

BRAC Bank Internet Banking FAQ

1. Who can apply for Internet Banking (IB)?

All resident and non-resident customers of BRAC Bank (Retail, Probashi, Proprietorship Account Holders and Joint Account Holders with either or survivor mode) may apply for Internet Banking. In terms of joint account holders (operating in either or survivor mode), only one of the applicants will be entitled for requesting and receiving all Internet Banking associated services.

2. How do I apply for IB?

A customer may visit any branch and fill up an Internet Banking application form or download the Form from the official website of BRAC Bank Limited (BBL);

<https://ibanking.bracbank.com/bblonline/>

Customer must:

- Fill up the Internet Banking application form with accurate information
- Be physically present at the branch to submit his/her Internet Banking application form to a customer service officer
- Customer has the option to select Hardware / Software Token for performing Internet Banking Transactions or he can also choose none of these, but, in such case customer will avail "View Option (Non-transactional mode)" only.

New Application for Remittance Account Holders/Probashi Account Holders:

A new Remittance Account holder simply has to fill out the internet banking application form (He/she does not require additional documents because the Remittance A/C Opening procedure entails the submission of compulsory documents needed for Internet Banking Services as well).

An existing Remittance customer who wants to apply for IB Services needs to send the following:

- Completed Internet banking application form
- Valid passport copy (first 6 pages with amendment pages if available) & Driving License / Residency Card/ PR Card (Photo ID) copy attested by Bangladesh High Commission.

These should be mailed through international courier to:

Relationship Manager
Remittance Services,
Retail Banking Division
BRAC Bank Limited,
Anik Tower, 220/B Tejgaon I/A,
Dhaka 1208, Bangladesh

Please note:

- ✓ If Probashi Banking Agents are available in the customer's location and *the agent can confirm/authenticate "Customer's Physical Presence in front of him" on the Internet banking application form, then Attestation by Bangladesh High Commission is not required.* But the required document i.e valid passport copy (first 6 pages with amendment pages if available) & Driving License / Residency Card/ PR Card (Photo ID) copy is still required.
- ✓ In places where PBS Agent is not available. Relationship Manager, PBS is the core contact point PBS Internet Banking customer

3. Does a new accountholder have to fill up a separate Internet Banking request form?

Yes, each and every customer has to fill up a separate IB request form for IB service registration.

4. What are the documents needed to apply for Internet Banking?

No additional documentation is required for resident customers. However, a *non resident customer* can visit any branch to apply for Internet Banking while he /she is in Bangladesh. For customers who are residing outside Bangladesh, please refer to # 2.

5. What is 2FA (Two Factor Authentication) Device (Hardware / Software Token)?

2FA Device is a Two Factor Authentication device, which generates a random OTP (One Time Password) that acts as a second level of authentication. After registering for BRAC Bank Internet Banking, customer will require the 2FA Device whenever customers login to their Internet Banking accounts for secured and successful transactions. In these particular and other associated documents we are referring 2FA Device as “Hardware Token” or “Software Token”. 2FA is an advanced method of security which requires:

- Information that one knows (Your PIN & User ID)
- One Time Password (OTP) from the bank (that is the randomly generated by 2FA Device)

6. What is BRAC Bank Access?

BRAC Bank Access is the Software Token; a software application which is available for download from Google Play store, i-Phone App store, etc

To use Software Token, customer requires a smart phone/device (Android, Windows phone, IOS, BlackBerry). Please refer to FAQ 23 to see list of supporting versions of the smart phone/devices.

7. How can I get Hardware Token & Software Token?

For Existing Customer: Customer will have the request option after login at Internet Banking interface.

For New Customer: Customer can request for 2FA Device by visiting any of the [BRAC Bank branches / SSSCs/ SKBs](#) by filling out Internet Banking Enrolment form.

For both types of customers, delivery date for 2FA device will be informed by sending an e-mail. On the delivery date, customer needs to visit the branch where he has requested for Hardware / Software Token. On that particular date, he will be provided with a 2FA Device and a PIN mailer or a PIN mailer only (For Software Token).

8. Why do customers need a 2FA Device (Hardware / Software Token)?

2FA device is a PIN protected security device which randomly generates OTP (One Time Password) to Log In and execute Internet Banking Transactions. It provides customer an additional level of protection for each of the Fund Transfer / Bill Payment / Tuition Fees payment / any other payment by generating e-signature.

The device (Hardware / Software Token) itself is PIN protected, avoiding misuse / mishandling / exploitation of the device and applying additional level of protection from a large variety of online risks

9. What is OTP (One Time Password)?

OTP is One Time Password, a single-use security code, which is valid for only one login session randomly generated by the 2FA Device (Hardware / Software Token) for login to Internet Banking (Transactional Mode).

10. What is e-Signature?

e-Signature is basically a six digit security code randomly generated by 2FA device for re-authenticating a transaction on Internet Banking. After login to Internet Banking by entering Login ID, Password and OTP, customers need to generate e-Signature for performing any transactions.

To generate e-Signature customer needs to insert last six digits (Will be displayed by system for customer convenience) of his beneficiary account number into Hardware / Software Token screen and thus a six digit e-Signature is generated.

11. What is the serial number?

The serial number is a unique multiple digit number used to identify individual Hardware / Software Token. Serial Number for Hardware Token is 10 digits and for Software Token is 7 digits. Customers, possessing Hardware / Software Token, need to enter this serial number while accessing Internet Banking and registering himself for the first time.

12. What is Master Key?

Master Key is a Highly Secured Password set by Customer him/her-self, under a secured environment after registering and being authenticated by the 2FA device. Master Key is a substitute key to enter Internet Banking during emergency and make transactions with limited scope, while you are not carrying your token during the transaction time.

13. What is the use of Master Key?

Basically, while you are using your Hardware / Software Token during making a transaction, there is no use of Master Key. But, Master Key will allow you to do transactions with limited scope (Referred to the FAQ No.40), while you are in emergency situation like;

- You are in abroad without the Hardware / Software Token and need to make an emergency transaction, OR
- Facing a situation to make a transaction but your Hardware / Software Token is not with you
- Master Key will help reset your Password.

14. What will happen if I enter wrong OTP continuously?

If you enter wrong OTP for more than three times continuously, your user ID will be locked. To unlock this ID, Please call our 24Hour Call Center 16221 or for overseas caller +880 2 55668056.

Once you completed IB 2FA Registration, you can reset your password by going to the “Forgot Password” option and by entering your Alternate ID.

15. What will happen if I do not collect my Hardware /Software Token within 90 days?

If you do not collect your Hardware /Software Token within 90 days after getting “Token Collect” message, it will be destroyed by authority to ensure safety for your account.

16. What will happen if I don't use my Hardware /Software Token within 90 days?

If you do not use Hardware /Software Token within 90 days after getting “Token Collect” message, OTP may not work beyond this time. In that case, you have to call our 24Hour Call Center 16221 or for overseas caller +880 2 55668056 and inform them in detail.

Knowhow on Hardware Token:

17. How to Activate 2FA Device (Hardware Token)?

To activate Hardware Token, please follow the following steps:

Step 1: Press “OK” and hold it for 2 Seconds.

Step 2: Enter 4 digit PIN Number (For Hardware Token) from PIN Mailer

Step 3: Please enter your preferred new 4 digit PIN and remember it for future use. In future, every time the device is switched on, this new PIN will be required for security.

Step 4: Confirm New PIN, by reentering.

Now, the device is activated for future use.

18. How to Generate OTP from Hardware Token?

To generate OTP from your Hardware Token, please follow the below steps:

Step 1: Press “OK “and hold it for 2 Seconds

Step 2: Enter PIN (Set by customer)

Step 3: Press” OK”

Step 4: Press 1 (Login)

OTP has been successfully generated.

19. How to generate e-Signature from Hardware token?

To generate e-Signature from Hardware token please follow the below steps:

Step 1: Press “OK “and hold it for 2 Seconds

Step 2: Enter Pin (Set by customer)

Step 3: Press “OK”

Step 4: Press 3 (Sign)

Step 5: Enter last six digits of beneficiary account (Will be displayed by system for customer convenience)
e-Signature has been successfully generated.

20. How to change the PIN for Hardware Token?

To change the existing PIN for Hardware token, please follow the below steps:

Step 1: Press “OK “and hold it for 2 Seconds

Step 2: Enter your PIN (4 digit)

Step 3: Press” OK”

Step 4: Press” OK” and hold till it prompts for old PIN.

Step 5: Enter your old PIN (4 digit) and press “OK”

Step 6: Enter new PIN (4 digit) and press “OK”

Step 7: Re-enter new PIN (4 digit) and press “OK”

The PIN is successfully changed and the device will display “BBL”.

21. What to do if PIN for Hardware Token is forgotten?

Please call our 24hour Call Center 16221. For overseas caller +880 2 55668056.

22. What to do if Hardware Token is lost / physically damaged / permanently deactivated?

In case of Lost / Physically damaged Hardware Token, Please call our 24Hour Call Center 16221 or For overseas caller +880 2 55668056 and REQUEST FOR PERMANENT DEACTIVATION OF HARDWARE TOKEN IMMEDIATELY.

Please note that, Device Warranty will not cover for lost / physically damaged / permanently deactivated Hardware Tokens; Customer need to request for a new 2FA Device with specified charge.

23. What is the warranty period of Hardware Token?

BRAC Bank is providing one year warranty for the Hardware Token.

A fresh one without charges will be issued in following cases, subject to present the faulty one:

- No display
- Non-functioning within the warranty period Customer need to purchase a new one with specified charges for the following cases:
 - Lost
 - Physically damaged
 - Permanently Deactivated

Know how on Software Token:

24. Which devices support Software Token?

Any smart phone; Android, Windows, IOS (i-Phone) and any Tablet PC (Any Tab including i-Pad) will support the Software Token. Supported Version is as follows:

- Android 2.2 up the current available release.
- Windows phone 8 and 8.1.
- IOS 4.3 up to the current available release.
- Black burry Java 5.0 – current available release up to Oct 2014.

□ Native 10.1 - current available release up to Oct 2014.

25. How to download Software Token?

Before downloading, kindly check your device Time Zone Setting to be Standard GMT.

Example: GMT + 6:00 (If you are in Bangladesh),

GMT + 8:00 (If you are in Singapore) and so on.

Step 1: Go to Application store of your smart phone/device.

Step 2: Search "BRAC Bank Access" (Name of Application).

Step 3: Install into your Smart phone / Tablet PC.

After successfully installed, the Application is ready for activation.

26. How to Activate Software Token?

To activate your Software Token, please follow the following steps:

Step 1: Open BRAC Bank Access.

Step 2: Select "Manual" on Activation Screen.

Step 3: Enter 7 digits Serial Number (Received from Customer Service Officer)

Step 4: Enter 21 digits Activation Code (Received from Customer Service Officer).

Step 5: Enter Password – 4 digits.

Step 6: Re-enter Password.

Step 7: Press OK

Now your Software Token is activated and ready to use.

27. How to Generate OTP from Software Token?

To generate OTP from your Software Token, please follow the below steps:

Step 1: Open BRAC Bank Access.

Step 2: Select "One-Time Password (OTP)"

Step 3: Enter your Password (Set by you during activation)

Step 4: Press "OK".

Your OTP has been successfully generated and is viewable on display.

28. How to Generate E-signature from Software Token?

To generate E-signature please follow the below steps:

Step 1: Open BRAC Bank Access

Step 2: Select "E-signature (Sign)"

Step 3: Enter your Password (Set by you during activation)

Step 4: Enter last six digits of beneficiary account (Will be displayed by system for Customer convenience).

Step 5: Press "OK"

E-signature has been successfully generated and is viewable on display in 6 digits.

29. How to change your existing PIN for Software Token?

To change the existing PIN for Software token, please follow the below steps:

Step 1: Open BRAC Bank Access

Step 2: Go to Settings.

Step 3: Select "Change Password".

Step 4: Enter your Old Password (Set by you during activation).

Step 5: Enter New Password (4 digits).

Step 6: Re-enter New Password.

Step 7: press "OK"

You have successfully changed your Password.

30. What will happen if your Software Token is locked?

If you enter Wrong Password 5 times consecutively, the Software Token will get locked. You will have to request for a replacement token.

31. For more information:

- Please download FAQ from BRAC Bank Limited Internet Banking page.
- Call our 24-hour Call Center 16221. For overseas caller +880 2 55668056.

Other Information:

32. What is the annual fee for BRAC Bank Internet Banking?

At present, it is absolutely free!! (However, BRAC BANK holds the right to apply charges anytime.)

33. What is the charge for Hardware / Software Token?

	One Time Charge	
	First Time	Replacement In case of Lost / Physically Damaged / Permanently Deactivated.
Hardware Token	BDT 1000 + VAT	BDT 1500 + VAT
Software Token	FREE	BDT 300 + VAT

34. From which email address will you receive notifications of USER ID & PASSWORD?

The customer will receive the USER ID & PASSWORD at his / her registered email address from internetbanking@bracbank.com

35. What to do for the first time login into BRAC Bank Internet Banking?

- If you are a newly enrolled Internet Banking User, you will receive an email notification including User ID and Password to your registered e-mail from internetbanking@bracbank.com. Now, follow steps from step 1.
- If you are an existing Internet Baking User, follow steps from Step 1 with existing User ID and Password.

Step 1: Visit www.bracbank.com and click on the Login to Internet Banking link.

Step 2: Login with your User ID and Password.

Step 3: After successful login you will be asked to set your Alternate ID (Alternate ID should be Alphanumeric but do not use any space or symbol). This is mandatory to set an Alternate ID.

Step 4: Select Registration Type and click on "I have Hardware / Software Token" OR "No I prefer limited access".

(a) If you select "Yes, I have Hardware / Software Token", then follow below steps (5a to 11a).

Step 5a : Verify your Hardware / Software Token by entering unique serial number, which is available on the back of your Hardware token or PIN Mailer for Hardware / Software Token.

- Step 6a: Create your Master Key (Follow Internet Banking screen instruction)
 Step 7a: Generate OTP from your Hardware/ Software Token and enter on the OTP verification page.
 Step 8a: Setup Secret Questions and Answer as per screen instruction (You need to remember these answers with spelling for future requirement)
 Step 9a: Registration Completed Successfully
 Step 10a: Click OK and enjoy BRAC Bank Internet Banking services.
 Step 11a: Remember to Log out. (In the event your session expires).
 (b) If you select “No, I prefer limited access”, then follow below steps (5b to 8b):
 Step 5b: Setup Secret Questions and Answer as per screen instruction (You need to remember these answers with spelling for future requirement)
 Step 6b: Registration Completed Successfully
 Step 7b: Click OK and enjoy BRAC Bank Internet Banking services with limited access.
 Step 8b: Remember to Log out. (In the event your session expires).

36. How will I login into my Internet Banking Account?

In order to login into Internet Banking please follow below steps:

- Step 1: Visit www.bracbank.com and click on the Login to Internet Banking link.
 Step 2: Enter Alternate ID and Password.
 Step 3: Enter OTP generated by Hardware / Software Token (Or, select without OTP for Limited Access Users). System will redirect to the Internet Banking Homepage.
 Step 4: Remember to Log out. (In the event your session expires).

37. What services are provided through Internet Banking?

The following services are available from Internet Banking:

- Account details
- Loan Information
- Mini Statement
- Fund Transfer (Within BRAC Bank and BRAC Bank to other Bank Account)
- Credit Card Bill Payment
- Utility Bill Payment; Qubee, and all mobile operators prepaid and postpaid bill payment (Except Teletalk post paid).
- ALICO Payment
- BRAC University Tuition Fee Payment
- Password change (Login Password)
- Statement of accounts for maximum of one month during any period for last six months.
Applicable for only Current/savings account.

38. How many accounts can be linked with Internet Banking?

All your accounts and joint accounts (with either or survivor mode and you being 1st applicant) can be linked with Internet Banking.

39. What is the limit for various fund transfers?

Daily fund transfer limit details are given below:

- Account(s) under same CIF (Within BRAC Bank)	: Minimum BDT 100 and Maximum BDT 5 Lacs
- Account(s) Under Different CIF (Within BRAC Bank)	: Minimum BDT 100 and Maximum BDT 3 Lacs
- Other Bank Fund Transfer (EFT)	: Minimum BDT 100 and Maximum BDT 1 Lac
- Daily Credit Card Bill payment	: Minimum BDT 1 and Maximum BDT 5 Lacs
- For Qubee and Mobile Top up bill payment	: Minimum BDT 100 and Maximum BDT 3000
- ALICO payment	: Minimum BDT 1 and Maximum BDT 5 Lacs

- BRAC University Tuition Fee	: Total Semester Fee
- Per day total IB transaction number count	: Maximum 5 transactions

40. What is the limit for various fund transfers using Master Key?

Daily fund transfer limits using **Master Key** are given below:

- Account(s) under same CIF (Within BRAC Bank)	: Minimum BDT 100 and Maximum BDT 5,00,000
- Account(s) Under Different CIF (Within BRAC Bank)	: Minimum BDT 100 and Maximum BDT 50,000
- Other Bank Fund Transfer (EFT)	: Not Available
- Daily Credit Card Bill payment	: Minimum BDT 1 and Maximum BDT 50,000
- For Qubee and Mobile Top up bill payment	: Minimum BDT 100 and Maximum BDT 3000
- ALICO payment	: Not Available
- BRAC University Tuition Fee	: Not Available
- Per day total IB transaction number count	: Maximum 3 transactions
- Per Year total IB transaction number count	: Maximum 10 Transactions

41. Can you reverse a transaction if you have made a wrong transaction?

As per the Terms & Conditions of Internet Banking, each and every transaction is actually made by the Customer and he/she has agreed to the condition that BRAC Bank doesn't reserve any right to reverse transfer from any beneficiary account. Customer conducts all transactions at his/her own risk.

However, if any anomaly occurs, then the customer is requested to notify the bank immediately through any of the following ways:

- Call and report the incident to our 24-hour Call Center 16221. For overseas caller +880 2 55668056
- Submit a written communication at any nearest Branch or,
- Send email to alternate.banking@bracbank.com

42. What should you do to transfer funds to other BRAC Bank account(s)?

To use the "Add Beneficiary" feature you will need to add the BRAC Bank account to which you would like to transfer funds. You will receive a notification through email from internetbanking@bracbank.com and an SMS from BRAC BANK confirming the successful addition of the beneficiary account. SMS alert will be sent only to registered customers for SMS Alert Service.

After a stipulated time of thirty minutes, you can transfer funds to the newly added beneficiary account.

43. Can you transfer fund (EFT) to any other bank's (outside BRAC BANK) account?

Yes, you can! You can transfer fund to any other bank's (outside BRAC BANK) account through our Internet Banking. You can transfer maximum Five EFTs daily through our internet banking.

Any transfer submitted after 4.00 PM or on Friday/ Saturday/ Public holiday will be processed at next working day.

44. Can you pay Tuition Fees through Internet Banking?

Yes you can! At present, you can pay BRAC University tuition fee through our Internet Banking. You can daily make maximum one transaction for BRAC University Tuition Fee.

45. Can you pay MetLife ALICO payment through Internet Banking?

Yes you can! You can pay MetLife ALICO payment through our Internet Banking. You can daily make maximum one transaction for MetLife ALICO payment.

46. Can you transfer funds from BDT account to Foreign Currency (FCY) account or vice versa? If so how?

No. At this time, fund transfer from BDT account to FCY account or vice versa is not allowed.

47. Can you pay your credit card bill through Internet Banking?

Yes you can! The payment will be updated with the credit card account after 3 hours and you can see the reflection on your account the next day.

48. Can you pay your utility bill through Internet Banking?

Yes you can! You can pay all mobile operators' prepaid and postpaid bill (except Teletalk postpaid) within the BDT 3000/- limit per day for each operator in a maximum of 5 transactions daily. (In case top up is unsuccessful, the money will be credited back to your account in the next 2 hours)

49. What should you do for Internet Banking subscription, if you maintain multiple accounts under multiple CIF?

All multiple accounts under multiple CIF will be automatically linked under a single CIF. You do not need different 2FA device for those different CIFs. By login into the main CIF, you can view and make transaction into other linked accounts.

If you find any of your account untagged / unlinked, please communicate with our 24-hour Call Center 16221. For overseas caller +880 2 55668056.

50. What if the End user does not have any internet connection?

Unfortunately, in such cases, the user cannot avail the Internet Banking service.

51. Is it mandatory to register for internet banking?

No. Only if a customer intends to avail Internet Banking services, he/she can register by following the Internet Banking registration process. However, if a user has internet connection, we highly recommend the usage of internet banking as it simplifies one's banking experience and minimizes the hassle of physically going to the branch.

52. What do you do in case of any problem regarding Internet Banking services?

Call our 24-hour Call Center 16221. For overseas caller +880 2 55668056.
or send an email to alternate.banking@bracbank.com

53. What will happen if you open a new account after already been registered for Internet Banking? Do you have to apply to add the account again?

No. Your new account will be automatically listed in the accounts summary. To make transactions in the new accounts, you will have to SYNCHRONIZE the accounts by clicking Synchronize button from My Internet Banking > Self Service Menu.

54. Can I use both option OTP and Master key for transaction?

No, you can not. You can select either OTP or Master key at a time.

55. What will happen if I do not avail Hardware or Software token?

Even if you do not avail a Hardware or Software Token, you can continue Internet Banking with VIEW ONLY mode. You can view your Account details and can request for Hardware or Software Token if you want to. You cannot do any Transaction or fund transfer.

56. Can I request both Hardware and Software Token for a single Internet Banking Account?

No, for a single account you have to request either a Hardware Token or a Software Token.

57. What will happen to the Hardware or Software Token if I cannot collect it within 90 calendar days ?

As per Bank's policy, if any customer fails to collect their Hardware Token and PIN mailer or only PIN mailer for Software Token within 90 calendar days from the branch, the token will be Destroyed.