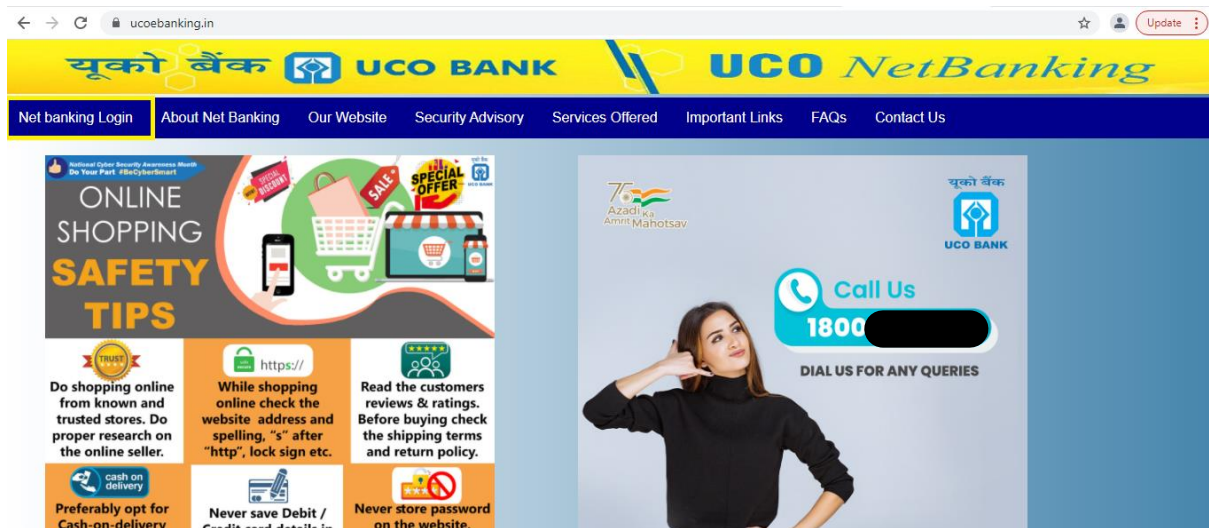


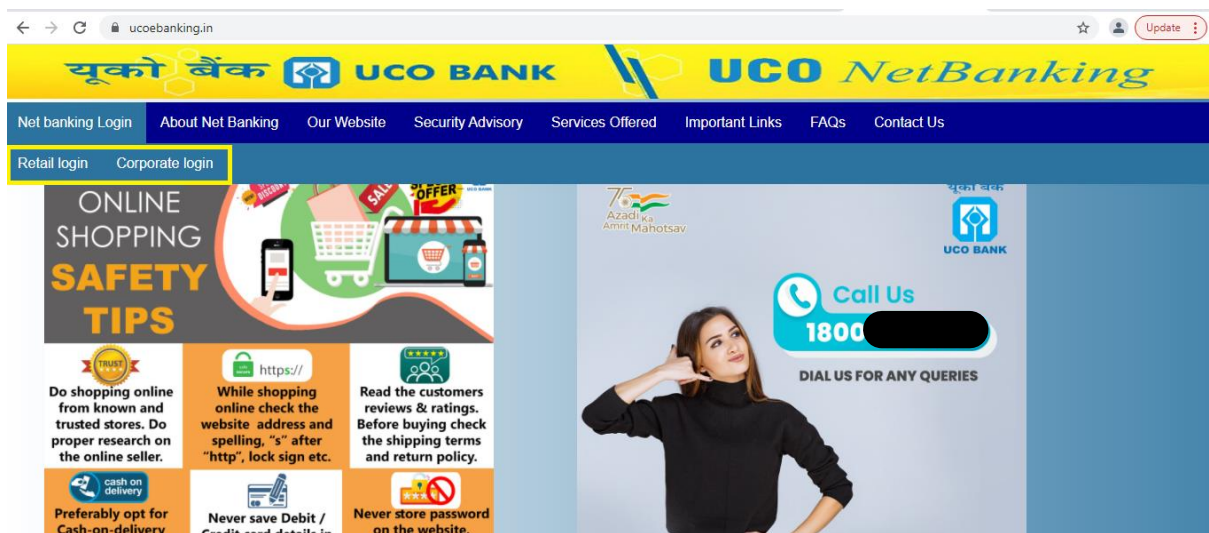
## FEBA Retail Login First Time

### How to Login to our new application for a Retail user?

- Search for [www.ucoebanking.in](http://www.ucoebanking.in) and load the page in the browser. Click on the first tab i.e. **Net banking Login** available in the horizontal menu bar.



- After click on **Net Banking Login**, two options will display **Retail Login** and **Corporate Login**. Retail customer has to click on **Retail login** button.



## For First Time Retail FEBA users

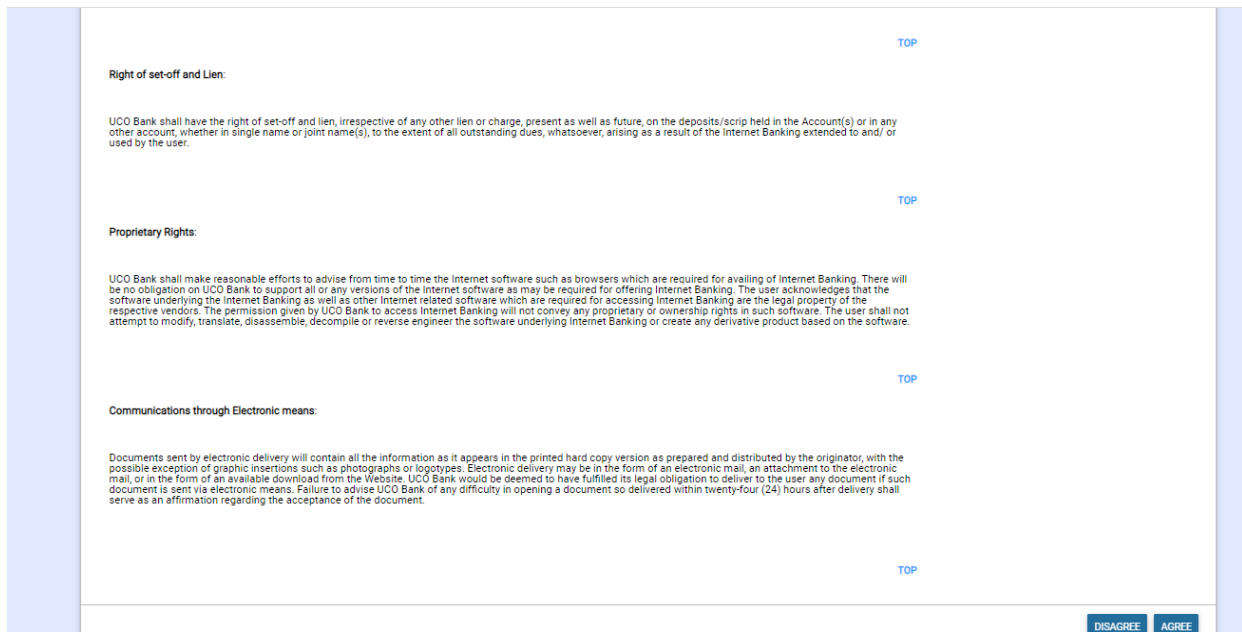
- Enter the registered internet banking **USER Id** and then **CAPTCHA** in the verification code and click on **LOGIN** button. User can use the tick option to Remember the user id for the browser but please read the notification as per the 'i' icon for that.

The screenshot shows the UCO Bank NetBanking login interface. At the top, there's a yellow header with the UCO Bank logo and 'NetBanking' text. Below the header, a blue banner reads: 'NEW RD/LOAN INSTALLMENT PAYMENT FACILITY IS NOW AVAILABLE IN OUR NETBANKING.ALERT!!! PLEASE DO NOT RESPOND TO ANY EMAIL THAT ASKS FOR e. B'. The main content area is divided into three sections. On the left, the 'Internet Banking Login' form includes fields for 'User ID\*' (with the example 'dhirmanish'), a 'Remember User ID' checkbox, a 'CAPTCHA' field (showing '2449'), and a 'Verification Code\*' field (showing '2449'). A 'LOGIN' button is at the bottom. The middle section features a 'FESTIVE SEASON OFFER ON CAR LOAN' advertisement with details like 'Lowest interest rate: 7.55%', 'Lowest EMI ₹1922/- per Loan', 'Maximum tenure: 64 months', and 'Processing charges waived'. It also includes a QR code and contact information. The right section, titled 'ANNOUNCEMENTS', contains a notice about mobile/landline numbers available on search engines like Google and a list of contact numbers for authenticated users.

- In the next page, retail user has to enter his existing password and click on **LOGIN** button.

The screenshot shows the UCO Bank NetBanking login interface for returning users. The header is identical to the previous page. The 'Internet Banking Login' form on the left now has fields for 'User ID' (masked with 'XXXXXXXXXX') and 'Password'. There is a 'Forgot Password' link and a UCO Bank logo. A 'LOGIN' button is at the bottom. The middle section features an advertisement for the 'UCO SUVIDHA SALARY ACCOUNT' with 'SPECIAL FEATURES' like 'Group Personal Accidental Death Insurance upto ₹20 lacs' and 'Overdraft facility upto ₹2.50 lacs', and 'OTHER FEATURES' like 'Zero Balance Savings Account with free RTGS/NEFT'. The right section, titled 'ANNOUNCEMENTS', contains a notice about mobile/landline numbers available on search engines like Google and a list of contact numbers for authenticated users.

- After successful validation of Password, terms and conditions page will show to the user. Here user has to read all the terms and conditions carefully and if agreed then click on AGREE button.



Right of set-off and Lien:

UCO Bank shall have the right of set-off and lien, irrespective of any other lien or charge, present as well as future, on the deposits/crip held in the Account(s) or in any other account, whether in single name or joint name(s), to the extent of all outstanding dues, whatsoever, arising as a result of the Internet Banking extended to and/ or used by the user.

Proprietary Rights:

UCO Bank shall make reasonable efforts to advise from time to time the Internet software such as browsers which are required for availing of Internet Banking. There will be no obligation on UCO Bank to support all or any versions of the Internet software as may be required for offering Internet Banking. The user acknowledges that the software underlying the Internet Banking as well as other Internet related software which are required for accessing Internet Banking are the legal property of the respective vendors. The permission given by UCO Bank to access Internet Banking will not convey any proprietary or ownership rights in such software. The user shall not attempt to modify, translate, disassemble, decompile or reverse engineer the software underlying Internet Banking or create any derivative product based on the software.

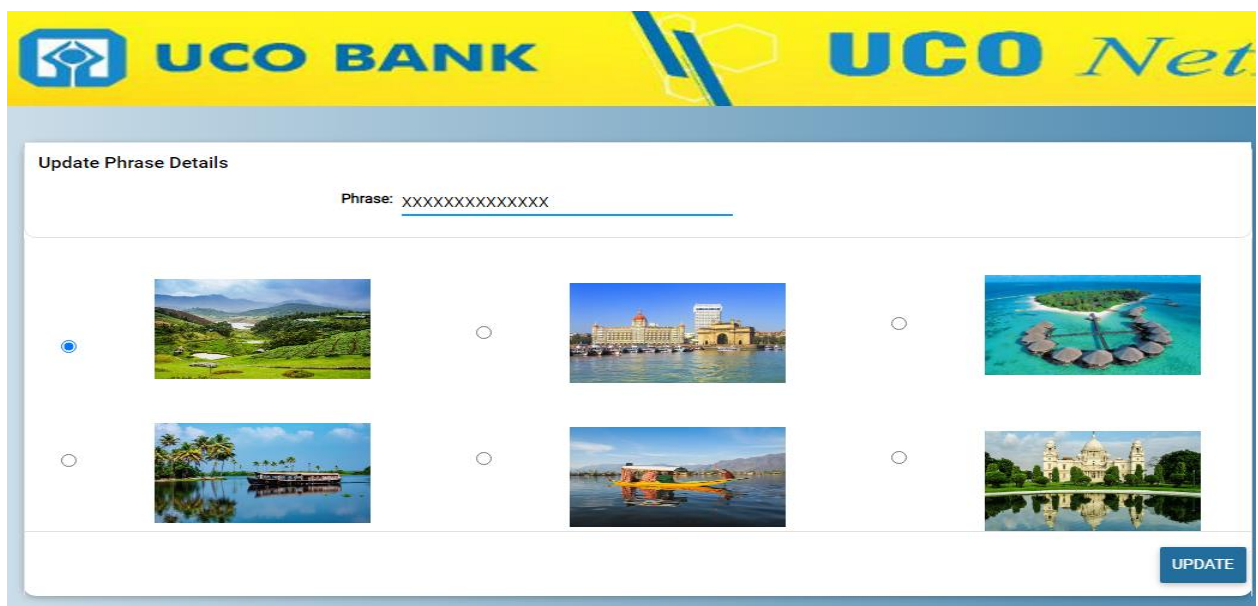
Communications through Electronic means:

Documents sent by electronic delivery will contain all the information as it appears in the printed hard copy version as prepared and distributed by the originator, with the possible exception of graphic insertions such as photographs or logotypes. Electronic delivery may be in the form of an electronic mail, an attachment to the electronic mail, or in the form of an available download from the Website. UCO Bank would be deemed to have fulfilled its legal obligation to deliver to the user any document if such document is sent via electronic means. Failure to advise UCO Bank of any difficulty in opening a document so delivered within twenty-four (24) hours after delivery shall serve as an affirmation regarding the acceptance of the document.

DISAGREE AGREE

In case of disagree with the terms & conditions, customers will not be allowed to proceed further.




- On agreeing to the Terms and conditions, the user will be forwarded to the Phrase and Image detail window. Phrase is basically a keyword that user has to enter during the first time login. Phrase or keyword may be anything (name, place or any word / sentence that users want to register). User also has to select any image given during first time login and click on update button. The selected phrase and image will be displayed to the users, which ensure that customer is on correct Internet Banking website of UCO Bank.






UCO BANK UCO Net

Update Phrase Details

Phrase: XXXXXXXXXXXXXXXX

☒  ☐  ☐ 

☐  ☐  ☐ 

UPDATE

- On updating of the phrase and image details, the user navigate to the next screen that is **Force password** change window. Where the user have to use their existing e-Banking Password to change to new Sign on and Transaction password for FEBA login and transaction.

**Here it is to be remembered that password set or reset, password should be**

1. Minimum eight characters
2. At least one upper case, one lower case, one number and one special character.
3. Login (sign-on) password and transaction password should not be the same.
4. Different from the previous three passwords.
5. Should not contain any space

The screenshot shows a 'Password Policy' section with the following requirements:

- 1. Minimum of 6 characters and maximum of 28 characters.
- 2. Contain at least one upper case letter (A to Z), one lower case letter (a to z), one number (0 to 9) and one special character (.,@,#,%,&,\$,%).
- 3. Should not contain all or part of User ID.
- 4. Should not contain any space.
- 5. New password should be different from previous three passwords.
- 6. Sign on Password should be different from Transaction Password.

Below the policy, there are two sections for changing passwords:

- Change Signon Password:** Fields for 'Password\*' and 'New Password\*' with a strength indicator (yellow, orange, red).
- Change Transaction Password:** Fields for 'Password\*' and 'New Password\*' with a strength indicator (yellow, orange, red, Fair).

A 'SUBMIT' button is located at the bottom right.

- After successful change of new password for login (sign-on) and transaction, user will be forwarded to the FEBA dashboard.

The screenshot shows the UCO Bank FEBA dashboard. The header includes the UCO Bank logo and navigation icons. A green notification bar at the top states 'The configuration is saved successfully.' The main content area is divided into sections:

- Your Transactions:** Shows 'Thu, Jan 06, 2022' and 'No Transaction(s) Available Till Now'.
- Payment and Transfer:** Includes links for 'To Own Account', 'Funds Transfer To Third Party Account', 'Initiate NEFT/RTGS', and 'Initiate IMPS'.
- Online Deposit:** Includes links for 'Open Term Deposit Account' and 'Open Recurring Deposit'.
- Good Afternoon, [User Name]:** Welcome message and 'Last login: 04/01/2022 05:32:22 PM IST (Internet Banking)'.
- OPERATIVE ACCOUNTS:** A table showing account details:

Account Number	Available Balance
[Redacted]	INR 454.54
[Redacted]	INR 21.80
[Redacted]	INR 0.00

A 'View All' link is present at the bottom right of the accounts table. The dashboard also includes links for 'Personalize Dashboard', 'Reset', and 'Sync Accounts'.