

## USER-FAQ (2FA)

### Q. What is “Fraud Management Solution (Baroda iSecure)”?

Ans. Fraud Management Solution (Baroda iSecure) is an enhanced security solution which helps reduce chances of phishing attack on customer by providing additional layer of authentication.

### Q. What are the key features of “Fraud Management Solution (Baroda iSecure)”?

Ans. It enables additional security to make Internet banking more safe and secure. User has to first register for the new system. System will automatically prompt for one time enrollment. Once you are registered, you can perform the following tasks.

- You can re-generate login password on your own.
- Unlock the account, without approaching the branch, in case you forget your password or your account is locked (Because of 5 times wrong attempts)

Login to the site is now a -2- step process, in the first step, you enter only the Login ID. In the second step, a screen is presented with a personal message (PAM) which prompts you to enter your password. Further, in case you (or somebody using your ID) attempts to login from a different machine, system may prompt for additional questions (QnA) / One time password (OTP)

### Q. what is PAM?

Ans. When you enroll for enhanced security of “Fraud Management Solution(Baroda iSecure)” system will ask you to create a “Personal Message” (PAM). Once the PAM is registered the same will be displayed in your login page well before you enter your sign-on password. It is an added security feature that reassures that

- (a) You are giving your sign on password to the Bank’s portal only
- (b) No person has fiddled with your account.

### Q. What is QnA and OTP?

Ans. In addition to login password and transaction password, there is one more security layer to identify the genuine user. These are called QnA – Question and Answer OTP – One time Password

#### **QnA – Question and Answer**

At the time of enrollment you have to pick minimum 5 questions and key in your answers. Subsequently, whenever the system feels the risk or doubt (at the time of log in or doing transaction) in the user’s identity, system will prompt you the questions (number of questions may vary depending upon the level of risk) selected by you at the time of enrollment. You have to key in the answer registered by you at the time of enrollment.

#### **OTP – One time Password**

Whenever the system feels the risk or doubt (at the time of log in or performing transaction) in the user’s identity, system will prompt you to enter your mobile number. If the mobile number entered by you is registered with us, the system will send a “One time Password” (OTP) to your mobile via SMS. You have to key in the OTP correctly to proceed further. One Time Password – means password send will be used once only, you need not remember the same. Each time system sends password, it will be for one time use only. OTP valid for -3- minutes only.

**Q. How can I enroll for “Fraud Management Solution(Baroda iSecure)”?**

Ans. You will find the button “enroll now” after login at your internet banking page. During the enrollment, system will prompt you to enter your details like PAM, QnA as mentioned above.

**Q. PAM (personal Message) not getting displayed.**

Ans. Check the correctness of URL i.e.<https://bobibanking.com>, You may close the browser and open it again. Type the URL and check.

**Q. Wrong PAM is getting displayed.**

Ans. Check the URL: <https://bobibanking.com>, else close the browser and use a fresh session. Type the URL and check. Still if you find that the message is not the same you had registered, please inform our helpdesk on Toll-Free No1800 258 44 55 or 1800 102 44 55. Overseas customer can contact us on 91 22 2652 9981/ email us at [barodaconnect@bankofbaroda.com](mailto:barodaconnect@bankofbaroda.com).

**Q. I am not getting the same questions, which I have provided during enrollment.**

Ans. Contact our help desk.

**Q. I have given correct answer to Questions; still it is giving invalid QnA.**

Ans. Check whether you have given spaces before or after the answer.

**Q. I tried QnA and my Account got locked.**

Ans. Check whether you are able to login to Net-Banking or not. If you are unable to login to Net-Banking, go to main page and click on Unlock Account and proceed further.

**Q. I have forgotten my sign-on password.**

Ans. Go to normal Net-Banking home page. Enter your user Id and proceed. On the password capture page “Forgot SignOnpassword” link is present. Click on the link and proceed further.

**Q. I have forgotten my transaction password.**

Ans. You can regenerate “Transaction Password” by using set/reset password option and, for corporate customers apply through your branch.

**Q. I have not registered for “transaction rights”, I have view rights only. What should I do in case I forget my password?**

Ans. You can regenerate “Sign on Password” by using set/reset password option and, for corporate customers apply through your branch.

**Q. I tried sign-on password and my account got locked.**

Ans. Check whether you are able to login to Net-Banking or not. If you are unable to login to Net-Banking, go to main page and click on Unlock Account and proceed further.

**Q. I have entered correct mobile number, still it is giving me invalid mobile number message.**

Ans. Enter the mobile number which is registered with the Bank .Do not enter ‘0’ or country code before the mobile number. Please provide mobile number only without any prefix / suffix.

**Q. I have tried mobile number and my account got locked.**

Ans. Check whether you are able to login to Net-Banking or not. If you are unable to login to Net-Banking, go to main page and click on Unlock Account and proceed further.

**Q. I have entered correct OTP, still screen is showing me invalid OTP.**

Ans. Check you have not given any spaces before or after OTP. Check if you have provided spaces in between the numbers.

**Q. I have tried OTP and my account got locked.**

Ans. Check whether you are able to login to Net-Banking or not. If you are unable to login to Net-Banking, go to main page and click on Unlock Account and proceed further.

**Q. Every time I login, it is taking me to the QnA page.**

Ans. Your browser cookies might get deleted each time. Answer the question correctly and successfully login to the system.

**Q. Every time I login, it is taking me to the OTP page.**

You may be logging from a different machine. Enter the OTP correctly and successfully login to the system.

**Q. I have to change my mobile number.**

Ans. Contact your base branch and follow the procedures. The form may be downloaded from <https://www.bobibanking.com>.

**Q. I use bob World Internet on my Smartphone/ Tablet.**

Baroda iSecureis compatible with most of the smartphone /tablet browsers.