

## **1. What is StarToken?**

StarToken is the next generation Internet banking security solution that is being offered by Bank of India to all its Internet Banking customers (Retail as well as Corporate). StarToken works as a Two Factor Authentication (2FA) solution. StarToken facilitates the Internet banking users with an extra level of security while performing online banking operations. StarToken is powered by the next generation REL-ID technology and is the first of its kind which provides security against loss of funds due to theft of login credentials, phishing attacks and most of the malicious software on the computers. StarToken provides the most secure Internet Banking Environment to its users. With StarToken you do not need to use any 3<sup>rd</sup> party browsers for doing banking on Internet.

## **2. Why Should I use StarToken?**

StarToken protects you from the problem of Internet Banking frauds that are on the rise every passing day. StarToken is for your overall Internet banking safety. Below are some reasons;

- a. StarToken controls the loss due to you losing your Internet banking username and password.
- b. StarToken protects you from the loss of your money (while performing Internet banking) due to various known Internet banking threats such as Man in the Middle, Man on the Machine and Man in the Browser.
- c. If you are using StarToken, you are assured that you are connecting to authentic Bank of India website and not a phishing website.
- d. If you are using StarToken, then Bank of India can distinguish between you and a thief on Internet, thereby protecting you – which is otherwise extremely difficult without StarToken.

## **3. What are the steps to start using StarToken?**

- a. If you are enrolled to StarToken and have received the Activation Docket comprising of Verification Key and Activation Code from BOI, visit <https://www.bankofindia.com> to Login to your respective Retail/Corporate Internet Banking Account through Internet Explorer (Browser)
- b. You will be prompted to Download and Activate StarToken with options *Yes* and *No*
- c. Click *Yes* and you will be taken to the Download page of StarToken
- d. Click on the *Download* button to download StarToken for Windows XP/Vista/7
- e. Click on the link below Download button if you use Windows 2000
- f. You may also download the executable version of StarToken by scrolling down to the same page. The link for the same is provided.
- g. Locate the Icon of StarToken on Desktop and double click on the same

- h. Enter your Internet Banking UserID and click on *Submit*
- i. StarToken will prompt to enter Activation Code and will give option to match the Verification Key
- j. Match the Verification Key with the one you received through docket from BOI
- k. If the Verification Key matches, enter Activation Code and click *Submit*
- l. If Verification Key does not match, contact StarToken Support on the number 022-40919191 or write to [Support.Startoken@bankofindia.co.in](mailto:Support.Startoken@bankofindia.co.in)
- m. If the valid Activation Code is entered, StarToken will prompt you to Set Security Question and Answer along with the StarToken PIN (4-10 digit number)
- n. Set both and click *Submit*
- o. StarToken is Activated on your Personal Computer
- p. StarToken will take you to the INTERNET BANKING login page in Secure Browser with your User Name pre-populated
- q. Enter your INTERNET BANKING password to continue with your net banking
- r. Once you are done with your online banking activities, logout of the INTERNET BANKING and click on Exit StarToken button at the bottom of the Secure Desktop
- s. For subsequent use of StarToken, double click on the StarToken icon on desktop, enter UserID and StarToken PIN
- t. StarToken will take you to the INTERNET BANKING login page in Secure Browser with your User Name pre-populated
- u. Enter your INTERNET BANKING password to continue with your Internet banking

#### **4. How to Enroll to StarToken?**

Presently there is no direct option available for the users to perform self enrollment to StarToken. However you may send a request for getting enrolled for StarToken on [Support.Startoken@bankofindia.co.in](mailto:Support.Startoken@bankofindia.co.in) from your registered email address with BOI.

Please mention your customer ID/ Internet banking userID in the request.

Please note, only those enrollment requests will be processed which are received from the registered email address of the customer. Please do mention your userID and mobile number as available in the bank records while sending the enrollment requests.

#### **5. What is StarToken Activation Credential?**

StarToken Activation Credential is a set of Verification Key and Activation Code that is to be used by the user to activate their StarToken first time after Enrollment or Reset. Both these codes are alpha numeric (For Ex. 3FR5T & RY4GV2V) that are sent to you on your registered mailing address when you are enrolled for StarToken and when your UserID is Reset. They can be used only once after which the credentials are un-usable.

Note: User will receive Activation Credentials only if he/ she is enrolled to StarToken OR his/ her StarToken has been RESET.

**6. I received a docket from BOI that contains StarToken Activation Credentials? What does this mean?**

This is an important docket that should not be destroyed or shared with anyone.

- a. This means that you have been enrolled to StarToken

**OR**

- b. You may also have received the docket containing StarToken Activation Credentials if your StarToken has been RESET

After receiving this docket, please login to your Internet banking account. Once logged in you will see an option to Download and Activate StarToken. Please Click YES to download and activate StarToken. After downloading StarToken please install it by double clicking the file downloaded. Once installed please double click the StarToken.exe icon on your desktop. Please use StarToken Activation credentials received in the docket to activate your StarToken.

**7. I did not enroll to StarToken then why did I get the Activation Credentials docket?**

StarToken has been made mandatory for all the Bank of India Retail and Corporate customers who perform online transactions. If you did not put a request for enrolment in StarToken but still you have received the StarToken Activation Credentials then, you may have been a part of auto-enrolment program undertaken by Bank of India Department of IT to provide online security to its entire Internet banking user base.

**8. How do I update my mobile number for receiving StarToken SMS OTP?**

You shall have to visit your Bank of India Home Branch and inform the branch manager OR Relationship officer there to update your mobile number appended by 91 with the branch. In case you change your mobile number in future, you must always update your mobile number in bank records without fail – this is required for your Internet banking security.

**9. I will be using StarToken for the first time, how do I Download StarToken?**

- a. You can download StarToken only if you are enrolled to StarToken and you have received the Activation Credentials on your registered mobile number
- b. Login to your Internet Banking Account through normal browser (IE)
- c. You will be prompted to Activate StarToken with options *Yes* and *No*
- d. Click *Yes* and you will be taken to the Download page of StarToken
- e. Click on the *Download* button to download StarToken for Windows XP/Vista/7
- f. Click on the link below Download button if you use Windows 2000
- g. You may also download the executable version of StarToken by scrolling down to the same page. The link for the same is provided.

**10. I am getting a message to Save or Run the StarToken setup while downloading, Should I Save it or Run it while downloading?**

It is recommended that you always click on *Save* while downloading the file; the installable file of StarToken should be saved on your Personal Computer first. After download is complete double click the setup file in order to install StarToken on your computer. Clicking on *Run* may not successfully download and install StarToken on some versions of Windows like Windows Vista.

**11. I will be using StarToken first time, How do I Activate StarToken?**

- a. In order to Activate StarToken you have to first download StarToken. You can download StarToken only if you are enrolled to StarToken and you have received the Activation Credentials docket on your registered mailing address
- b. Download and Install the StarToken on the your personal computer that you usually use for personal work
- c. Locate the Icon of StarToken on Desktop and double click on the same
- d. Enter your Internet Banking UserID and click on *Submit*
- e. StarToken will prompt you to enter Activation Code and will give an option to match the Verification Key
- f. Match the Verification Key with the one you have received in docket
- g. If the Verification Key matches, then enter Activation Code and click *Submit*
- h. If Verification Key does not match, contact StarToken Support on the number 022-40919191 or write to [Support.Startoken@bankofindia.co.in](mailto:Support.Startoken@bankofindia.co.in). Your StarToken will be RESET so that you will get a new set of Verification Key and Activation Code.
- i. If the valid Activation Code is entered, StarToken will prompt you to Set a Security Question and Answer along with the StarToken PIN (4-10 digit number)
- j. Please set both Security Question & Answer and Pin as per your convenience and click *Submit*
- k. StarToken is now Activated on your personal computer
- l. StarToken will take you to the Internet Banking login page in Secure Browser with your User Name pre-populated
- m. Enter your Internet Banking password to continue with your net banking. After you successfully provide the password to Internet Banking, the further banking is similar to the way you have been doing it.

**12. The verification key displayed on the screen is not similar to the one I received in my SMS, What do I do?**

Write to [Support.Startoken@bankofindia.co.in](mailto:Support.Startoken@bankofindia.co.in) OR

Put a request for Regeneration of your StarToken Token with your Home Branch.

This will enable you to receive a new set of Verification Key and Activation Code.

**13. I am not able to access my Internet Banking Account from my browser, it shows download and activate StarToken. Why?**

This means that you have been enrolled to StarToken. It is mandatory for you to use StarToken for performing online banking with Bank of India. You must have received StarToken Activation Credentials on your registered mobile number to activate StarToken. Follow the instructions on the page you see after login to your Internet Banking account.

If you have not received the activation credentials docket, please update your mailing address with Bank of India home branch and put a request for StarToken Reset by visit your home branch.

If you have lost the Activation Credentials, put a request for StarToken Reset by visiting your home branch.

**14. I did not receive any StarToken docket for Activation Credentials, but when I try to login, the message is displayed to activate StarToken using the Activation Credentials sent to me. What do I do?**

Please visit your home branch and verify your registered mailing address. Put a request for StarToken Reset with the branch. You should receive the activation docket on your registered mailing address within 10 working days.

**15. What is the StarToken Pin? Why do I need StarToken Pin?**

StarToken Pin is just like your ATM pin – you need to set and remember StarToken pin in order to do banking using StarToken. StarToken Pin is a 4-10 digit number that you set while activating StarToken for the first time (or after subsequent Reset). StarToken Pin is required every time you login through StarToken to your Bank of India Internet banking account.

**16. What is the security question? Why do I have to remember the secret question and answer that I set for my StarToken?**

It's an additional authentication step required when you try to use StarToken from any other Personal Computer than your regular Personal Computer on which you have already activated your StarToken. Your secret question and answer should not be shared with anyone. Security question and answer is to ensure that no one else but only you can access your INTERNET BANKING account from other personal computer than your regular one.

You have to remember StarToken Secret Question and Answer in order to activate it on any other Personal Computer than your regular Personal Computer on which StarToken is already activated.

**17. What is an OTP?**

It's abbreviation for One Time Password. It's an additional authentication step required when you try to use StarToken from any other Computer than your regular Personal Computer on which you have already activated StarToken. It is an alphanumeric code (E.g. DE4RD8). It is single time usable password that you receive on your registered mobile number every time you use StarToken on a Computer other than your regular StarToken Active Personal Computer.

**18. What is the OTP ID?**

Each OTP ID is associated with OTP (One Time Password) which is nothing but an alphanumeric code (E.g. E34RF5) different from OTP. The combination of OTP ID and OTP is used to complete the authentication of the user trying to StarToken from different Personal Computer.

**19. What is SMS OTP?**

It is the OTP and OTP ID that you receive on your registered mobile number when you initiate activation of StarToken on a Computer other than your regular Personal Computer on which StarToken is already activated.

**20. When do I get SMS OTP?**

Every time you initiate the activation of StarToken on the Computer other than your regular Personal Computer on which StarToken is already activated, you get an SMS OTP on your registered mobile number.

Alternatively, you may get an OTP when you voluntarily generate one from the “My Secrets” option inside StarToken.

**21. When do I need SMS OTP?**

Every time you initiate activation of StarToken on the Personal Computer other than your regular Personal Computer on which StarToken is already activated, you need SMS OTP which is sent on your registered mobile number.

**22. How do I get SMS OTP?**

When you initiate StarToken session on any Computer other than your regular Personal Computer on which StarToken is already activated, you are first prompted to enter your UserID. If you have not generated the StarToken OTP from your Active Personal Computer, then system identifies that you are trying to login through a different Computer. StarToken automatically generates an SMS OTP and sends you to your mobile for activating StarToken on that Computer.

**23. Do I have to create/ request SMS OTP?**

If you have generated StarToken OTP from your active Personal Computer, you will be given two options after entering UserID in StarToken on different Computer. The first option is SMS OTP and second option is StarToken OTP. You may select SMS OTP if you have misplaced your StarToken OTP (OR if its validity period is over). The system then sends an OTP and OTP ID on your registered mobile number to activate StarToken on that Computer.

If you did not generate StarToken OTP, the system automatically sends you the SMS OTP on your registered mobile number.

**24. Till what time can I use the SMS OTP I have received?**

SMS OTP remains valid for 2 hours after it is generated. It is unusable after that. You would receive another SMS OTP post this expiry period if you attempt to access Bank of India Internet Banking from other personal computer than your regular personal computer when your StarToken is already activated.

**25. What if I did not get SMS OTP?**

- a. Check whether the mobile number on which you are expecting StarToken SMS OTP is the same as that registered with Bank of India – If not please register it by visiting your Bank of India home branch
- b. If you may access your regular personal computer where you have already activated StarToken, use that computer to generate the StarToken OTP from *My Secrets* menu
- c. You may have to wait for 2 hours and try accessing your StarToken again from the different computer

**26. What is StarToken OTP?**

StarToken OTP is the One Time Password that is generated from the *My Secrets* menu in StarToken

**27. Why do I need to create StarToken OTP?**

- When you know that you may need to use StarToken on different Computer and SMS OTP might not be feasible option for you, you need to create StarToken OTP.
- If you are traveling to the no mobile network location where you may not receive SMS on your registered mobile number, you should generate StarToken OTP in advance and carry it with you safely on a piece of paper.

**28. When do I use StarToken OTP?**

You may use StarToken OTP to use StarToken on any Computer other than your active StarToken Personal Computer. You may use StarToken OTP when you know in advance that your registered mobile number may not be available to receive the OTP for using Internet Banking.

**29. Till what time can I use my StarToken OTP?**

The validity period of StarToken OTP can be maximum 9 days. You may set the same as per your need from 1 day to 9 days. By default, the validity period of StarToken OTP is 7 days.

**30. When do I get an option to provide SMS OTP and/ or StarToken OTP on StarToken?**

You can generate StarToken OTP from within StarToken only.

If you have generated StarToken OTP from your StarToken active Personal Computer, and you attempt to access StarToken from a different computer then you will be given two options after entering UserID in StarToken on different Computer. The first option is SMS OTP and second option is StarToken OTP. You may select SMS OTP if you have misplaced your StarToken OTP (OR

if its validity period is over). The system then sends an OTP and OTP ID on your registered mobile number to activate StarToken on that Computer.

If you have not generated StarToken OTP and you initiate activation of StarToken on the Computer other than your regular Personal Computer on which StarToken is already activated, you are sent SMS OTP on your registered mobile number.

**31. Why is StarToken giving me an option to choose from SMS OTP and StarToken OTP when I am trying to access StarToken from a different computer?**

If you have generated StarToken OTP from your active Personal Computer and also have your mobile number registered with Bank, you will be given two options after entering UserID in StarToken on a different Personal Computer. The first option is SMS OTP and second option is StarToken OTP. You may select SMS OTP if you have misplaced your StarToken OTP (OR if its validity period is over). The system then sends an OTP and OTP ID on your registered mobile number to activate StarToken on that Personal Computer. This is meant for activating StarToken on different Computer.

**32. What do I do when I need to access my Internet banking account from a computer where StarToken is not installed or activated?**

- a. Visit <https://www.bankofindia.com> and login to your Retail/Corporate Internet Banking Account through recommended browser
- b. You will be prompted to Activate StarToken with options *Yes* and *No*
- c. Click *Yes* and you will be taken to the download page of StarToken
- d. Download and Install the StarToken on your Personal Computer that you generally use
- e. Locate the Icon of StarToken on Desktop and double click on the same
- f. If you have generated StarToken OTP from your active Personal Computer and also have your mobile number registered with Bank, you will be given two options after entering UserID in StarToken on different Personal Computer.
- g. The first option is SMS OTP and second option is StarToken OTP.
- h. You may select SMS OTP if you have misplaced your StarToken OTP (OR if its validity period is over).
- i. You should receive an OTP and OTP ID on your registered mobile number to activate StarToken on that Personal Computer.
- j. Verify if the OTPID as on Screen is same as the one received by you as SMS.
- k. If the OTP ID matches, enter the OTP in the field provided as received through SMS
- l. System will prompt you to enter StarToken Pin.
- m. Upon Entering Valid StarToken PIN you will be taken to the Internet Banking login page of Bank of India with your User Name pre-populated.
- n. Enter your INTERNET BANKING Password and continue using your net-banking

**33. Can I access my Internet Banking Account from other browsers, after I have activated my StarToken?**

No. Once you Activate StarToken on your desired Personal Computer, you won't be allowed to access your net-banking account from any browser such as Internet Explorer, Mozilla Firefox, Google Chrome, Safari, Opera etc. It will be mandatory for you to access your net-banking account only through StarToken while on Internet.

**34. I activated my StarToken, but now I am not able to access my Internet Banking from other browser (Viz. Internet Explorer, Mozilla Firefox, Chrome, Opera etc.)**

This is the expected behavior as you have activated your StarToken. This is for security reasons and to ensure that your account is not accessible from any other means but StarToken while on Internet; this protects you from the losses due to loss of your user credentials. You should download and use StarToken for accessing your Internet-banking account from any computer other than your Startoken Active Computer.

**35. I have a StarToken related feedback/ complaint, how do I get in touch with support staff?**

You may call 022-40919191

Or

You may write to [Support.Startoken@bankofindia.co.in](mailto:Support.Startoken@bankofindia.co.in)

We shall make sure that your queries are answered.

**36. My StarToken is blocked because I entered incorrect StarToken Pin for 3 consecutive times, what do I do now?**

- a. Your StarToken should be showing the message 'Too many Wrong PIN attempt. Your access to StarToken has been "Suspended". You can now Reset your StarToken online'
- b. Click on OK
- c. You will be sent an OTP on your Registered Mobile Number
- d. You will be prompted to enter your answer to security question along with the OTP
- e. Verify the OTP ID, enter answer and OTP
- f. You will then receive Activation Credentials on your mobile
- g. Use these credentials to activate StarToken the way you did for the first time and continue with your net-banking

**37. My StarToken is blocked because I entered incorrect StarToken security answer for 3 consecutive times, what do I do now?**

Put a request for Regenerating your StarToken Token (UserID) by visiting your home branch. If you are not able to do so, put a request for regeneration by writing to us on

[Support.Startoken@bankofindia.co.in](mailto:Support.Startoken@bankofindia.co.in);

You will receive Activation Credentials on your registered mailing address within 10 working days. Use these credentials to activate StarToken the way you did for the first time and continue with your net-banking.

**38. My StarToken is blocked because I entered incorrect OTP (SMS OTP or StarToken OTP, any) for 3 consecutive times, what do I do now?**

Put a request for Regenerating your StarToken Token (UserID) by visiting your home branch. If you are not able to do so, put a request for regeneration by writing to us on

[Support.Startoken@bankofindia.co.in](mailto:Support.Startoken@bankofindia.co.in);

You will receive Activation Credentials on your registered mailing address within 10 working days. Use these credentials to activate StarToken the way you did for the first time and continue with your net-banking.

**39. What if I have forgotten my StarToken security question and answer?**

- a. If you have access to Personal Computer on which your StarToken is Active, please login to StarToken and locate the button *My Secrets* in the bottom of the Secure Browser.
- b. You shall find the option to Change your Security Question and Answer
- c. If you do not have access to your StarToken Active Personal Computer, put a request for Regenerating your StarToken Token (UserID) by visiting your nearest BOI Branch OR by writing to us on [Support.Startoken@bankofindia.co.in](mailto:Support.Startoken@bankofindia.co.in) from your registered email address (with bank)

- d. You will receive StarToken Activation Credentials at your registered mailing address within 10 working days. Use these credentials to activate StarToken the way you did for the first time and continue with your net-banking.

**40. What if the SMS OTP ID that I received in the SMS is not same as that displayed on screen?**

Report this to StarToken Support team and put a request for Regenerating your StarToken Token (UserID) by;

- Calling on 1800-4222-40919191 OR
- Writing to us on [Support.Startoken@bankofindia.co.in](mailto:Support.Startoken@bankofindia.co.in) from your registered email address (with bank)

You will receive Activation Credentials at your mailing address within 10 working days. Use these credentials to activate StarToken the way you did for the first time and continue with your net-banking.

**41. Why is my StarToken asking me, "Whether you want to authorize the StarToken auto-reset"?**

It appears that you have entered wrong StarToken PIN for 3 times during your StarToken login session. Your token is now suspended. You may Rest your StarToken online by authorizing the Auto-Reset.

**42. What happens if I authorize the StarToken auto-reset?**

- a. You will receive a StarToken SMS OTP on your Registered Mobile Number
- b. You will be prompted to enter your answer to security question along with the StarToken SMS OTP
- c. Verify the StarToken SMS OTP ID, enter answer and enter the StarToken SMS OTP
- d. Followed by successfully providing the SMS OTP, you will receive StarToken Activation Credentials on your registered mobile number
- e. Use these credentials to activate StarToken the way you did for the first time and continue with your net-banking

**43. I want to use StarToken on a different computer, I didn't generate StarToken OTP and I do not have my mobile phone accessible to me at present, what do I do to access my Internet Banking account?**

- Please see if you can access your regular personal computer to generate the StarToken OTP.  
OR
- Visit your Bank of India home branch / nearest branch to update your mobile number
- Once you receive SMS OTP on your updated mobile number, use these credentials to activate StarToken the way you did for the first time and continue with your net-banking.

- You cannot access your Bank of India account from Internet if you do not have any means to obtain the StarToken OTP or SMS OTP

**44. I am outside India. How do I get SMS OTP? How do I use StarToken?**

- Bank of India does not send SMS to offshore mobile numbers.
- BOI does not send bulk SMS to Mobile numbers which are registered in India and carried offshore with international roaming enabled
- If you want to access your account from any computer other than your StarToken active computer abroad, please generate Startoken OTP well in advance and carry the same to activate StarToken on different computer
- You may write to us on [Support.Startoken@bankofindia.co.in](mailto:Support.Startoken@bankofindia.co.in) from your Registered Email Address for more assistance on this.

**45. Is it safe to use StarToken for Internet Banking?**

Yes. StarToken has been specifically designed to provide a secure Internet Banking experience to all its Internet Banking users.

**46. I am changing my mobile number; do I have to change it in the Bank of India records? How do I do it?**

Yes, it's advised that every time you change your mobile number you should update the same with Bank of India. You shall have to visit your home branch in order to do the same.

**47. Why StarToken is so tedious to use, I feel I lost the convenience of Internet Banking with StarToken?**

StarToken is the security solution which offers you the most secure online banking environment to perform Internet banking operations. It is made sure that the thieves who continuously look out for the convenient options to get hold of your account and steal out of it are not able to do so since StarToken is the only way to access your bank account and it is hard bound with your Personal Computer, Mobile and Login Credentials (StarToken PIN). Since thieves do not have access to all the security attributes of yours, your account is safe and secure. Security here brings along a little inconvenience. It's worth it.

**48. I am not able to run StarToken on my personal computer; my antivirus blocks its execution?**

If you are trying to RUN StarToken directly from Internet, it is suggested that you first download the StarToken, Install it and then use it.

If your Antivirus program is restricting the download of StarToken, then please deactivate it until you finish downloading StarToken.

You may alternately download the executable version of StarToken whose link is available at the bottom of the same page where Download link for installable version is available.

(If the Problem persists, Contact 022-40919191 or write us on [Support.Startoken@bankofindia.co.in](mailto:Support.Startoken@bankofindia.co.in))

**49. I am not able to connect to StarToken; it says “Check your Internet Connection” whereas I am connected to Internet?**

Since the message for Check your Internet Connection and the one for Proxy Settings are clubbed together, we have to deal with it a little patiently.

1. Are you getting this message after double clicking the StarToken.exe or after providing UserID?
2. If the message appears right after double clicking the StarToken.exe, then please make sure that you are connected to Internet. You may be accessing Internet from behind proxy please make sure that you enter proxy settings in StarToken.
3. If you are sure connected to Internet, then it may be some temporary issue with ISP or Bank of India Network – You should try again in some time.
4. Another possibility is that you may be within Proxy Environment. Please enter the Proxy Credentials (IP, PORT, UserID, and Password) and try again.
5. If the message appears after entering UserID, then this could be due to the Antivirus program installed on the user’s Personal Computer.
6. In this two points need to be ensured,
  - You should add StarToken.exe to the exclusion list of the Antivirus/Firewall program installed on your Personal Computer.
  - You should give StarToken TOTAL (Full) ACCESS in the Application Rules of the Firewall Settings of the Antivirus program installed on your Personal Computer.

**50. I am connecting to Internet through a proxy, how should I set the proxy settings in StarToken?**

- a. Open Internet Explorer.
- b. Click on *Tools*.
- c. Select *Internet Options* in the bottom
- d. Select tab *Connections*
- e. Click on button *LAN settings*
- f. You should be able to see the Proxy Server details such as IP Address and Port
- g. For your Proxy UserID and Password contact your Networks team if you are not aware of the same.
- h. Please note down the Proxy Settings.
- i. Try to access StarToken directly without specifying proxy settings – you will be prompted to provide proxy settings by StarToken.
- j. Please enter the proxy settings in this StarToken interface to run StarToken with Internet connection from behind proxy server.

**51. Is it mandatory to use StarToken to access Bank of India Internet Banking? Why?**

Bank of India has made it compulsory for all the customers who perform net-banking activities such as online transactions, tax payment, online shopping etc.

Bank of India recommends equal security standards for all their customers. StarToken is the basic Internet banking security measure that has been mandatory for all the Bank of India Internet Banking users.

**52. I am getting the message, 'Unable to create Secure Desktop'. What does it mean?**

It means that you are running too many or a few very heavy applications in the background.

Please retry by closing some applications. StarToken requires some free memory to perform its own operations.