Kalupur Bank — The Kalupur Commercial Co-op. Bank Ltd.
SINCE : 1970 — Multi State Scheduled Bank

Head Office : "Kalupur Bank Bhavan", Nr. Income Tax Circle, Ashram Road, Ahmedabad-14.
Ph.No. : 079-27582020 to 27582026, Fax : 079-27544450

<u>User Guide for Corporate Internet Banking Users</u>

The Kalupur Commercial Co.Op Bank Ltd has introduced the facility of Internet Banking for its esteemed Corporate Customers. Experience a convenient, simple and secure way of banking & e-commerce at your comfort with KCCB Internet Banking Services.

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1. How to get User Id and Password for Corporate Customers?

1.1 Registration for Internet Banking facility :

- ✓ Visit any The Kalupur Commercial Co-op Bank Ltd Branch and submit **request** for e-Banking Registration.
- ✓ You will get the **corporate application form**.
- ✓ Fill up corporate application form and **submit** the application form to your branch.
- ✓ After authorization of your forms, You will be get a **User id in mailer** from your written mail id in the form which will contains:: User Id – Corporate user.
- ✓ Corporate Users: The corporate who have two or multiuser authorization can also apply as corporate users.
- ✓ If you have lost /forgotten/expired (due to inactivity for 2 months) your password and User id, you have to contact via mail or helpdesk. If you are unable to login then you have to send the exact error message displayed on the screen to your

branch or helpdesk@kalupurbank.com.

1.2 How to Set / Reset Password online?

1. Visit **https://www.kalupurbank.com** or **https://ebanking.kalupurbank.com**
2. Click on Set or Reset Your Password link & click "Continue" (Mode to Set Password).
3. Enter User Name and Verification Code & click "Continue".
4. Enter **OTP** received on Registered Mobile Number in "One Time Password" field   (User Authentication details).
5. After verification of OTP, **Set Internet Login Password and Transaction Password (BOTH).**

2. Log-in in Internet Banking

1. Visit **https://www.kalupurbank.com** or **https://ebanking.kalupurbank.com**
2. Enter your "User id".
3. Enter your Login password & Verification code and Click on login button.
4. For first time login read and agree to "I Accept Terms & Conditions".
5. On successful validation of login password and verification code, home page of internet banking with default dashboard will be displayed.
6. Post successful login, for carrying out any financial / non-financial transaction(s) or profile updates like phone / email, you need to enter transaction password and OTP sent to the registered mobile number and email.

3. Viewing of Accounts details

There are submenus available under menu option 'Accounts' for checking A/C Details based on type of accounts like loan accounts, deposit accounts, operative accounts etc.

➢ **Loan Accounts**

✓ You can search the various details of all your loan accounts.

➢ **Deposits Accounts**

✓ You can search the various details of all your deposits accounts.
✓ By Click on Account number, user can view Account Details and Transaction details.
✓ Click on Actions Link → to choose options for view transaction history, Nominee details, view deposit schedules, Inquire Lien and simulate pre-closure of fixed deposit.
✓ You can view your previously closed deposit accounts by clicking on 'View closed deposit Accounts'.

➢ **Account Summary**

✓ You can search the various details of all your accounts.

- ✓ By Click on Account number, user can view Account Details and Transaction details.
- ✓ Click on Actions Link → to choose options for View Transaction History (92 Days History), Nominee Details, Inquire Lien, View Mini Statement (Last 10 Transactions), Request Cheque Book,View or Stop issued cheques etc.
- ✓ Here you can download your accounts statements in PDF or XLS format.

> **Operatives Accounts**

- ✓ You can search the various details of all of your Operative accounts (Saving, Current and Cash credit accounts).
- ✓ By click on Account number, user can view Account Details and Transaction details.
- ✓ Click on Actions Link → to choose options for View Transaction History (92 Days History), Nominee Details, Inquire Lien, View Mini Statement (Last 10 Transactions), Request Cheque Book,View or Stop issued cheques etc.
- ✓ Here you can download your accounts statements in PDF or XLS format.

> **Tax Deducted at Source**

- ✓ You can check your Previous / current financial year interest amount and tax deducted at source.

4. Fund transfer

There are sub menus under menu 'Transactions' are available for view transactions, Fund transfer to own accounts, Fund transfer to third party accounts of Kalupur Bank, Fund transfer to third party in other banks in India through NEFT/ RTGS, Beneficiary or counter party management.

4.1 Manage Beneficiary

Creation of Beneficiary or counter party required for doing fund transfer to third party accounts of Kalupur bank or of any other bank in India.

Creation of beneficiary done by choosing

Transaction → Transaction Support Services → Manage Beneficiary → Add Counter Party

- ✓ To add Beneficiary fill details like Beneficiary Name, Beneficiary Nick Name, Entity Type, Set limit, Account Number and Network Identifier (NEFT, RTGS & Within Bank) and Bank Details.
- ✓ In set limit field, enter appropriate amount of transaction you normally want to do with this beneficiary. Avoid to set very large amount.
- ✓ If beneficiary account is in Kalupur Bank then choose 'Within Bank' in Network identifier field.
- ✓ If beneficiary account is in other bank then choose 'NEFT' or 'RTGS' in Network identifier field.

- ✓ By clicking Action button you can choose options like NEFT,RTGS or within Bank
- ✓ After selection payee mode you have to enter IFSC code and press Lookup button then it will display the Payee bank details. Press the select link.
- ✓ Press the continue button and get the preview details which you have entered. Enter Transaction password and OTP then click on confirm Details.
- ✓ In case where maker checker workflow is opted by customer, checker is required to approve / authorize beneficiary.
- ✓ Post addition of beneficiary, user can perform transaction immediately.

4.2 Fund Transfer To Own accounts

- ✓ Click on Transaction → Initiate Fund transfer → Fund Transfer To Own accounts
- ✓ Select Account Number to be debited & credited from Drop down.
- ✓ Enter Amount.
- ✓ Enter Remark you need to be print in the statement of account as transaction particular.
- ✓ Click on "Continue"
- ✓ You can verify your entered details in preview and confirm Details
- ✓ Enter Transaction password and OTP then click on 'Submit'.
- ✓ In case where maker checker workflow is opted by customer, checker is required to approve / authorize the transaction.

4.3 Fund Transfer within Bank (KCCB to KCCB)

- ✓ Click on Transaction → Initiate Fund transfer → Fund Transfer within Bank accounts
- ✓ By default, Transaction Date will be current date. For scheduling transaction for future date, date may be select from the calendar.
- ✓ Select Account Number to be debited & credited from Dropdown. (If account to be credited is not shown in drop-down, perform Add beneficiary.)
- ✓ Enter Amount.
- ✓ Enter Remark you need to be print in the statement of account as transaction particular.
- ✓ Click on "Continue"
- ✓ You can Verify your entered Details in preview and confirm Details
- ✓ Enter Transaction password and OTP then Click on 'Submit'.
- ✓ In case where maker checker workflow is opted by customer, checker is required to approve / authorize the transaction.

4.4 Fund transfer to Other Bank (NEFT/RTGS)

- ✓ Click on Transaction → Initiate Fund transfer → Fund Transfer To Other Bank accounts
- ✓ By default, Transaction Date will be current date. For scheduling transaction for future date, date may be select from the calendar.

- ✓ Select Account Number to be debited & credited from Dropdown. (If account to be credited is not shown in drop-down, perform Add beneficiary.)
- ✓ Enter Amount
- ✓ Enter Remark you need to be print in the statement of account as transaction particular.
- ✓ Click on "Continue"
- ✓ You can verify your entered Details in Preview and confirm Details
- ✓ Enter Transaction password and OTP after Click on 'Submit'.
- ✓ In case where maker checker workflow is opted by customer, checker is required to approve / authorize the transaction.

Please Note: NEFT/ RTGS transactions can be done during RBI's prescribed timings. Execution of transactions initiated after RBI prescribed timings will be done on next working day.

4.5 Inquire Payments

- ✓ View All Transaction
    - o You can check your transactions through this link that are successful or not.
- ✓ View Approval Queue
    - o You can authorize transactions raised by your Maker (Entry User).
- ✓ View Completed Transaction
    - o From this option, you can view all completed transactions.

5. General Services

- ✓ Service requests

    - o Using this menu options, you can generate request for term deposit account, Break of recurring account, Break Fixed Account and open fixed deposit account and for operative account, Open an account, request for Demand Draft and New cheque book.

6. Bulk File Upload Facility

This is an add-on feature for transferring the funds to multiple accounts within The Kalupur Bank or different Other Banks in simple steps. Corporate customers may use this option for payment of salary, Bonus to their employees, Dealer payments and other Bulk payments.

Customer may use Text file format for Bulk transfers. The file format and sample files are given here under for your ready reference:

- ✓ Bulk Counter Party Upload

Transaction → Transactions Support Services → Manage Transaction Support Files → Upload

- o In Upload a File, Check Product Type is Counter File Upload.
- o Enter File Name and File Description.
- o Select File Processing Date.
- o Select Upload File which is your destination.
- o Press Continue Button.

✓ Bulk Transaction File Upload and Salary Transfers

Transaction →File Upload →Upload a File → Select Product Type

- o Bulk Transaction File Upload or Salary Transfer
- o In Upload a File, Check Product Type is Bulk Transaction File Upload or Salary Transfer.
- o Enter File Name and File Description.
- o Select File Processing Date.
- o Enter Amount.
- o Select Upload File which is your destination.
- o Press Continue Button.

✓ In case where maker checker workflow is opted by customer, checker is required to approve / authorize the file upload.

7. General Services

This is a e-mail like messaging available to inform Bank e-banking team to inform about any information or for reporting any problems. You should not give message for any other services of the kalupur bank except e-banking.

8. Personal Settings and Security Settings

✓ My Personal Settings
- o Upload your own photo
✓ Security Settings
- o Change Password : You can Set or Reset your Sign in and Transaction password as per password policy
✓ Update Channel ID
- o You can update your user name in Channel User ID.(e.g.KCCB123 → KALUPUR).
✓ Set Preferences.
- o You can update your own Nick Name.
- o You can set your primary account number.
- o You can update your nick name using update Account Preference.

- You can set your favorite activities using Set Favorite Activities.

9. Do's and Don'ts

✓ **Do** not reveal password(s) over phone, mail, etc. to any person including Bank staff.
✓ The passwords can be changed as frequently as you wish (using the facility available in the customize option). An alert on your Homepage shows the expiry periods for your password, the moment you login. Please change your password(s) before the passwords are expired or when the system prompts you to do so.
✓ Bank will never send any e-mail/SMS requesting to provide User Id/Password and other sensitive information.
✓ In case there is any call, please confirm that the call is from the authorized person of the bank.
✓ To ensure a safe and genuine login, always enter bank's website either through WWW.KALUPURBANK.COM or https://ebanking.kalupurbank.com.

10. E-commerce

E-commerce is a transaction of buying or selling online, Utility Bill Payments Online etc

✓ Go to **Merchants E-commerce web site** and select online mode for fund transfer.
✓ Enter particular details like Amount, Mobile No etc.
✓ You will select **Payment Gateway → Bill Desk**, Press **Pay now** button.
✓ Select Internet banking → Select Bank :: **Kalupur bank,** Press **Make Payment**.
✓ You are redirecting to **Kalupur bank Internet Banking**.
✓ Enter User id and Password with Verification Code
✓ Select **Pay from Account** and verify entered your amount.
✓ Press Continue button.
✓ After Entered a Transaction Password and OTP
✓ Press confirm payments and download your receipt.

11. Contact Us

Contact Center :

Phone - 079-27582020 to 27582026 **Toll Free - 180023399999** **Email - info@kalupurbank.com** **Website - www.kalupurbank.com**	Help Desk Team (IT Department) Phone - 079-66215894 to 96 (Timings : 9:00 AM to 7:00 PM on bank working days) Email – Helpdesk@kalupurbank.com