

# CANARA BANK OFFICERS' ASSOCIATION



## Technology Products - Answers

- 1) A blog - short for **web log** is a personal online journal that is frequently updated and intended for general public consumption.
- 2) Spam - Unauthorized and/or unsolicited electronic mass mailings.
- 3) SMTP : Simple Mail Transfer Protocol. The Internet Protocol that facilitates the exchange of mail messages between Internet mail servers.
- 4) Phishing : attempting to fraudulently acquire sensitive information by masquerading as a trusted entity in an electronic communication.
- 5) Hacking : Breaking or subverting computer security controls, to gain access to other computer /domain
- 6) Virtual Private Network.
- 7) According to our Bank's Information technology Security policy, the length of the password should not be less than **eight** characters.
- 8) All funds transfers based on requests through e-mail/fax/scanned letters from customers for both inter/intra bank favouring 3rd parties stopped with the exception of **fund transfer within the bank for the credit of customer's account under the same customer ID.**
- 9) BS&IC Section, CO to ensure that surprise verification of cash at all the ATMs is conducted at least once in **3 months.**
- 10) For using Canara Swipe internet connection is required. **No**
- 11) Alerts to vehicle loan borrowers to submit RC copy, invoice, insurance and tax paid receipt will be sent on **every month beginning**, for the vehicle loans granted during the previous month. Email alert to the branches will contain the consolidated list of customers from whom obtention of RC copy, invoice, insurance and tax paid receipt are to be followed up by the branches shall be sent.(268/2016)
- 12) Alerts to all NPA borrowers and to OD/OCC account customers from whom stock/Book debt statement is due for submission is enabled.In respect of NPA liability of ` 5 lakhs & above, the periodicity of sending SMS /Email will be on **daily** basis, NPA liability of ` 2 lakhs & above to less than ` 5 Lakhs will be on **weekly** basis and NPA liability of less than ` 2 lakhs will be **fortnightly** basis.Branch will also get an automated Email with the details of above list of accounts on periodical basis.(298/2016)
- 13) Alerts to customers whose account is appearing in weekly SWL statement and having overdue amount greater than ` **1000** is enabled. Automated reminder SMS/Email alerts to all customers for non- submission of tax paid receipt/certificate for the mortgaged property.Branch will also get an automated email with the details of above list of accounts on periodical basis.(328/16).
- 14) Alerts to branches for high value transaction of Cash Deposit/Cash Withdrawal/RTGS/ NEFT/Transfer and Cheque Clearing is enabled  
Premier Branch, PCB,ELB – Single transaction amount of more than ` 25 Lakhs  
VLB & Large Branch – Single transaction amount of more than ` **10 Lakhs**  
Medium & Small Branch–Single transaction amount of more than ` 5 Lakhs
- 15) Alert to all customers for pending regularization SB/CA/OD/OCC TOD's beyond the stipulated period. Email alert to the respective branches for the same.  
SB/CA Account – pending for regularization beyond **7 Days**  
OD/OCC Accounts – pending for regularization beyond **15 Days**  
Branch will also get an automated email with the details of above list of accounts on periodical basis.(375/2016).
- 16) Alerts to all OD/OCC customers, whose quarterly turn over reflected in the account is not sufficient for further renewal. Automated mail to branches for VSL Accounts having liability more than **90%** of the value of Security.(471/2016).
- 17) Whenever an ATM goes out of order and continues to remain in down position for **2** or more hours, an alert will be triggered to the Technology Overseeing Executive of the Circle linked with that ATM.These alerts will be triggered with a time Interval of **30** minutes and will start from 8.00 AM to 9.00 PM on all working days. The alerts for down ATMs will not be repetitive.

# CANARA BANK OFFICERS' ASSOCIATION



## Technology Products - Answers

- 18) Whenever Cash level in ATM goes below a threshold of ` **1.00** lac an automated SMS/ Email will be generated and sent across to Branch in charge/CRA executive. These alerts will be triggered with a time interval of 2 hours. The alerts will start from 8.00 AM to 6.00 PM on every working day as at Head Office. (Holidays for individual States will be ignored).The alerts for low Cash will be repetitive in nature, i.e. until the Cash is loaded sufficiently the alerts will keep on coming every two hours.(369/16)
- 19) True
- 20) Canara easyCash is an instant money transfer (IMT) service, that allows our customer to send money to any user having **mobile**, with the help of Canara Bank ATM at any time.
- 21) Maximum Monthly limit per remitter is **Rs. 25000/-**, through Canara easy cash.
- 22) Existing Debit card holders, who have used the Debit card for Rs.50000/- during the previous 12 months eligible for Platinum Debit card.
- 23) The per day Cash withdrawal limit and EDC use, if the customer is having both Visa/ Master and Rupay cards is confined to the total limit per day. **Yes**
- 24) The personalised cards received and not delivered to the customer for more than **3 months**, have to be destroyed.
- 25) If the customer requests for a personalised card before the expiry of non-personalised card, it can be acceded, subject to a service charge of Rs.100/- **Yes**
- 26) Canara Bank International Prepaid Travel Card is a multi currency forex prepaid card with facility to load **seven** currencies viz. USD,EURO, GBP, AUD, SGD,CAD & AED
- 27) Canara Bank International Prepaid Travel Card is a Non-personalized EMV CHIP card with PIN/Signature having a validity period of **5 (five)** years.
- 28) Maximum amount of load per individual during a calendar year shall be as per the RBI/FEMA guidelines for the purpose. **Yes** (The present limit is USD 250000 per financial year)
- 29) Unspent currency in the card in excess of USD **2000** or its equivalent in other currencies need to be surrendered within **180** days of arriving in India.
- 30) Card inactivity fee of Rs.**300/-** will be charged for Canara Business Debit Card, if the spent in the previous year is less than Rs.**50000/-**. This inactivity fee is put under moratorium for a period of **three** years from the date of the launch of the product till **25/02/2018**.
- 31) Canara Business Debit card is mainly meant for **SME** segment.
- 32) Particular type of card, which was issued post-demonetisation, to encourage cashless transactions ?  
**Prepaid cards**
- 33) Validity of Prepaid Cards is having a validity of **3** years except for the Gift card variant, which is **1** year.
- 34) Of the three variants in Prepaid cards, withdrawal at ATM's is not possible for **Gift** card variant.
- 35) **Canara Gold** Prepaid Card can be topped up with Rs.50000/-, unlike the other 2 variants, which can only be topped up for Rs.**10000/-**.
- 36) **Canara Classic** Prepaid card is mainly meant for Individual users, unlike the **Canara Gold** prepaid cards which targets Corporate customers.
- 37) NRI's are not eligible for Credit Cards. **False**
- 38) Canara Non Personalised Credit Card is issued in affiliation with Master only. **True**
- 39) Canara World Credit Card – Meant for VVIP customers who are having a income of Rs. 7.5 lacs and above.
- 40) The latest mobile app, by which the customer can switch ON/OFF and Hotlist his Debit / Credit card is **m-serve**.
- 41) In respect of joint accounts where operation condition is specified as JOF or JOO, different Debit cards can be issued to each user of the account on specific request to the Bank. **True**
- 42) Visually challenged persons can access the Net Banking services. **True** using screen reading software and Braille Keyboard.
- 43) Authorised persons, other than the proprietor, partners and directors, by Proprietor, Partners and Companies can be allowed to operate Net Banking. **True**
- 44) The daily maximum limit through Bulk transaction for Net Banking Corporate users is **Rs.5.00 crores**
- 45) Non residents are eligible to have mobile banking facility. **False**
- 46) Can mobile user-id will automatically get deregistered by three failed logins on subsequent two days. **True**
- 47) Full form of IMPS. **IMMEDIATE PAYMENT SERVICE**.
- 48) P2A means **Person to Account**. Using the IFSC code and account number while transferring funds.

# CANARA BANK OFFICERS' ASSOCIATION



## Technology Products - Answers

- 49) P2P means **Person to Person**. Using MMID and Mobile number for transferring funds
- 50) NUUP: **National Unified USSD Platform**
- 51) USSD : **Unstructured Supplementary Service Data**
- 52) UPI : **Unified Payment Interface**
- 53) NUUP is available in **10** regional languages also.(12 Indian languages)
- 54) OPEX : Operating Expenses model
- 55) CAPEX : Capital Expenses model
- 56) The facility introduced in our ATM's as a part of green initiative. **Forgot PIN / Green PIN**
- 57) Service charges for Financial / Non financial transactions at ATM's are Rs.**20/-** + tax / Rs.**10/+tax** after **3/5** transactions per month for **Savings Bank** account holders.
- 58) Canara Swipe is one of the facilities included in Canara e-info book. **True**
- 59) Canara Cart is an umbrella app for all the mobile apps of our Bank. **True**
- 60) Automatic version update is enabled if an app is opened through Canara cart. **True**
- 61) Currently E-info book is available in **8** languages.
- 62) Canara P-serve is a short form for **personal service**, whereby customers and potential clients can get service through touch screen kiosks at elounges.
- 63) Our Bank earns an incremental interchange of USD **0.80**, if the money is transferred through VMTFF (VISA Money Transfer Fast Funds).
- 64) Transaction limit of USD **2500** per transaction, with a cap of **30** within a calendar year is applicable for VMTFF.
- 65) VMTFF is only inbound cross border money transfer to fully KYC compliant **VISA debit** card holders in India.
- 66) NRE account holders having VISA debit card can avail the facility of VMTFF. **False**
- 67) Penal interest payable is **RBI LAF Repo+2%**,for delay in credit to Party's Account or delay in refunding the NEFT amount to remitting bank branch.
- 68) Banks have to return the inward NEFT within **2 hours (B+2)** of completion of the batch it is received, if the credit does not pertain to them.
- 69) Minimum charges of Rs.25/- to be collected for Indo-Nepal remittance facility (NEFT by migrant labourers). **True**
- 70) If funds are to be returned it should be done within **one and half hours** of receipt of the payment at the PI (Participating Interface i.e.Funds and Investment Section, Mumbai) to the originating RTGS member bank branch or before the end of the RTGS Business Day, whichever is earlier.
- 71) Delayed RTGS credit to Beneficiary is charged at **REPO rate + 2%**.
- 72) Delayed RTGS return credit is charged at **REPO + 2 %**.
- 73) Initial deposit of Rs.**10000/-** required for accounts opened via Tab banking, and to be paid through **cheque**.
- 74) RTGS Inward to a dormant account will generally be credited to SL – RTGS failed transaction (209272434). **True**
- 75) The prospective customer who applies for online SB opening, may not visit the branch of his choice within 7 days, if he / she has uploaded the scanned KYC documents. **False**
- 76) Minor who has completed 10 years of age, can apply for SB account opening online. **False**
- 77) ECS : **Electronic Clearing Sevices**
- 78) NACH : **National Automated Clearing House**.
- 79) ECS is conducted by **RBI**
- 80) ECS through NACH is now conducted by **NPCI**
- 81) As per the latest guidelines by DFS, MoF, all non financial transactions such as issue of BG and LC has to be routed through **SFMS ( Structured Financial Messaging System)** mandatorily.
- 82) **XMM (Xchanging Messaging Middleware)** is the intermediary between FCC and SFMS.
- 83) As the Digital Certificate is necessary for sending message through SFMS, the officer authorising / verifying the transaction on XMM, should necessarily have a etoken with a valid Digital Certificate. **False**
- 84) DMS ? **Desktop Management System**.
- 85) Type of Biometric verification, currently prevailing in our Bank. **Fingerprint verification**
- 86) Etoken with a valid digital certificate can be used for.  
**CERSAI Entry verification, ROC in MCA21 portal, e-filing / correction of tax returns, e-auction etc.**
- 87) QR Code : **Quick Response Code**

# CANARA BANK OFFICERS' ASSOCIATION



## Technology Products - Answers

- 88) Helpdesk will not directly assign/ reply to the cases lodged in Canara Tech support, under Non CBS issues. **True**
- 89) The name of our Bank's UPI app. **EMPOWER**
- 90) BHIM ? **Bharat Interface for Money**, a mobile payment app developed by Govt of India
- 91) BHIM named after **Bhimrao Ramji Ambedkar**.
- 92) VPA . **Virtual Payment Address, through which we can send / request / receive money through UPI app. First of its kind in the world.**
- 93) What are the payment methods in our EMPOWER ?  
**VPA, P2A, P2P, QR code, Aadhaar.**
- 94) Any complaints received at the Branches, Offices by any mode has to be necessarily lodged in **SAS > CPGRS package.**
- 95) A new enhancement (Alt+E) to view the **AMB (Average Monthly Balance)** and **AAB (Average Annual Balance)** is enabled for Canara Galaxy accounts (Product code 136).
- 96) Generation of CIBIL or other Credit Information Agency approved by RBI is mandatory for all Individuals & Others irrespective of Card Limit, except in case of **our Bank Staff** and **Secured Credit Card.**
- 97) Corporate Credit cards can be issued with need based limits with a minimum limit of Rs.**50000** and maximum of Rs.**100 lakhs.**
- 98) **99** number of add on cards can be issued under main Corporate Credit card with a minimum card limit of Rs.**10000.**
- 99) For individual Card holders, the Cash Advance limit is up to 50% of the Credit Card Limit with a maximum of Rs.**50,000/-.**
- 100) For Corporate Credit Cards cash withdrawal limit is up to 50% Credit Card limit subject to maximum of Rs.**5 lakhs.** For add on Card, Per Card maximum Cash withdrawal limit is Rs.**25,000/-.**
- 101) When the card dues are more than **90** days old the card will not be renewed.
- 102) NFC ? **Near Field Communication**
- 103) RFID ? **Radio Frequency ID.**
- 104) All the Debit cards issued can be activated for the first time through **ATM** or **POS.**
- 105) Kisan RuPay Debit cards can be directly linked to the **KCCS/KOD** accounts, apart from the customer's any other **CASA** account. **False**
- 106) Customers who are having Rs.25000 as average quarterly balance or Rs.25000 as balance in newly opened accounts are eligible for Platinum Debit card.
- 107) Customers who have used the ordinary Debit card for purchase transactions to the tune of Rs.50000 during the previous 12 months are eligible for Platinum Debit Card.
- 108) Platinum Debit Card will attract Rs.500 as inactivity fee every year, if the customer does not do purchase transaction using the card to the tune of Rs.50000 or maintain an average annual balance of Rs.50000. **True**
- 109) Platinum Debit card earns **15 bps** higher income (issuer interchange) than base variant Debit card (Classic /Standard) on all purchase transactions.
- 110) Our Debit Cards, with NFC / RFID technology is issued in association with. **VISA**
- 111) Visa payWave is a new technology available on the Canara payWave Cards that allows **contactless** payments
- 112) Maximum amount that can be transacted is Rs.**2000/-** per occasion and **5** transactions per day, for transactions through contactless mode.
- 113) Transactions through ATM can also be done by contactless mode using Canara paywave cards. **False**
- 114) CANNET through VPN can be accessed by employees through the URL **<https://canarabankesn.com>**
- 115) Corporate mail for scale I and above can be accessed through **<https://mail.canarabank.com/owa/>**
- 116) VSAT : **Very Small Aperture Terminal**
- 117) **Internet Protocol.**
- 118) 1 Terabyte = **1024** GB, 1024 TB = **1** Petabyte, 1024 PB = **1** Exabyte, 1024 EB = **1** Zetabyte
- 119) RAM : **Random Access Memory**
- 120) ROM : **Read Only Memory**
- 121) SMPS : **Switch Mode Power Supply**
- 122) BIOS : **Basic Input Output System**
- 123) Banks call Centre can handle calls in **seven** languages
- 124) Anti virus software used by our bank is **Symantec**
- 125) DRS : **Disaster Recovery Server.**

# CANARA BANK OFFICERS' ASSOCIATION



## Technology Products - Answers

- 126) Permission from **MIPD** section is required for providing Net Banking access to Clubs/ Associations / Trusts.
- 127) Net Banking users have to necessarily change their passwords on **First login** and also once in **one** year/s.
- 128) Net Banking per day transaction limit :

	Retail	Corporate
Funds transfer own account	No limit	No limit
Bill payment	2 lakhs	5 lakhs
Bulk fund transfer	5 lakhs	5 crores
All other FT	5 lakhs	1 Crore

- 129) Internet Banking Security solution is **CANDIGITAL**.
- 130) The customers who apply for cheque book through alternate channels, will receive the same without the Branch intervention. **FALSE**
- 131) Maximum limit for funds transfer through USSD channel is **Rs.5000** per day.
- 132) **MMID ? Mobile Money Identifier**
- 133) MMID will be in **seven** digits. First four digits is the Bank identifier and the next 3 represents the account.
- 134) Presently Canara Swipe is available in **two (English and Hindi)** languages.
- 135) NEFT is settled on **Half Hourly** basis and the timing is **8 am to 7 pm**.
- 136) **PKI : Public Key Infrastructure (Built in security for SFMS)**.
- 137) Our **Clearing Section, Mumbai** is the service centre for NEFT.
- 138) Gateway for RTGS – **F & I Section Mumbai**.
- 139) RTGS timing : **CUSTOMER 8 AM TO 16.30, INTERBANK – 8 AM TO 19.45**
- 140) RTGS STP profile creation, reset and modification to be requested through Canara Tech Support. **True**
- 141) RTGS password created/reset is sent to the concerned employee through SMS to the mobile number registered in HRMS. **True**
- 142) The latest digital solution for Loan Appraisal and Processing introduced in our Bank. **Canara Loan Application and Processing System (CLAPS)**
- 143) The modules handled in CLAPS are ? **Agriculture, Retail, Education, Staff, Gold Loans, MSME & Corporate and Lead Management module**
- 144) Our brokering subsidiary is **M/s Canara Bank Securities Ltd. (CBSL)**.
- 145) Portal used for online trading in securities is **CANMONEY.IN**.
- 146) Aadhar based Life Certificate solution is called ? **Jeevan Praman**.
- 147) Our customer can use ATM / Net Banking to generate **EVC (Electronic verification code)** which can be used for e-verification of IT return filed through e-filing
- 148) The security feature inbuilt in Canara Paywave card allows only **three** number of transaction of **Rs.2000** each within one hour, and above **five** transactions, only through normal mode.
- 149) Charges for Cash transactions at POS is **1 % + service tax**.
- 150) Cash transaction limit at POS is ? **Rs.1000/- in tier 1 and 2 cities; Rs.2000/- in tier III to VI**
- 151) 16 digits Debit card number denotes ? **First six digits : BIN (Bank Identification Number). Next four digits: DP Code. Next five digits: Branch serial number. Last one digit: Check digit.**
- 152) On expiry of a Prepaid card, the balance held in the card is repayable to the Card holder's / Purchaser's account after **ninety** days only, keeping in view the charge back / surcharges / Time line for acquirer banks to settle the disputes if any.
- 153) All Education loan applications are to be applied through **Vidya lakshmi** portal by students, before processing by the branches.
- 154) The latest app from MOF, GOI, to add features of Branch. ATM, Bank mitra is called **Jan Dhan Darshan**.
- 155) The latest mobile app which our bank has launched and helps to locate the Branch / ATM in the proximity of our geographical location. **Geo locate**
- 156) The aadhaar number seeded to the latest bank account of the customer is automatically mapped to NPCI, overwriting the previous mapping and the eligible DBT and the subsidies will flow to this latest Bank account. **False. The customer is given the option.**
- 157) Credit card holder can opt for Forgot PIN facility at ATM to generate a new PIN. **False**

# CANARA BANK OFFICERS' ASSOCIATION



## Technology Products - Answers

- 158) Credit card holders, both Master and Visa, can opt for Change PIN in our ATM. **True**
- 159) ASBA ? **Application Supported by Blocked Amount.**
- 160) MICR ? **Magnetic Ink Character Recognition.**
- 161) In the process of CTS (Cheque Truncation System), the beneficiary has all the right to get back the physical cheque, if returned. **False**
- 162) In case the beneficiary require the returned instrument the payee bank could issue a copy of the image, which is called the IRD (Image Replacement Document) and the it is legally recognised under NI Act Section **81 (3)**, as amended.
- 163) Section **6** of NI Act deals with the legal validity of a truncated cheque.

CBOA