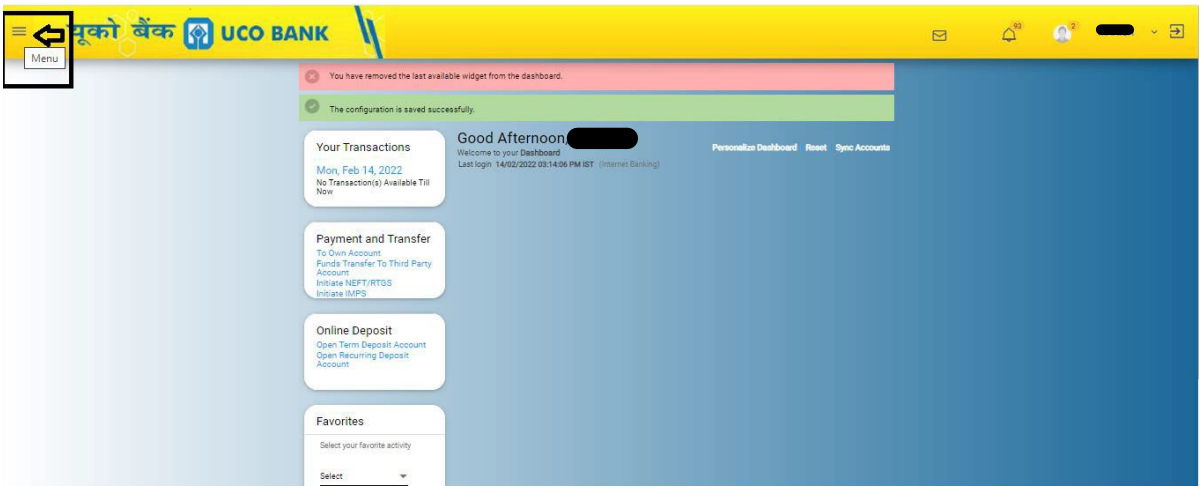
FEBA Retail Transaction

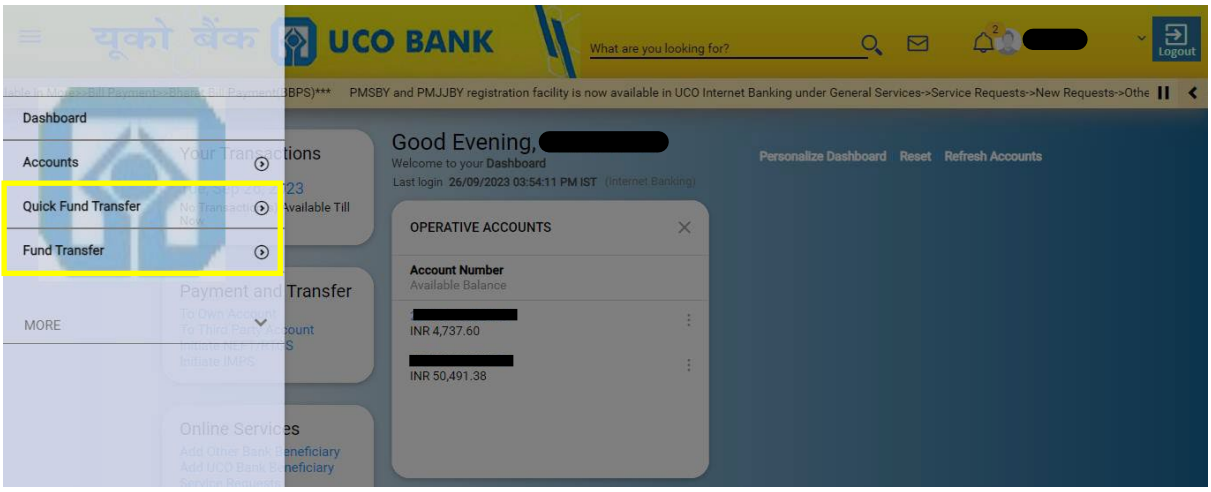
Transaction Module

Retail user can make various kind of payment like fund transfer to own account, third party account, recurring deposit account, Sukanya Samriddhi account, PPF account and transfer to other bank account through NEFT/RTGS/IMPS, bill payment through BBPS and schedule offline bill payment, shopping mall and govt. tax payment.

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



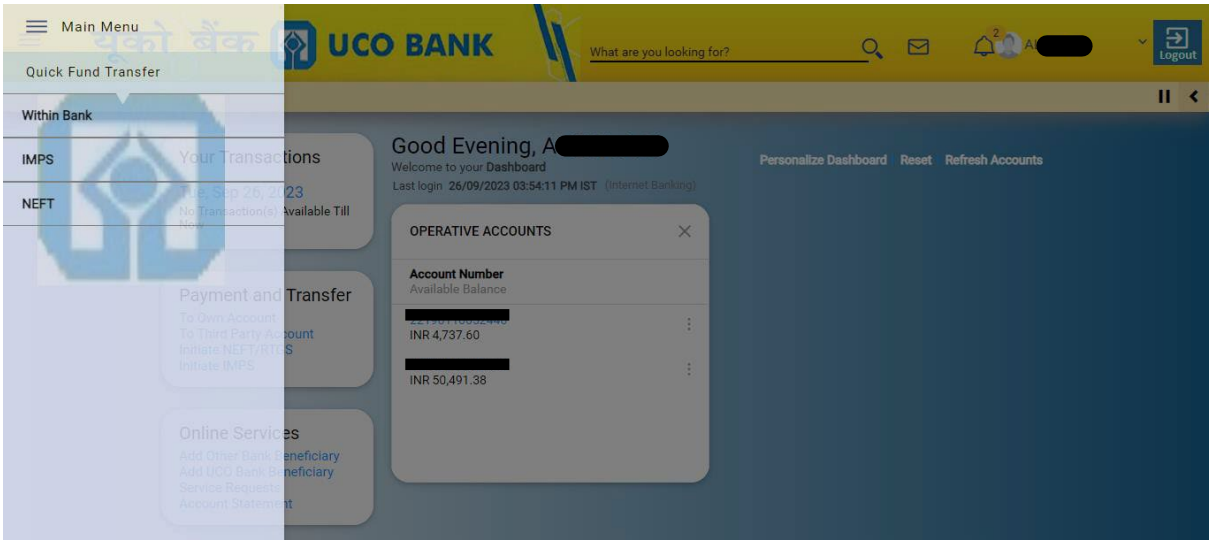
After clicking on the Main Menu option on the dashboard, Quick Fund Transfer, Fund Transfer menu will show up in the Main Menu Side Bar.



<u>For Transfer of Funds,</u> the user has to select the option of **Quick Funds Transfer/Fund transfer** from the menu.

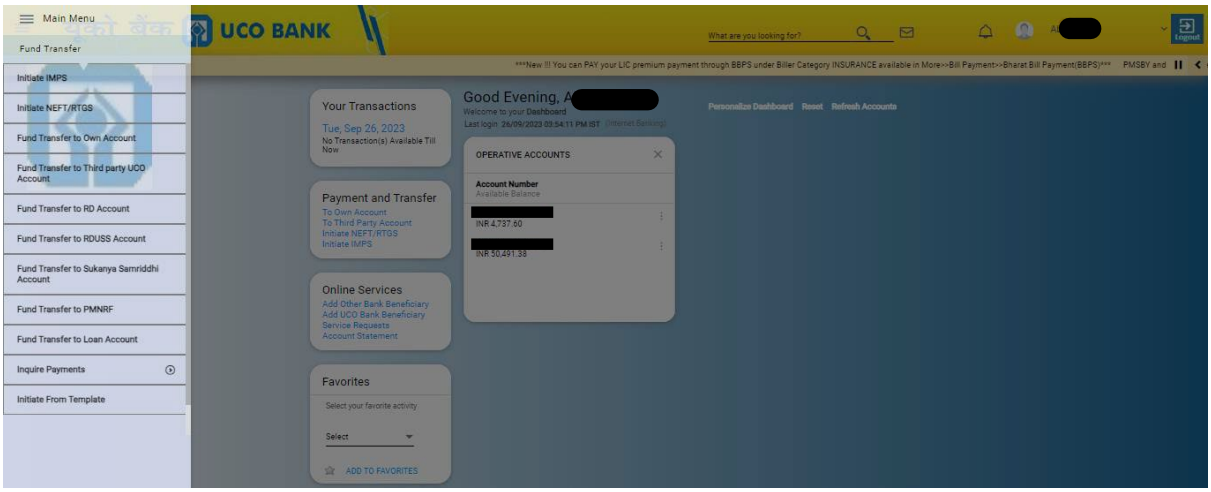
Types of Fund transfer available in "Quick Fund Transfer"

1. Within Bank
2. IMPS
3. NEFT



Types of Fund transfer available in "Fund Transfer"

1. Initiate IMPS Payment
2. Initiate NEFT/RTGS Payment
3. Funds Transfer to Own Account
4. Fund Transfer to Third Party UCO Account
5. Fund Transfer to RD Account
6. Fund Transfer to RDUSS Account
7. Funds Transfer To Sukanya Samriddhi Account
8. Transfer to PM Relief Fund (PMNRF)
9. Funds Transfer To Loan Account
10. Initiate From Template

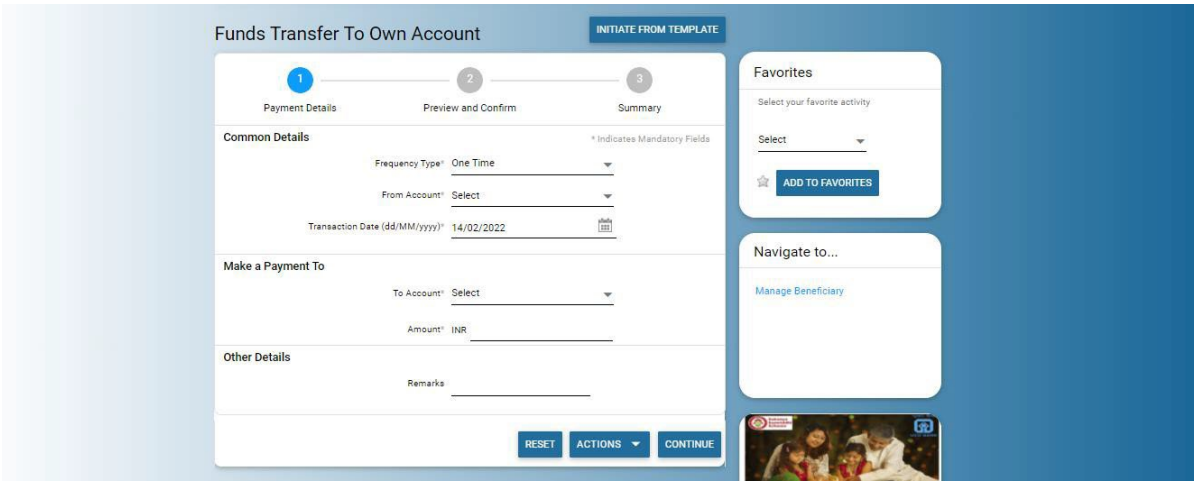


The user can use the vertical slider for accessing the whole range of options in the **Funds Transfer** menu.

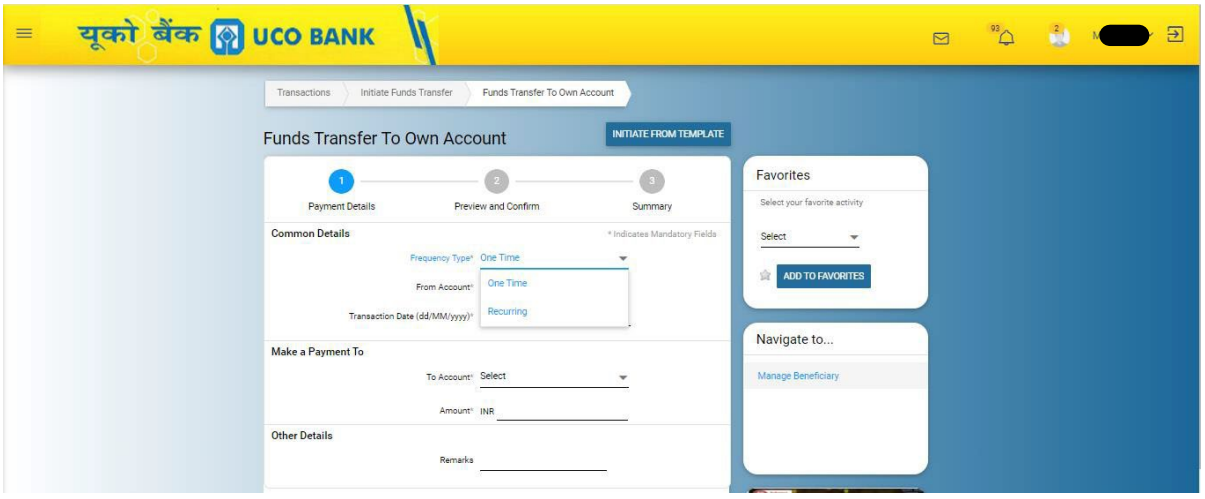
Funds Transfer To Own Account:

Common Detail:

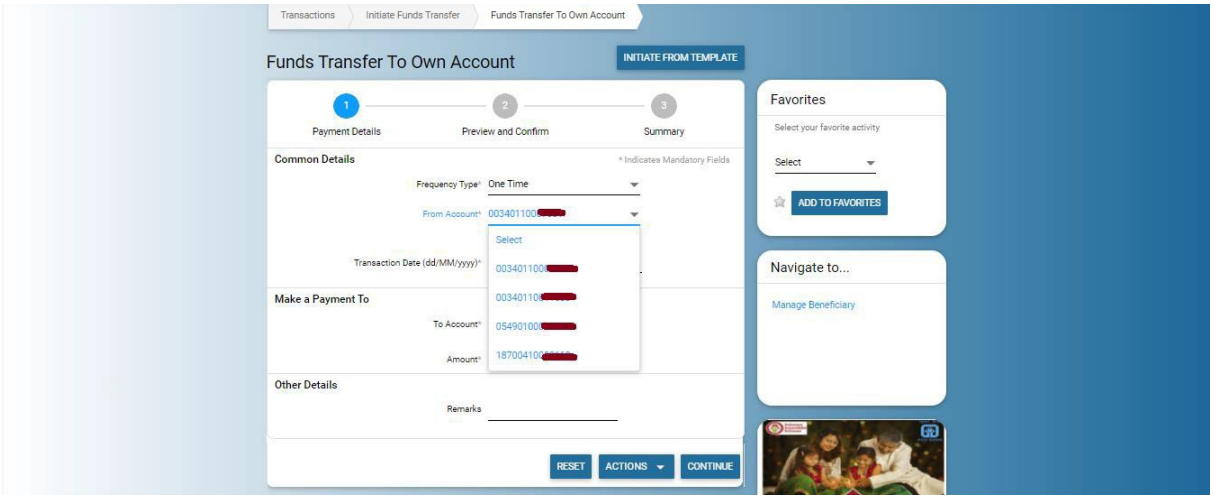
- User can make transfer fund from his own operative account to other operative account. For the fund transfer to own account, following details has to fill in payment details page



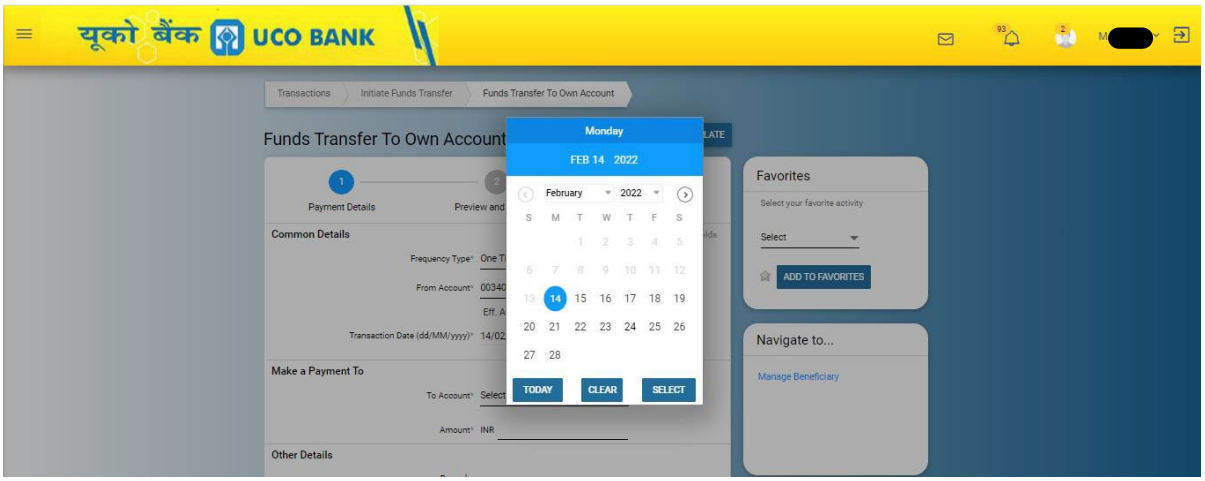
- **Frequency Type:** If user wants to make payment once only then user has to select **One Time** in **Frequency Type**, However **One Time** will remain as default in **Frequency type** and if user wants to create recurring instructions or standing instructions then user has to select **Recurring**



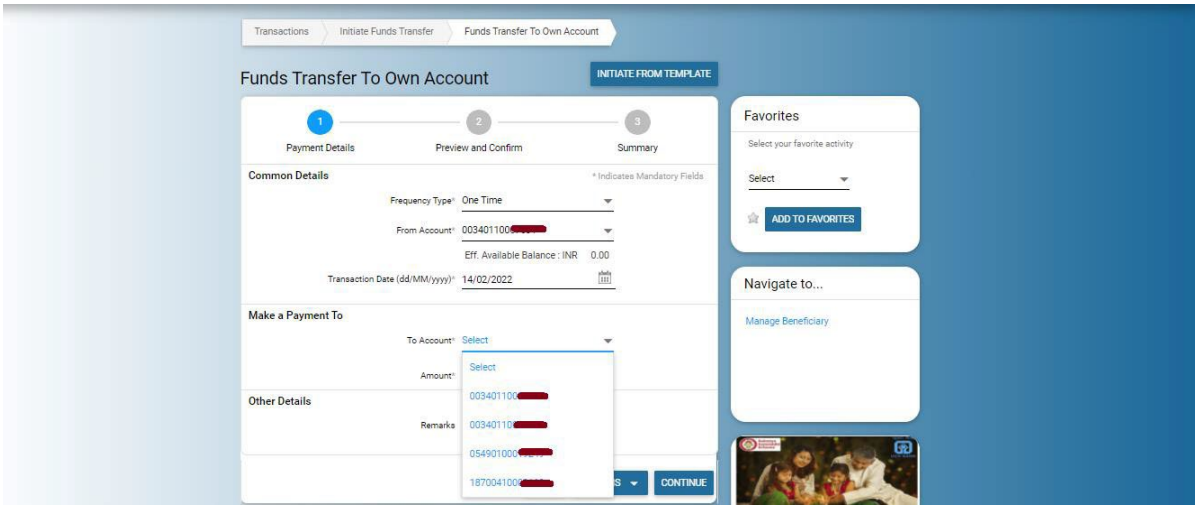
- **From Account:** Here user has to select the account from the drop-down in which he/she wants to make payment or debit.



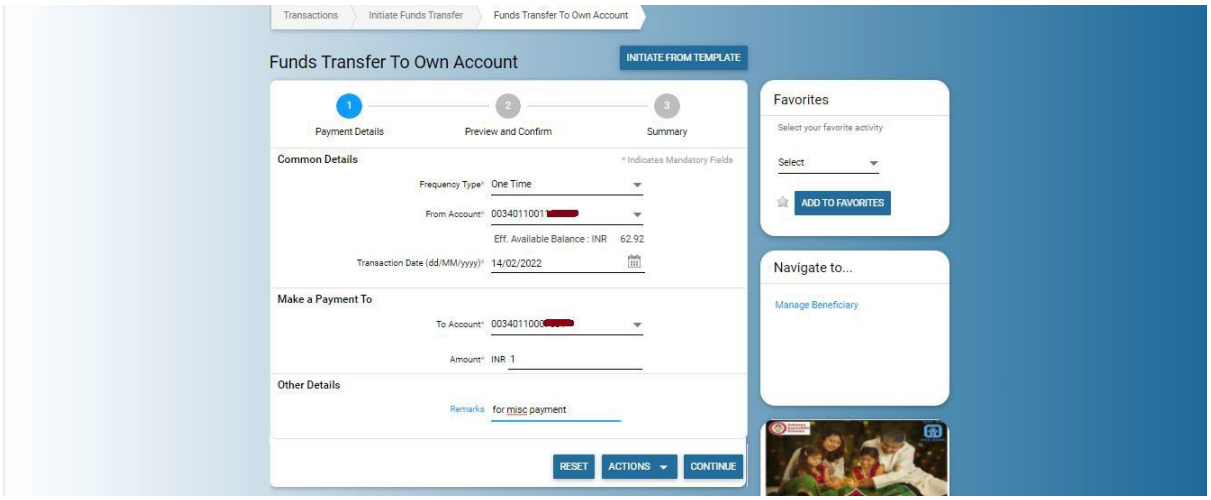
- **Transaction Date:** By default current date comes in the Transaction date, if user wants to make payment on future date or schedule transaction then click on date picker and select the date for the schedule payment or future date payment.



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



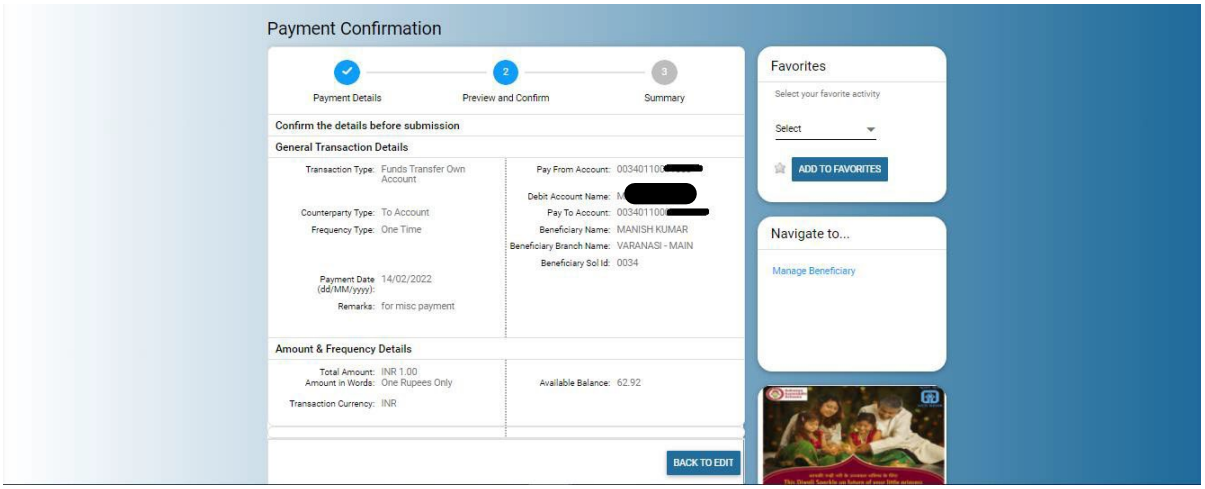
- **Amount:** User has to enter the amount that he or she wants to transfer.



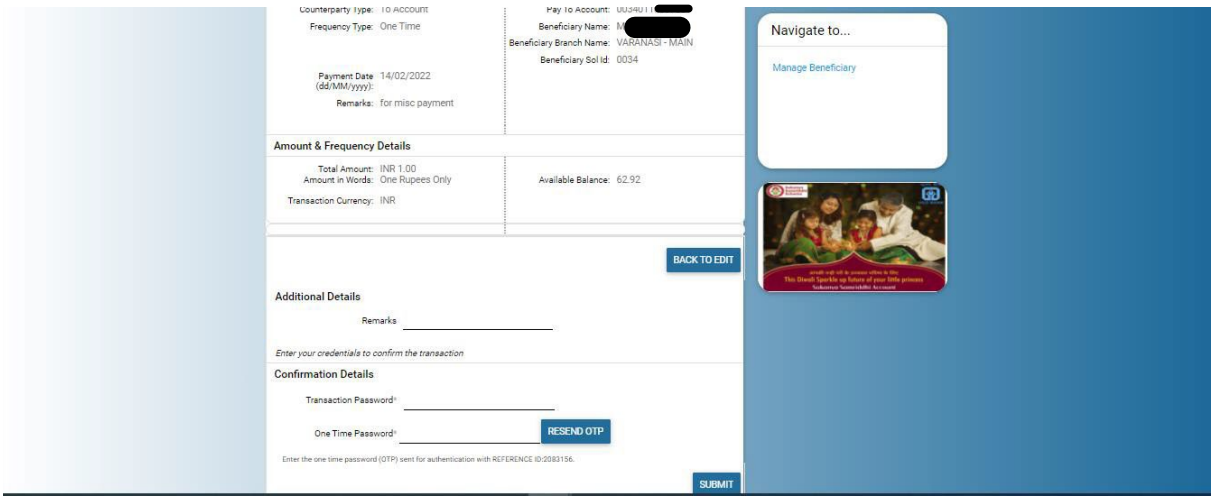
- **Remarks:** If user wants to give any details for the transaction then fill the details in remarks under other details and then click on **continue** button.

Payment Confirmation:

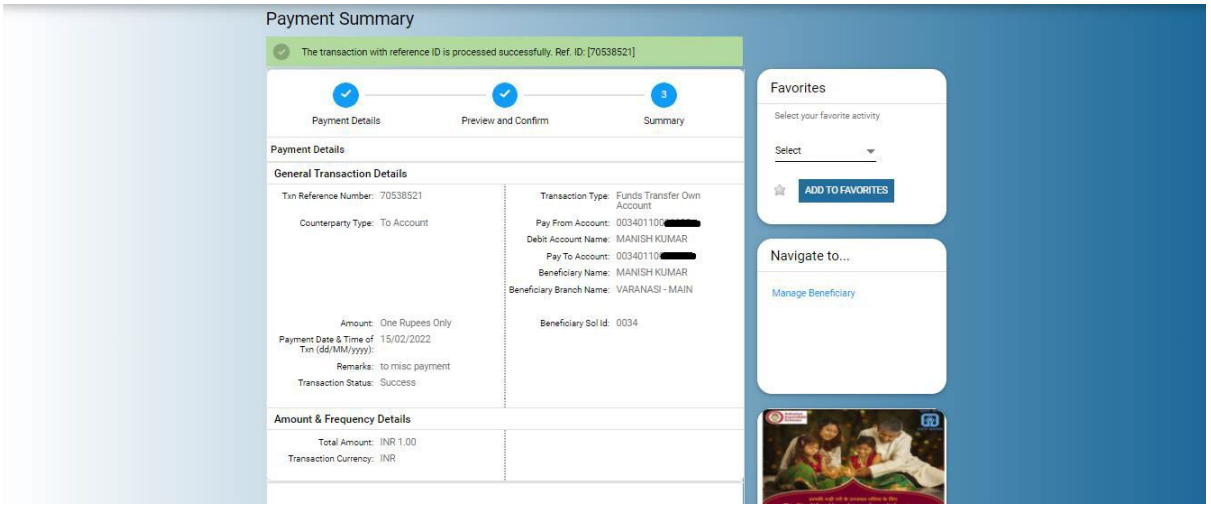
Details entered by the users in the payment details will come in the payment confirmation page. Here user can re-check whether the details entered in the payment details are correct or not. If it is in- correct then click on "**BACK TO EDIT**" button for further modifications in payment details.



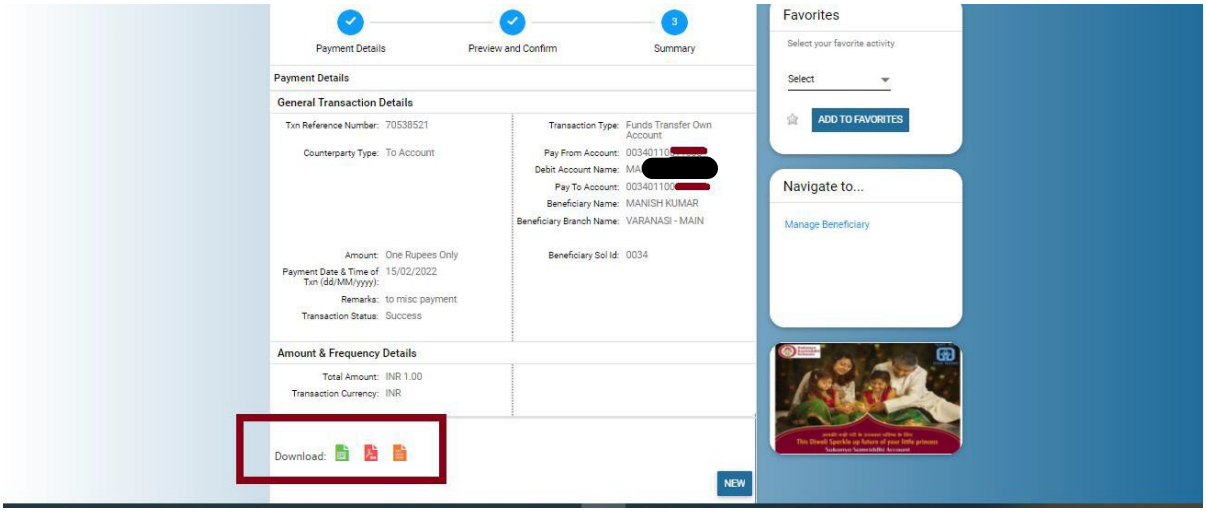
If it is correct then enter transaction password and OTP and finally click on **"SUBMIT"** button.



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



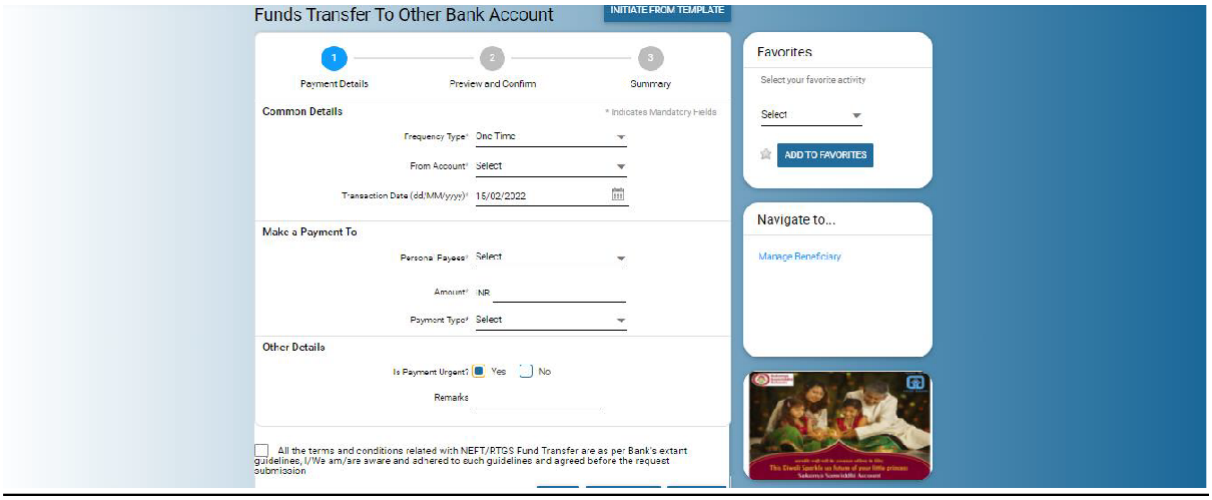
Download: Download option is available to generate the cyber receipt for the reference.



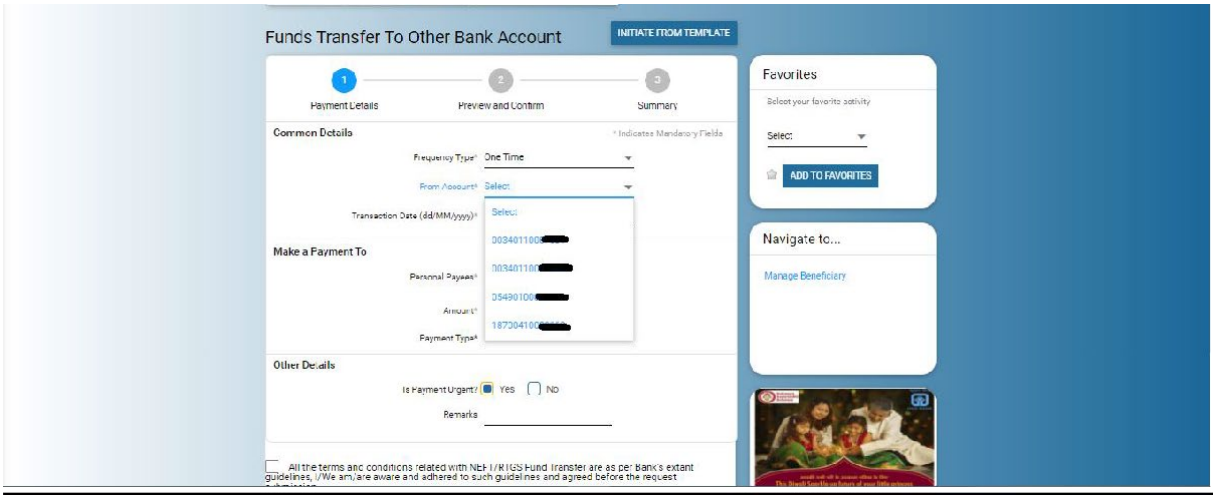
Initiate NEFT/RTGS (Funds Transfer To Other Bank Account):

Common Details

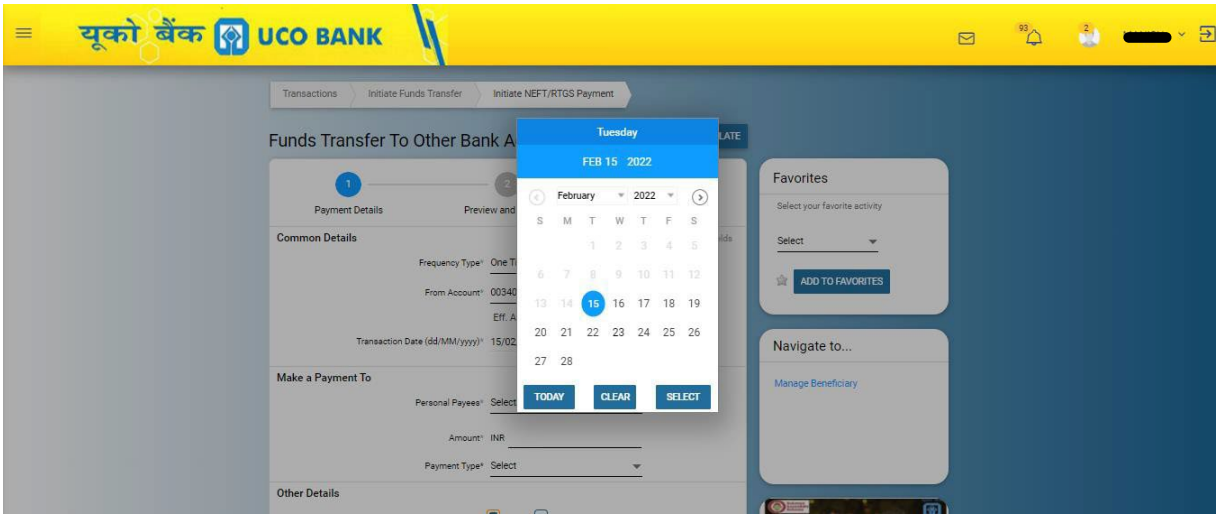
- **Frequency Type :**If user wants to make payment only once then user has to select **One Time** in **Frequency Type**, However **One Time** will remain as default in **Frequency type** and if user wants to create recurring instructions or standing instructions then user has to select **Recurring**



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

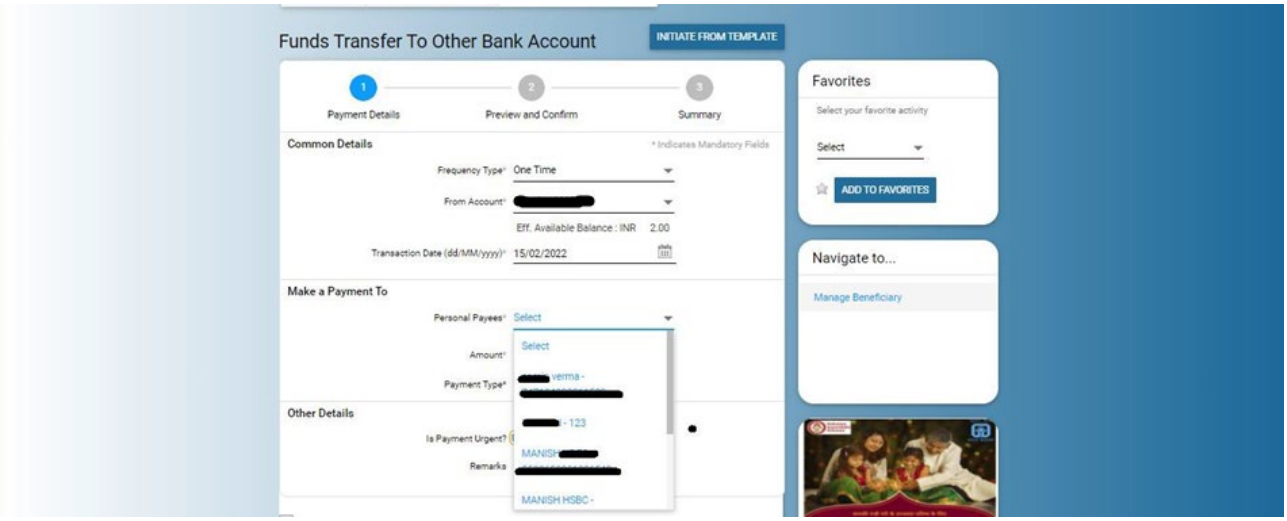


- **Transaction Date:** By default current date comes in transaction date, if a user wants to make payment on future date then click on date picker and select the date for the schedule payment or future date payment.

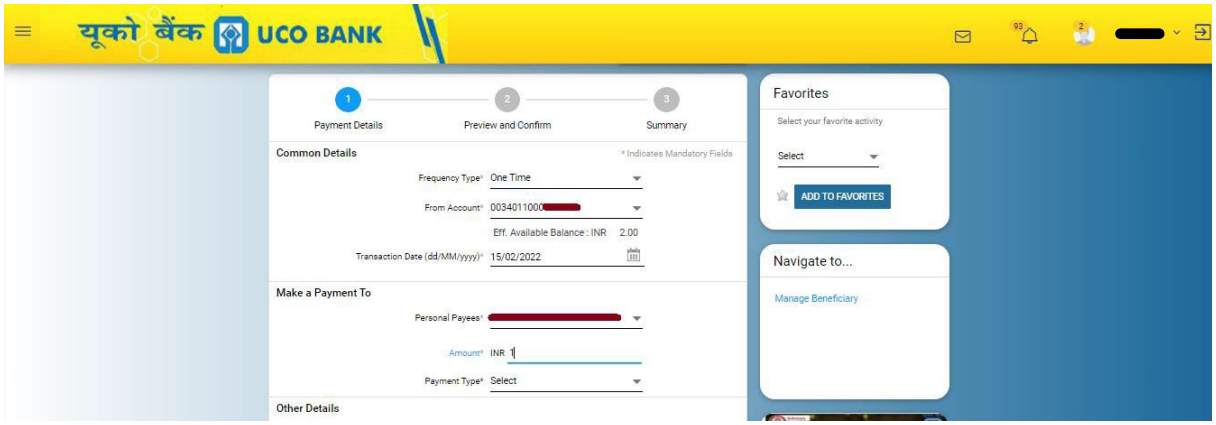


Make a Payment To

- **Personal Payees:** In personal payees, user has to select the beneficiary or payee from the drop down to whom he or she wants to make payment or fund transfer or credit.

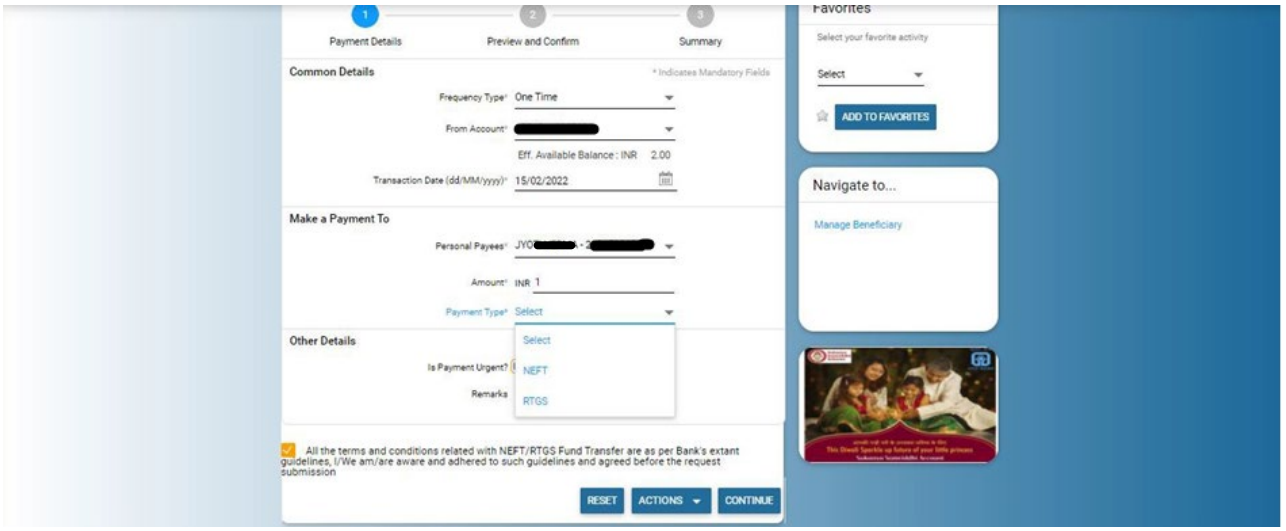


- **Amount:** Here user has to enter the amount that he or she wants to make fund transfer or payment.



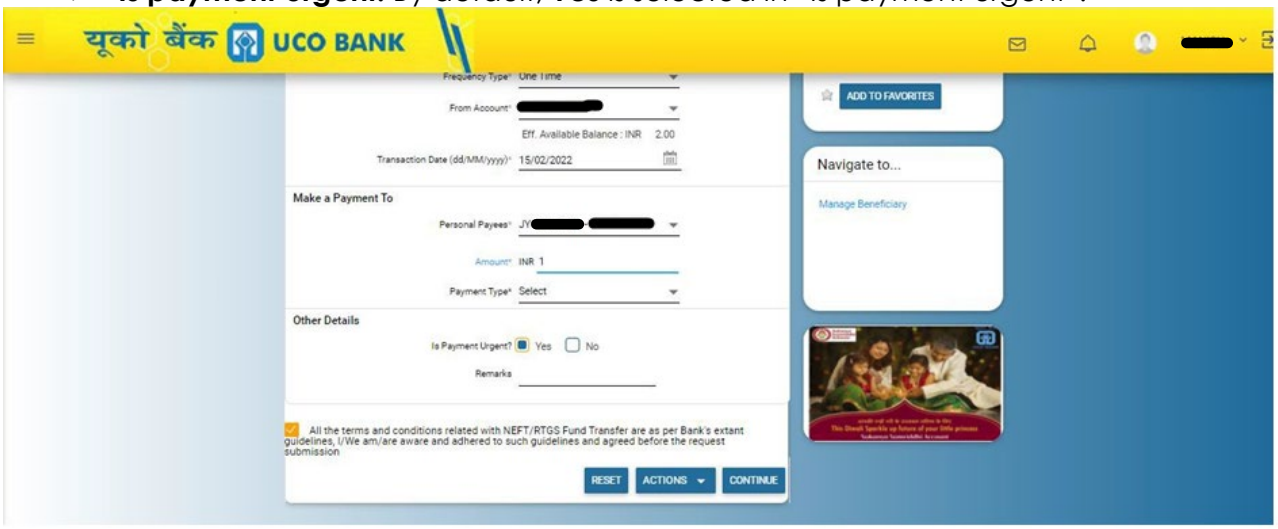
- **Payment Type:** If the amount is less than 2.00 lac then user has to select NEFT in payment type and if the amount is more than 2.00 lac then user has two options to select payment type either NEFT or RTGS as per choice.

  In case of non-selection of payment type, application by default assigns NEFT in the network if the amount is less than 2.00 lac and RTGS if the amount is more than 2.00 lac.

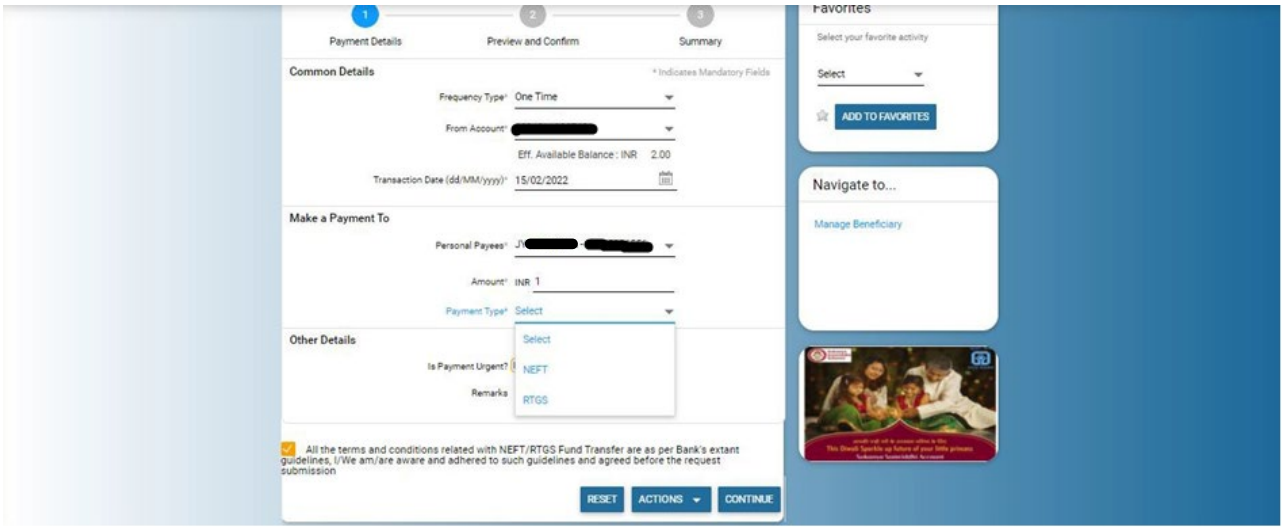


Other Details:

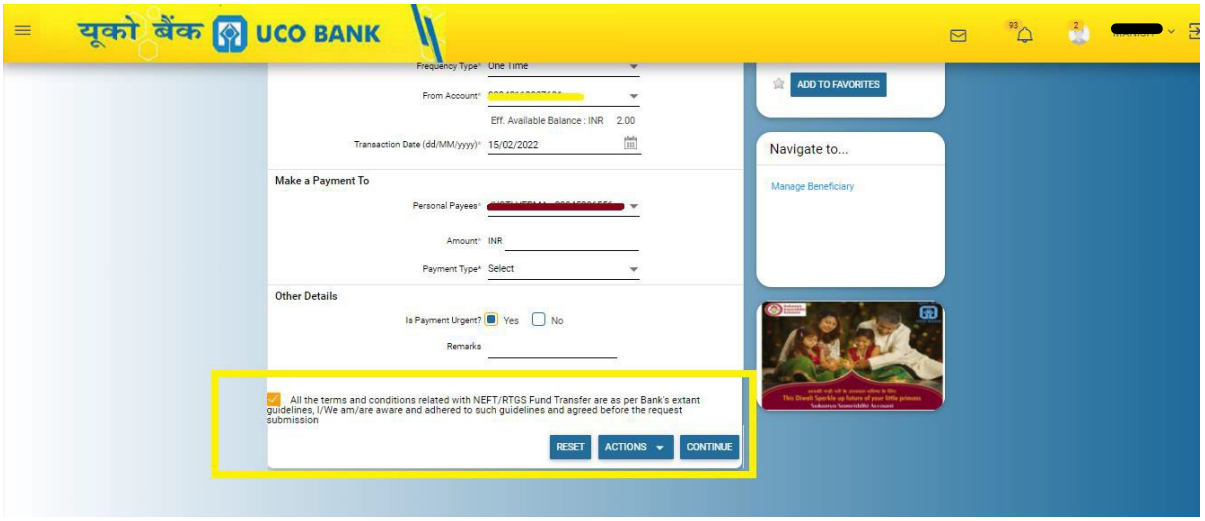
- **Is payment Urgent:** By default, **Yes** is selected in "Is payment urgent".

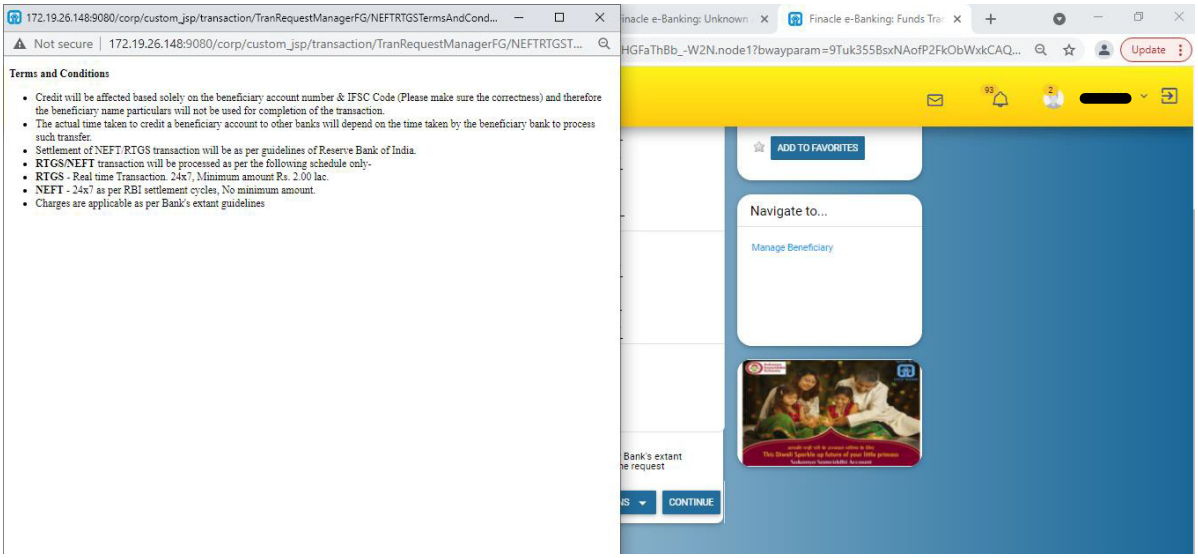


- **Remarks:** If user wants to give any details for the transaction then fill the details in remarks under other details.



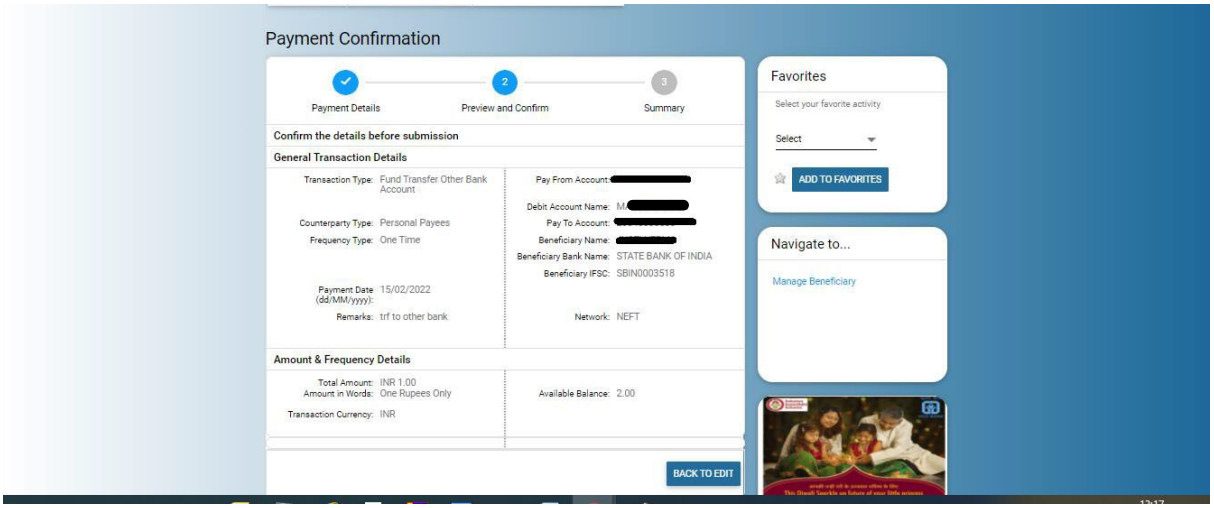
- **Terms & Conditions:** User has to read the terms and conditions carefully and accepts the same in the check-box if agreed





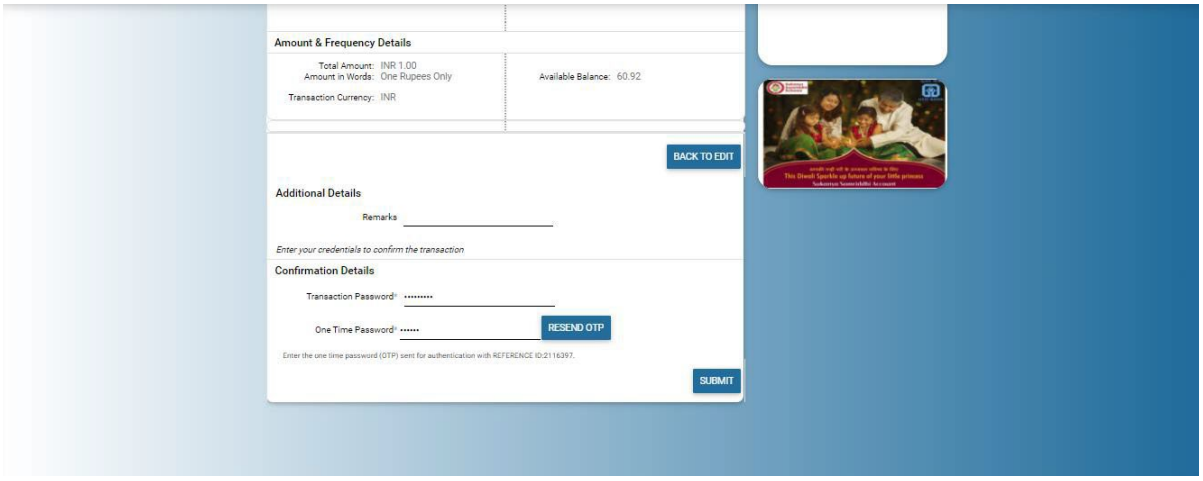
Payment Confirmation:

Details entered by the users in the payment details will come in the preview confirmation page. Here user can re-check whether the details entered in the payment details are correct or not. If it is in- correct then click on "**BACK TO EDIT**" for the further modification in payment details.

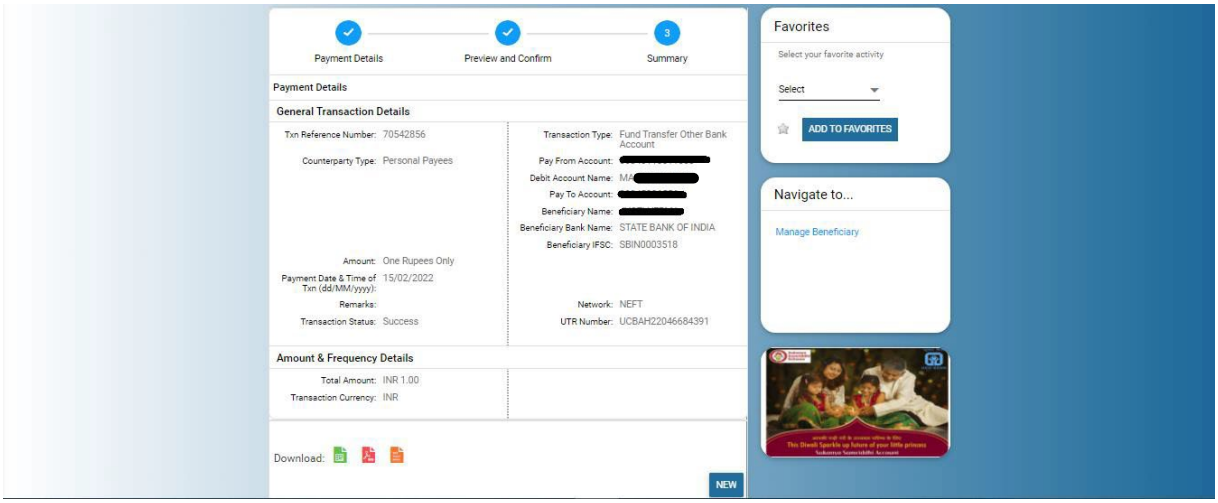


Confirmation Details

If it is correct then enter transaction password and OTP and finally click on **"SUBMIT"** button



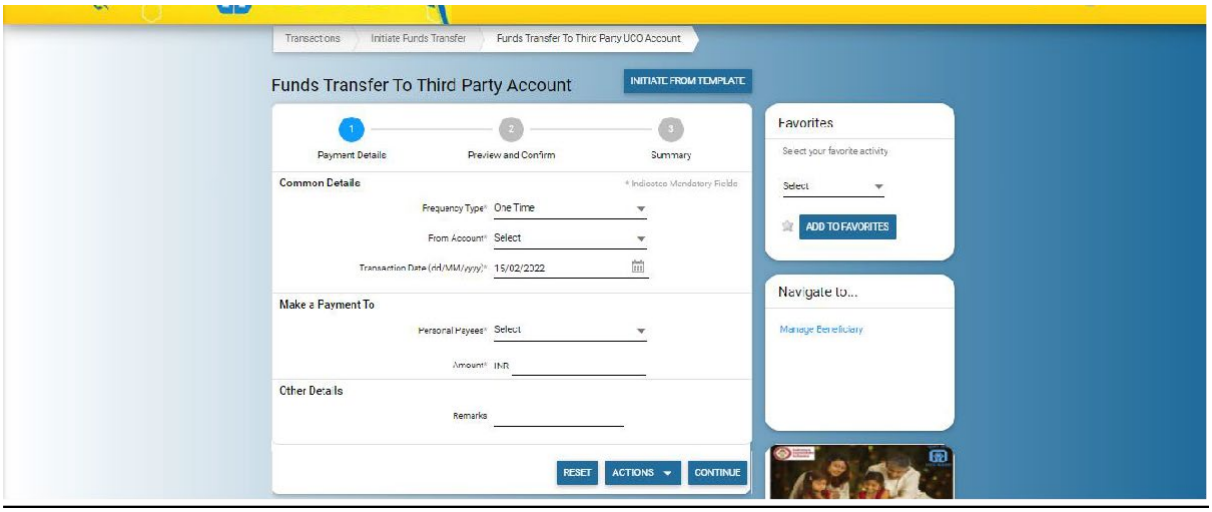
Payment Summary: After the successful validation of transaction password and OTP, status of the transaction will show to the in the payment details and UTR number will also show in the general transaction details. Download option is available to generate the cyber receipt.



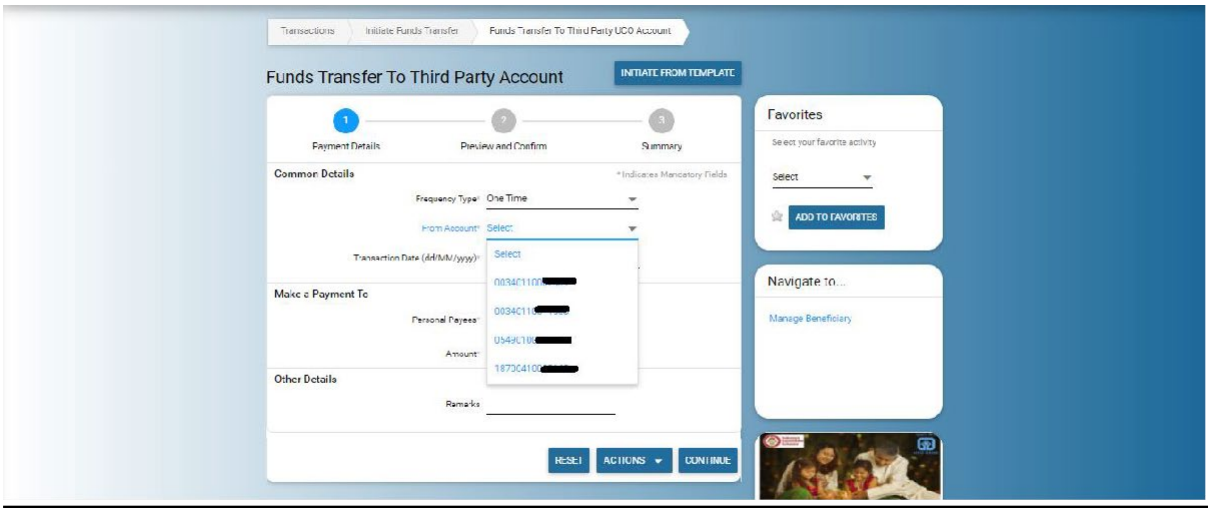
Fund Transfer to Third party UCO account

Common Details

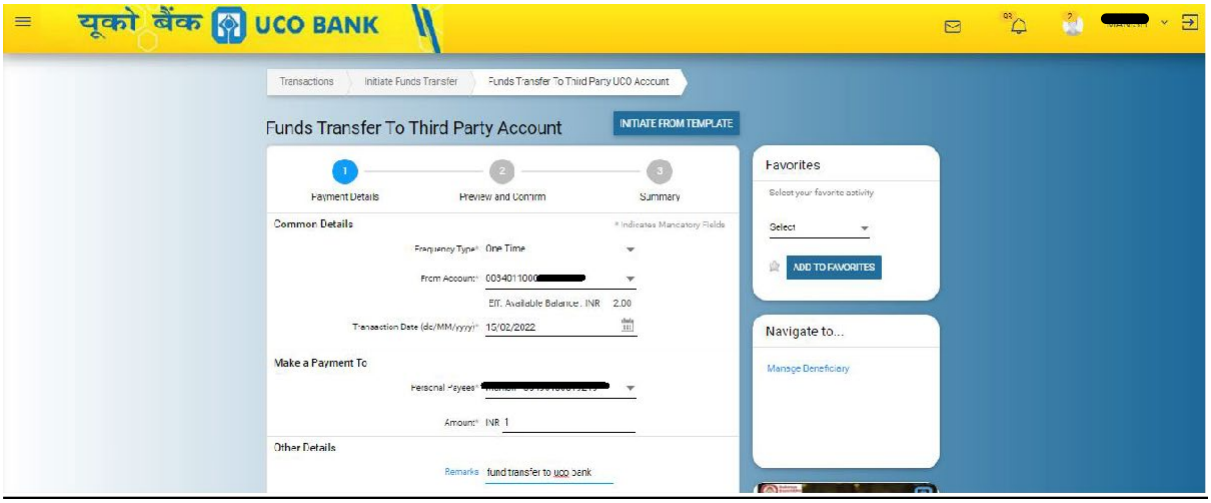
- **Frequency Type:** If user wants to make payment once only then user has to select **One Time** in **Frequency Type**, However **One Time** will be default in **Frequency Type** and if wants to make payment in multiple times then user has to select **Recurring**



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

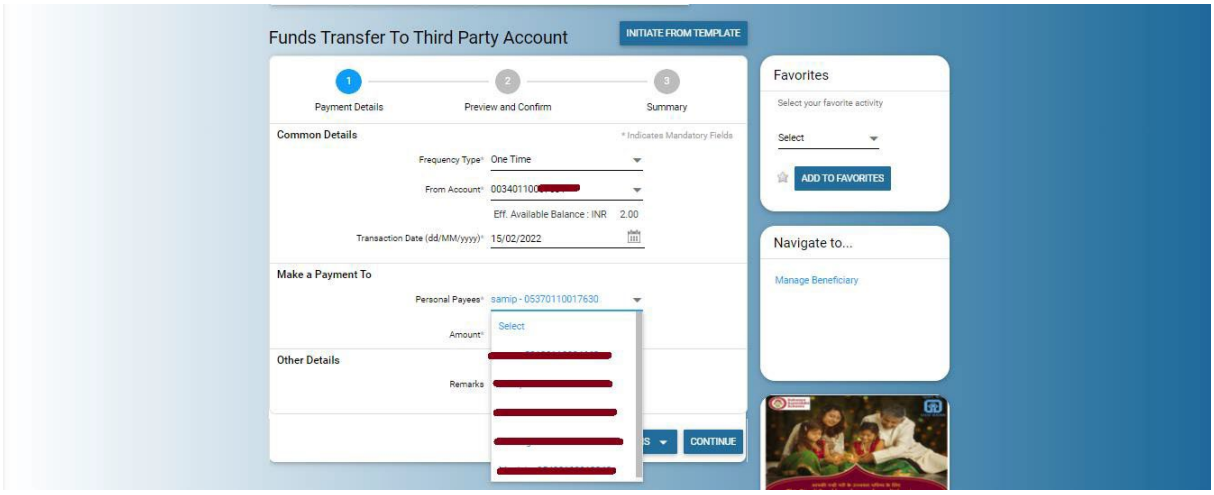


- **Transaction Date:** By default current date comes in transaction date, if user wants to make payment on future date or schedule date then click on date picker and select the date for the schedule payment or future payment.

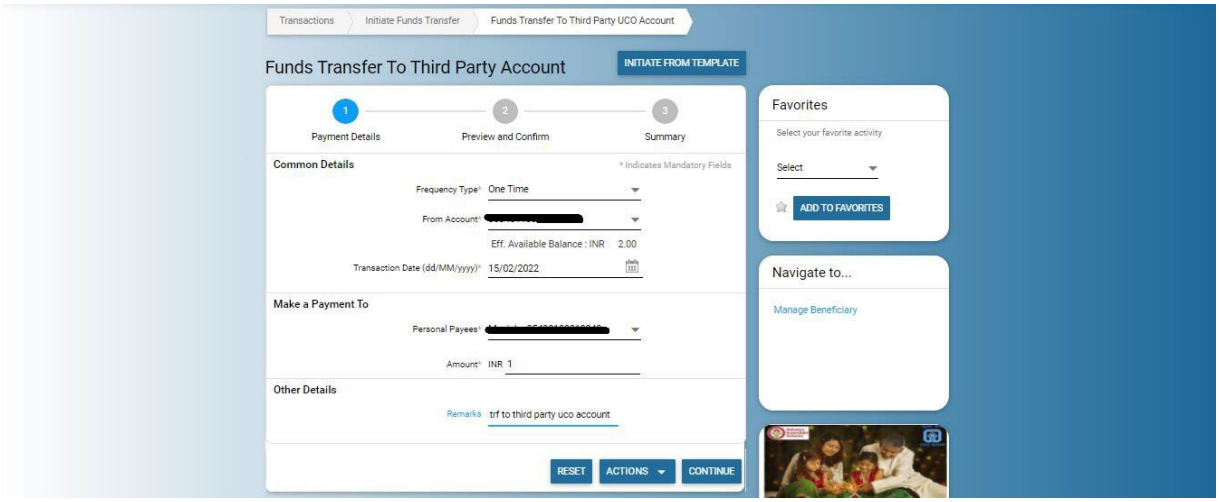


Make a Payment To

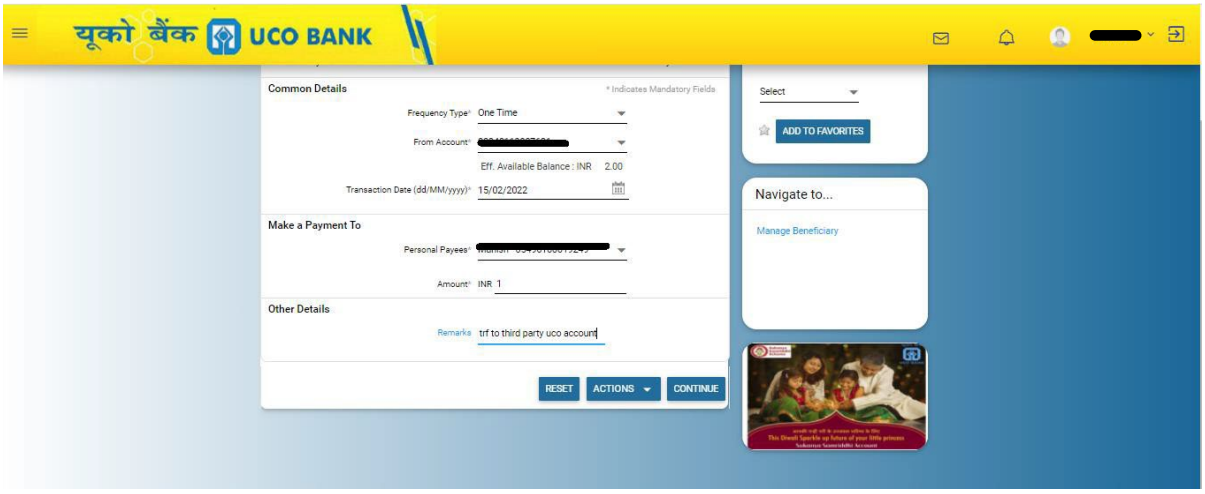
- **Personal Payee:** In personal payees, user has to select the UCO bank beneficiary or payee from the drop down to whom he or she wants to make payment.



- **Amount:** Here user has to enter the amount that he or she wants to make payment.

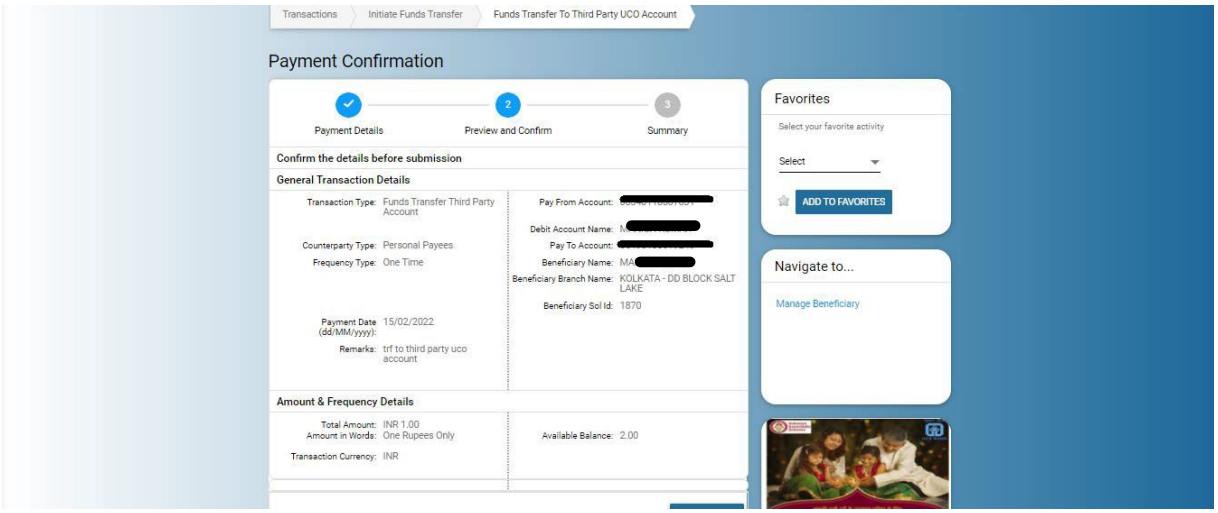


- **Remarks:** If user wants to give any details for the transaction then fill the details in remarks under other details.



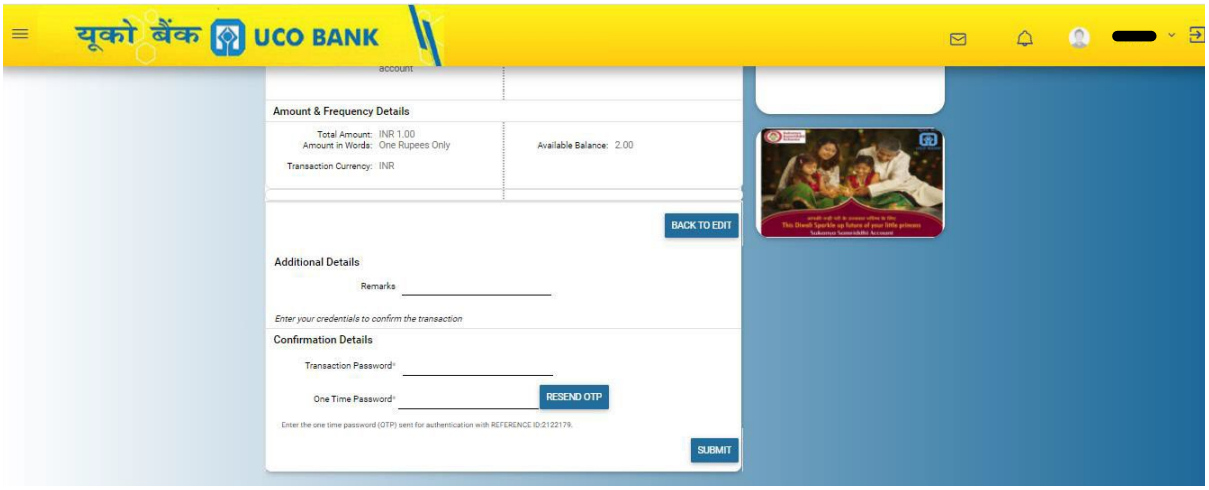
Payment Confirmation

Details entered by the users in the payment details will come in the preview confirmation page. Here user can re-check whether the details entered in the payment details are correct or not. If it is in- correct then click on "**BACK TO EDIT**" for the further modification in payment details.

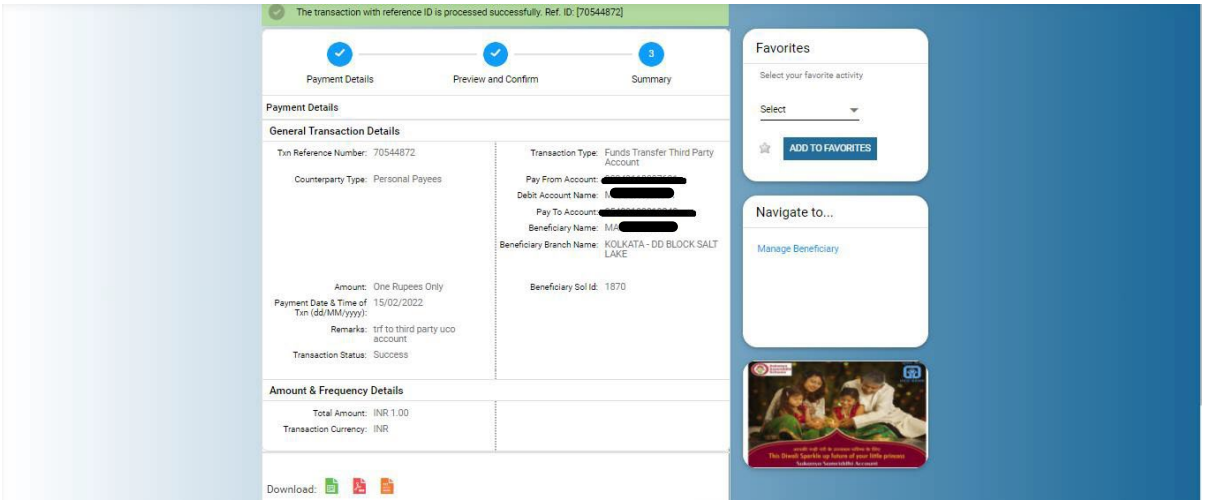


Confirmation Details

If it is correct then enter transaction password and OTP and finally click on submit button for the final payment.



Payment Summary: After the successful validation of transaction password and OTP, status of the transaction will show to payment details. Download option is also available to generate the cyber receipt.



Recurring Transaction:

If users want to make fixed amount to transfer from one account to another account on regular interval like daily, weekly and monthly then this can be achieve through Recurring transaction during the transaction.

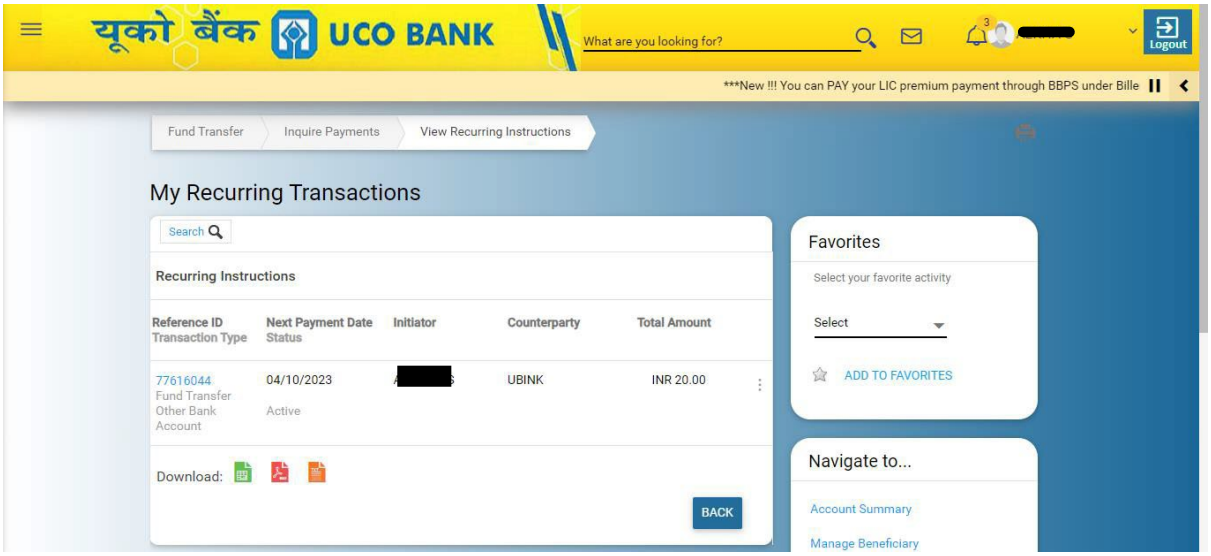
User has to select "Recurring" in Frequency Type and Daily/Weekly/Monthly in Frequency.

- **Frequency Type:** If users want to make fixed amount to transfer from one account to another then user has to select **Recurring** in Frequency Type
- **Frequency:** User has to select daily, weekly or monthly according to choice or requirement.
- **From Account:** User has to select the debit account from which he wants recurring transaction.
- **Recurring Date:** it is the date from where recurring starts. It will be the future date.
- **No of instalment:** Here number of instalment will be entered by the user.
- **End Date:** If number of instalment given then, no needs to enter the end date.

View Recurring Instructions:

Recurring transactions created can be viewed through following path:

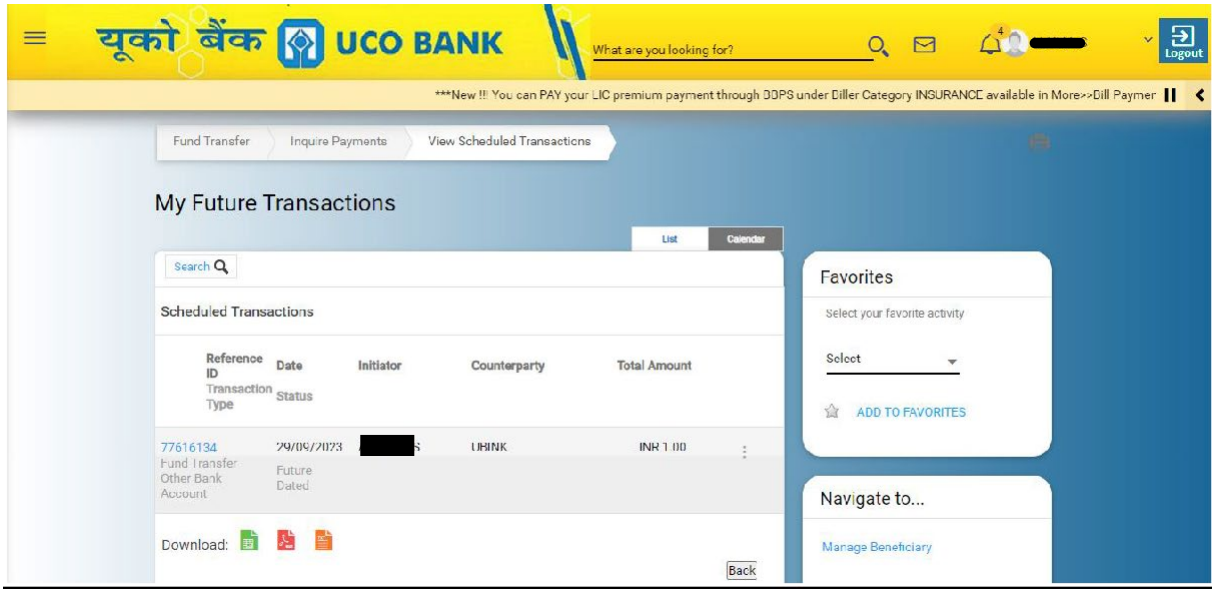
Fund Transfer->Inquire Payments->View Recurring Instructions



View Schedule Transaction:

Schedule transactions created can be viewed through following path:

Fund Transfer->Inquire Payments->View Schedule Transactions



Quick Fund Transfer/Adhoc Payment

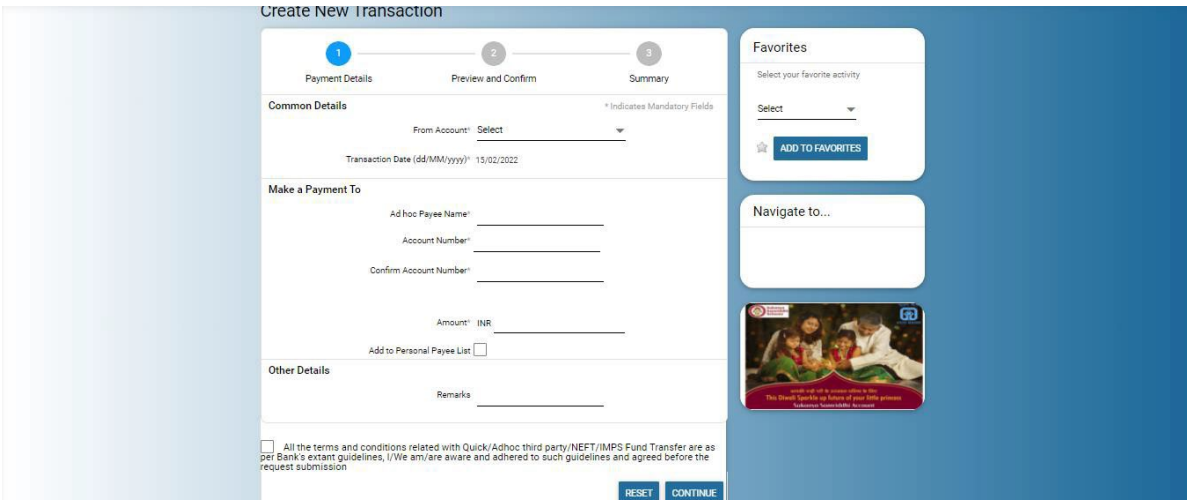
In FEBA, user can make the adhoc or quick payment without adding the beneficiary upto 50,000/- only.

1. Fund Transfer to Third party adhoc account
2. Initiate NEFT adhoc payment
3. Initiate IMPS adhoc payment

Fund Transfer to Third party adhoc account

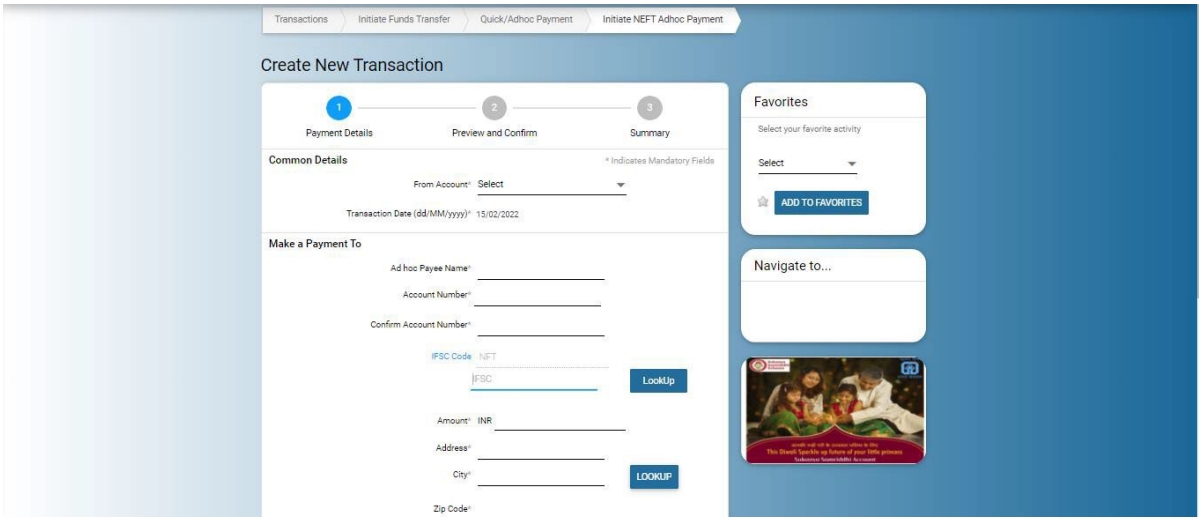
It is basically used for the adhoc fund transfer to UCO Bank without adding the beneficiary

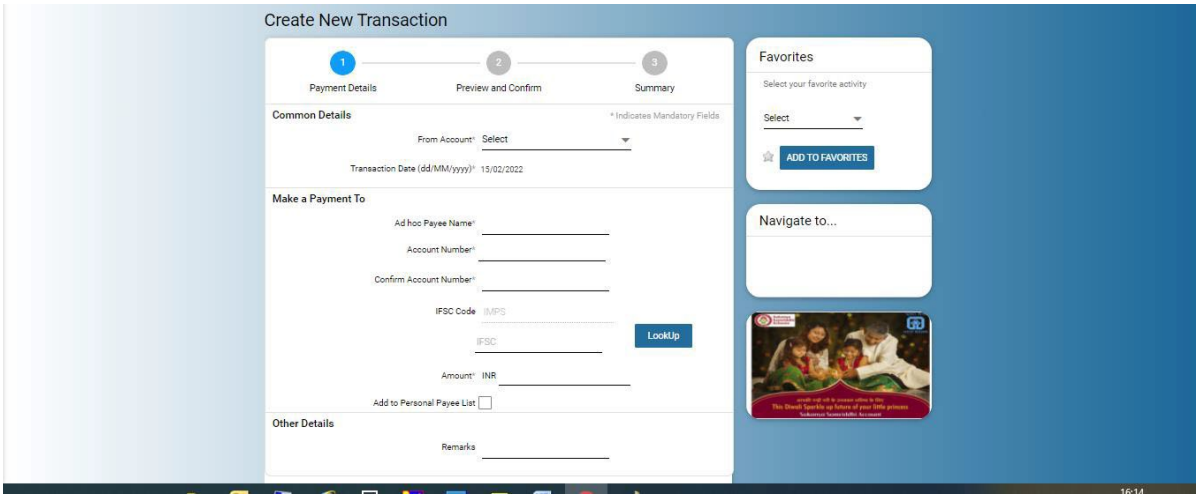
- **From Account:** User has to select the account from the drop-down from which he or she wants to make payment or fund transfer.
- **Transaction Date:-**Adhoc payment cannot be made on future date, hence only current date will show in the transaction date.
- **Adhoc payee name:** Here user has to enter the name of beneficiary to whom payment to be initiated.
- **Account Number and Confirm Account Number:** Here user has to enter the 14 digit UCO Bank account Number in account number and confirm account number.
- **Add to Personal Payee List:** If customer tick the check-box then, beneficiary will be added to the beneficiary list after the payment or transfer and will be in disabled made till cooling period. If it is un-checked then the said beneficiary payment will not be added in the beneficiary list.
- **Terms and Condition:** Here user has to read the Terms and conditions carefully and agreed the same for the transaction.



Fund Transfer to initiate NEFT adhoc payment

- **From Account:** User has to select the account from the drop-down from which he or she wants to make payment or transfer.
- **Transaction Date:-**Adhoc payment cannot be made on future date, hence only current date will show in the transaction date.
- **Adhoc payee name:** Here user has to enter the name of beneficiary to whom payment to be initiated.
- **Account Number and Confirm Account Number:** Here user has to enter the account number of other bank in account number and confirm account number.
- **IFSC Code & Address:** User has to enter the IFSC code and address and can be validate on click of LookUp button.
- **Add to Personal Payee List:** If customer tick the check-box then, beneficiary will be added to the beneficiary list after the payment or transfer and will be in disabled made till cooling period. If it is unchecked then beneficiary will not be added in the beneficiary list.
- **Terms and Condition:** Here user has to read the Terms and conditions carefully and agreed the same for the transaction.



Fund Transfer to initiate IMPS adhoc payment

- **From Account:** User has to select the account from the drop-down from which he or she wants to make payment or transfer.
- **Transaction Date:-**Adhoc payment cannot be made on future date, hence only current date will show in the transaction date.
- **Adhoc payee name:** Here user has to enter the name of beneficiary to whom payment to be initiated.
- **Account Number and Confirm Account Number:** Here user has to enter the account number of other bank in account number and confirm account number.
- **IFSC Code:** User has to enter the IFSC code and can be validate on click of LookUp button.
- **Add to Personal Payee List:** If customer tick the check-box then, beneficiary will be added to the beneficiary list after the payment or transfer and will be in disabled made till cooling period. If it is unchecked then the beneficiary will not be added in the beneficiary list.
- **Terms and Condition:** Here user has to read the Terms and conditions carefully and agreed the same for the transaction.