We are offering Sibernet services for Corporate (Companies/Partnership Firms) customers. The additional services available to the corporate customers are as follows:

Multiple Users

The corporate can apply Internet Banking facility for the different officials responsible for operations in bank accounts. The Corporate also has the facility of setting up Work-flow rules (i.e. hierarchical rules for approving requests within the organisation). The corporate can also restrict the accounts being shown to different users, based on their designations, roles, divisions etc. (e.g. Divisional Manager-Production, Regional Manager-Finance etc). This would ensure secrecy in the corporate accounts. The corporate user can view the Corporate Limits granted to the different linked accounts maintained in all the branches of South Indian Bank.

File upload Feature

Recently we have introduced file upload facilities to our corporate customers using our internet banking facility. Through this feature Salary payments, multiple payments by uploading a file is possible. For this the branch should forword the duly filled corporate application form specifying the users as well as the limit for fund transfer of the corporate customer.

ONLINE BILL PAYMENTS/SHOPPING MALL

This facility enables the customers to make payment for goods/services through Internet Banking on-line real time in a secured way. The types of services, for which the payment can be made, include the following:

Service Category	List of Merchants / Service Providers
Mobile Bill Payments	BSNL Cellone / Airtel / Idea / Reliance / Vodafone etc.
Insurance Premium Payments	LIC / MetLife / TATA AIG / Birla Sun Life / Kotak Mahindra / Prudential ICICI etc.
Credit Card Payments	SBI Card / CitiBank Card / Barclay's Card, etc.
Loan Repayment	HDFC / CITIBANK
Donations / Charity	CRY / UNICEF
Religious Offerings	Guruvayur Temple / Sidhivinayaka Temple
Educational Institutions	IIM Bangalore
Tours & Travels	Travelguru / Akbar Travels / Make My Trip / Yatra.com
Online Shopping	Home Shop18 / Sri Jagdamba Pearls Dealer/ Storeguru

CONTACT US

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