FAQs for E-banking Customers

What is United Online?

→ A safe, secured and free banking service.
You can have online, real time access from home for different services provided by United Bank of India under a completely secured environment.

Why United Online?

→ United online enables you to do hassle free banking for 24x7 a year with numerous facilities like balance enquiry, fund transfer, tax payment, online shopping, bill payments and many more.

Who can use United Online?

→ United Online is available to all the customers of United Bank of India.

Security :

→ The Bank maintains the highest of standards as far as security technology is concerned, some of which are: 256 bit SSL encryption - This is the highest level of security available for communication and transactions on the Internet. SSL encryption allows the Bank to encrypt information, so that when it travels through the internet, it is encrypted and cannot be accessed by anyone.SSL also ensures that information is sent to the correct place and that it is not tampered with.

What do I need to use the services?

→ You need a PC/laptop with JAVA installed in it.

Will internet banking site work on Linux?

→ Yes it will work in Linux provided JAVA is installed.

In which browsers, I can open internet banking site?

→ E-banking will open in all browsers including internet explorer, google chrome, firefox, opera, safari.

What if, I do not have a PC?

→ No problem. You can access it from any computer having Internet connectivity.

Is it safe to login from Cyber Cafe?

→ Yes, provided you do not disclose your passwords to anyone and logout properly.

Can I access 'United Online' from the browser of my mobile phone or tablet device?

→ No, due to security reasons, United Online will not open in browsers which do not support Java Applets. Please contact your branch to register for our 'Mobile Banking' service to access banking services from mobile or tablet

How do I get access to Internet Banking Services?

→ Kindly download the application form from:
www.unitedbankofindia.com → Retail user →Registration forms.
Fill in the details and submit it to your branch.

What if, I do not have an account with United Bank of India?

→ We will be glad to have your account with us. Walk in any of our branches, we will assist you.

How do I get User-Id and password for the Internet Banking Services?

→ To ensure the security and safety, user Id & Passwords will be sent to the branch where you have registered for internet banking.

Why are the passwords so cryptic?

→ The machine generates passwords for your first time access randomly and we have no control over it. It is mandatory to change your passwords at first login.

Can I change the User Id and Password?

→ It is mandatory for you to change the machine-generated passwords at first login. You can change your passwords any number of times subsequently but your user Id will remain the same.

How to change passwords?

→ Passwords can be changed from the "**Profile and Passwords**" option .To secure access to your account through Internet, it is recommended to change passwords often.

Please read the instruction before changing the passwords.

What happens if I have forgotten/lost/ expired my passwords for Internet Banking?

→ Please contact your branch to apply for generation of duplicate password.

I am unable to login with the User Id-Password received from the branch.

→ Passwords are case sensitive. Be a little more careful while typing the system-generated passwords for the first time. In case you are still not able to login, please contact your branch.

What if the submit button is disabled while login?

→ Disable **"Submit"** button indicates that you do not have JAVA installed in your PC.
So you have to click on the link given at the bottom of the login page where **JAVA** is written in red and download and install it in your PC through internet.

Where to contact, if I find any problem while using e-banking?

→ You can click on "**contact us**" on the login page or drop a mail to ebankhelpdesk@unitedbank.co.in with your user Id, name and account number.

What happens if I don't logout?

→ Please ensure to logout in proper way. However, if you abruptly close your Internet Banking page, your session will end.

Kindly do not leave your system in between during Internet Banking, as this will give opportunity to others around you to operate your accounts.

How can I get the sms alerts of all my transactions through internet banking?

→ You have to update your mobile number from the **"Profile and Password"** option and subscribe for the alerts desired from the "**Alerts"** options.

What if, I am unable to find the IFSC code of some other branch while 'Fund Transfer'?

→ Please drop a mail to us at Ebankhelpdesk@unitedbank.co.in or using 'Email' facility inside united online.

What is a One-Time Password (OTP)?

A One-Time Password (OTP) is a randomly generated 8-digit security number to protect your account from online fraud. You will need this OTP each time you perform transactions on United Online.

- ⚙ **Why is there a need for One-Time Password (OTP)?**

    The One-Time Password (OTP) serves as a second-level authentication when you perform protected transactions at United Online. Should your User Id and Password be compromised for any reason, the intruder will not be able to access your account online without the OTP. As such, you can enjoy total peace of mind when you bank online with us.

- ⚙ **How does the One-Time Password (OTP) work?**

When you need to perform an online transaction, each time you will be required to enter an 8-digit OTP as a second level of authentication to confirm that the transaction is authorized by you. This 8-digit OTP will be delivered to your mobile phone via SMS or email Id registered with your base branch.

- ⚙ **Do I have to enter a One-Time Password (OTP) for every transaction or every session?**

Yes, you need to enter the OTP once per online transaction to make your every transaction more secured. It is valid for the current transaction only.

- ⚙ **What are the online transactions that require One-Time Password (OTP)?**

Every fund transfer and bill payments will require second level of authentication. The system will automatically ask for the OTP while doing these transactions.
You need not require OTP for Tax Payments.

- ⚙ **What if my mobile number is not updated in my base branch?**

 It is essential that your latest contact details are updated with your base branch.   The One Time Password (OTP) and all your transaction alerts are sent on your registered Mobile number via SMS.

- ⚙ **I am a Resident customer. What should I do if I do not receive OTP on my mobile number registered with UBI ?**

If you hold a resident account, please check if the mobile number registered in your account is correct. To update mobile number, resident customers can visit their base branch with photo identity proof.

- ⚙ **I am an NRI customer of UBI but currently stay outside India? How will I get the OTP for doing the fund transfer? And what should I do if I do not receive OTP on my email registered with UBI ?**

In case you are outside India or hold a NRI account the OTP will be sent to your email Id registered with your base branch. Please check if the e-mail id registered with the branch is correct and update it in the branch in case it is changed.

- ⚙ **How do I know which OTP should be entered if I receive multiple OTPs ?**

For each new transaction, the system will generate a separate Request Number which will be received along with OTP via SMS .You can verify it with the request number displayed on the screen while making the payment.

Opening of Online Term Deposit

Can I open a Term deposit account through Internet banking?

Yes, if you have Internet banking user name and password, and at least one transaction account mapped to the username. Then you are eligible to open Fixed deposits accounts and the Reinvestment Plan online.

Can I open the term deposit account any time?

Yes, the facility of opening the online term deposit account is available 24X7.

What is the tenure for an online deposit?

As per general rule the minimum tenure for :-

Fixed Deposit　　　　:　Minimum – 7 days, Maximum – 120 Months

Reinvestment Plan　:　Min-6 Months,Max–120 Months & Multiples of 3 Months

What are the interest rates for a term deposit?

The interest rates vary from time to time. You can view the latest interest rates from the bank's website or the registered Tele-banking customer can dial at toll free number 1800 345 2222 to know the latest interest rates.

What is the minimum amount for a term deposit?

Minimum & maximum amount limit may vary for different product codes.

Fixed Deposit　　　　:　Minimum- Rs.1000/- & Multiples of Rs.500/-

Reinvestment Plan :　Monthly Interest: Minimum–Rs.100/-, Multiples of Rs.100/-

　　　　　　　　　　　　Quarterly Interest: Minimum-Rs.1000/- , Multiple of Rs.1/-

Can I generate a Term Deposit Receipt Online?

Yes, a Term Deposit Receipt Online will be automatically generated on online opening of deposit containing all your relevant details.

In whose name will the term deposit account be opened? What is the mode of operation?

The name(s) and mode of operation and branch of newly generated deposit a/c will be same as in debit a/c, from which term deposit a/c is funded.

How is the maturity amount calculated?

The maturity amount is based on the tenure & type of a/c selected by the customer.

What are the types of accounts from which I can debit an amount for the deposit?

You can debit a savings, current, or OD account to open term deposit. The account selected for debiting should be valid transactional a/c through Internet Banking channel and should not be a stopped / dormant / locked account.

How can I renew or pre-mature my deposit a/c.?

The Special term deposit a/c for which you will select "Yes" for Auto Renewal will be automatically renewed at the time of maturity if you do not approach Branch for payment / renewal on maturity. For prematurity of deposit a/c, kindly contact the branch.

Can I transfer the maturity money to any of my accounts?

No, maturity amount or the amount payable before maturity will be transferred only to the debit account from which it was funded.

Can senior citizen avail additional rate of interest on term deposit?

Presently, facility for providing additional rate of interest to senior citizens is not available in e-TDR/e-STDR. This facility is being developed and will be provided soon.

What is the validity of Acknowledgement Slip automatically generated through United Online?

The Acknowledgement Slip is equally valid as the Term deposit Receipt provided by branch. Internet Banking customers are advised to take printout of term deposit Acknowledgement Slip after generation of deposit a/c. However you can obtain the receipt from any day after opening the deposit from the branch. Acknowledgement Slip when presented at the Branch for payment, Branch will verify all the details shown before proceeding further.

How can I add nominees in Term Deposit a/c?

You may contact the home branch for adding nominee(s) in the term deposit a/c.

Can I close the Term Deposit Online?

No, the user need to visit the branch to close the deposit.

Can I open fixed deposit for tax exemption under Sec 80C of Income Tax Act?

This facility is currently not available online. Kindly contact your branch for Tax saving deposits.