

**Start your Laptop or Desktop**



**Please make sure that you are connected to the Internet**

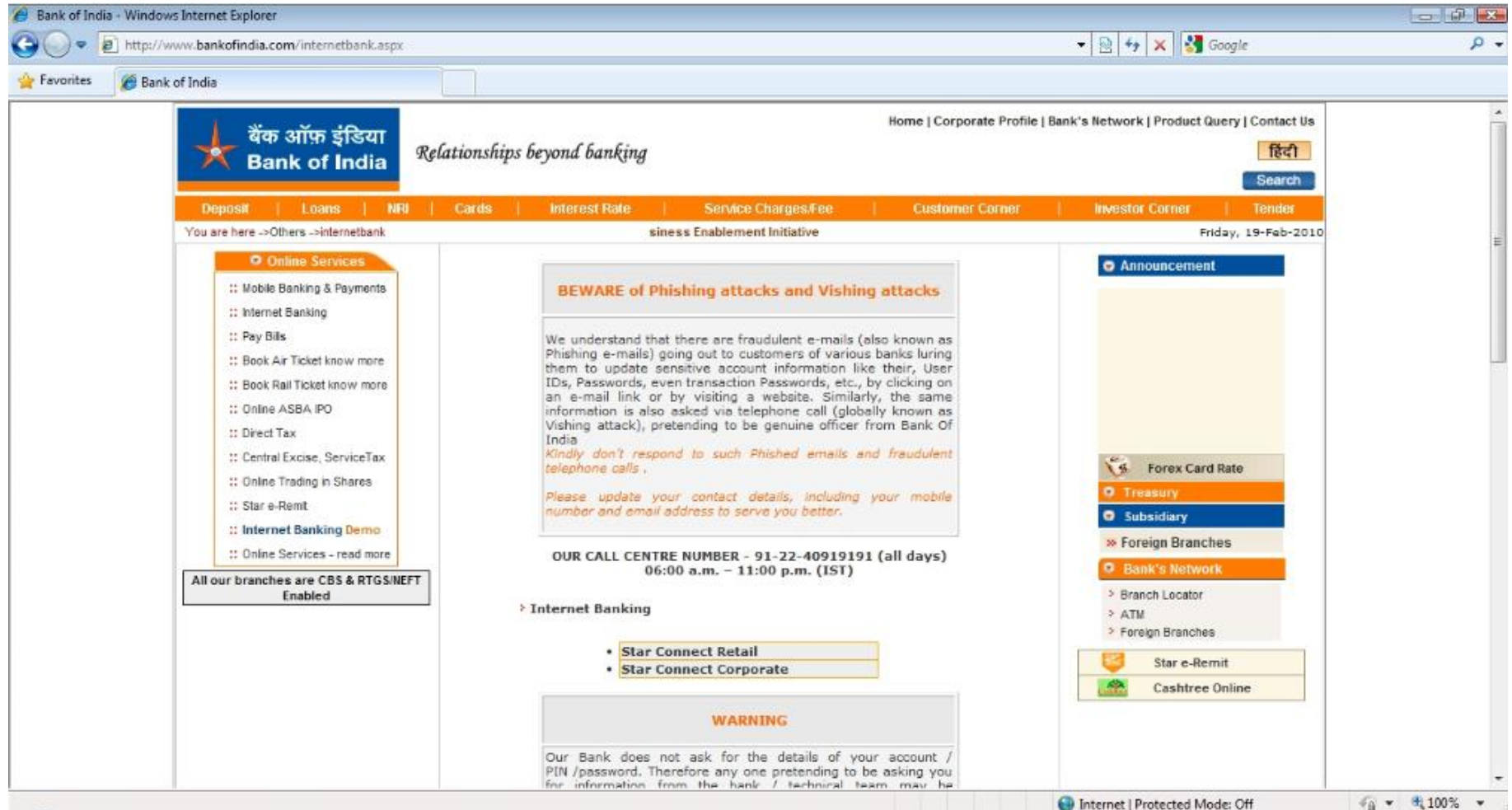


**Make sure you have received the Verification Key & the Activation Code by PIN Mailer**



## Download STARTOKEN

STEP 1: Go to Bank of India Retail Internet Banking website <http://www.bankofindia.com/internetbank.aspx>



The screenshot shows the Bank of India website in a Windows Internet Explorer browser. The address bar displays <http://www.bankofindia.com/internetbank.aspx>. The website header includes the Bank of India logo, the tagline "Relationships beyond banking", and navigation links for Home, Corporate Profile, Bank's Network, Product Query, and Contact Us. A search bar is also present.

The main navigation menu includes: Deposit, Loans, NRI, Cards, Interest Rate, Service Charges/Fee, Customer Corner, Investor Corner, and Tender. The breadcrumb trail shows "You are here -> Others -> Internetbank".

The page content is divided into three columns:


- Left Column:** "Online Services" menu with links for Mobile Banking & Payments, Internet Banking, Pay Bills, Book Air Ticket, Book Rail Ticket, Online ASBA IPO, Direct Tax, Central Excise, ServiceTax, Online Trading in Shares, Star e-Remit, Internet Banking Demo, and Online Services - read more. A box below states "All our branches are CBS & RTGS/NEFT Enabled".
- Center Column:** A prominent warning titled "BEWARE of Phishing attacks and Vishing attacks". The text explains that fraudulent e-mails and telephone calls are used to steal account information. It advises users to update their contact details, including mobile numbers and email addresses. Below the warning, the call center number is listed as 91-22-40919191 (all days) from 06:00 a.m. to 11:00 p.m. (IST). Under "Internet Banking", links for Star Connect Retail and Star Connect Corporate are provided. A "WARNING" box at the bottom states that the bank does not ask for account details or PIN/passwords.
- Right Column:** "Announcement" section, "Forex Card Rate", "Treasury", "Subsidiary", "Foreign Branches", "Bank's Network" (with sub-links for Branch Locator, ATM, and Foreign Branches), "Star e-Remit", and "Cashtree Online".

The footer of the browser window shows "Internet | Protected Mode: Off" and a zoom level of 100%.

## Download STARTOKEN

### STEP 2: Login to your account

https://starconnectcbs.bankofindia.com - Bank of India Internet Banking Retail Signon - Microsoft Internet Explorer



**बैंक ऑफ़ इंडिया**  
**Bank of India**  
रिश्तों की जमापूँजी  
*Relationships beyond banking*

**Star Connect Internet Banking Services**

**Retail**

**USER ID :**

**PASSWORD :**


Use virtual keyboard (Recommended)

Note: Password is Case Sensitive

**Virtual Keyboard** (for entering password only) [Help](#)

c	u	y	e	h	t	n	i	x	7	9	6
k	l	d	m	o	p	q	r	s	8	5	3
z	w	v	j	b	a	f	g		4	2	1
)	@	%	>	.	(	\$	'				0
\	/	_	]	^	+	!	#	:	&		
:	(			)	-	'	?	=	-	<	.
<input type="button" value="Caps Lock"/>			<input type="button" value="Backspace"/>			<input type="button" value="Clear"/>					

[Forgot Password?](#) | [New User](#) | [Transaction Password](#) | [Password Acknowledgement](#) | [Unblock/ Regenerate Password](#)  
**You can now use your Debit-cum-ATM Card for Online Reset / Unblock / Acknowledge / Request for your Password**



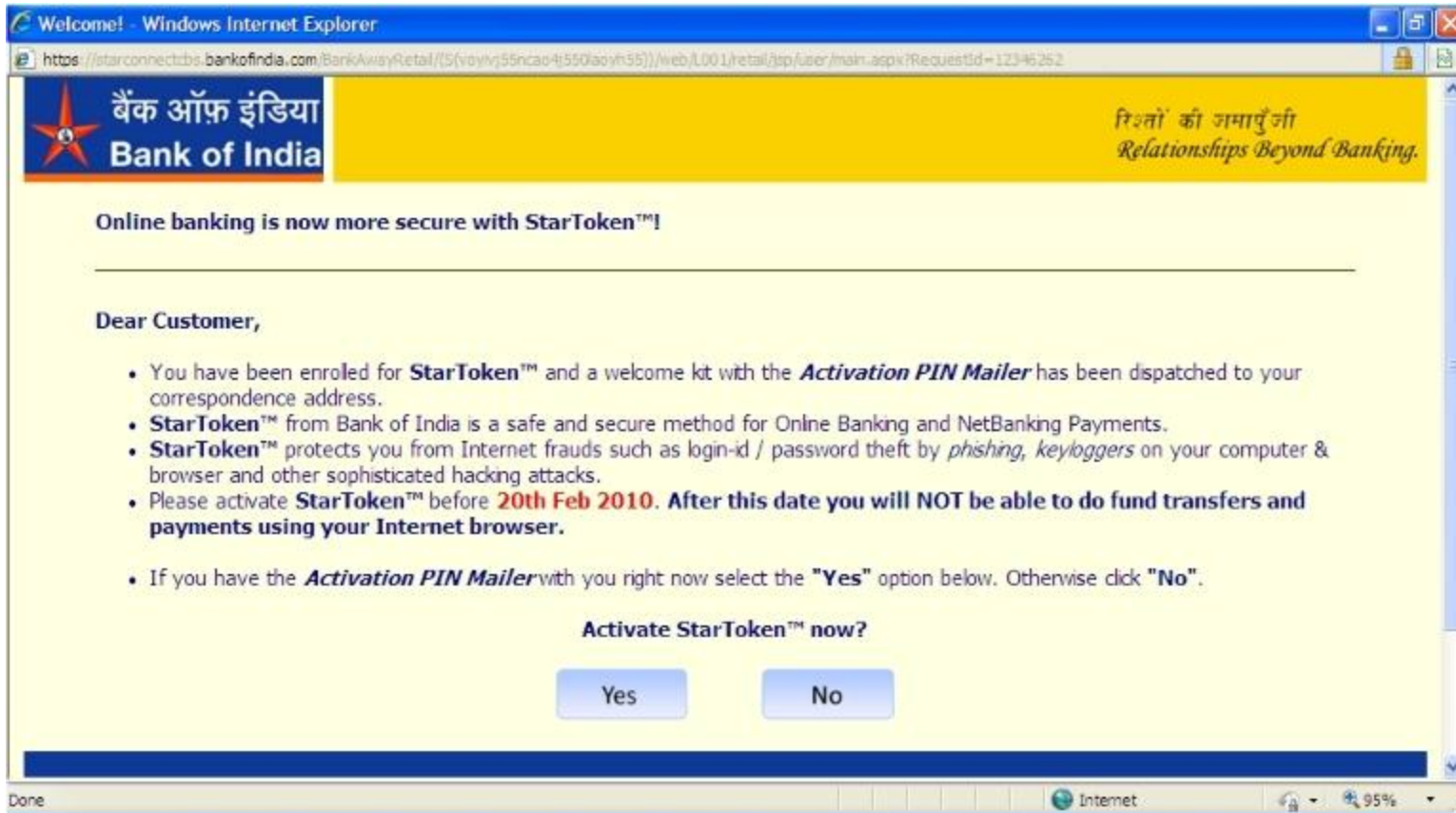
**Important :** In our constant endeavor to give you better service and user experience, we have enhanced our Internet Banking site. You may feel changes in the User Interface (look and feel). Please change your password regularly and keep your computer protected and updated with latest Antivirus and patches. Please do not click on any hyperlinks to reach to our site, but type our site address <http://bankofindia.co.in/>.

[Trouble Logging in](#) | [Safe Internet Banking](#) | [Terms and Conditions](#) | [Disclaimer](#) | [Contact Us](#)

[Best viewed in IE ver 5.5 and above in 1024 x 768 Resolution]


## Download STARTOKEN

STEP 3: Follow on screen instructions to download & save STARTOKEN installer on your computer



Welcome! - Windows Internet Explorer

https://starconnectbbs.bankofindia.com/BankAwayRetail/(S(vowjg55ncap4:550kayh55))/web/1.001/retail/asp/user/main\_appx?RequestId=12345252

 बैंक ऑफ़ इंडिया  
Bank of India

रिश्तों की जमापुंजी  
*Relationships Beyond Banking.*

Online banking is now more secure with StarToken™!

---

Dear Customer,

- You have been enrolled for **StarToken™** and a welcome kit with the **Activation PIN Mailer** has been dispatched to your correspondence address.
- StarToken™** from Bank of India is a safe and secure method for Online Banking and NetBanking Payments.
- StarToken™** protects you from Internet frauds such as login-id / password theft by *phishing*, *keyloggers* on your computer & browser and other sophisticated hacking attacks.
- Please activate **StarToken™** before **20th Feb 2010**. After this date you will NOT be able to do fund transfers and payments using your Internet browser.
- If you have the **Activation PIN Mailer** with you right now select the "Yes" option below. Otherwise click "No".

Activate StarToken™ now?

Yes No

Done Internet 95%

Download StarToken™

## Download STARTOKEN

STEP 4: Double click on STARTOKEN installer to install STARTOKEN on your machine



## Activate STARTOKEN


**STEP 1: Double click on the STARTOKEN icon to start the application**



StarToken

## Activate STARTOKEN

STEP 2: Enter your Internet Banking User ID and click on Submit



**STAR**TOKEN

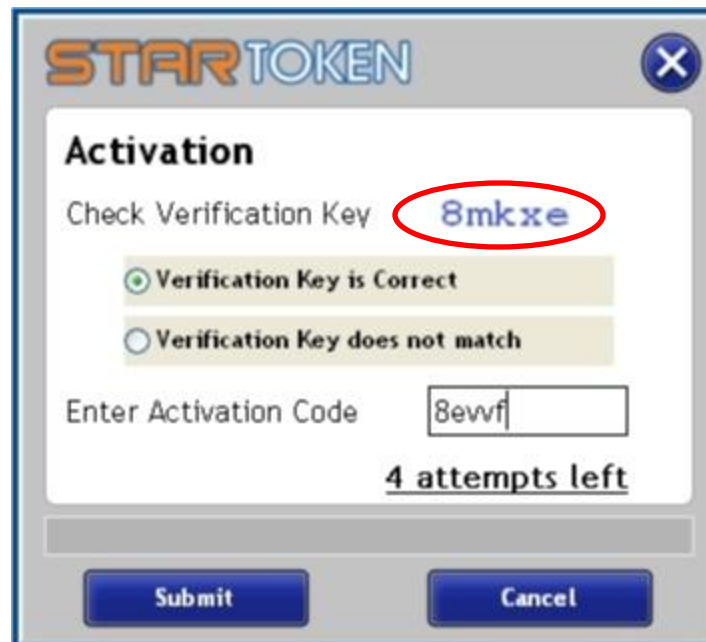
Enter User Id

User ID

**Submit** **Cancel**

## Activate STARTOKEN

**STEP 3: Match the Verification key displayed in the activation window with the Verification key you have received from Bank of India.**



The image shows a screenshot of the STAR TOKEN activation window. The window title is "STAR TOKEN" and it has a close button (X) in the top right corner. The main heading is "Activation". Below this, it says "Check Verification Key" followed by the key "8mkxe", which is circled in red. There are two radio button options: "Verification Key is Correct" (which is selected) and "Verification Key does not match". Below these options is a text input field labeled "Enter Activation Code" containing the code "8ewvf". At the bottom of the input area, it says "4 attempts left". At the very bottom of the window are two buttons: "Submit" and "Cancel".

## Activate STARTOKEN

**STEP 3.1:** If the verification key is correct select the option “Verification Key is correct” and enter the “Activation Code” that you have received from Bank of India and click on Submit

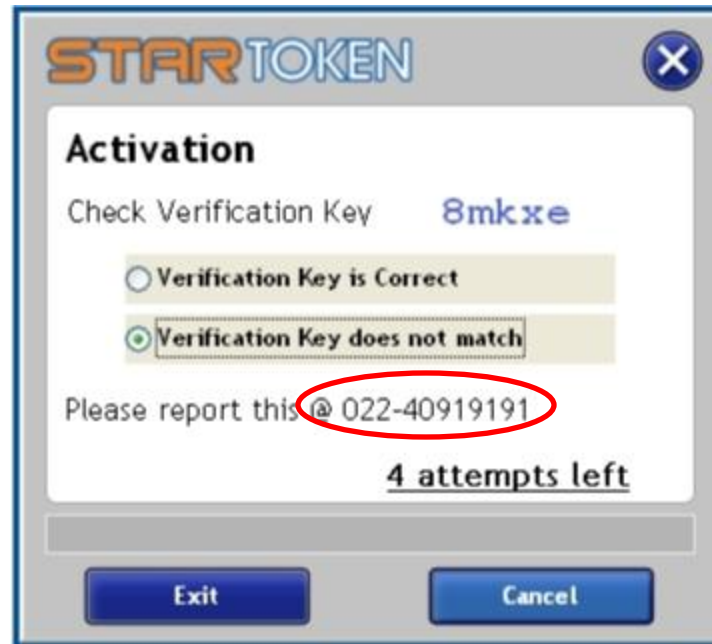


The image shows a dialog box titled "STAR TOKEN" with a close button (X) in the top right corner. The dialog is titled "Activation" and contains the following elements:

- "Check Verification Key" followed by the text "8mkxe".
- Two radio button options:
  - Verification Key is Correct
  - Verification Key does not match
- "Enter Activation Code" followed by a text input field containing "8ewvf". This input field is circled in red.
- "4 attempts left" displayed below the input field.
- At the bottom, there are two buttons: "Submit" and "Cancel".

## Activate STARTOKEN

**STEP 3.2:** If the verification key is incorrect select the option “Verification Key does not match” and click on Exit. Call Bank of India call centre to resolve the issue



## Activate STARTOKEN

### STEP 4: Setup Security Question and STARTOKEN Device Pin

**STAR TOKEN** ✕

### StarToken Setup

Activation successful. Please provide the following information to setup StarToken

1. Additional Security Question

Question

Answer

- Please provide information here, that you would remember easily.  
- The above security question will be asked to you when you use StarToken from a new PC.  
(You will need to provide the same answer you've specified here, to authenticate yourself)

2. StarToken Device PIN

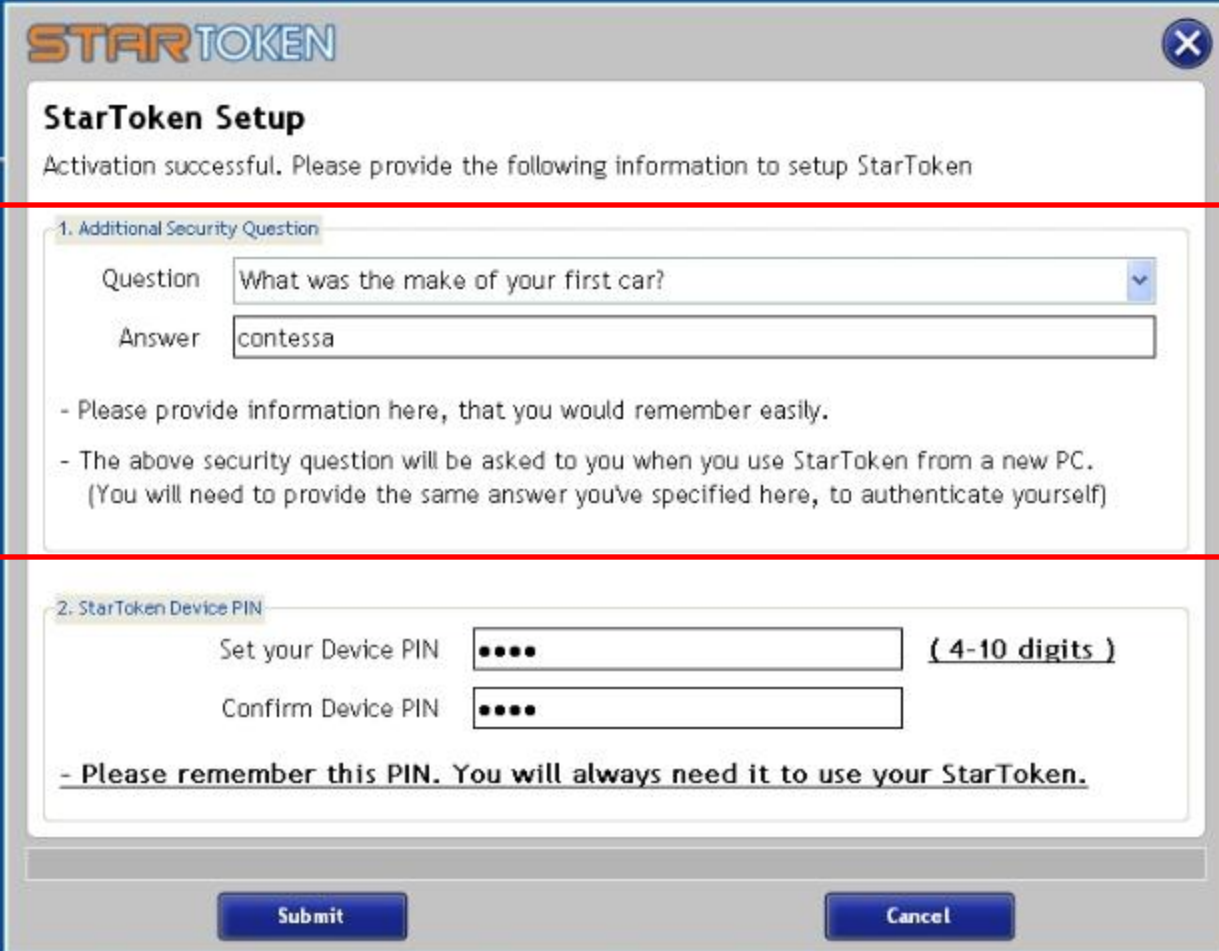
Set your Device PIN  ( 4-10 digits )

Confirm Device PIN

**Please remember this PIN. You will always need it to use your StarToken.**

## Activate STARTOKEN

**STEP 4.1: Set Security Question by selecting from dropdown list or by typing a new question and specifying an answer**



**STAR TOKEN** ✕

### StarToken Setup

Activation successful. Please provide the following information to setup StarToken

1. Additional Security Question

Question  ▼

Answer

- Please provide information here, that you would remember easily.

- The above security question will be asked to you when you use StarToken from a new PC.  
(You will need to provide the same answer you've specified here, to authenticate yourself)

2. StarToken Device PIN

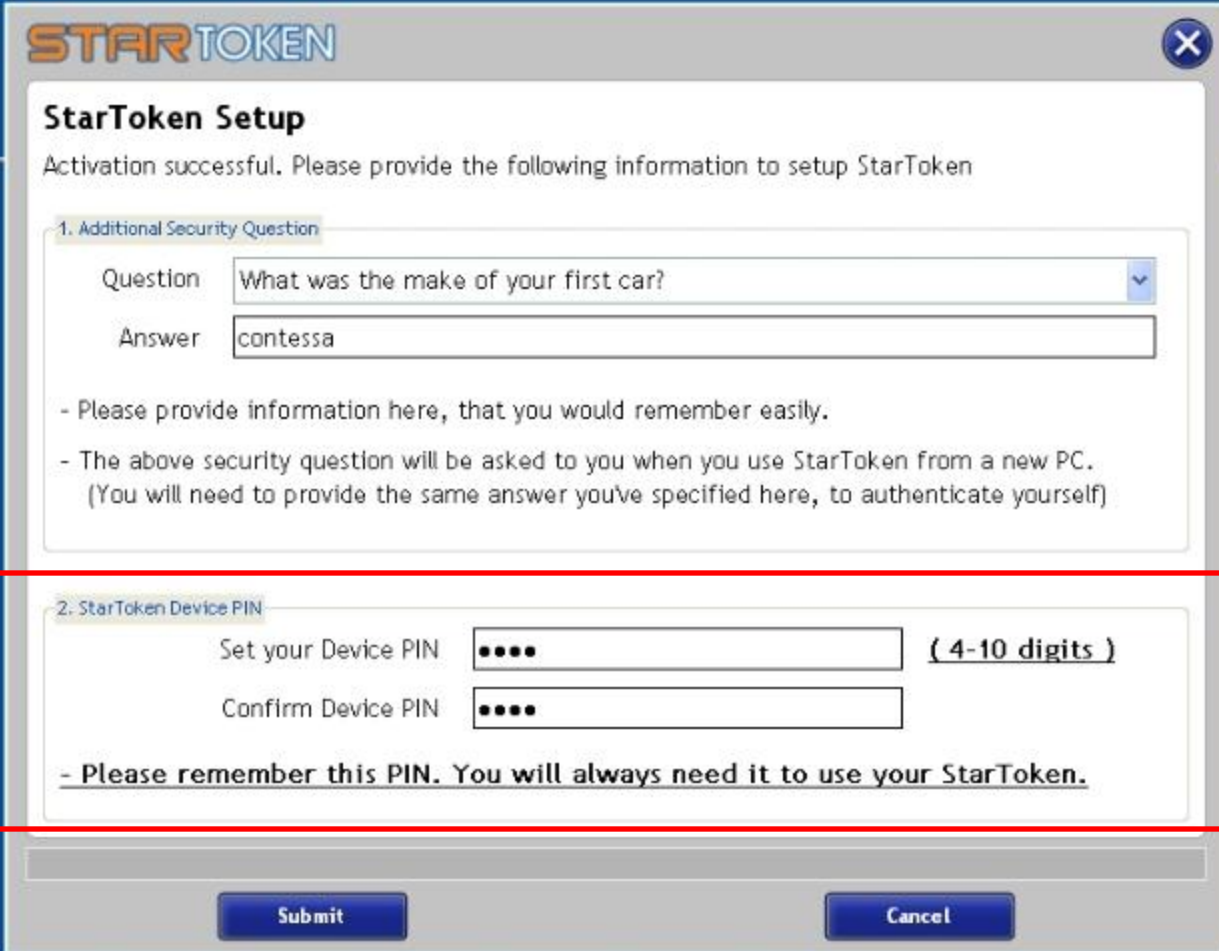
Set your Device PIN  ( 4-10 digits )

Confirm Device PIN

**- Please remember this PIN. You will always need it to use your StarToken.**

## Activate STARTOKEN

**STEP 4.2: Set STARTOKEN Device PIN (minimum 4 digits and maximum 10 digits) and click on Submit**  
**You have to always remember the “Device Pin” & Security answer**



**STAR TOKEN**

### StarToken Setup

Activation successful. Please provide the following information to setup StarToken

1. Additional Security Question

Question: What was the make of your first car?

Answer: contessa

- Please provide information here, that you would remember easily.
- The above security question will be asked to you when you use StarToken from a new PC. (You will need to provide the same answer you've specified here, to authenticate yourself)

2. StarToken Device PIN

Set your Device PIN:  ( 4-10 digits )

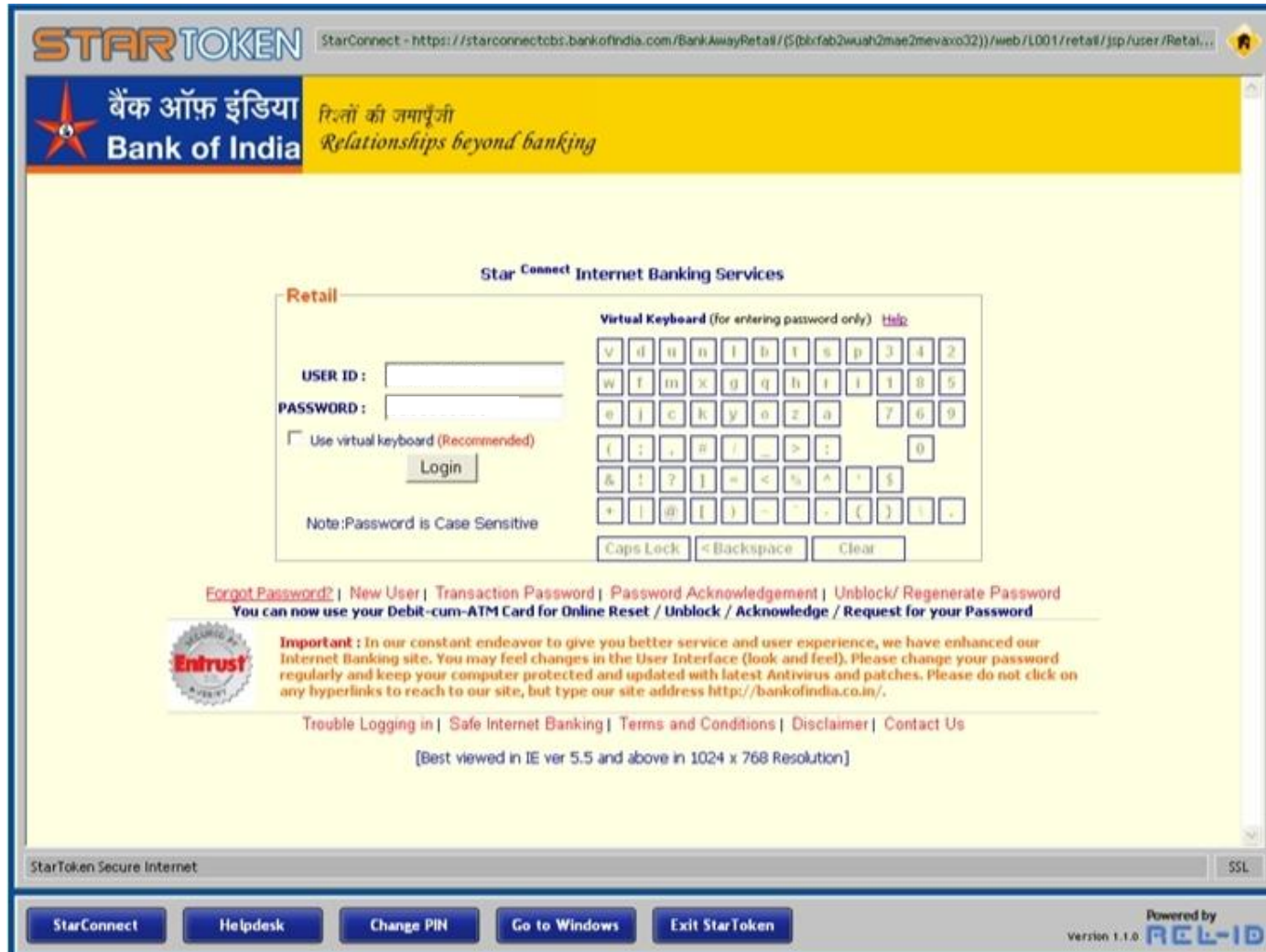
Confirm Device PIN:

**Please remember this PIN. You will always need it to use your StarToken.**

Submit Cancel

## Activate STARTOKEN

STEP 5: You will be taken to your Bank of India Retail Internet Banking login page in a Secure Desktop mode



The screenshot shows the Bank of India StarConnect Internet Banking Services login page. The page is displayed in a Secure Desktop mode, indicated by the "StarToken Secure Internet" and "SSL" labels at the bottom. The browser address bar shows the URL: [https://starconnectcbs.bankofindia.com/BankAwayRetail/{5\(bkcfab2wuaah2mae2mevaxo32\)}/web/L001/retail/jsp/user/Retail...](https://starconnectcbs.bankofindia.com/BankAwayRetail/{5(bkcfab2wuaah2mae2mevaxo32)}/web/L001/retail/jsp/user/Retail...)

The page header features the Bank of India logo and the text "बैंक ऑफ इंडिया" (Bank of India) and "Relationships beyond banking".

The main content area is titled "Star Connect Internet Banking Services" and includes a "Retail" section with the following elements:

- USER ID :** [Input field]
- PASSWORD :** [Input field]
- Use virtual keyboard (Recommended)
- Login** button
- Note:** Password is Case Sensitive
- Virtual Keyboard** (for entering password only) with a [Help](#) link. The keyboard includes letters, numbers, and special keys like Caps Lock, Backspace, and Clear.

Below the login form, there are several links for user assistance:

- [Forgot Password?](#) | [New User](#) | [Transaction Password](#) | [Password Acknowledgement](#) | [Unblock/ Regenerate Password](#)
- [You can now use your Debit-cum-ATM Card for Online Reset / Unblock / Acknowledge / Request for your Password](#)

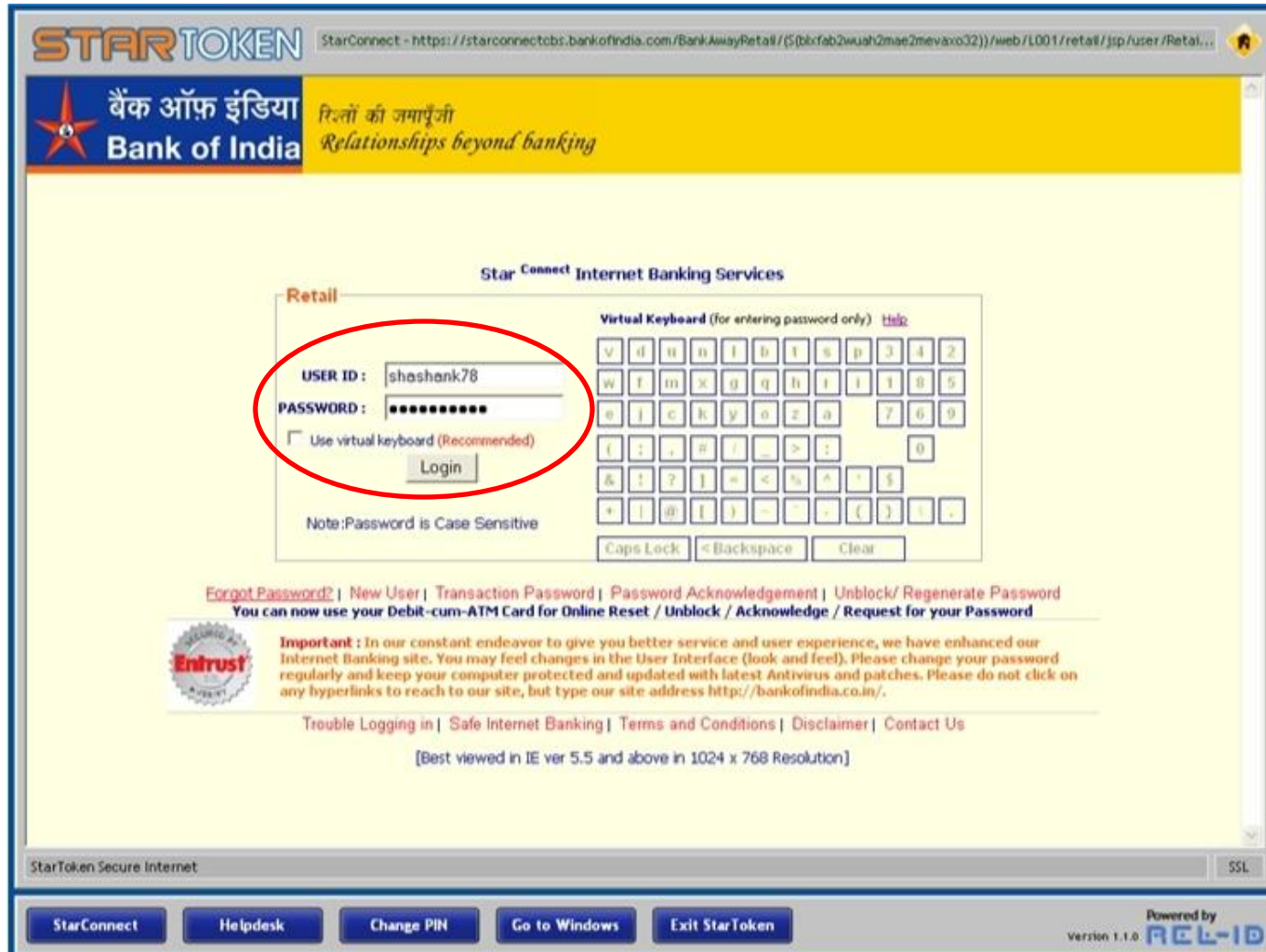
An **Important** notice states: "In our constant endeavor to give you better service and user experience, we have enhanced our Internet Banking site. You may feel changes in the User Interface (look and feel). Please change your password regularly and keep your computer protected and updated with latest Antivirus and patches. Please do not click on any hyperlinks to reach to our site, but type our site address <http://bankofindia.co.in/>."

Additional links include: [Trouble Logging in](#) | [Safe Internet Banking](#) | [Terms and Conditions](#) | [Disclaimer](#) | [Contact Us](#)

At the bottom, there are navigation buttons: [StarConnect](#), [Helpdesk](#), [Change PIN](#), [Go to Windows](#), and [Exit StarToken](#). The page is powered by REL-ID Version 1.1.0.

## Activate STARTOKEN

### STEP 6: Login to your account and start doing internet banking using STARTOKEN



**STARTOKEN** StarConnect - [https://starconnectcbs.bankofindia.com/BankAwayRetail/{5\(bkcfab2wuaah2mae2mevaxo32\)}/web/L001/retail/jsp/user/Retail...](https://starconnectcbs.bankofindia.com/BankAwayRetail/{5(bkcfab2wuaah2mae2mevaxo32)}/web/L001/retail/jsp/user/Retail...)

**बैंक ऑफ़ इंडिया**  
**Bank of India**  
रिश्तों की ज़मानगी  
*Relationships beyond banking*

Star Connect Internet Banking Services

**Retail**

USER ID : shashank78

PASSWORD : [REDACTED]

Use virtual keyboard (Recommended)

Login

Note: Password is Case Sensitive

Virtual Keyboard (for entering password only) [Help](#)

Forgot Password | New User | Transaction Password | Password Acknowledgement | Unblock/ Regenerate Password  
You can now use your Debit-cum-ATM Card for Online Reset / Unblock / Acknowledge / Request for your Password

**Entrust** **Important** : In our constant endeavor to give you better service and user experience, we have enhanced our Internet Banking site. You may feel changes in the User Interface (look and feel). Please change your password regularly and keep your computer protected and updated with latest Antivirus and patches. Please do not click on any hyperlinks to reach to our site, but type our site address <http://bankofindia.co.in/>.

[Trouble Logging in](#) | [Safe Internet Banking](#) | [Terms and Conditions](#) | [Disclaimer](#) | [Contact Us](#)

[Best viewed in IE ver 5.5 and above in 1024 x 768 Resolution]

StarToken Secure Internet SSL

StarConnect Helpdesk Change PIN Go to Windows Exit StarToken

Powered by  
Version 1.1.0 **REL-ID**

## Regular Use (Always use STARTOKEN for Bank of India Internet Banking)

STEP 1: For subsequent internet banking usage, double click on the STARTOKEN icon



StarToken.exe

## Regular Use (Always use STARTOKEN for Bank of India Internet Banking)

STEP 2: Enter your Internet Banking User ID and STARTOKEN Device PIN. (Always remember the Device Pin)



The dialog box is titled "STAR TOKEN" and "Enter User Id". It features a text input field labeled "User ID" containing the text "shashank78". A red oval highlights the input field. At the bottom, there are "Submit" and "Cancel" buttons.



The dialog box is titled "STAR TOKEN" and "Enter Device PIN". It features a text input field labeled "User ID" containing the text "shashank78" and a text input field labeled "Device PIN" containing four dots. A red oval highlights the "Device PIN" field. Below the "Device PIN" field, it says "4 attempts left". At the bottom, there are "Submit" and "Cancel" buttons.

## **Using STARTOKEN for Online Payment Authorization**

**You can book railway tickets, Pay Bills & much more all through STARTOKEN**

## Using STARTOKEN for Online Payment Authorization

**STEP 1: Login to STARTOKEN and Click “Go To Windows”**

## Using STARTOKEN for Online Payment Authorization

**STEP 1: Login to STARTOKEN and Click “Go To Windows”**

**STEP 2: Access your merchant site & start the online transaction**

## **Using STARTOKEN for Online Payment Authorization**

**STEP 1: Login to STARTOKEN and Click “Go To Windows”**

**STEP 2: Access your merchant site & start the online transaction**

**STEP 3: Verify transaction details on the Bank Of India Netbanking page & click PAY**

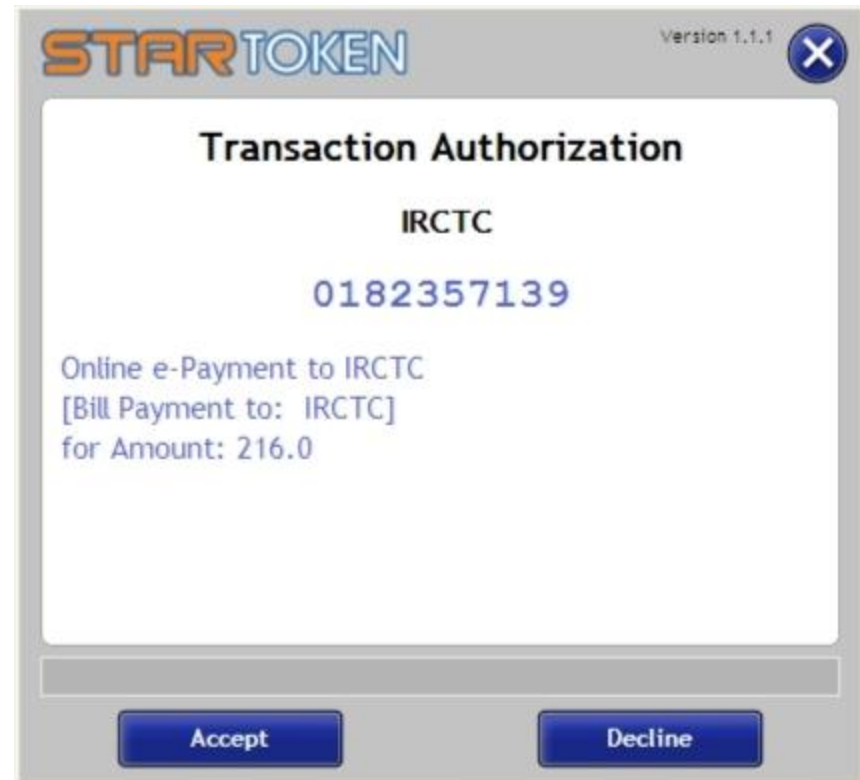
## Using STARTOKEN for Online Payment Authorization

**STEP 1: Login to STARTOKEN and Click “Go To Windows”**

**STEP 2: Access your merchant site & start the online transaction**

**STEP 3: Verify transaction details on the Bank Of India Netbanking page & click PAY**

**STEP 4: You will see a “Transaction Authorization” window**



## Using STARTOKEN for Online Payment Authorization

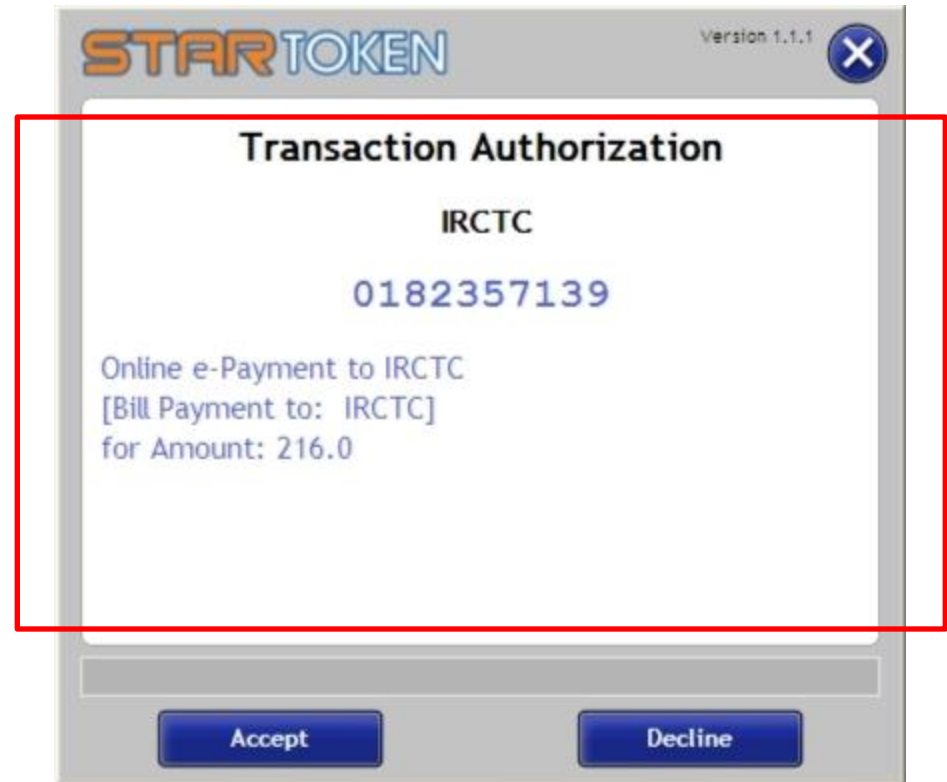
**STEP 1: Login to STARTOKEN and Click “Go To Windows”**

**STEP 2: Access your merchant site & start the online transaction**

**STEP 3: Verify transaction details on the Bank Of India Netbanking page & click PAY**

**STEP 4: You will see a “Transaction Authorization” window**

**STEP 5: Click Accept to authorize the transaction or  
Click Decline to reject the transaction**



## Using STARTOKEN on a different computer

### Option 1: Using SMS One Time Password (OTP)

**Step 1: Log on to the Internet Banking & download STARTOKEN. You will be asked to choose between SMS OTP or STARTOKEN OTP. If you have your registered mobile available, please choose 'Send me an OTP via SMS' and click submit**



## Using STARTOKEN on a different computer

### Option 1: Using SMS One Time Password (OTP)

Step 2: Enter the security answer and the OTP you received via SMS and click submit



**STAR TOKEN** Version 1.1.4

### Additional Authentication Is Required On this Device

Please provide the following security information to authenticate yourself

Additional Security Question

Question - **What is the surname of your favourite musician?**

Answer - [●●●●●●●]

Please provide the same answer you gave during StarToken Activation.

OTP (One Time Password)

OTP ID - **8bnl**      OTP - [●●●●●●]

This OTP has been sent in an SMS to your registered mobile telephone number

**4 attempts left**

**Submit**      **Cancel**

## Using STARTOKEN on a different computer

### Option 2: Using STARTOKEN One Time Password (OTP)

#### Step A: Generate STARTOKEN OTP

1. Log on to STARTOKEN on your regular computer. Click on 'My Credentials' and choose 'Generate STARTOKEN OTP'



## Using STARTOKEN on a different computer

### Option 2: Using STARTOKEN One Time Password (OTP)

#### Step A: Generate STARTOKEN OTP

2. Enter the Validity Period and click Generate. Note the OTP and keep it in a safe place  
You will need this for using STARTOKEN on a different computer



The screenshot shows a window titled "STAR TOKEN" with the version "1.1.4" in the top right corner. The main heading is "StarToken OTP". Below this, a message states: "This is used for authentication while using StarToken from a new PC." There is a "Set Validity" section with a text input field containing "7" and the label "Days". Below that is the "OTP Details" section, which displays "OTP Id - 141m" and "OTP - sh3kzda". The OTP value "sh3kzda" is highlighted with a red rectangular box. A note at the bottom of the details section says "Please note down the above details in a safe place." At the bottom of the window, there are two buttons: "Regenerate" and "Close".

## Using STARTOKEN on a different computer

### Step B: Install STARTOKEN on a different computer

1. Log on to the Internet Banking & download STARTOKEN. You will be asked to choose between SMS OTP or STARTOKEN OTP. Click on 'Use my STARTOKEN OTP'



## Using STARTOKEN on a different computer

### Step B: Install STARTOKEN on a different computer

2. Enter the security answer and the STARTOKEN OTP you have previously generated in step A. Click submit



**STAR TOKEN** Version 1.1.4

### Additional Authentication Is Required On this Device

Please provide the following security information to authenticate yourself

Additional Security Question

Question - **What is the surname of your favourite musician?**

Answer - [●●●●●●●]

Please provide the same answer you gave during StarToken Activation.

OTP (One Time Password)

OTP ID - **8bnl**      OTP - [●●●●●●]

This OTP has been sent in an SMS to your registered mobile telephone number

**4 attempts left**

**Submit**      **Cancel**

## Other STARTOKEN features

**STEP 1: At any point, click on “Go to Windows” to return to your Windows desktop**



**Now you are at windows desktop, you will see the StarToken tab in the taskbar. Click on StarToken tab to go back and continue your Internet Banking**

**[Note: If you stay at the windows desktop for more than 3 minutes & click the StarToken tab, you will be asked to enter the device pin before entering the StarToken]**



## Other STARTOKEN features

**STEP 2:** Clicking on “Helpdesk” button will take you to the Bank of India customer care where you can read about the application usage, frequently asked questions (FAQs) and also communicate with Bank of India support personnel



**STEP 3:** Clicking on “StarConnect” button will go back to your internet banking window



## Other STARTOKEN features

**STEP 4:** Click on “Change PIN” button to change your STARTOKEN Device PIN. It is recommended that you change the PIN every 15 days



A screenshot of the STARTOKEN application window titled "Change Device PIN (4-10 digits)". The window has a title bar with the STARTOKEN logo, the text "Version 1.1.0", and a close button. The main content area contains three input fields: "Current Device PIN" with four dots, "New Device PIN" with ten dots, and "Confirm Device PIN" with ten dots. At the bottom of the window are two buttons: "Submit" and "Cancel".

**STEP 5:** Clicking on “Exit StarToken” button will signout Bank of India internet banking and exit the STARTOKEN application

