



एन आइ सी एशिया बैंक लि.

► Complete Financial Solutions

FREQUENTLY ASKED QUESTIONS

What is iTouch Corporate Internet Banking?

iTouch Corporate Internet Banking is the channel which facilitates Corporate Customers (any non-individual customer such as firms, companies, trusts, partnerships, proprietorship concerns etc.) to carry out NIC ASIA banking activities online anywhere and anytime, aided with the power and convenience of the internet.

Using initiator and verifier user you can perform banking transactions online, whenever and wherever you want, from a secure PC with Internet access.

Whether all branches of SBI can provide CINB facility?

Yes, NIC ASIA Corporate Internet Banking facility will be made available by all branches of NIC ASIA across the country.

Can NIC ASIA Corporate Internet Banking be made available to individual (personal Banking) customers?

No, Corporate Internet Banking as the name itself indicates is meant exclusively for Corporate customers (non individuals). For individual customers Retail Internet Banking facility is separately available.

How do we apply for NIC ASIA Corporate Internet Banking facility? Where do we get the requisite forms?

You can approach the NIC ASIA branch where your account is maintained for availing Corporate Internet Banking.

What are the required documents to apply for NIC ASIA Corporate Internet Banking?

The documents required for subscribing Corporate Internet banking from Corporate client are as follows:

- Board resolution stating need of Corporate Internet Banking.
- Prescribed Application form provided by Bank for subscribing Corporate Internet Banking.
- In application form there must be administrator signature and stamp of organization.
- Board resolution stating limit for their transaction.
- Letter defining number of approvers for signature matrix.
- KYC of individual approver and initiator users.

How to access NIC ASIA Corporate Internet Banking site ?

There is no software required to access NIC ASIA Bank's iTouch Corporate Internet Banking service. All you need is a computer and Internet connection and Visit online banking site of NIC ASIA Internet Banking <https://itouch.nicasiabank.com/corporate/> .

What's new in NIC ASIA Corporate Internet Banking?

itouch corporate is launching with additional and enhanced advanced features and services available as follows:

1. Transaction Approval Matrix:

In this system, authorized employee will initiate the transaction and based on the limit defined in the approval matrix for the fund transfer/payment authorized approver will mandate the transaction.

2. User Management System:

In this system, the bank will create an administrator as per the request of the corporate client. The administrator will be able to create users within the client itself to provide various roles

3. Payment System:

The system will have the following payment facilities:

- Salary and Vendor Payment: Through this system, corporate clients can easily manage staff salary and vendor payments through Bulk file upload.
- Interbank Payment System: the system will have NCHL-IPS and ConnectIPS enabled/integrated platform for interbank payment and fund transfer.

What is the best browser that I can use?

You can use browsers such as Internet Explorer, Google Chrome or Mozilla Firefox for best online banking experience. Please ensure that the browser you use is up-to-date.

How safe is iTouch Corporate Internet Banking?

NIC ASIA BANK takes every precaution to keep your online experience safe. In a continued effort to safeguard iTouch Corporate Internet Banking transactions, we offer optimal protection of your account through our Web Server Security-SSL (Secure Socket Layer) to create encrypted link between web server and browser. Encryption is a process that transforms sensitive information into a string of unrecognizable characters before they are sent over the Internet and helps keep your information private between the bank's computer system and your Internet browser.

In addition to encryption, your creator and verifier users shall be able to initiate and verify the transactions and salary sheet. Maker and checker concept secure the transaction and avoids any vulnerability. Username and Password will authenticate your access each time you use the service.

How do I know I am visiting a secured internet site?

iTouch Internet Banking is accessed through a "secured" Internet site to help keep your online financial information private and secure. You will know you are at a secured site when you see the https:// in the address field on your browser and the padlock symbol on the browser.

Safe and secure online experience demands that you engage into the following practices to safeguard your online information.

a. Beware of phishing scams

Make sure that you always login to your internet banking account directly via your bank website, and not through links that are not from your bank.

b. Have strong passwords

Make sure that you create strong passwords which are at least 8 characters long having capital letters, numbers, and special characters such as @, #, &, !, etc. Intruders can easily hack weak passwords. Also regularly change your passwords.

c. Secure your email accounts

Set strong passwords for your email accounts because cybercriminals can easily pilfer your sensitive information. Ensure that the passwords are unique and different from your social networking accounts.

d. Refrain from performing banking transactions over unsecured wireless networks/ public computers

Because wireless networks have weak security settings, it is important that you review and enhance your wireless (Wi-Fi) network settings.

e. Use virtual Keyboard in Login Panel

Virtual Keyboard is the precautionary measure that protects you against malicious keylogger programs which might have infected your computer. We strongly advise you to use it in case you are doing internet banking login from different computer.

f. Secure your devices

Passwords protect your mobile phones, tablets or PCs. Have strong passwords and security PINs for these devices.

g. Switch to statements

Intruders can gain access to your paper documents having sensitive information including your banking details. Therefore, ensure that you make use of statements and secure them so that they cannot be stolen. Don't engage in communication with unsolicited emails or correspondence that requests your personal banking information. Ensure that you always logout of your account and close the browser once you are done. Update all your browsers, operating systems, apps and virus, and malware protection software

How do I sign up for iTouch Internet Banking?

You need to visit any of our Branches and submit an application form for signing up. Passwords will be delivered via

- SMS or email or both as per your wish.

When can I start using iTouch Corporate Internet Banking?

You can begin using iTouch Corporate Internet Banking immediately after signing up.

Why am I asked to update my first login Password?

For security purpose, you are asked to update your login password in first login. Note that, you will also be asked to

Is mobile number and email address compulsory?

Yes. Mobile number and email address are compulsory for using iTouch Internet Banking. We have now switched from Transaction password to OTP (One time password) for enhancing security feature of iTouch Internet Banking which shall be delivered to your mobile phone via SMS or email or both as per your wish.

What is One Time Password (OTP)?

One Time Password (OTP) is an additional security feature added to secure your account from online fraud. OTP is sent to your mobile phone / email before you can perform fund transfer or online transactions. OTP is confidential and must not be shared with anyone—not even if the person who claims to be a bank official. Make sure you read the details of the message sent to you through SMS along with the OTP

Is there any expiry time of OTP?

Yes. You have to enter the OTP within 3 minutes of receiving it through SMS to complete fund transfer or online transaction. If the OTP is not entered within stipulated time, it will expire and the transaction will not be executed. You need to re-execute the transaction from the beginning and enter another OTP sent to you.

Why should I enter OTP when I have entered my Username and login Password?

This is for extra security and protection of your account from fraud.

Who is a Corporate Client?

A Corporate client is the one who is created by admin and is responsible for creating and managing the users.

Who can make corporate initiator user?

Corporate client itself can only create corporate initiator user with required services. S/he is also responsible to provide account privilege for doing transaction and viewing the statement with summary, batch transaction and salary sheet.

Who can approve transaction?

Any corporate user who has been assigned with the role of "Transaction Approval" can approve a transaction.

Once transaction is initiated then rest of the approvers should approve the transaction in order to complete the transaction successfully.

Who can approve salary sheet?

Once the Salary sheet of employees is uploaded, then any one user with the role of "Salary Approver" can approve the salary.

When will I be asked to enter OTP?

You will be asked to enter OTP while approving a transaction or salary payment.

In case of Batch Transaction, the final approver will be asked to enter OTP code to complete the transaction.

On the other hand, in case of Salary payment, the (first) approver will be asked to enter OTP.

No, a single OTP is sent to you before you can perform a single fund transfer activity or a single online transaction. You cannot use the same OTP multiple times because we generate and send you unique OTPs for every transaction or fund transfer activity.

What are the different banking services that I can make online?

- View balances and transactions on your deposits, loans, credit card
- View your account statement for Current and Savings account

- Keep records of employees
- Make salary payments for the recorded employees
- Submit online forms (i.e. Bank Guarantee Form, Letter of Credit Form, DD/TT Application and RTGS/NEFT Application)
- Online Password Reset

Will I be able to view my statements online?

Yes. Many types of account statements, including those for most deposit, credit and loan accounts are available through iTouch Internet Banking.

If I make a transaction via iTouch Internet Banking, how soon will my account reflect the balance change?

When you conduct a transaction via iTouch Internet Banking, it will be immediately reflected on your bank account as all the transaction conducted via iTouch Internet Banking are real-time transactions.

Why can't I see all of my accounts in my account summary?

Accounts which you have mentioned on the application form while subscribing the iTouch Internet Banking will be shown to your profile. If you want to add other eligible accounts, you need to submit an application to any of our branches nearest to you. Please note that all the accounts to be added to your profile must be opened on same customer ID.

Are there limits to the number of transfers and transaction amount I can make online?

The type of account you have with NIC ASIA Bank may limit the number of transfers allowed. You can view the limit of transaction count and transaction amount with the link provided at the top of the webpage under Transaction Initiation and Transaction Approver menu of Batch Transaction.

Can I transfer money into an account if I am not an account owner?

Yes, from your Deposit Account to certain deposit accounts of other users with the bank.

You will need to set up and verify each of the accounts that you wish to use to make these transfers to.

There is no fee for transferring funds inside the bank to another user however such transfer must be within the transaction limit provided to you.

I need to travel abroad, how can I use iTouch Internet Banking safe? Do I get OTP?

In such case, you need to contact your bank to change the OTP delivery option from SMS to email. Make sure that you login through the virtual keyboard. Refrain from using public hotspots or wireless networks as they have very weak security settings. Refrain from using public computers while using iTouch Internet Banking.

I lost my mobile what do I do to use iTouch Internet Banking?

You must immediately visit your bank to disable OTP via SMS and switch to OTP via email. You are also suggested to change your email password as well.

I changed my mobile number how can I continue?

Notify your bank that you changed your mobile number. Your bank will update your new mobile number in their system and you will be able to receive OTP in that new number.

How can I verify that my transaction has been completed?

You can verify the completion (i.e. success or failure) of a transaction through Transaction Report.

Ensure that you carefully check your statement after each online transaction activity. In case the details of the transaction do not match with the online statement, contact your bank immediately.

My account is debited but transaction is not completed. What should I do?

Please send the details of failed transactions including your account number, account name, amount and type of transaction to itouchsupport@nicasiabank.com and it will be solved by next working day. Do not ever quote your username and or password anywhere inside the email.

Can I Email questions about my account to you? How secure is Email?

Most Email is not secure and we do not recommend sending sensitive information through regular Email.

Is my login Username and Password case sensitive?

Yes. Valid usernames and passwords are case sensitive. Passwords must be between 8 and 12 characters in length, and contain only letters and numbers. It must include at least one Upper case letter, one Lower case letter and at least one number. Your password must be different than your User ID.

What if I forget my iTouch Internet Banking login Password?

If you forget your iTouch Internet Banking Password, submit a password reset request to any of our branches and the password will be delivered via sms or email or both as per your wish.

Is online request for password reset entertained?

Due to security reason and to avoid phishing, online request for password reset is not available currently. You need to contact any of your branches nearest to you for this.

Password can be changed from the homepage of iTouch Internet Banking after you log in into the system. Option for changing username is not available at the moment.

How often will my password change?

When you sign up for ITouch Internet Banking, login password will be sent via email or sms which need to be changed on first login. That will remain your password unless you choose to change it using the Change Password option. Your password expires in 3 months' interval and you will be prompt to change your password. We recommend you change your password periodically for secure transaction.

How can I learn more about iTouch Internet Banking?

There are several sources for assistance. You can:

- Review the questions and answers supplied in this Frequently Asked Questions (FAQs) section.
- You can also visit any of our branches nearest to you and ask Customer Service Representatives for more information.

Who do I call if I need iTouch Internet Banking assistance?

If you need any assistance regarding iTouch Internet Banking, contact any of our branches during office hours.

What happens if I do not log off of the iTouch Internet banking system?

By default, the iTouch Internet Banking program has a 10-minute time out feature. If the system is idle for 10 minutes, the user is automatically disconnected.