



UNION BANK LTD
SHARIAH BASED BANK

INTERNET BANKING

USER MANUAL

January, 2020

Content

Introduction

1. Login

2. Account Information

3. Fund transfer

Payee Account Management
Fund Transfer
Fund transfer history

4. Top up

Top up account management
Pay Top up
Top up History

5. Credit Card

6. Cheque Management

7. Standing Instruction

Introduction:

Union Bank Ltd. Introducing the Internet banking service which allows transactions in real time over the internet without installing any software on your computer. This service gives the ability to access user account(s) and banking information directly from home or anywhere, 24 hours a day, 7 days a week thus giving value to time.

Log in:

Enter your user id & password & enter the sum of simple digit as captcha displayed in the security key & press the login button. Be noted that, password is case sensitive.

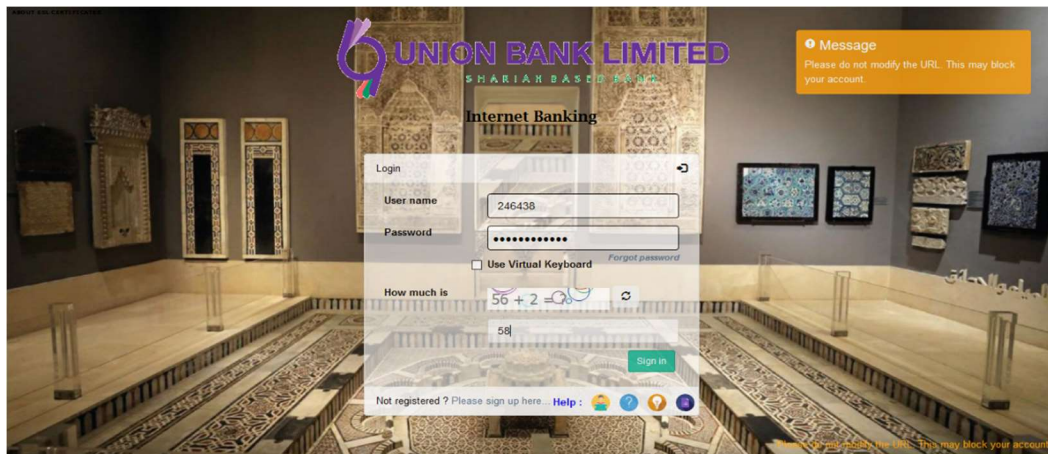


Figure: Login Page

User Id: Type the Unique User Id (Customer ID)

Password: Type the password

*****Note:** Security keyboard option enables the user to interact through virtual keyboard appearing on the screen by clicking the keys. Virtual keyboard is alternative; user can avoid the virtual keyboard & use the actual keyboard of trusted sources.

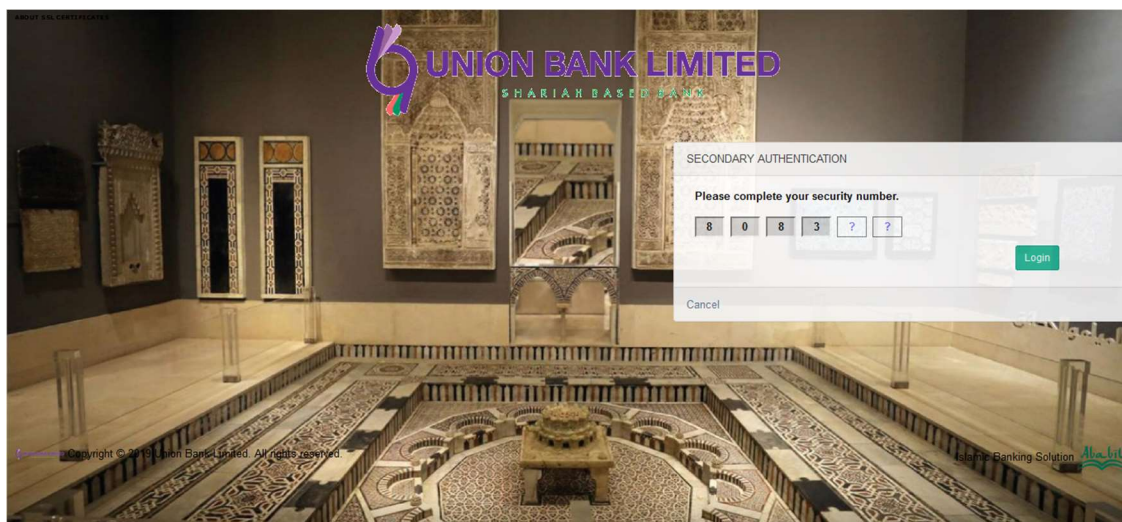


Figure: Secondary Authentication (Security Number)

Authentication: After inputting the user id, password secondary authentication is needed where user must input the six digits security number that are asked in the display.

Home page:

- After logging successfully Home screen will be displayed.
- Navigation pane on the left side of the page consists of certain menu i.e. Account information, Fund Transfer, Top up, Credit card (Upcoming Utility bill, Cheque management, Standing instruction)
- Home page also has a horizontal menu bar consisting of menus like home, Profile, login history, Logout)

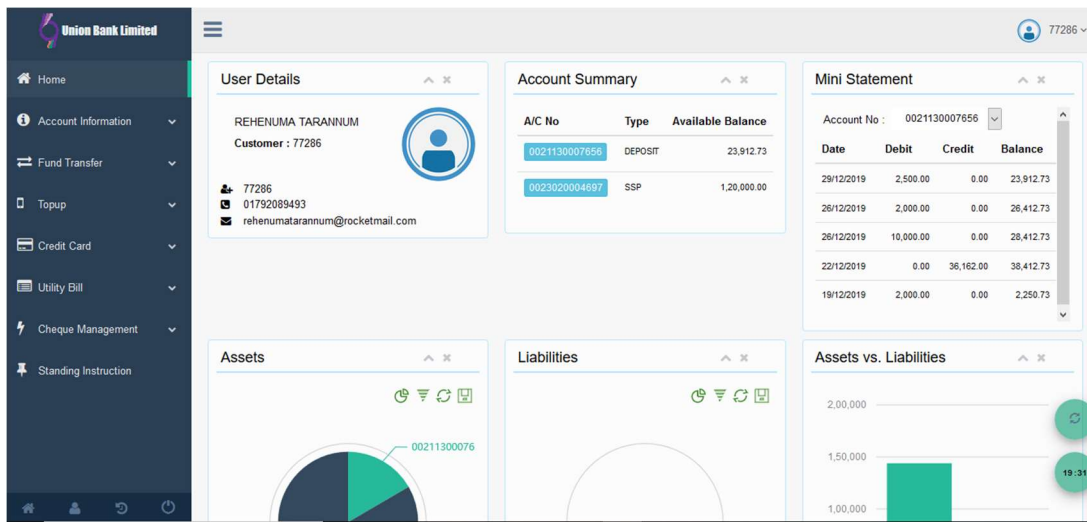


Figure: User Home page

User Details: User details shows the information of user i.e. name, email address & last login time.

Account summary: Account summary shows total account number of the user under the same Customer ID of registered account number with account type & available balance.

Mini Statement: Mini statement shows last five transaction history of the account

Asset: The total asset of the clients displays with a colorful circle graph.

Liabilities: If client has liabilities with the bank (investment account under the same Customer ID), the circle displays it with certain color.

Assets Vs Liability: This option provides to view the consolidated position of the Assets and Liabilities with the Bank. Deposit & Investment accounts are asset & Liabilities held with the bank.

1. **Account Information:** Consists of two menus i.e. Account list & Account Statement

Account list: Account list shows information of accounts i.e. account name, account number, account type, available balance & statement. User can view each of the account details that shows the

information of account i.e. account name, account number, account type, account status, account opening date & available balance. Also user can view the account **statement** either in csv/ excel/ pdf format with specific date range.

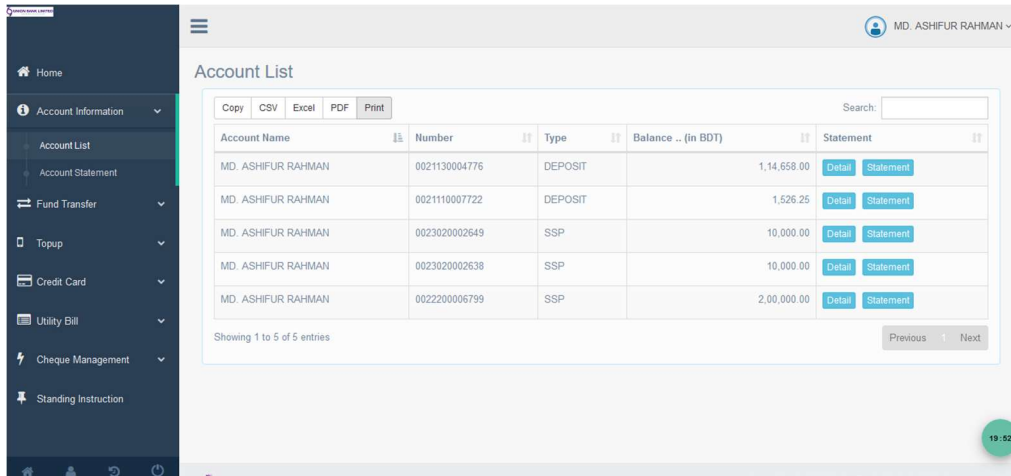


Figure: Account list

Account statement: User can view account details along with transaction history with specific date range.

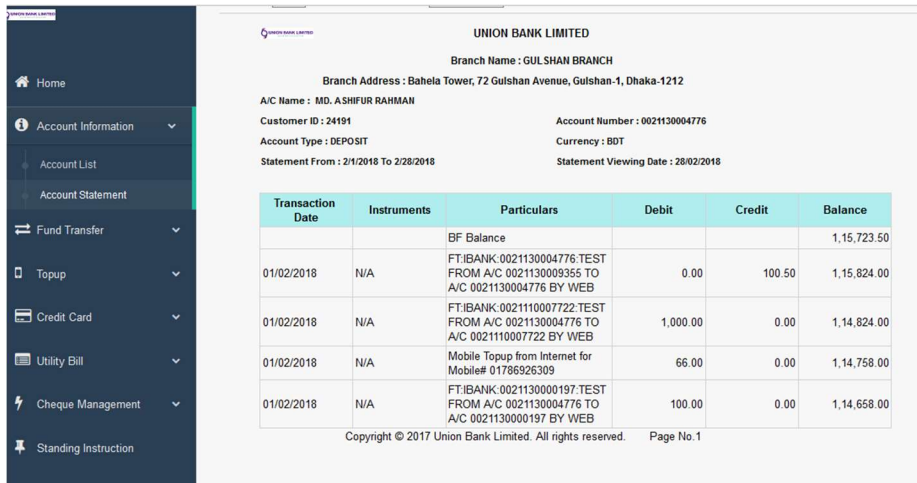


Figure: Account statement

2. Fund Transfer: Before execution of a fund transfer it is necessary to add beneficiary name & details. User having access to beneficiary Maintenance can maintain beneficiary.

Create Payee Account:

By clicking “Create new payee account” button user can add the beneficiary. Beneficiary consists of account number, name & description if necessary.

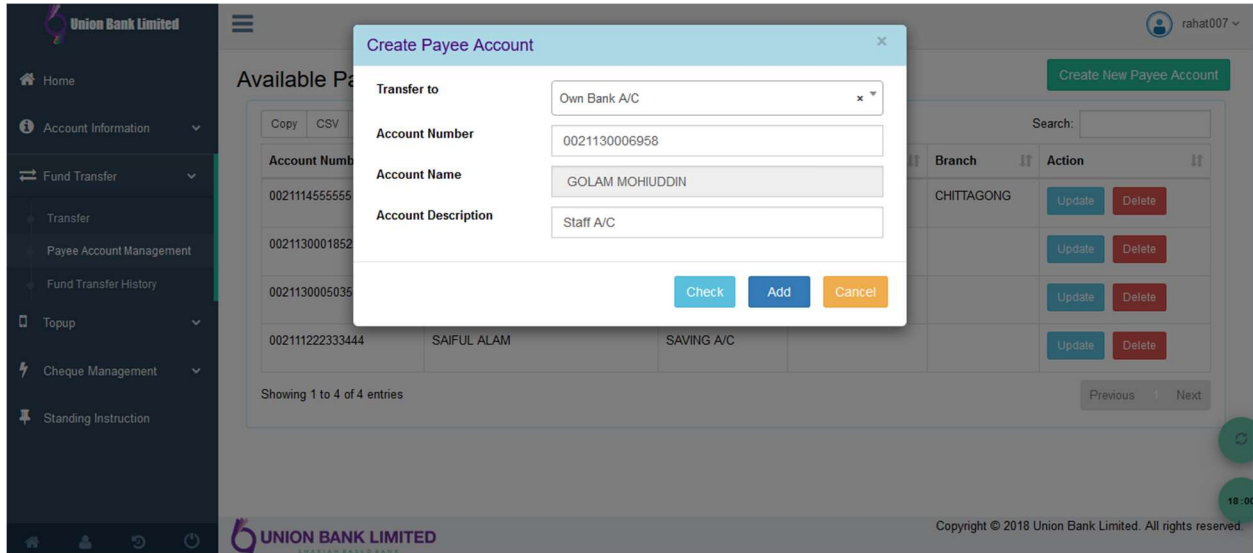


Figure: Create payee account

Removing beneficiary:

1. Click the “Payee account management” screen that displays the available payee account list.
2. Click the “update” button for updating existing payee information.
3. Click the “delete” button for removing payee name from the list.

Fund Transfer:

User can execute fund transfer to own account or other UBL accounts or other bank accounts. Using the own account Transfer option user can initiate funds transfer between any of the accounts i.e. the accounts that are under the same customer id. Select payee account number from the list & input the amount to be paid & click “transfer the fund” button.

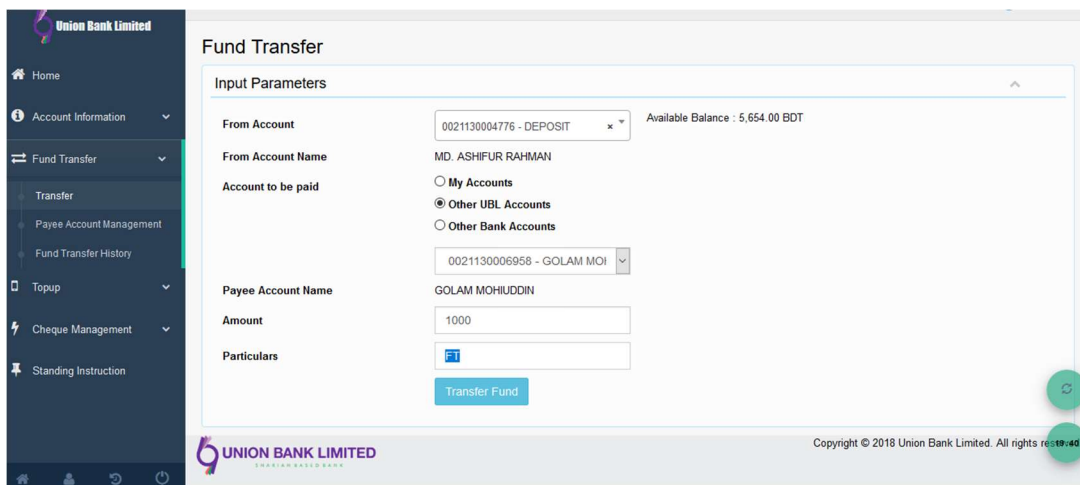


Figure: Fund transfer to other UBL account

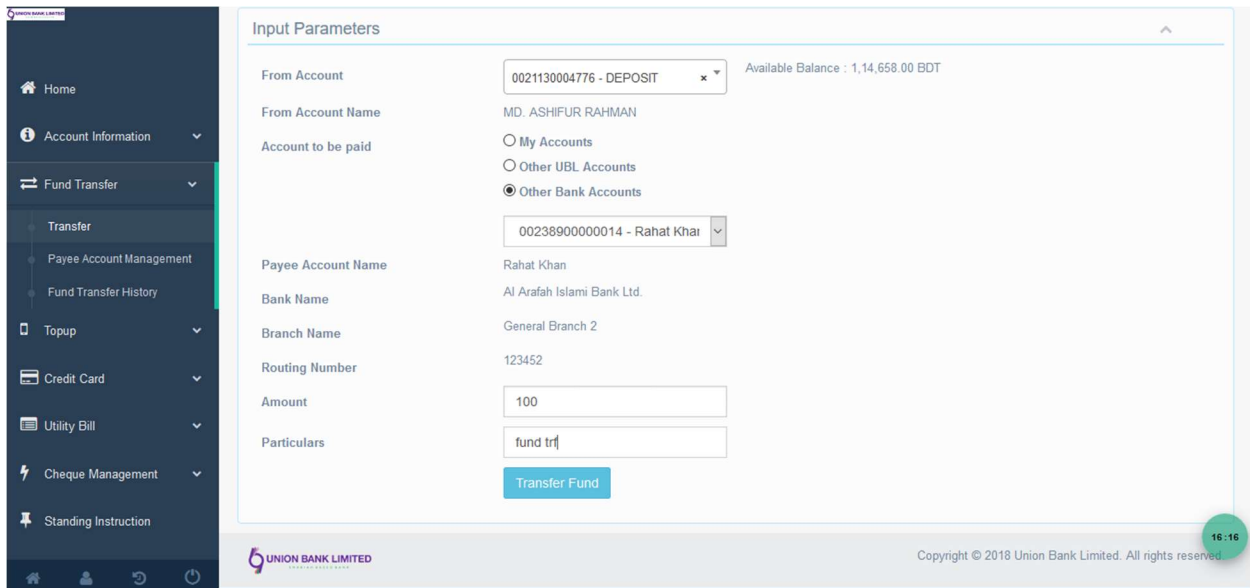


Figure: Fund transfer to other bank account

A token number is sent to registered email id & phone number. Input the token number to the respective field & click “confirm”.

Fund Transfer History:

User can see the overall fund transfer history through ibanking with date range.

3. **TOPUP:** It is possible to topup the phone number from the UBL account through ibanking. Before executing topup it is required to create topup account.

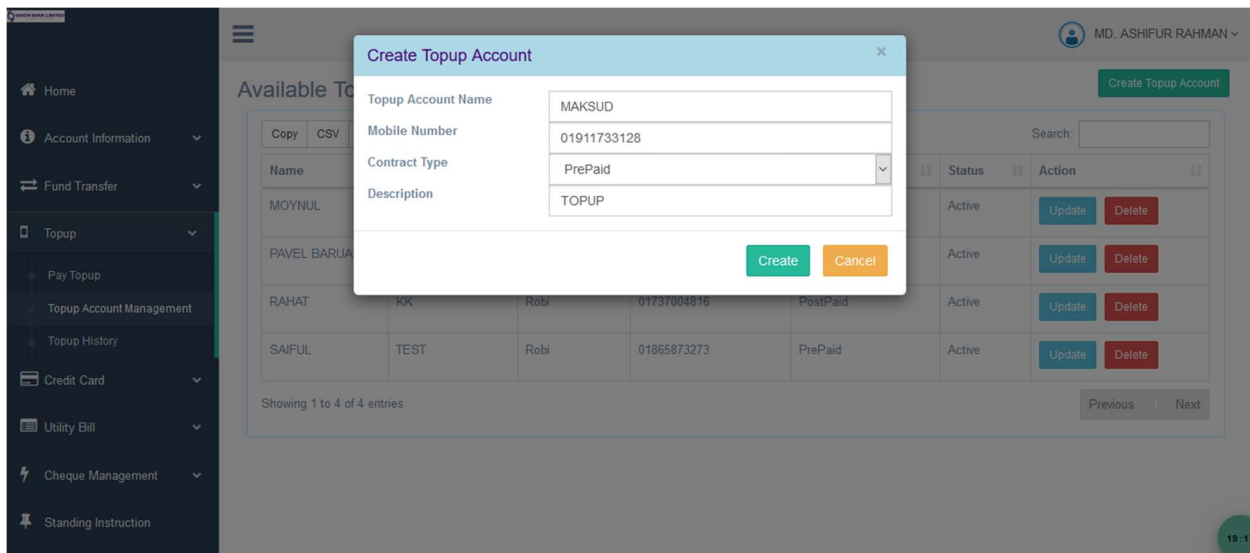


Figure: Create Topup account

Pay Topup: Clicking “pay topup” allows the topup to any phone number from the user’s account number. Select topup account & click “Pay for mobile”.

A token number is sent to registered email id & phone number. Input the token number to the respective field & click “confirm”.

Mobile Topup

Input Parameters

From Account: 0021130004776 - DEPOSIT Available Balance : 1,14,658.00 BDT

From Account Name: MD. ASHIFUR RAHMAN

Topup Account: MOYNUL

Operator: Grameen Phone

Contract Type: PrePaid

Mobile Number: 01711222222

Amount: 50

Pay for mobile

Figure: Pay Topup

Topup Account Management: Topup Account Management allows user to create, update & delete topup account.

Topup History: Topup history allows the user to see the topup history with date range.

4. Credit Card:

In this section, User can pay Credit Cards Bill by Adding beneficiary from Card Account Management.

Available Credit Card Bill Accounts

Message: Credit Card Beneficiary Added Successfully!

Beneficiary Type	Card Holder Name	Credit Card No	Credit Card Type	Description	Bank	Mobile Number
OtherBankCreditCard	MD. ASHIFUR RAHMAN	0000000000000000	Visa	Test	Eastern Bank Ltd.	01711222222

Showing 1 to 1 of 1 entries

Previous Next

Copyright © 2019 Union Bank Limited. All rights reserved.

Figure: Available Credit Card Accounts

After Adding Cards details user can pay the bill from Pay Credit Card Bill option.

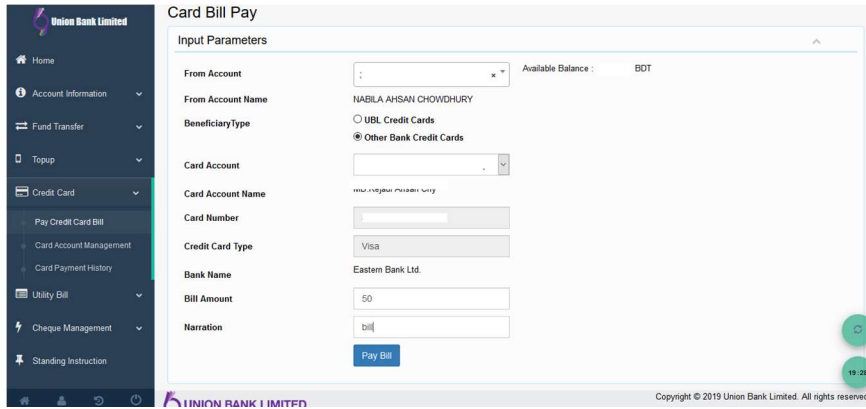


Figure: Card Bill Pay

A token must be sent to user's Mobile number & also in Email ID for each and every transaction as a part of security requirement. After confirming token number transaction can be successful.

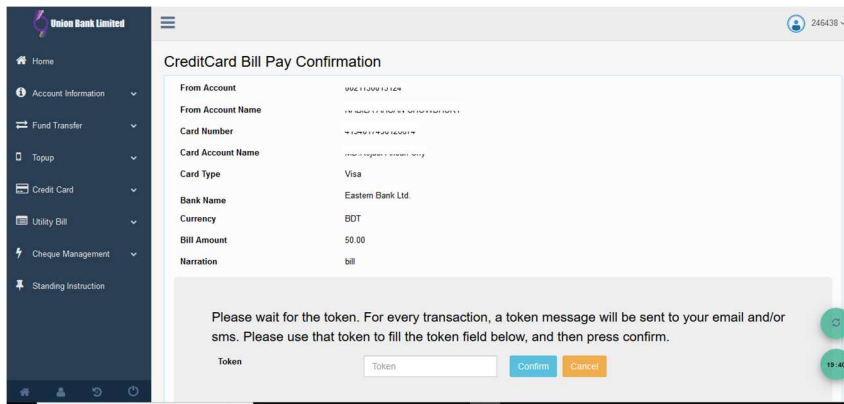


Figure: Credit Card Bill Pay Confirmation

From Credit card payment history option user can view their overall transaction history.

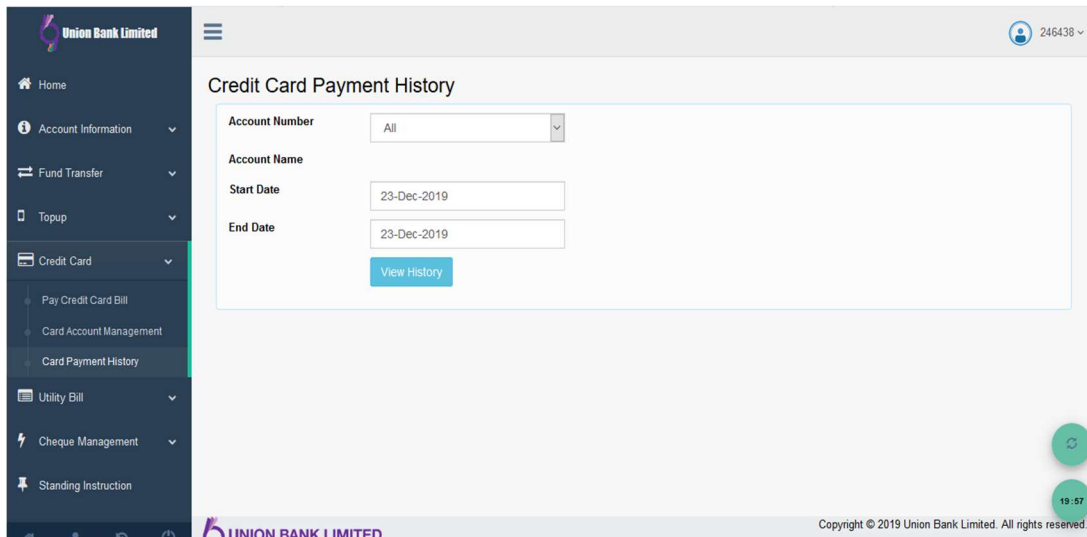
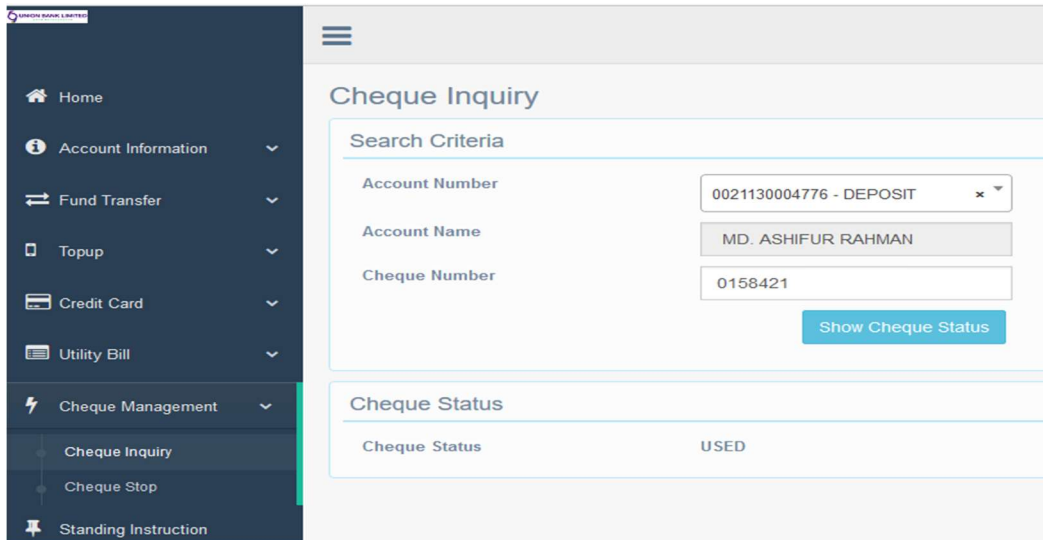


Fig: Credit card payment history

Cheque Management:

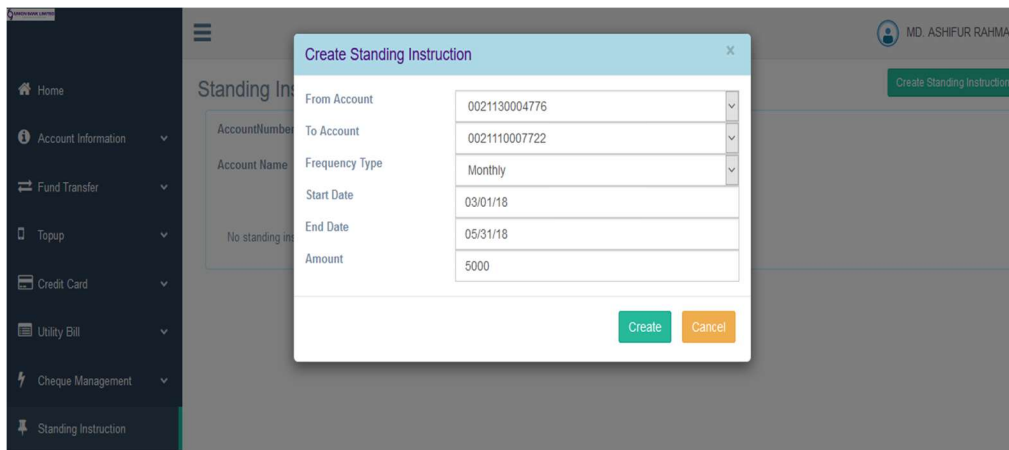
Cheque Management allows to inquiry Cheque status of each Cheque number.



The screenshot displays the 'Cheque Inquiry' page. On the left is a dark sidebar with navigation options: Home, Account Information, Fund Transfer, Topup, Credit Card, Utility Bill, Cheque Management (expanded), Cheque Inquiry (selected), Cheque Stop, and Standing Instruction. The main content area has a header 'Cheque Inquiry' and a 'Search Criteria' section with three input fields: 'Account Number' (0021130004776 - DEPOSIT), 'Account Name' (MD. ASHIFUR RAHMAN), and 'Cheque Number' (0158421). A blue 'Show Cheque Status' button is below these fields. The 'Cheque Status' section shows 'Cheque Status' as 'USED'.

Standing Instruction:

Create instruction to set standing instructions for fund transfer for a period. The system auto transfers the fund on the specific date & frequency.



The screenshot shows the 'Create Standing Instruction' dialog box overlaid on the 'Standing Instruction' page. The dialog box contains the following fields: 'From Account' (0021130004776), 'To Account' (0021110007722), 'Frequency Type' (Monthly), 'Start Date' (03/01/18), 'End Date' (05/31/18), and 'Amount' (5000). There are 'Create' and 'Cancel' buttons at the bottom of the dialog. The background page shows the 'Standing Instruction' section with a 'Create Standing Instruction' button.

Fig.: Create standing instruction