

# Internet Banking – Frequently Asked Questions

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### 1. How do I sign in to Online Banking?

- Log on to <https://www.onlinesbiglobal.com/64CAweb/index.htm>
- Click on Personal User / Corporate User button for Online Banking in the top right corner.

### 2. I do not have a PC. How to access Internet Banking?

You can access Internet Banking from any Computer / Mobile / Tab that has connectivity to the Internet. But make sure your computer is Malware free. Please refer to [Security Tips](#).

### 3. How do I access Internet Banking?

You need to have an account with SBI Canada Bank. You also need to self – register for the Internet banking service by clicking the [New Retail Registration Link](#) present on the Internet Banking [Login page](#). At the first login, you will need to go through a simple initialization process where you will be asked to set up your login password, transaction password, security phrase, Image and a set of Security Q&A.

### 4. I do not have an account with SBI. How to access Internet Banking?

You are welcome to open it now. It is very easy to open an account with SBI Canada Bank. You can apply online for the opening of a Savings / Chequing / Super Saver bank account. A link “[Open an Online Account](#)” is available on the home page of Internet Banking or just walk into any of our branches nearby. Our staff would be pleased to assist you.

### 5. How to register for Internet Banking (Retail Customers)?

You need to have an account at a branch and a registered cellphone number with the bank to receive One Time Passwords (OTP). Customers can avail Retail Internet Banking facility by getting themselves registered online.

Follow the steps as under:

- Go to <https://www.onlinesbiglobal.com/64CAweb/index.htm>
- Click on Personal User button for Online Banking in the top right corner.
- Continue to the Login Page by clicking “Click to Proceed” button.
- On Login Home Page, Click on the link → [New Retail Registration Link](#).
- Enter Title, First Name, Middle Name, Last Name, Gender, Date of Birth, CIF ID (9-digit Customer ID), Mobile Number with country code, Email (optional), Verification Code shown on the Screen, and click the check box to accept terms and conditions. Click on “Continue”

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- Enter OTP received on Registered Mobile Number in “One Time Password” field and Verification Code as shown on Screen. Click on Continue. In case the OTP is not received, click on Resend OTP button.
- On successful validation of entered details, you can set the passwords - Login & Transaction.
- Once these processes are successfully completed, you will be shown a success message about your registration process.
- After completing this process, the user will be enabled immediately.
- Please visit the login page and Use your CIF ID as the User ID to log in.
- At the first login, you will need to go through a simple initialization process where you will be asked to set up your Personalized phrase, Security Image and a set of Security Q&A.

### 6. Why should I set up Security Image and Personalized Phrase during initial login?

The selected ‘Phrase’ and ‘Security Image’ will appear before entering the password during all subsequent logins as a security feature. You will have to click the button “I confirm the image and phrase displayed matched my initial selection”. In case the ‘Phrase’ or Security Image’ does not appear during login, or a different ‘phrase’ or ‘security image’ appears, then it could be a phishing attempt and the customer should not proceed further and must immediately alert the branch or [report to report.phishing@sbi.co.in](mailto:report.to.phishing@sbi.co.in).

### 7. What is the purpose of setting up Security Questions and Answers?

Once you have set up any two of the security questions and answers during the first login, you should remember them. During subsequent logins, you may be asked to answer the selected Security Questions, depending on risk evaluation done by the system. This is a security feature to prevent any wrong usage of Internet Banking Account by any person other than the authorized user.

### 8. Can I change my password?

Passwords can be changed at any time and any number of times. In fact, we recommend that your password should be changed periodically to secure access to your account information. The Password can be changed by clicking on the drop-down present beside your displayed “name” on the INB logged - in home page. Select Security Settings and change the password.

### 9. What are the good practices for creating a password?

Please refer our [Password Policy](#) for setting up strong secure passwords.

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### 10. What happens if I forget my login password?

Click on the '[Forgot password?](#)' on the Internet Banking website and enter your registered User ID and Verification Code. A One Time Password (OTP) will be sent to your registered mobile number to set up your new password.

### 11. What shall I do if I am not receiving any OTP on my mobile?

Please contact your branch if you are having any issues with receiving OTP on your mobile. You can also use the [Smart OTP facility](#) to avoid any OTP issues in the future.

### 12. What happens if I forget my Internet banking username?

If you forget the Internet banking user name, contact your branch.

### 13. How secure is my Internet Banking Transactions?

Online banking is safe and convenient as long as you take a number of simple precautions. Please make sure you follow the advice given below:

- Visit our Internet banking site directly. Avoid accessing the site through a link from another site or an e-mail and verify the domain name displayed to avoid spoof websites.
- Ignore any e-mail asking for your password or PIN and inform us of the same for us to investigate the same. Neither the police nor we will ever contact you to ask you to reveal your online banking or payment card PINs or your password information.
- We advise you not to use cyber cafes /shared PCs to access our Internet banking site.
- We advise you to update your PC with the latest anti-virus and spyware software regularly. You may install security programmes to protect against hackers, virus attacks or malicious 'Trojan Horse' programmes. A suitable firewall installed in a computer to protect your PC and its contents from outsiders on the Internet is recommended.
- Disable the 'File and Printing Sharing' feature on your operating system.
- Log off your PC when not in use.
- Do not store your ID/PIN in the Internet Explorer Browser.
- Check your account and transaction history regularly.
- Follow our advice - our websites are usually a good place to get help and guidance on how to stay safe online

### 14. What is Smart OTP? How can I set up Smart OTP facility?

The "Smart OTP" facility is a mobile-based application (CA Mobile OTP) which serves as an alternative to SMS based One Time Password (OTP). The Smart OTP is a mobile application-based

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offline OTP generator which generates unique random numbers linked to the Internet Banking (INB) account of the customer. This is an optional facility. To register for the Smart OTP facility, please follow the steps below:

- Open the INB website (<https://www.onlinesbiglobal.com/64CAweb/index.htm> ) on your mobile device and log in using your user ID and password.
- Open the “Message Center” tab to access the Smart OTP Registration mail received in the inbox.
- Click on the Google play store/Apple app store/Windows Store URL to download the “CA Mobile OTP” mobile application.
- Click on the Smart OTP activation link provided in the mail which would open the CA Mobile OTP app. It is to be noted that pop up blocker should be turned off from the mobile settings so that the CA Mobile OTP app can open directly from the Smart OTP activation link in the mail.
- In the CA Mobile OTP application, please click on “Next” and enter the activation code received in the Smart OTP registration mail.
- After successful authentication of the activation code, the “CA Mobile OTP” PIN should be set.
- As the last step, one should access the “OTP Preferences” option in Internet Banking “General Services” tab. The OTP preference should be set to “Smart OTP” instead of “Server OTP”.
- Note: Once the customer registers for Smart OTP, further One Time Passwords (OTP) would only be accessed by CA OTP application. All OTP through SMS mode would get disabled.

### 15. Is Smart OTP valid for Mobile Banking Transactions?

The SMART OTP works only for Internet Banking Transactions.

### 16. What happens if I forget my Security Questions and Answers?

Click on the “[Forgot Security Questions and Answers?](#)” on the Internet Banking website and enter your registered User ID and Verification Code. A One Time Password (OTP) will be sent to your registered mobile number to set up your security questions and answers.

### 17. How to register for SMART OTP?

Click on the “[Register for Smart OTP](#)” on the Internet Banking website and enter your registered User ID and Verification Code. A One Time Password (OTP) will be sent to your registered mobile number to set up your Smart OTP. Follow steps as provided in [Query 14](#).

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### 18. What happens if I forget my Smart OTP application PIN?

Click on the “[Forgot Smart OTP PIN/Lost Device?](#)” on the Internet Banking website and enter your registered User ID and Verification Code. A One Time Password (OTP) will be sent to your registered mobile number to set up your Smart OTP. Follow steps as provided in [Query 14](#).

### 19. How do I send remittances to India?

Please log in to your Internet Banking / Mobile Banking and choose “India Remittance” tab to send money transfers to India.

### 20. How do I get a VOID Cheque for Pre-Authorized Deposits /Payments?

Please login to your Internet Banking and download your Void Cheque from General Services Tab → Void Cheque option

### 21. How do I find Branch/ Transit Number/ Bank ID or Account Number?

Please login to your Internet Banking and download your Void Cheque from General Services Tab → Void Cheque option. The Void Cheque displays your Branch/ Transit Number/ Bank ID or Account Number

### 22. I am not able to sign in even when using the correct User ID and Password?

- Most of the technical issue encountered with Internet Banking can usually be resolved by:
  - Clearing your cache:

For detailed instructions on how to clear your cache, select your browser of choice:

    - [Internet Explorer](#)
    - [Firefox](#)
    - [Chrome](#)
    - [Safari](#)
  - Clearing your cookies:

For detailed instructions on how to clear your cookies, select your browser of choice:

    - [Internet Explorer](#)
    - [Firefox](#)
    - [Chrome](#)
    - [Safari](#)
- You can also refer to your browser’s Help section for instructions on how to clear your cache and cookies.

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- Once you have completed clearing your cache and cookies, restart your browser and attempt the activity again. If you continue to encounter issues, please take note of any error message you receive and contact branch for further assistance.

### **23. How do I find my BIC and IBAN numbers?**

SBIC Swift BIC Code is SBINCATXXX.

### **24. How to add/delete/modify beneficiary?**

Please login to Internet Banking and Click on 'Manage beneficiary' under Transactions Tab

### **25. I want to know more about Internet Banking?**

We would be glad to answer any specific queries. Please call our customer support number **1-866-724-2669** or contact your branch.