

# Corporate Net Banking

---

## Reference Manual

**30-Apr-16**

Our Bank offers Corporate Net Banking to facilitate online banking for our Corporate customers. This is a comprehensive document to support our valuable customers at various stages of Corporate Net Banking, from registration to transactions.

## Contents

1. Customers eligible for Corporate Net banking .....	3
2. Documents for registration .....	3
3. Credentials required for the users to login/transact in CIB .....	3
4. How to avail the credentials on registrations.....	4
5. The forms can be downloaded from .....	4
6. The facilities offered to the Corporate Customers are.....	4
7. Common Login Errors.....	5
8. The rights available to the customers in Corporate Net Banking are .....	5
9. The other facilities available are.....	5
10. Help Links.....	6
11. Contact at .....	6

## 1. Customers eligible for Corporate Net banking

- a. Private Limited Companies/Public Sector Undertaking/Public Listed Companies/Joint Sector Companies
- b. Partnership Firms
- c. Sole Proprietor (If the proprietor wishes to have a maker-checker Mechanism and the customer's desired limits)
- d. Trusts/Co-operatives/Societies
- e. Clubs/Committees
- f. Local Body/Government Body
- g. Educational Institutions Viz Universities Etc
- h. Exchange Houses (view only rights – no transactional right)

## 2. Documents for registration

The branches to accept the duly signed Corporate Net banking Registration Form, along with relevant document depending on the nature of business/organization.

Required documents:-

- a. CIB Registration Form for all applicants (Maker/Checker). Maximum four Users can apply in one application form. For Exchange House, separate registration form is required. There is no restriction for number of Maker/Checker creation.
- b. Maker and Checker have to submit below documents if transactional rights are requested, based on the nature of business. Else (for view only rights) only CIB Registration form is required
  - Board Resolution for Limited Company.
  - Partnership Letter for Partnership Firms/LLP
  - Sole Proprietor Letter (CIB) for Sole Proprietor Firm
  - Trust Resolution Letter for Trusts
  - Associations/Clubs/Society Letter for Associations/Clubs/Society
  - POA (Power Of Attorney) is required for Maker of Sole Proprietorship from Sole Proprietor

## 3. Credentials required for the users to login/transact in CIB

- a. **Maker** – Corporate ID, Net Banking ID & Login Password.
- b. **Checker**- Corporate ID, Net Banking ID , Login Password, Authorization Password, Soft Token SEED Value and PIN Value

#### **4. How to avail the credentials on registrations**

On successful registration,

- a. Welcome Letter will be sent to the registered email id of both maker and checker, with the Corporate ID and Net Banking ID
- b. Login Password and Authorization Password(only for the checker) as Physical PIN mailer will be dispatched to the communication address
- c. Corporate Internet Banking SEED and PIN value (Only for the Checker) will be sent to the Checker via Email to the registered email id of the user.

#### **5. The forms can be downloaded from**

a. [www.dhanbank.com](http://www.dhanbank.com)

- **Path1: Home Page>CIB Login Page>Links>Download Application Form**
- **Path 2: Home Page>Download Center>Corporate**

#### **6. The facilities offered to the Corporate Customers are**

- a. Account Information
  - I. Account Summary –Summary of the Accounts Linked in Net Banking with Current Balance and Available Balance. Clear Balance includes the un-cleared funds and excludes the Over Draft limits.
  - II. Account Details-Will give the Combined Available Balance, Available Balance, Over Draft Limits etc
  - III. Account Statement –Both Mini & Detailed Statements
- b. Fund Transfer
  - I. Own Account, Within Dhanlaxmi Bank A/c, NEFT, RTGS (Single on screen payments) and Pay Later transfers.
  - II. Salary Payments (Screen/File Upload for multiple within Dhanlaxmi bank account transfers)
  - III. Bulk Payment (File upload for multiple transfers of within Dhanlaxmi bank A/c, NEFT,RTGS)
- c. Other Services like
  - I. Cheque Related requests (Cheque Book Request, Stop Cheque and Cheque Status Enquiry)
  - II. Trade Finance Reports (LCs, BGs)
  - III. Forex Card rates, Forex Transaction details
  - IV. Corporate Loans (Loan Details, Loan Summary, Loan Repayment Schedule)
  - V. Online Payment of EPF, ESI etc
  - VI. Deposit summary and details in widget

## 7. Common Login Errors

<b>Error Code</b>	<b>Reason</b>	<b>Solution</b>
<b>Login 101</b>	Customer has entered the wrong password	Customer to re-login with Correct Password
<b>Login 112</b>	Customer Id is locked due to exceeding the wrong password re-tries of 3	Contact customer care to unlock the ID
<b>Login 105</b>	Validity of the Customer ID expired	Contact branch
<b>Login 107</b>	Session of the user already exists	Try login after 10 mins
<b>Login failure with no error code</b>	Invalid SEED/PIN values entered in the Soft Token	Customer to submit SRF at branch for reset of SEED/PIN
<b>Error Code 698</b>	Network/Technical issue	Contact branch

## 8. The rights available to the customers in Corporate Net Banking are

a. **View only :**

Customer will have facility to view the Account Details/Summary and Statements only.

b. **Transactional :**

Customer can view the account details as well as initiate fund transfers and other services offered.

## 9. The other facilities available are

- a. There can be multiple Makers-Checkers in a Corporate ID
- b. Each Makers can have either View Right or Transactional Right
- c. Users with Transactional rights only can initiate fund transfers.
- d. Corporate Institution can avail the user desired limits for fund transfer.
- e. Corporate Institution can avail desired authorization limit for each Checker user. All Checkers need not have the same authorization limit.
- f. There is also option for joint authorization. The authorization rights and limits are at the discretion of the Corporate.
- g. To avail the desired limits and rights, the same to be mentioned in the Corporate Internet Registration form while registering.
- h. Multiple accounts of different customer IDs of same firm can be linked to one corporate.

## 10. Help Links

### a. Login Help

-The step by step process of login to the Corporate Internet Banking for both Maker and Checker are illustrated with screen shots.

**Corporate Net Banking Login Screen >Security Token menu>Software Token Installation Process**

### b. Bulk Upload

-The Bulk upload file format and the process of making the bulk upload transactions are available to the customers, inside the application,

**Login to Corporate Net Banking >Home Page>Help>Transfers>Bulk Upload**

### c. Salary Upload

-The Salary upload file format and the process to initiate salary payments are available to the users, inside the application,

**Login to Corporate Net Banking>Home Page>Help>Transfers>Salary Upload**

### d. Soft Token

-Soft Token can be downloaded from the Corporate Net Banking Login Page  
**Security Token >Download Security Token**

## 11. Contact at

a.**Customer care** –To Unlock the User IDs. Customer can sent a mail from registered mail ID (**1800 425 1747 or customercare@dhanbank.co.in**)

### b.Branch –

**I. Re-issue of Password (for both maker &checker) from branch,** provided users should have logged in at least once in Netbanking. Else a CRF to be taken from the customer to re-issue password and place the request in e-tracker. The re-issued passwords will be delivered to the communication address.

**II. Resetting the SEED and PIN Value-** A CRF for the same to be placed in e-tracker. The reset SEED & PIN value will be sent to registered email IDs.