Digital Certificate for Corporate Internet Banking - User Guide

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We have enabled process of providing facility of Digital Certificate (DSC) to our Corporate Internet Banking customers for enhancing security measures while using Internet banking.

What is Digital Certificate - A digital certificate establishes your credentials when doing business or other transactions on the Web. It is issued by a certification authority (CA). It contains your name, a serial number, expiry date, a copy of the certificate holder's public key (used for encrypting messages and digital signatures), and the digital signature of the certificate-issuing authority so that a recipient can verify that the certificate is real. Some digital certificates conform to a standard, X.509. Digital certificates can be kept in registries so that authenticating users can look up other users' public keys.

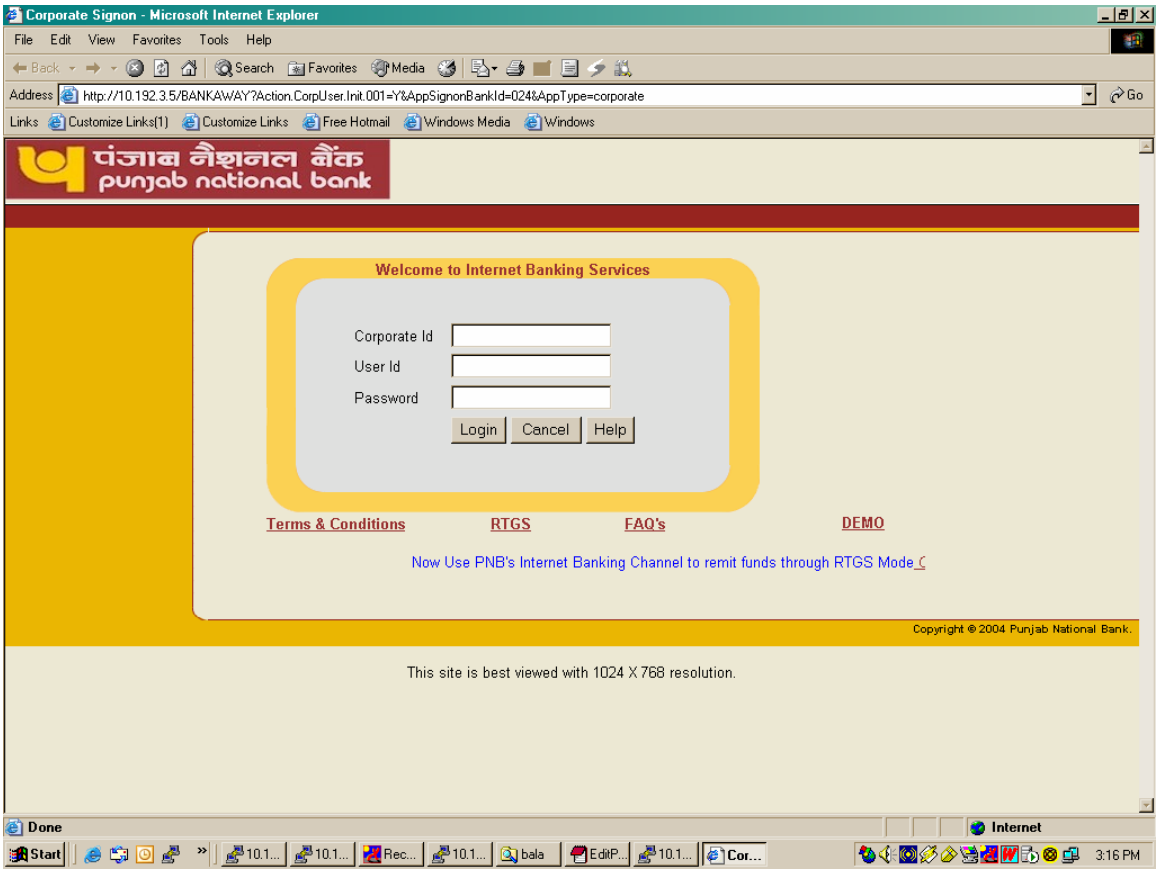
Who can avail this facility – All our Corporate Internet Banking Customers who are having a valid class II or above certificate which can prove identity to remote computer. The certificates can be procured from any of the below mentioned Certifying authorities (CA):

1. TCS
2. N code solutions
3. IDRBT
4. Safescript
5. MTNL
6. National Informatics Centre (NIC)
7. Central board of excise and customs(CBEC)

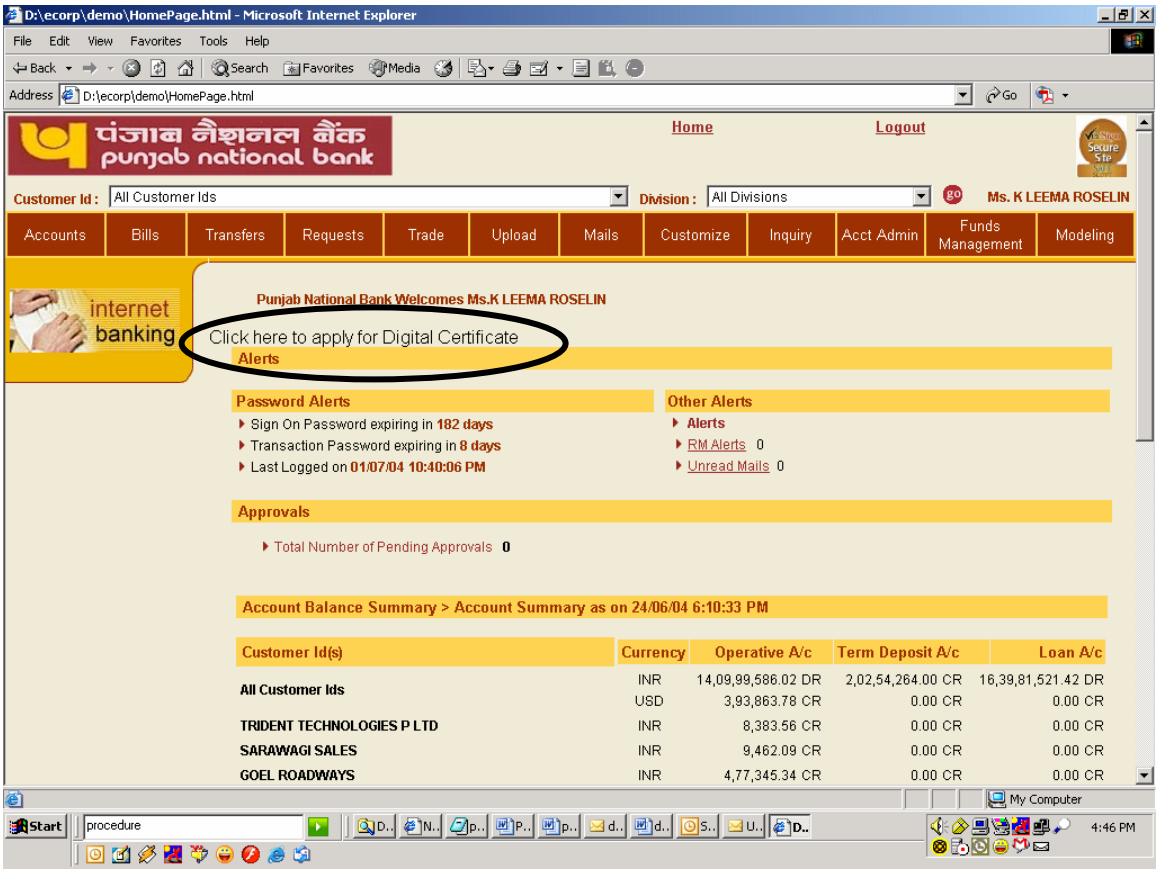
Responsibility of procuring the Digital Certificate will be of the customer. The digital certificate should be installed in the Internet Explorer of the computer/PC from where PNB's internet banking site is to be accessed. In case the customer desires to access the site from some other computers also the same digital certificate is to be first installed in the Internet Explorer of that computer. The system allows single Digital Certificate mapping with Internet Banking Site.

Procedure for availing the facility –

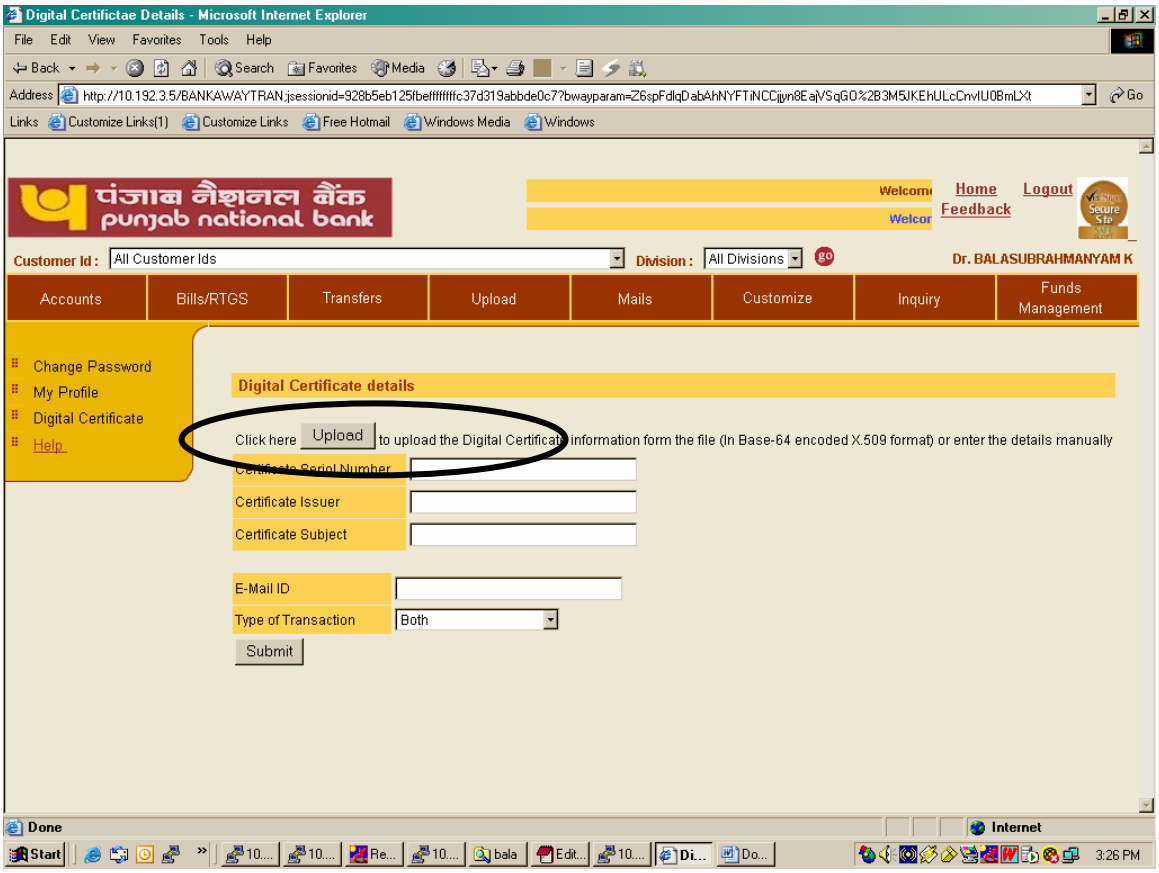
- Login with your Corporate Id, User Id and Login Password.



You will get the following welcome screen.

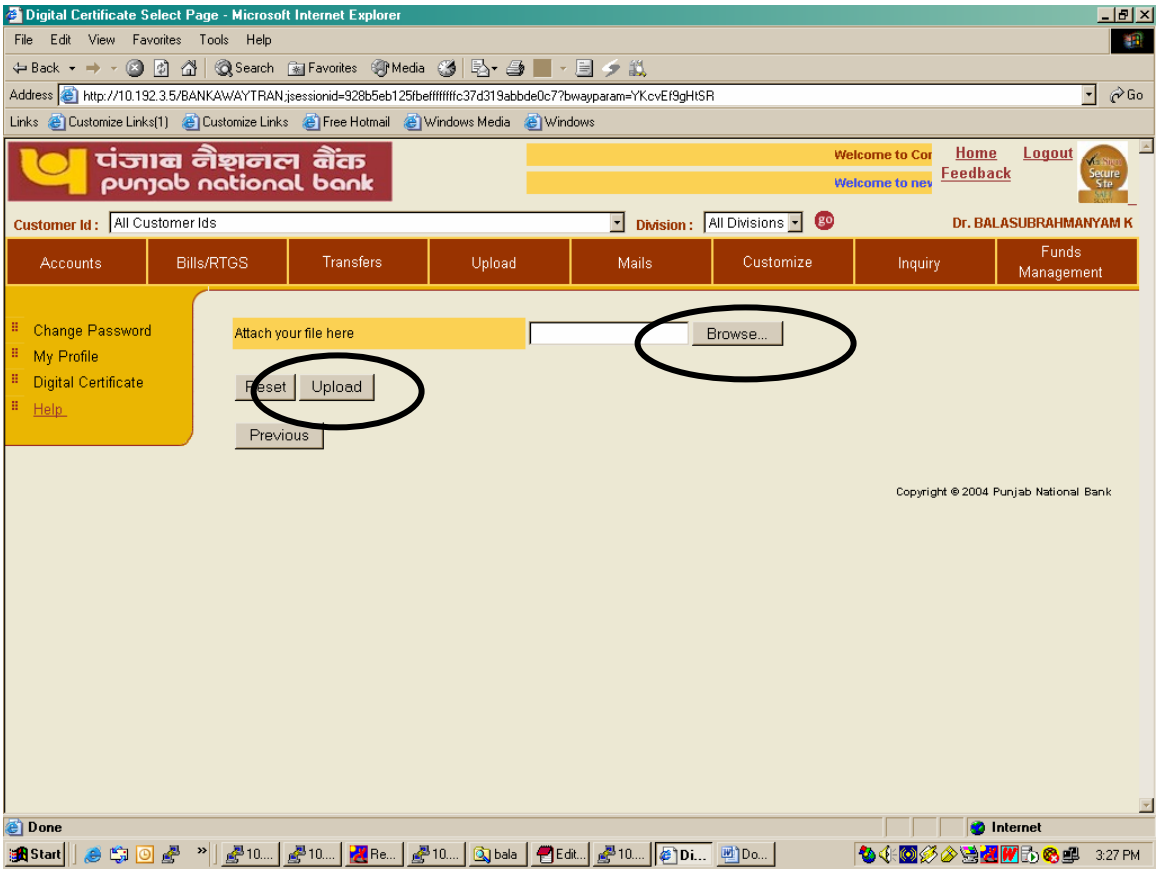


- Click on the link “Click here for Digital Certificate Registration”. You will get following screen.

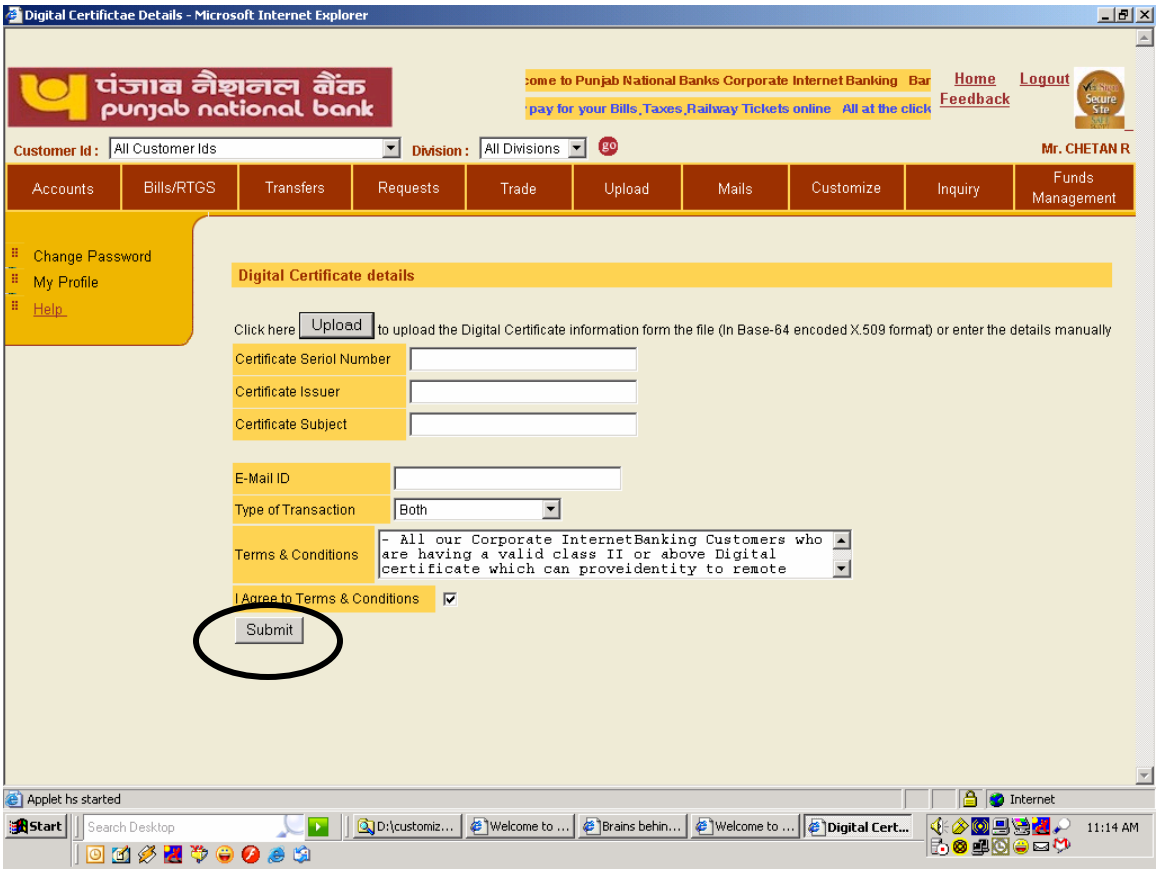


Now you will have two option for providing the digital certificate details –

- If you have the Digital certificate file in “Base 64 encoded – X.509 format”. Than Click on the upload button. Following screen will be displayed.



- Click browse button and select the digital certificate file (File should be in Base 64 encoded X.509 format). The procedure for creating the certificate file in Base 64 encode X.509 format is given at page number 15.
- Click upload button System will automatically pick up the desired details form the certificate file.



- Alternativly you can enter the following details manually
  - Certificate Serial Number
  - Certificate Issuer
  - Certificate Subject

  The above details should be exactly the same as per your DSC.
- Now Enter your Email Id
- Select whether you require digital certificate for login, for transaction or for both.
- Read the Terms & Conditions and select the check box 'I Agree to Terms & Condition'.
  - Terms & Conditions -

    - All our Corporate InternetBanking Customers who are having a valid class II or above Digital certificate which can prove identity to remote computer can avail this facility.

    - It is the responsibility of customer to inform the bank in case of revocation, expiry, change, disabling, misplaced,

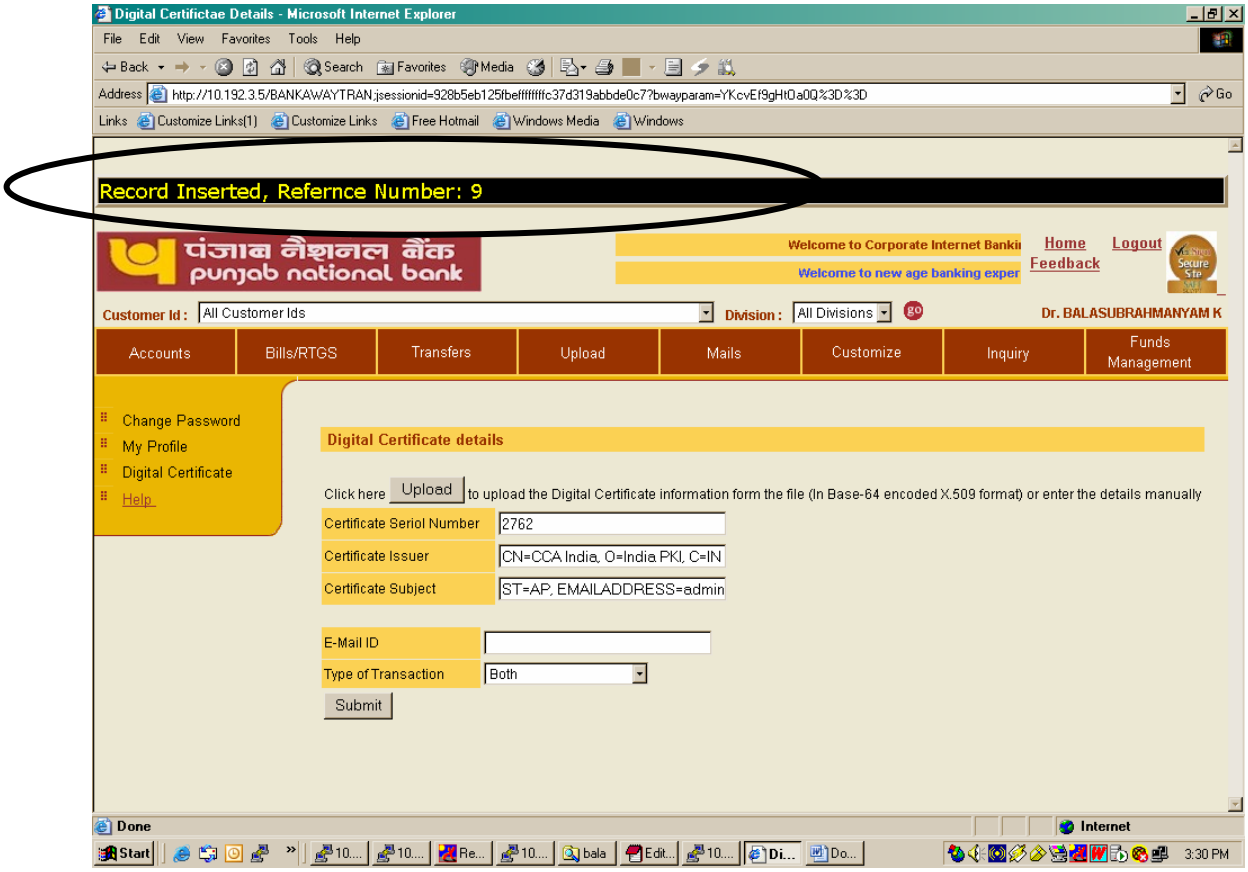
loss, compromise of Digital Certificate registered for using Corporate Internet Banking.

- The facility will be made available to the customer at his request at the sole discretion of Punjab National Bank and may be discontinued by Bank at any time, without notice.

- The customer undertakes and agrees to never indulge in an unauthorized transaction through the facility.

- The customer undertakes and agrees to promptly inform Bank of any user no longer remaining an employee/representative/agent of an Entity, or if such user is no longer authorized to use the digital certificate.

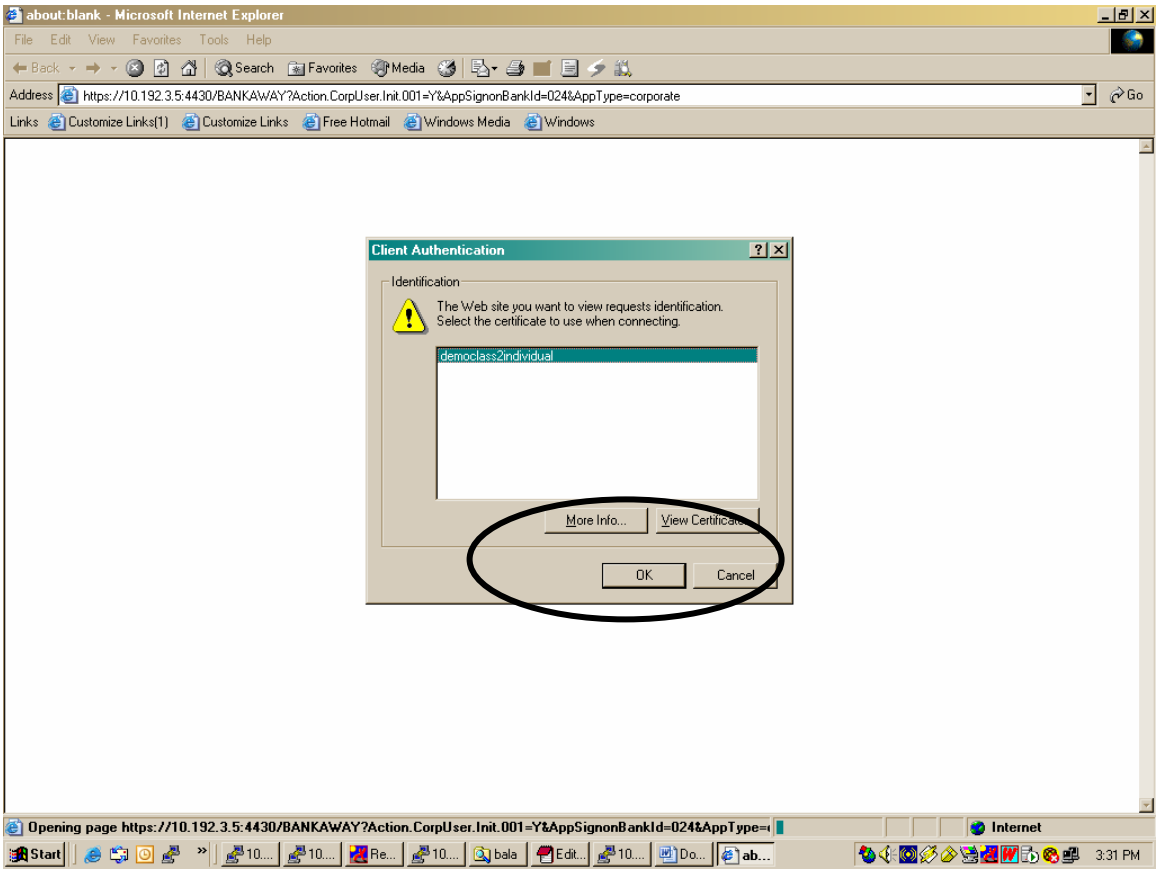
- Click Submit button



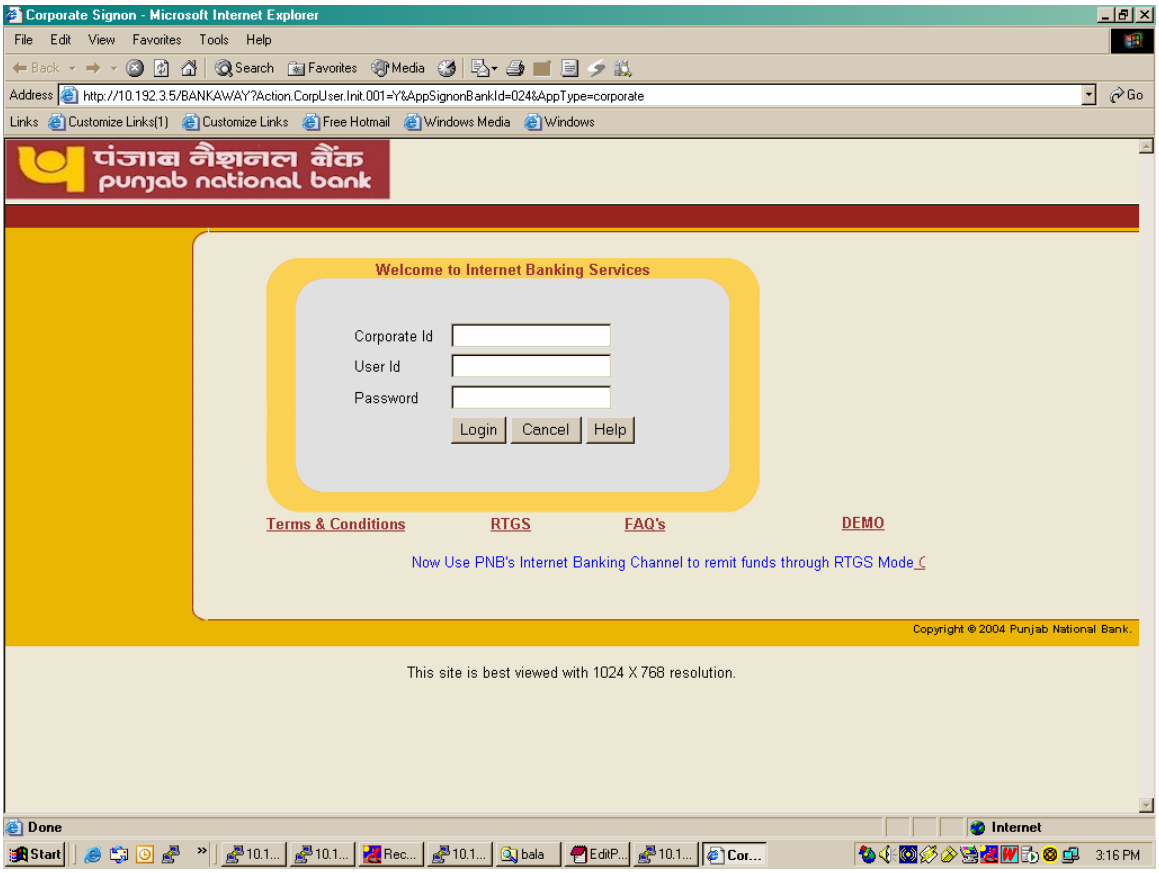
- Your request for certificate is submitted with the bank. Kindly note the reference number displayed on the screen for future reference.

Your request will be processed by us and a confirmatory email from itdibs@pnb.co.in will be sent to you on the email id recorded by you. After receiving the email go to www.netpnb.com.

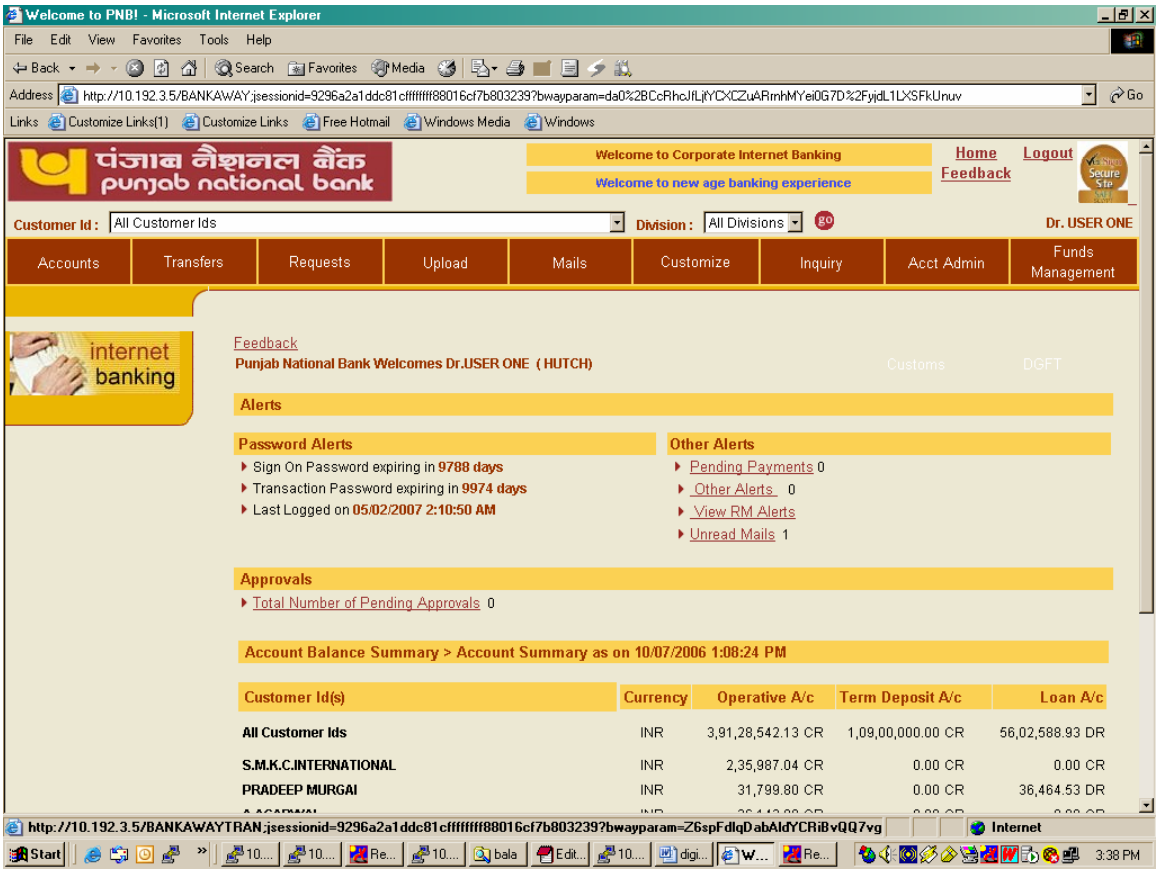
- Click on the link Corporate User (With Digital Certificate) link. You will be prompted for selecting the digital certificate.



- Select your certificate from the list displayed and click OK.
- Login window for corporate Internet Banking will be displayed.



- Enter your Corporate Id, User Id and login ID and password. Now you will be able to use Corporate Internet Banking with additional security of Digital Certificate

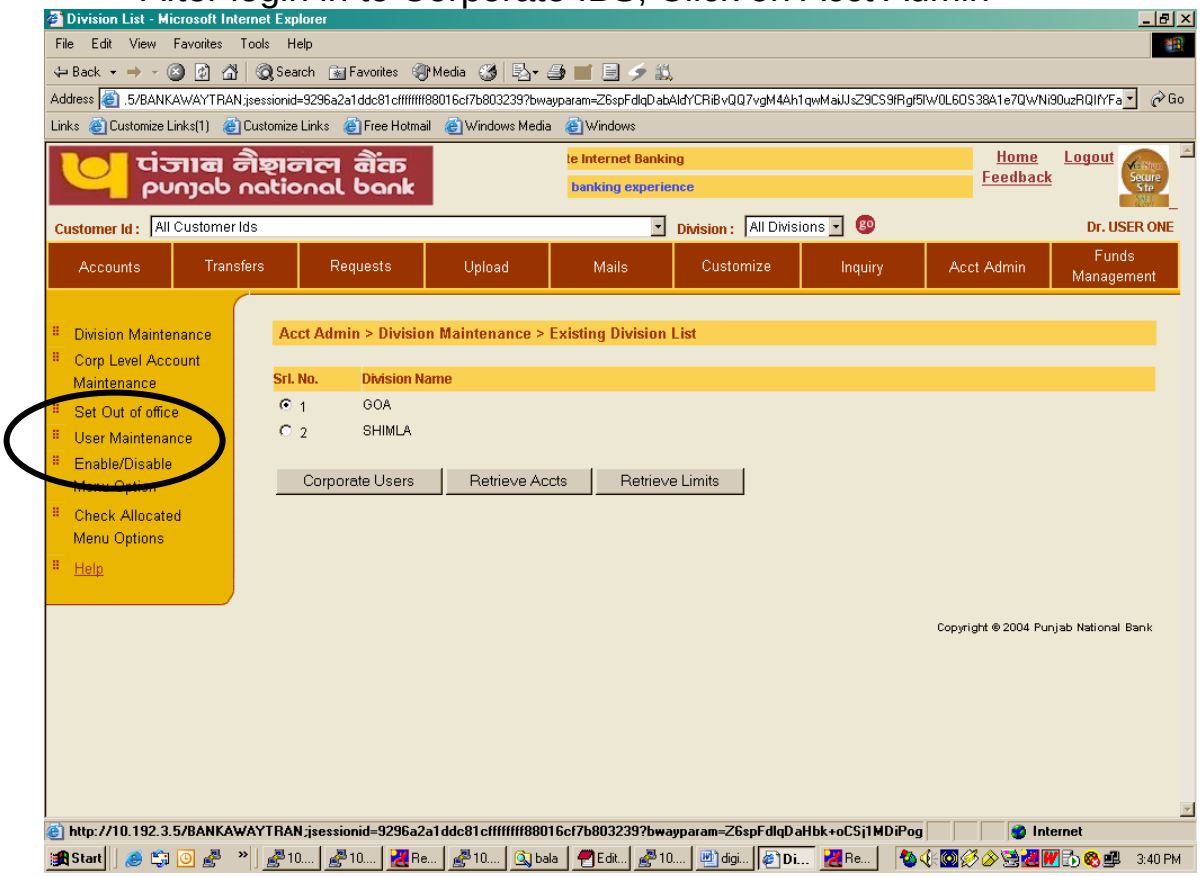

Welcome to PNB! - Microsoft Internet Explorer
File Edit View Favorites Tools Help
Back Search Favorites Media
Address http://10.192.3.5/BANKAWAY;jsessionid=9296a2a1ddc81cfffffff88016cf7b803239?bwayparam=da0%2BCcRhcJfLjtYCXCZuARmhMYei0G7D%2FyjdL1LXSFkUnuv
Links Customize Links(1) Customize Links Free Hotmail Windows Media Windows
पंजाब नैशनल बैंक
punjab national bank
Welcome to Corporate Internet Banking
Welcome to new age banking experience
Home
Feedback
Logout
Customer Id : All Customer Ids
Division : All Divisions
go
Dr. USER ONE
Accounts
Transfers
Requests
Upload
Mails
Customize
Inquiry
Acct Admin
Funds Management
internet banking
Feedback
Punjab National Bank Welcomes Dr.USER ONE (HUTCH)
Customs
DGFT
Alerts
Password Alerts
Sign On Password expiring in 9788 days
Transaction Password expiring in 9974 days
Last Logged on 05/02/2007 2:10:50 AM
Other Alerts
Pending Payments 0
Other Alerts 0
View RM Alerts
Unread Mails 1
Approvals
Total Number of Pending Approvals 0
Account Balance Summary > Account Summary as on 10/07/2006 1:08:24 PM
Customer Id(s) Currency Operative A/c Term Deposit A/c Loan A/c
All Customer Ids INR 3,91,28,542.13 CR 1,09,00,000.00 CR 56,02,588.93 DR
S.M.K.C.INTERNATIONAL INR 2,35,987.04 CR 0.00 CR 0.00 CR
PRADEEP MURGAI INR 31,799.80 CR 0.00 CR 36,464.53 DR
http://10.192.3.5/BANKAWAYTRAN;jsessionid=9296a2a1ddc81cfffffff88016cf7b803239?bwayparam=Z6spFdlqDabAldYCRiBvQQ7vg
Internet
Start
3:38 PM

In case of Problem in Logging after enabling for Digital Certificate

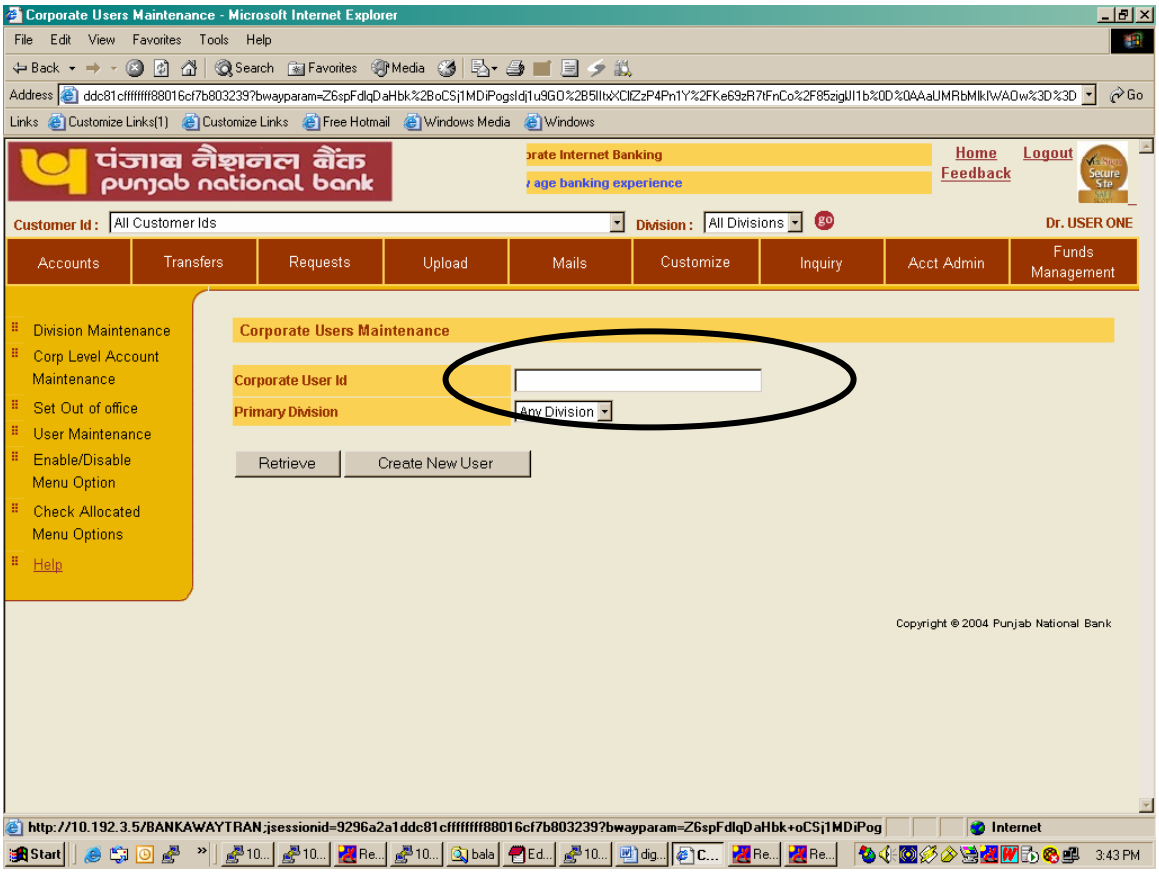
In case the customer is unable to log in to the site using his digital certificate due to wrong information provided by him or due to any other reason than Corporate Account administrator can disable the digital certificate option for the particular user in Internet banking. The path of the option for account administrator is Account Admin > User maintenance>user details> Login certificate match required and transaction certificate match required. This will enable the user to login Internet banking site without digital certificate. Further for registering his problem, he can send email through Internet banking channel to his Relationship Manager or request the concerned branch Relationship Manager giving his reference number and indicating the problem being faced by him. In case the effected user is Account administrator himself then he has to approach the concerned branch Relationship manager for submitting their request. The request will be processed by us and if it is observed that there is some change in the information given earlier by the customer, the required change will be made.

Enabling/Disabling user for Digital Certificate by Corporate Administrator –

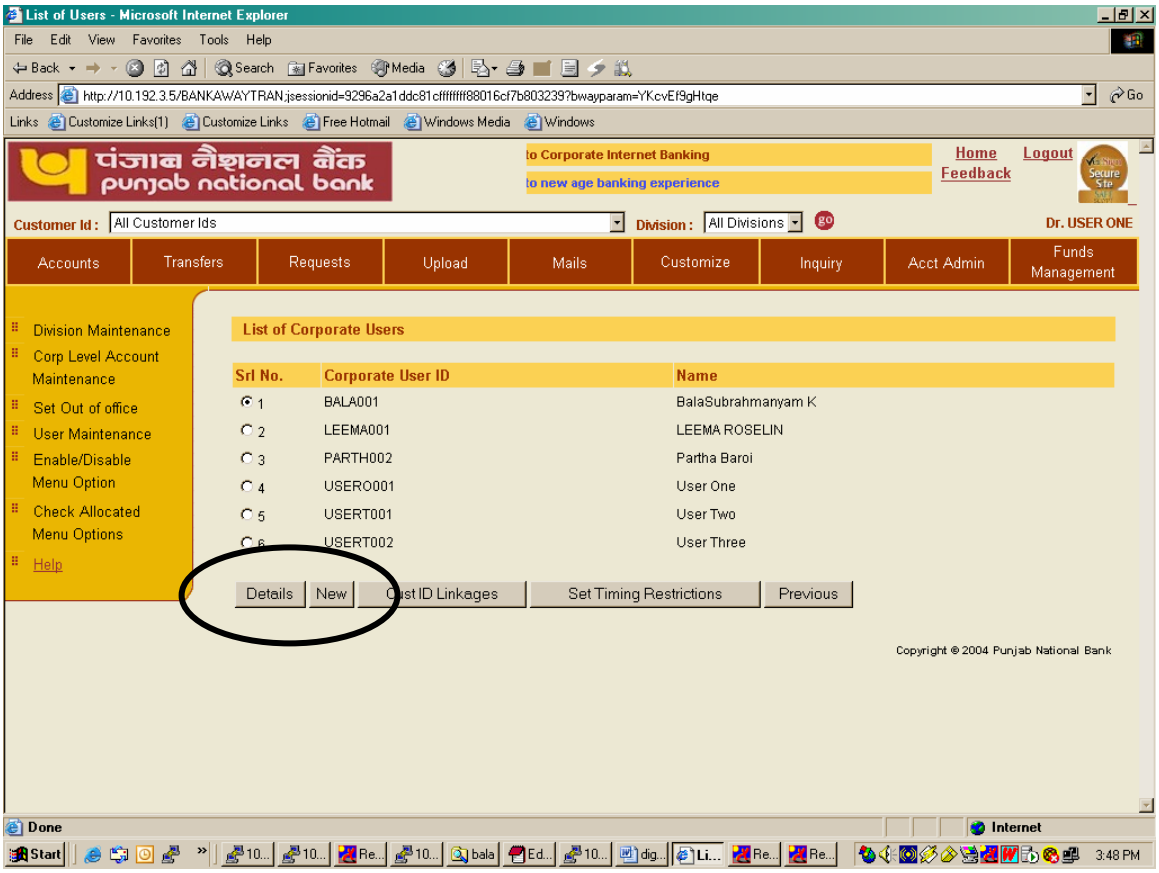
- After login in to Corporate IBS, Click on Acct Admin



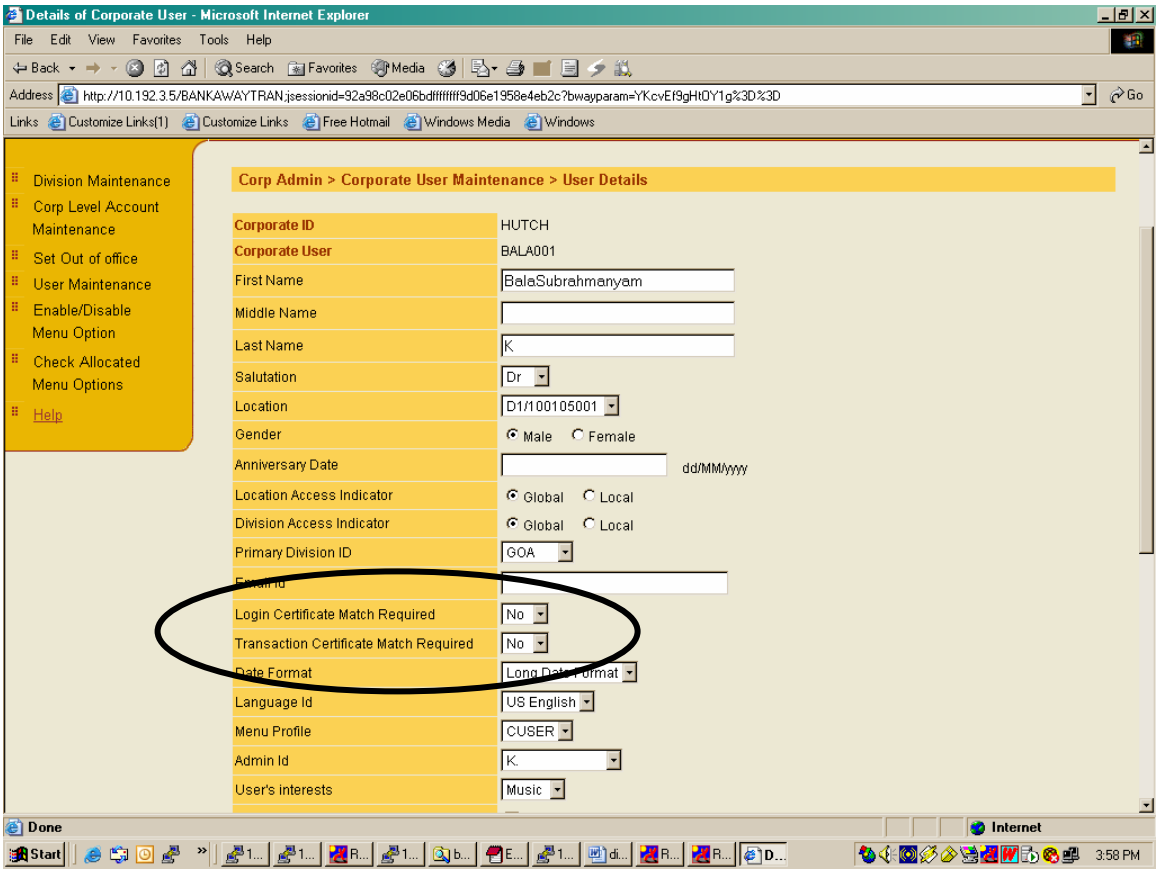
- Click on User Maintenance



- Enter the user id of the user you wish to enable/disable for Digital Certificate and click Retrieve button.



- Select the user from the list and click Details button. Following screen will be displayed.

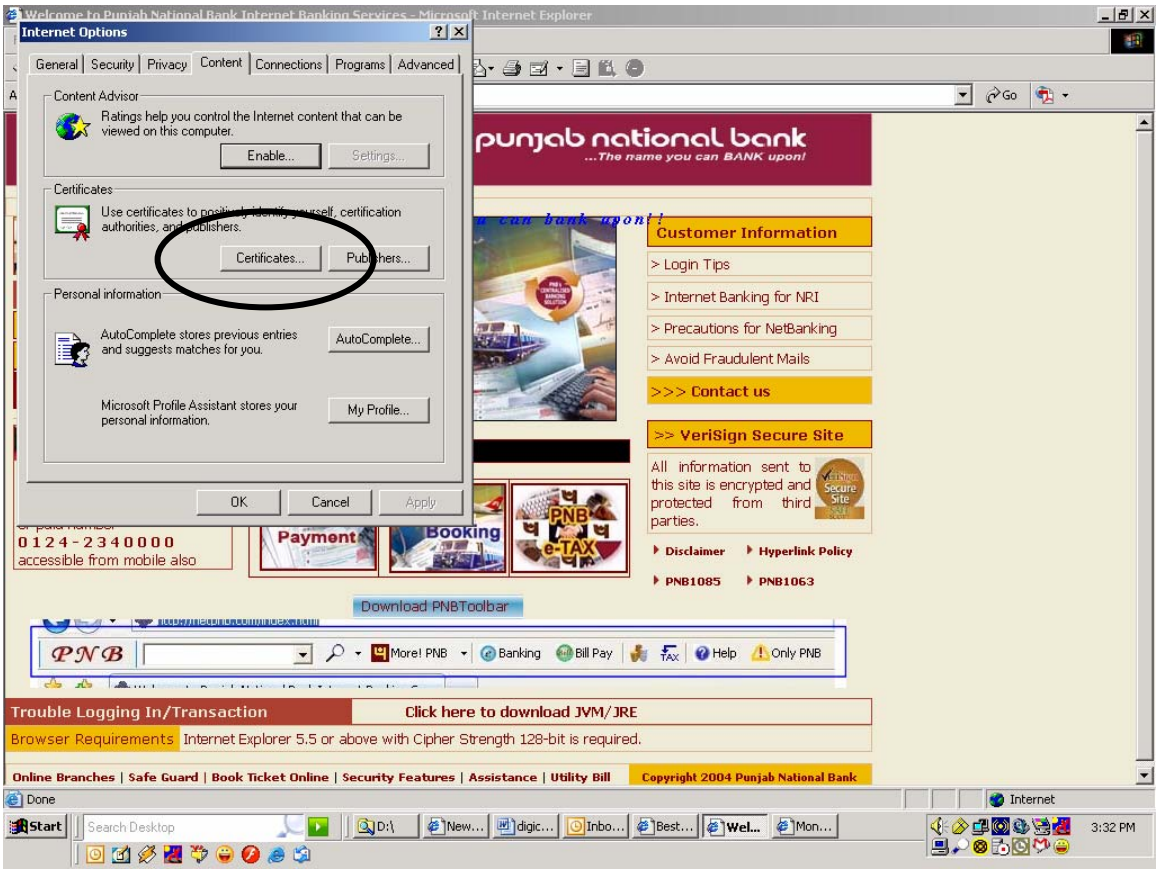


- Select Yes/No in Login Certificate Match required field for enabling/Disabling Digital certificate for login purpose.
- Select Yes/No in Transaction Certificate Match Required field for enabling/disabling Digital Certificate for Transaction purpose.
- Click Next and than Click OK.

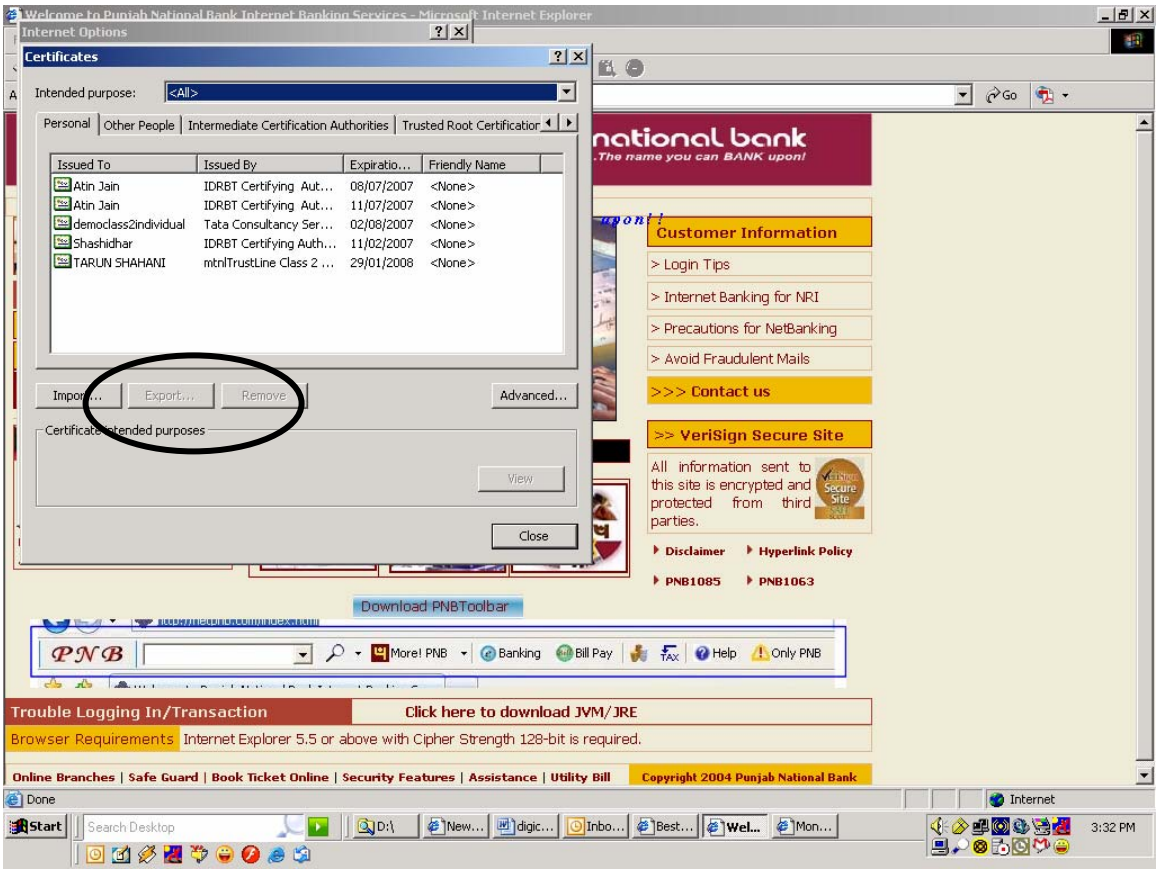
Conversion of the Digital Certificate in Base 64 encoded X.509 format

- Open Internet explorer and click on Tools - > Internet Options

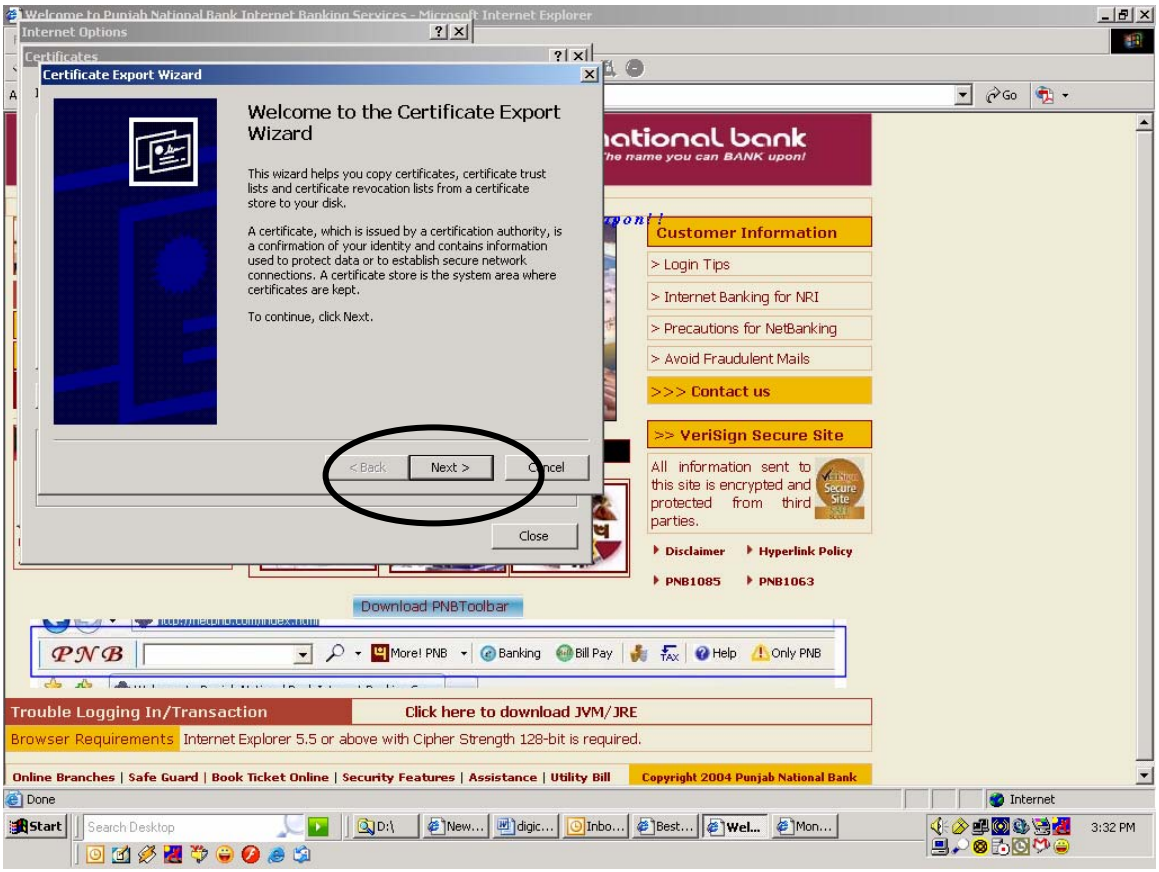
- Following window will be opened.



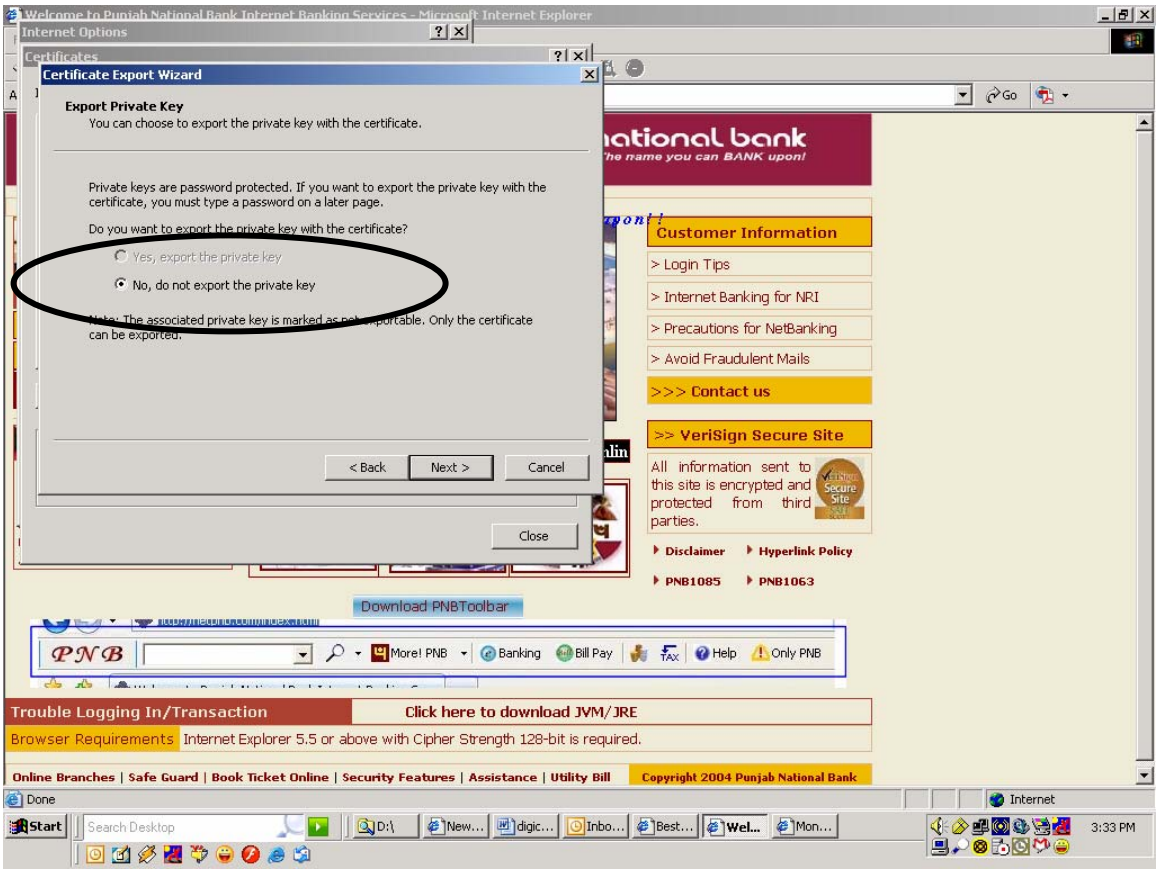
- Click on certificates



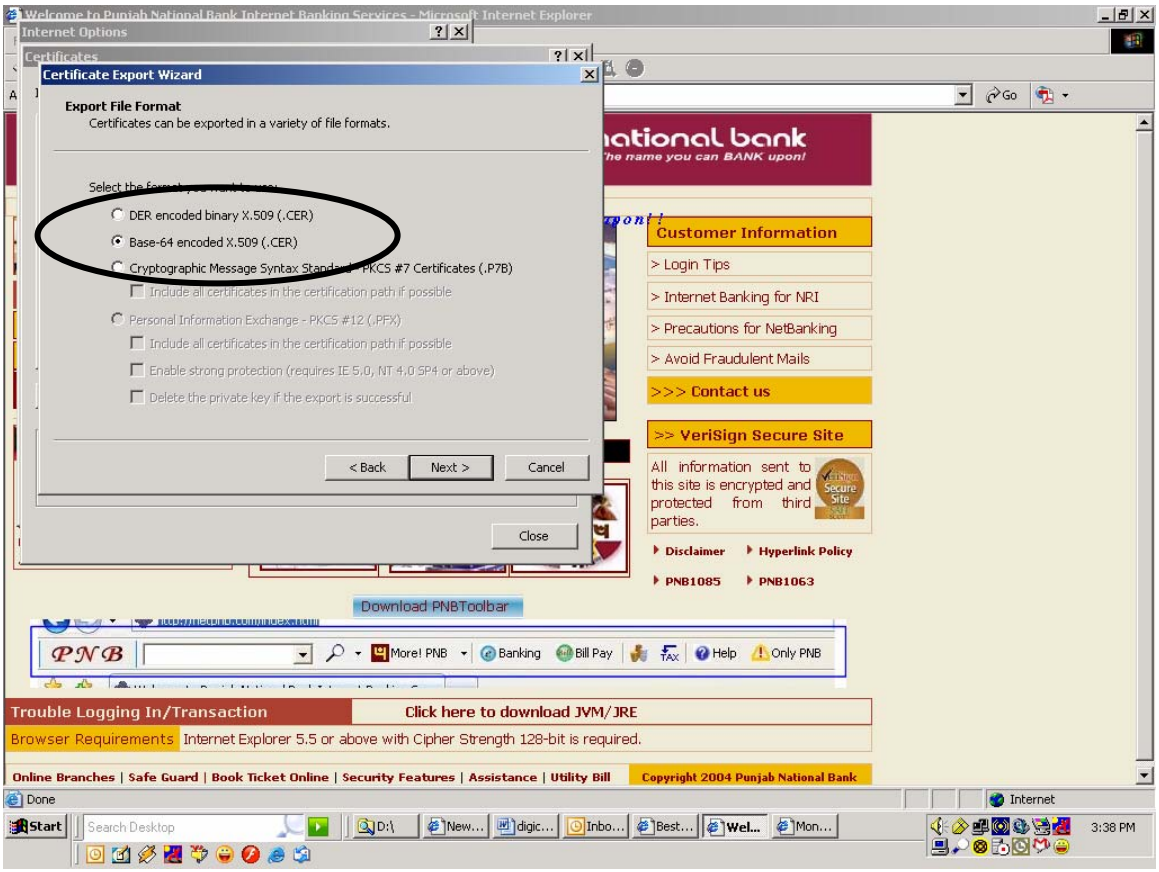
- Now select your certificate and click on export button



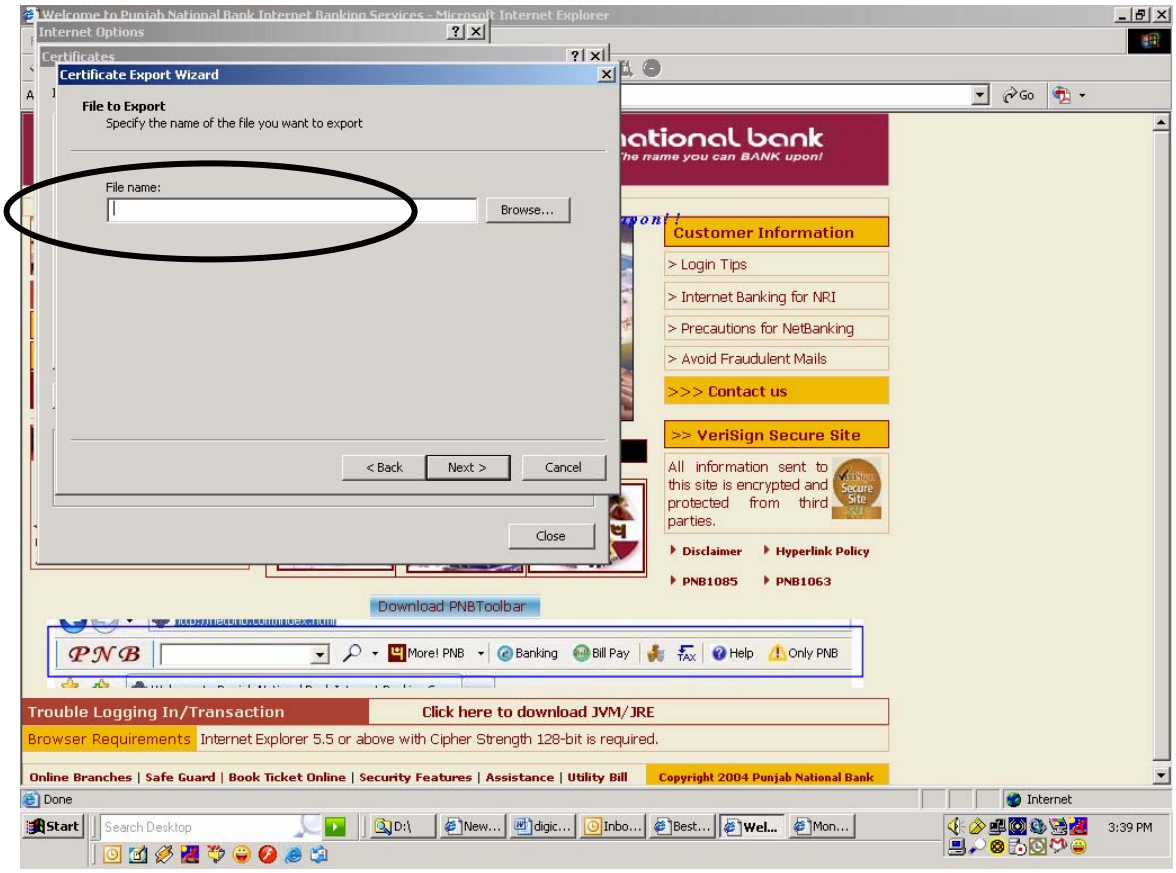
- Now click on next button



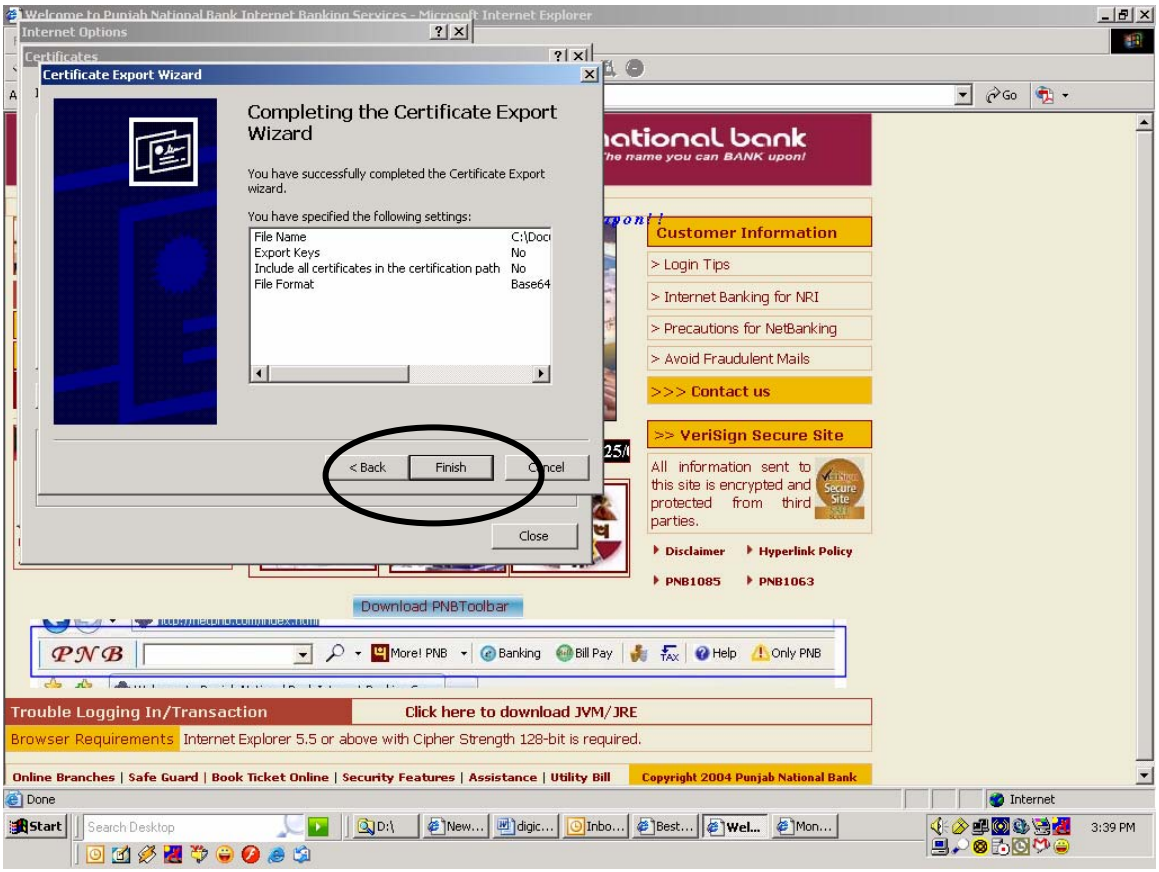
- Select the option No, do not export the private key and click next button.



- Select Base-64 encoded X.509 option and click next.



- Give the file name and click next



- Click finish button and file will be generated.

Expiry/Change of Digital Certificate of the User

It is the responsibility of the customer to renew their digital certificate within the specified period. In case the digital certificate is not renewed within the specified period, the customer will not be able to login Internet banking site. In case the user wants to access corporate Internet banking without DSC option, Corporate Account administrator can disable the digital certificate option for the particular user in Internet banking. The path of the option for account administrator is Account Admin>User maintenance>user details Login certificate match required and transaction certificate match required. This will enable the user to login Internet banking site without digital certificate. In case the effected user is Account administrator himself then he has to approach the concerned branch Relationship manager for submitting their request. Further if the customer desires to change his digital certificate the request has to be forwarded by Corporate Account administrator by email through Internet banking channel to his Relationship Manager or request the concerned branch Relationship Manager for the same.
The customer will have an option of getting his digital certificate changed before expiry also.