USER MANUAL FOR CORPORATE INTERNET BANKING IMPLEMENTATION

TABLE OF CONTENT

1. Introduction

The Corporate Internet Banking Corporate User Manual demonstrates the step-by-step use of new Corporate Banking Application (CIB) for the Corporate Users.

2. Overview

The document describes the following online banking application features used by the corporate users and their functionalities:

New Corporate Internet Banking has mainly four modules

- Login and Dashboard
- Account Module
- Payment Module
- Loan Module
- Corporate Admin

List of functionalities in above modules are listed below

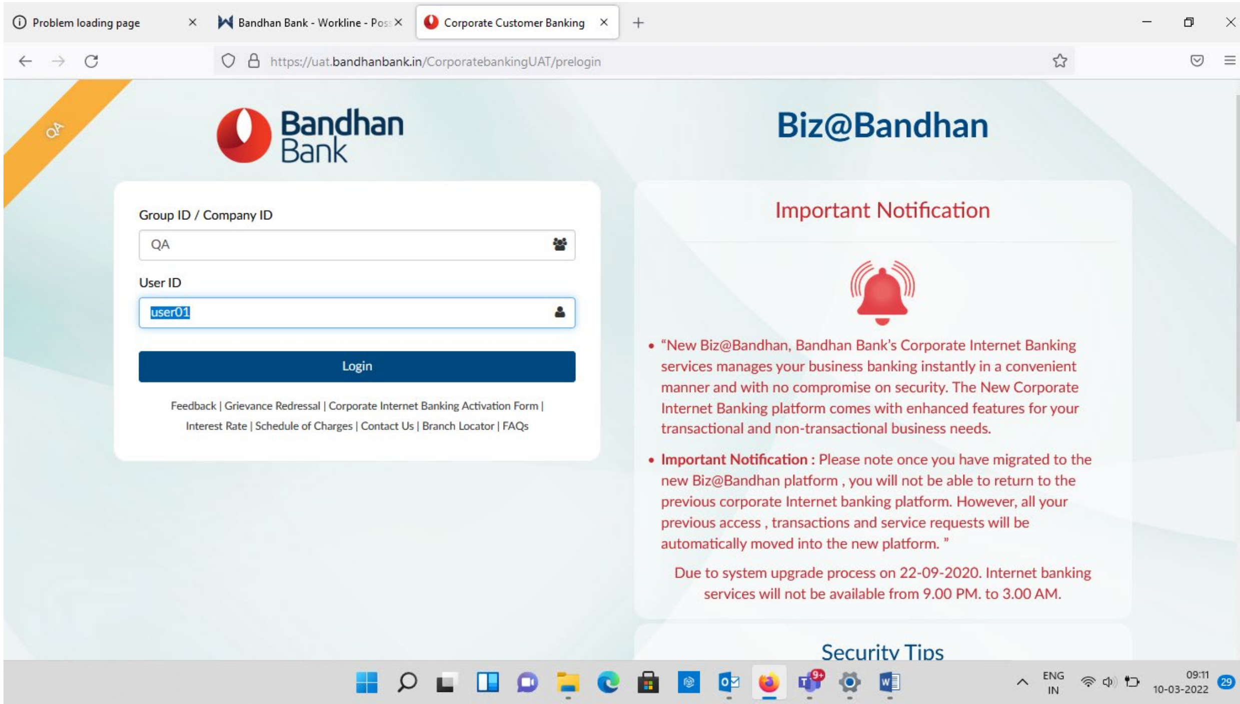
- ✓ Login
- ✓ Dashboard View of Modules
- ✓ Accounts Dateline
- ✓ Accounts Summary
- ✓ Accounts Statement
- ✓ Accounts Details
- ✓ Requests- Cheque Book Request
- ✓ Requests- Stop Cheque Request
- ✓ Requests- Cheque Status
- ✓ Requests- Statement Request
- ✓ Requests- New Deposit Request
- ✓ Requests- Deposit Account Management
- ✓ Requests- Deposit Foreclosure Request
- ✓ Requests- Request Status

- ✓ Payments Dateline
- ✓ Own Accounts Transfer
- ✓ Vendor Payments
- ✓ Vendor Maintenance
- ✓ Bulk Upload
- ✓ Payment Reports
- ✓ Loans Summary
- ✓ Loans Statements
- ✓ Loans Details

3. How Can I login in Corporate Internet Banking

- Corporate user can access corporate internet Banking using URL- **corporate.bandhanbank.com.** Also new Corporate Internet Banking can be accessed from old URL-**https://bandhanbankonline.com/Corporate/**

- Corporate needs to enter following for login credentials as generated by Bank
  - Group Id/Company Id
  - User Id
  - Password
  - Select secure text image
  - OTP

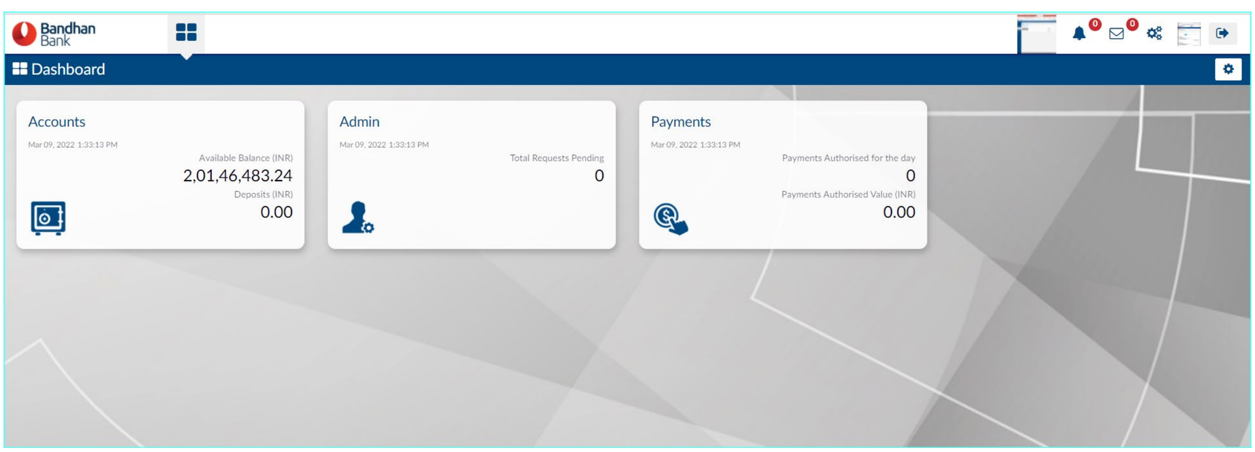


Note- Following steps are mandatory for existing users

1. Note- Both Maker and checker should set new password, secure text image & Password which is mandatory for accessing new CIB.

2. In order to set new password , user is required to authenticate using OTP and enter old password

4. What features can I see in Dashboard screen?



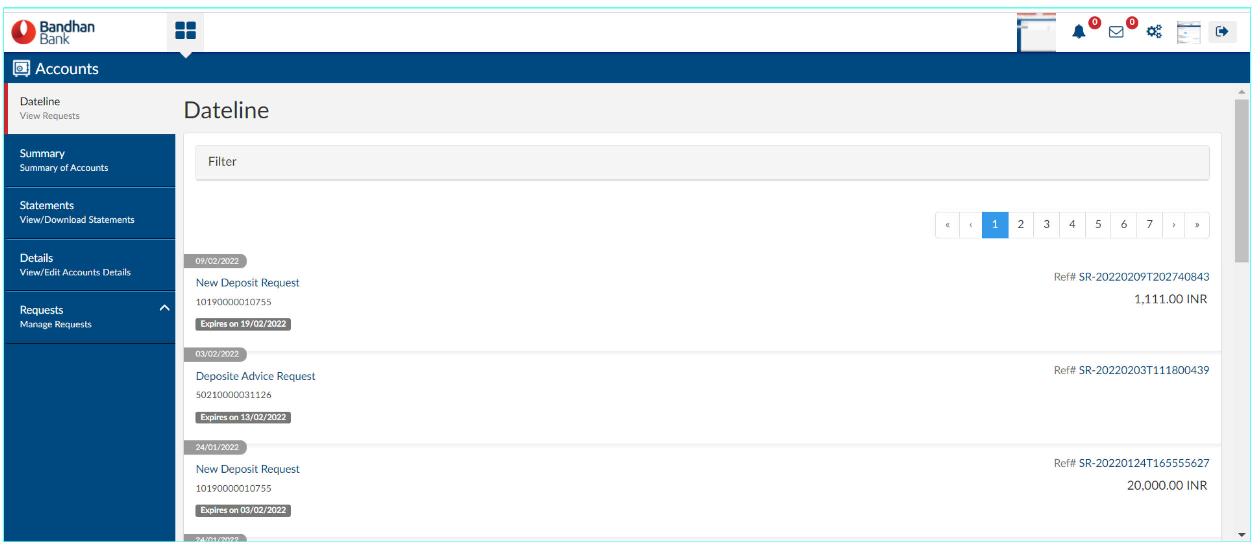
- Upon login to the application using the login credentials received through mails or existing credential, the corporate user would have a dashboard view of the module assigned.

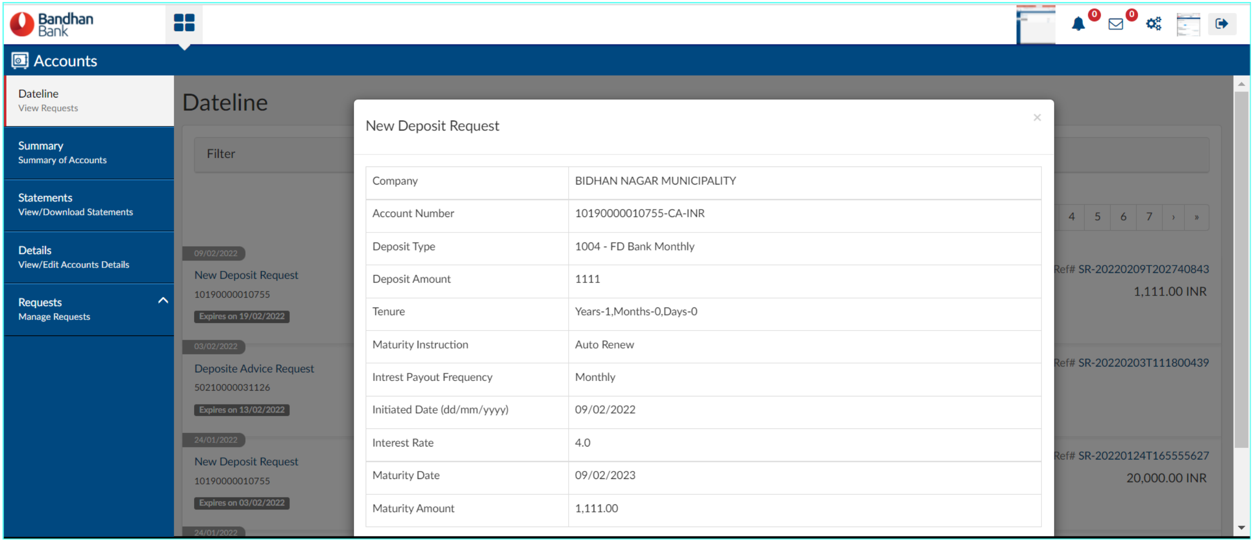
- E.g. For if the user has only accounts and loans module rights assigned by the Bank Admin basis the corporate request, the user upon login would have only the Accounts and Loans module widgets. Admin and Payments module would not be available to the user to access.

5. How can I access Account related information?

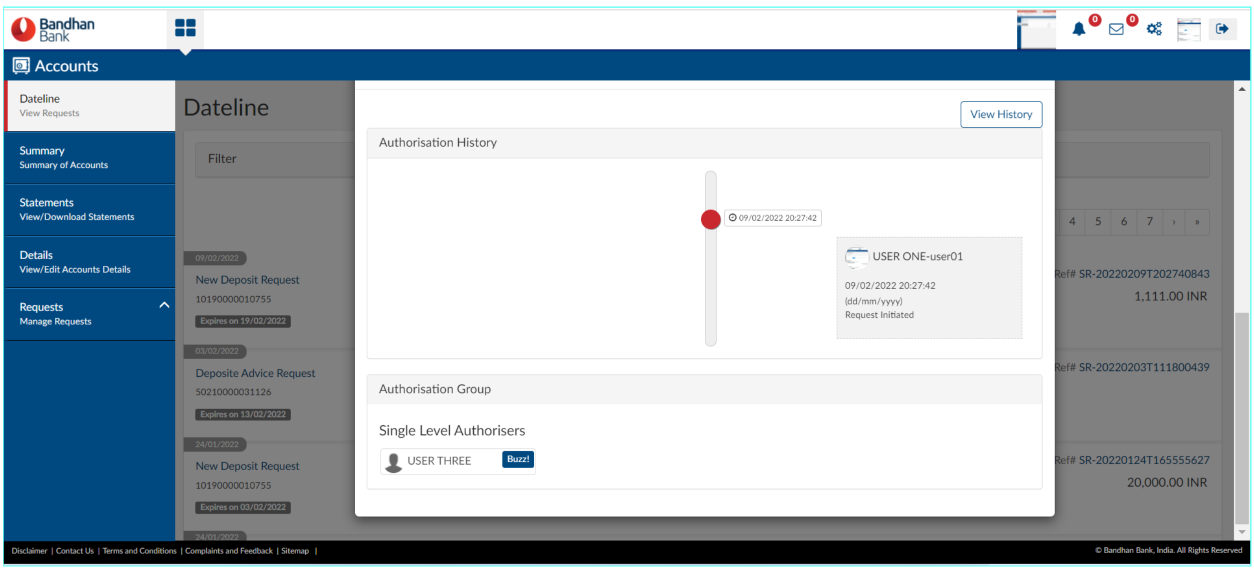
5.1 What do I see in Account Dateline?

- Accounts Dateline shows the logged in user all the actionable notifications, if the user has Authorization Rights for Accounts related requests and the user will have all the requests raised by him/her for easy tracking of status of the request raised.



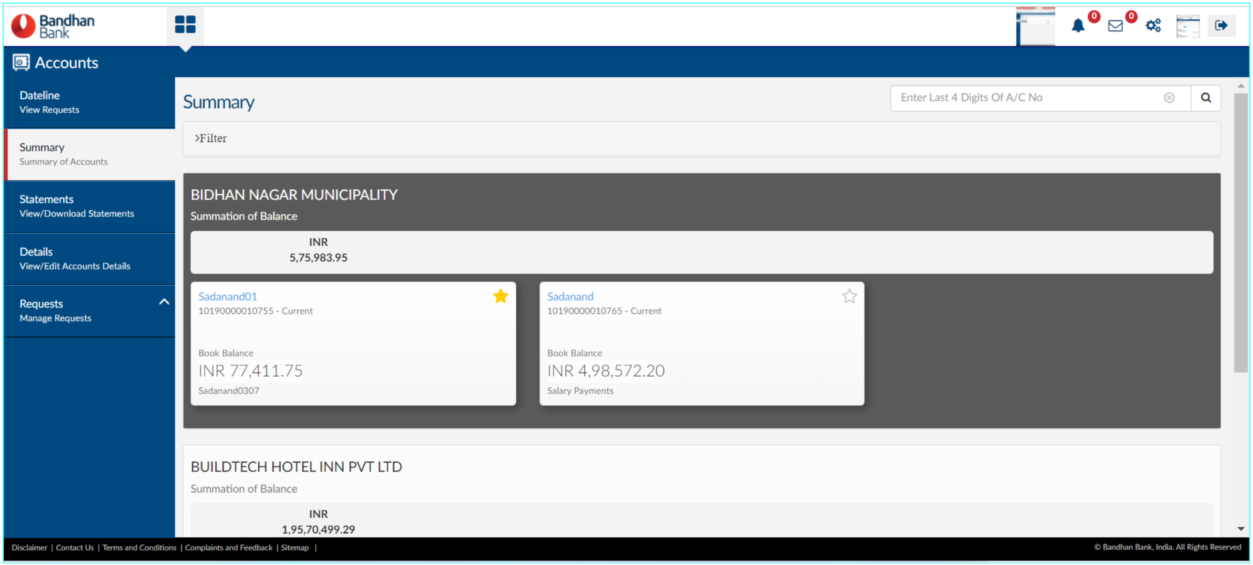


On clicking upon the request the system will show the complete details of the request.



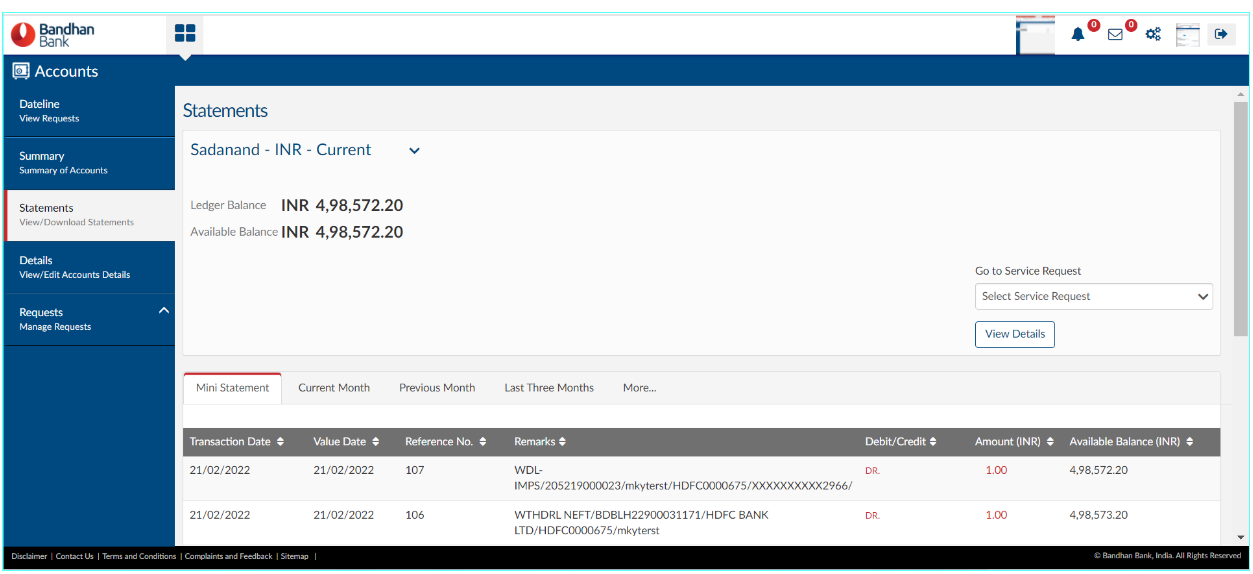
- For each request both actionable requests on the dateline as well as the requests initiated by the logged in user, there will be a "View History" option where the complete details of the transaction such as Transaction Initiator, Initiation Time, Authorizer, Authorization Time and Authorization/Rejection comments.
- Details of the approver's/authorizer's who have received the request for authorization would be available, so that the user is informed of the approver's of the request.

5.2 What do I see in Account Summary?



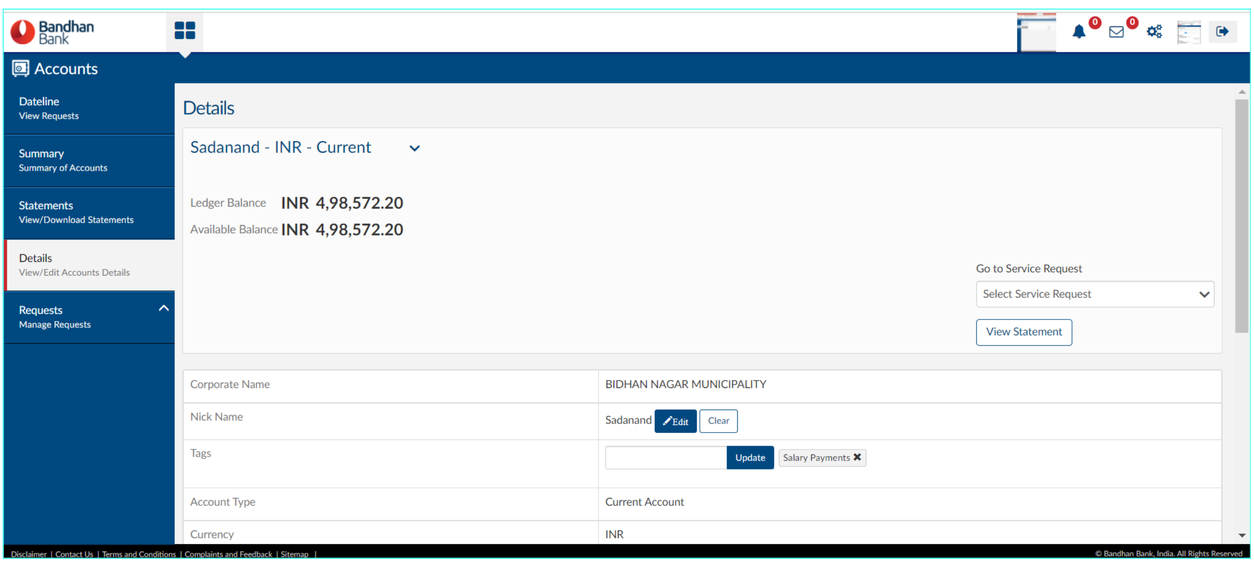
- Account Summary view provides the summary of balances of various accounts (CASA and deposits) the logged in user has been provided access with.
- In case the logged in user is assigned with more than one corporate, the user would be provided with the summary of accounts from all the accounts grouped corporate wise.
- Corporate user will have the scope to flag the account which is more frequently used.
- On clicking the account widget, the user would be taken to the statement page of the particular account.

5.3 What do I see in Account Statement?



- Account Statement option, gives statement details pertaining to various time periods, like Mini Statement (Last 10 transactions, Current Month Statement, Previous Month Statement, and Last Three Months Statement.
- There would also be a “More” option using which the logged in user can view and download statement for specific date range/ specific range of transaction value/ or filter by Debit or Credit transactions.
- Download for the various time periods also provides scope for the user to Email the statement to their configured mail address or download to their device as “PDF” or “Excel”.
- There would also be a “View Details” option from the statement page and the same would help the user to navigate to the Account Details page.

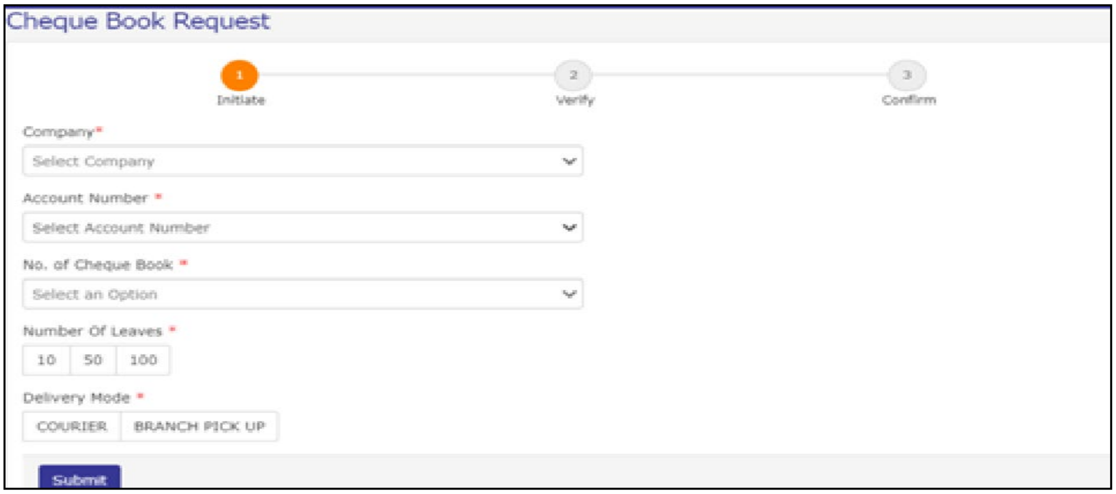
5.4 What do I see in Account Details?



- Account Details provides the information related to the particular account number such as, Account type, Currency of the Account, Hold Amount in the account (if any), Account Status, Operating Instructions, Account Opening Date, Branch and RM Details.
- The logged in user would have the scope to have a “Nick Name” for the particular account and also add tags to it for the Corporate User’s identification.
- E.g. A specific account number can be tagged for easy identification as “Salary Pay”, “Vendor Payment”.

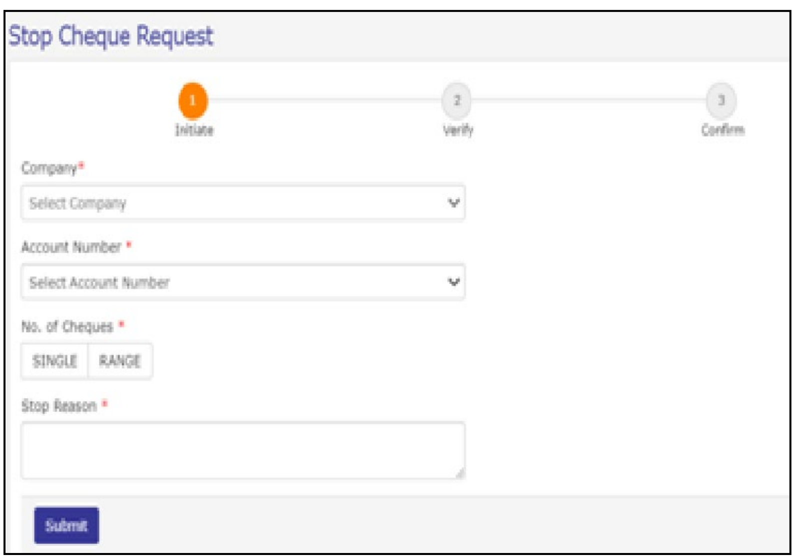
6. How can I manage Account related requests?

6.1 How to handle Cheque Book Request?



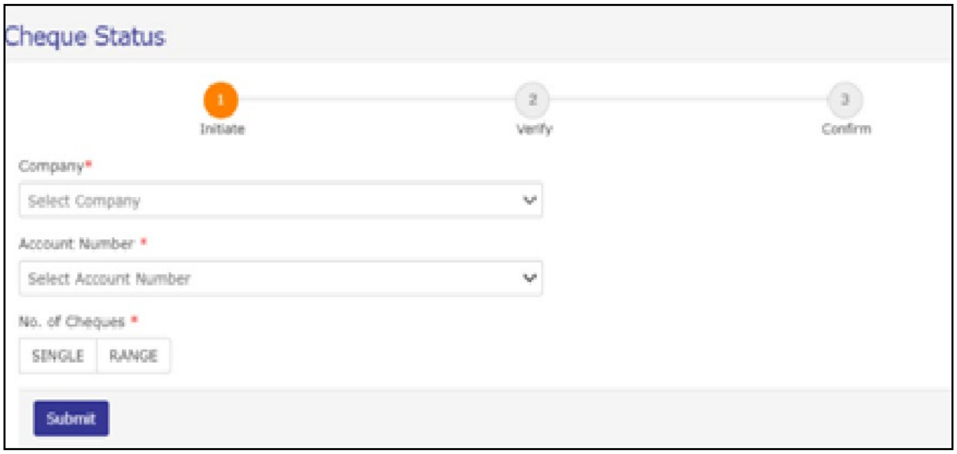
- Corporate user can request for Cheque Book online and the same would be pushed to the Bank Admin for processing upon the necessary from the Corporate Checker.

6.2 How to handle Stop Cheque Request?



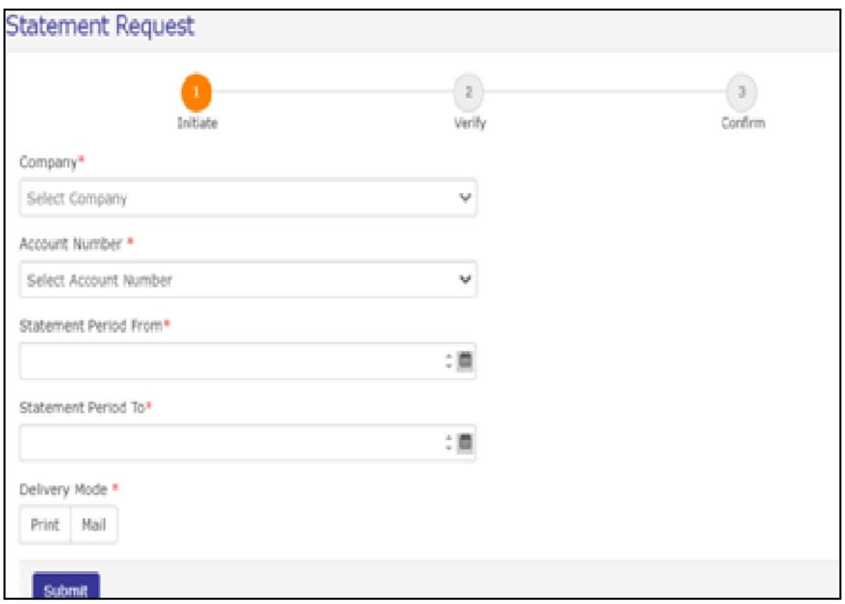
- Stop Cheque request can be made online from the CIB application where as the request would be pushed to the Core Banking System with the cheque details.
- Logged in corporate user would be able to able to raise request for stop cheque, for accounts where relevant rights are assigned by the bank admin for the particular user.

6.3 How to handle Cheque Status Inquiry?



- Cheque status enquiry can be made by the corporate user for the cheques issued for the accounts assigned to the logged in user.

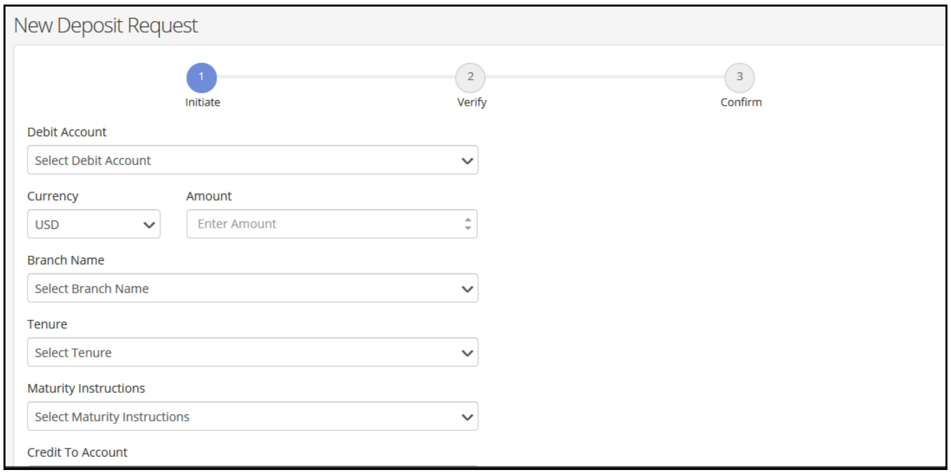
6.4 How to handle offline Statement Request?



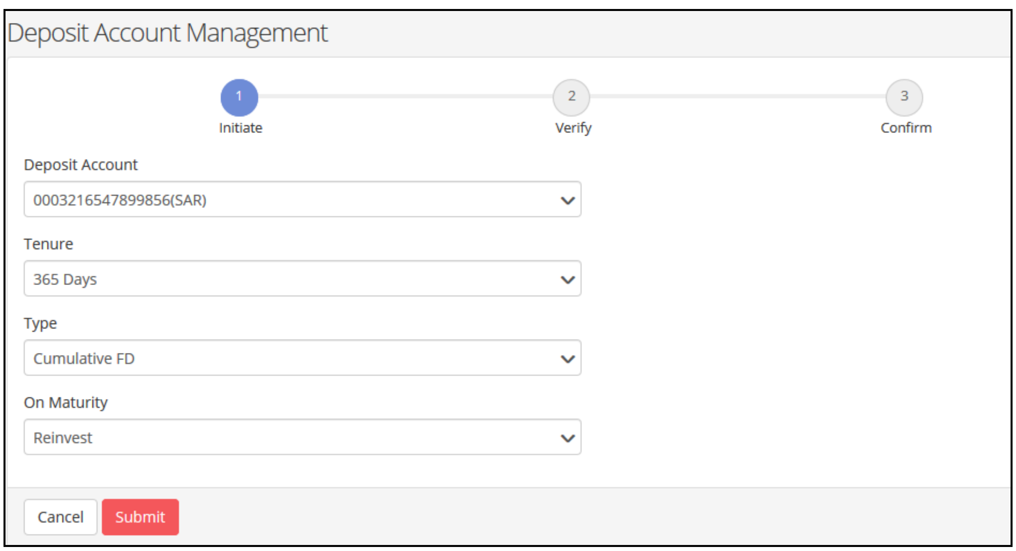
- Corporate user can request for offline request of statement for the accounts he/she is assigned with.
- The User would receive the statement to their registered email id as well.

6.5 How to handle New Deposit Request?

- Corporate user would be able to initiate New Deposit Account opening request, with various interest payout option for various tenure.
- Corporate user would find the details of the New Deposit Account created in the Accounts Summary panel.

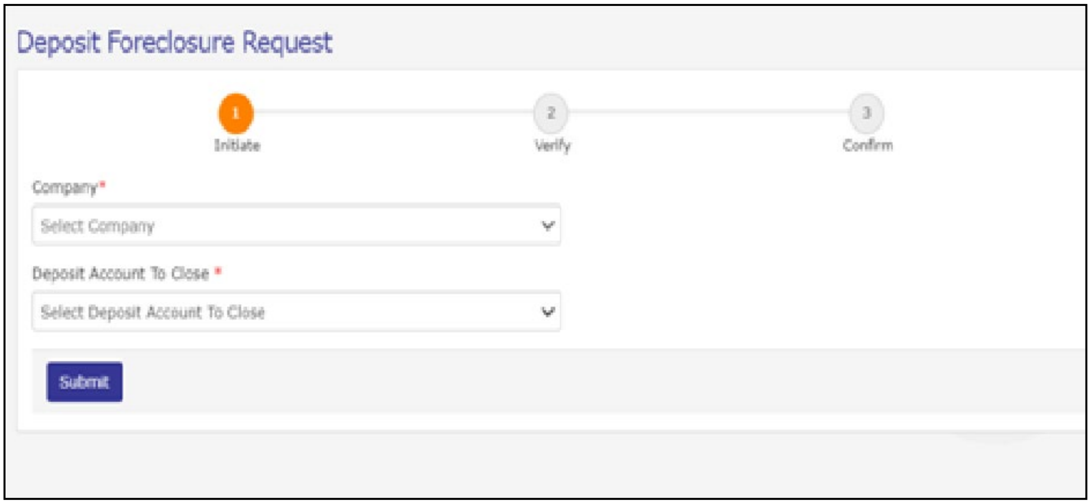


6.6 How to handle Deposit Management Request?



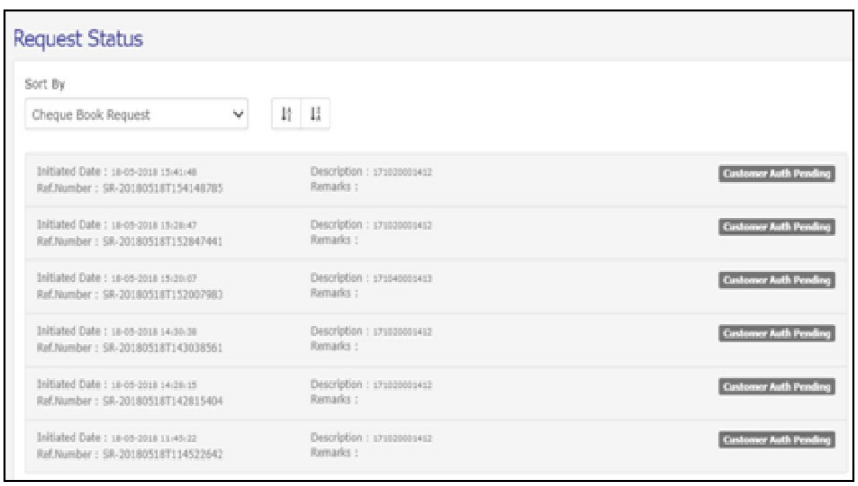
- Deposit account management provides scope for the Corporate to change the maturity instructions and deposit tenure.
- This is aimed at providing the flexibility of funds management.

6.7 How to handle Deposit Foreclosure Request?



- Premature withdrawal of Deposit Account can be opted by the corporate. Upon necessary approvals from the Corporate Checker the same would be pushed by the application for processing.

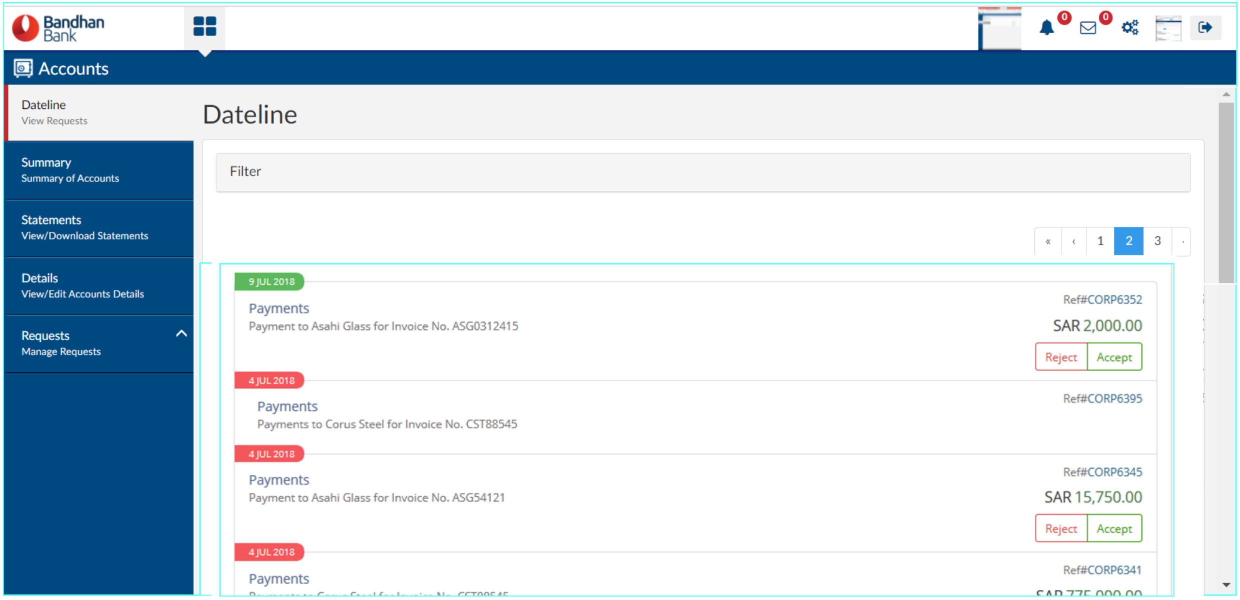
6.8 How to handle Request Status Inquiry?



- Corporate User would have the scope to enquire on the status of the requests raised by him/her by the request type.

7. How can I initiate Payments?

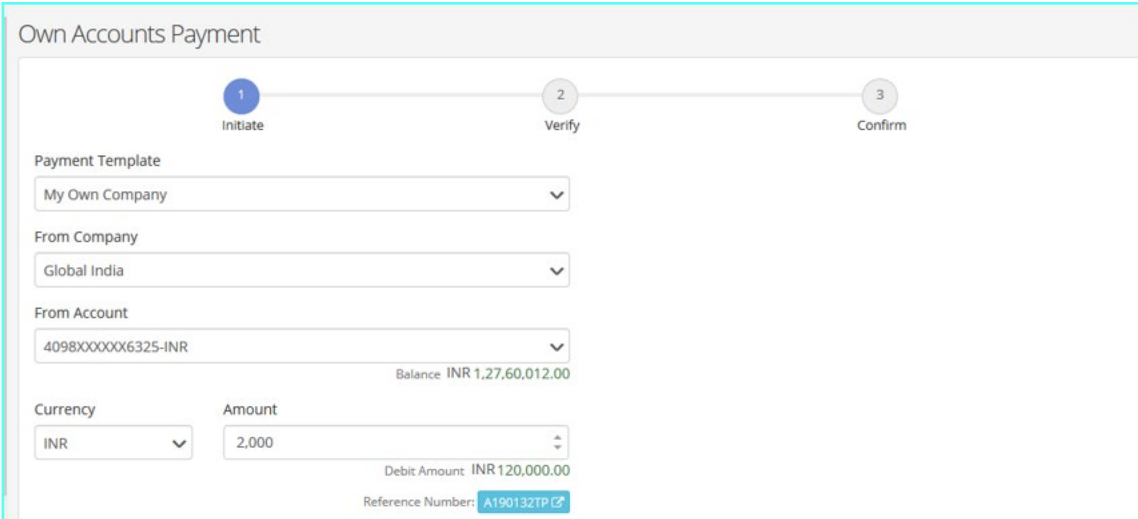
7.1 What I can do / view in Payment Dateline?



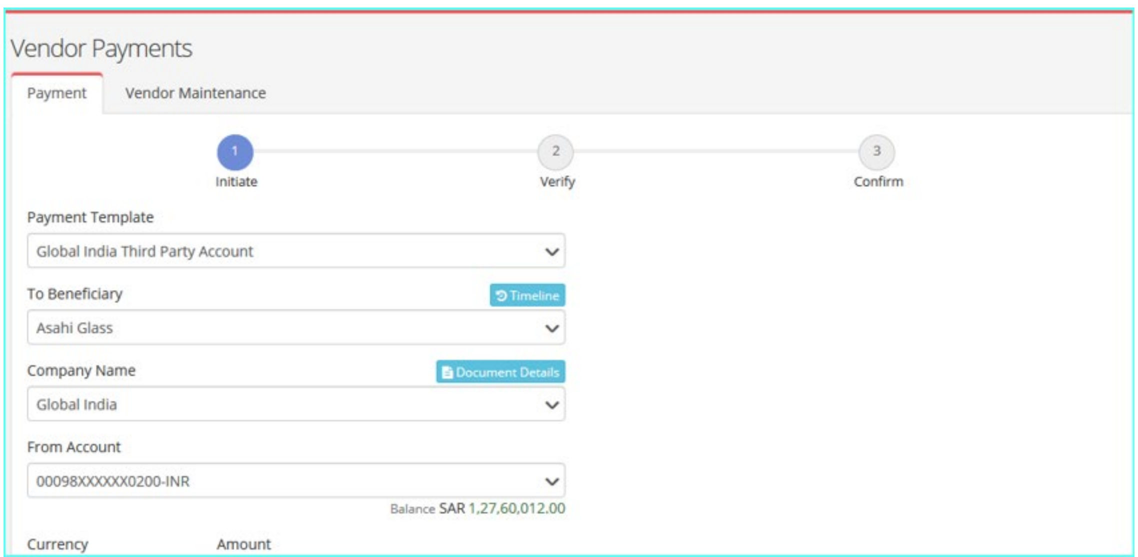
- Payments Dateline shows all the actionable requests pending for the logged in user and also any request raised by the logged in user to track the status of the payments.
- All payment requests pending for the logged in user's approval would have the options "Authorize" and "Reject".
- Corporate user can view the details of the request and also the history of transaction from initiation to approval by clicking on the request.
- Corporate User would also be able to view the list of Corporate Checker's who has the received the request for approval.

7.2 How to initiate Own Account Transfer?

- Own Account transfers provides scope for fund transfer between the accounts in the group/corporate.
- There would be no separate beneficiary creation required; all the accounts linked to the group where the logged in user is assigned with access would be shown by the application itself.
- Once the initiator confirms the request, the application would push the same for necessary corporate checker approval (if any defined in the matrix by the corporate admin).

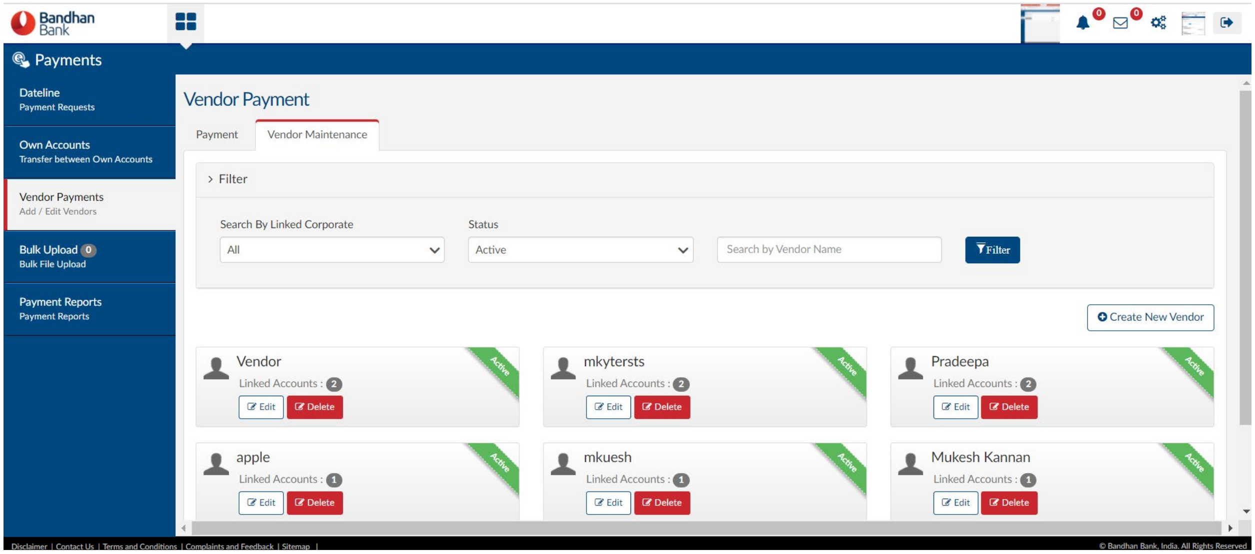


7.3 How to initiate Vendor Payments?

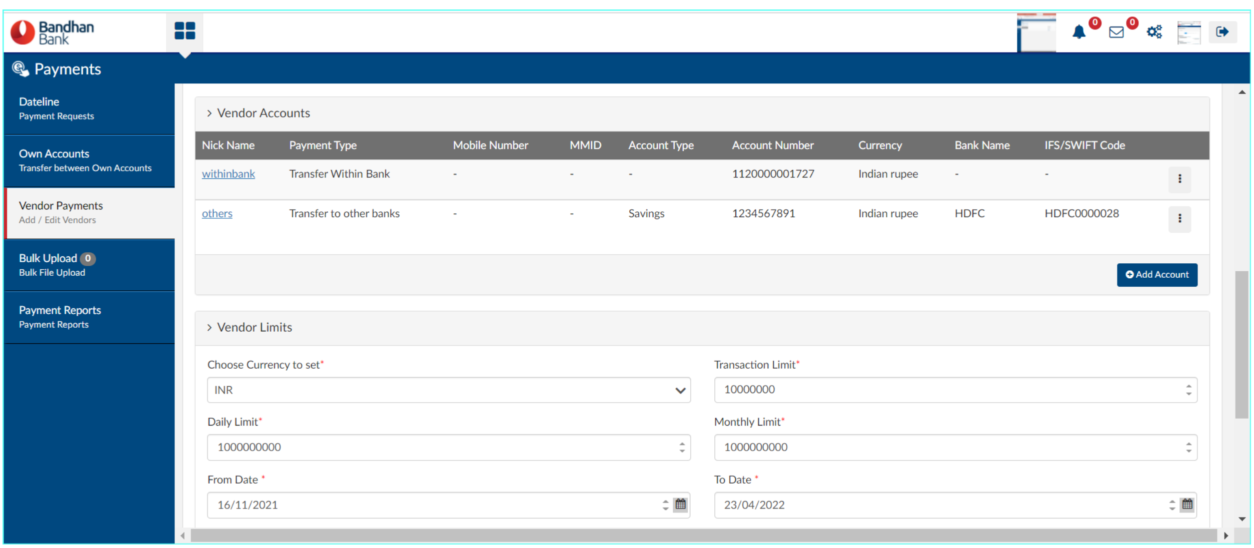


- Vendor Payments or Third Party payments can be initiated by the Corporate User if the logged in user is assigned with the rights.
- Vendor Payments can be initiated to only registered beneficiary.
- Charges applicable for the relevant transaction would be shown to the Corporate User initiating the request on the confirmation screen basis the type of request, like NEFT/RTGS/IMPS.
- All requests initiated would be pushed for approval to the Dateline of the Corporate Checker's queue.

7.4 How to manage Vendor maintenance?



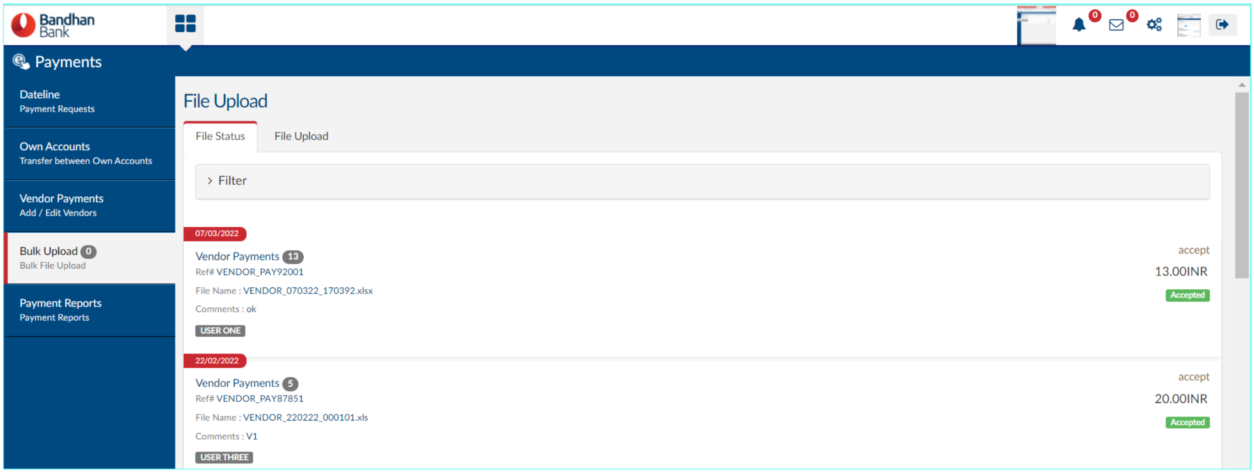
- Corporate User would have to create New Vendor with the vendor details in the channel application for initiating vendor payments.
- Under vendor maintenance the user would have the scope to edit or delete the created Vendor/Beneficiary.



- Corporate User can add multiple vendor accounts under the same vendor details, in case the particular vendor has more than one account.

- Vendor Limits can also be set by the corporate user and also define the allowed users for vendor payments and the allowed accounts for vendor payments.

7.5 How to initiate Bulk upload Payments?

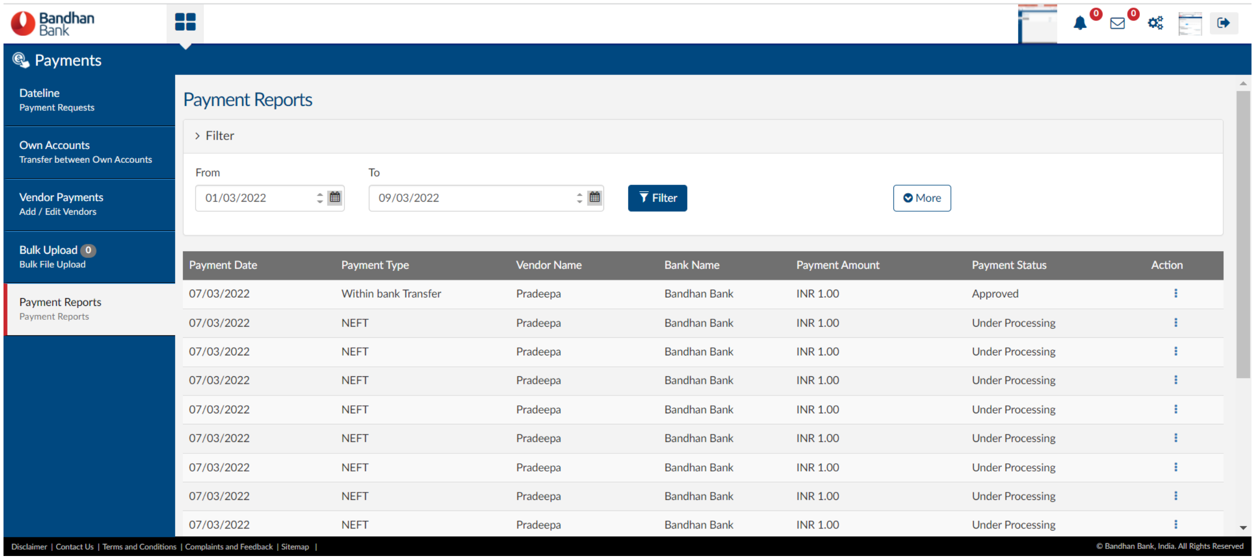


- Bulk Upload functionality under the Payments module enables to the Corporate to make payments such as Salary Payment or huge no. of vendor payments.
- Corporate can prepare the Bulk Payment file in the format assigned for the corporate and upload the same. Upon corporate authorizer approval the transaction would be pushed to the Bank Admin's dateline for processing.
- Reverse feed / transaction status file would be assigned back to the corporate by the bank for reconciliation purpose.
- Below is the sample file

VENDOR_100322_00
0009.xlsx

- File name should be
  - For Salary : SALARY_DDMMYY_123456 (6 Digit Random number)
  - For Vendor Payment VENDOR_DDMMYY_123456 (6 digit random number)

7.6 How do I view Payment Reports?

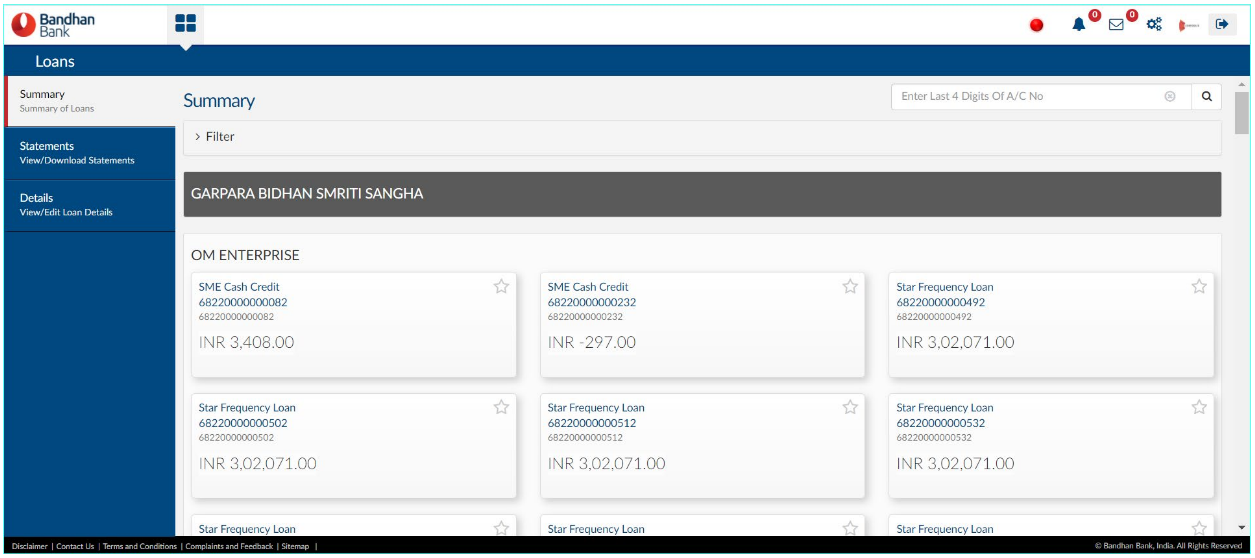


- The Corporate User can view payment report initiated from the CIB application by selecting a date range from the filter option.

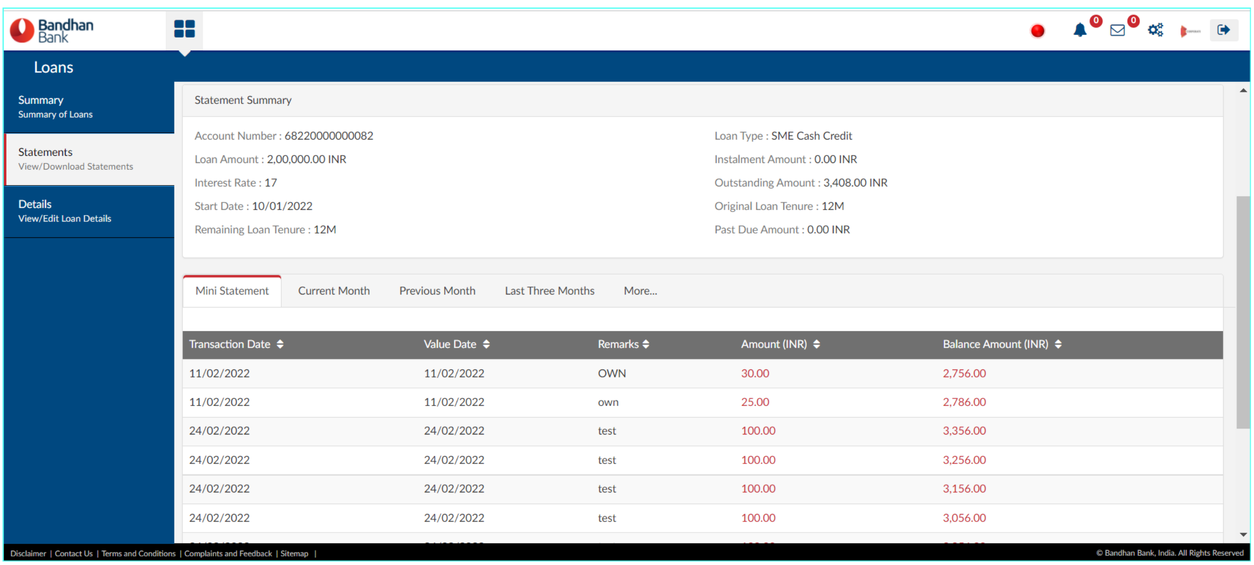
8. How do I access Loan related information?

8.1 What can I see in Loan Summary?

- Loan Summary will show the summary of balances of the loan accounts, where the user is assigned with access.
- User will be directed to the loan statement page of on selecting the loan account.

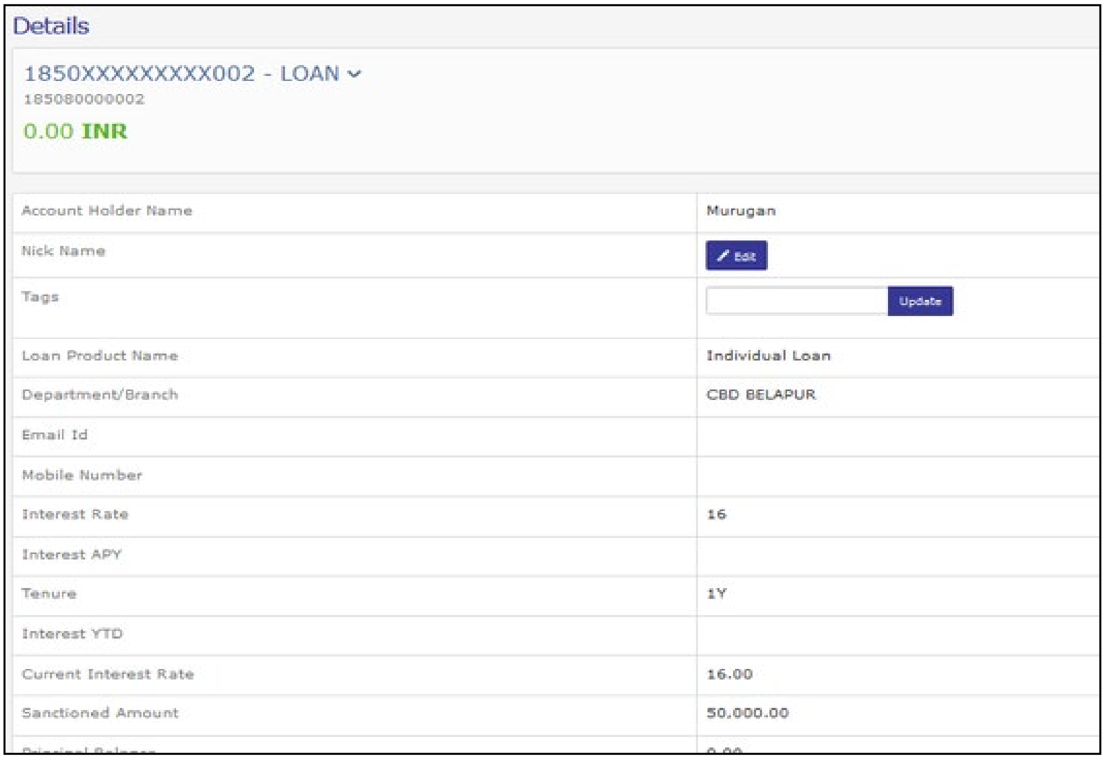


8.2 What can I see in Loan Statement?



- Loan Statement provides the Corporate User with all information with respect to the loan such as repayment details, charges or penalty (if any), and so on for the particular loan account the logged in user is provided with access to.

8.3 What can I see in Loan Details?



- Loan Details pertaining to the loan account such as Type of Loan, Interest Rate, Loan Tenure, and Principal Amount sanctioned, Disbursed Amount.
- Similar to the CASA accounts, corporate users can provide a personalized nick name for the particular loan account and add tags as identifiers.

Corporate Admin Module Functionality

9. Corporate Admin Introduction

The Corporate Internet Banking Admin User Manual demonstrates the step-by-step use of the online banking admin application for the Bank Users.

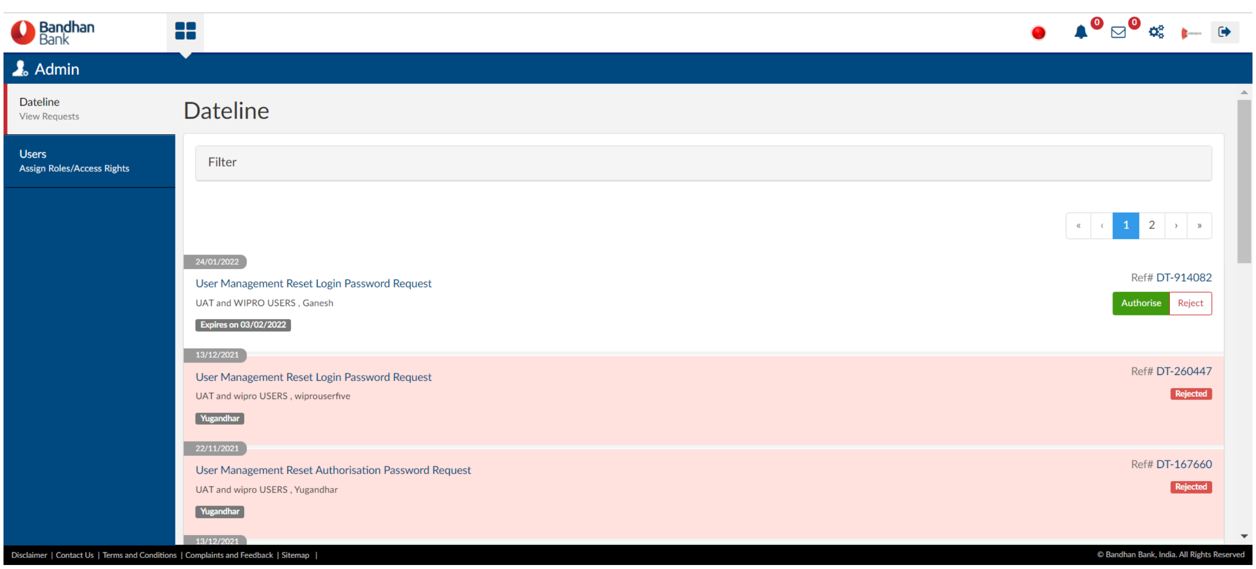
The document describes the following online banking application features handled by the Corporate Admin Users and their functionalities:

- User details view
- Admin dateline
- Activate/Deactivate User
- Reset Login and Auth Password

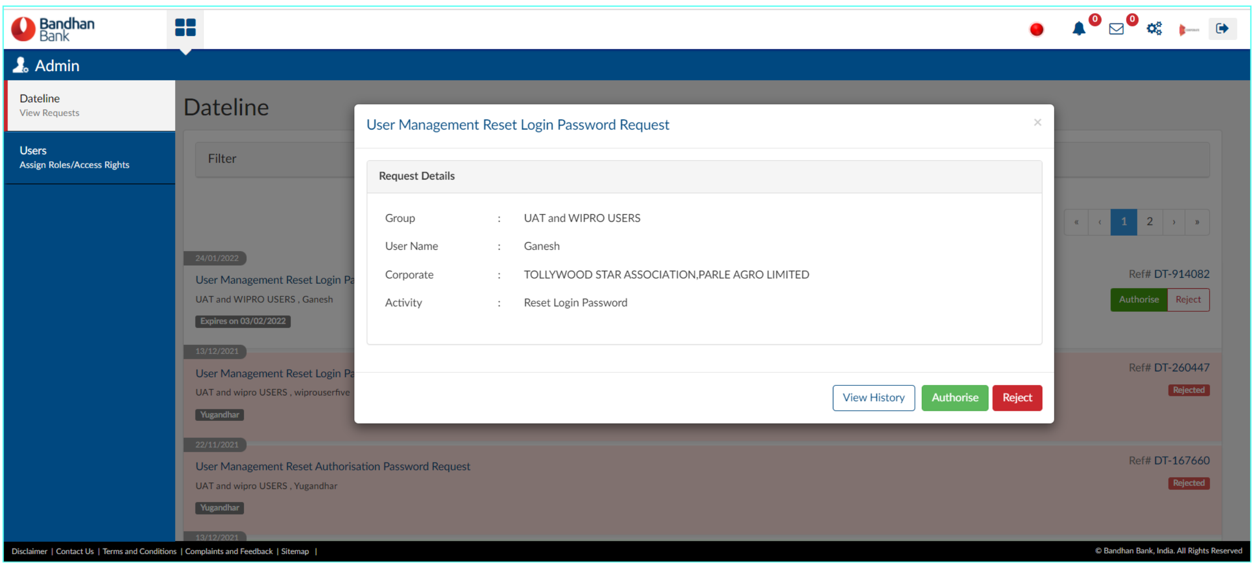
10. What do I see in Landing Screen of Admin Application?

10.1 Requests in Dateline Screen

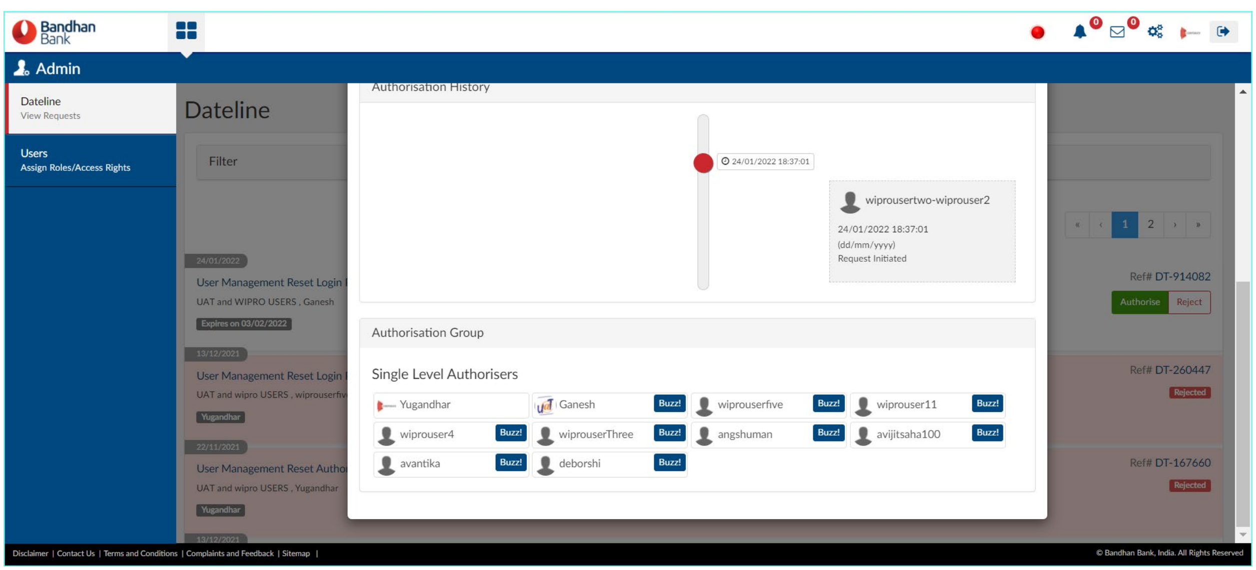
- Once the user logs in to the CIB Admin application, the user would have the above mentioned "Requests" page, which would be the landing page after login.
- The logged in user can view the entire request initiated by him and also the request received for his approval.



- Once the user logs in to the CIB Admin application, the user would have the above mentioned “Requests” page, which would be the landing page after login.
- The logged in user can view the entire request initiated by him and also the request received for his approval.
- All requests received for approval would have action buttons such as “Accept” and “Reject”.



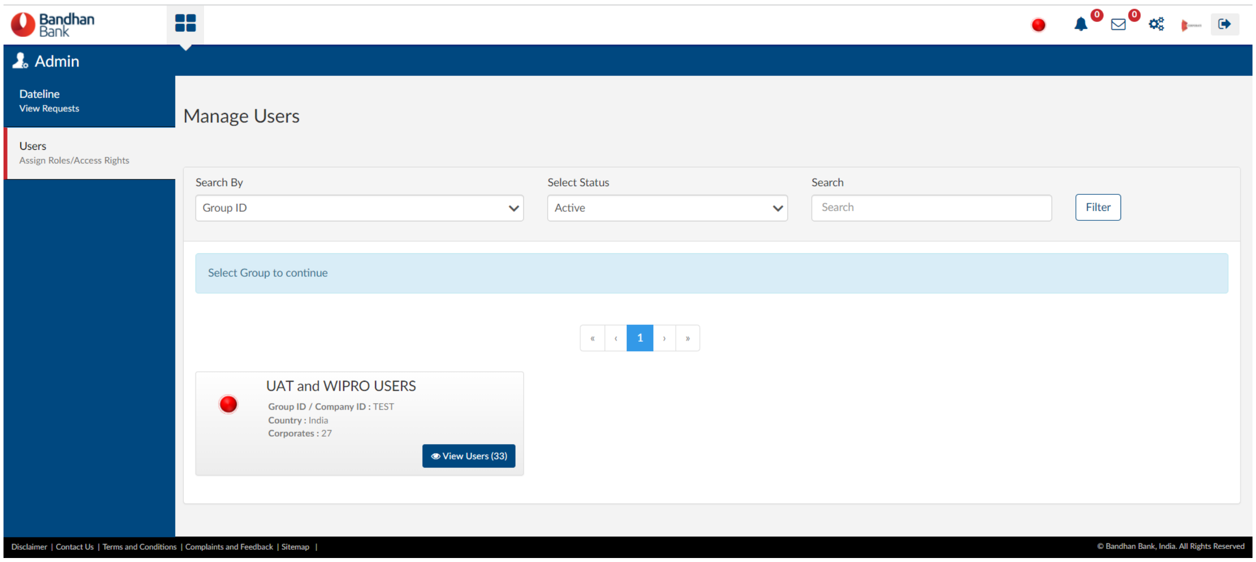
- The details of a particular request can be viewed, when the user clicks on the request.



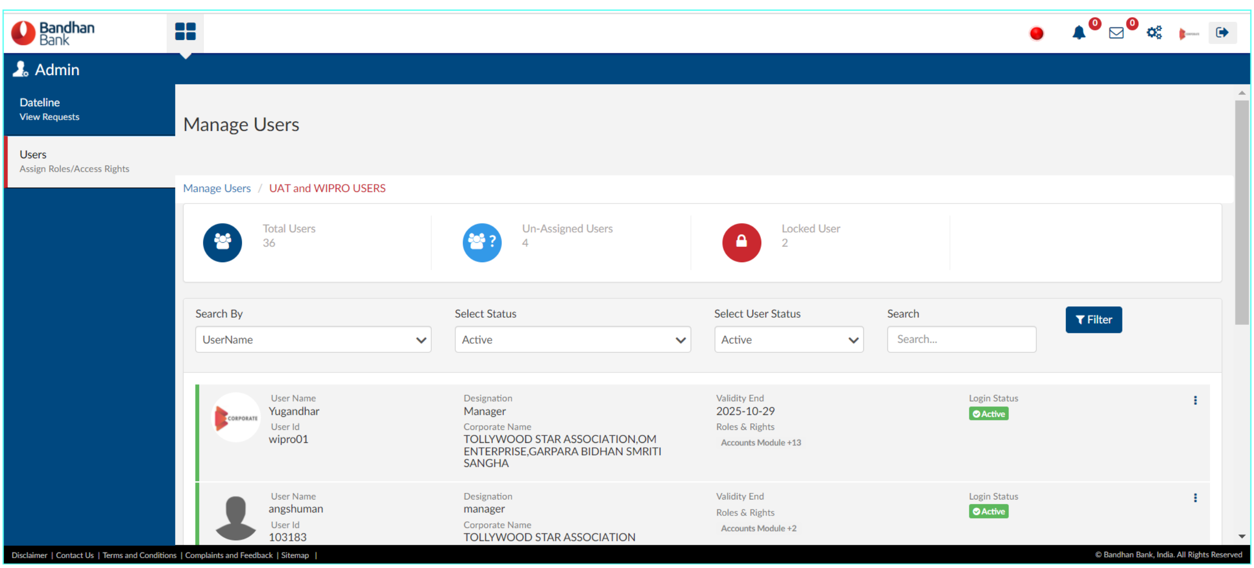
- “View History” option would provide the entire transaction history, with details such on Name, Date and Time of transaction initiation and approval.

11. How do I Manage Corporate Users?

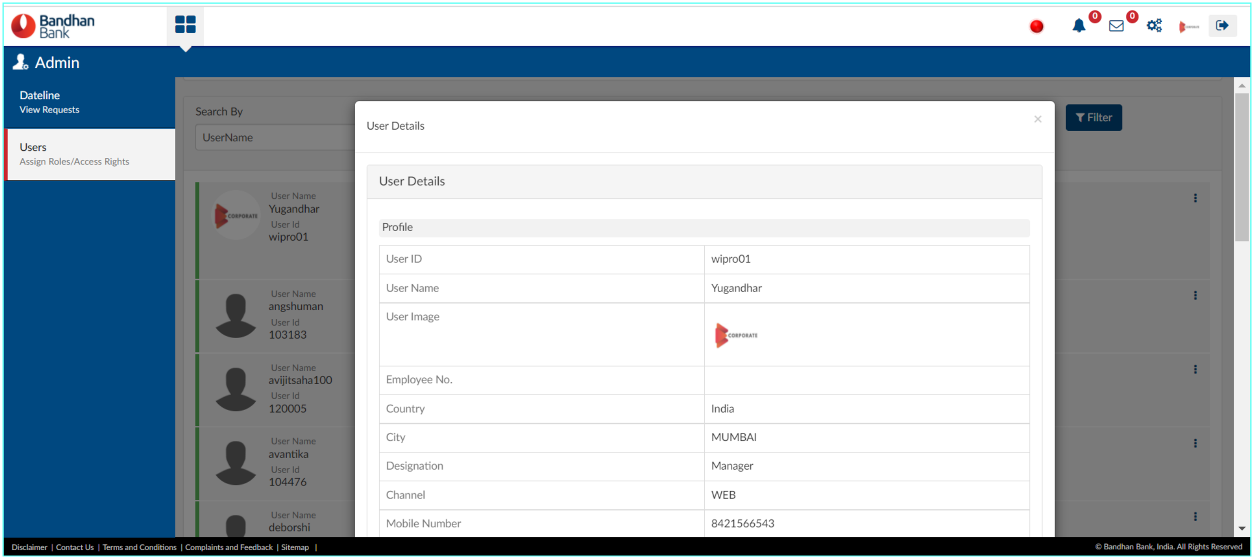
11.1 How to manage master templates and roles for Bank User?



- The corporate user can view the users who belongs to the same group.
- Corporate user can view the list of users under the details screen.

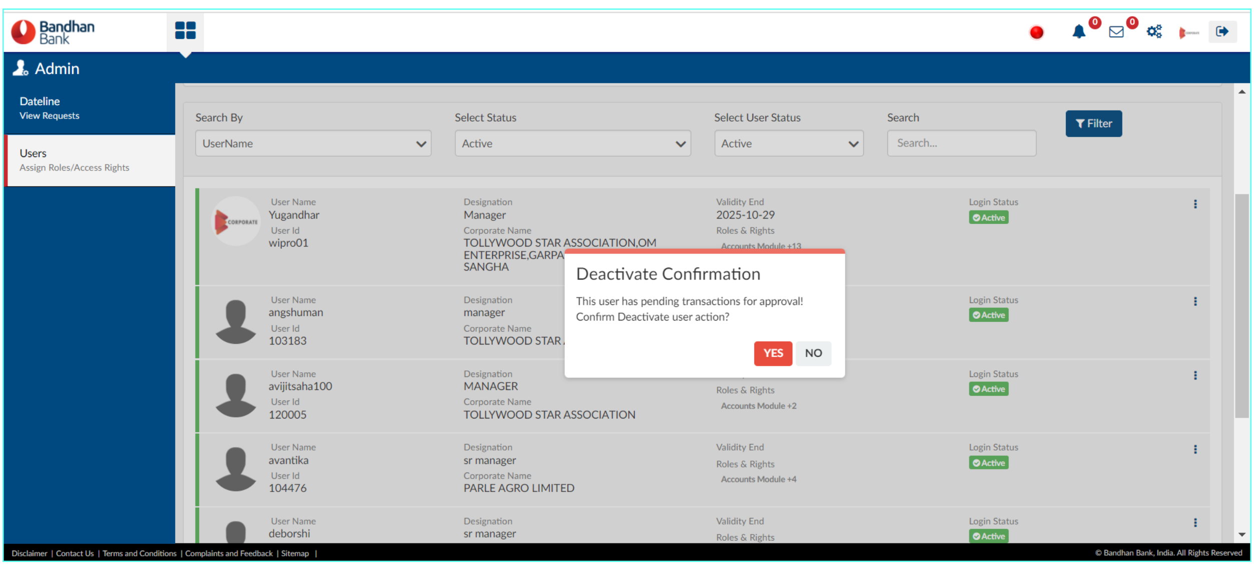


- Below user details can be viewed in corporate admin.



11.2 How to reset the Deactivate the user in corporate admin ?

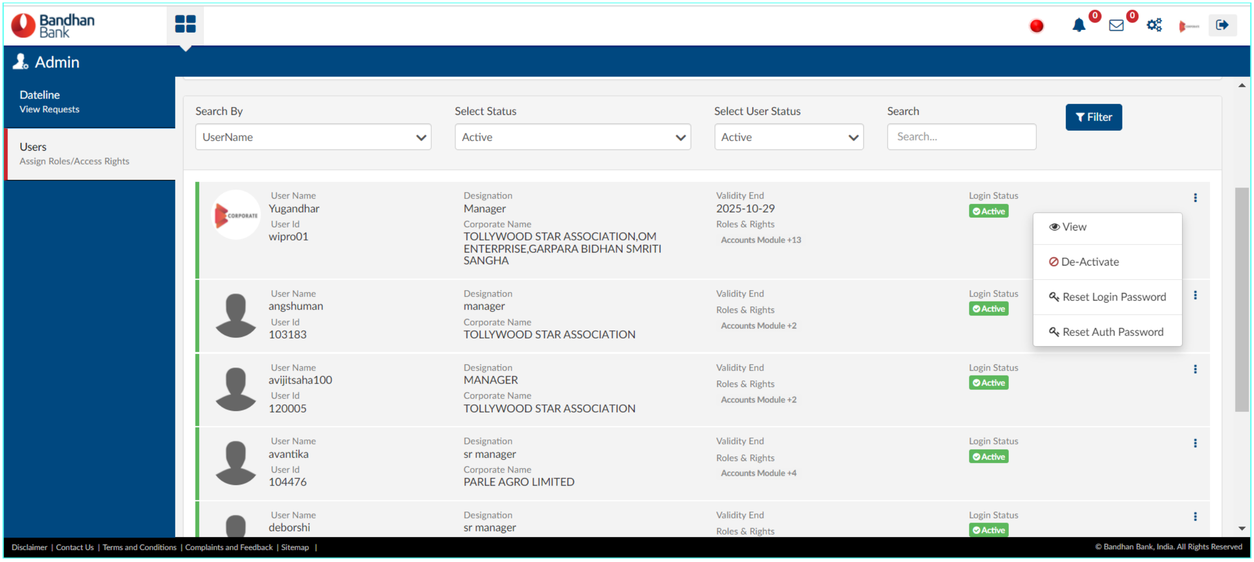
- The corporate user can be deactivated as below:-



- Once the user is deactivated, user will not be able to login.

11.3 How to reset the password of the corporate user?

- Corporate admin can reset the password (both Login and Auth password) on behalf of the user.



- Post authorization, login password/ auth password shall be sent to the user.
- When the user is locked, corporate admin can unlock the corporate user. Post authorization the locked user will get unlocked and will be able to login to the CIB.