



Internet Banking User's Guide

Definitions:

Following are the definitions for the Keywords used in this User Manual for Internet Banking.

Internet Banking	Internet Banking is the facility provided by the Bank for On-line access to Customer's Account Information, Statement of Account, Customer through Bank's Website i.e., www.jamiacoopbank.com .
User Name / Login ID	Login ID is a numeric number (Customer ID) assigned by the Bank to login to the Internet Banking Facility.
Login Password	It is a password to login to the Internet Banking.
PIN Mailer	PIN Mailer is a confidential communication sent to Customer on his registered residential address informing Login ID, Login Password.
Website	Bank's Official Website i.e., www.jamiacoopbank.com where the Internet Banking Facility is provided.

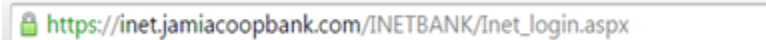
Important Guidelines for usage of Internet Banking Service

Please ensure the following before You Login:

Safety Measures:

- On Clicking the 'Login to Internet Banking' Option under the Bank's Website i.e., www.jamiacoopbank.com, the URL Address i.e., https://inet.jamiacoopbank.com/INETBANK/Inet_login.aspx will be displayed on the

address bar of the Internet Banking login screen. User can also find a Symbol of the Lock (Padlock).



https://inet.jamiacoopbank.com/INETBANK/Inet_login.aspx

The letter at the beginning 'https' means Secured.

- The Site is secured with Industry leading SSL Certificate which is 128 bit high level encryption.
- Look for the padlock symbol displayed at the beginning in the address bar and click on the same to verify the security certificate.
- The padlock and https turned to green color indicating that the Internet Banking Services are secured with SSL (Secured Socket Layer) Certificate.

Other Safety Measures

- The passwords are end to end protected.
- The session will automatically terminate after 180 seconds of idle time to safeguard against unauthorized access to the customer account.

Inspite of putting in place the above security measures, to overcome ever challenging threats posed by miscreant, we advise our customers to follow the below:

Security Tips:

- Please ensure proper logoff at the end of each session by clicking on logout option. Do not exit by simply closing the browser window.
- Never share your passwords with anyone.
- Please update your contact details as and when they change.
- Always access the internet banking facility through bank's website i.e., www.jamiacoopbank.com only.
- Get protected by using up-to-date anti-virus software and use the software regularly to remove spyware from your computer as these programs record information about your internet use and transmit it without your permission / knowledge. In some circumstances this may compromise your PC Security also.
- Check your statements regularly to identify any erroneous or fraudulent transactions that might have been performed on your account without your knowledge.

Beware of Phishing Attack:

- Phishing is a fraudulent attempt, usually made through email, phone calls, SMS etc seeking your personal and confidential information.
- Jamia Bank or any of its representative never sends you email/SMS or calls you over phone to get your personal information, password or PIN. Never respond to such emails / Phone Calls.
Bank shall not assume any type of responsibility on behalf of the customer with regard to disclosure / fund transfer from his account through Internet Banking.
- Always change your password periodically.

Registration Process

- Customer shall submit application for availing Internet Banking Service at the Branch where he maintains account.
- Branch shall verify the application and satisfy about the KYC and send the application to IT Department, H.O. for registration.
- On receipt, IT Dept, will register the application, generate the Login ID, Login Password and will send the same to the Customer through PIN Mailers on the registered residential address of the Customer.
- On receipt of the PIN, customer has to change his PIN number on first instance of Login to the Internet Banking Facility.
- After successful change of Login Password, customer can access the Internet Banking Services.

Regeneration of Password

- If customer forgets the PIN, customer can regenerate the PIN by applying for new PIN at home branch.

Steps to Login:

Please follow the under mentioned guidelines for login to the Internet Banking Facility:

- A PC with Windows Operating System (Windows XP and above), Internet Explorer 6 and above as browser to access the Website, with Internet Connection.
- Type www.jamiacoopbank.com at the address bar appearing on the Internet Explorer, Google Chrome, Mozilla Firefox etc.
- User can see the main page of the Bank's Website. Find the Internet Banking Option under Services. Click on Internet Banking.
- Or Click "Login to Internet Banking" shown in the in the following panel in the website:

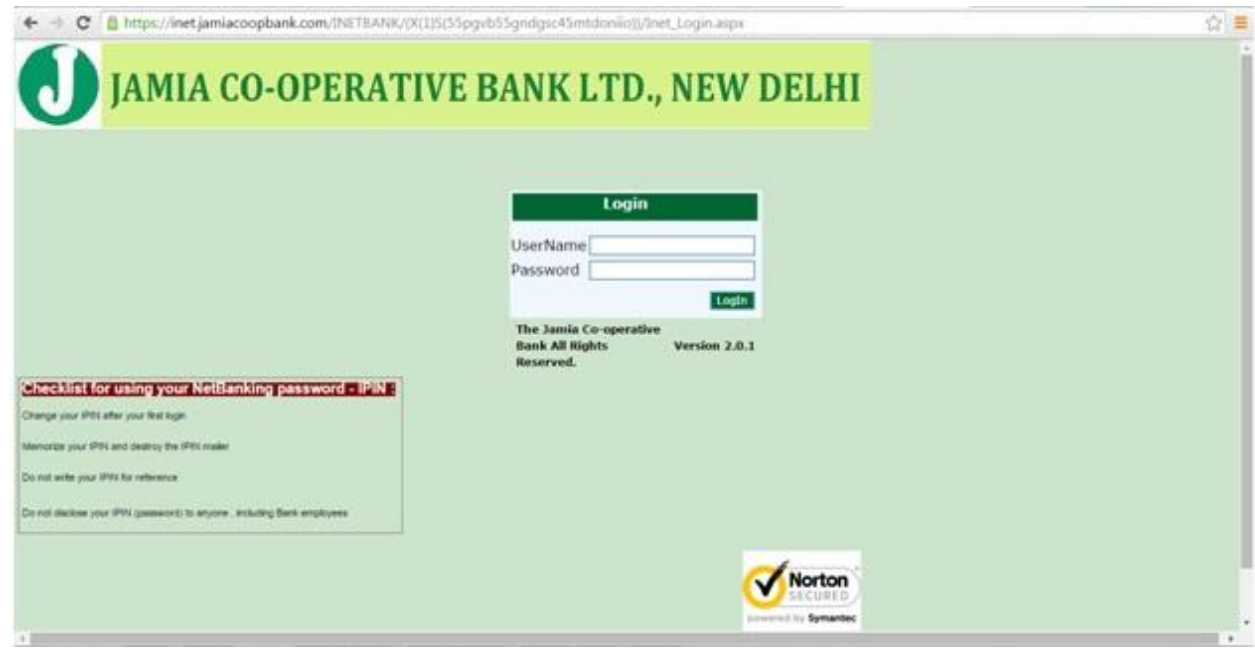


- Enter your Login ID and Login Password.
- If you are logging in first time, System will prompt to change the login Password.

Facilities available under Internet Banking:

- 1) Viewing of the account Details with the same customer ID.
- 2) Viewing of Personal Details of account (Name of the Customer, address, Phone No., PAN no., E-Mail ID.
- 3) Viewing and downloading of Mini-Statement – (Last 15 Transactions)
- 4) Viewing and downloading of SOA (statement of account)
- 5) Cheque Status details.
- 6) Loan EMI calculator.
- 7) Term Deposit calculator.

LOGIN PAGE OF INTERNET BANKING:





HOME PAGE OF INTERNET BANKING:

Customer can see the Menu of the Internet Banking Application

Tab Option : Logout, Current Login Date and Time, Last Login Date and Time.

Left Side of the Internet Banking Page:

1) Accounts

- Account Details : Will show all linked accounts with Account no., Name and Balance. You can see the Mini-Statement by clicking the  icon.
- Personal Details : You can see the Personal details of each linked accounts by clicking the  icon.
- View Cheque Status : Select account no. and enter Cheque no. and click Show button. It will show the cheques status i.e. Paid or Unpaid.


2) Deposits

- Deposit Interest Rates

3) Loans

- Loans Interest Rates

4) Requests

- Statement of Account: Select Account for which you want to see Statement. Select From Date and To Date by Clicking the  icon, it will show the calendar for choose dates. You have option to see only Credit or Debit Records by Checking / Un-checking the Options. Once you are done with selection click Continue button. It will show the statement onscreen. If you want to download the statement, click Download SOA button. Your account statement is password protected to avoid any misuse of the statement.
- Change Password: Enter Current Password, New Password and Confirm Password and click Change Password Button. After successful change of Password it will show “Your Password has been changed Successfully”.

5) Other Facilities

- Loan EMI calculator
- Term Deposit Calculator

Log off / Logout:

- This menu option is provided on the top right corner of the screen.
- This menu option can be used by you for proper logout.
- After clicking this menu option system will be logged Off and show the login again screen.