

How is Net Banking of use to me?

Net Banking is like having access to branch at any time and being able to get a lot of the services that you get in a branch at your PC.

With YES BANK Net Banking you can view all the transactions in your banking accounts, view your current balance, transfer funds between YES BANK accounts, open fixed deposits, stop cheque payments, request new cheque books, request statements, view TDS details and access many more services.

You may be able to save a lot of time by being able to bank at home at the time of your convenience. All that you require is a connection to the Internet.

What are the activities I can do with Net banking?

You can view your account balance, account statement, account activity and account details. You can also view the status of the cheques that you have issued online. All these services are completely up to date to the last minute.

You can transfer funds between your accounts or third party accounts with YES BANK. You can also set up standing instructions for these transfers for a fixed amount to be executed automatically at fixed intervals.

You can also request for a new cheque book, a printed statement delivery and stop payment of cheques.

You can view the details of all your fixed deposits with YES BANK, open new fixed deposits online and even view the TDS for all the deposits.

Who can use Net Banking?

You get free Net Banking access if you have a Savings or a Current Account with YES BANK.

Once you have been provided a Customer ID and a Debit / ATM Card and a PIN (for Debit / ATM card) then there is a very simple process to start using Net Banking. First

you will have to register using a simple two step process. You will need to click on the Register Online link on the Login Screen.

The first step is to enter your Customer ID, ATM / Debit Card number and the PIN for the ATM / Debit Card. This is done to validate your details. The customer ID is mentioned in the Welcome Kit that is delivered to you once you open an account with YES BANK. All your account statements also carry your Customer ID. For using NetBanking the Login ID will be the Customer ID number that you have been given.

The second step is to create a password for you, which can be an alpha-numeric (should contain both numbers and alphabets) password of your choice.

Once you have created your unique password of your choice the screen will display a confirmatory message regarding your registration.

After registration you can access Net Banking from anywhere at any time by keying in your Customer ID and the password that you have created.

The customers who do not have Debit Card / PIN need to visit the nearest YES BANK branch to register for Retail NetBanking. A NetBanking password is sent to such customers on their registered address post which they can register using the Register Online link on Login Screen

What do I need to use Net banking?

The requirements for using Net banking are:

- Customer ID and password
- A PC with a browser like Internet Explorer
- An internet connection

For the PC the minimum required configuration is:

- Pentium Processor with at least 64 MB RAM
- Any of the following Operating Systems: Windows 95, Windows 2000, Windows XP or Windows NT.
- Internet Explorer 9 and above, Google Chrome 16.0.912.63 and Safari 5.3.1
- Monitor Resolution of 800*600 or more.

How Secure is Net banking?

We have the most secure and easy to use Net Banking service. We have deployed 128-bit SSL encrypted secure connection that gets activated the moment you log on. This is the highest level of security. Our servers are protected with firewalls that prevent unauthorized access.

Every customer is provided with a unique Customer ID and self decided password to ensure security. Some transactions over a certain limit require a second level password that is delivered to your mobile number as an SMS.

To ensure complete security you also need to do a few things like:

- Keep your PIN for the ATM / Debit Card secure and do not disclose it to anybody under any circumstances. Even YES BANK employees will never ask you for your PIN.
- Keep the Net Banking password secure and do not disclose it to anybody under any circumstances. Even YES BANK employees will never ask you for the Net Banking Password.
- Do not ever respond to any emails that ask you for any details, including the ones that seem to come from YES BANK.

What are the charges for using Net Banking?

All account holders at YES BANK have free access to Net Banking.

While trying to log in to Net Banking why do I get an error message?

Please confirm that you are using the correct Customer ID and password. Please also check if the Caps Lock is activated on your PC. Please note that the password is case sensitive. ('A' is different from 'a').

Other reasons why you could be getting an error could be:

- Your browser may not be compatible or may be an older version. Please use Internet Explorer 9 and above, Google Chrome 16.0.912.63 and Safari 5.3.1

- You have entered a wrong password five times consecutively. Your user ID is locked in case that happens. This is done to prevent somebody from trying to guess your password. Please contact the nearest branch to unlock the account.
- Our Server may be temporarily down for periodic maintenance, please try after some time.
- The Internet service provider's connection is weak and hence the required data transfer rate is not available. This is normally a temporary problem so you should try after some time.

Why does the Net Banking login page not open?

The Net banking page may sometimes not open sometimes due to the following reasons:

- The Internet service provider's connection is weak and hence the required data transfer rate is not available. This is normally a temporary problem so you should try after some time.
- Our Server may be temporarily down for periodic maintenance, so please try after some time.

Why can't I do some financial transactions after I have logged in to Net Banking?

Account holders with joint or conditional operation rights may not have access to some features. In case you require any further clarification request you to contact the branch.

I have forgotten my Net Banking password. What do I do?

In case you have forgotten your password we have a very simple process to create a new password for yourself. On the login page there is a forgot password link. You need to click on that page and create a new password. All you need to is enter your Customer ID, ATM / Debit Card number and the PIN for the ATM / Debit Card. A One Time Transaction password is sent on your registered mobile number which needs to be entered in the transaction password screen. This is done to validate your details. After this you can create a new password.

What are the precautions that I need to take for Net Banking?

- Please don't use obvious passwords which are easy for people to guess (like name of spouse, date of birth etc.).
- Please don't disclose your password to anyone, including staff of YES BANK.
- Please change your password at regular intervals (at least once a month), more so if you have accessed Net Banking from a shared PC or a cyber-café.
- Please keep your ATM/Debit Card PIN very safe and don't disclose it to anybody. Also, please destroy the PIN mailer for your ATM/Debit Card. This is very important as your ATM/Debit Card PIN is verification for registration for Net Banking and also for changing your password.

How can I transfer money to an account with YES BANK which is not mine?

You can transfer money to any account with YES BANK even if it is not your own account. This is possible by selecting the Third Party Transfer option in the left menu after you have logged in, by clicking on it. You can then enter the account that you want to transfer money to and enter the amount and the transfer takes place instantly. There is an option of creating a beneficiary by adding the details of accounts that you need to transfer money often. This can be done by clicking on the Add Third Party link next to beneficiary. Once you have added a Third Party it appears in the drop down menu next to Beneficiary and on selecting a beneficiary all the details get populated automatically for your convenience.

Limited fund transfer can be initiated to a newly added beneficiary after 24 hours, and fund transfer upto daily transaction limit can be initiated to newly added beneficiary after 48 hours

All transactions require a second level password that is delivered to your mobile number as an SMS. In case the OTP is not received via SMS the same can also be requested over IVR. This ensures an additional level of security as you need to be in possession of mobile phone at the time of carrying out the transaction. In case you have not provided your mobile number in the account opening form, we request you to provide it in writing to the nearest branch so that you are able to carry out funds transfers from the convenience of your home/office.

How can I transfer money to my accounts with other Banks?

You can transfer money to any account with another Bank provided its branch participates in the RBI's RTGS scheme. There are more than 11,000 branches across the country, which participate in this scheme. For this you need to click on the Other Bank Transfer link on the left menu of the Net Banking service after you have logged in. On the screen you need to select the account from which you want to transfer funds (in case you have multiple accounts with YES BANK). Then please enter the amount that you wish to transfer. You now need to select the IFSC code for the branch of the account that you wish to transfer money into. This is required because the RTGS transfers require the branch code of the destination branch. In case you do not know the IFSC code, please click on the look up link next to it. On the screen that opens up you can find out the IFSC code from the library by performing the search on the Bank and Branch name and selecting it. You also need to enter the Beneficiary's name on the screen. The funds then get transferred to the other Bank instantly. This service will only work if the destination branch is participating in the RBI's RTGS scheme.

Limited fund transfer can be initiated to a newly added beneficiary after 24 hours, and fund transfer up to daily transaction limit can be initiated to newly added beneficiary after 48 hours

All transactions require a second level password that is delivered to your mobile number as an SMS. In case the OTP is not received via SMS the same can also be requested over IVR. This ensures an additional level of security as you need to be in possession of mobile phone at the time of carrying out the transaction. In case you have not provided your mobile number in the account opening form, we request you to provide it in writing to the nearest branch so that you are able to carry out funds transfers from the convenience of your home / office.

How can I transfer money to somebody's account with another Bank?

You can transfer money to any account with another Bank provided its branch participates in the RBI's RTGS scheme. There are more than 11,000 branches across the country, which participate in this scheme. For this you need to click on the Other Bank Transfer link on the left menu of the Net Banking service after you have logged in. On the screen you need to select the account from which you want to transfer funds (in case you have multiple accounts with YES BANK). Then please enter the amount that you wish to transfer. You now need to select the IFSC code for the branch of the account that you wish to transfer money into. This is required because the RTGS transfers require

the branch code of the destination branch. In case you do not know the IFSC code, please click on the look up link next to it. On the screen that opens up you can find out the IFSC code from the library by performing the search on the Bank and Branch name and selecting it. You also need to enter the Beneficiary's name on the screen. The funds then get transferred to the other Bank instantly. This service will only work if the destination branch is participating in the RBI's RTGS scheme.

Limited fund transfer can be initiated to a newly added beneficiary after 24 hours, and fund transfer upto daily transaction limit can be initiated to newly added beneficiary after 48 hours

All transactions require a second level password that is delivered to your mobile number as an SMS. In case the OTP is not received via SMS the same can also be requested over IVR. This ensures an additional level of security as you need to be in possession of mobile phone at the time of carrying out the transaction. In case you have not provided your mobile number in the account opening form, we request you to provide it in writing to the nearest branch so that you are able to carry out funds transfers from the convenience of your home / office.

What is NEFT?

National Electronic Funds Transfer (NEFT) is a facility that allows you to transfer money from your account with YES BANK to an account in any other Bank, subject to the beneficiary's bank participating in the RBI National Electronic Funds Transfer (RBI-NEFT) scheme.

How to initiate NEFT through YES BANK Internet Banking?

- Login to YES BANK Retail NetBanking
- On the left hand side navigation bar, click on "Other Bank Transfer - NEFT" under the Funds Transfer section.
- Fill in all details like transfer amount, destination account number, IFSC Code, beneficiary name & payment details. After these details are filled in correctly, a unique transaction confirmation number would be generated. This number is to be quoted for any query related to this particular transaction.

What is IFSC?

Indian Financial System Code which is specific to every bank's branch. This can be searched by clicking on "View IFSC Code for Beneficiary's Branch" on the NEFT screen.

What are the timings for YES BANK NEFT?

NEFT works in settlement batches, with the last batch currently closing at 19:00 hours Monday to Friday and 13:00 hours on Saturdays (The NEFT service is not available on Sundays and RBI declared holidays). However YES BANK NEFT request can be initiated anytime as it is open 24x7, 365 days.

When is the amount credited in the beneficiary account?

- YES BANK NEFT is open 24x7, 365 days.
- Transactions, once confirmed will be immediately debited from the source account and taken up for processing. Transactions initiated before the cut off time shall be processed on the same day.
- All transactions initiated outside the NEFT hours and on NEFT holidays will be processed (for onward transfer to beneficiary bank) only on the next working day. Please ensure that there are sufficient funds in your account to process the transaction. In case you are re-trying, please check the status of your previous transaction
- Please note that once the amount is debited and processed from YES BANK, the credit into the beneficiary account is completely dependent on the destination bank

What is the difference between RTGS and NEFT?

- Both RTGS (Real Time Gross Settlement) & NEFT are facilitated by RBI for doing online funds transfer between various member banks.
- Effective 15th November 2010, as per RBI guidelines, RTGS (Real Time Gross Settlement) is available only for transactions of Rs.2,00,000 / - and above. For any transaction below Rs.2,00,000 / - NEFT should be used.

General notes for NEFT

- The funds transfer option is applicable for all beneficiary bank branches participating in the NEFT scheme.
- Kindly ensure that the Beneficiary Details are correct before the execution of the transfer.
- Please note down the transaction reference number for any clarifications / communications with regards to NEFT transactions. This reference number should be used to follow-up with the destination bank for credit into recipients' account.
- Please note that NEFT transactions are to be used only for transferring funds from YES BANK to other banks. For transferring funds to another YES BANK account, please use the Third Party Transfer option.