Express Banking

Corporate Manual

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1 Introduction

Corporate Internet Banking is a one stop solution for all the online banking needs of the Bank's corporate clients. It allows execution of critical bank transactions instantly from any location 24/7 and offers multiple non-transactional services. Corporate Internet Banking has been helping companies cut paperwork and assist organizational operations with great efficiency. As a Corporate Banking Client, you will receive one Main User Account from the Bank.

The Main User is the Administrator of the Corporate Banking System, responsible for creating subsidiary accounts for Users, Initiators and Approvers. It helps to define multi-level authority at the client end and tailor the Corporate Banking System to specific needs and requirements. The main user needs to create further user accounts based on needs and requirements. The created users are assigned varying levels of privileges based on the tasks they are designated to perform.

2 Basic Operations

Some of the following basic features (Login, View Profile, Change Password, Activity Log, Account Details and Logout) of the Corporate Banking System are available to all Users:

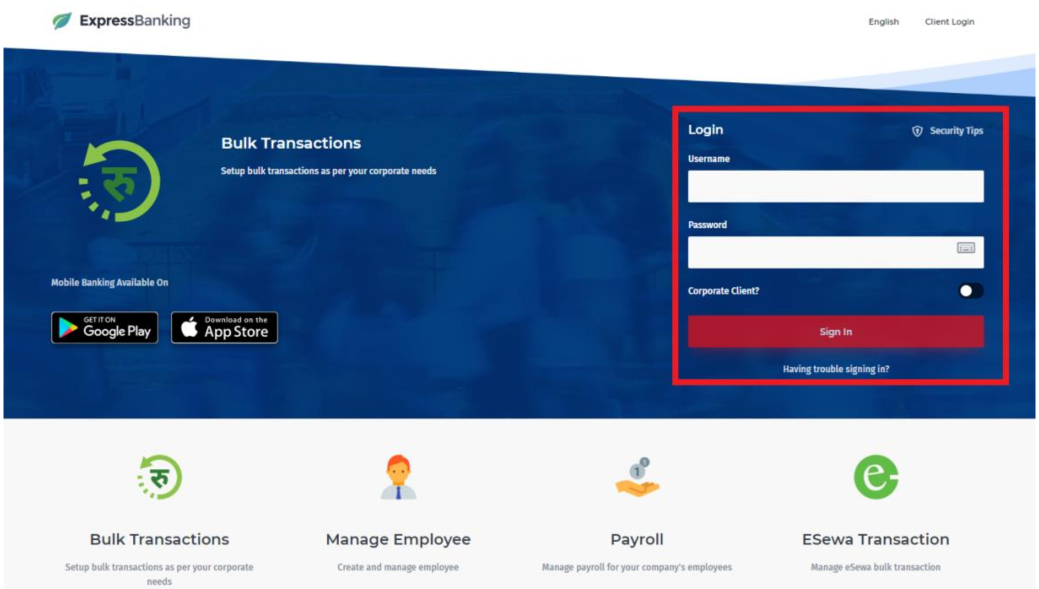
2.1 Login

The login panel allows only authorized users to log into the system. The menus available to individual user are based on the privileges assigned to them by the Administrator of the Corporate Banking System.

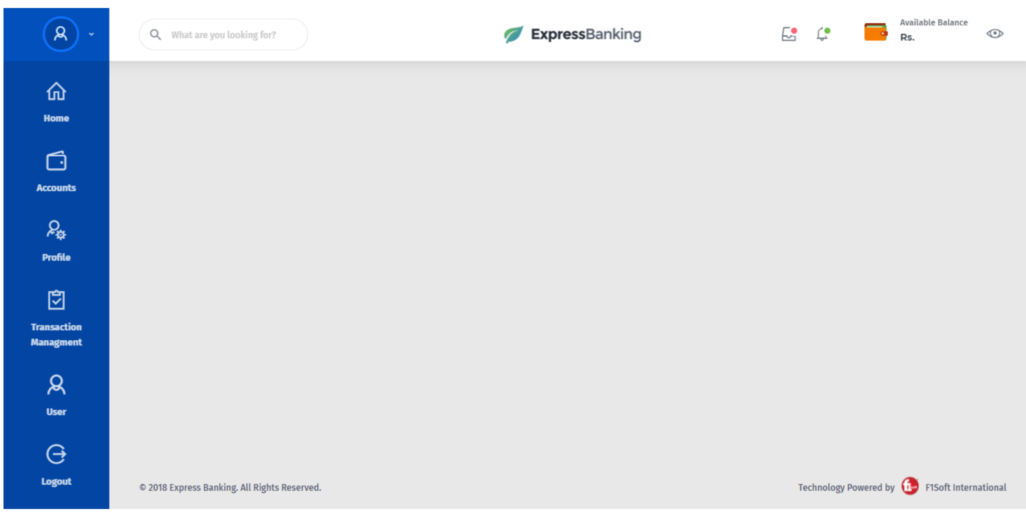
To **Login** to Corporate Banking system:

1. Open the internet banking corporate login portal in your web browser.
2. Enter the **provided login credentials (username** and **password)** in the following screen and click on 'Login'.

> Note: For Corporate Client (Administrator), click on "Corporate Client" slide button as well to login to the system.



3. You will now be logged in as the user. After successful login, the following screen will be displayed with the details of the account in the right pane and a list of menus will be available on the left.

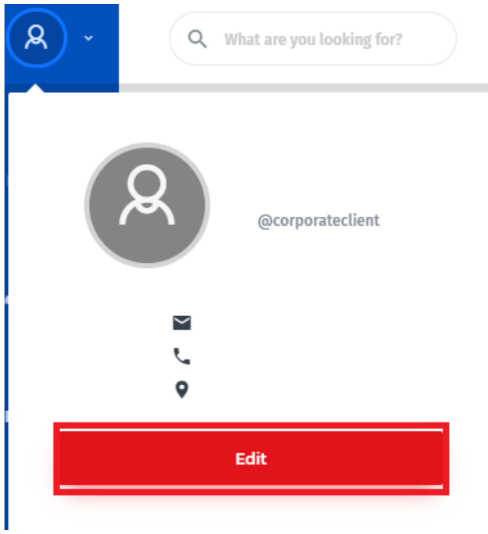


2.2 View Profile

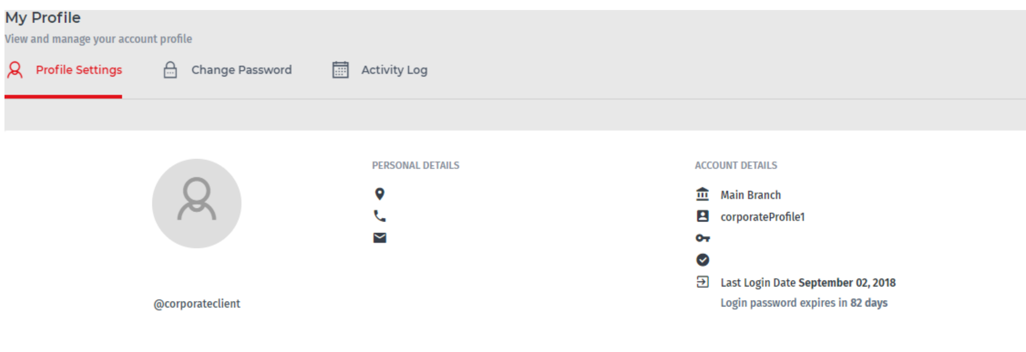
Logged in users can view the details of their current profile. The information listed in the User Profile will include **Name**, **Username**, **Customer Code**, **Email Address**, **Mobile Number**, **Current Address** and **Account details.**

To view the User profile:

1. Click on the **View Profile** in the left navigation pane.

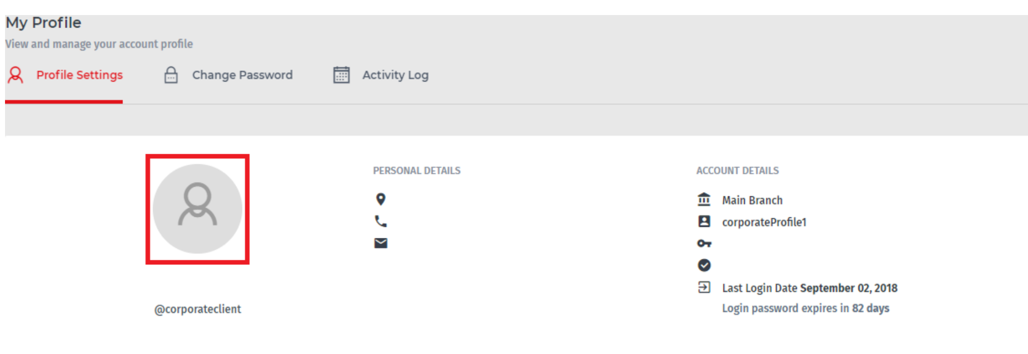


2. Click on 'Edit' to view the complete information of the current user as displayed below.

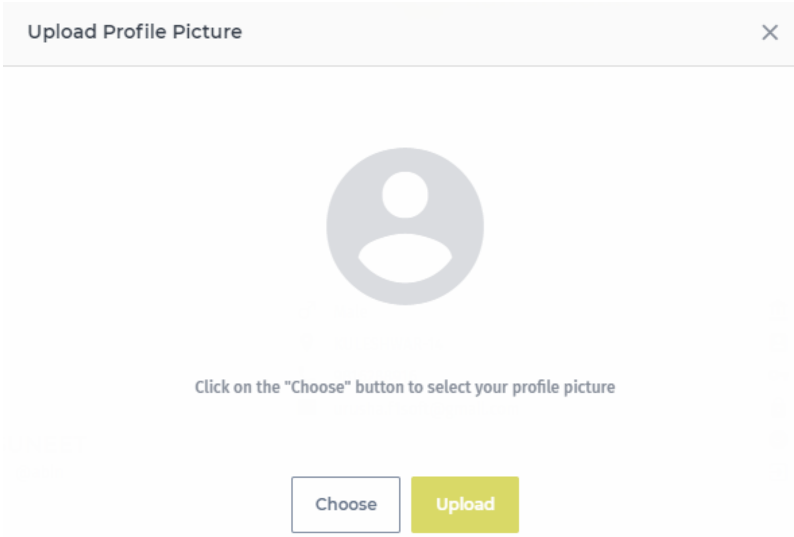


2.2.1 Upload Profile Picture

In order to upload the profile picture for your account, click on the **User** icon as marked in the following screen.



Clicking on the **User** icon will prompt the following screen. Click on **Choose** to select the profile picture from your device and then click on the **Upload**.



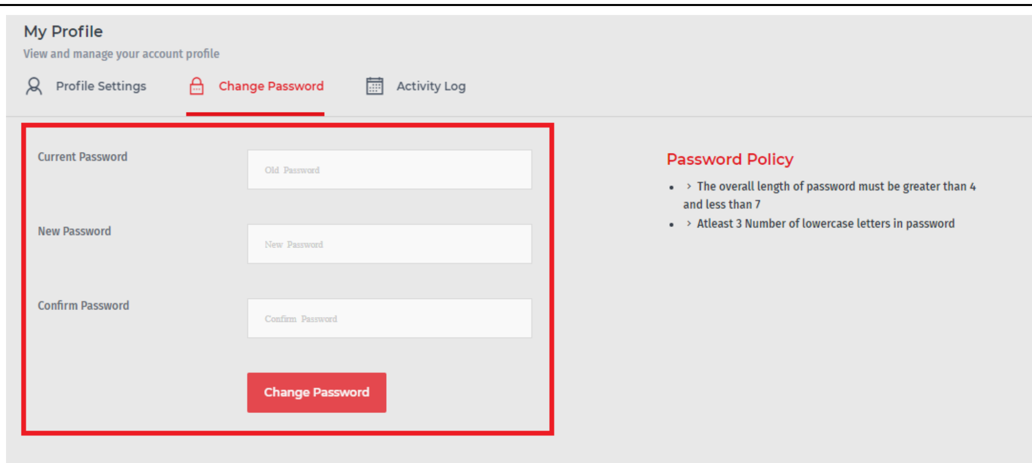
2.3 Change Password

Users are advised to take precautions to keep their passwords safe at all times. Logged in users can change their login password from within the system anytime. Users will need to enter the Old Password to ensure security.

To Change User Password:

1. Click on **Change Password** in the **Profile** screen.
2. Fill in the passwords in the box and click the **Change Password** button.

> Note: The new to be set password should be according to the “Password Policy”.



3. A message will be displayed upon successful completion of the task.

2.4 Activity Log

All the activities carried out in the system by the user can be viewed from the **Activity Log.** A date range can be specified to show the activities for a particular time period.

To view Activities

1. Click on **Activity Log** in the **Profile** screen as shown in the following screen.

2. Enter the **From Date** and **To Date** to specify the date range to show the Activities for and click the **Show** button.
3. The Activities for the specified date range is displayed.

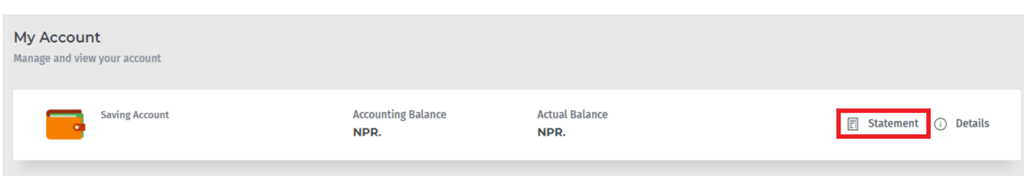
2.5 Accounts

Users can view the account statements and details if the Administrator has permitted such operation for them. A date range can be specified to show the statement for a particular time period. The main page also has an existing panel to show their account balance.

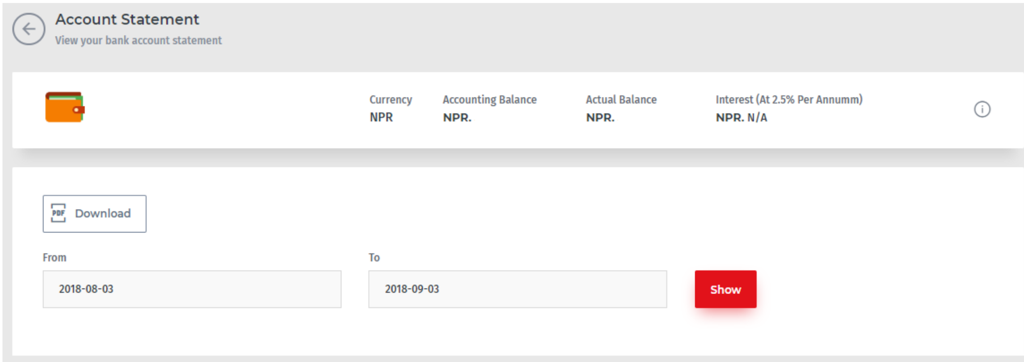
Account Statements

To view Account Statement

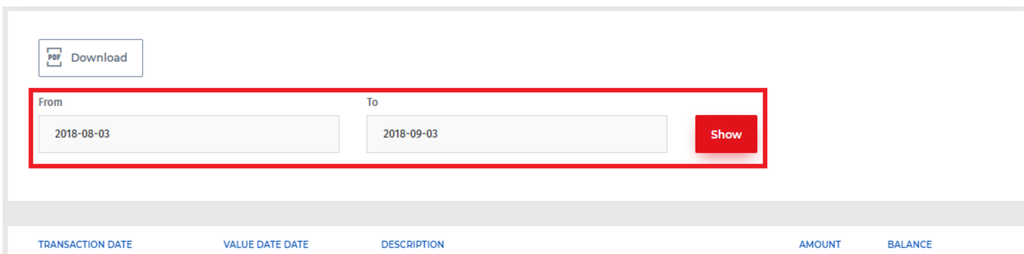
1. Click on **Accounts** in the left navigation menu in the main screen and the following screen will be prompted where the available balance in the account is displayed.



2. Click on **Statement** to view Bank account statement.



3. Enter the **From Date** and **To Date** to specify the date range to show the Statement for and click the **Show** button.
4. The Statement for the specified date range is displayed.

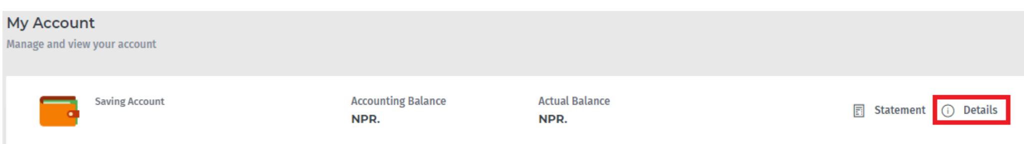


5. Click on the **Download** button to save the statement receipt on your PC.

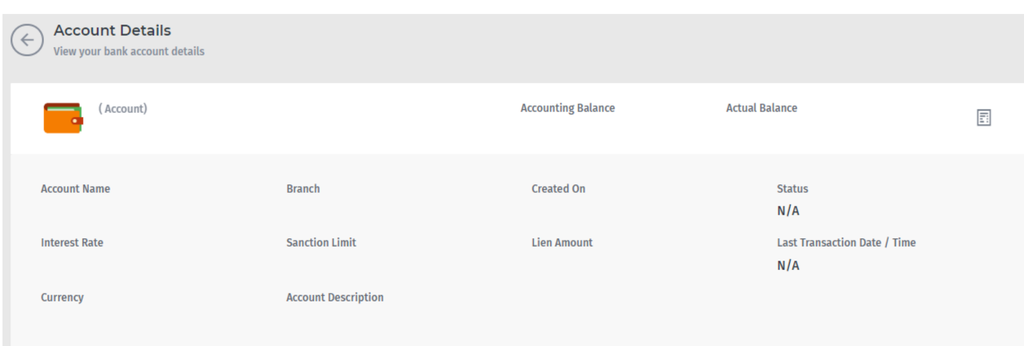
Account Details

To view Account Details

1. Click on **Details** in the **Accounts** screen as shown in the following screen.



2. All the details of the account that includes **Account Name, Created Branch, Account Description, Available Balance** are displayed.

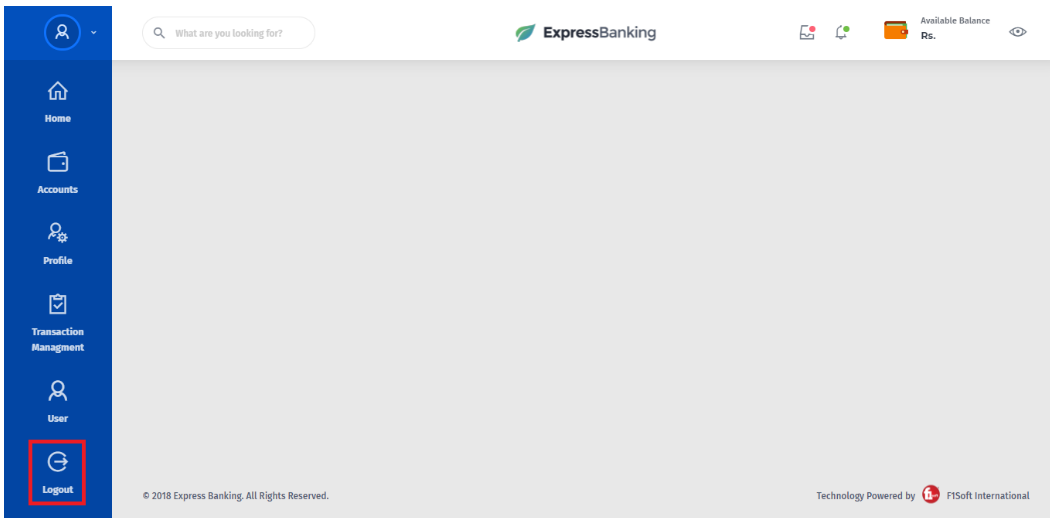


2.6 Logout

Users are advised to always logout of the system upon completion of a session or if they require leaving the system unattended.

To Logout:

1. Simply click on **Logout** in the left navigation pane and you will be back into the main corporate banking login screen.



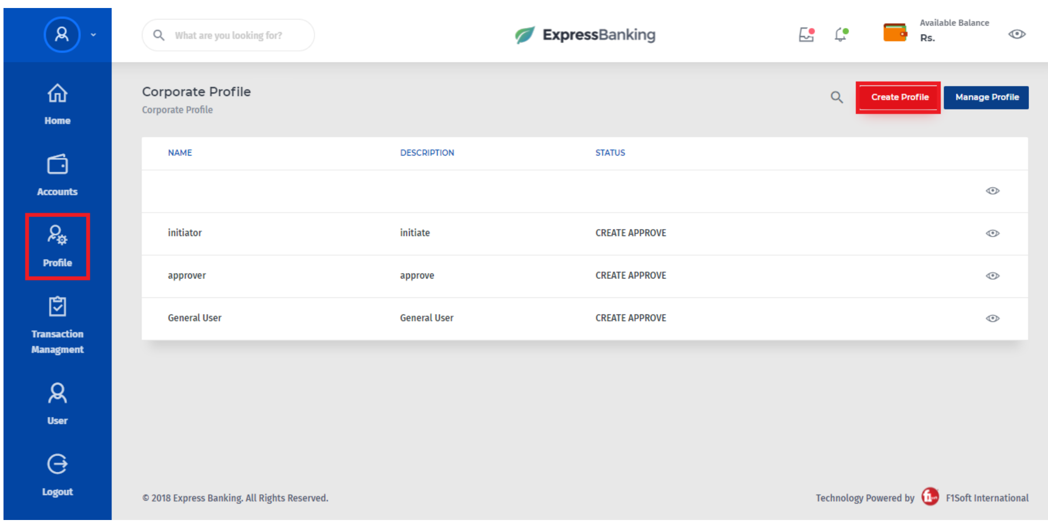
3 Profile Management

User's Profile is where the administrator will assign the privileges and settings to the users of the Corporate Internet Banking system, such as their permissions and services. Administrators can create new user profiles and manage existing user profiles by making changes to their privileges. This determines what operations the user can perform. This can be used to change the facilities available to any particular user at any time.

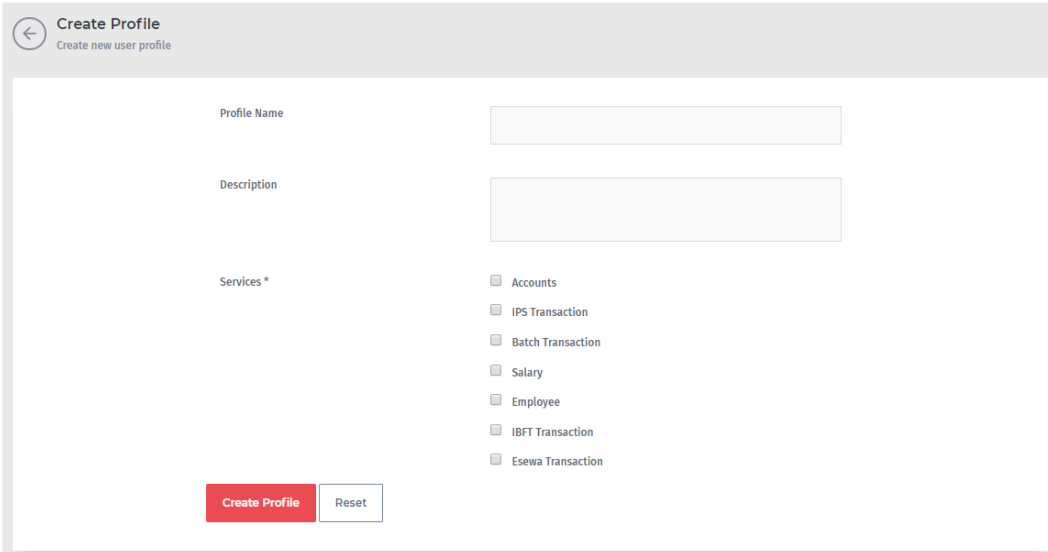
3.1 Create User Profile

To create a new Corporate user profile:

1. Click on **Profile** in the left navigation menu and all the existing profile along with **Create** and **Manage** options will be shown.



2. Click on **Create Profile** button and the "Create Profile" form will be prompted where the details and services are to be provided and assigned for the profile.



i. Enter the name for the Corporate user profile.

ii. Provide a brief description for the profile in the **Description** field.

iii. Select or tick mark the services of the Corporate Internet Banking system to be assigned to the profile.

> Note: Services other than "Accounts" and "Employee" will require to set Transaction limits for them. Selecting those services will prompt Transaction limit fields where Administrator needs to set the transaction limits in each field.

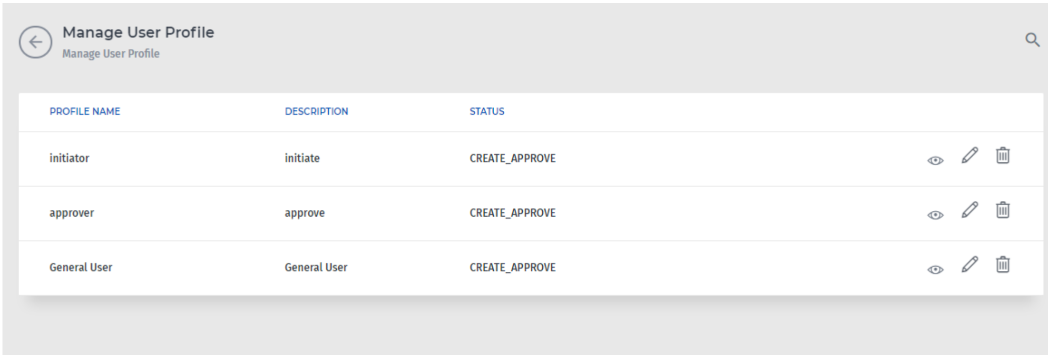
3. Click on **Create** button to create the new Corporate user profile.
4. A message will be displayed upon successful completion of the task.

3.2 Manage User Profile

Administrators can manage existing user profiles by making changes to their privileges. This determines what operations the user can perform. This can be used to change the facilities available to any particular user at any time.

To manage services and account privileges available to corporate users:

1. Click on **Manage Profile** in the **Profile** screen and all the existing user profile will be displayed with **View, Edit and Delete** options on each profile.

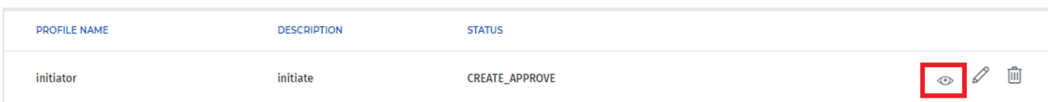


3.2.1 View Details

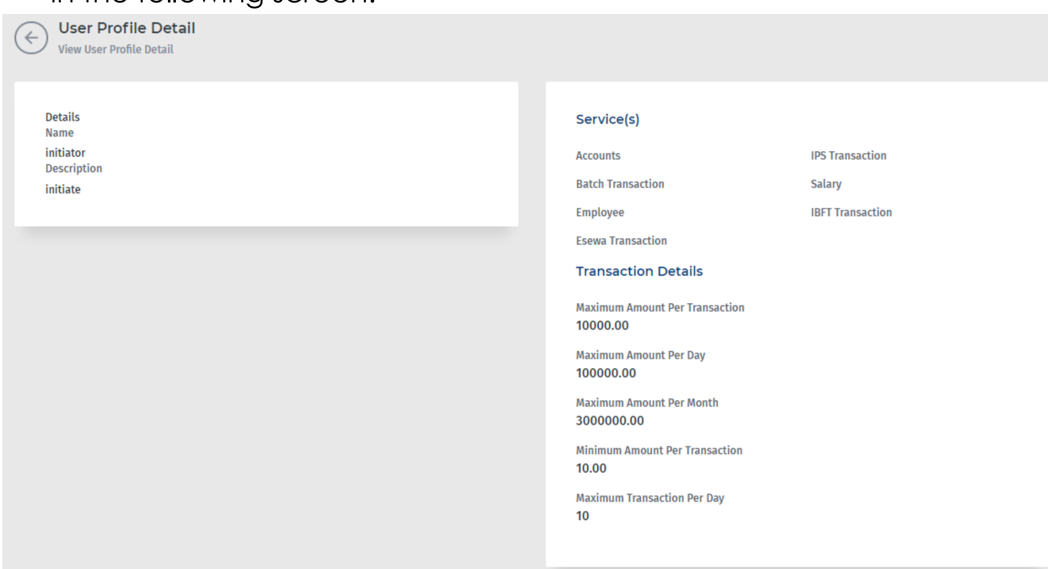
Administrator can view all the details of the existing user profile. This includes **Name, Description, Assigned Services and Transaction Limits.**

To view the Profile details:

1. Click on **View Details** ‘ ’ icon in the **Manage Profile** screen.



2. As you click on ‘ ’ icon, all the details of the profile will be displayed as shown in the following screen.

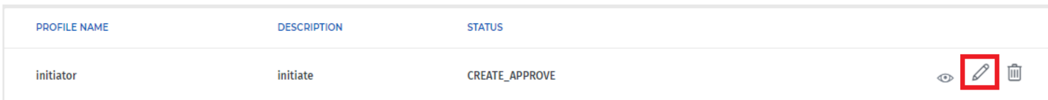


3.2.2 Edit Profile

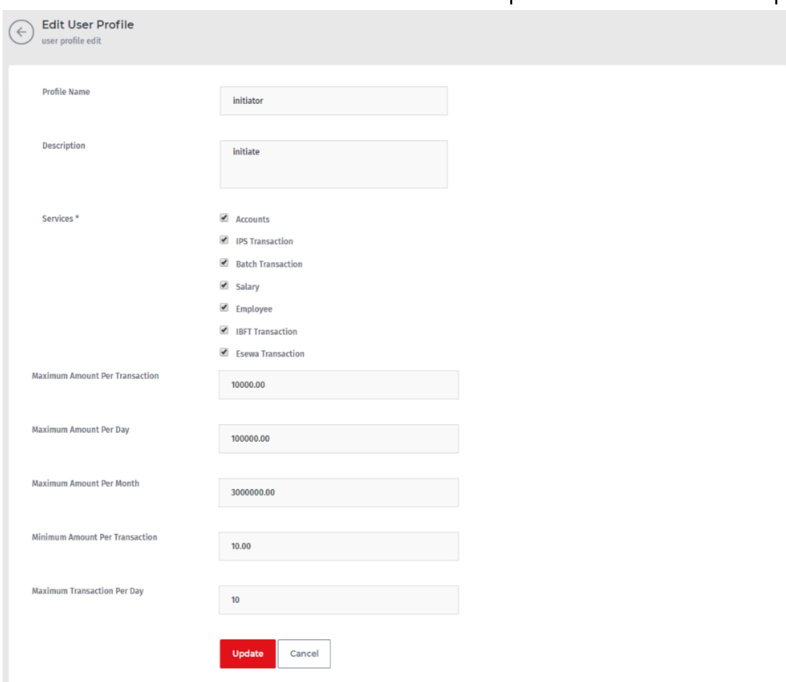
Administrator can edit and update the details of existing user profile. The Profile Name, Description, Services and Transaction limits for an already existing profile can be updated anytime.

To edit Corporate User Profile details:

1. Click on **Edit** ' ' icon in the **Manage Profile** screen.



2. An **Edit User Profile** form will be opened with all the previously entered details.



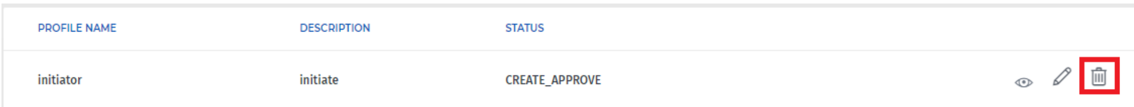
3. Edit the required details of the Profile and click on **Update** button.
4. A message will be displayed confirming that the Corporate User Profile was updated successfully.

3.2.3 Delete Profile

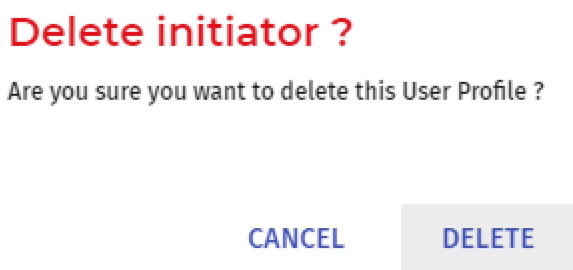
Administrator can delete the existing Corporate User Profile from the system. This ensures that profiles with only required privileges are available to be assigned in the system.

To delete Corporate User Profile:

1. Click on **Delete** ' ' icon in the **Manage Profile** screen.



2. A pop-up screen will appear asking for confirmation to delete the profile.



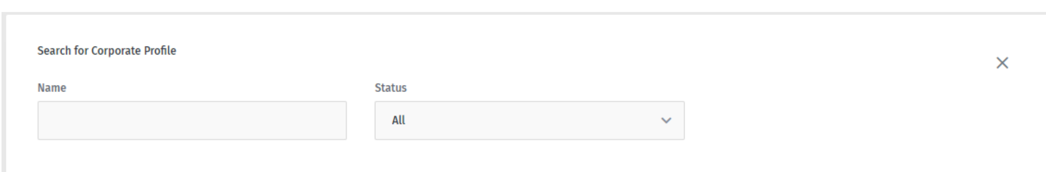
3. Click on **Delete** button to delete the Corporate User Profile from the system.
4. A message will be displayed confirming the successful deletion of the profile.

3.3 Search User Profile

Administrators can search for already created user profiles and view its details by using this function. It serves as a quick method to filter out the details of any particular profile if there are multiple profiles created for the system.

To search for a user profile:

1. Click on **Search** ' ' icon in the **Profile** screen and the "Name" and "Status" fields will be prompted.



2. Enter the full or part of the Name or Username of the User and the result will be displayed. You can also select the certain status of the profile from the Status drop-down list to search the profile with specific status.

4 Transaction Management

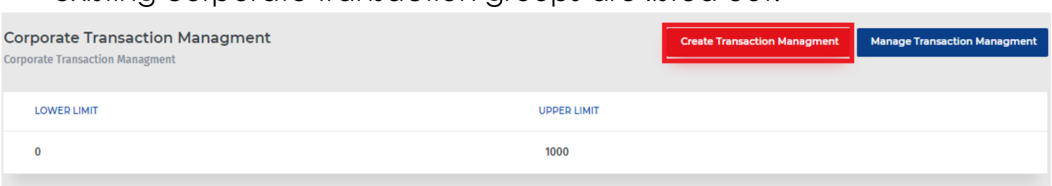
Transaction Management module allows to create and manage corporate transaction groups which are the specific ranges of transaction limits. Administrator can create the corporate transaction groups and specify the users for approving the transaction within specified limits.

4.1 Create Corporate Transaction Group

Administrator can create different transaction groups as per the requirements. While creating transaction groups, the lower limit and upper limit are set for specifying the range of transactions.

To create Corporate Transaction Group:

1. Click on **Transaction Management** in the left navigation pane and all the existing corporate transaction groups are listed out.



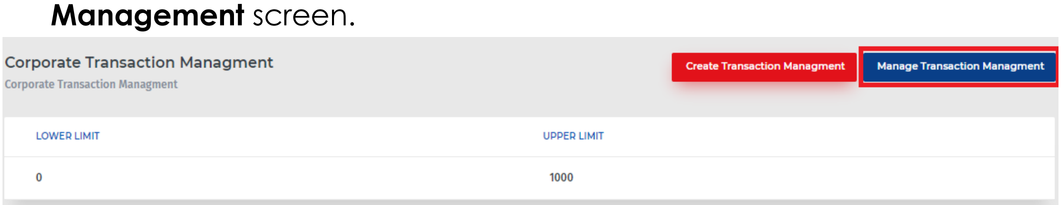
2. Click on **Create Transaction Management** and the following screen will be prompted where the limits of transaction are required to be set.
3. Specify the **lower limit** and **upper limit** in the both fields.
4. Click on the **Create** button to create the new corporate transaction group.
5. A message will be displayed confirming that the new corporate transaction group was created successfully.

4.2 Manage Corporate Transaction Group

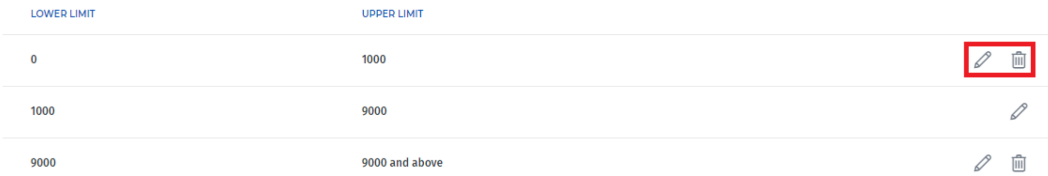
The Administrator can specify the user profiles to be assigned to the particular Corporate transaction group. The Administrator can assign certain number of users with specific profile to particular Corporate transaction group.

To manage Corporate Transaction Group:

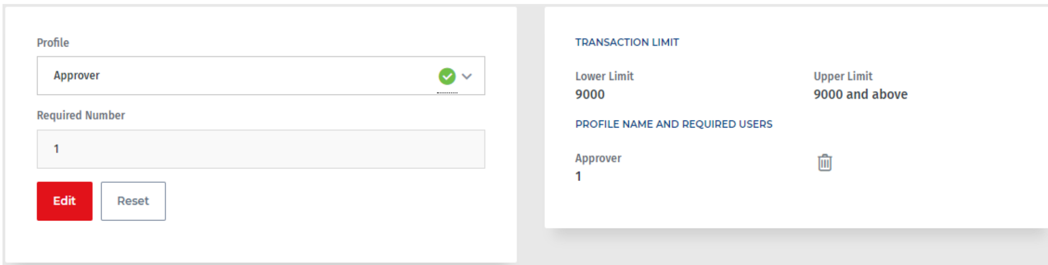
1. Click on **Manage Transaction Management** button in the **Corporate Transaction Management** screen.



2. All the existing corporate transaction group will be listed out with **Edit** and **Delete** option on each.

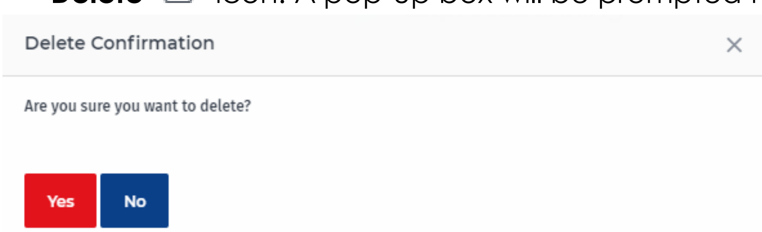


3. Click on **Edit** ' ' icon and the following screen will be prompted where the Administrator needs to select the profile and enter the number of users.



   i. Select the Corporate User Profile from the drop-down list.
   ii. Enter the number of users of selected profile to be assigned to the Corporate transaction group.
   iii. Click on the **Update** button to complete the task.

4. A message "Profile Added or Updated" will be displayed upon successful completion of the task.
5. The existing Corporate Transaction group can be deleted by clicking on the **Delete** ' ' icon. A pop-up box will be prompted for confirming the deletion.

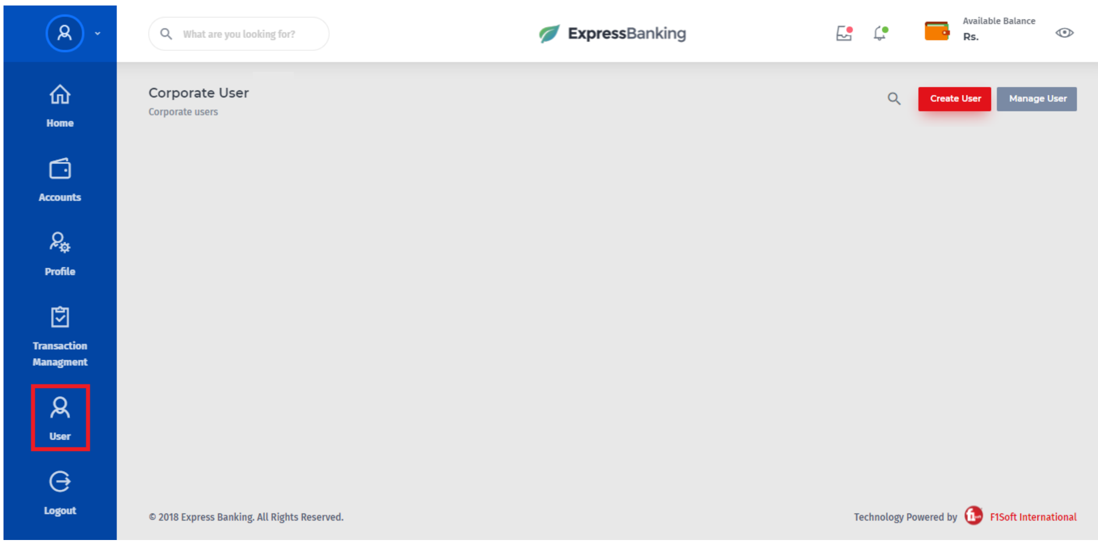


6. Click on the **Yes** and the Corporate Transaction group will be deleted from the list. A message will be displayed confirming successful completion of the task.

> Note: The Corporate Transaction Group of which the transaction limit is specified between the limits of other Corporate Transaction Groups cannot be deleted.

5 User Management

The Administrator can set and manage the users for the Corporate Banking System from the **User** menu accessible from the left navigation pane. The two options: **Create User** and **Manage User** are available to the Administrator for creating and managing the users.



5.1 Create User

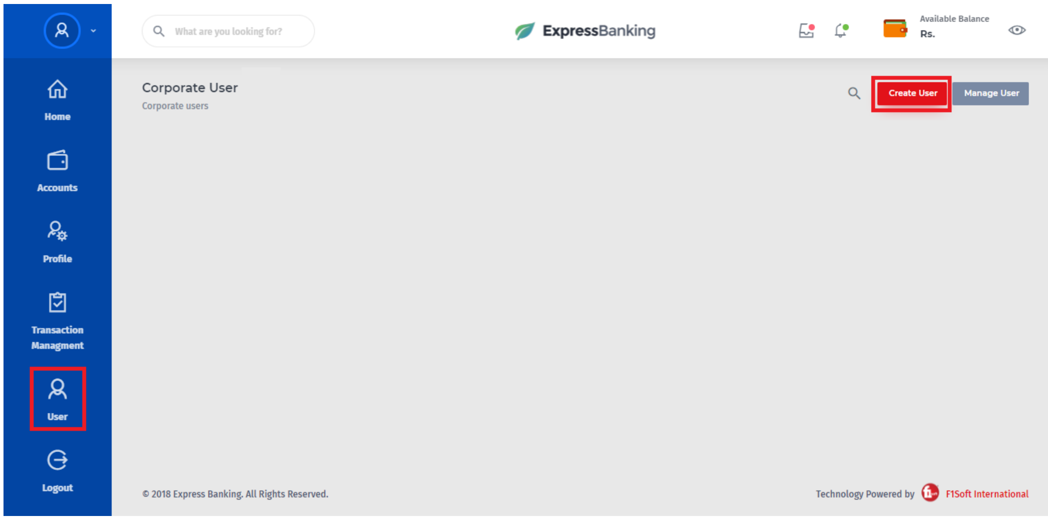
Create User allows Administrators to create users for the system. Administrators can create two types of users based on the privileges assigned to them. Transaction Initiators and Transaction Approvers.

5.1.1 Create Initiator

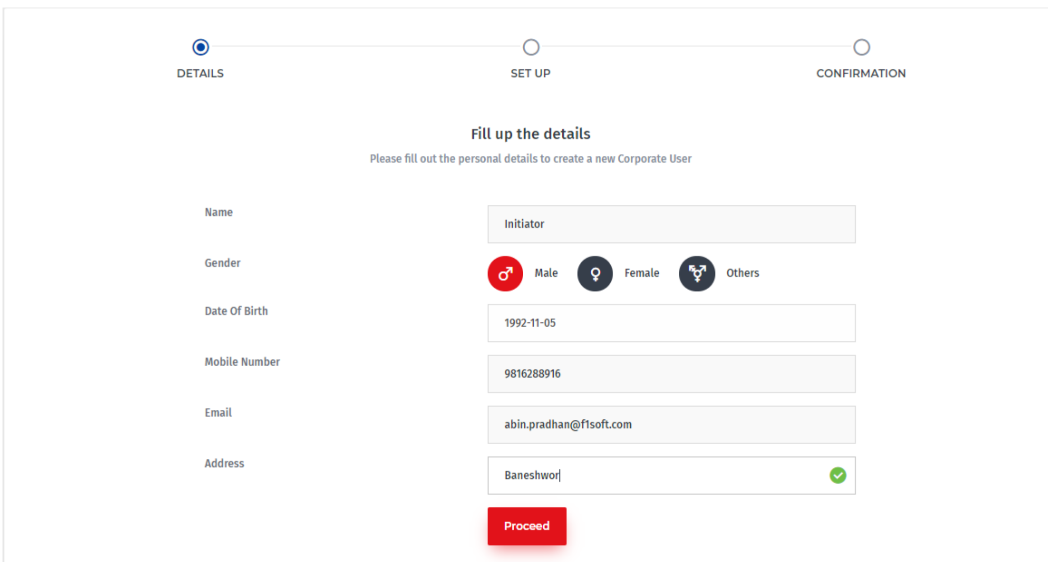
An **Initiator** is a user who is allowed to initiate a transaction through the system. They may have other privileges assigned to their account at the same time. However, any transaction they initiate needs approval from **Approvers** before the bank processes it. Transactions can require approval from a single Approver or multiple Approvers based on company policies.

To create a new user with Transaction Initiation privileges:

1. Click on **Create User** button in the **User** screen.



2. The following screen will be displayed where the personal details of the user are required to be provided.



i. Enter the name of the user in the "Name" field.

ii. Select the Gender of the user.

iii. Enter or select the Date of birth of the user.

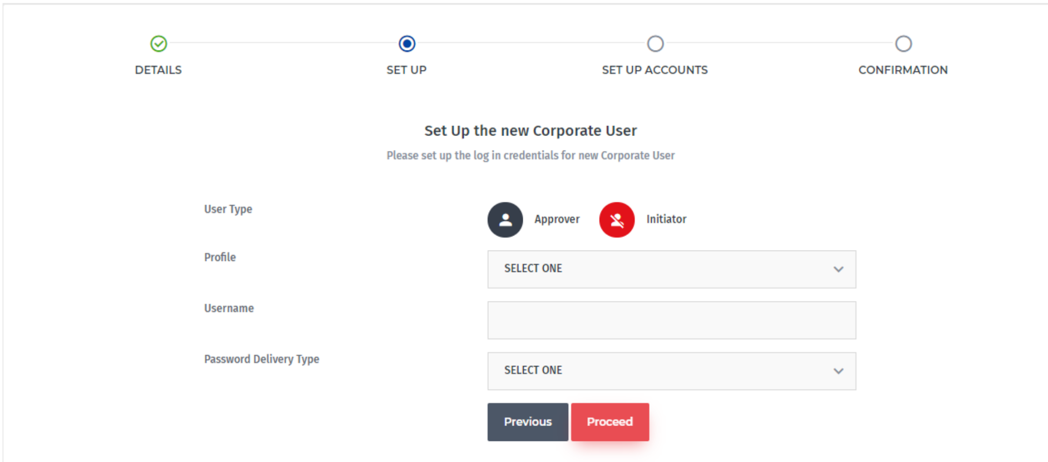
iv. Enter the e-mail address of the user.

v. Enter the residing or home address of the user in the "Address" field.

vi. Click on **Proceed** to move to the **SET UP** screen.

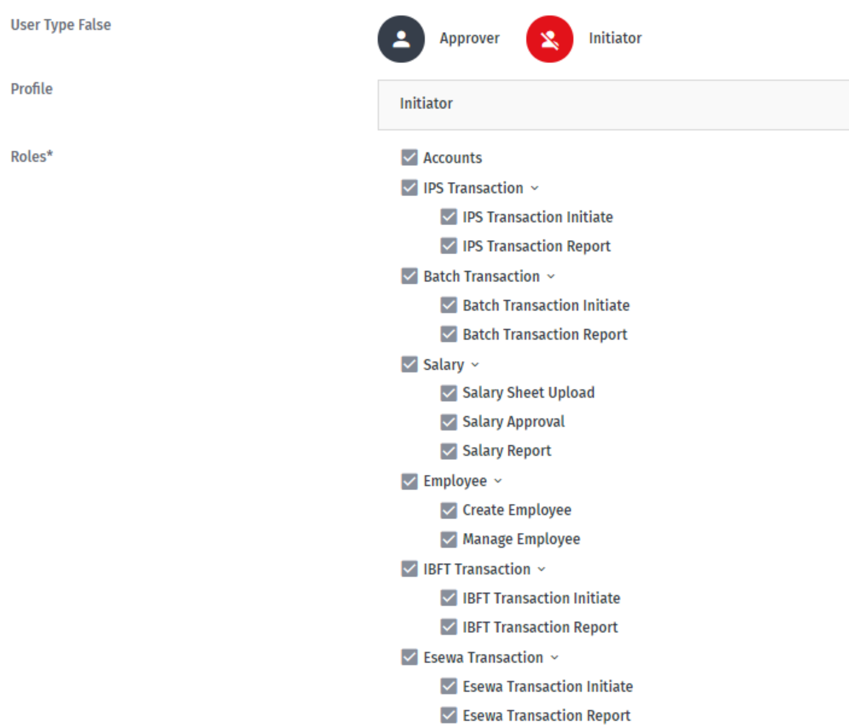
Pre-condition: The Corporate User Profile with required services for the Initiator should already be created.

3. In the **SET UP** screen, the **Type of User**, **Corporate User Profile**, **Roles**, **Username** and **Password Delivery Type** are required to be selected for the new user.



   i. Choose the **Initiator** option from the **User Type**.

   ii. Select the Corporate User Profile from the **Profile** drop-down list. Selecting the profile will display all the services assigned to that selected profile. Choose the roles and services for the new Initiator user from the listed services.



Note: As Salary do not fall in Transaction category, so the salary is approved by the Initiator user.

iii. Enter the username for the new user.

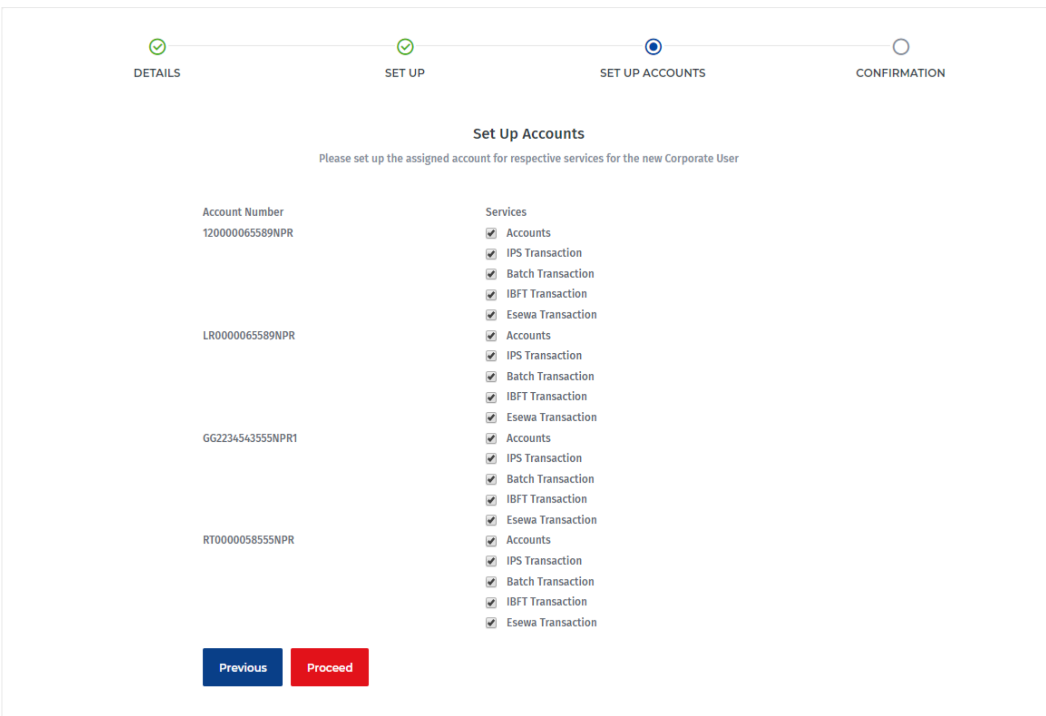
iv. Select the password delivery type from the drop-down menu.

> Note: Selecting the "SETUP NOW" option will prompt password fields below where the new password is required to be set.

v. Make sure the boxes are checked for **Transaction Initiation** for each Transaction services. Click on **Proceed** to move to the **SETUP Accounts** screen.

> Pre-condition: The "SETUP Accounts" will only be displayed when services and roles for Transactions are selected.

4. In the **SETUP Accounts,** the services for the accounts are required to be assigned for the user. All the available accounts and services will be displayed as shown in the following screen.



i. Select the required services for the account to be assigned to the user.

ii. Click on the **Proceed** to move to the **Confirmation** screen.

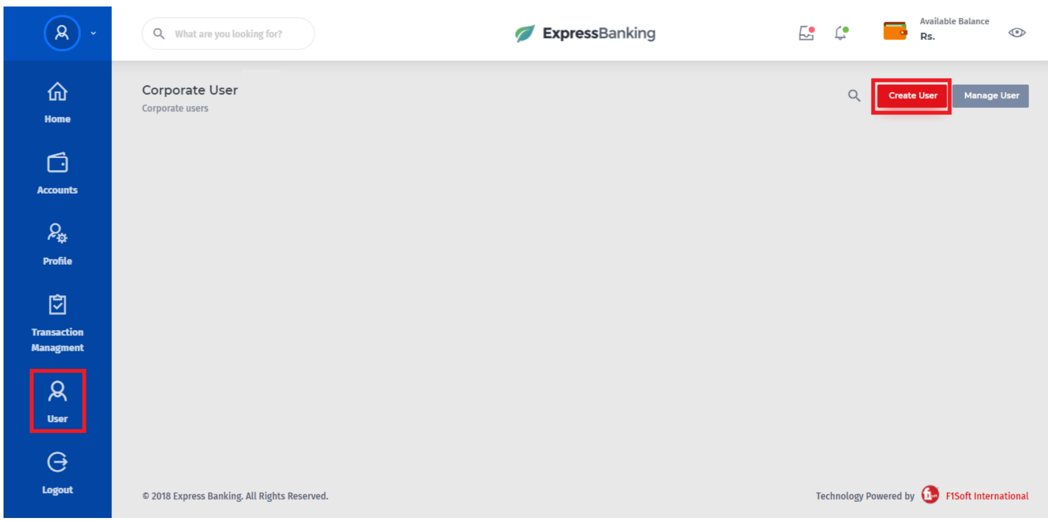
5. In the **Confirmation** screen, all the entered details for the new Initiator will be displayed. Check all the details and click on **Done** to create a new Initiator.

5.1.2 Create Approver

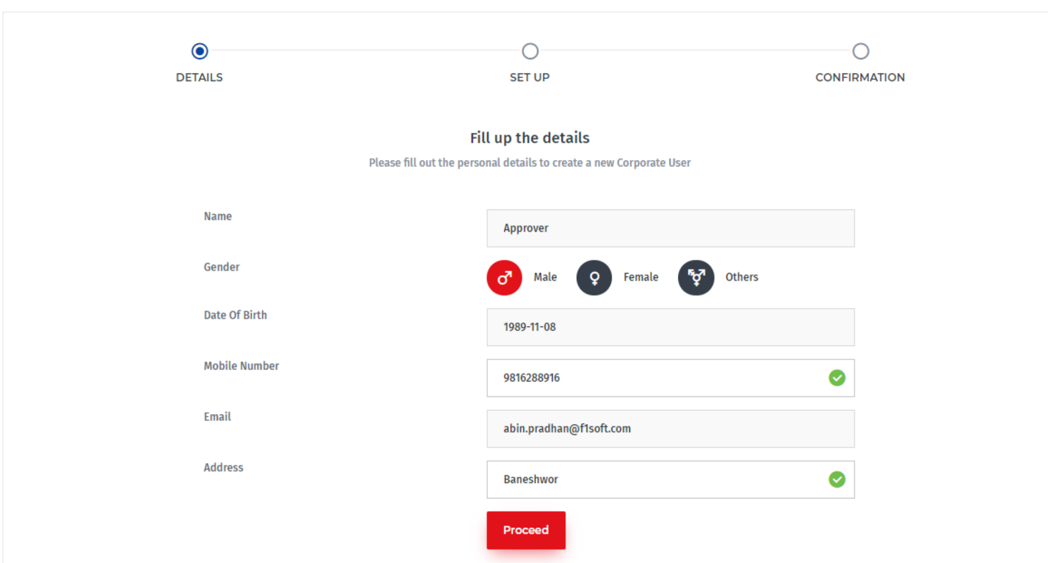
An **Approver** is a user who is allowed to approve a transaction that was previously initiated by the Initiator. They may have other privileges assigned to their account at the same time. Transactions can require approval from a single Approver or multiple Approvers based on company policies. The bank will process the transaction only after all the Approvers approve it.

To create a new user with Transaction Approval privileges:

1. Click on **Create User** button in the **User** screen.



2. The following screen will be displayed where the personal details of the user are required to be provided.



   i. Enter the name of the user in the "Name" field.

ii. Select the Gender of the user.

iii. Enter or select the Date of birth of the user.

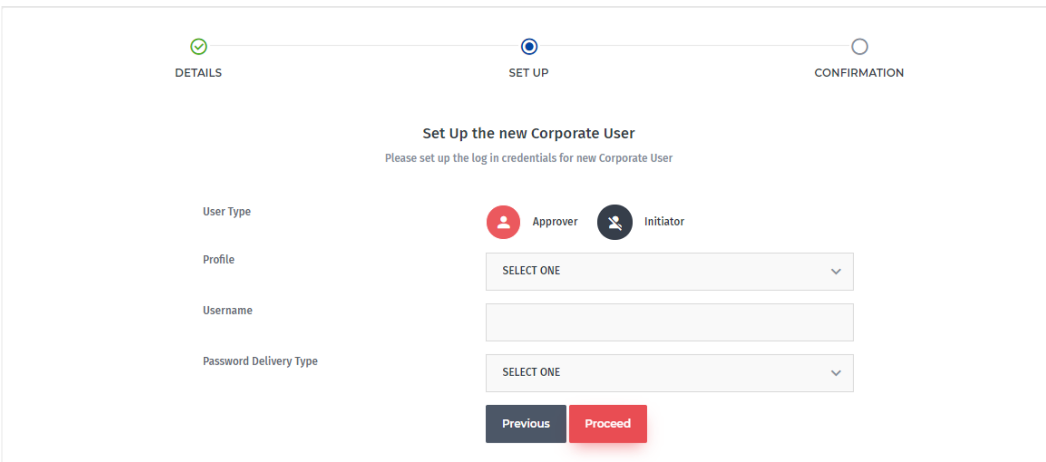
iv. Enter the e-mail address of the user.

v. Enter the residing or home address of the user in the "Address" field.

vi. Click on **Proceed** to move to the **SET UP** screen.

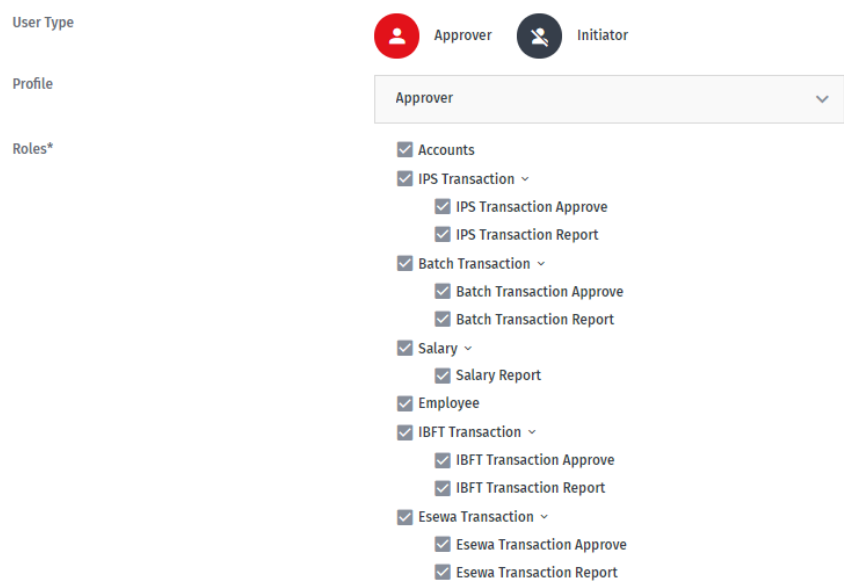
> Pre-condition: The Corporate User Profile with required services for the Approver should already be created.

3. In the **SET UP** screen, the **Corporate User Profile**, **Username** and **Password Delivery Type** are required to be selected for the new user.



i. Choose the **Approver** option from the **User Type**.

ii. Select the Corporate User Profile from the "Profile" drop-down list. Selecting the profile will display all the services assigned to that selected profile. Choose the roles and services for the new user from the listed services.



iii. Enter the username for the new user.

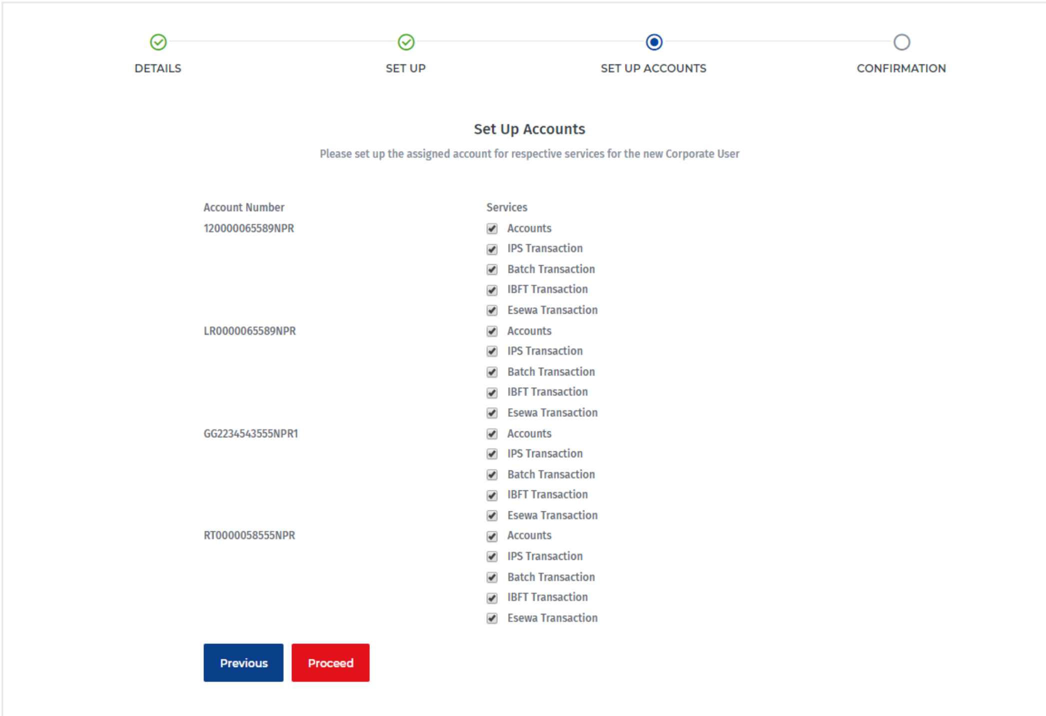
iv. Select the password delivery type from the drop-down menu.

> Note: Selecting the "SETUP NOW" option will prompt password fields below where the new password is required to be set.

v. Make sure the boxes are checked for **Transaction Approve** for each Transaction services. Click on **Proceed** to move to the **SETUP Accounts** screen.

> Pre-condition: The "SETUP Accounts" will only be displayed when services and roles for Transactions are selected.

4. In the **SETUP Accounts,** the services for the accounts are required to be assigned for the user. All the available accounts and services will be displayed as shown in the following screen.



i. Select the required services for the account to be assigned to the user.

ii. Click on **Proceed** to move to the **Confirmation** screen.

5. In the **Confirmation** screen, all the entered details for the new Initiator will be displayed. Check all the details and click on **Done** to create a new Initiator.

5.2 Manage User

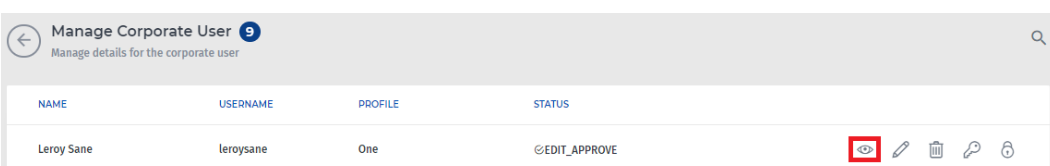
The **Manage User** allows main user to **View and Edit User Details**, **Edit Password**, **Block**, **Unblock** or **Delete** other users.

5.2.1 View Details

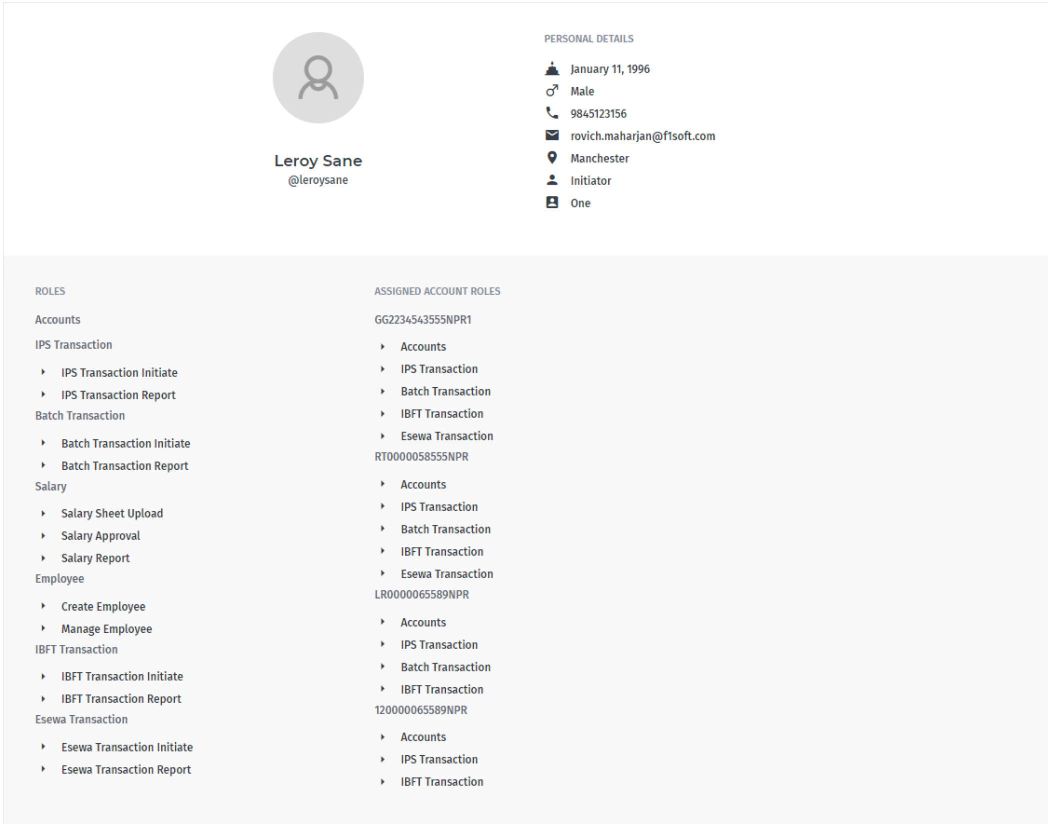
Administrator can view all the details of the existing user. This includes **Personal Details** and **Assigned Roles.**

To view the Profile details:

1. Click on **View Details** ' ' icon in the **Manage User** screen.



2. As you click on ' ' icon, all the details of the profile will be displayed as shown in the following screen.

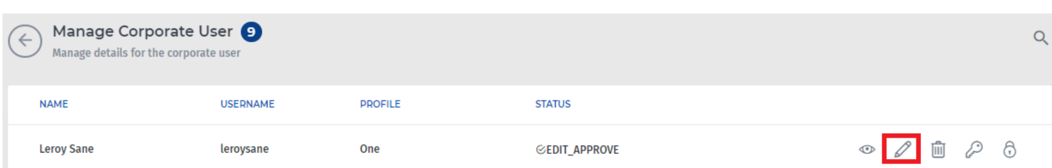


5.2.2 Edit Profile

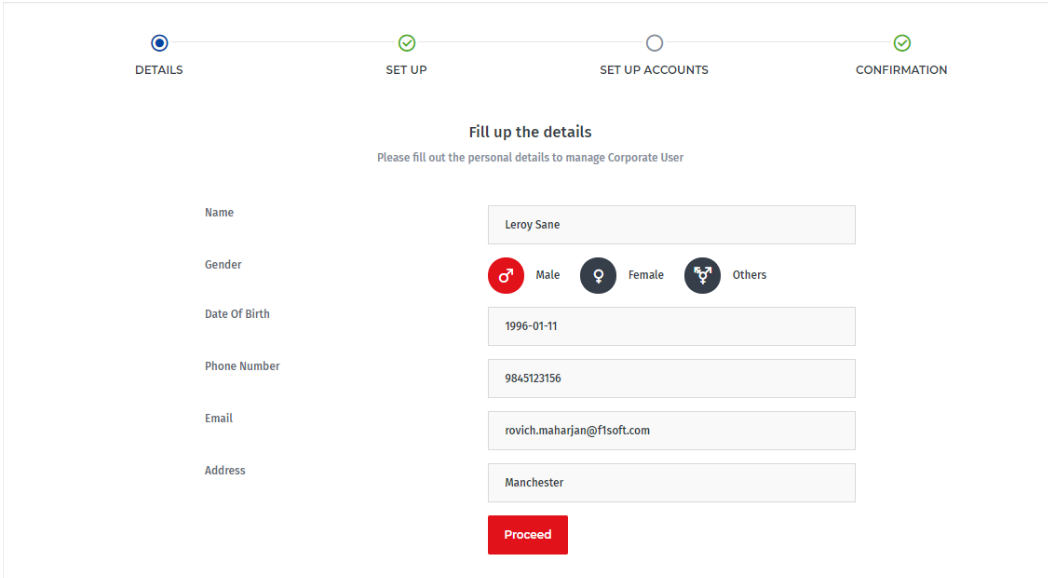
Administrator can edit and update the details of existing users. The Personal Details and Assigned Roles and Services for an already existing profile can be updated anytime.

To edit Corporate User details:

1. Click on **Edit** ' ' icon in the **Manage User** screen.



2. An **Edit User** screen will be opened with all the previously entered details.



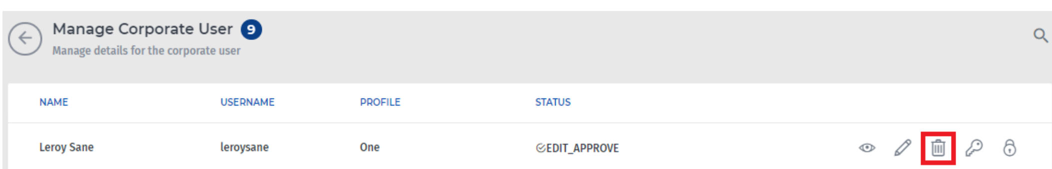
3. Edit the required details of the User and click on the **Update** button.
4. A message will be displayed confirming that the Corporate User details was updated successfully.

5.2.3 Delete User

Administrator can delete the existing Corporate User from the system. This ensures that only required users are available to be assigned in the system.

To delete Corporate User:

1. Click on **Delete** '' icon in the **Manage User** screen.



2. A pop-up screen will appear asking for confirmation to delete the user.

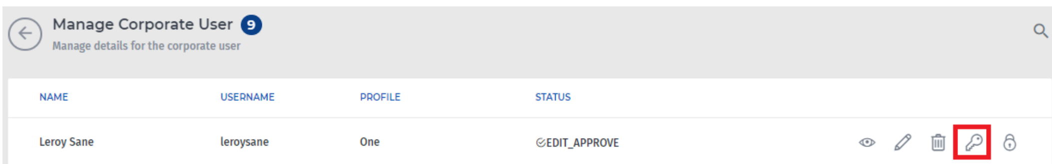
3. Provide a valid reason in the "Reason" for deletion and click on the **Delete** button to delete the Corporate User from the system.
4. A message will be displayed confirming the successful deletion of the user.

5.2.4 Edit Password

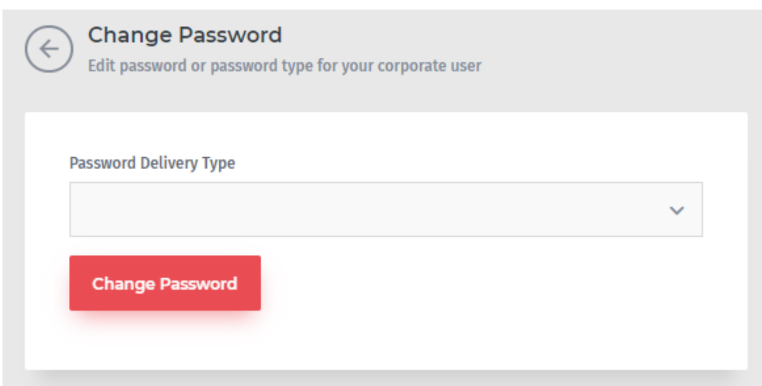
Administrator has the privilege to change the login password or password delivery type of the existing Corporate user. This function is provided for security reasons in undesirable situations.

To change the user's login password:

1. Click on **Edit Password** '' icon in the **Manage User** screen.



2. The following screen will be prompted where the Login password can be or a new password delivery type (SMS, Email or SMS and Email) can be changed as per the requirements.



3. Select the one of the password delivery type from the drop-down menu.
4. Click on **Change Password** to change the password or password delivery type.
5. A message "Password has been changed" will be displayed upon successful completion of the task.

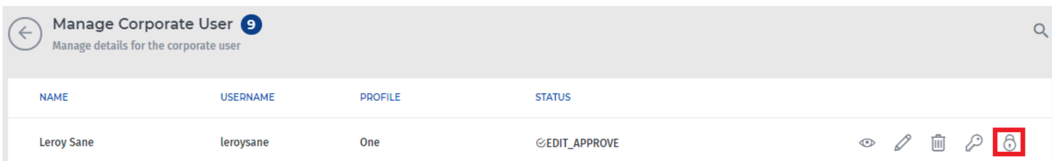
Note: Selecting the "SETUP NOW" option will prompt password fields below where the new password is required to be set.

5.2.5 Block / Unblock User

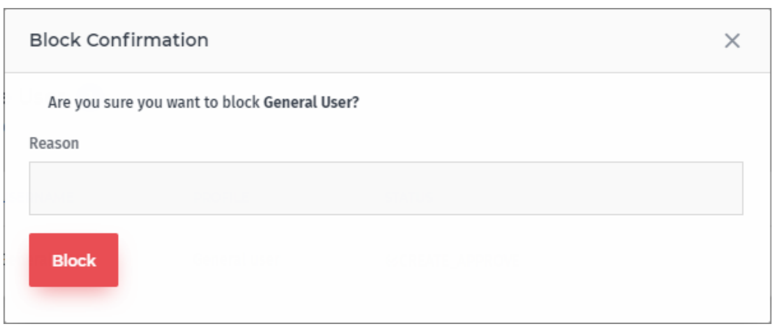
Administrators can block and unblock any existing user from using the system at any time. Only the administrators hold the rights to block/unblock a user. This also allows to check which users are blocked and which are unblocked in the system. Blocked users have denied access to the system and can gain access only after the Administrator unblocks them.

To **Block** a user:

1. Click on **Manage User** in **User** screen. A list of all available users is displayed.
2. Identify the User whose login you want to block and click on **Block** '' icon.



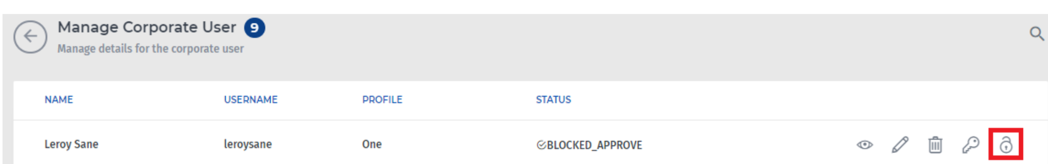
3. A dialog box will appear to let you confirm the operation. Provide a valid reason for blocking the user in the "Reason" field and Click on **Block** button.



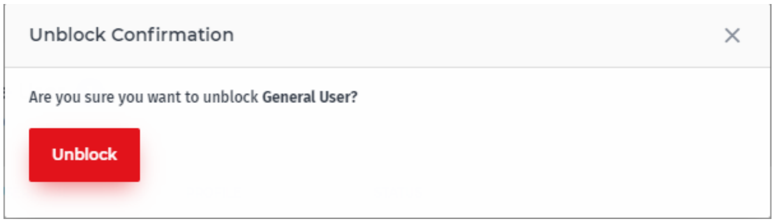
4. A message will be displayed upon successful completion of the task.

To **Unblock** a user:

1. Click on **Manage User** in **User** screen. A list of all available users is displayed.
2. Identify the User whose login you want to unblock and click on **Unblock** under the Action pane.



3. A dialog box will appear to let you confirm the operation. Click on **Unblock** button.



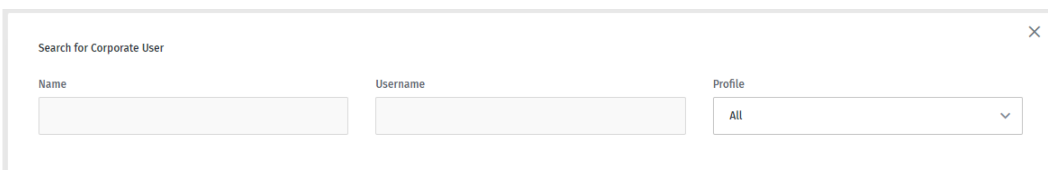
4. A message will be displayed upon successful completion of the task.

5.3 Search User

Administrators can search for already created users and view details of their profile by using this function. It serves as a quick method to filter out the details of any particular user if there are multiple users created for the system.

To search for a user:

3. Click on **Manage User** under **User** screen.
4. Click on **Search** ‘ ’ icon and the “Name”, “Username” and “Profile” fields will be prompted.



5. Enter the full or part of the Name or Username of the User and the result will be displayed. You can also select the certain profile from the Profile drop-down list to search the user with specific user.

6 Corporate Payments

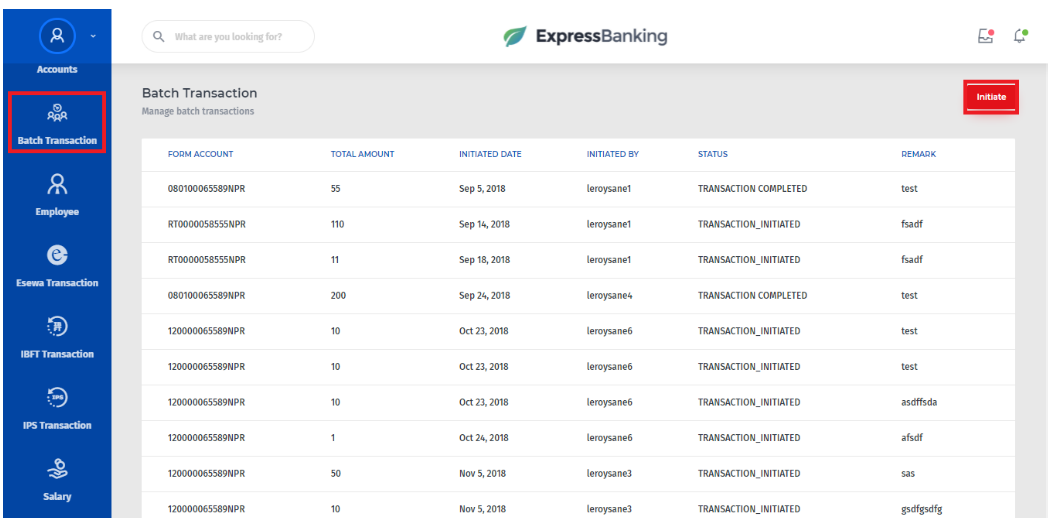
6.1 Batch Transaction

6.1.1 Transaction Initiation

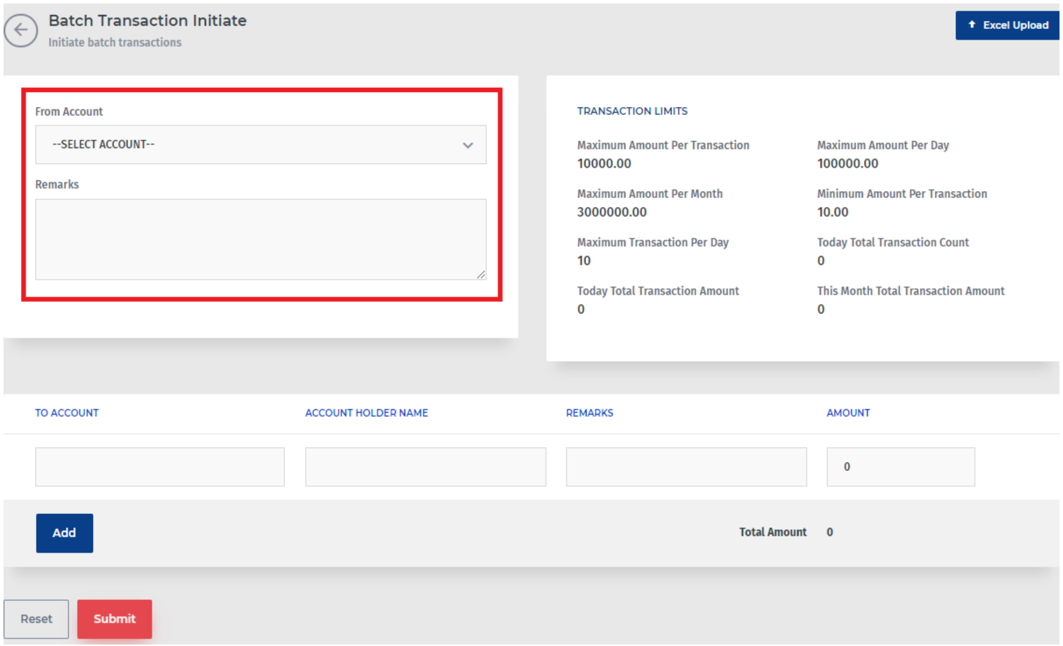
Only **Initiators** are able to initiate a transaction. There are options to initiate only one transaction at a time or a set of transactions in a batch. The user is required to have Transaction Initiation privilege enabled under Services by the Administrator. Once the payments are initiated, all initiated transactions will be available for approval by the Approvers.

To initiate a transaction or batch of transactions:

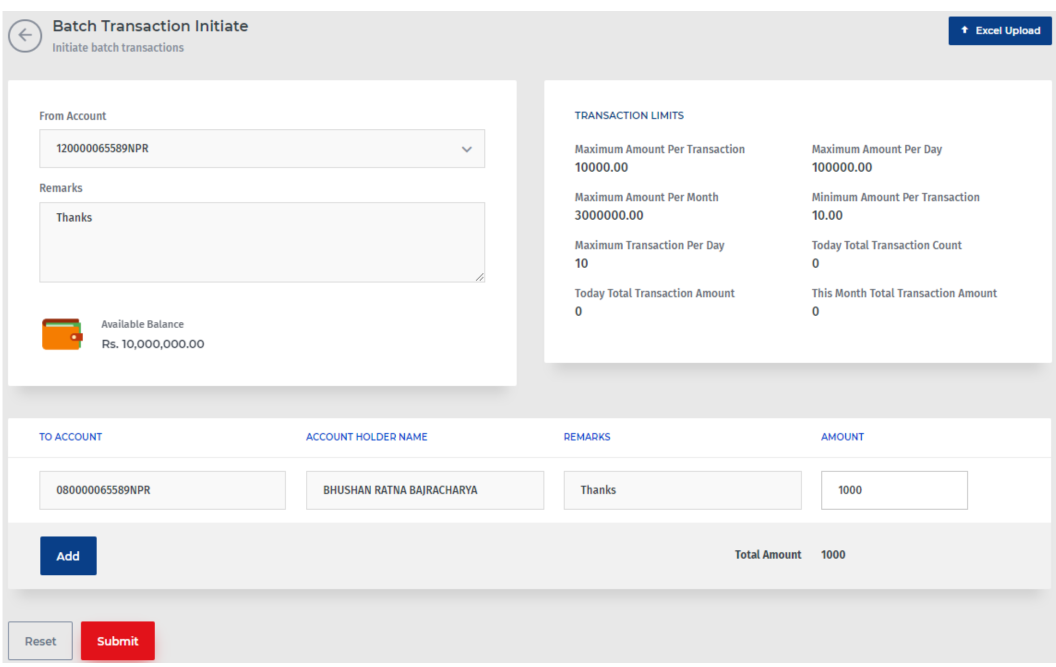
1. Click on the **Initiate** button in the **Batch Transaction** screen.



2. In the prompted screen, select the **From Account** from the drop-down list and insert a **Remark** (comment) for the transaction. Available balance for the chosen account will then be displayed.

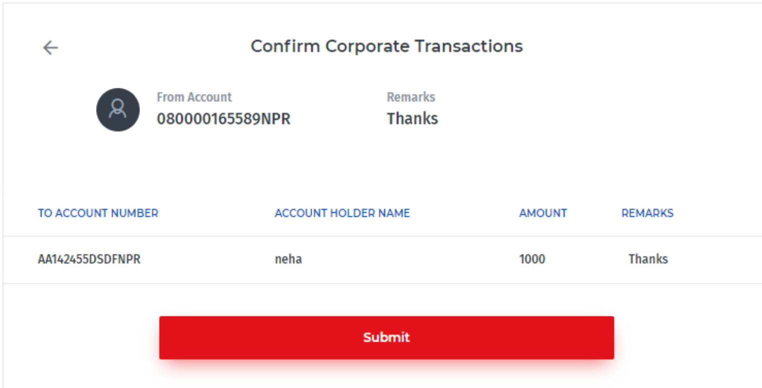


3. Enter the information about the transaction in the below fields: To Account, Account holder Name, Amount and Remarks. Click **Add** to add additional rows of information if required. Multiple transactions can be initiated at once in this manner. You can remove individual lines of transaction details by clicking the **Delete** '' icon.

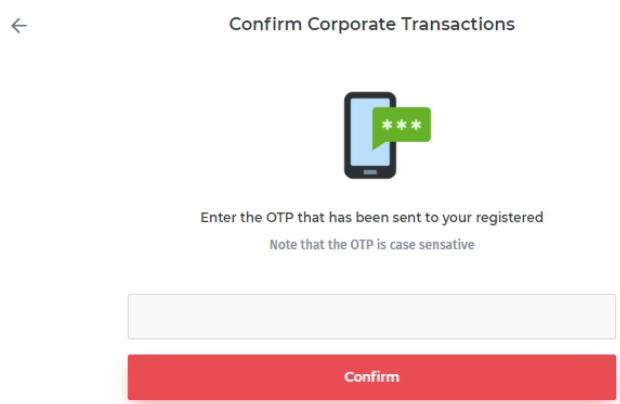


4. Click on the **Submit** button to initiate a single transaction or a batch.

5. Check the entered details of the transaction in the **Confirm Corporate Transactions** screen and click on **Submit**.



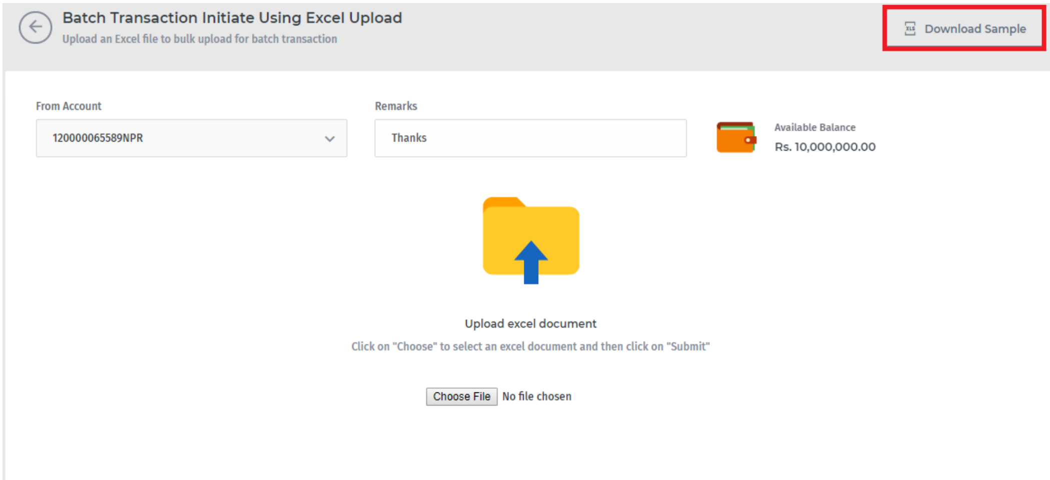
6. An OTP password will be sent to the registered Mobile number and Email of the Initiator user. Enter the received OTP in the empty field in the **Confirm Corporate Transactions** screen. Then, click on the Confirm button to initiate the transaction.



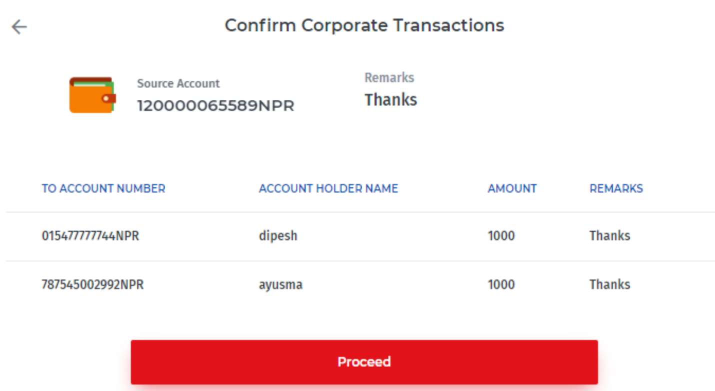
7. A message will be displayed upon successful completion of transaction initiation.

To initiate a batch of transaction in bulk:

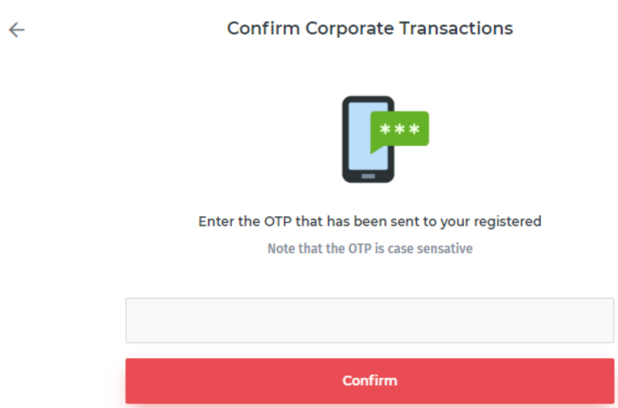
1. Click on the **Excel Upload** button under the **Initiate**.
2. Click on the **Download Sample** to download and generate sample excel file. Fill up the details for the Batch transaction in the sample excel sheet.
3. Now, select one of the account number from the drop-down list from which the amount is to be initiated and enter the remarks (comment). Then, click on the **Choose file** button and browse to the completed excel sheet.



4. Click on the **Submit** button and the following screen will be prompted for conformation.



5. Confirm the details of the Batch Transaction and click on the **Proceed** button.
6. An OTP password will be sent to the registered Mobile number and Email of the Initiator user. Enter the received OTP in the empty field in the **Confirm Corporate Transactions** screen. Then, click on the Confirm button to initiate the transaction.



7. A message will be displayed upon successful completion of transaction initiation.

6.1.2 Transaction Approval

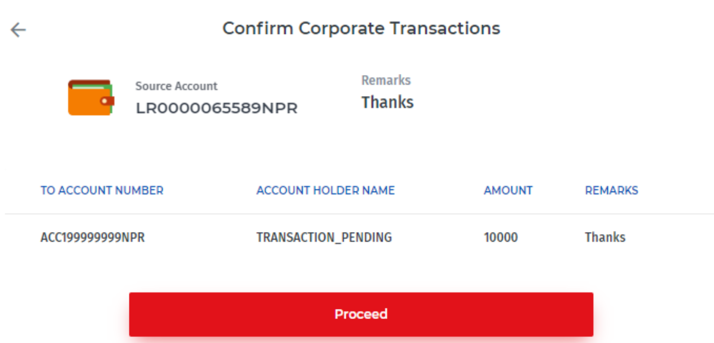
Only **Approvers** are able to approve a transaction. Transactions previously initiated by Initiator are available to all Approvers. The user is required to have Transaction Approval privilege enabled under Services by the Administrator. Once the payments are approved, the approving user will require entering a One Time Password (OTP) sent to his/her registered mobile number. The security measure ensures only authorized users can grant approval for payments. Once all the Approvers approve the transaction, it is processed by the bank.

To approve a transaction or a batch of transactions:

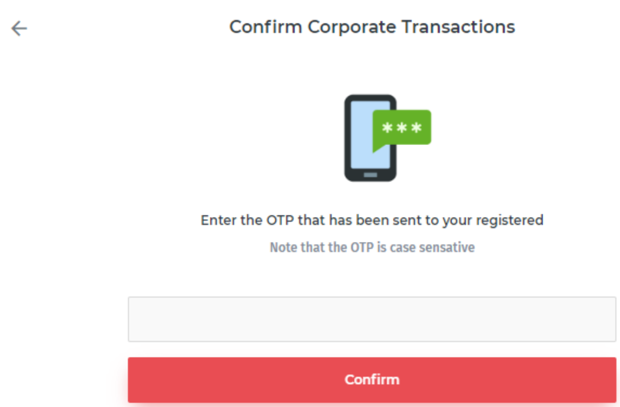
1. Click on the **Approve** in the **BATCH TRANSACTION** screen.
2. A list of Corporate Batch Transactions pending approval is displayed.

ACCOUNT	TOTAL AMOUNT	REMARK	INITIATED DATE	INITIATED BY
LR0000065589NPR	10000	Thanks	Nov 19, 2018	initiatoruser

3. Click on one of the Transaction to view the details of the initiation and click on the **Approve** button to approve the initiation.
4. Check the entered details of the transaction in the **Confirm Corporate Transactions** screen and click on **Proceed**.



5. An OTP password will be sent to the registered Mobile number and Email of the Initiator user. Enter the received OTP in the empty field in the **Confirm Corporate Transactions** screen. Then, click on the Confirm button to initiate the transaction.



6. A message will be displayed upon successful completion of transaction initiation.

> Post-Condition: The approved Batch Transactions will further need to be performed by the same Initiator user who initiated it. The Batch Transactions performed by the Initiator will have the **Status** changed to **Transaction_Performed**.

6.1.3 Transaction Report

Users can view a detailed report of all transactions in the system. The report includes information regarding From A/C, Initiated Date, Initiated By, Remarks and Final Approver. Also, the status of the transaction is available.

To view transaction reports and their status:

1. Click on **Batch Transaction** in the left navigation menu.
2. The list with details of all the transactions is displayed. The status of the transactions whether it is pending approval, already approved or cancelled is also displayed.

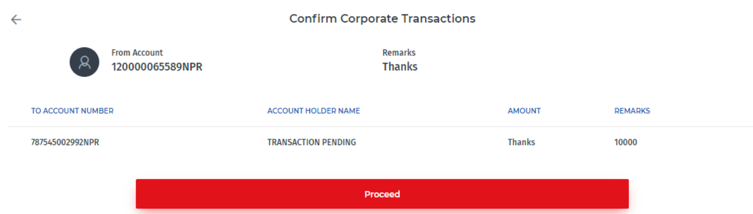
Batch Transaction
Manage batch transactions

FORM ACCOUNT	TOTAL AMOUNT	INITIATED DATE	INITIATED BY	STATUS	REMARK
080100065589NPR	55	Sep 5, 2018	leroysane1	TRANSACTION COMPLETED	test
RT0000058555NPR	110	Sep 14, 2018	leroysane1	TRANSACTION_INITIATED	fsadf

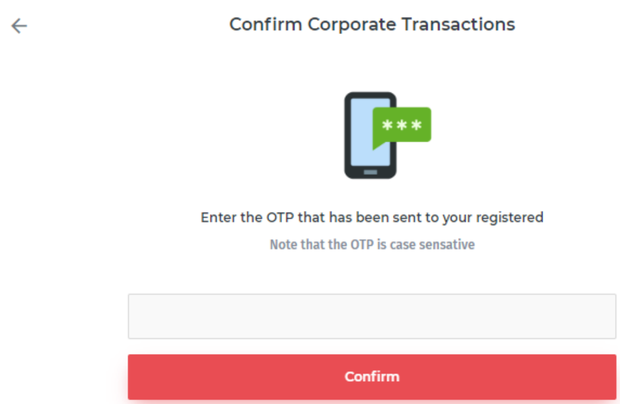
3. Click on the individual listed Batch Transactions to view its complete details.

To perform the transaction:

1. Click on the corresponding Batch Transaction and then, click on the **Perform**.
2. Check the entered details of the transaction in the **Confirm Corporate Transactions** screen and click on **Proceed**.



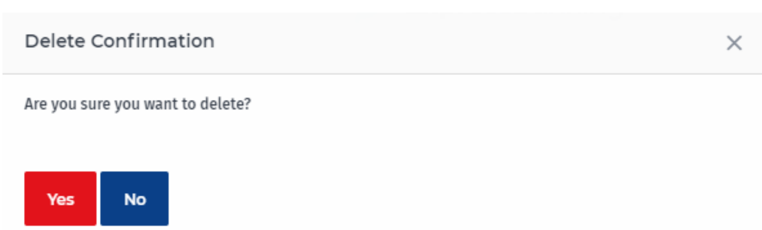
3. An OTP password will be sent to the registered Mobile number and Email of the Initiator user. Enter the received OTP in the empty field in the **Confirm Corporate Transactions** screen. Then, click on the Confirm button to initiate the transaction.



4. A message will be displayed confirming successful completion of the Transaction.

To remove a Batch Transaction from the report:

1. Click on the corresponding listed Batch Transaction and then click on the **Remove** button. A pop-up box will appear to confirm the deletion of the Batch Transaction.



2. Click on the **Yes** and the Batch Transaction will be removed from the report.

> Note: The Batch Transaction from the Batch Transaction report can only be removed by the Initiator user who initiated it.

To export the selected Batch Transaction to a PDF File, click on the PDF icon at the top and follow the on-screen prompts in the dialog box to save it to your PC.

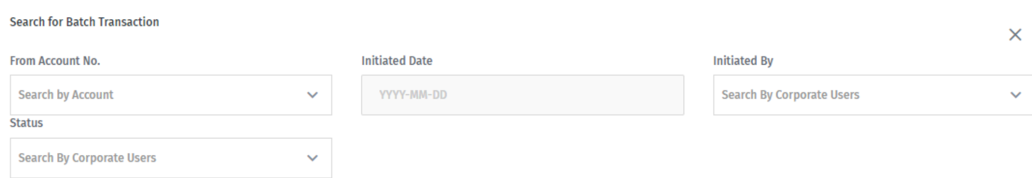
To export the selected Batch Transaction to an Excel File, click on the icon at the top and follow the on-screen prompts in the dialog box to save it to your PC.

6.1.4 Search Batch Transaction

Users can search for carried Batch Transactions and view its details by using this function. It serves as a quick method to filter out the details of any particular transaction as there can be multiple transactions carried in the system.

To search for a Batch Transaction:

1. Click on **Search** ' ' icon in the **Batch Transaction** screen and the From **Account No.**, **Initiated Date**, **Initiated By** and **Status** fields will be prompted.



2. Select required values from the drop-down options of the provided search criteria in order to view the Batch Transactions with selected values. You can also select the certain status of the transaction from the Status drop-down list to search the transaction with specific status.

6.2 Esewa Transaction

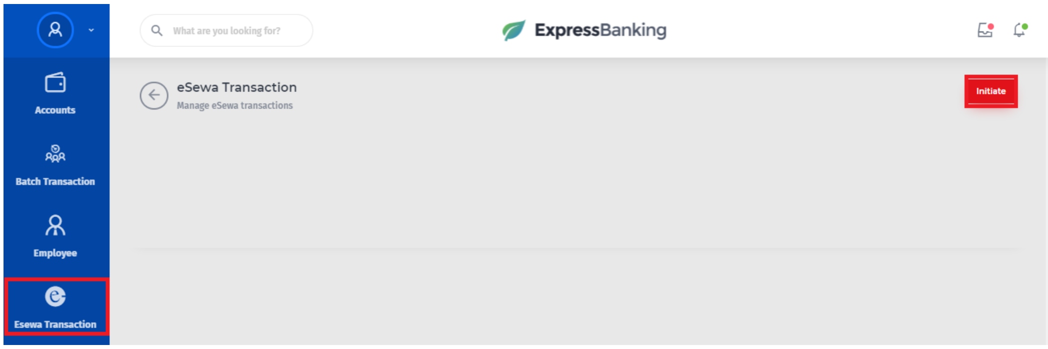
The **Esewa Transaction** menu allows the users to initiate and manage the transactions for the Esewa accounts.

6.2.1 Esewa Transaction Initiation

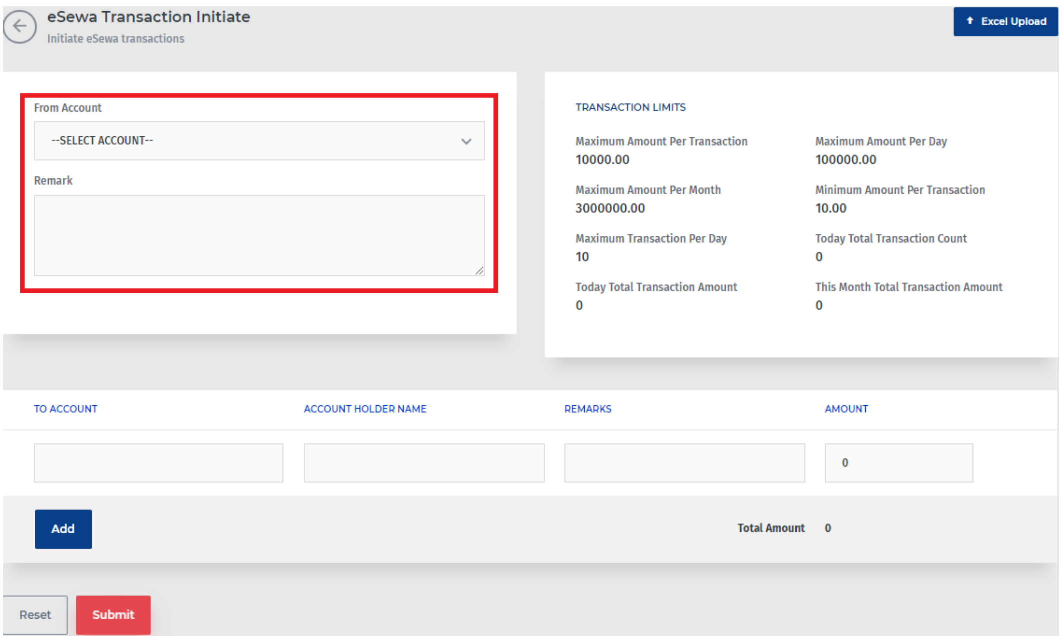
Only **Initiators** are able to initiate a transaction. There are options to initiate only one transaction at a time or a set of transactions in bulk. The user is required to have Transaction Initiation privilege enabled under Services by the Administrator. Once the payments are initiated, all initiated transactions will be available for approval by the Approvers.

To initiate Esewa transactions:

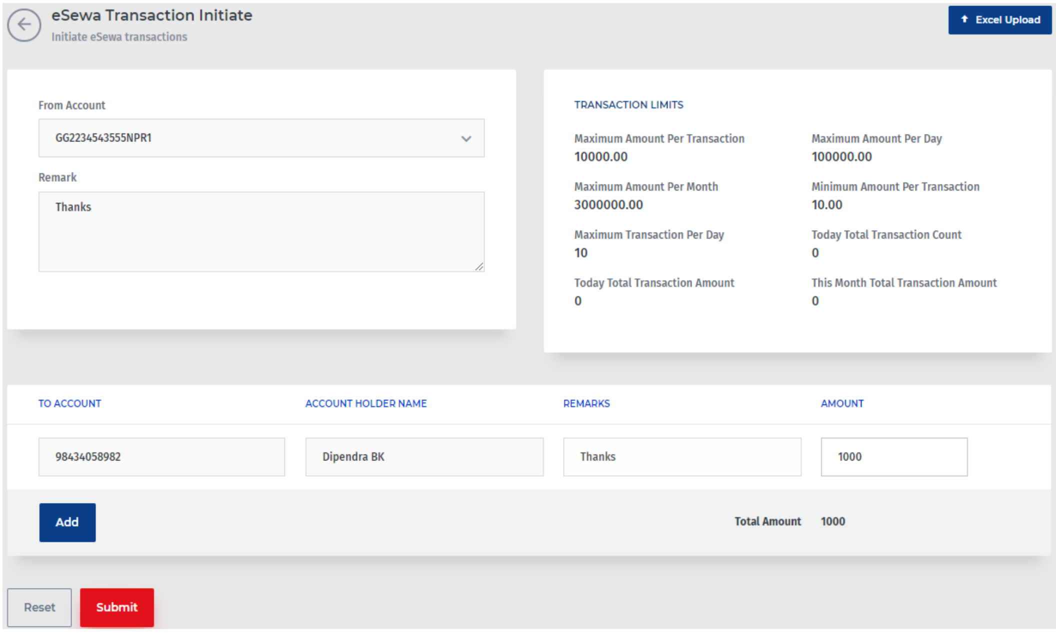
1. Click on the **Initiate** button in the **Esewa Transaction** menu.



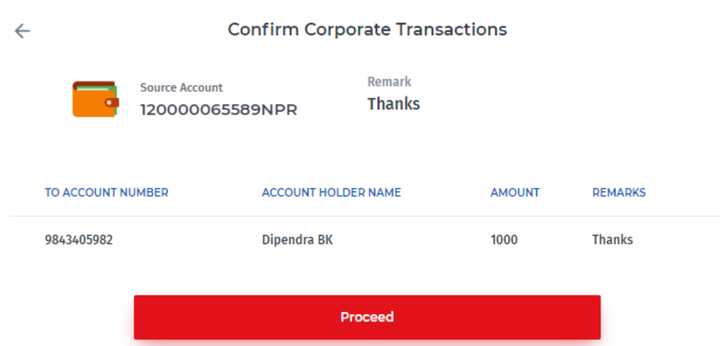
2. In the prompted screen, select the **From Account** from the drop-down list and insert a **Remark** (comment) for the transaction. Available balance for the chosen account will then be displayed.



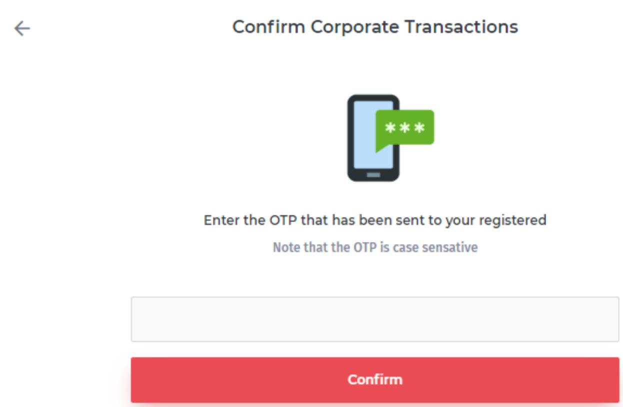
3. Enter the information about the transaction in the below fields: To Account, **Account holder Name**, **Amount** and **Remarks**. Click on the **Add** to add additional rows of information if required. Multiple transactions can be initiated at once in this manner. You can remove individual lines of transaction details by clicking the **Delete** ' ' icon.



4. Click on the **Submit** button to initiate the transaction.
5. Check the entered details of the transaction in the **Confirm Corporate Transactions** screen and click on **Submit**.



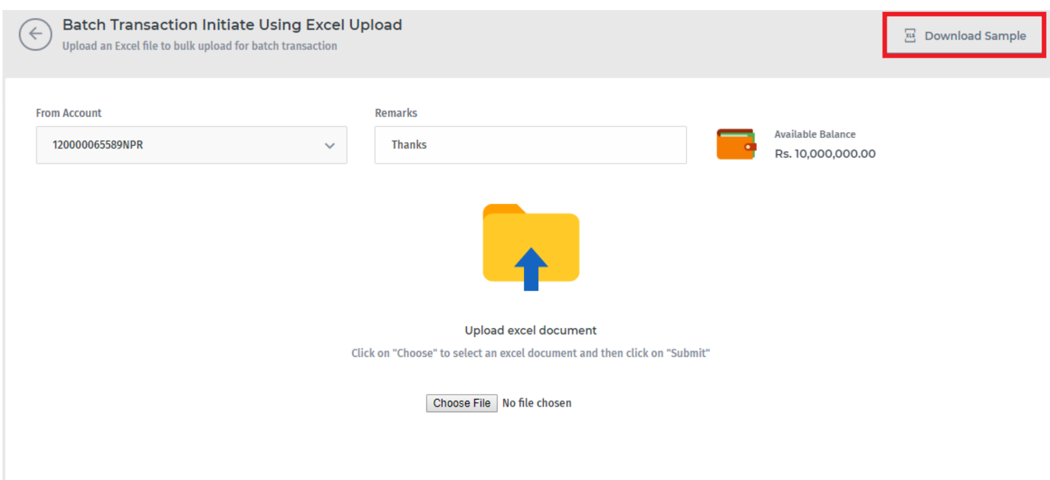
6. An OTP password will be sent to the registered Mobile number and Email of the Initiator user. Enter the received OTP in the empty field in the **Confirm Corporate Transactions** screen. Then, click on the Confirm button to initiate the transaction.



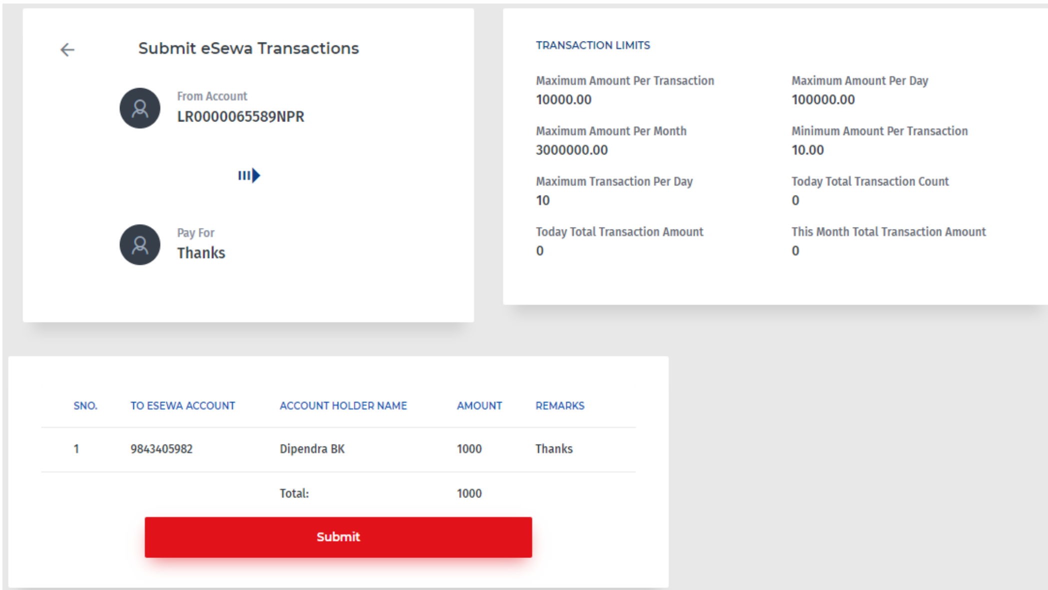
7. A message will be displayed upon successful completion of transaction initiation.

To initiate the Esewa transactions in bulk:

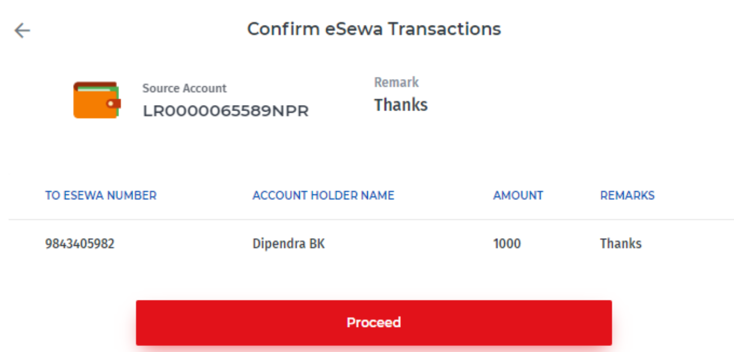
1. Click on the **Excel Upload** button under the **Initiate**.
2. Click on the **Download Sample** to download and generate sample excel file. Fill up the details for the Batch transaction in the sample excel sheet.
3. Now, select one of the account number from the drop-down list from which the amount is to be initiated and enter the remarks (comment). Then, click on the **Choose file** button and browse to the completed excel sheet.



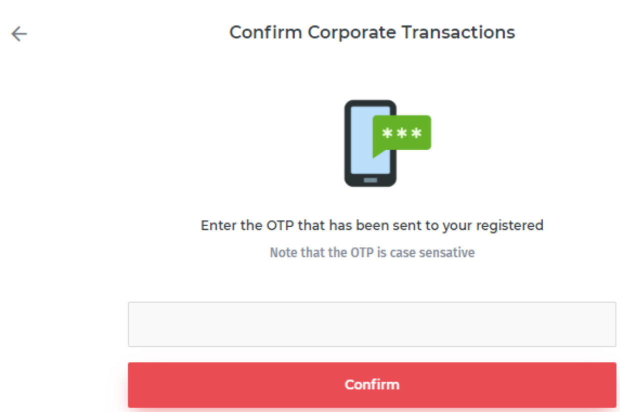
4. Click on the **Submit** button and all the details of the transaction will be displayed.



5. Now, Click on the Submit button to go the confirmation screen.



6. Confirm the details of the Batch Transaction and click on the **Proceed** button.
7. An OTP password will be sent to the registered Mobile number and Email of the Initiator user. Enter the received OTP in the empty field in the **Confirm Corporate Transactions** screen. Then, click on the Confirm button to initiate the transaction.



8. A message will be displayed upon successful completion of transaction initiation.

6.2.2 Esewa Transaction Approval

Only **Approvers** are able to approve a transaction. Transactions previously initiated by Initiator are available to all Approvers. The user is required to have Transaction Approval privilege enabled under Services by the Administrator. Once the payments are approved, the approving user will require entering a One Time Password (OTP) sent to his/her registered mobile number. The security measure ensures only authorized users can grant approval for payments. Once all the Approvers approve the transaction, it is processed by the bank.

To approve a transaction or a batch of transactions:

1. Click on the **Approve** in the **Esewa TRANSACTION** screen.
2. A list of Corporate Batch Transactions pending approval is displayed.

FROM ACCOUNT	TOTAL AMOUNT	REMARK	INITIATED DATE	INITIATED BY
LR0000065589NPR	10000	Thanks	Nov 19, 2018	initiatoruser

3. Click on one of the Transaction to view the details of the initiation and click on the **Approve** button to approve the initiation.
4. Check the entered details of the transaction in the **Confirm Corporate Transactions** screen and click on **Proceed**.

Confirm Corporate Transactions

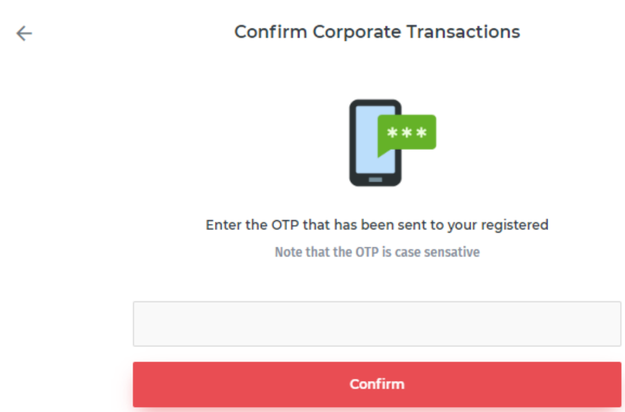
Source Account
LR0000065589NPR

Remarks
Thanks

TO ACCOUNT NUMBER	ACCOUNT HOLDER NAME	AMOUNT	REMARKS
9843405982	TRANSACTION_PENDING	10000	Thanks

Proceed

5. An OTP password will be sent to the registered Mobile number and Email of the Initiator user. Enter the received OTP in the empty field in the **Confirm Corporate Transactions** screen. Then, click on the Confirm button to initiate the transaction.



6. A message will be displayed upon successful completion of transaction initiation.

> Post-Condition: The approved Esewa Transactions will further need to be performed by the same Initiator user who initiated it. The Esewa Transactions performed by the Initiator will have the **Status** changed to **Transaction_Performed**.

6.2.3 Esewa Transaction Report

Users with the assigned privileges can view a detailed report of all transactions in the system. The report includes information regarding From A/C, Initiated Date, Initiated By, Remarks and Final Approver. Also, the status of the transaction is available.

To view transaction reports and their status:

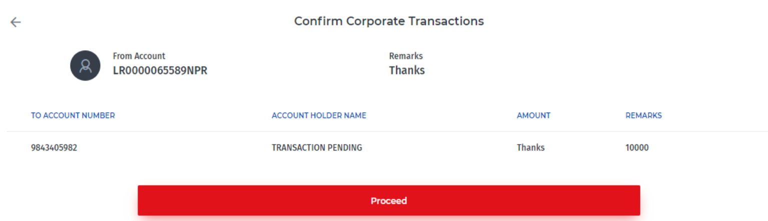
1. Click on the **Esewa Transaction** in the left navigation menu.
2. The list with details of all the transactions is displayed. The status of the transactions whether it is pending approval, already approved or cancelled is also displayed.

FORM ACCOUNT	TOTAL AMOUNT	INITIATED DATE	INITIATED BY	STATUS
LR0000065589NPR	55	1541441700000	leroysane3	TRANSACTION COMPLETED
120000065589NPR	100	1542305700000	leroysane3	TRANSACTION_INITIATED
120000065589NPR	1000	1542564900000	initiatoruser	TRANSACTION_INITIATED
LR0000065589NPR	10000	1542564900000	initiatoruser	TRANSACTION_APPROVED

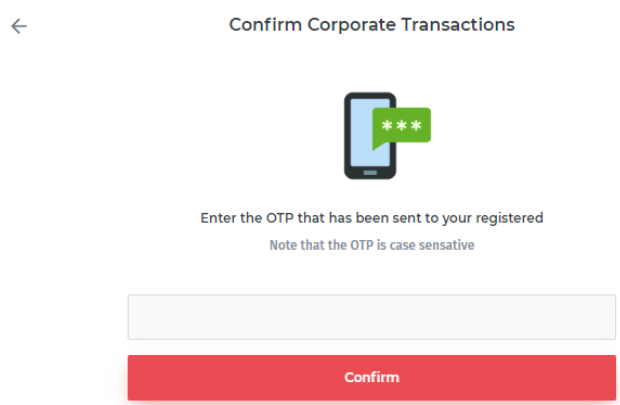
3. Click on the individual listed Esewa Transactions to view its complete details.

To perform the transaction:

1. Click on the corresponding Esewa Transaction and then, click on the **Perform**.
2. Check the entered details of the transaction in the **Confirm Corporate Transactions** screen and click on **Proceed**.



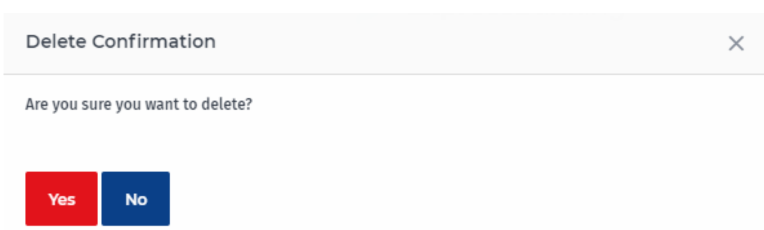
3. An OTP password will be sent to the registered Mobile number and Email of the Initiator user. Enter the received OTP in the empty field in the **Confirm Corporate Transactions** screen. Then, click on the Confirm button to initiate the transaction.



4. A message will be displayed confirming successful completion of the Transaction.

To remove an Esewa Transaction from the report:

1. Click on the corresponding listed Esewa Transaction and then click on the **Remove** button. A pop-up box will appear to confirm the deletion of the Esewa Transaction.



2. Click on the **Yes** and the Esewa Transaction will be removed from the report.

> Note: The Esewa Transaction from the Esewa Transaction report can only be removed by the Initiator user who initiated it.

To export the selected Esewa Transaction to a PDF File, click on the PDF icon at the top and follow the on-screen prompts in the dialog box to save it to your PC.

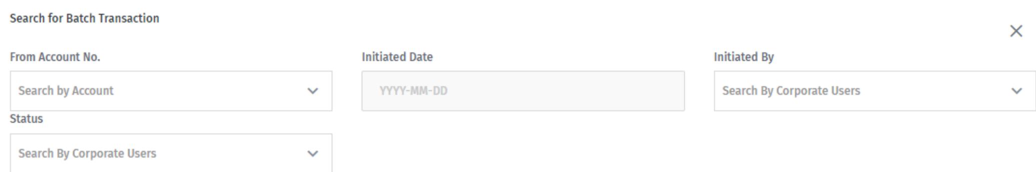
To export the selected Esewa Transaction to an Excel File, click on the icon at the top and follow the on-screen prompts in the dialog box to save it to your PC.

6.2.4 Search Esewa Transaction

Users can search for carried Esewa Transactions and view its details by using this function. It serves as a quick method to filter out the details of any particular transaction as there can be multiple transactions carried in the system.

To search for an Esewa Transaction:

1. Click on the **Search** '' icon in the **Esewa Transaction** screen and the **From Account No.**, **Initiated Date**, **Initiated By** and **Status** fields will be prompted.



2. Select required values from the drop-down options of the provided search criteria in order to view the Esewa Transactions with selected values. You can also select the certain status of the transaction from the Status drop-down list to search the transaction with specific status.

6.3 IBFT Transaction

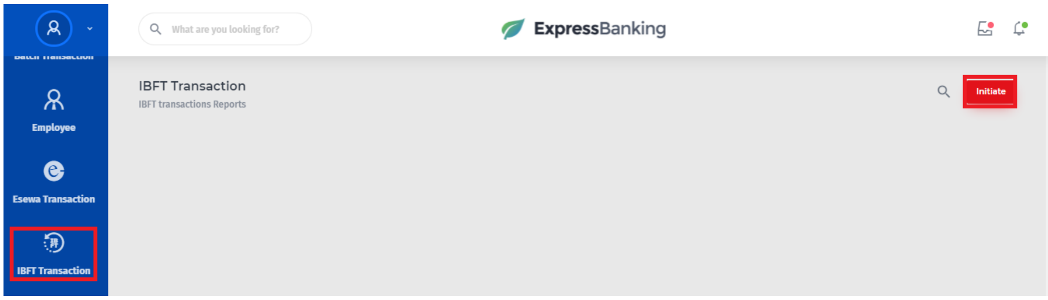
The **IBFT Transaction** menu allows the users to initiate and manage the transactions of fund transfers to the accounts of other Banks.

6.3.1 IBFT Transaction Initiation

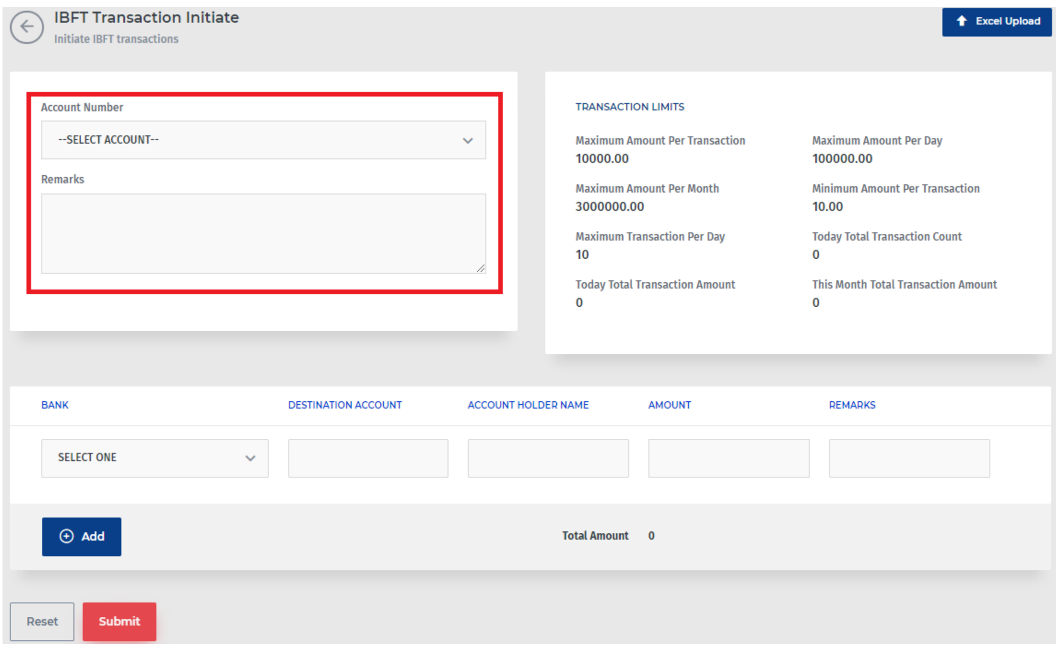
Only **Initiators** are able to initiate a transaction. There are options to initiate only one transaction at a time or a set of transactions in bulk. The user is required to have Transaction Initiation privilege enabled under Services by the Administrator. Once the payments are initiated, all initiated transactions will be available for approval by the Approvers.

To initiate IBFT transactions:

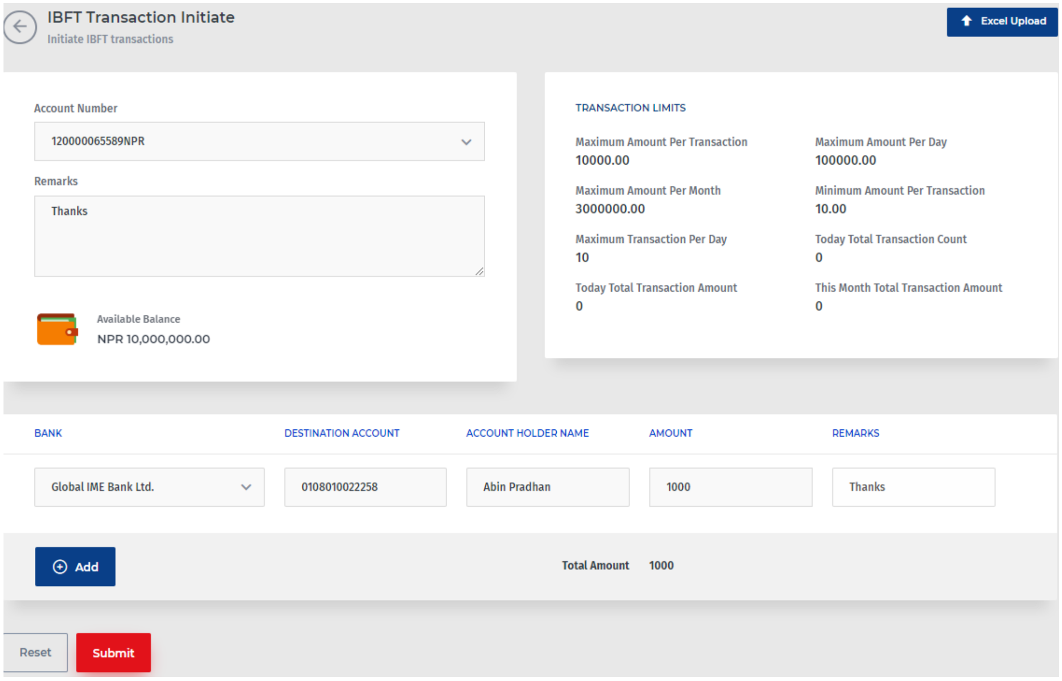
1. Click on the **Initiate** button in the **IBFT Transaction** menu.



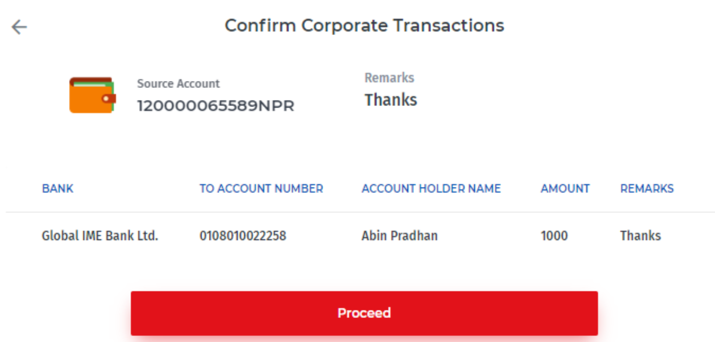
2. In the prompted screen, select the **From Account** from the drop-down list and insert a **Remark** (comment) for the transaction. Available balance for the chosen account will then be displayed.



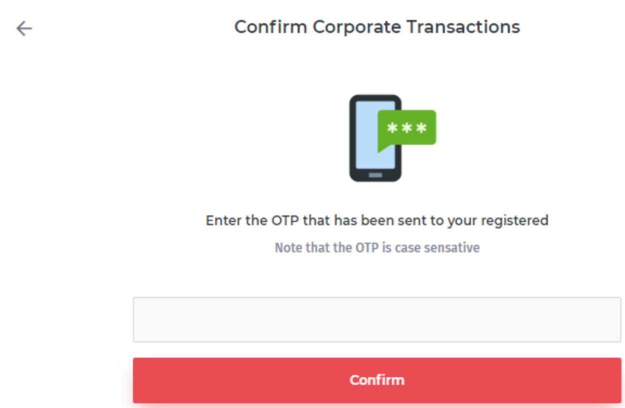
3. Enter or select the information about the transaction in the below fields: **Bank**, **Destination Account**, **Account holder Name**, **Amount** and **Remarks**. Click on the **Add** to add additional rows of information if required. Multiple transactions can be initiated at once in this manner. You can remove individual lines of transaction details by clicking the **Delete** ' ' icon.



4. Click on the **Submit** button to initiate the transaction.
5. Check the entered details of the transaction in the **Confirm Corporate Transactions** screen and click on the **Proceed**.



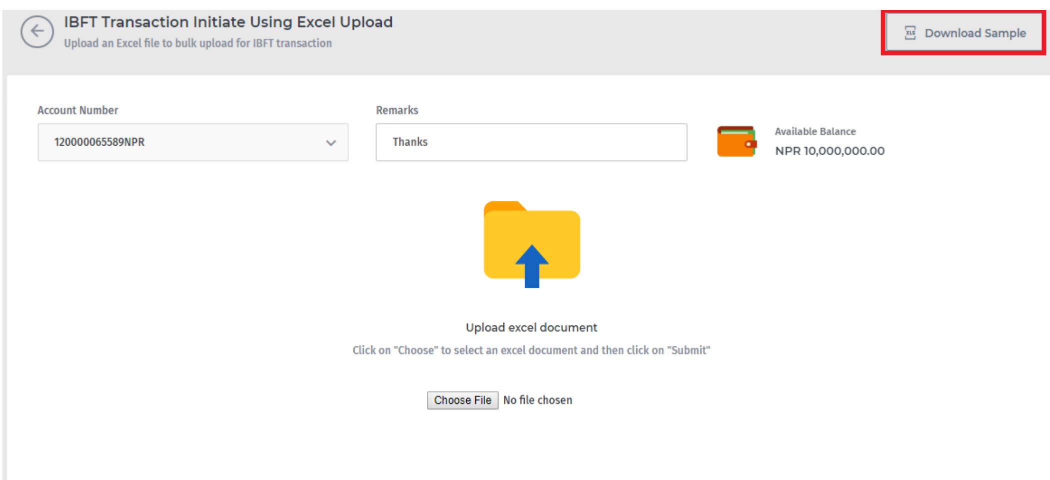
6. An OTP password will be sent to the registered Mobile number and Email of the Initiator user. Enter the received OTP in the empty field in the **Confirm Corporate Transactions** screen. Then, click on the Confirm button to initiate the transaction.



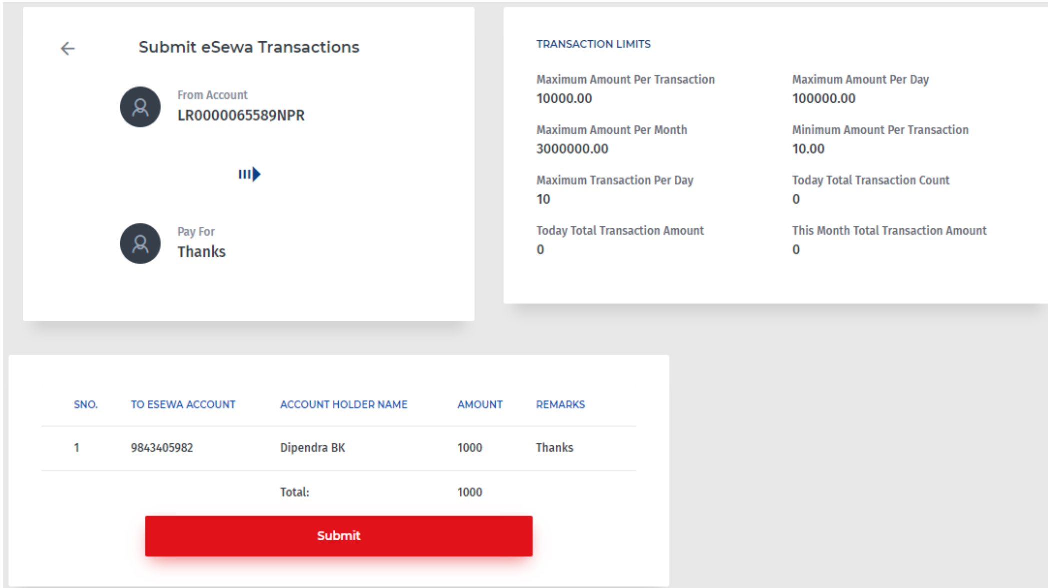
7. A message will be displayed upon successful completion of transaction initiation.

To initiate the IBFT transactions in bulk:

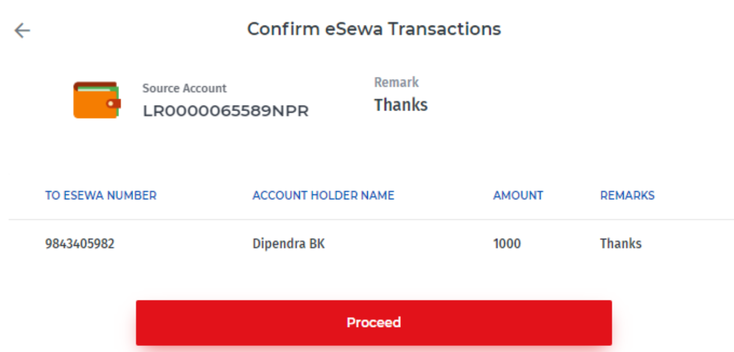
1. Click on the **Excel Upload** button under the **Initiate**.
2. Click on the **Download Sample** to download and generate sample excel file. Fill up the details for the Batch transaction in the sample excel sheet.
3. Now, select one of the account number from the drop-down list from which the amount is to be initiated and enter the remarks (comment). Then, click on the **Choose file** button and browse to the completed excel sheet.



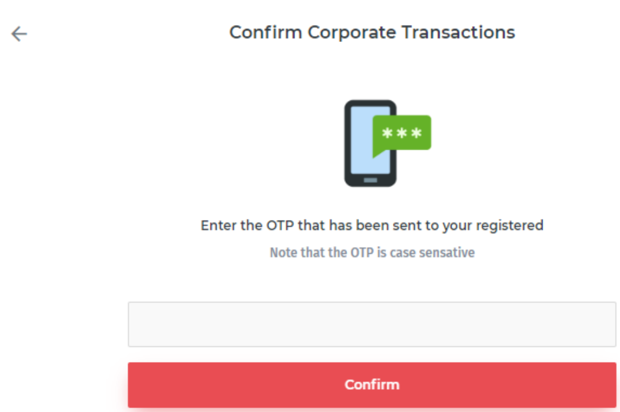
4. Click on the **Submit** button and all the details of the transaction will be displayed.



5. Now, Click on the Submit button to go the confirmation screen.



6. Confirm the details of the Batch Transaction and click on the **Proceed** button.
7. An OTP password will be sent to the registered Mobile number and Email of the Initiator user. Enter the received OTP in the empty field in the **Confirm Corporate Transactions** screen. Then, click on the Confirm button to initiate the transaction.



8. A message will be displayed upon successful completion of transaction initiation.

6.3.2 IBFT Transaction Approval

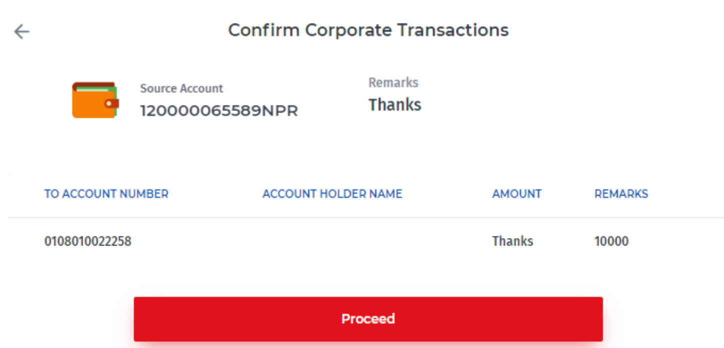
Only **Approvers** are able to approve a transaction. Transactions previously initiated by Initiator are available to all Approvers. The user is required to have Transaction Approval privilege enabled under Services by the Administrator. Once the payments are approved, the approving user will require entering a One Time Password (OTP) sent to his/her registered mobile number. The security measure ensures only authorized users can grant approval for payments. Once all the Approvers approve the transaction, it is processed by the bank.

To approve a transaction or a batch of transactions:

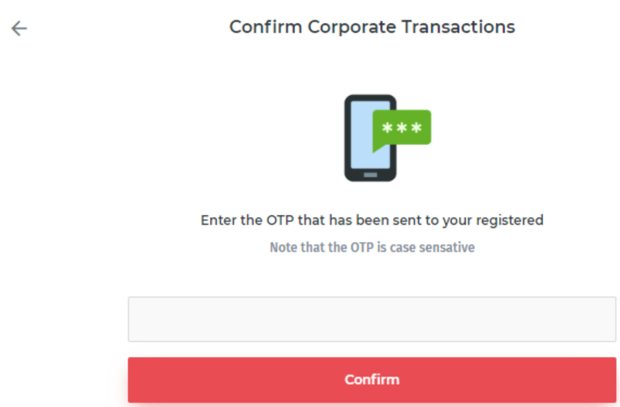
1. Click on the **Approve** in the **IBFT TRANSACTION** menu.
2. A list of Corporate Batch Transactions pending approval is displayed.

ACCOUNT	TOTAL AMOUNT	REMARKS	INITIATED DATE	INITIATED BY
120000065589NPR	10000	Thanks	Nov 20, 2018	initiatoruser

3. Click on one of the Transaction to view the details of the initiation and click on the **Approve** button to approve the initiation.
4. Check the entered details of the transaction in the **Confirm Corporate Transactions** screen and click on **Proceed**.



5. An OTP password will be sent to the registered Mobile number and Email of the Initiator user. Enter the received OTP in the empty field in the **Confirm Corporate Transactions** screen. Then, click on the Confirm button to initiate the transaction.



6. A message will be displayed upon successful completion of transaction initiation.

> Post-Condition: The approved IBFT Transactions will further need to be performed by the same Initiator user who initiated it. The IBFT Transactions performed by the Initiator will have the **Status** changed to **Transaction_Performed**.

6.3.3 Transaction Report

Users with the assigned privileges can view a detailed report of all transactions in the system. The report includes information regarding From A/C, Initiated Date, Initiated By and Remarks. Also, the status of the transaction is available.

To view transaction reports and their status:

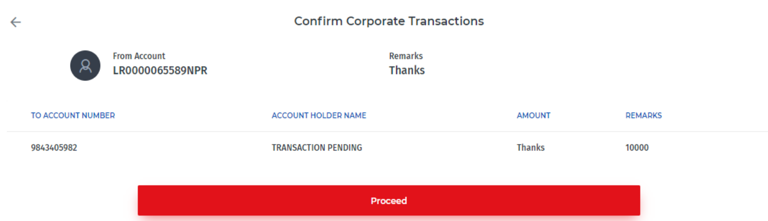
1. Click on the **IBFT Transaction** in the left navigation menu.
2. The list with details of all the transactions is displayed. The status of the transactions whether it is pending approval, already approved or cancelled is also displayed.

FORM ACCOUNT	TOTAL AMOUNT	INITIATED DATE	INITIATED BY	STATUS
120000065589NPR	11	Nov 18, 2018	leroysane4	TRANSACTION_INITIATED
120000065589NPR	1000	Nov 20, 2018	initiatoruser	TRANSACTION_INITIATED
120000065589NPR	10000	Nov 20, 2018	initiatoruser	TRANSACTION_APPROVED

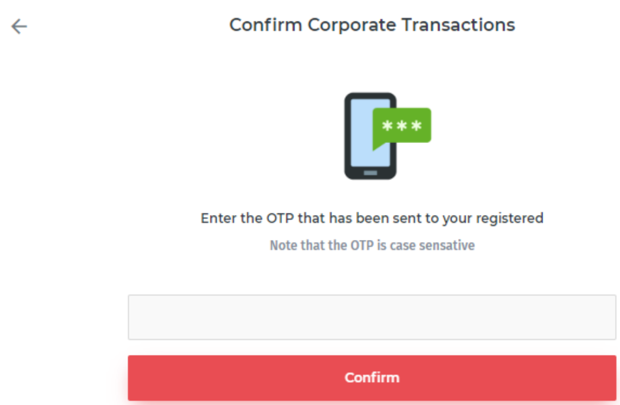
3. Click on the individual listed IBFT Transactions to view its complete details.

To perform the transaction:

1. Click on the corresponding IBFT Transaction and then, click on the **Perform**.
2. Check the entered details of the transaction in the **Confirm Corporate Transactions** screen and click on **Proceed**.



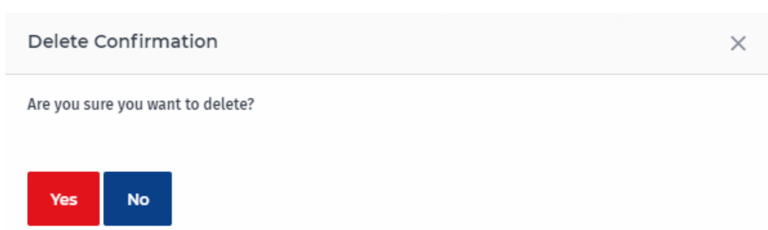
3. An OTP password will be sent to the registered Mobile number and Email of the Initiator user. Enter the received OTP in the empty field in the **Confirm Corporate Transactions** screen. Then, click on the Confirm button to initiate the transaction.



4. A message will be displayed confirming successful completion of the Transaction.

To remove an IBFT Transaction from the report:

3. Click on the corresponding listed Esewa Transaction and then click on the **Remove** button. A pop-up box will appear to confirm the deletion of the IBFT Transaction.



4. Click on the **Yes** and the Esewa Transaction will be removed from the report.

Note: The IBFT Transaction from the IBFT Transaction report can only be removed by the Initiator user who initiated it.

To export the selected IBFT Transaction to a PDF File, click on the icon at the top and follow the on-screen prompts in the dialog box to save it to your PC.

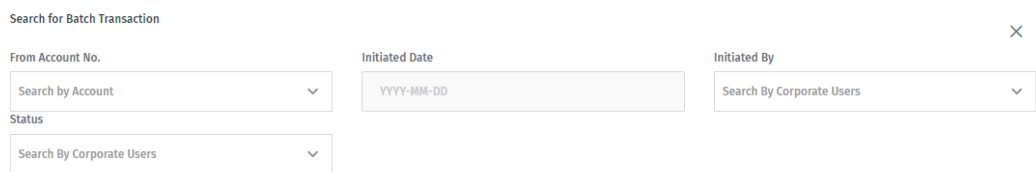
To export the selected IBFT Transaction to an Excel File, click on the icon at the top and follow the on-screen prompts in the dialog box to save it to your PC.

6.3.4 Search IBFT Transaction

Users can search for carried IBFT Transactions and view its details by using this function. It serves as a quick method to filter out the details of any particular transaction as there can be multiple transactions carried in the system.

To search for an IBFT Transaction:

1. Click on the **Search** '' icon in the **IBFT Transaction** screen and the **From Account No.**, **Initiated Date**, **Initiated By** and **Status** fields will be prompted.



2. Select required values from the drop-down options of the provided search criteria in order to view the IBFT Transactions with selected values. You can also select the certain status of the transaction from the Status drop-down list to search the transaction with specific status.

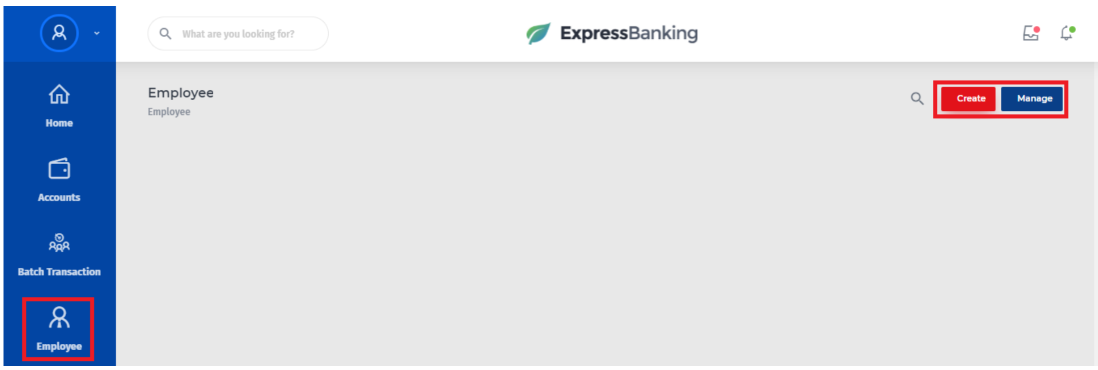
6.4 IPS Transaction

The **IPS Transaction** menu allows the users to initiate and manage the transactions of IPS fund transfers.

7 Employee Management

This module allows users to manage employees in the company and add, edit, view and remove employees to the corporate database. Employee details include details of Name, Account Number, Address, Designation and Joined Date. Updated employee records are essential to effectively use the Salary Management Module.

The two options: **Create** and **Manage** are available for the user to add and manage the employees in the system.



7.1 Add New Employees

Users can add details of new employees in the company. The Name, Account Number, Address, Designation and Joined Date are recorded for the employee database. Employee information can be entered individually or in bulk via uploading an Excel file.

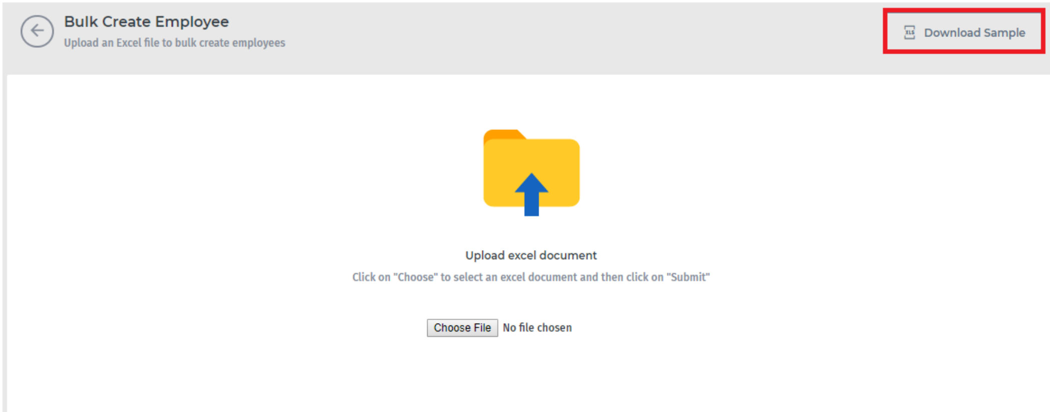
To add new employees individually:

1. Click on the **Create** button in the **Employee** menu.
2. Fill up the details of the new employee and click on the **Submit** button.

3. A message will confirm that the employee was successfully added.

To add new employee in bulk:

1. Click on the **Excel Upload** under the **Create**.
2. Click on the **Download Sample** to download and generate sample excel file. Fill out the details of the employee in the sample excel sheet.



3. Click on the **Choose File** button and browse to the completed employee records file created previously.
4. Click on the **Submit** button.
5. Once the operation is complete, the new employees list will be displayed.

NAME	ADDRESS	DESIGNATION	JOINED DATE	ACCOUNT NO.
Abin Pradhan	Baneshwor	Product Manager	5/5/17	788945511112NPR
Dipendra BK	Tokha	Developer	4/7/17	124522447444NPR

Submit Cancel

6. Confirm the list of the new employees and click on the **Submit** button.
7. A message will display confirming successful creation of corporate employee records.

7.2 Manage Employees

Users can edit the details of existing employees and update their records. The Name, Account Number, Address, Designation and Joined Date for an already existing record can be updated anytime.

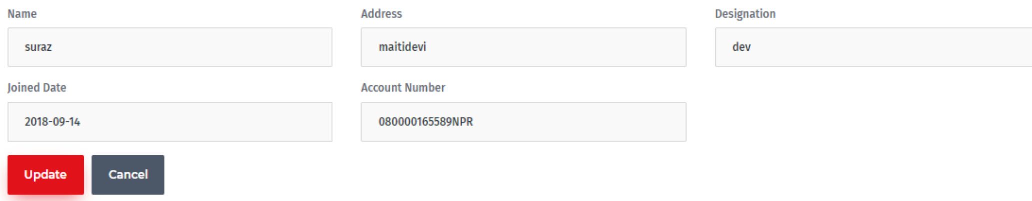
Clicking on the **Manage** will display the list of existing employees with the options to edit and delete their details.

NAME	ADDRESS	DESIGNATION	JOINED DATE	ACCOUNT NO.	
suraz	maitidevi	dev	Sep 14, 2018	080000165589NPR	
Phil Foden	Manchester	Mr	Sep 18, 2018	120000065589NPR	

To Edit Employee Details:

1. Click on the **Edit** ‘ ’ icon for the corresponding employee.

2. The pre-entered details of the selected employee are displayed. Edit the required details for the Employee record and click on the **Update** button.



3. A message will be displayed confirming that the record was successfully updated.

To Delete the record of the Employee:

1. Click on the Delete ' ' icon for the corresponding employee.
2. A pop-up box will be prompted asking the reason for the deletion of the employee.

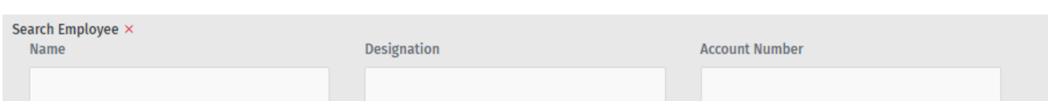
3. Provide a reason for deletion in the empty field and click on the **Delete** button.
4. A message will be displayed confirming the successful deletion of the employee record.

7.3 Search Employee Records

Users can search for Employee and view their details in the system by using this function. It serves as a quick method to filter out the details of any particular employee.

To search for an Employee:

1. Click on the **Search** ' ' icon in the **Employee** screen and the **Name**, **Designation** and **Account Number** fields will be prompted.



2. Enter the value in the fields of the search criteria and the employee records as per the entered value will be displayed.

8 Salary

The Salary Management Module allows to manage salary of employees in the company. The Salary Initiator roles are in effect here as the Initiator uploads the salary sheet and approves them before the transactions are processed. All employee account information is managed in the Employee Management Module and salary can be distributed by directly making the transfer to their registered accounts.

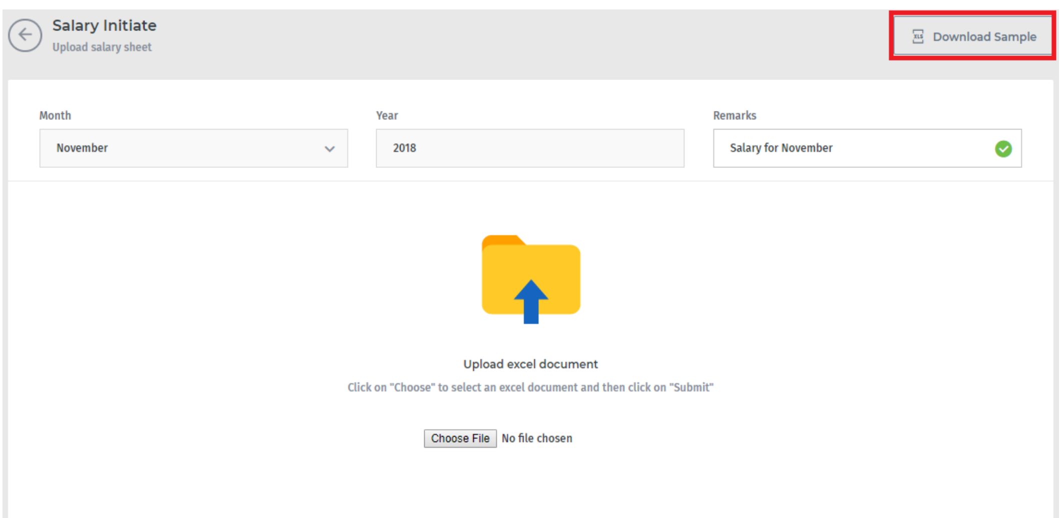
The system requires the user to upload a salary sheet in a pre-defined format which can be downloaded. All uploaded salary sheets become available to the Salary Approver and the processing of the transaction.

8.1 Upload Salary Sheet

The system requires the user to upload a salary sheet in a pre-defined format which can be downloaded. All uploaded salary sheets become available to the Salary Approver to Approve.

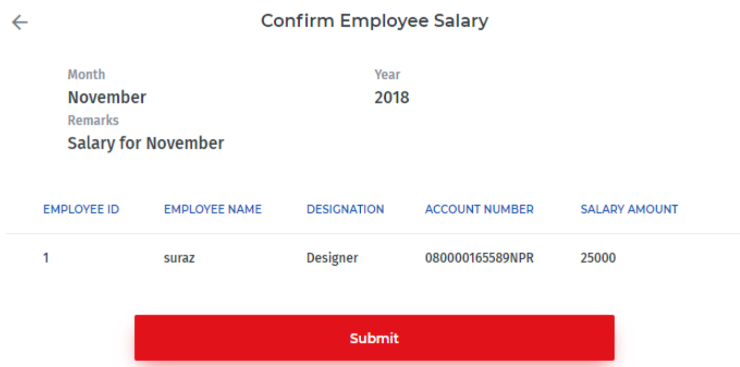
To **Upload Salary Sheet**:

1. Click on the **Upload** under the **Salary** menu.
2. Click on the **Download Sample** to download and generate Excel sample sheet. Fill out the salary details in the sample Excel sheet and Save it to your PC.
3. Now, select the month from the drop-down list for which the salary is to be provided, enter the current year and provide a remark (comment) for the salary.



4. Click on **Choose File** and browse to the completed employee's salary record file created previously.
5. Click on the **Submit** button.

6. Check the entered details of the salary in the **Confirm Employee Salary** screen and click on the **Submit**.



7. A message will be displayed upon successful completion of salary initiation.

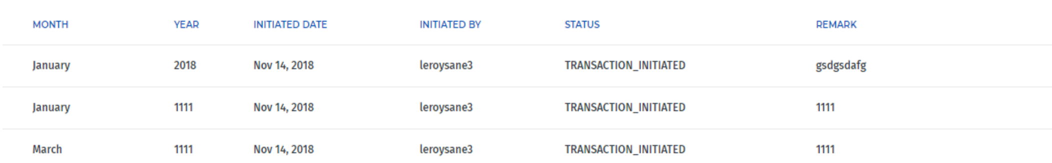
Post-condition: The Salary Sheet cannot be approved by the same initiator who initiated it. Other initiator user is required to approve the initiated salary sheet.

8.2 Approve Salary Sheet

All uploaded Salary Sheets need to be approved by another Initiator. Further processing of salary is halted until it is approved. Salary Initiator is required to have Salary Approval privilege enabled under Services by the Administrator. Detailed information relating to each uploaded salary sheets can also be viewed.

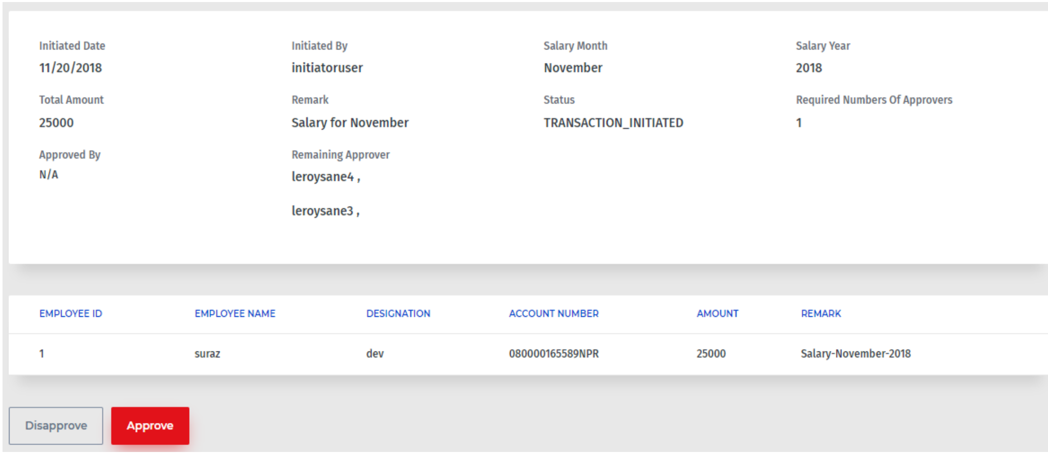
To approve salary sheet:

1. Click on the **Approve** under the **Salary** menu.
2. Lists of all salary sheets pending approval are displayed. To view the details contained in individual sheets, click on it.



MONTH	YEAR	INITIATED DATE	INITIATED BY	STATUS	REMARK
January	2018	Nov 14, 2018	leroysane3	TRANSACTION_INITIATED	gsdgsdafg
January	1111	Nov 14, 2018	leroysane3	TRANSACTION_INITIATED	1111
March	1111	Nov 14, 2018	leroysane3	TRANSACTION_INITIATED	1111

3. Check the details of the salary sheet and click on the **Approve** button to approve the salary sheet.



Initiated Date 11/20/2018	Initiated By initiatoruser	Salary Month November	Salary Year 2018
Total Amount 25000	Remark Salary for November	Status TRANSACTION_INITIATED	Required Numbers Of Approvers 1
Approved By N/A	Remaining Approver leroysane4 , leroysane3 ,		

EMPLOYEE ID	EMPLOYEE NAME	DESIGNATION	ACCOUNT NUMBER	AMOUNT	REMARK
1	suraz	dev	080000165589NPR	25000	Salary-November-2018

Disapprove Approve

4. A message will be displayed confirming that the salary sheet was successfully approved.

8.3 Salary Report

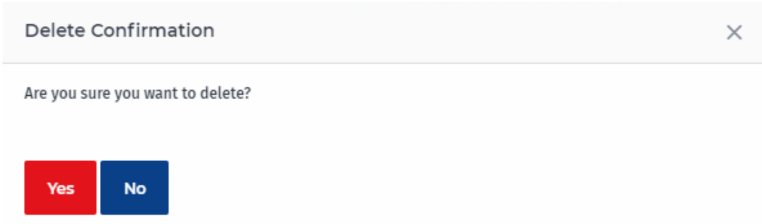
Users with the assigned privileges can view a detailed report of all transactions of salary in the system. The report includes information regarding Salary month and year, Initiated Date, Initiated By and Remarks. Also, the status of the transaction is available.

To view the salary reports and their status:

1. Click on the **Salary** in the left navigation menu.
2. The list with details of all the salary sheets initiated and approved is displayed. The status of the salary sheets whether it is pending approval, already approved or cancelled is also displayed.

MONTH	YEAR	INITIATED DATE	INITIATED BY	STATUS	REMARK
January	1992	Sep 24, 2018	leroysane6	TRANSACTION COMPLETED	test
January	2018	Nov 14, 2018	leroysane3	TRANSACTION_INITIATED	gsdgsdafg
January	1111	Nov 14, 2018	leroysane3	TRANSACTION_INITIATED	1111
March	1111	Nov 14, 2018	leroysane3	TRANSACTION_INITIATED	1111

3. Click on the individual listed salary sheet to view its complete details.
4. To remove a salary sheet, click on the corresponding listed salary sheet and then click on the **Remove** button. A pop-up box will appear to confirm the deletion of the salary sheet.



5. Click on the **Yes** and the salary sheet will be removed from the salary report.

Note: The Salary Sheet from the salary report can only be removed by the Initiator user who initiated it.