



## **KBL-ONE CORPORATE Internet Banking Frequently Asked Questions (F A Q's)**

Corporate Internet Banking of Karnataka Bank Ltd. is the service which facilitates Corporate Customers (any non-individual customers such as proprietorship, partnership firms, LLPs, TASC accounts, Educations institutions and co-operative banks, companies, etc.) to carry out banking activities online anywhere and anytime, aided with the power and convenience of the internet. The access is available 24 hours a day, 365 days a year and can be operated anytime/anywhere at convenience.

### **1. How to apply for Corporate Internet Banking facility?**

Download application (Form No.3001A) from our Banks corporate website. Forms duly filled and accompanied with required documents such as Board Resolution, request letter with all partners signature etc. wherever required should be submitted to the branch where your account is maintained for availing Corporate Internet Banking.

### **2. What are the documents to be submitted at the branch to avail Internet Banking transaction facility for TASC (Trusts /Association /Society / Club /Educational institutions /corporative banks etc.) accounts along with application form?**

- a. Board resolution in Bank prescribed format.
- b. Registration certificate of the firm
- c. Latest minutes of meeting of the firm.

### **3. How to obtain transaction facility for Pvt Ltd / partnership companies?**

- a. **Pvt Ltd**- Submit a Board resolution on firm letter head in Bank prescribed format available at your base branch with duly signed by at least 2 director signature.
- b. **Partnership/LLP**- Submit a request letter at your base branch with duly signed by all partners.

### **4. How to access the KBL ONE Corporate Internet Banking site?**

User can go to Bank's official website <https://karnatakabank.com/> and traverse Login→Internet Banking-->KBL-ONE (For Corporates) to land on the Corporate Internet Banking login page.

### **5. Can accounts opened in different branches be linked in KBL ONE Corporate Internet Banking?**

Yes. Only in cases where accounts in different branches are opened under the same customer ID. Submit duly filled Form no.3004 application (Account linking form) form at your base branch.

**6. How to activate my Corporate Internet Banking?**

- a. Submit duly filled KBL ONE Corporate IB application form along with the required documents at your base branch.
- b. An activation link, to create the User Name & Password will be sent to the registered email ID of all the authorized users of the Corporate Customer as provided in the application.
- c. On click of activation link, user will be redirected to KBL ONE Corporate IB portal. Here, user has to enter
  - ✓ Corporate Code (Individual Customer ID),
  - ✓ Registered Mobile NumberAnd click on continue button after accepting the terms & conditions.
- d. One Time Password (OTP) will be triggered to registered mobile number of the individual user.
- e. On validation of the OTP, customer will be prompted to set the security questions & answers.
- f. Once the security questions & answers are set, customer can set the
  - ✓ User Name
  - ✓ Login Password
  - ✓ Transaction Password
  - ✓ Security Phrase & Image.
- g. On entry of the above details, User will be activated and will be able to login to the portal to proceed with his/her Banking needs.

**7. How to reset the password online?**

- Click on “Forgot/Reset Password/Unlock User ID”
- Check/enter the User Name & click on Next Step.
- Answer security question & click on Next Step.
- Enter Date of Birth, Registered Mobile Number & click on Next Step.
- Enter One Time Password (OTP) received on the registered mobile number.
- Reset the password accordingly.

**8. How to retrieve username?**

- Click on “Forgot username?” link.
- Enter the following details & Proceed;
  - ✓ Individual Customer ID
  - ✓ Corporate ID
  - ✓ Security question
  - ✓ Registered Mobile Number

➤ Enter One Time Password (OTP) received on the registered mobile number to find your User Name.

**9. How to get account statements?**

After Logging in to the portal, Goto "Request"->"Account Statement" →"Send email"; Account statement will be sent to your registered email ID.

**10. How to add a beneficiary?**

Go to "Banking" → Select "Manage Beneficiary" option.

Click on Add Beneficiary option & enter all the required details.

**11. How to do Bulk File Upload (Bulk Transfer)?**

Select "File Upload Process" → "Upload File".

Select the Debit Account Number.

Download the sample file (Single file can be used for Within Bank and Other Bank transfers) and enter the required details in the format specified.

Click "Create Pay File".

Browse the file & Click on "Upload"

**12. How can I change the image and phrase details in login page?**

Go to "My Profile" →Click on "Change Security image/phrase".

Select required "Image/Phrase" and click on Set.

**13. How can I reset security questions & answers in login page?**

Go to "My Profile" →Click on "Change Security Question"

Enter answers for pre-defined questions displayed and click on Set.

**14. What are the transaction facilities available through KBL ONE Corporate Internet Banking?**

Following fund transfer facilities are made available:

- a. Funds transfer to own or within KBL (Intra bank fund transfer).
- b. Fund transfer to beneficiary accounts in other banks through RTGS /NEFT/IMPS (interbank fund transfer).
- c. Quick Transfer.
- d. Facility to schedule transactions.
- e. Bulk file upload facility for payment of salary, bills etc.
- f. Third party website payments (Through Single Authorization).

**15. We wish to avail Corporate Internet Banking with transaction rights, but at the same time we want transactions to be authorized by more than one person. Is it possible in Corporate Internet Banking?**

Yes. One of the key security feature of KBL ONE Corporate Internet Banking is 'Maker-Checker' Concept. Transactions can be created by 'Maker' and authorized by 'Checker'.

**16. What if login/transaction/user ID is disabled?**

User can call our helpline free nos. 1800-425-1444 / 1800-572-8031 / 080-22021500 for enabling the User-ID.

**17. Do's and Don'ts for safe online banking.**

We suggest you to adopt the following security measures to keep yourself safe from the frauds;

- a. Do not become victim of SIM swapping. In case, if you receive a message on change of SIM or Deactivation of SIM without your consent, immediately contact your network service provider and also change your Internet Banking Passwords or Contact Bank's Helpline Numbers to block the logins.
- b. Change your passwords at regular intervals. Do not reply to unknown emails and avoid clicking on hyperlinks within emails. Karnataka Bank never seeks any personal information such as User ID, Password and OTP from its customer through email or phone.
- c. Do not store User ID and Passwords and any other personal details.
- d. Please change your password immediately and block your user access as a precautionary measure, if you have accidentally/unknowingly revealed your credentials.
- e. Avoid using Public Wi-Fi for Online transactions.
- f. Always use Antivirus in your system and keep the virus definitions updated.
- g. Always type <https://karnatakabank.com/> in your browser to login to Internet Banking or for any other information. Do not search through any search engines and do not enter your user ID & passwords in any other sites.
- h. Review your bank account periodically and keep your contact details (*mobile number & email ids*) updated with the bank for receiving transaction alerts.
- i. Do not install screen sharing apps like TeamViewer, AnyDesk etc.
- j. In case your user credentials are compromised or suspicious transactions observed in your account, block your Internet Banking login immediately by calling our Helpline numbers 1800-425-1444 / 1800-572-8031 (Toll-free), 080-22021500. Also, report to branch and Cyber Police on the incident.