

BCC:BR:115:

10th Aug 2023

CIRCULAR TO ALL BRANCHES / OFFICES IN INDIA

Issued by Digital Channels & Operations, Baroda Sun Tower, Mumbai

Dear Sir / Madam,

Re: Modification in authentication mechanism for beneficiary addition in bob World Internet.

Presently bob World Internet is enabled with 200+ Banking functionalities specially designed for Retail and Corporate customers of the Bank to cater to their daily needs. It provides 100% digital experience to its users and is a major platform for offering various Bank functionalities through digital mode.

The department is continuously working to enhance customer satisfaction with ease without compromising on security of the application. In order to further enhance the security of the application and to reduce frauds, security mechanism related to addition of new beneficiary has been further enhanced. The details are as under:

Sr. No	Customer Segment	Authentication mechanism for beneficiary addition		
		Existing	Proposed	
1	Retail	OTP + Transaction password	Split OTP + Transaction Password	
2	Corporate		1 st half of OTP will be sent on SMS and 2 nd half of OTP on Email. SMS and email will be sent on Mobile number and email-ID of the customer registered with Bank.	

In order to add new beneficiary, both the OTPs are required to be entered mandatorily in single OTP field. User has to enter Mobile OTP first, followed by email OTP along with transaction password for validation.

If all the information entered by the user are correct, then only new beneficiary will be added in the system after cooling period prescribed in the circular reference no. "BCC:BR:115:347" dated "21-Jun-2023". The changes will be applicable to all the domestic Retail and Corporate domestic Internet Banking users.

Branches / Regions / Zones are advised to take note of the new features / services introduced in bob World Internet and inform their customers to take benefit of it. The detailed flow is enclosed in annexure I.

We request to bring the content of this circular to the notice of all the staff members and raise the awareness among them.

Your's faithfully,

Jundard . K.V

K V Sheetal Chief General Manager (Digital Channels & Operations)

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User login to their Internet banking by visiting www.bobibanking.com

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• Then user has to navigate to "Add beneficiary" option available at the Within bank or Other Bank Transfer section.

Transfers Initiale Payments Outside Bank Transfer	
View Beneficiary Details	
Search Q	ADD NEW BENEFICIARY
Transfers Initiate Payments Within Bank Transfer	
View Beneficiary Details	
Search Q	ADD NEW RENEFICIARY

• Enter the details of the beneficiary and then click on CONTINUE button.

Beneficiary Details	2 Preview and Confirm	Summary
Confirm the details before submission		
Beneficiary Details		
Nerris TEST		Alchement TEST
Account Details		
Account Number XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX		
Action Laners		
Bank Details		
IFSIC Code. XXXXXXXXX		
Bank Marrys XXXXXXXXXXX		Bank Dryn XXXXXXXXX
Burk Branzen XXXXXXXXX		Bark Holines
Barry Zite XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX		Barly Courtry:
Note - Please energing revenues on mostle 3 agric) in assed to one revenues on enalist, op to in the One 1	Fine Flasswire field	
Enter your credentials to confirm the transaction		
Confirmation Details		
"ransant on Passauro"		
Gree Time Passaget*		
	REGENERATE GTP	
	is the Generate OTE CTP and be sets of registerer Maxim Version $\mathcal{M}_{\rm C}$ we show	For RPI (CTP as in the rank on regulariad Ernall (C
		BASK CONFIRM DETAILS
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On the "Preview and Confirm: page enter the Transaction password.

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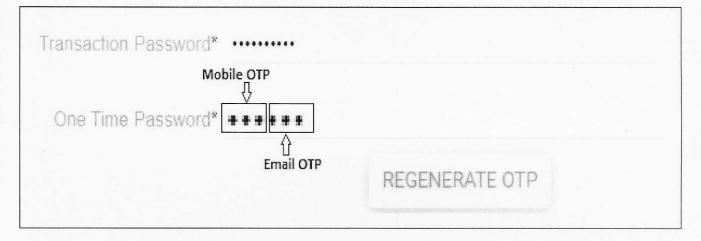
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Then in the "One Time Password Field" first enter the OTP received on registered mobile number, then after suffix the OTP received on registered email ID as shown below:



The Mobile OTP will be received on the registered mobile number and Email OTP will be received on registered Email ID, the same of both the OTPs are shown below:

Mobile OTP	Email OTP	
xxx is OTP for adding xxxxx Bank Benf TEST in bob World Internet. RefNo-BOB xxx . DO NOT disclose OTP to anyone. If not you, Call <u>1800 5700</u> -BOB	 donotreply@bankofbaroda.com to Today, 3:44 pm bankofbaroda.com Dear Customer, Please use OTP XXX for adding Other Bank Beneficiary TEST in bob World Internet. Reference No BOB XXX. In case you have not initiated this request, please report it by calling on (Toll Free) 1800 5700 (From India) & +91-79-49044100 (From overseas). We would like to remind you to never share your OTP, URN, CVV or passwords with anyone, even if the 	
	URN, CVV or passwords with anyone, even if the person claims to be a bank employee. Assuring you of the best service always. bob World Internet Bank of Baroda Toll Free: 1800 5700 (From India) & +91-79-49044100 (From overseas) Online Complaint Portal: bobcrm.bankofbaroda.co.in/onlinecomplaint/	
	****This is a system-generated e-mail. Please do not reply to this e-mail****	

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