

APGB CORPORATE INTERNET BANKING FAQ'S

DIGITAL BANKING V1.0

Q. What is APGB Corporate Internet Banking?

APGB Corporate Internet Banking is an internet banking facility designed for non-individual corporate customers, enabling them to manage their accounts and perform banking transactions online in Maker – Checker work flow.

The platform provides real-time access to a wide range of financial services, delivering a seamless, secure, and efficient banking experience for organizations anytime, anywhere.

Q. Who is eligible for APGB Corporate Internet Banking?

APGB Corporate Internet Banking service is available to all corporate customers whose Corporate Entity's constitution code is registered as an 'Association, Club, Partnership, Public Limited Companies, Pvt Limited Companies, Private Schools, Private Universities, Schools, Societies, Trust, Universities'.

Q. Why APGB Corporate Internet Banking?

APGB Corporate Internet Banking facility enables convenient and faster way to access your account. You can manage your day-to-day transactions at your convenience. APGB Corporate Internet Banking is Safe and Secure with Maker – Checker workflow along with two-factor authentication.

Q. How secure is APGB Corporate Internet Banking?

2-Factor Authentication is enabled for login and fund transfers, i.e., the user has to enter the Login/Transaction password and the OTP received on the registered mobile number to perform transactions securely.

All critical services—such as fund transfers, beneficiary management, and transaction limit modifications—follow a Maker–Checker process. The Maker initiates the request, and the Checker authorizes it, ensuring stronger control and accountability.

The login will be blocked on entry of invalid password for 3-consecutive attempts, which will be unblocked after 24 hours.

All users must adhere the below guidelines to safeguard your digital transactions

- Always keep your Corporate Internet Banking passwords confidential and never disclose the password to anyone under any circumstances. APGB will never ask you for the Corporate Internet Banking Passwords or OTP.

Q. Which browsers are compatible with APGB Corporate Internet Banking?

The following browser versions listed below are compatible for APGB Corporate Internet Banking:

- Microsoft EDGE.
- Mozilla Firefox 3.1 and above.
- Safari 3.5 and above.
- Google Chrome.



Q. How can I register on APGB Corporate Internet Banking?

Registration to APGB Corporate Internet Banking can be done by visiting your home branch and submitting a request to onboard for Corporate Internet Banking services.

- Users need to fill in the Corporate Internet Banking application form, Organization’s resolution and submit at their respective home branch.
- Once the registration is completed Temporary Login and Transaction Passwords will be received to the registered mobile numbers of the authorized signatories.
- Visit the APGB Corporate Internet Banking login page.
- Enter the Corporate id and respective signatory id of the users
- Enter Temporary Login/Transaction Passwords received on your mobile number.
- Change your Login Password and Transaction Password.

Q. How to create a strong password?

You should ensure your password contains the following:

- At least one small letter.
- At least one capital letter.
- At least one number.
- At least one special character.
- Password length should be between 8-16 characters.

Q. How do I login to Corporate Internet Banking after registration?

Follow the below steps to login to APGB Corporate Internet Banking:

- Enter your Corporate customer ID and Signatory ID and Login password.
- Enter the Captcha Provided in the Login Page.
- Click on Login.
- Enter the ‘OTP’ received on your registered mobile number to Login.

Q. How often should I change my password?

There is no restriction on the number of times you can change your password. It is recommended that you change your password as frequently as possible or whenever you feel that the password has been compromised.

Q. I have more than one account with the APGB at different branches. Can I access all my APGB accounts using APGB Corporate Internet Banking?

Yes. You can access all accounts maintained across any branch of the bank, provided they are included in the Organization's Resolution document and linked under a single Corporate Customer ID.

To facilitate this access, a minimum of two authorized signatory IDs must be mapped to all operative accounts. Additionally, the same set of authorized signatories should be uniformly maintained across every operative account linked to the Corporate CIF ID to ensure seamless and secure operations.

Q. What are the available services that can be accessed through Corporate Internet Banking?

With APGB Corporate Internet Banking facility you can manage all your daily transactions online, you can perform within bank fund transfers and inter-bank fund transfers, you can view statements of all your Bank accounts. You can access services:

- **Safe and Secure 2-factor authentication for Login and fund transfers**
- **Balance enquiry:** View real-time balances of all your accounts
- **Account information:** View details of all your accounts such as savings accounts, current accounts, Term deposit accounts and Loan accounts etc.
- **Recent Transactions:** Access last recent 10 transactions and download the mini-statement.
- **Account Statement:** Generate Account statements of multiple accounts with an option to download the statement in PDF & Excel formats as desired.
- **Fund Transfers:** All fund transfers are secured through a dual-authentication mechanism based on the Maker–Checker workflow

APGB Corporate Internet Banking offers a range of Fund Transfer options:

- **Fund Transfer between own accounts held with APGB**
- **Fund Transfer to other APGB customers**
- **IMPS 24x7**
- **NEFT**
- **RTGS**
- **Cheque status inquiry**
- **Cheque – stop payment**
- **Positive Pay**
- **Beneficiary Management**
- **Transaction Summary screen:** To view all the fund transfers done by the users with respective Maker ID and Checker ID

Q. What are the charges applicable for using APGB Corporate Internet Banking Services?

All APGB corporate customers can register and access Corporate Internet Banking Services for free.

Q. What if I forgot my Login Password/Transaction Password?

Your Passwords can be reset by submitting the application form in your home branch.

After processing the form, A temporary Login & Transactions password will be sent via SMS to your registered mobile number.

Enter the 'Temporary Passwords' received on your Registered Mobile number and change the 'Login Password' and 'Transaction Password'.

Q. What if my User ID is Blocked?

Your User ID will be blocked if you try to enter wrong Login Password for "three consecutive attempts". You can login with correct password and Customer ID details after 24 hours or if you do not remember the password, kindly visit your home branch and submit the application form to reset the password.

Q. How can I generate TDS certificate online?

Navigate to TDS menu -> Select the 'Account Number' for which TDS certificate has to be generated -> Select 'Financial Year' and then Select 'Quarter' for which TDS certificate is required -> Click on 'Submit' to generate the certificate.

Click on "Download Icon" to download the TDS certificate generated in PDF format.

Q. How can I generate a statement for Corporate Accounts?

Navigate to Dashboard --> Select the type of account for which the statement is to be generated

--> Click on "View Account Statement" --> Select "Date Range" --> Click on "Submit".

OR

Navigate to "Account Summary" --> Go to "Account Statement" --> Select the Account Number for which the statement is to be generated--> Select "Date Range". Only Operative Accounts are available in "Account Summary".

Note:

- 1. To download your statement, click on "Download Icon" to download your statement in PDF format. Click on "Excel Icon" to download your statement in xlsx format.**
- 2. Please note that statement can be generated for 3 months at a time. The user can generate statement for transactions older than 3 months however the selected period should not exceed 3 months**

Q. How can I generate a Mini Statement for Corporate Accounts?

Navigate to Dashboard --> Go to Operative Accounts --> Click on "View Recent Transactions" to generate a Mini Statement for your account.

Note: To download your statement, click on “Download Icon” to download your statement in PDF format. Click on “Excel Icon” to download your statement in Xlsx format.

Q. How can I add a beneficiary?

Navigate to “Beneficiary” --> Go to “Add Beneficiary” --> Select “Within Bank” for APGB accounts, “Other Bank Beneficiary” for accounts other than APGB.

- Beneficiary Management is dual authenticated by Maker and Checker
- Maker can add the Beneficiary using Transaction Password and OTP
- Checker can either approve or reject the Beneficiary using Transaction Password and OTP.
- Signatories can view their beneficiaries in the **View Beneficiary** screen

Details required to add a Beneficiary in the “**Within Bank Beneficiary**”:

- Name of the Beneficiary.
- Beneficiary Account Number.

Details required to add a Beneficiary in the “**Other Bank Beneficiary**”:

- Name of the Beneficiary.
- Beneficiary Account Number.
- Beneficiary Bank Name.
- IFSC code of the beneficiary bank-branch.
- Beneficiary Address.

Note:

1. **Other Bank Beneficiary option can be used only for IMPS/NEFT/RTGS transactions.**
2. **The newly added beneficiaries will be activated after a cooling period of “Six hours”.**

Q. Do I need to add a beneficiary to transfer funds?

Yes. You need to add a beneficiary to transfer funds through Within Bank other accounts/IMPS/NEFT/RTGS.

Q. What is the cooling period for a newly added beneficiary to become activated?

The newly added beneficiaries will be activated after a cooling period of “**Six hours**”.

Q. What are types of fund transfers?

You can do the following types of Fund Transfer: -

- Fund Transfer between your own accounts linked to Customer ID.

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- Fund Transfer to any Other APGB account.
- Fund Transfer to Other Bank Account (NEFT/RTGS/IMPS).
- All the Fund transfers are dual authenticated by Maker and Checker
- Maker can add the Transaction using Transaction Password and OTP
- Checker can either approve or reject the Transaction using Transaction Password and OTP.

Q. How can I transfer funds through NEFT/RTGS?

Add the beneficiary account in “Other Bank Beneficiary”.

Maker:

Navigate to “Fund transfer” --> click on either NEFT/RTGS --> Select “From Account” --> Select the “Beneficiary” and enter the transaction amount --> Click on “Submit” and enter the transaction password and OTP received to add the transaction.

Checker:

Navigate to “Authorize Fund transfer” --> click on either “NEFT/RTGS” --> Transactions to be authorized are displayed -> Verify all the details and click on approve to approve the transaction or if anything found wrong click on reject to reject the transaction

All the transactions can be viewed in the “Transaction Summary screen”.

Note: For Union Bank of India accounts, please use NEFT type of transactions.

Q. How can I transfer funds to other APGB accounts? Add the beneficiary account in Within Bank Beneficiary”.

Maker:

Navigate to “Fund transfer” --> Go to “Within Bank Transfer” --> Select “From Account” --> Select the “Beneficiary” and enter the transaction amount --> Click on “Submit” and enter the transaction password and “OTP” received to add the transaction.

Checker:

Navigate to “Authorize Fund transfer” --> Go to “Within Bank Transfer” --> Transactions to be authorized are displayed -> Verify all the details and click on approve to approve the transaction or if anything found wrong click on reject to reject the transaction

All the transactions can be viewed in the “Transaction Summary screen”

Q. How can I transfer funds to my own accounts?

Maker:

Navigate to “Fund transfer” --> Go to “Own Account Transfer” --> Select “From Account” --> Select the “To Account” and enter the transaction amount --> Click on “Submit” and enter the transaction password and OTP received to add the transaction.

Checker:

Navigate to “Authorize Fund transfer” --> Go to “Own Account Transfer” --> Transactions to be authorized are displayed -> Verify all the details and click on approve to approve the transaction or if anything found wrong click on reject to reject the transaction

All the transactions can be viewed in the “Transaction Summary screen”

Q. Can I make NEFT/RTGS transactions on holidays?

Requests for NEFT/RTGS transactions are accepted on Holidays, 2nd/4th Saturdays & Sundays (holidays as defined by RBI) and the actual debit will happen on same day.

But the transaction date is reflected in the statement as next working day however the value date will be the actual date of transaction.

Q. What are the fund transfer transaction limits of my account?

The fund transfer limits are as follows:

Mode	Daily Limit
Within Bank, Within Own Accounts, IMPS, NEFT and RTGS combined	Rs. 25,00,000/-

Q. How can I stop a Cheque payment online?

Maker:

Navigate to Cheque --> Go to Stop Cheque Request --> Select “Account Number” --> Enter the “Cheque Number” and “Transaction Password” --> Select the reason whether that “Instrument reported Lost” or “Payment Stopped by Drawee”.

Checker:

Navigate to Cheque -->Go to Stop Cheque Authorize --> Verify the details and click on approve to complete the request

Your request will be recorded and the status of the Cheque will be updated immediately on real time basis. Status of the Cheque can be viewed in “Cheque Status menu”.

Q. What is Positive Pay?

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Positive pay involves reconfirming the details of the Cheque issued for payment. Users can submit the details of Cheques issued whose value is greater than Rs. 50,000/- with the bank using positive pay option on APGB Corporate Internet Banking as an additional verification to prevent fraudulent transactions.

It can be done before cheque payment using Internet/Corporate Banking and Mobile Banking facility.

The details include:

- Account Number.
- Cheque Number.
- Payee Name.
- Cheque amount.
- Cheque date
- Cheque issued date.

Q. How can I add a Positive Pay request online?

Maker:

- Navigate to Positive Pay Menu --> Enter the details required to add a positive pay request i.e., Account Number, Cheque Number, Payee Name, Cheque amount greater than Rs.50000/-, Cheque date and Cheque issued date. --> Click on Submit to add a positive pay request.

Checker:

- Navigate to Positive pay authorization menu --> Verify all the details and click on approve to complete the positive pay request