

ICICI BANK CUSTOMER FIRST SERIES

TIMES BUSINESS ASSOCIATE COMMUNICATION

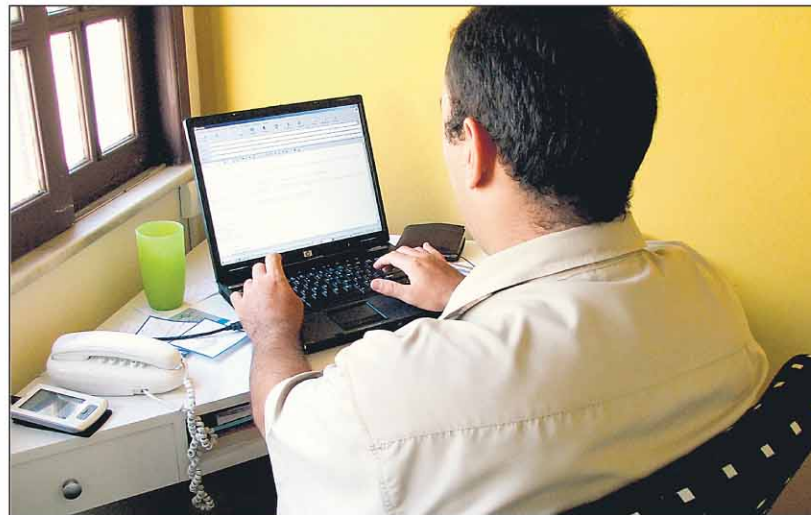
A consumer education initiative

NET, SET, GO

Technology has altered our lives and habits significantly, enabling efficiencies and facilities like never before. We book air and train tickets on the Internet and have long stopped standing in queues and depending on booking agents. We browse through our telephone bills to skim call durations for any misuse. We buy and sell equity shares on our online trading accounts, in a matter of minutes, while being tuned to the market and prices from wherever we are. We search our mail history from email folders and snigger at someone who prints emails. We cannot remember the last time we sent a snail mail. However, when it comes to our money, are we using Internet Banking for all the efficiencies it enables?

ANYTIME, ANYWHERE

The ability to access our account at



anytime and from anywhere is invaluable. We can check our balances, transactions and complete our payments for bills, EMIs, credit cards be it from your office, home or while travelling. We can monitor excess cash and convert it to deposits. We can get alerts and reminders for what is due to be paid and plan our cash flows better. An Internet Banking account makes it irrelevant to consider where we are and where our bank branch is.

24/7 SURVEILLANCE

Our Internet Banking account is under our direct monitoring ease, at all times. We are able to check and confirm transactions and detect anything amiss, immediately. The risks in transit of

payment instruments like cheques are eliminated. The transaction details are always up-to-date, without our having to wait for periodic printed account statements. The earlier we are able to detect and report any error in transactions, the better.

BETTER INFORMATION TRACKING

Internet banking keeps us well informed about the status of our transactions. From account opening status, to funds pending transfer into or out of our accounts, we are fully informed on the status of our transactions and are in complete control. Most online accounts come with facilities to query, which enable getting the information we need from our transaction histories.

SECURITY FEATURES

Internet banking is designed for a high level of security of information. Notice the URL featuring 'https', rather than 'http' and the lock icon. Online activity does not leave a trail in the history folders, so it cannot be accessed after we have logged out. If someone were to make multiple attempts at guessing the password, the account is locked out after a few attempts. An account left unattended for a few minutes also gets inactivated. We also can check for any activity in our on-line account, by reading the last log-in details and correlating it to our latest online banking activity.

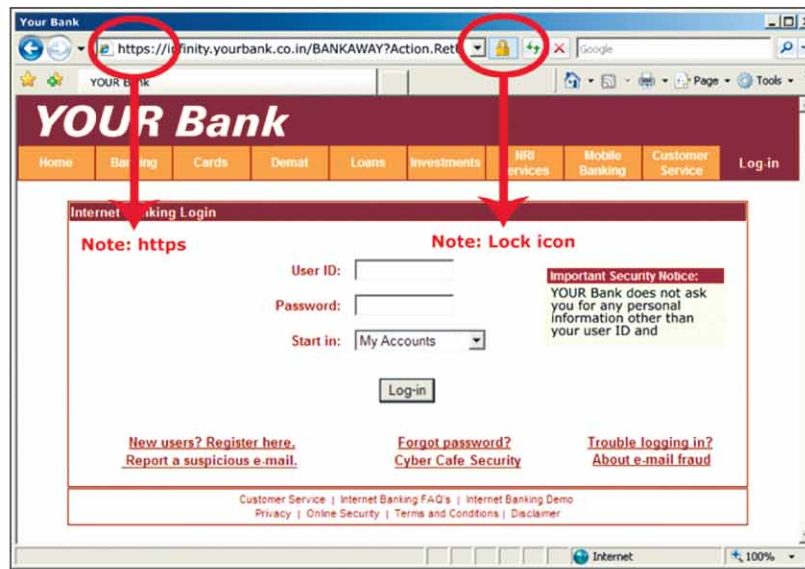
BEST PRACTICES

Best practices for safe Internet Banking are simple. Access your account from the bank's web site (by typing the URL in the browser window). It is important to remember that a secure site should not be accessed from hyperlinks in a document or e-mail. Keep your username and password well guarded. Writing them down or leaving them accessible is risky. Changing passwords regularly helps, more so if the account has been accessed from a shared computer. Always log out and close the browser window to end a session.

There is world of speed, safety, convenience and efficiency to discover through your bank's Internet Banking facility. Have you logged in yet?

Centre for Investment Education and Learning

Kindly send us your suggestions and comments by visiting the "Email Us" link at www.icicibank.com



FAQs

Can the Internet Banking facility of one bank be used to transfer funds to an account in another bank?

Yes. Online bank accounts can be enabled to do such a transfer. One can also use the query facility to check the status of completion of such a fund transfer.

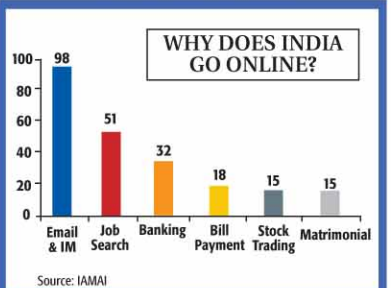
How can idle funds be utilised with the Internet Banking facility?

Unused balances in the account can be converted into longer term bank deposits in a jiffy. Some online banking accounts are also linked to trading and investment accounts, to which funds can be allocated. Users can switch to the investment portal and complete the investment transactions for which money has been allocated from the bank account.

What are the transactions done using an Internet account?

The facilities depend on the bank and the type of account. Payment of bills, transfer of funds, creation of deposits, payment of EMIs and credit card dues and several non-financial transactions such as request for account statement and cheque book can be done online.

DID YOU KNOW?



GET SET KNOW CONTEST
100 holidays to be won.

Question
Select the incorrect option. Through Online Banking, you can:

Answer
A. View balances and available funds for your accounts
B. Access your accounts between 8 a.m. and 8 p.m only
C. Register and pay bills

To answer SMS DISHA A, B or C to 53030 and win a 2N 3D holiday*.
*Terms and conditions apply.
Visit www.dishafc.org for details and winners.

