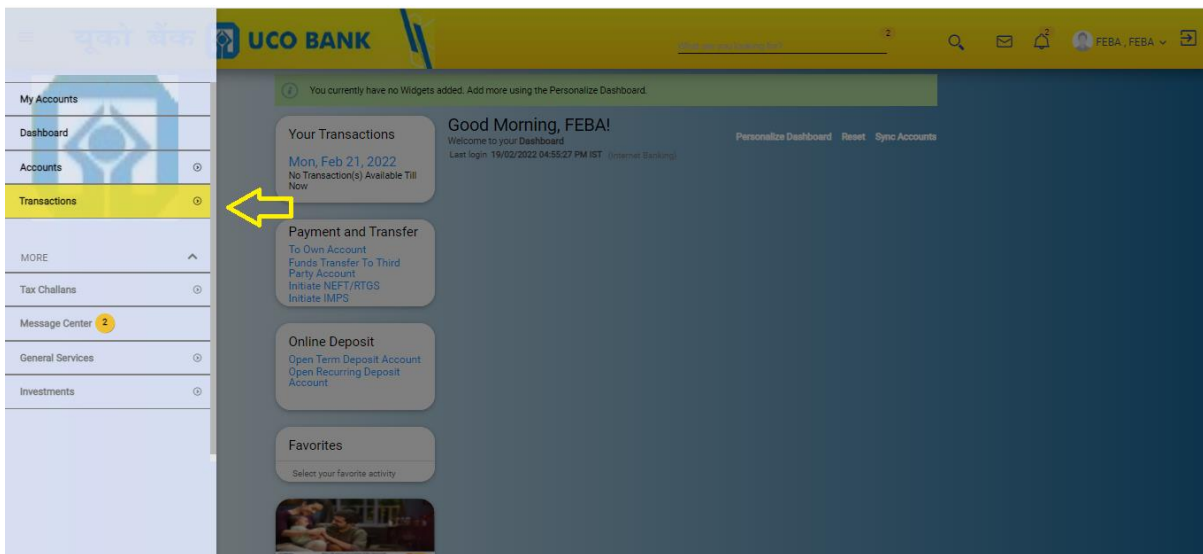


# FEBA Corporate Transaction

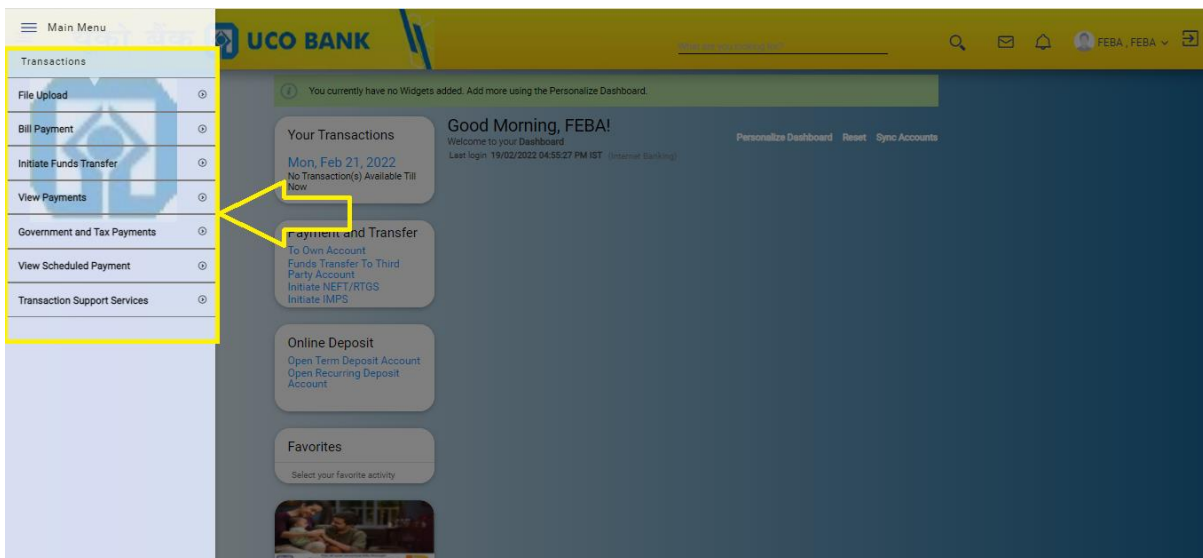
## Transaction Module

Corporate internet banking user can make various kind of payment like fund transfer to own account, third party account, transfer to other bank account through NEFT/RTGS/IMPS, bill payment through BBPS and schedule offline bill payment, shopping mall and government tax payment.

To use Transaction related operations like Fund Transfer, File Upload, Bill payment, Beneficiary maintenance, and the user has to first click on Main Menu options (three horizontal lines icon available in the top left corner of the dashboard).



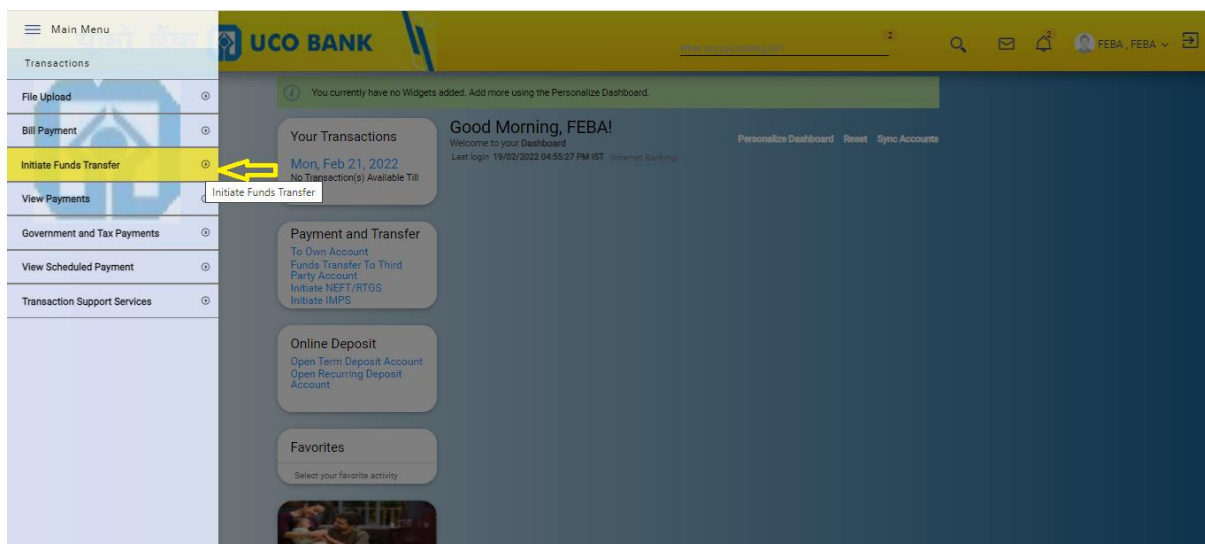
On click of **Transactions** menu following sub-menu will open



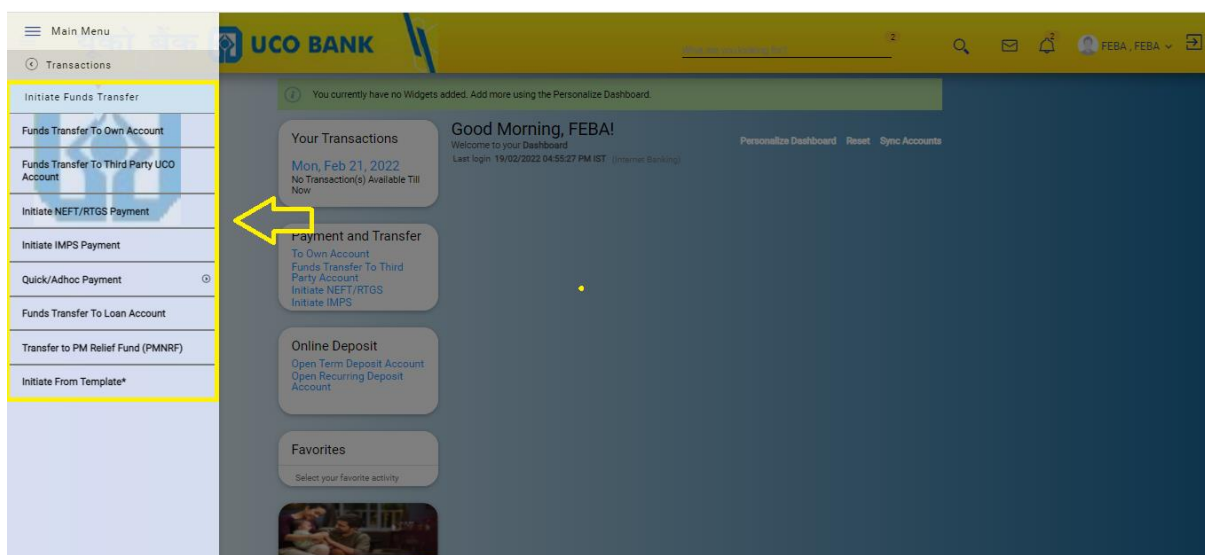
Following sub modules available under Transactions

- File upload
- Bill Payment
- Initiate Funds Transfer
- View Payments
- Government and Tax Payments
- View Scheduled Payment
- Transaction Support Services

**For Transfer of Funds**, the corporate user has to select the option of **Initiate Funds Transfer**. The user can use the vertical slider for accessing the whole range of options in the **Initiate Funds Transfer** menu.



On click of **Initiate Fund Transfer**, various options display for the fund transfer



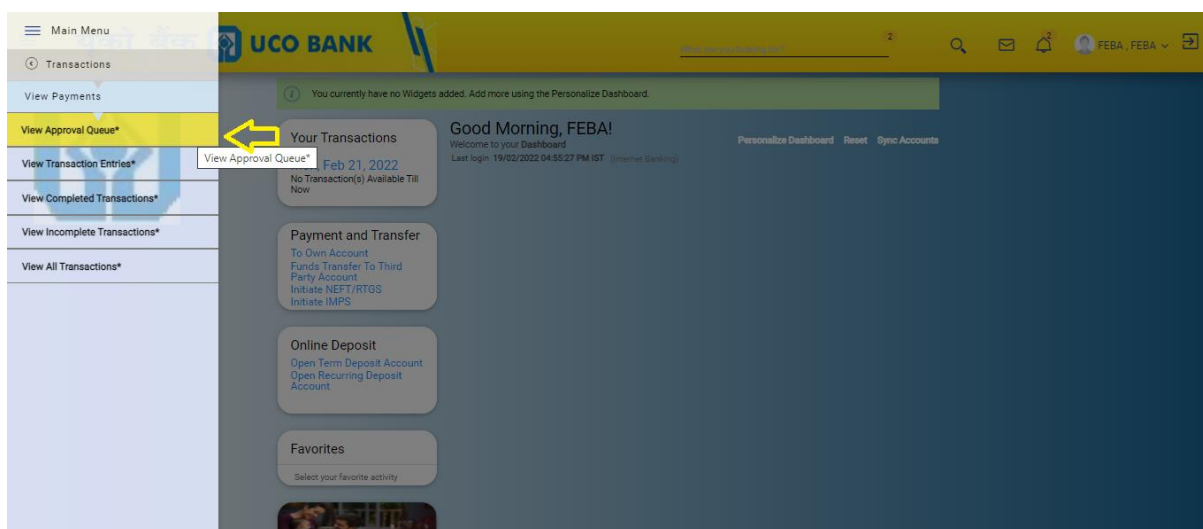
## Types of Fund transfer available in sub-menu “Initiate Fund Transfer” under Transaction MENU

- Transactions >> Initiate Funds Transfer >> Funds Transfer To Own Account
- Transactions >> Initiate Funds Transfer >> Funds Transfer To Third Party UCO Account
- Transactions >>Initiate Funds Transfer >> Initiate NEFT/RTGS Payment
- Transactions >>Initiate Funds Transfer >> Initiate IMPS Payment
- Transactions >>Initiate Funds Transfer >> Quick/Adhoc Payment Account
  - ❖ Transactions >>Initiate Funds Transfer>>Quick/Adhoc Payment>>Funds Transfer To Third Party Adhoc Account
  - ❖ Transactions >>Initiate Funds Transfer>>Quick/Adhoc Payment>>Initiate NEFT Adhoc Payment
  - ❖ Transactions >>Initiate Funds Transfer>>Quick/Adhoc Payment>Initiate IMPS Adhoc Payment
- Transactions >>Initiate Funds Transfer >> Funds Transfer To Loan Account
- Transactions >>Initiate Funds Transfer >>Transfer to PM Relief Fund (PMNRF)
- Transactions >>Initiate Funds Transfer >> Initiate From Template.

**Corporate customer account may be operated “Singly” or “Jointly”.**

**If the account is operated “Singly” then there is no approval required, once submitted successfully by the corporate user then account is debited instantly.**

**If the account is operated “Jointly” then work-flow will be implemented and entry initiated by the Corporate Maker will be approved by the Corporate Checker through View Approval Queue, after that account is debited.**



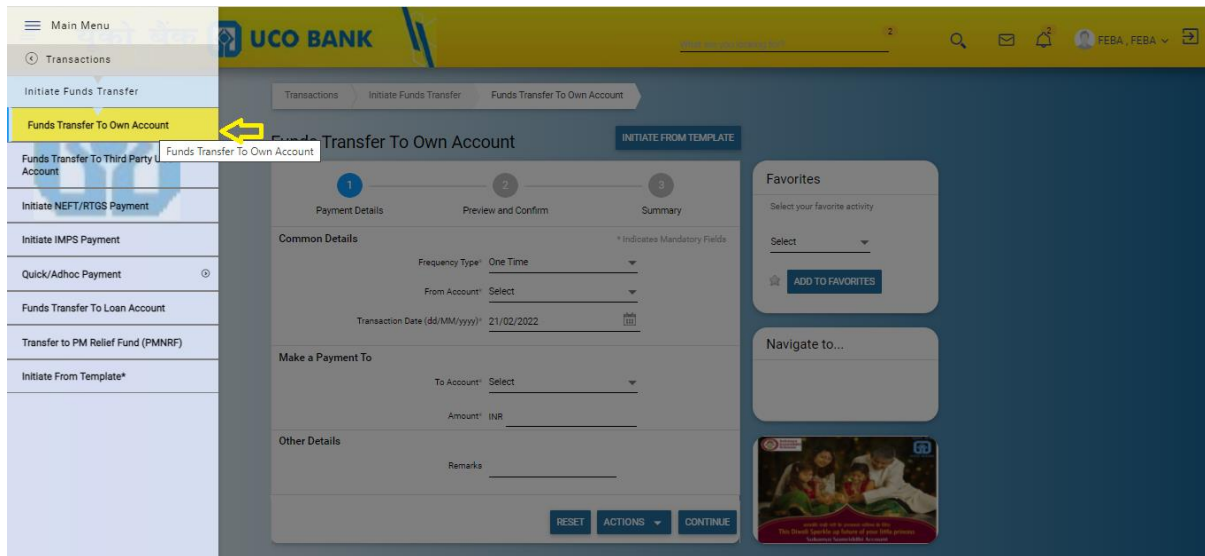
## Transactions >> Initiate Funds Transfer >> Funds Transfer To Own Account

### 1. Corporate having mode of operation Jointly

\*\*\*\*\*Corporate Maker\*\*\*\*\*

#### Step1:

First corporate maker has to first login in his/her internet banking and click on **Fund Transfer to Own Account**

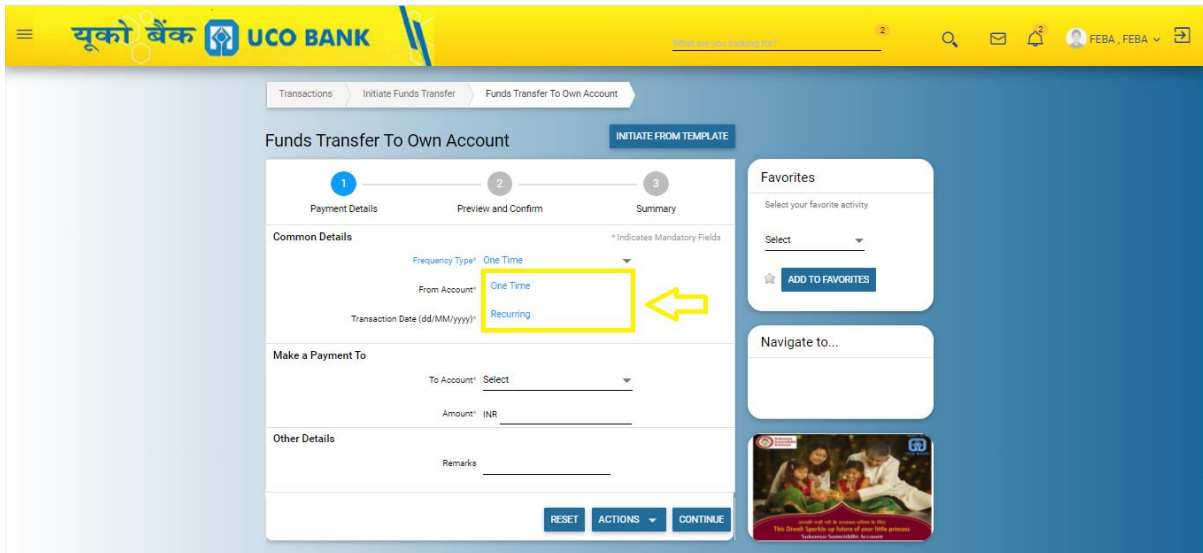


#### Step2.

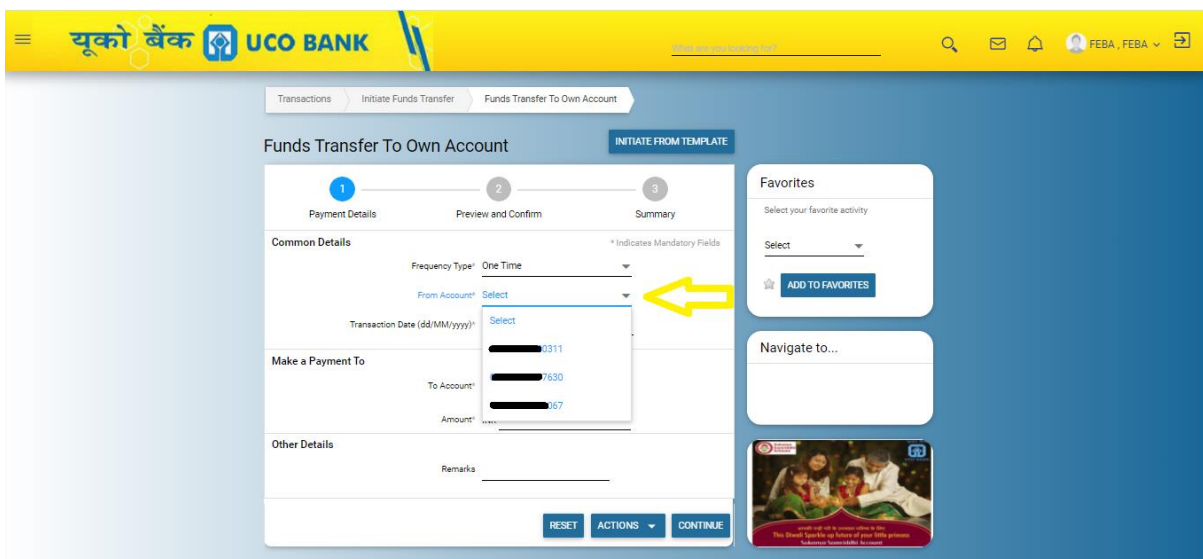
#### Common Details:

##### ➤ Frequency Type:

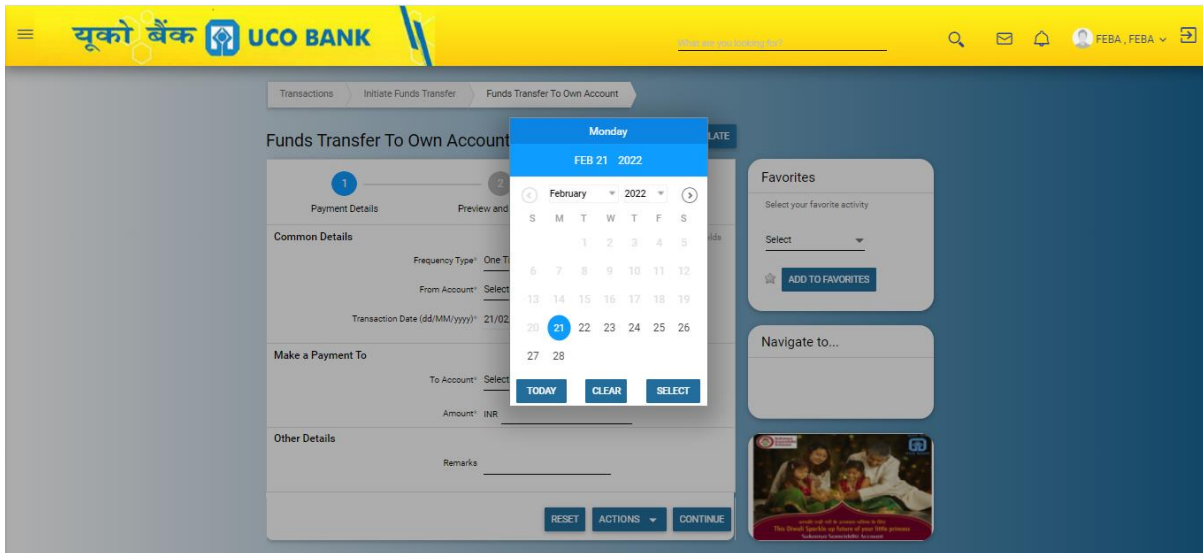
Two options are available in Frequency Type "**One Time**" & "**Recurring**" for the corporate user. If corporate maker user wants to make instant payment or Hot payment after the approval of corporate checker then corporate user has to select **One Time** in **Frequency Type**, However **One Time** will be remain as default in **Frequency type** and if corporate maker wants to create recurring instructions or standing instructions then user has to select **Recurring** in **Frequency Type**.



- **From Account:** Here corporate maker has to select the debit account number from the drop-down in which maker wants to make payment or debit.

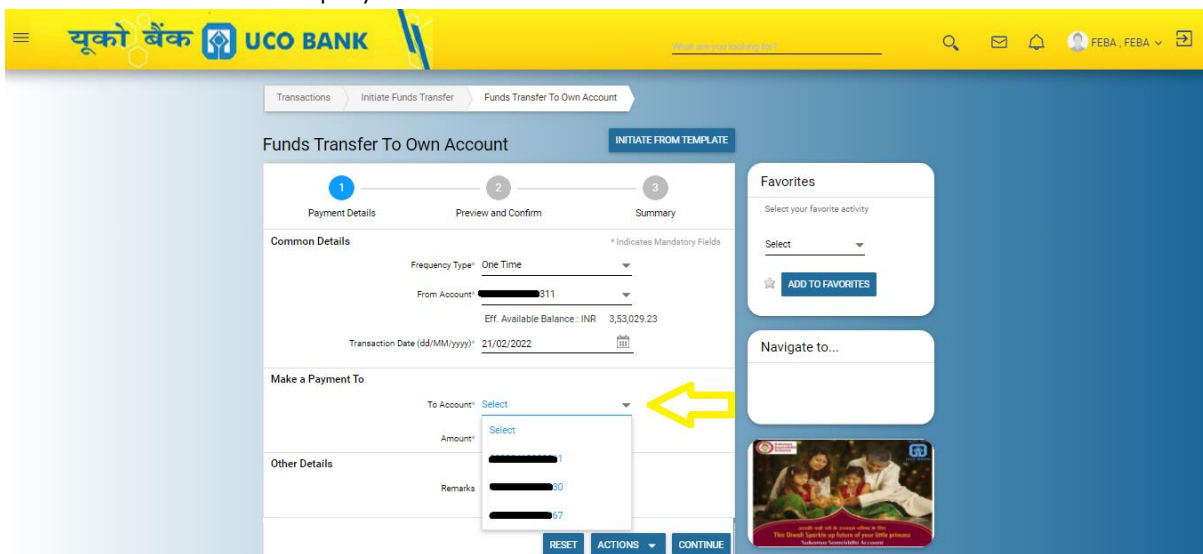


- **Transaction Date:** By default current date comes in the Transaction date, if corporate maker wants to make payment on future date or schedule transaction then click on date picker and select the date for the schedule payment or future date payment.

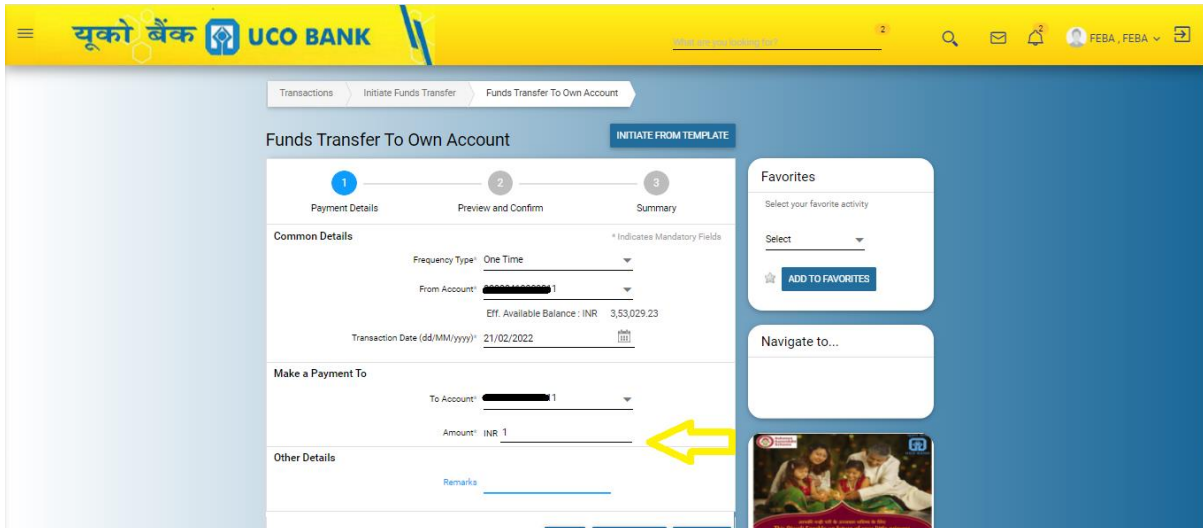


## Make a Payment To

- **To Account:** Here corporate maker has to select the account in which maker wants to make payment or credit.

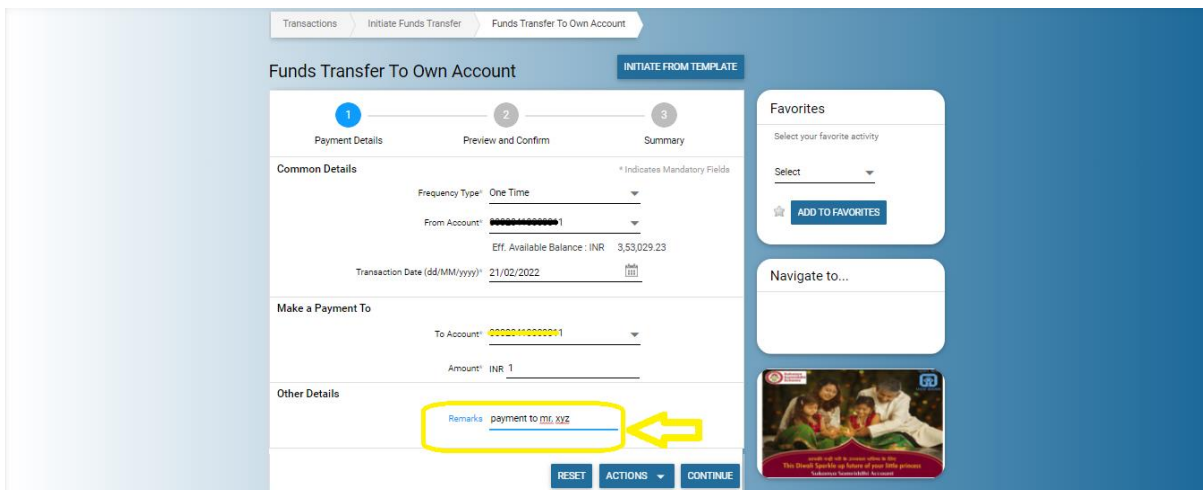


- **Amount:** corporate maker has to enter the amount that maker wants to transfer.



### Other Details:

- **Remarks:** If user wants to give any remarks or narration then enter remarks

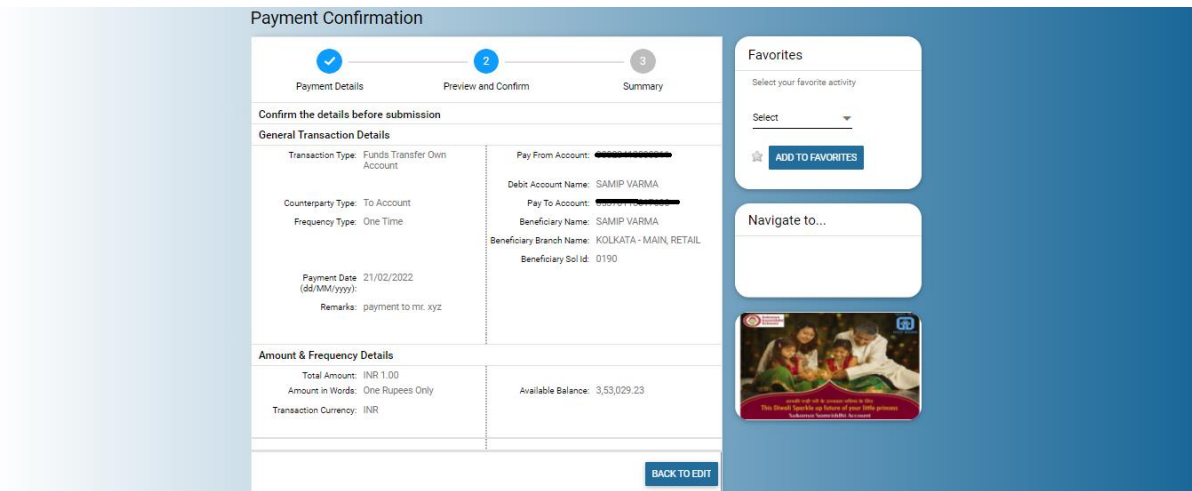


### Step3.

### Payment Confirmation

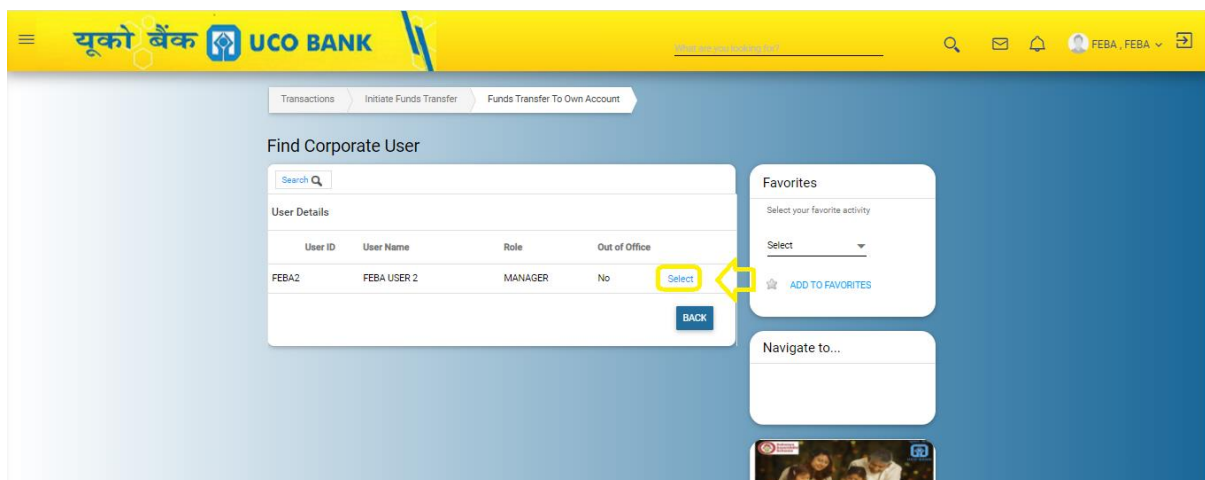
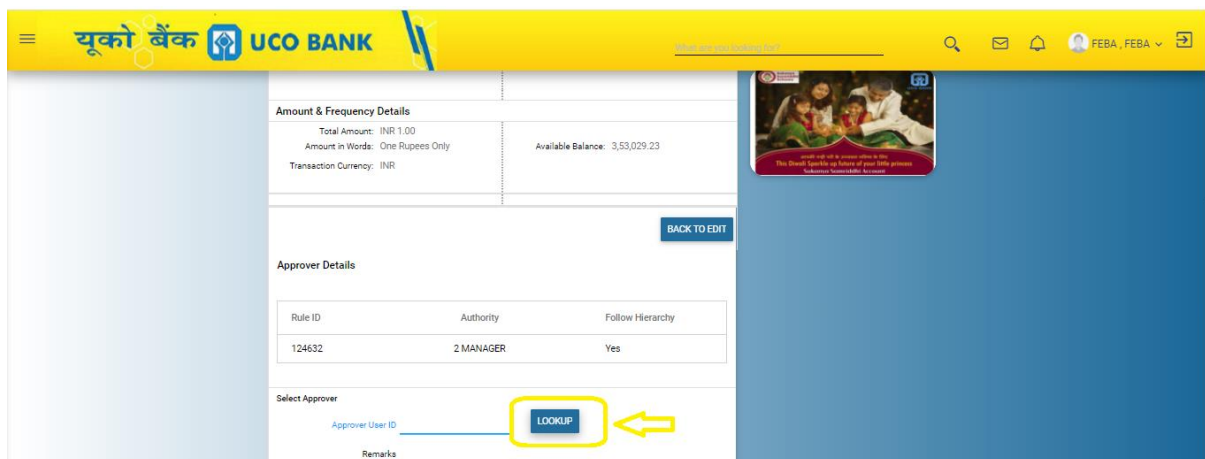
Details entered by the corporate maker in the payment details will come in the payment confirmation page. Here maker can re-check whether the details entered in the payment details are correct or not. If it is in- correct or wrong then click on **“BACK TO EDIT”** button for further modifications in payment details.





**Step4:**  
**Approver Details:**

- **Approver userid:** Select the next authorizer or approver on click of **LOOKUP** Button

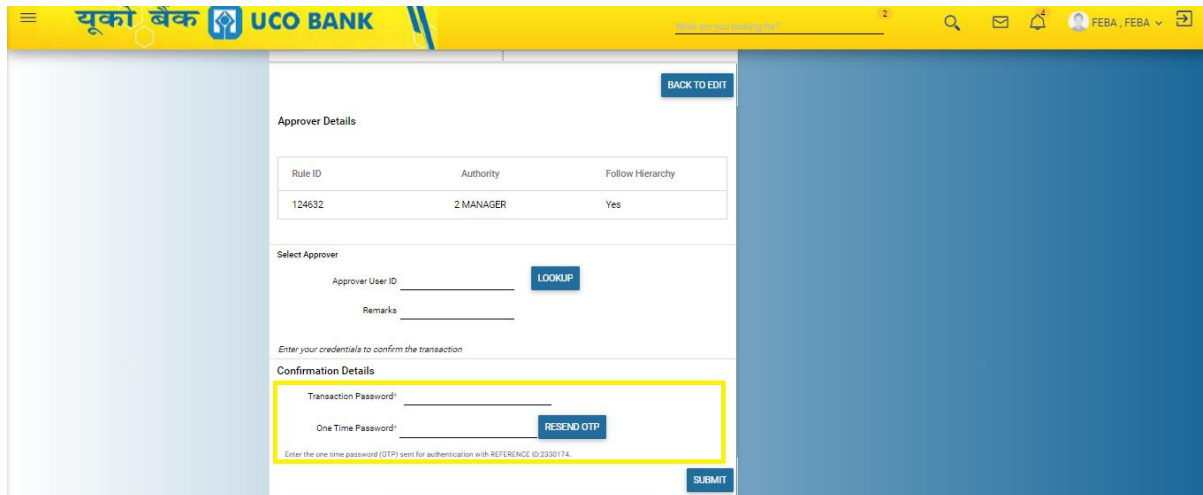




## Step5:

### Confirmation Details

In the confirmation details, corporate maker has to enter the transaction password and OTP and finally click on “**SUBMIT**” button.



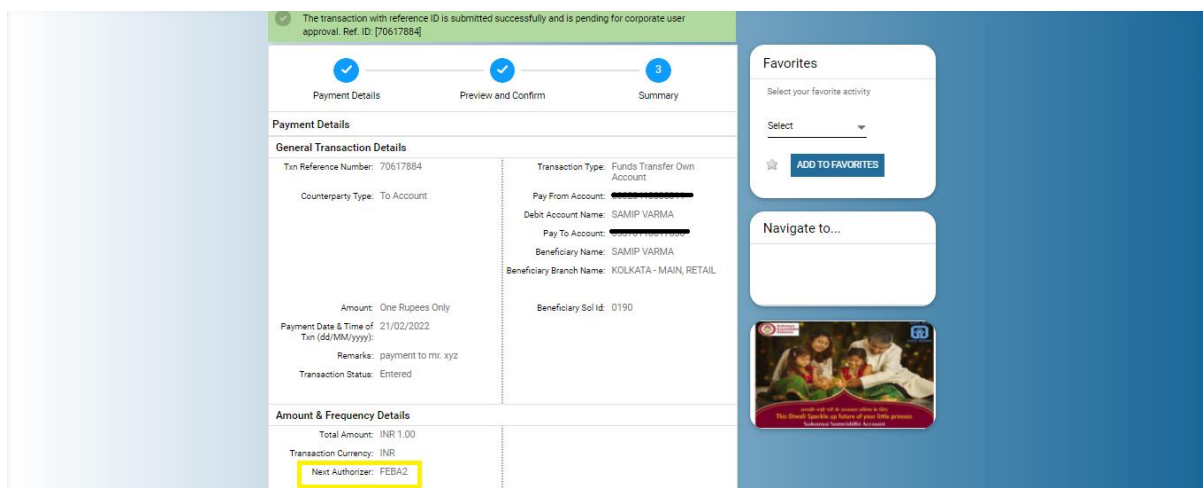
The screenshot shows the UCO Bank web interface. At the top, there is a yellow header with the bank's logo and name in Hindi and English. Below the header, there is a navigation bar with a search icon, a mail icon, a bell icon, and a user profile icon labeled 'FEBA, FEBA'. The main content area is divided into several sections:

- Approver Details:** A table with columns 'Rule ID', 'Authority', and 'Follow Hierarchy'. The data row shows '124632', '2.MANAGER', and 'Yes'.
- Select Approver:** A form with 'Approver User ID' and 'Remarks' fields, and a 'LOOKUP' button.
- Confirmation Details:** A section highlighted with a yellow border, containing 'Transaction Password' and 'One Time Password' fields, a 'RESEND OTP' button, and a 'SUBMIT' button at the bottom right.

Below the 'One Time Password' field, there is a small note: "Enter the one time password (OTP) sent for authentication with REFERENCE ID:2330174."

## Step6:

**Payment Summary:** After the successful validation of the transaction password and OTP, status of the transaction will show to user the in the payment details.



The screenshot shows the UCO Bank web interface displaying a successful transaction confirmation. At the top, there is a green banner with a checkmark icon and the text: "The transaction with reference ID is submitted successfully and is pending for corporate user approval. Ref. ID: [70617884]". Below the banner, there is a progress bar with three steps: 'Payment Details' (completed), 'Preview and Confirm' (completed), and 'Summary' (current step). The main content area is divided into several sections:

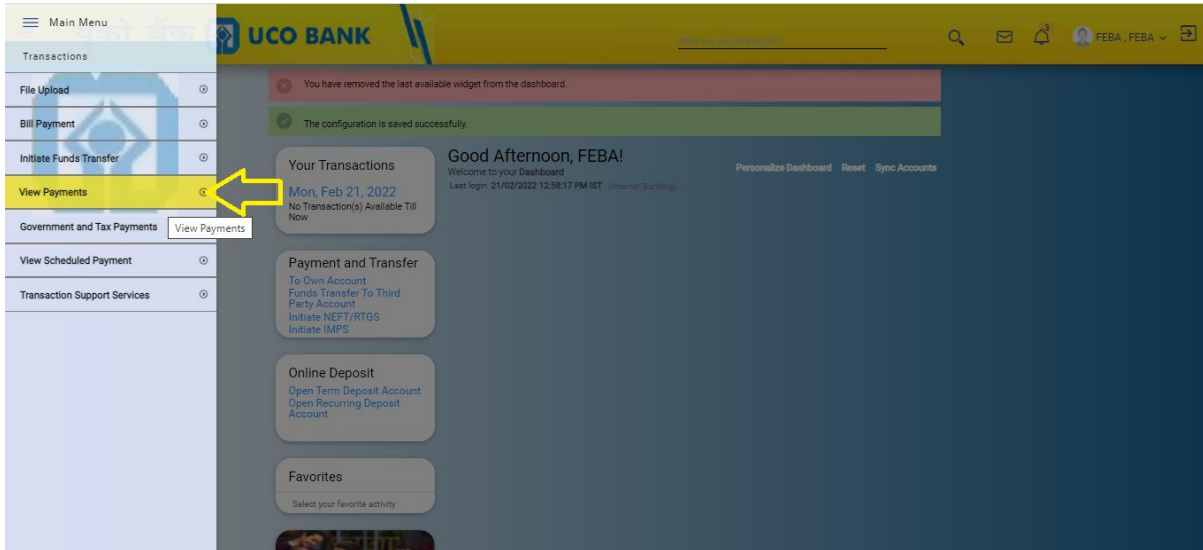
- Payment Details:** A section with a sub-header 'General Transaction Details' containing various transaction information.
- Amount & Frequency Details:** A section showing 'Total Amount: INR 1.00' and 'Transaction Currency: INR'. The 'Next Authorizer: FEBA2' is highlighted with a yellow box.

On the right side of the page, there is a sidebar with a 'Favorites' section and a 'Navigate to...' section. The 'Favorites' section has a 'Select' dropdown and an 'ADD TO FAVORITES' button. The 'Navigate to...' section has a placeholder for a navigation link. At the bottom right, there is a small image of a family and a promotional message: "Save up to 5% in transactions with UCO. This Small Savings for future of your little ones. Subscribers KaveriBank, KaveriBank."

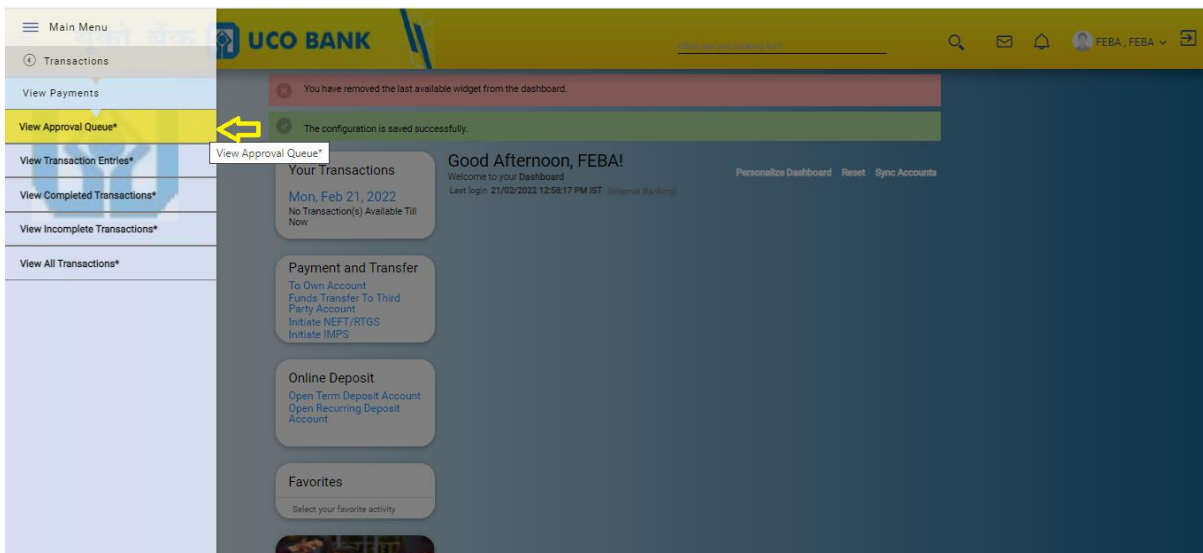
\*\*\*\*\*Corporate Checker\*\*\*\*\*

**Step1:**

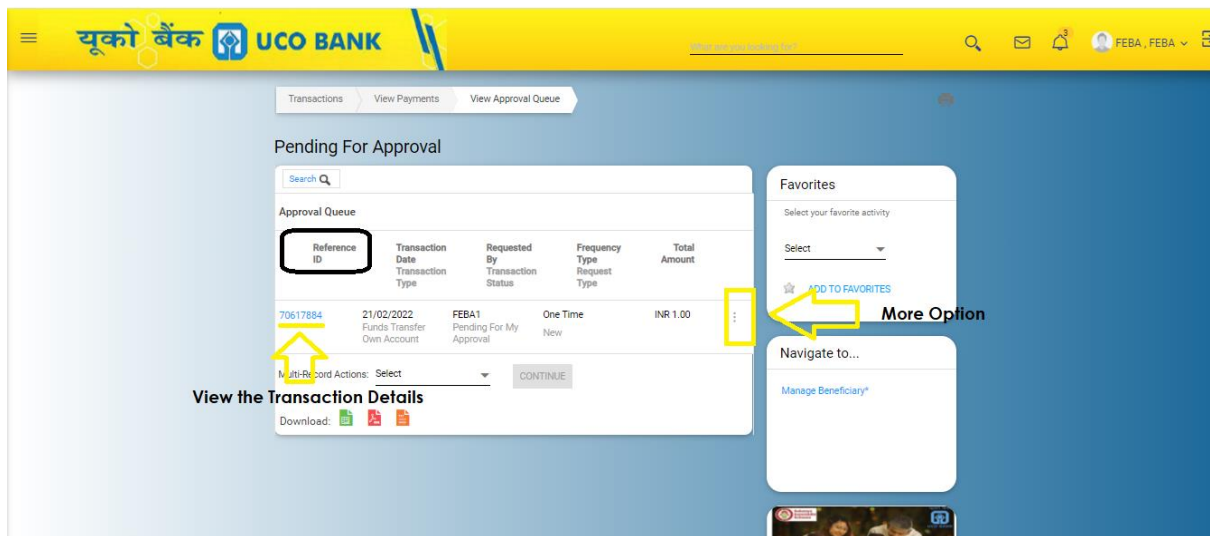
First corporate checker has to first login and click on **View Payments under Transactions Menu**



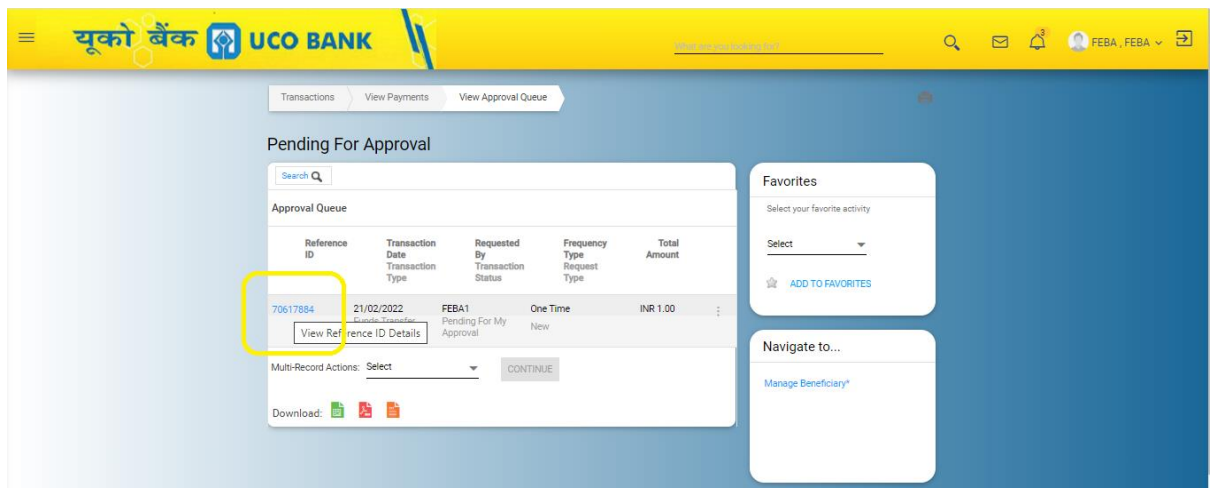
Now click on **View Approval Queue** for the approval of the records entered by the corporate maker.



List of pending requests for Approval show on click of **View Approval Queue**

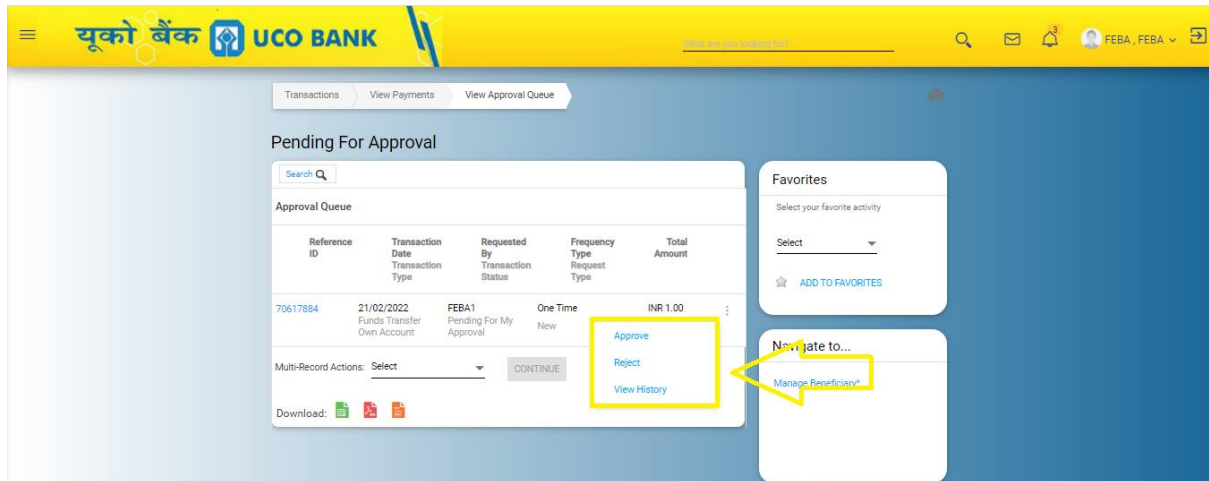


To view the details entered by the Corporate Maker will come on click of hyper link of **Reference ID**.



## Step2:

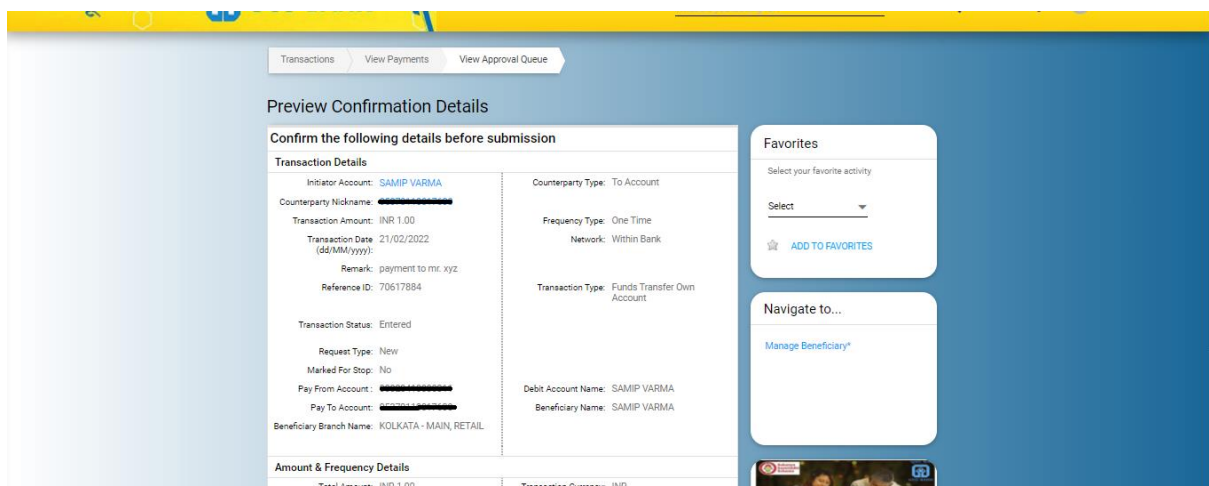
To approve or reject, click on **three vertical dot button**



## Step3:

### Preview Confirmation Details:

Details entered by the corporate maker, comes in the preview confirmation details page. If the corporate checker satisfied with the entries initiated by the maker and everything is in proper then corporate checker has to approve the record by putting the transaction password and OTP received in registered mobile number.



Reference ID: 70617884	Transaction Type: Funds Transfer Own Account
Transaction Status: Entered	
Request Type: New	
Marked For Stop: No	
Pay From Account: 00020410000311	Debit Account Name: SAMIP VARMA
Pay To Account: 05370110017630	Beneficiary Name: SAMIP VARMA
Beneficiary Branch Name: KOLKATA - MAIN, RETAIL	

Amount & Frequency Details	
Total Amount: INR 1.00	Transaction Currency: INR

Additional Details	
Remarks	

Enter your credentials to confirm the transaction

Confirmation Details	
Transaction Password: .....	
One Time Password: .....	
Enter the one time password (OTP) sent for authentication with REFERENCE ID:2333842.	
<input type="button" value="RESEND OTP"/>	
<input type="button" value="BACK"/> <input type="button" value="APPROVE"/>	

### Payment Summary:

Once approved by the corporate checker, status of the transaction will show in the screen. If corporate checker wants to download the cyber receipt then user can download the same in different format.




**Approve Complete Transaction**

✔ The transaction with reference ID is approved and processed successfully. Reference ID: [70617884]

Transaction Details	
Initiator Account: SAMIP VARMA	Counterparty Type: To Account
Counterparty Nickname: ██████████	Frequency Type: One Time
Transaction Amount: INR 1.00	Network: Within Bank
Transaction Date (dd/MM/yyyy): 21/02/2022	Transaction Type: Funds Transfer Own Account
Remark: payment to mr. xyz	
Reference ID: 70617884	Debit Account Name: SAMIP VARMA
Transaction Status: Success	Beneficiary Name: SAMIP VARMA
Request Type: New	
Transaction Confidential: No	
Marked For Stop: No	
Pay From Account: ██████████	
Pay To Account: ██████████	
Beneficiary Branch Name: KOLKATA - MAIN, RETAIL	

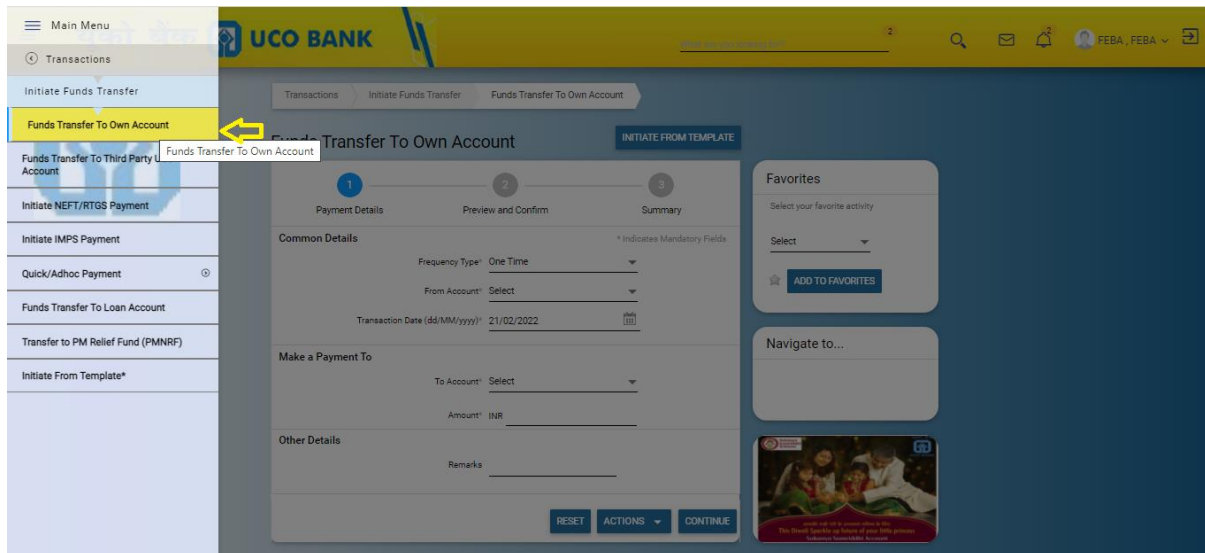
Amount & Frequency Details	
Total Amount: INR 1.00	Transaction Currency: INR

Download:   

## 2. Corporate having mode of operation Singly

### Step1:

First corporate user has to first login in his/her internet banking and click on **Fund Transfer to Own Account**

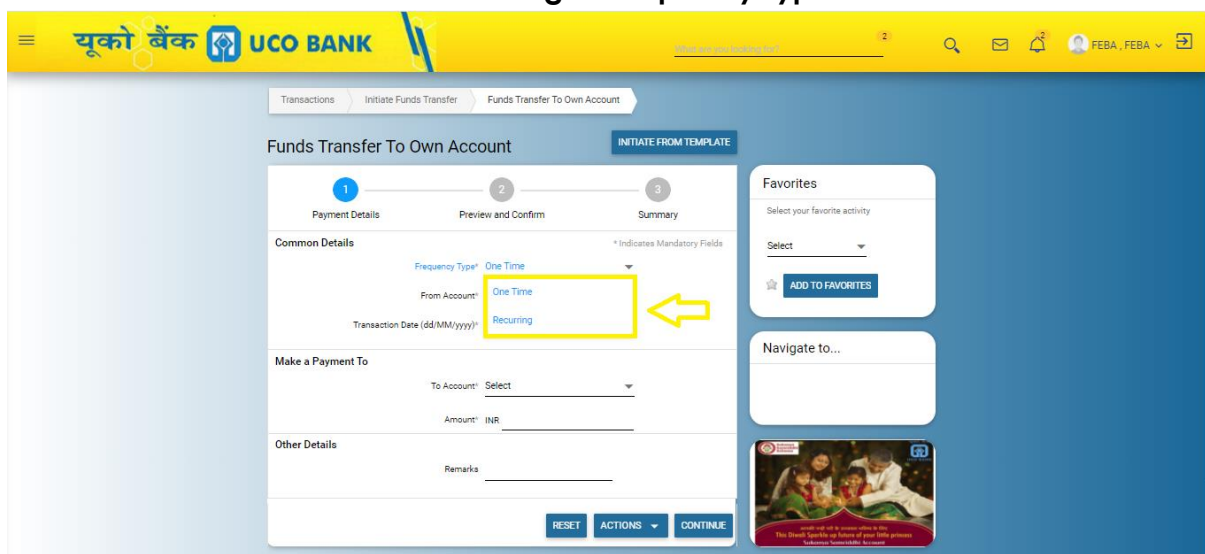


### Step2.

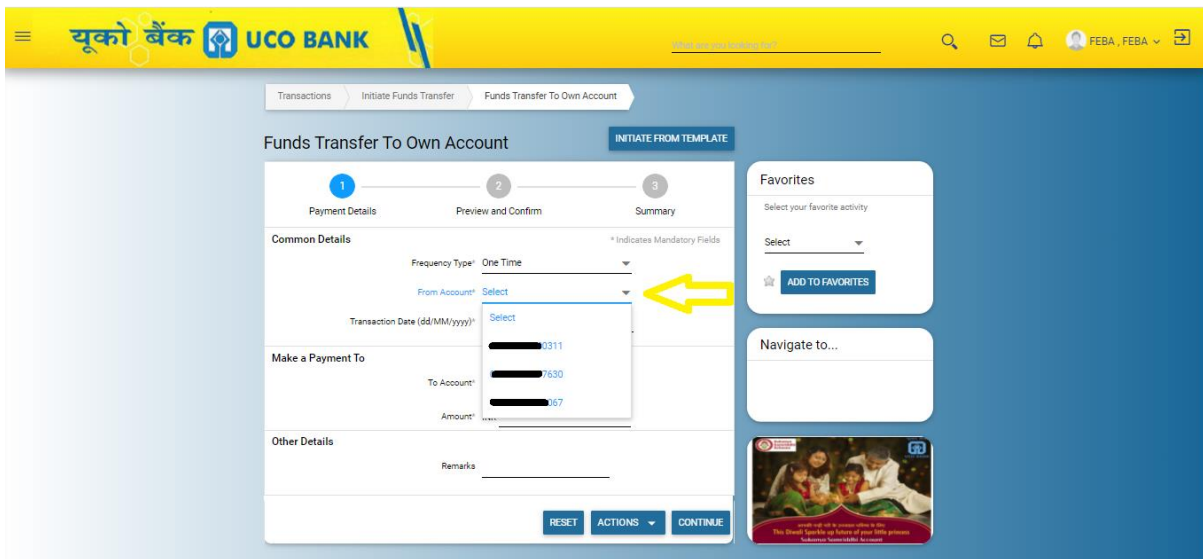
#### Common Details:

##### ➤ Frequency Type:

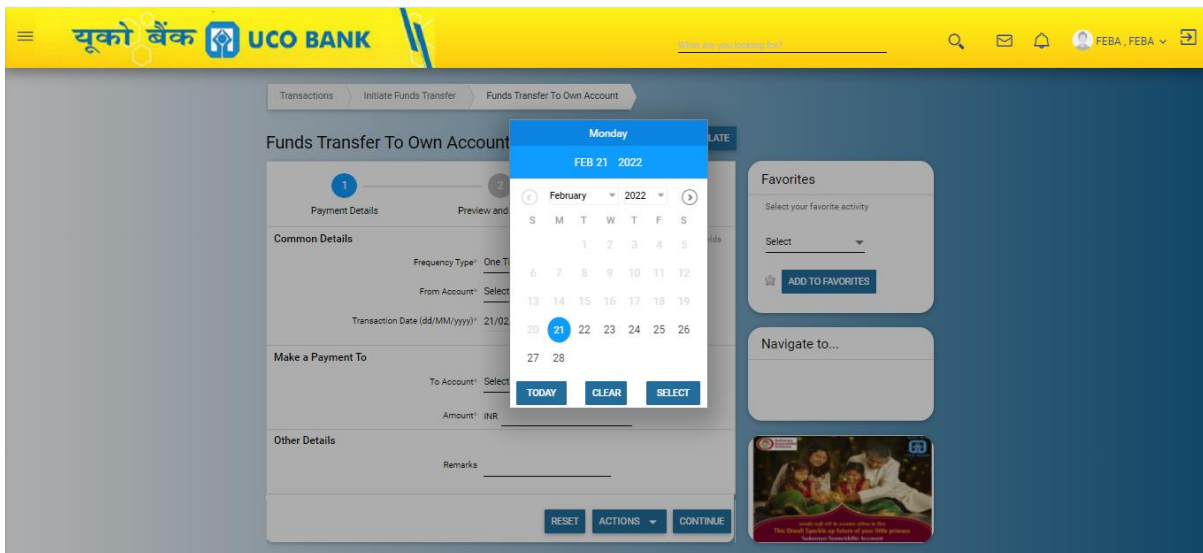
Two options are available in Frequency Type "**One Time**" & "**Recurring**" for the corporate user. If corporate user wants to make instant payment or Hot payment then corporate user has to select **One Time** in **Frequency Type**, However **One Time** will be remain as default in **Frequency type** and if corporate user wants to create recurring instructions or standing instructions then user has to select **Recurring** in **Frequency Type**.



- **From Account:** Here corporate user has to select the debit account number from the drop-down in which user wants to make payment or debit.



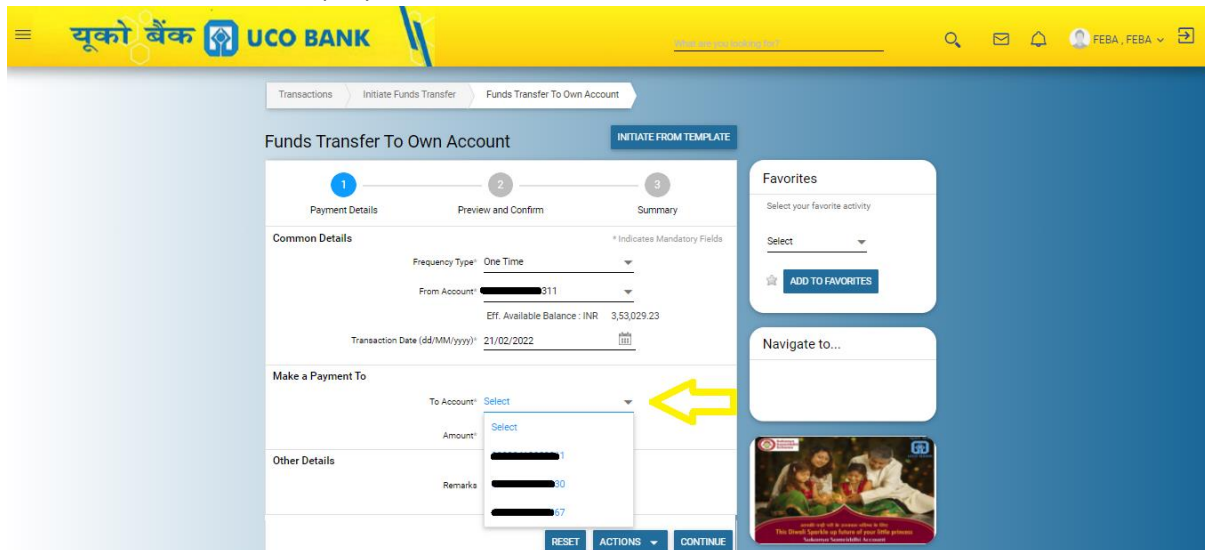
- **Transaction Date:** By default current date comes in the Transaction date, if corporate user wants to make payment on future date or schedule transaction then click on date picker and select the date for the schedule payment or future date payment.





## Make a Payment To

- **To Account:** Here corporate user has to select the account in which user wants to make payment or credit.

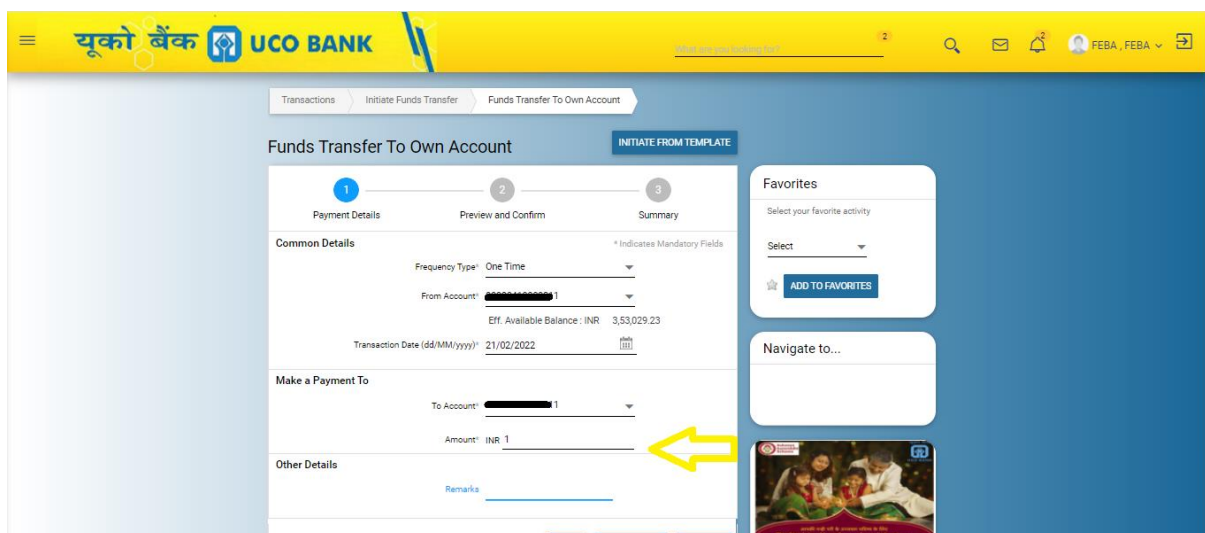


The screenshot shows the 'Funds Transfer To Own Account' screen in the UCO Bank mobile app. The screen is divided into three main sections: 'Payment Details', 'Preview and Confirm', and 'Summary'. The 'Payment Details' section is currently active and shows the following information:

- Common Details:**
  - Frequency Type: One Time
  - From Account: [Redacted]
  - Eff. Available Balance: INR 3,53,029.23
  - Transaction Date (dd/MM/yyyy): 21/02/2022
- Make a Payment To:**
  - To Account: Select (Dropdown menu is open, showing a list of accounts)
  - Amount: Select
- Other Details:**
  - Remarks: [Redacted]

At the bottom of the screen, there are buttons for 'RESET', 'ACTIONS', and 'CONTINUE'. A yellow arrow points to the 'To Account' dropdown menu.

- **Amount:** corporate user has to enter the amount that user wants to transfer.



The screenshot shows the 'Funds Transfer To Own Account' screen in the UCO Bank mobile app, similar to the previous one. The 'Make a Payment To' section is now updated with the following information:

- Make a Payment To:**
  - To Account: [Redacted]
  - Amount: INR 1

A yellow arrow points to the 'Amount' field.

## Other Details:

- **Remarks:** If user wants to give any remarks or narration then enter remarks

Transactions > Initiate Funds Transfer > Funds Transfer To Own Account

### Funds Transfer To Own Account

INITIATE FROM TEMPLATE

1 Payment Details 2 Preview and Confirm 3 Summary

Common Details

Frequency Type\* One Time

From Account: XXXXXXXXXXXX1

Eff. Available Balance : INR 3,53,029.23

Transaction Date (dd/MM/yyyy): 21/02/2022

Make a Payment To

To Account: XXXXXXXXXXXX1

Amount\* INR 1

Other Details

Remarks: payment to Mr. XYZ

RESET ACTIONS CONTINUE

## Step3.

### Payment Confirmation

Details entered by the corporate maker in the payment details will come in the payment confirmation page on click of **CONTINUE** button. Here user can re-check whether the details entered in the payment details are correct or not. If it is incorrect or wrong then click on "**BACK TO EDIT**" button for further modifications in payment details.

### Payment Confirmation

1 Payment Details 2 Preview and Confirm 3 Summary

Confirm the details before submission

General Transaction Details

Transaction Type: Funds Transfer Own Account

Counterparty Type: To Account

Frequency Type: One Time

Payment Date (dd/MM/yyyy): 21/02/2022

Remarks: payment to Mr. XYZ

Pay From Account: XXXXXXXXXXXX1

Debit Account Name: SAMIP VARMA

Pay To Account: XXXXXXXXXXXX1

Beneficiary Name: SAMIP VARMA

Beneficiary Branch Name: KOLKATA - MAIN, RETAIL

Beneficiary Sol Id: 0190

Amount & Frequency Details

Total Amount: INR 1.00

Amount in Words: One Rupees Only

Transaction Currency: INR

Available Balance: 3,53,029.23

BACK TO EDIT

**Confirmation Details:** Corporate user has to enter the transaction password and OTP and click on submit button for the final payment

Reference ID: 70617884	Transaction Type: Funds Transfer Own Account
Transaction Status: Entered	
Request Type: New	
Marked For Stop: No	
Pay From Account: 00020410000311	Debit Account Name: SAMIP VARMA
Pay To Account: 05370110017630	Beneficiary Name: SAMIP VARMA
Beneficiary Branch Name: KOLKATA - MAIN, RETAIL	

<b>Amount &amp; Frequency Details</b>	
Total Amount: INR 1.00	Transaction Currency: INR

<b>Additional Details</b>
Remarks

Enter your credentials to confirm the transaction

<b>Confirmation Details</b>
Transaction Password: .....
One Time Password: .....

Enter the one time password (OTP) sent for authentication with REFERENCE ID:2333842.

RESEND OTP

BACK APPROVE

### Payment Summary:

Once submit by the corporate user, status of the transaction will show in the payment screen page. If corporate wants to download the cyber receipt then user can download the same in different format.

The screenshot shows the UCO Bank mobile app interface. At the top, there is a yellow header with the UCO Bank logo and navigation icons. Below the header, a green notification bar states: "The transaction with reference ID is processed successfully, Ref. ID: (70021328)".

The main content area is titled "Payment Summary" and features a progress indicator with three steps: "Payment Details" (completed), "Preview and Confirm" (completed), and "Summary" (current step). Below this, the "Payment Details" section is expanded, showing "General Transaction Details":

Tin Reference Number: 70021328	Transaction Type: Funds Transfer Own Account
Counterparty Type: To Account	Pay From Account: [REDACTED]
	Debit Account Name: LIMITED
	Pay To Account: [REDACTED]
	Beneficiary Name: LIMITED
	Beneficiary Branch Name: TIRUPUR
	Beneficiary Sol Id: 1795

Additional details include: Amount: One Rupees Only, Payment Date & Time of Tin (dd/MM/yyyy): 21/02/2022, Remarks, Transaction Status: Success.

At the bottom, the "Amount & Frequency Details" section shows: Total Amount: INR 1.00, Transaction Currency: INR.

On the right side of the screen, there are "Favorites" and "Navigate to..." sections. The "Navigate to..." section includes a "Manage Beneficiary" link and a promotional banner for a reward program.

Same process will follow for other transaction type like fund transfer to third party uco account, fund transfer to other bank(NEFT/RTGS/IMPS), transfer to loan account, transfer, adhoc payment.