

Net Banking Policy disclosure

CSB Internet Banking

CSB Bank Ltd, with its over 100 years of service to the customers with embodies safety, trust and integrity. We have always woven these values into our relationship customers. Internet banking is one more effort to add value to the relationship. Internet banking facility offers convenience of extended hours banking to its customers. In terms of the Code of Fair Banking Practice, we notify you on the characteristics of Internet Banking.

Customers opting for CSB Internet Banking facility have to register specifying their account number in the respective Account owning branch or any nearest CSB branch. The Bank ensures that KYC rules are being complied with. Customer is also provided with online self-registration option for activating Internet Banking via, CSB website. Customer is asked to enter account information, registered mobile number, DOB, Debit Card details, PIN & OTP for online submission. Post one-hour of cooling period, Net Banking is activated.

Control measures

We have set up the following operational and control measures for CSB Net Banking Application:

- User credentials include **User Login ID and User Passwords**. User Login ID is unique for each customer. User passwords consist of a Login password and a Transaction password.
- In case of **physical pin mailers**, Passwords (Login and Transaction passwords) are dispatched separately to the customer & are printed on tamper-proof stationery. User ID is sent via SMS to the customer in his/her registered mobile number or the customer himself can retrieve the USERID basis SMS to GETUSERID short code. **Virtual Keyboard** facility has been enabled to overcome the risk of password theft through key press event tracking of key board.
- Change of password on the **first log** on is mandatory.
- Net Banking application will prompt the user to use an **alphanumeric password**.
- In case a user **forgets** his/her **user ID/Password credentials**, online retrieval of user ID/Password option is made available to the users after ensuring necessary security checks and procedures are in place. This is done by using ATM Debit card details, OTP to registered mobile number & other required account details.
- For Third Party Fund Transfer and Inter Bank Fund Transfer, Beneficiary Account Number and Beneficiary Bank IFSC code should be **registered online** by the customer.
- Customer can **fix the transaction limits** on the monetary value of transactions, which they desire to carry out over this service. The customer alone can modify this.
- **Letter of mandate** is obtained in case of joint/non-individual/corporate customers to perform online banking transactions.
- **Multi-factor authentication** for financial transaction is enforced as an additional security measure. The first factor of authentication is the user ID and Login password, which the customer uses to login to the site and the second factor is Transaction Password (or) OTP depending upon the transaction type.
- Automatic User **Session Expiry** after a predefined time interval to prevent fraudulent access by any other person if a user fails to log-out of the application.
- All correspondence on the service is sent to the **address registered at the branch**.

Core Functionalities/Features

- **Account Statements** – Customers can readily check Balance Queries, Download Account Statements for 3 months period (PDF/Excel/Word)
- **Transfer Funds** – Users can transfer their funds within their own CSB accounts, to other CSB accounts as well as to Other Bank accounts via NEFT/IMPS.
Customers can also Add Beneficiaries instantly and transfer funds along with Activation and Deactivation facility.
- **Pay Bills** – Mobile Recharges, Paying Utility Bills, Insta Pay through BBPS has also been enabled in the user interface.
- **Deposits** – Customers can now Create and Close Deposits incl. pre-mature closure, Access Maturity Calculators, View Deposit Summaries
- **ASBA** – Online Applications Supported by Blocked Amount is also enabled in the Net Banking module for customer ease.
- **Other Facilities** - Request for Cheque Books, Link Accounts, card requests, register for Mobile banking etc.
- Facility to switch on / off and set / modify transaction limits for Debit Cards – domestic and international, at PoS / ATMs / online transactions .The facility is available 24x7 in internet banking

RESOLUTION OF GRIEVANCES

In order to address any discrepancies or grievances related to the personal information residing with the Bank, the customer may visit www.csb.co.in/complaints-redressal

Customer On-boarding for Net Banking activation

- **At any CSB ATM**

Visit any CSB ATM & request for NB registration. Net banking is activated & credentials sent within 7 working days to customers mailing address

- **At any CSB Branch**

Submit Customer Request Form .Net banking is activated & credentials sent within 7 working days to customers mailing address

- **Online-Activation using Debit Card**

- Visits CSB Website (www.csb.co.in) -> Online Services -> Retail Net Banking
- Enter relevant details like Debit Card details, account number, registered Date of Birth, mobile number & email ID.
- Set login as well as Transaction password in the self-registration process itself along with the One-Time-Password (OTP) for confirmation. User ID is instantly displayed on the screen. The Net banking is activated after one hour
- Note: In case of forgotten User ID/Password, there is an option to re-generate the same, online. Customer can also approach any CSB Branch for requesting new passwords.