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

User Guide for Corporate Internet Banking Users

(Version 1.1)

July 2025

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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❖ How to get User ID and Password for Corporate Customers?

★ 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 on your registered email id.
- On the received email, you will be guided to complete your remaining registration process.
- Corporate Users: The corporate who have two or multiuser authorization can also apply as corporate users.

★ **Please Note:** Existing Corporate Internet Banking users will be migrated to the new platform. Your current User ID will remain valid, you only need to set a new Login Password, Transaction Password, and Security Question answers. For your convenience, all existing beneficiaries will also be migrated to the new platform.

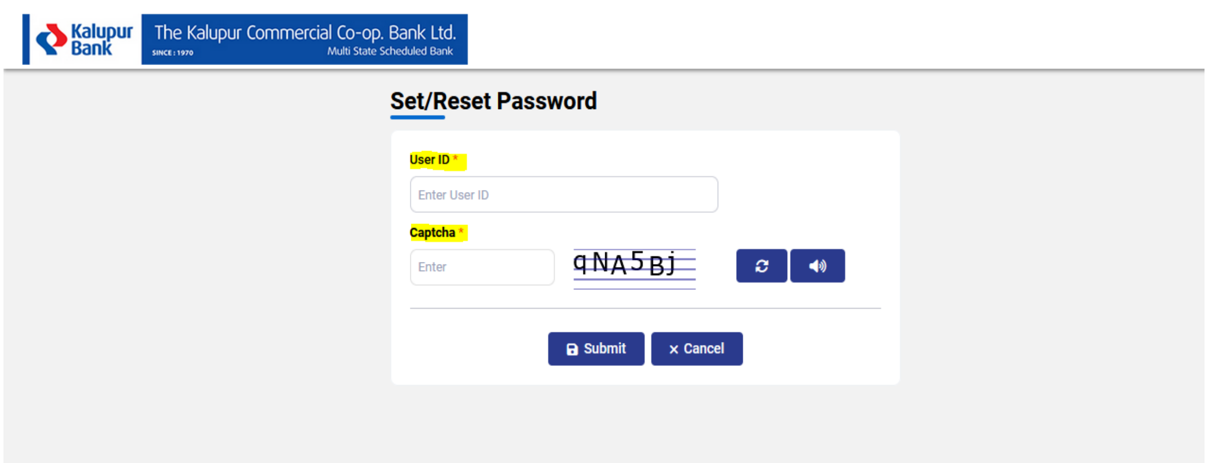
★ Set / Reset Password:

- Visit https://www.kalupurbank.com or https://myebanking.kalupurbank.com.
- To go to Login page, click on Continue to Login button.

- Click on Set/Reset Your Password link.

- If you have not set your new password and attempt to log in using your existing password, the system will display the following message: "Password for this user has not yet been set. Please use the 'Set/Reset Password' option to create a new password and continue."

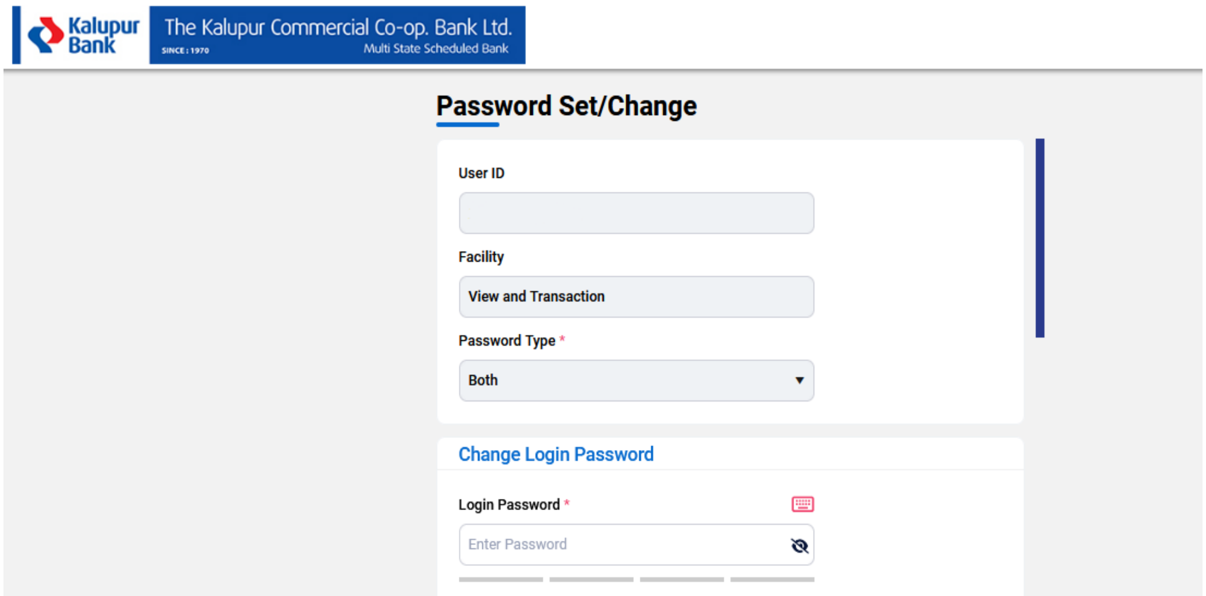
- When you click on the "Set/Reset Password" link, the following screen will appear. You will need to enter your User ID and the Captcha shown on the screen, then click Submit. An OTP will be sent to your registered mobile number. Enter the OTP and click Submit again. You will then be directed to the Password Set/Change screen.



- Your User ID will be displayed along with the type of facility assigned to you. There are two types of facilities:

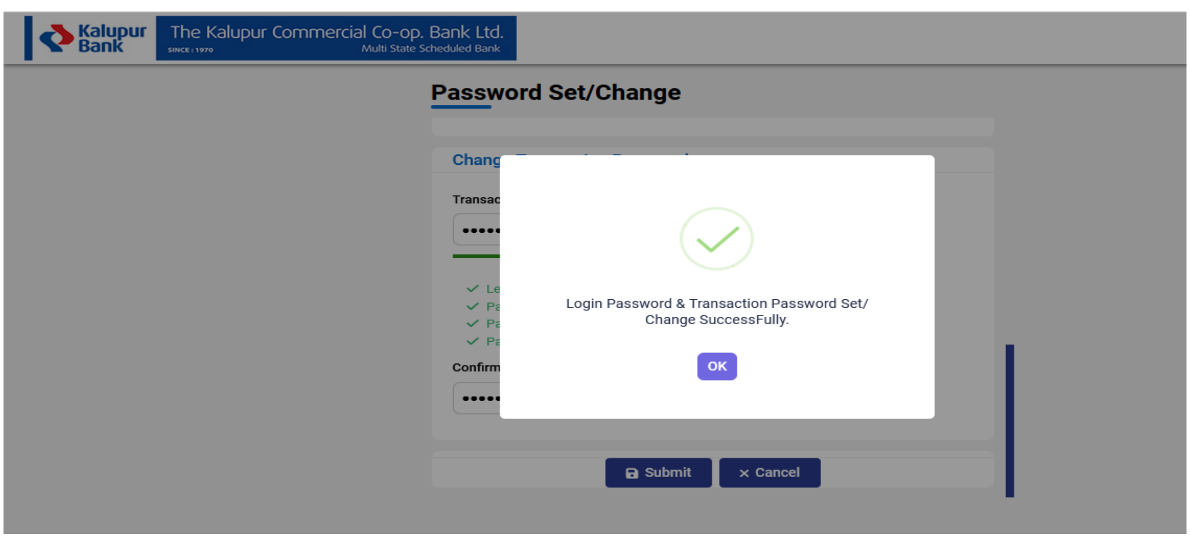
- View Only – This facility allows you to only view your account details. You will not be able to perform any financial transactions.
- View & Transaction – This facility allows you to access both financial and non-financial features of Corporate Net Banking.

○ On the next screen, you will see the Password Reset page, where you are required to set your Login and Transaction passwords as per the password policy below:

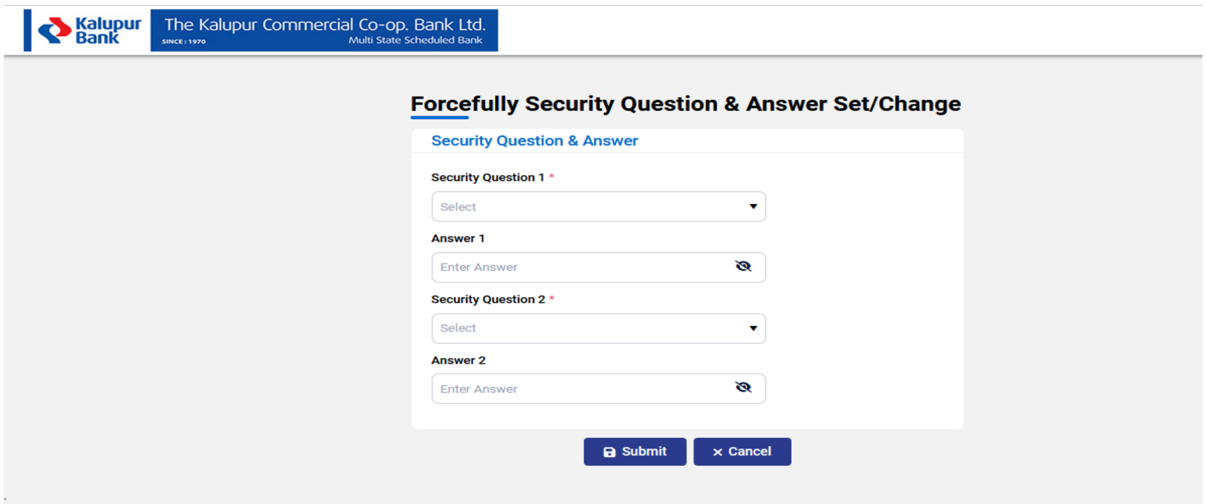


- Password must be at least 8 characters long
- Must contain at least one special character
- Must include at least one digit
- Must have both uppercase and lowercase letters

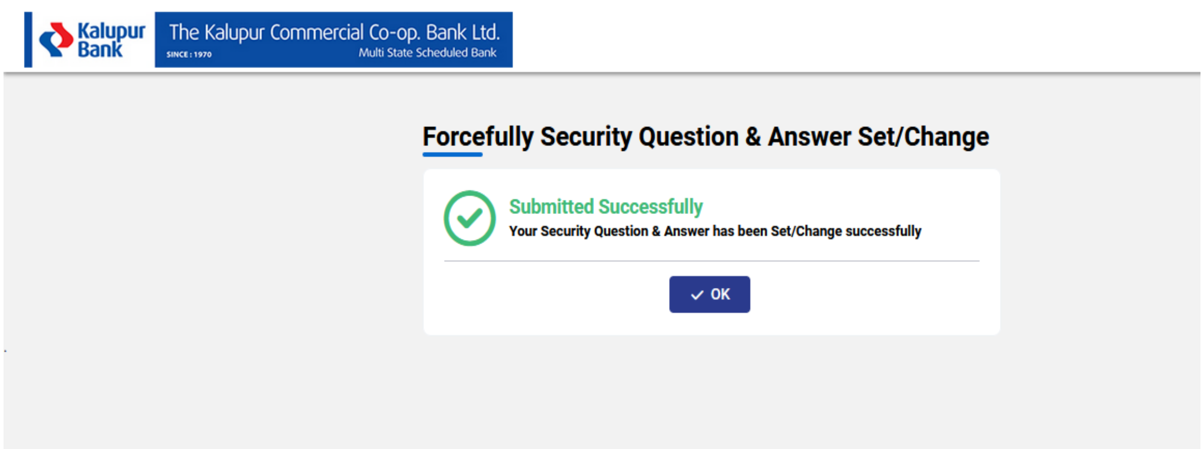
○ After entering both the Login and Transaction passwords and clicking Submit, you will receive pop-up confirmation messages as shown below:



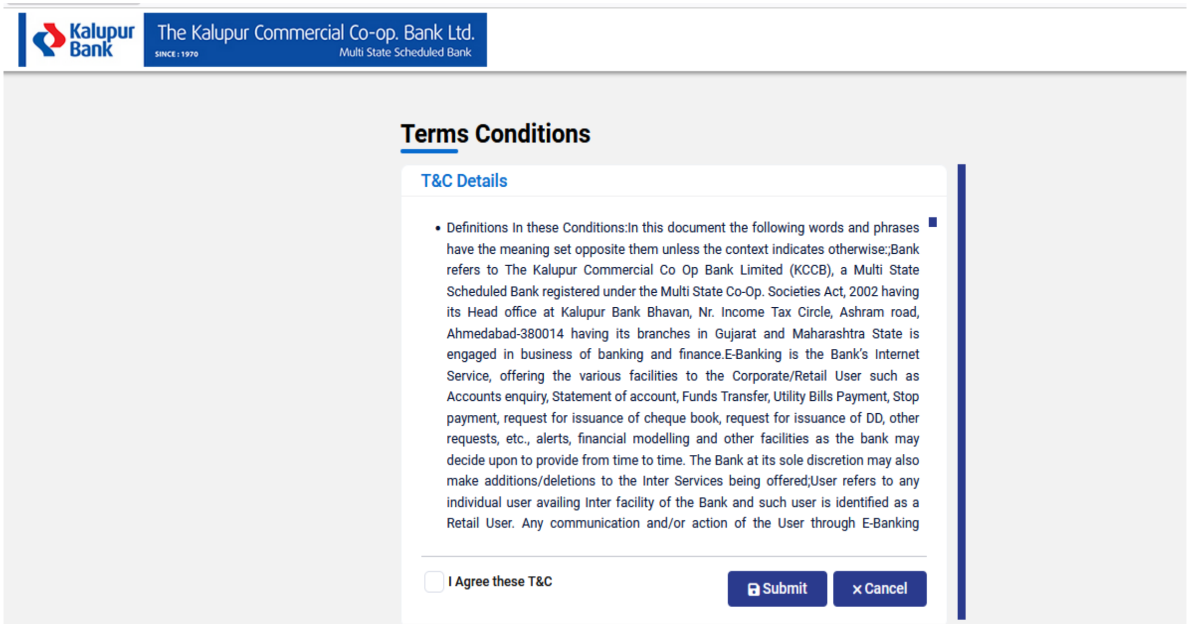
- After clicking the OK button, you will be redirected to the login page. Log in using your User ID and the newly set Login Password.
- Once you enter the correct credentials, the system will prompt you to enter a One-Time Password (OTP) sent to your registered mobile number.
- After submitting the OTP, you will be redirected to the page where you need to Set/Change your Security Questions and Answers.



- On submitting your selected Security Questions and Answers, it will be set successfully and you will get confirmation screen as shown below.



- After clicking the "OK" button, you will be redirected to the Terms & Conditions page. Please read the terms carefully, then tick the checkbox "I Agree to these T&C" and click Submit. Upon submission, your login process will be successfully completed, and you will be redirected to the Dashboard page, as shown below.

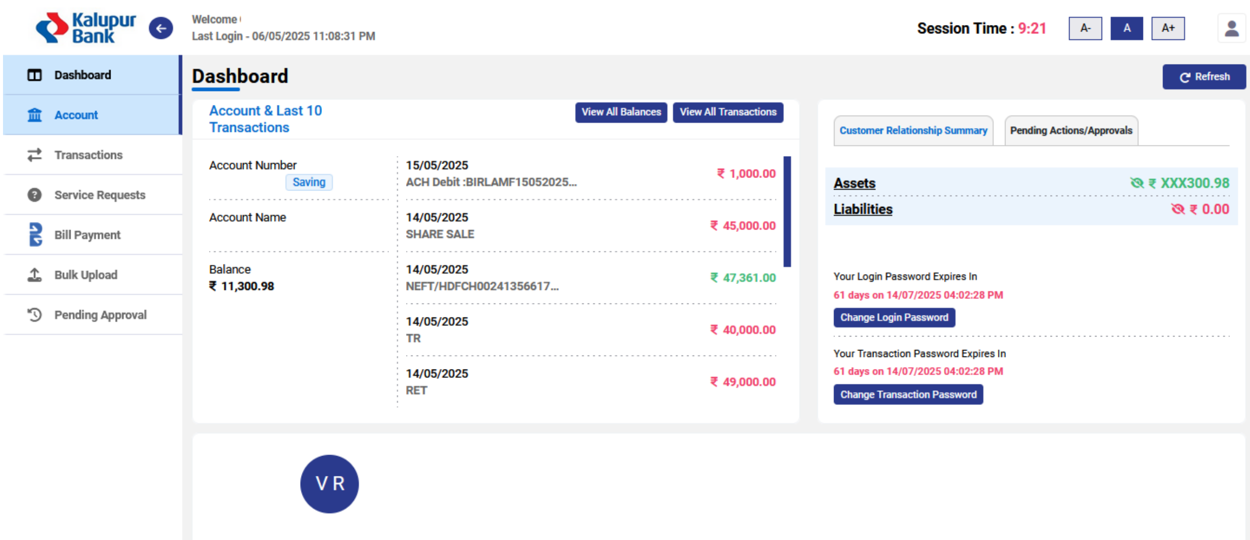


❖ Dashboard

★ On the Dashboard, the top of the page displays a Welcome message with your User Name and Firm Name, along with your Last Login Time, Session Time, a Page Zoom button, and your Customer Profile information.

★ You will also be able to view the following:
  - Your Primary Account Number, Current Balance, and the Last 10 Transactions
  - By clicking on "View All Balance", you can view the balances of all your linked accounts in one consolidated view.
  - By clicking on "View All Transactions", you will be redirected to the Account Statement page. Where, you can select the desired account, choose a specific date range, and view or inquire about your transactions for the selected period.
  - A summary of your Assets and Liabilities
  - Pending Actions/Approval (this option will be visible to those corporate who have two or multiuser authorization)
  - A Password Expiry Notification and Change Password options.
  - A list of All Accessible Accounts at the bottom of the page

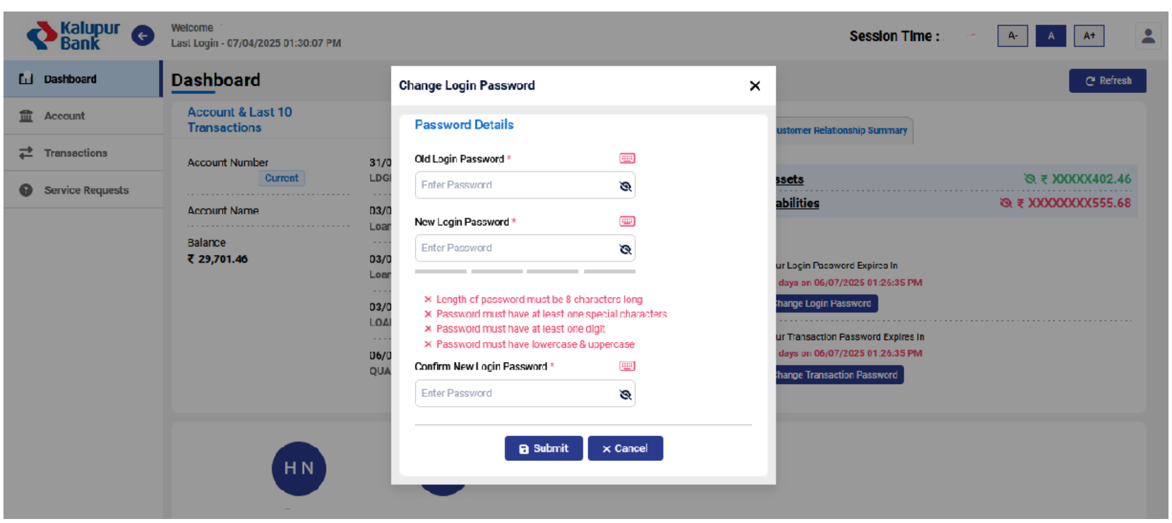
★ On the Profile section, located on the right side of the dashboard, you can manage and update your profile details like De-Register User, Select/Change Primary Account and Sign out option.



★ You can change your Login Password and Transaction Password by clicking the respective buttons — “Change Login Password” and “Change Transaction Password” — available on the Dashboard.

★ Once you click on "Change Login Password",

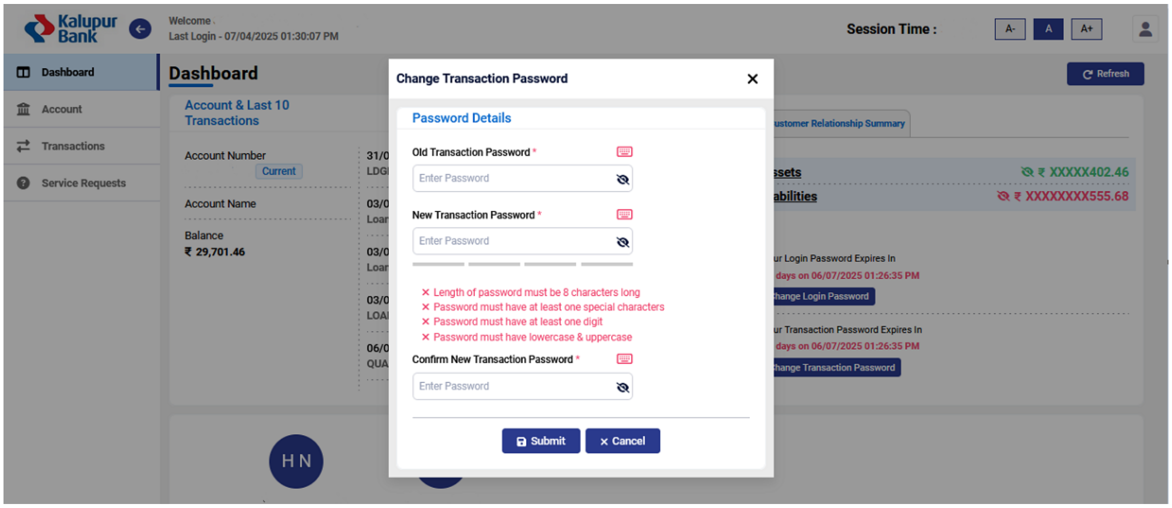
- ○ Below screen will appear where you need to enter your existing login password, your new login password, and then re-type the new password to confirm it.
- ○ After submitting these details, the system will prompt you to enter an OTP sent to your registered mobile number.
- ○ Once you submit the OTP successfully, your login password will be updated. You will then be required to log in again using your new login password.



★ Once you click on "Change Transaction Password",

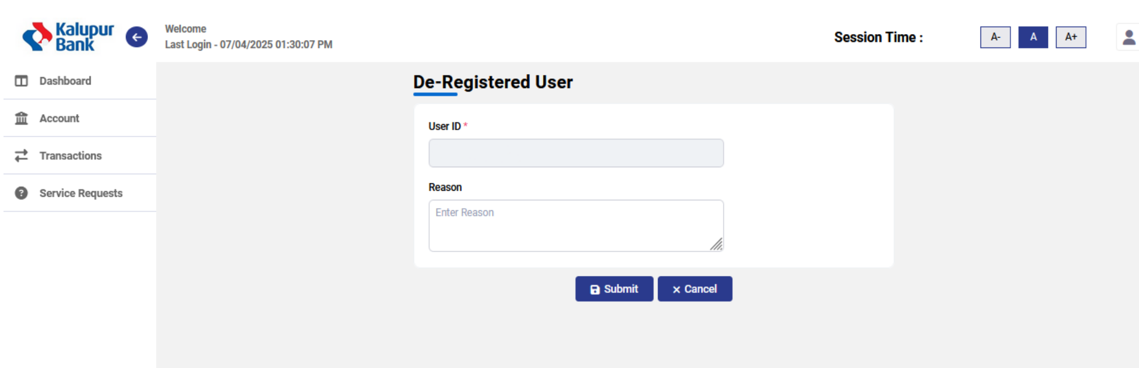
- ○ Below screen will appear where you need to enter your existing transaction password, your new transaction password, and then re-type the new password to confirm it.

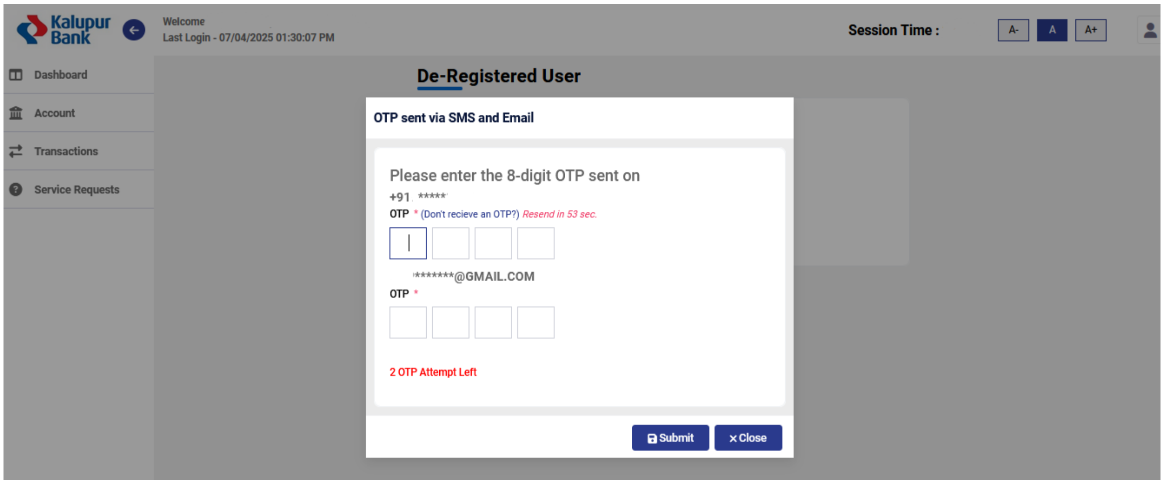
- After submitting these details, a One-Time Password (OTP) will be sent to your registered mobile number.
- Once you enter the OTP and submit it, your transaction password will be successfully updated. You will then be required to log in again to continue using Net Banking services.



★ **De-Register:** If you no longer wish to use Internet Banking service, you can de-register yourself directly from the portal.

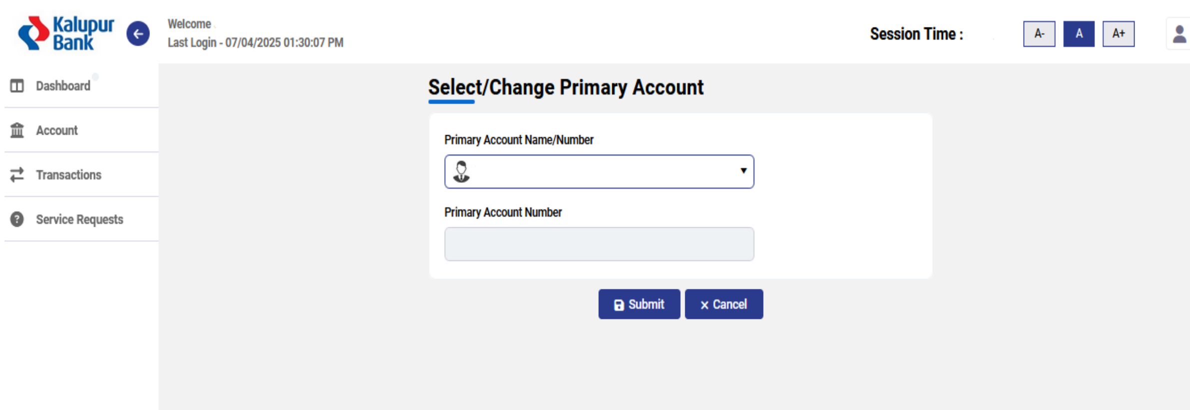
- To do so, enter the reason for de-registration and click Submit. Upon submission, you will receive two separate OTPs — one on your registered mobile number and another on your registered email ID.
- After successfully completing the de-registration process, if you wish to re-activate Internet Banking services in the future, you must visit your home branch and fill out an Internet Banking Registration Form again.

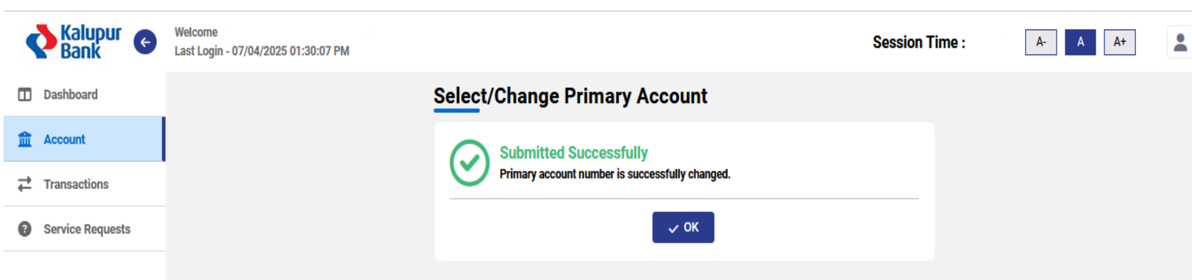




★ **Select/Change Primary Account:**

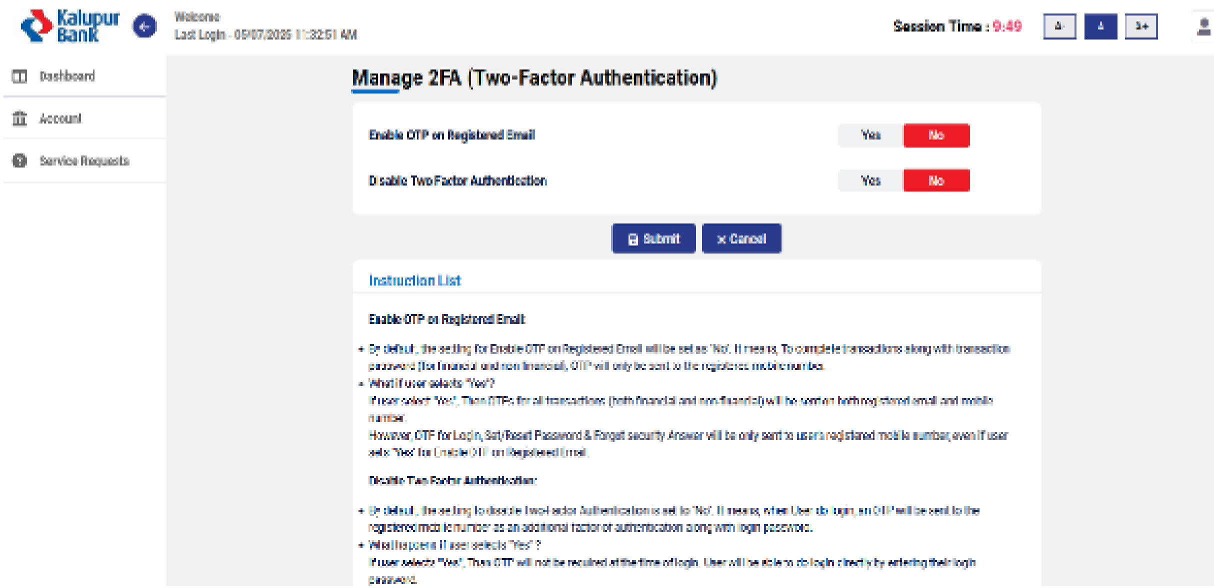
- You can update your Primary Account details at any time.
- Simply select the desired account you wish to set as your primary account and click Submit.
- Upon submission, a confirmation pop-up will appear with the message:
- "Customer's primary account details updated successfully."





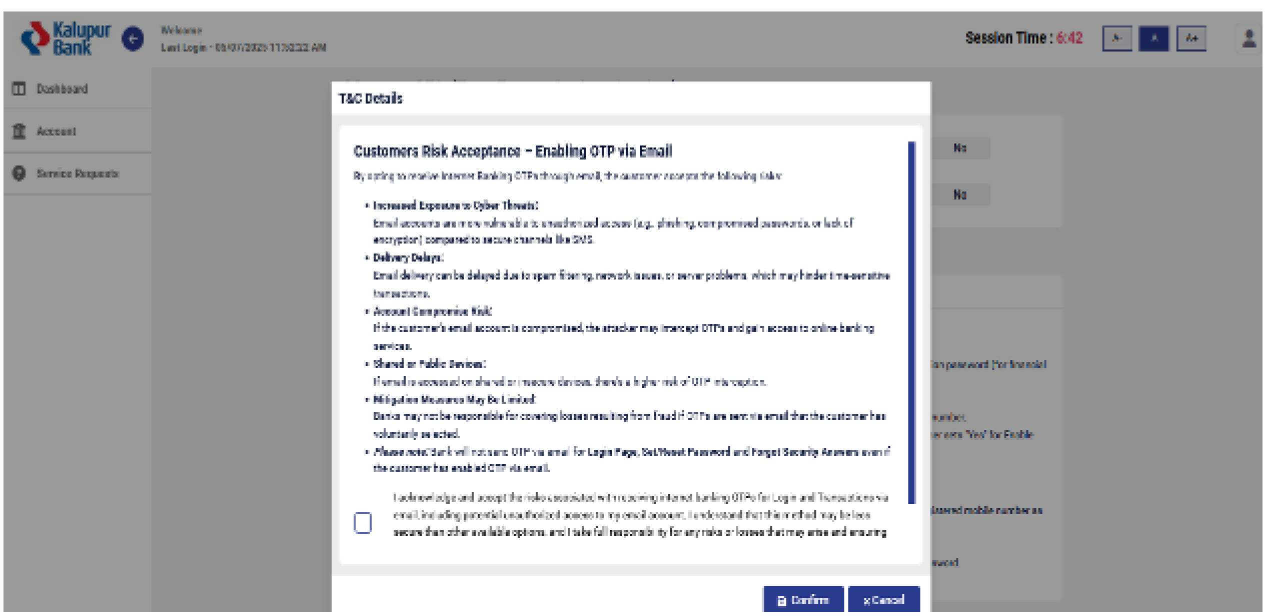
★ **Manage 2FA:**

- By Using this functionality, User can manage 2 factor authentications. There are two sub buttons as below



Enable OTP On Registered Email (For Both View Only & View & Transaction Facility)

- By default, the setting for Enable OTP on Registered Email will be set as "No". It means, To complete transactions along with transaction password (for financial and non-financial), OTP will only be sent to the registered mobile number.
- If user select "Yes", Then OTPs for all transactions (both financial and non-financial) will be sent on both registered email and mobile number. When user select YES, and do submit then system will ask terms condition, Same need to be accepted by user for further process.



Note : OTP for Login, Set/Reset Password & Forgot security Answer will be only sent to user's registered mobile number, even if user sets "Yes" for Enable OTP on Registered Email.

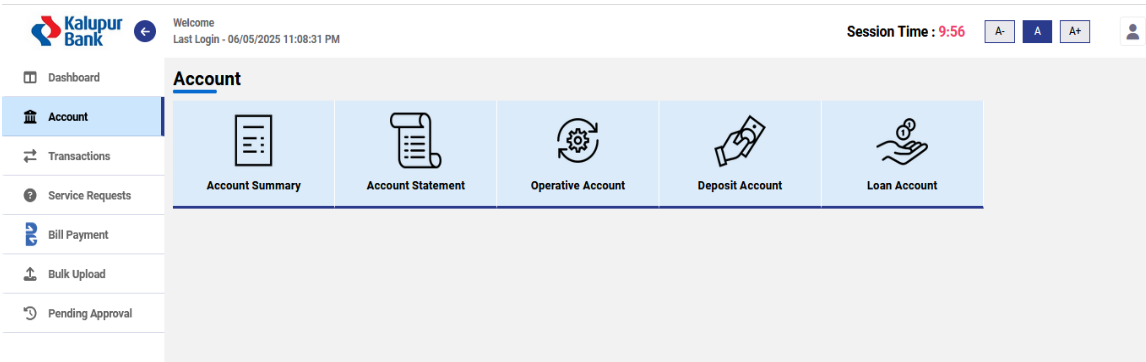
2. Disable Two Factor Authentication (Only for View Only Facility)

- This button only available when user has availed view only facility. By default, the setting to disable Two-Factor Authentication is set to "No". It means, when User do login, an OTP will be sent to the registered mobile number as an additional factor of authentication along with login password.

- If user selects "Yes", Then OTP will not be required at the time of login. User will be able to do login directly by entering their login password.

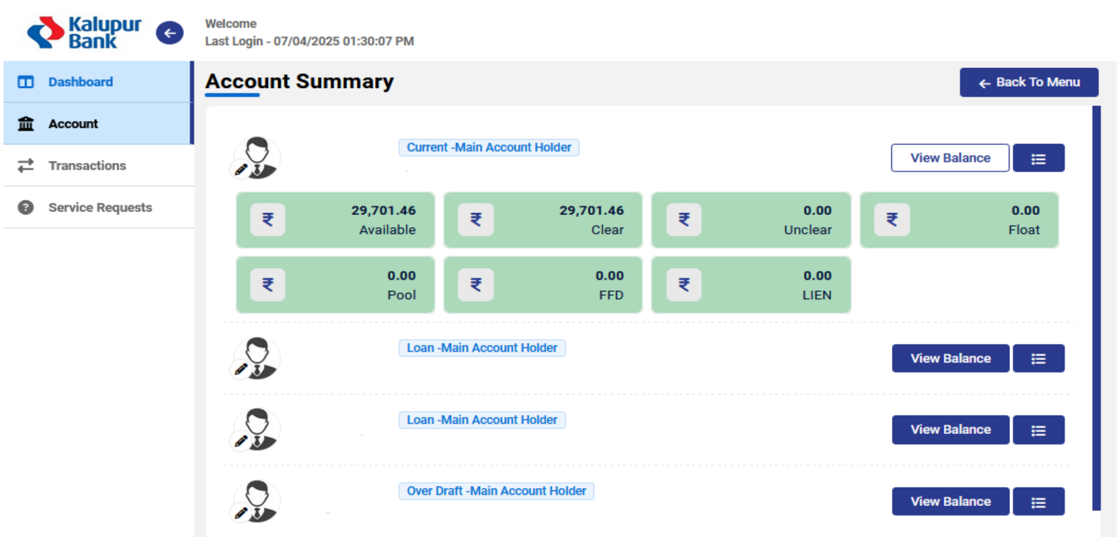
❖ Account:

★ Under the 'Account' menu, several submenus are available for viewing account details based on the type of account, such as Operative Accounts, Deposit Accounts, and Loan Accounts. You can also access your Account Summary and generate detailed Account Statements from this menu.



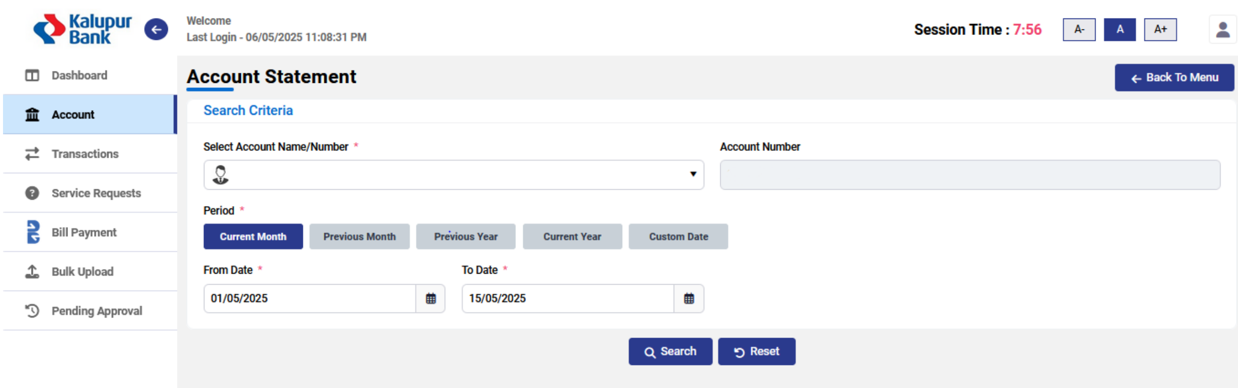
★ **Account Summary:**

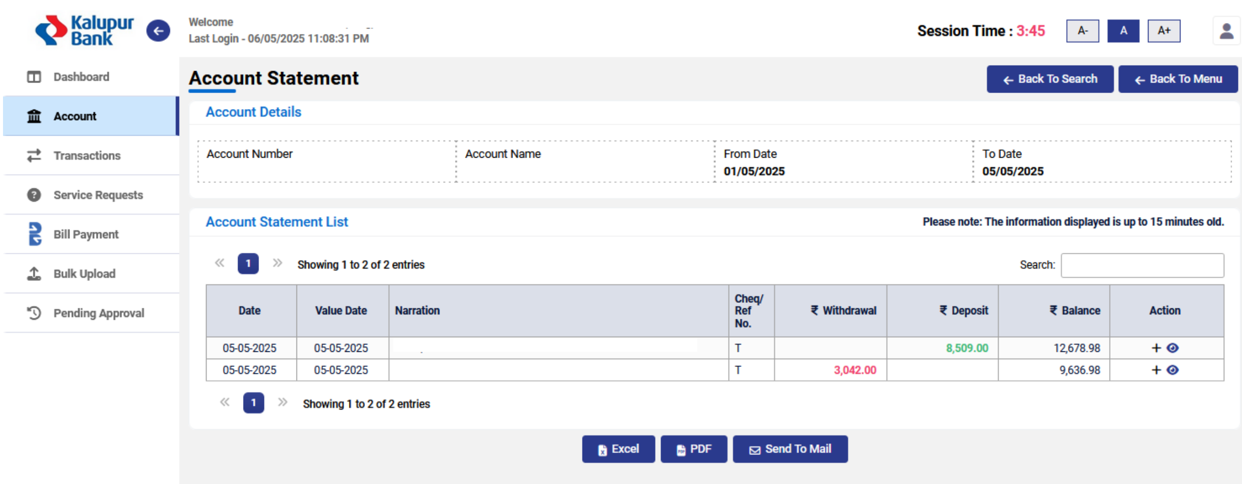
- On clicking the Account summary, you will be displayed all your operative accounts.
- By Clicking either on Account Number or Name, you can see more Account Details like Account Type, Account opening date, Mode of operation etc.
- By Clicking on the View Balance button, you can see accounts available Balance, Clear Balance, Unclear Balance, Floating Balance, Pool Balance, FFD Balance and Lien Balance. You can also see all account available balance by clicking on View All Balance.
- By clicking on Action Link, you can take actions such as View or Stop Issued cheques, Lien Inquiry, Cheque Book request, Positive pay request.



★ Account Statement:

- On clicking the Account statement, you can generate statements of your Accounts.
- You need to select your account, you can choose the period of statement from the button as Current Month, Previous Month, Previous Year, Current Year. You also select a custom date period for the account statement.
- On clicking the Search button, you will be able to view your statement on screen, you can download the same in excel and in PDF format. You can also send the account statement in your registered email ID.
- By clicking on + Icon under the Action Tab, you can add your own Note/Remark and by clicking on the eye icon you can view the added Notes/Remark.





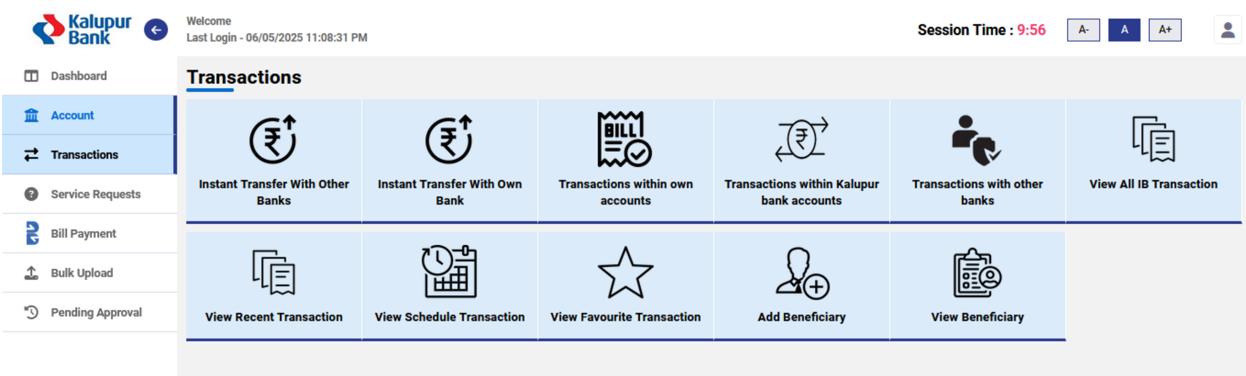
★ **Operative Account:** You can see the various details of your all-Operative accounts.

★ **Deposit Account:** You can see the various details of your deposit accounts

★ **Loan Accounts:** You can see the various details of your Loan accounts.

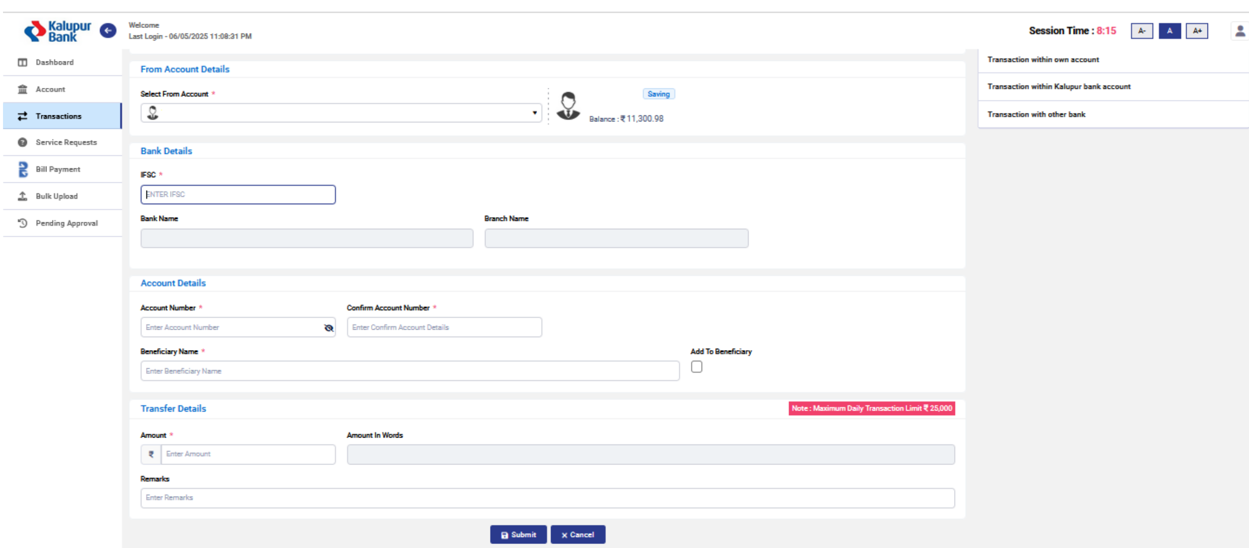
❖ **Transactions:** In the "Transactions" Menu following the sub-menus is available.

- Instant Transfer with Other Banks
- Instant Transfer with Own Bank
- Transaction within Kalupur bank accounts
- Transaction with other banks
- View All IB transaction
- View Recent Transaction
- View Schedule Transaction
- View Favorite Transaction
- Add Beneficiary
- View Beneficiary



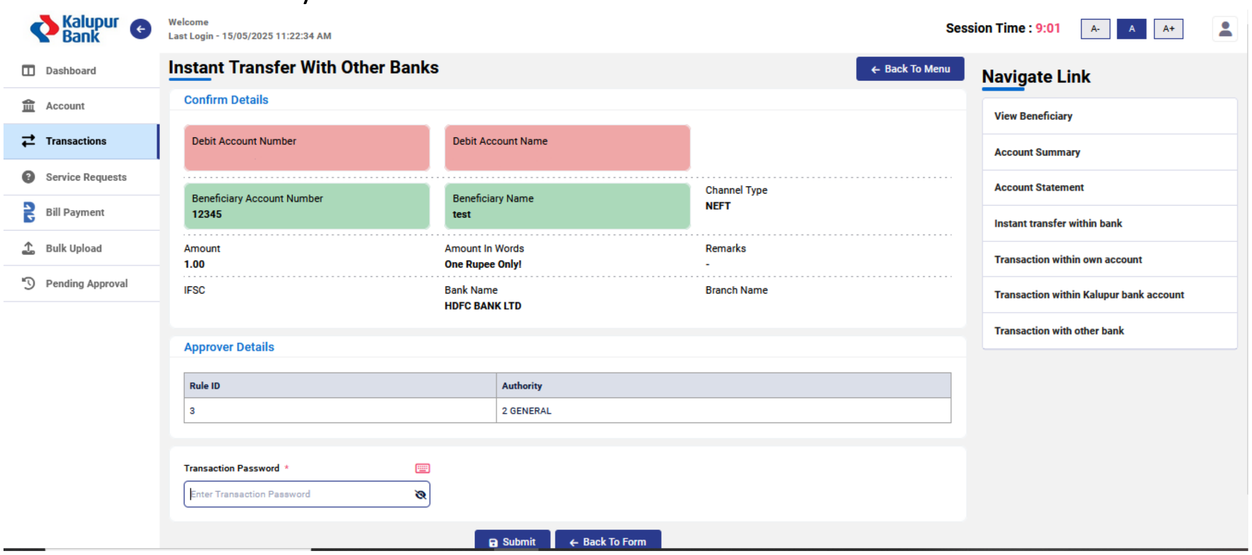
★ Instant Transfer with Other Banks

- ○ Using this instant transfer, you can do only 1 transaction up to Rs 25,000/- in a day without adding the beneficiary of other bank accounts. You can select either IMPS or NEFT.



- ○ By clicking either on IMPS or NEFT you will be displayed above fields.
- ○ You can select you from the account in which you wish to initiate the transaction. (By default, your primary account be selected)

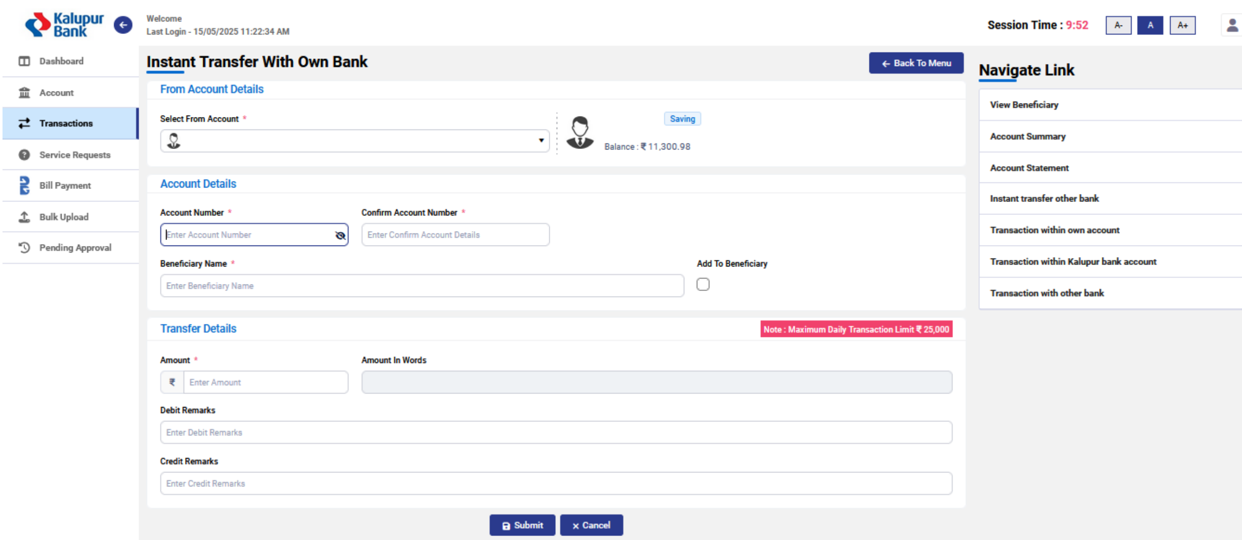
- Enter IFSC code of Beneficiary Bank. (Bank Name & Branch Name will get auto-fetched)
- Enter Beneficiary Account Number and Re-Enter Confirm Account Number.
- Using Check Beneficiary Button, you can verify actual beneficiary account name.
- Enter Beneficiary Name.
- Add to the Beneficiary Check Box. (If you check mark this box, then the added beneficiary details will get added into your beneficiary lists)
- Enter Amount and Enter Remarks.
- On clicking the Submit button, you will be displayed the Confirmation Screen as follows to Verify the entered details.



- To proceed with further enter your transaction password and click on Submit Button. If you found entered details invalid then you can click on Back to Form to edit detail.
- On entering a valid Transaction Password. You will receive OTP on your registered Mobile Number and Email ID.
- On submitting valid OTP. Your transaction will be successful and you will be able to view and download transaction advice.

★ Instant Transfer with Other Banks

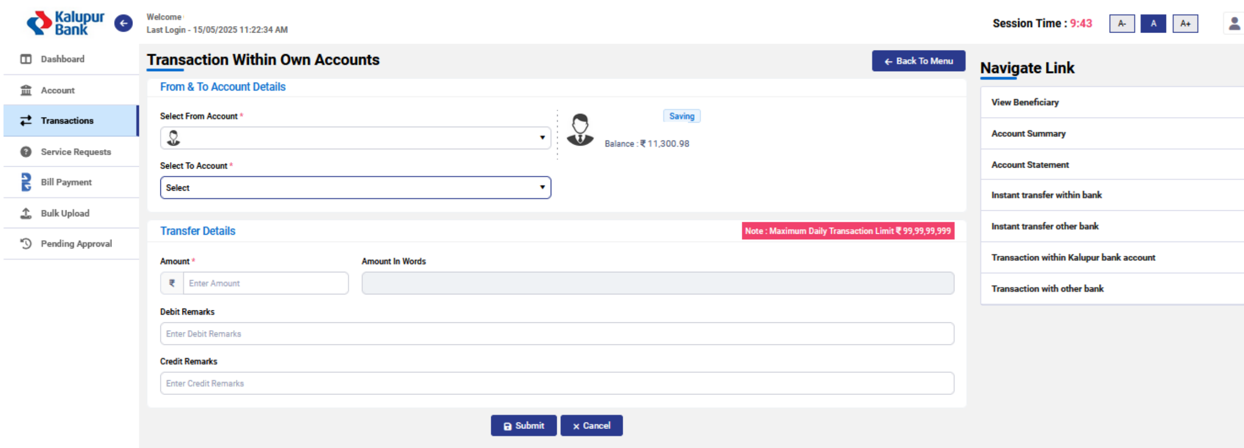
- Using this instant transfer you can do only 1 transaction up to Rs.25,000/- in a day without adding beneficiaries of Kalupur Bank accounts.
- You can select you from the account in which you wish to initiate the transaction. (By default, your primary account be selected)
- Enter Beneficiary Account Number and Re-Enter Confirm Account Number.
- Enter Beneficiary Name.
- Add to the Beneficiary Check Box. (If you check mark this box, Then the added beneficiary details will get added into your beneficiary lists)
- Enter Amount
- Enter Debit & Credit Remarks. (Same will be display in statement of both debtor and creditor's account statement)
- On clicking the Submit button, you will be displayed a Confirmation Screen to Verify the entered details.
- To proceed with further enter your transaction password and click on Submit Button. If you found entered details invalid then you can click on Back to Form to edit detail.
- On entering a valid Transaction Password. You will receive OTP on your registered Mobile Number and Email ID.
- On submitting valid OTP. Your transaction will be successful and you will be able to view and download transaction advice.



★ Transaction Within Own Accounts

- Using this transfer option, you transfer funds to your own accounts. You can also transfer funds to your loan accounts.
- Select From Account (Select you from the account in which you wish to initiate the transaction. (By default, your primary account be selected))
- Select To Account (Select you to account in which you wish to transfer fund)
- Enter Amount

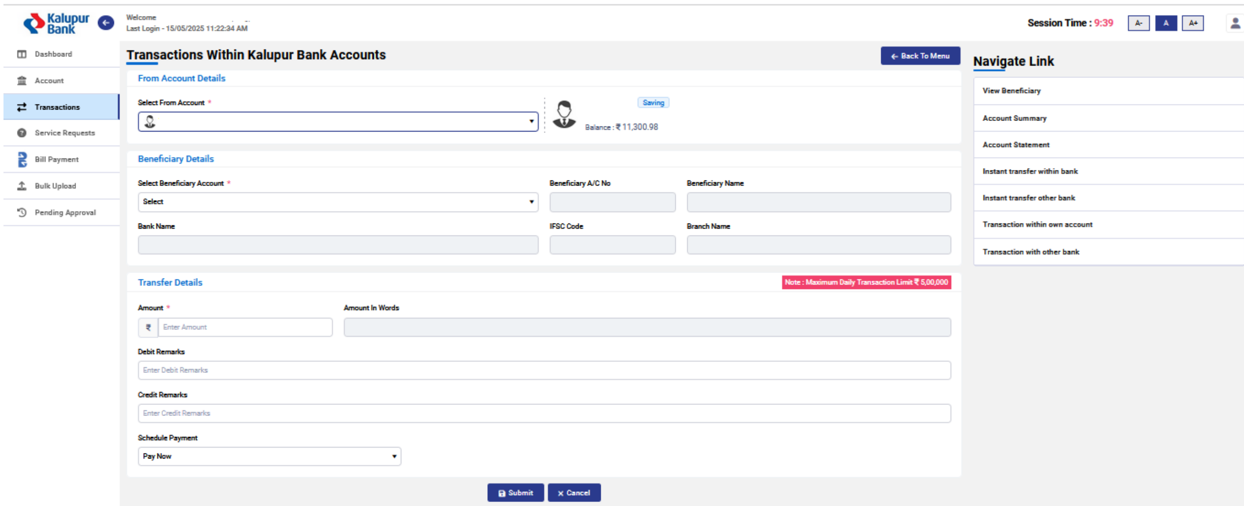
- Enter Debit & Credit Remarks. (Same will be display in statement of both debtor and creditor's account statement)
- Click On Submit.
- On clicking the Submit button, you will be displayed a Confirmation Screen to Verify the entered details.
- To proceed with further enter your transaction password and click on Submit Button. If you found entered details invalid then you can click on Back to Form to edit detail.
- On entering a valid Transaction Password. You will receive OTP on your registered Mobile Number and Email ID.
- On submitting valid OTP. Your transaction will be successful and you will be able to view and download transaction advice.



★ Transactions Within Kalupur Bank Accounts

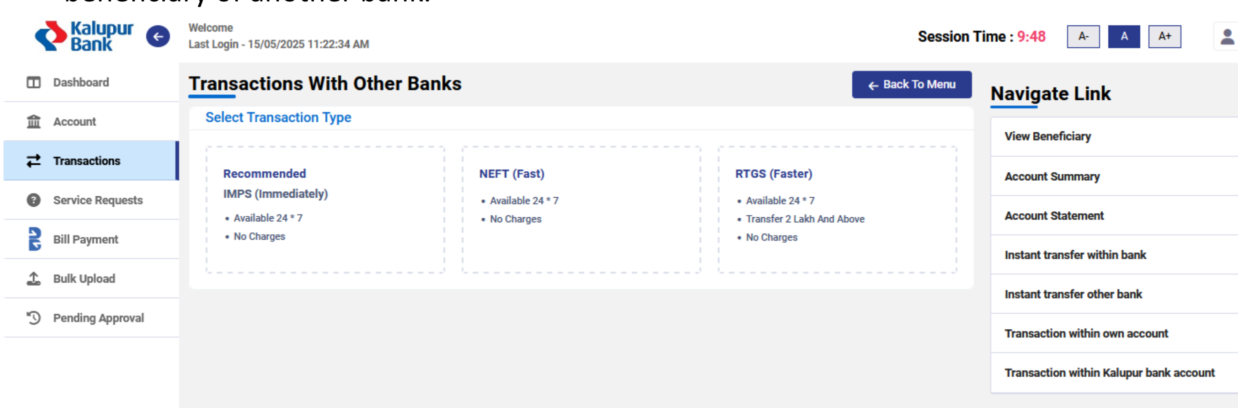
- Using this transfer option, you can transfer funds to your existing beneficiaries within bank.
- Select From Account (Select you from the account in which you wish to initiate the transaction. (By default, your primary account be selected))
- Select Beneficiary Account (By selecting Account No. details of beneficiary will be shown to you)
- Enter Amount
- Enter Debit Remarks. (Same will be display in statement of both debtor and creditor's account statement)
- Schedule Payment
- Pay now: If you will select Pay now then transfer will happen immediately.
- Schedule Later: Using this option, you can schedule your transfer for a future date up to 3 months.
- Click On Submit
- On clicking the Submit button, you will be displayed a Confirmation Screen to Verify the entered details.

- To proceed with further enter your transaction password and click on Submit Button. If you found entered details invalid then you can click on Back to Form to edit detail.
- On entering a valid Transaction Password. You will receive OTP on your registered Mobile Number and Email ID.
- On submitting valid OTP. Your transaction will be successful and you will be able to view and download transaction advice.



★ Transactions with Other Banks

- Using this transfer option you can do an IMPS/NEFT/RTGS transaction to your existing beneficiary of another bank.

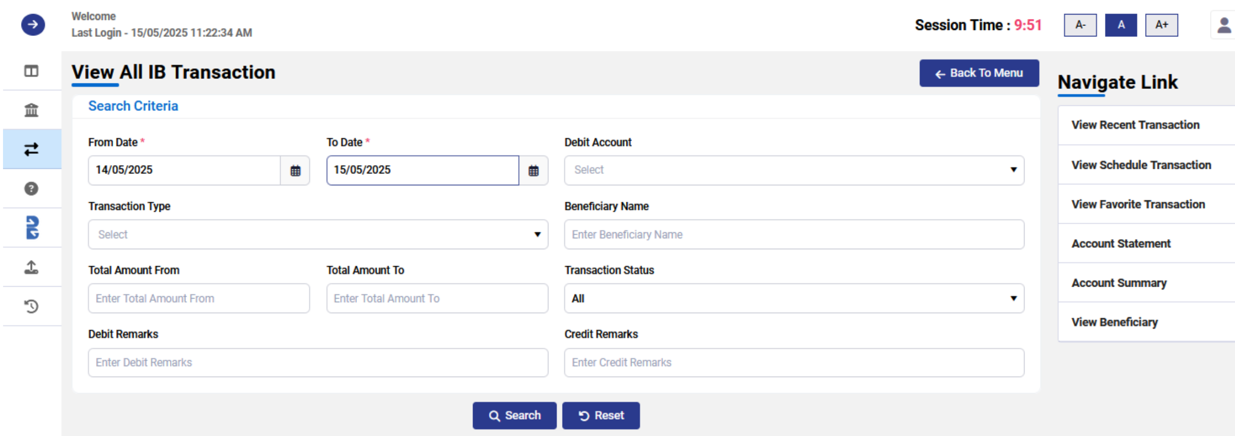


- Select From Account (Select you from the account in which you wish to initiate the transaction. (By default, your primary account will be selected)
- Select Beneficiary Account (By selecting Account No. Details of beneficiary will be shown to you)
- Enter Amount and Enter Debit Remarks. (Same will be display in statement of both debtor and creditor's account statement)
- Schedule Payment: (Available only for NEFT & RTGS)
- Pay now: If you will select Pay now then transfer will happen immediately.
- Schedule Later: Using this option, you can schedule your transfer for future date up to 3 months

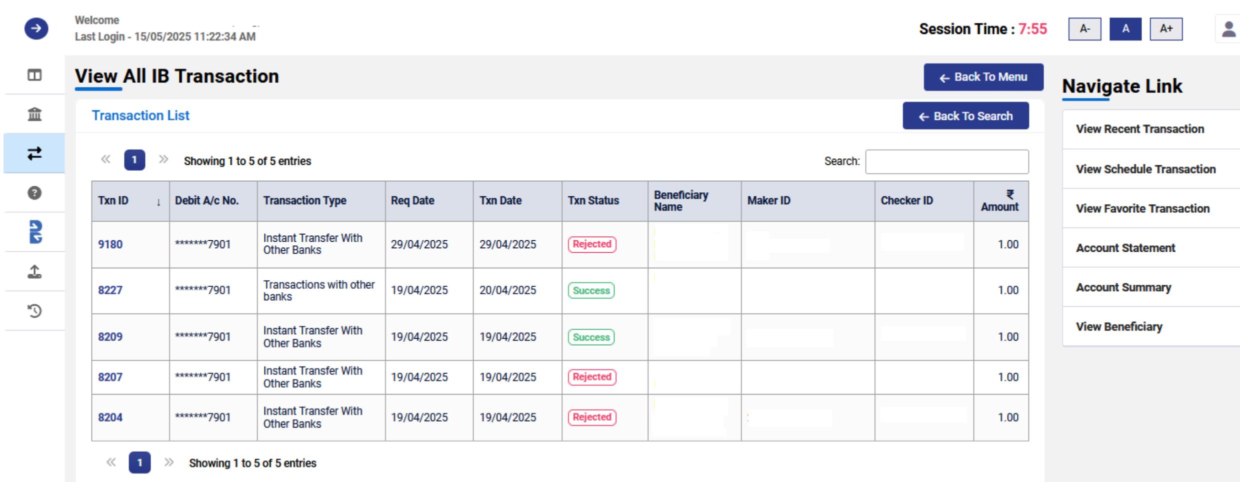
- On clicking the Submit button, you will be displayed a Confirmation Screen to Verify the entered details.
- To proceed with further enter your transaction password and click on Submit Button. If you found entered details invalid then you can click on Back to Form to edit detail.
- On entering a valid Transaction Password. You will receive OTP on your registered Mobile Number and Email ID.
- On submitting valid OTP. Your transaction will be successful and you will be able to view and download transaction advice.

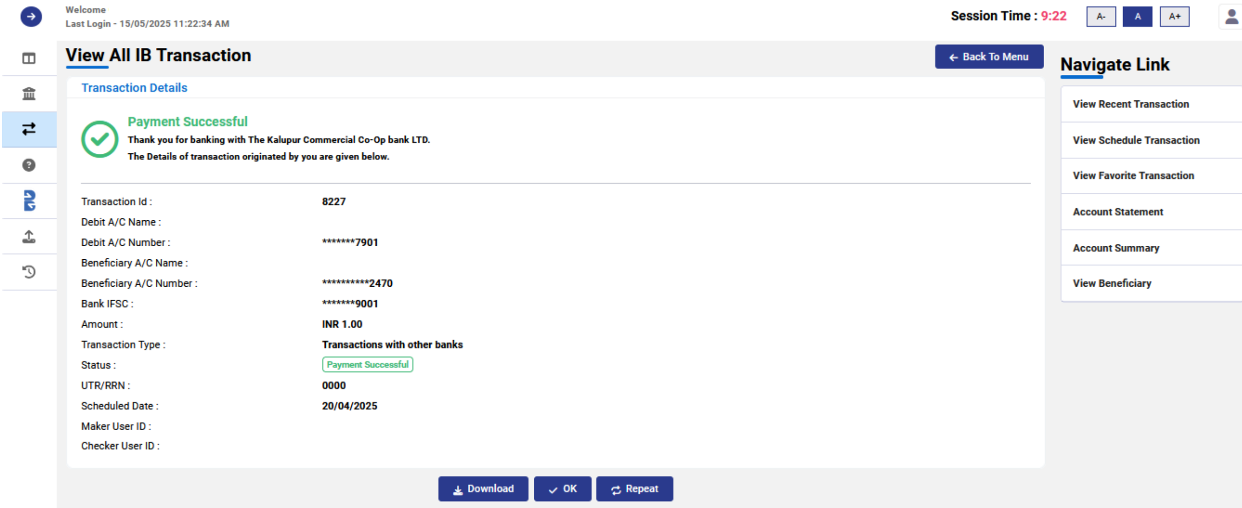
★ View All IB Transaction

- Using this option, you can view Internet Banking processed transactions and you can also download the payment advice.
- You can search transactions using available filter criteria as per below.



- On entering valid details click on the Submit button, you will be displayed your transactions and you will be able to View & Download advice by clicking on the Txn ID.

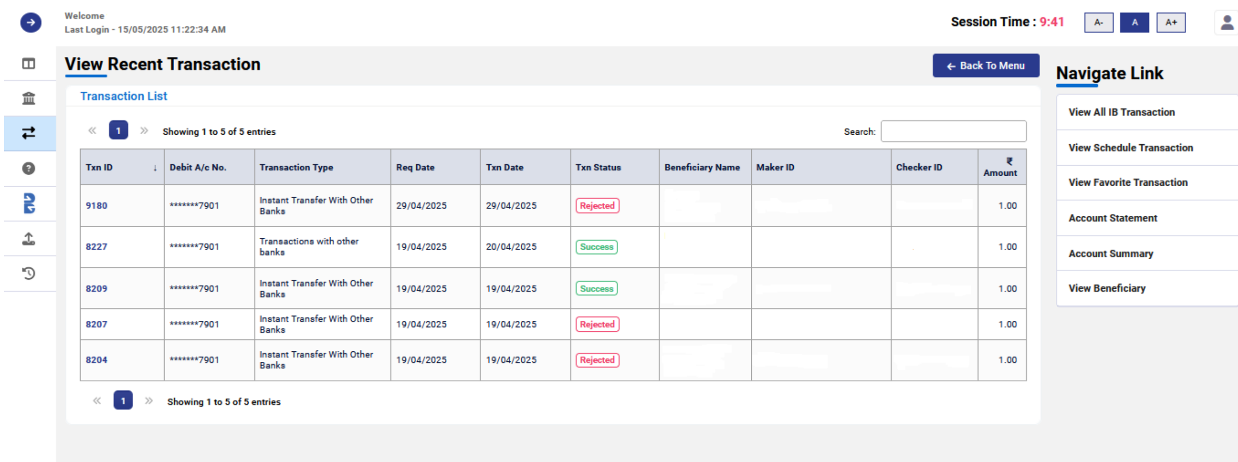




- In the Transaction Payment Advice screen, by clicking the "Repeat" button it allows you to repeat the transaction with the same details.

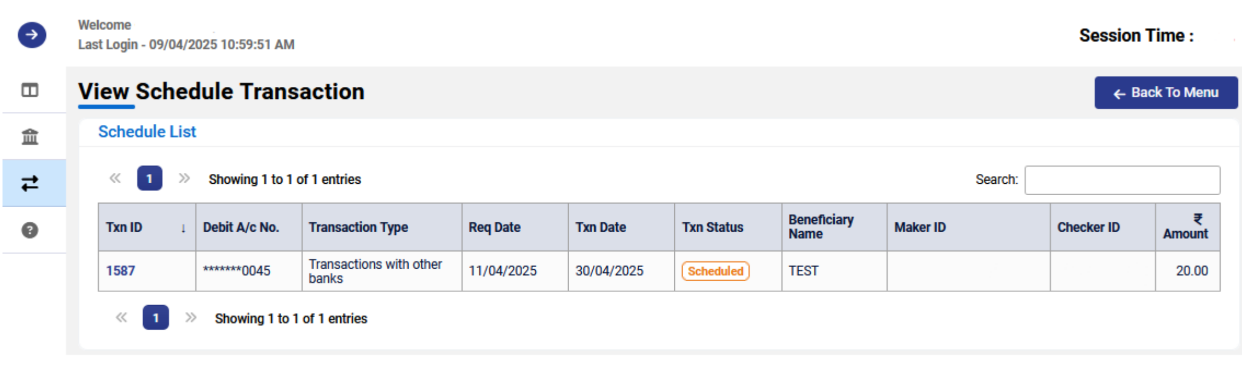
★ View Recent Transaction

- Using this option, you can view your last 10 transactions initiated from Internet Banking, also you can View & Download the transaction advice by clicking on Txn ID.

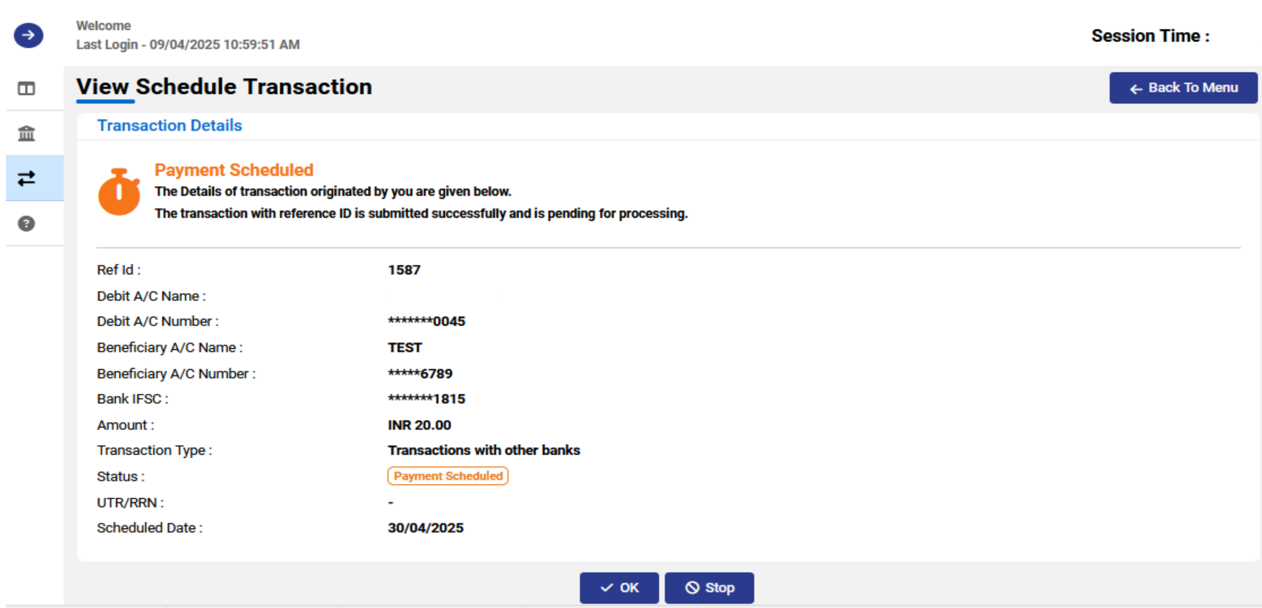


★ View Schedule Transaction

- Using this option, you can view your last 10 Scheduled transactions and also you can View & Download the transaction advice by clicking on Txn ID.

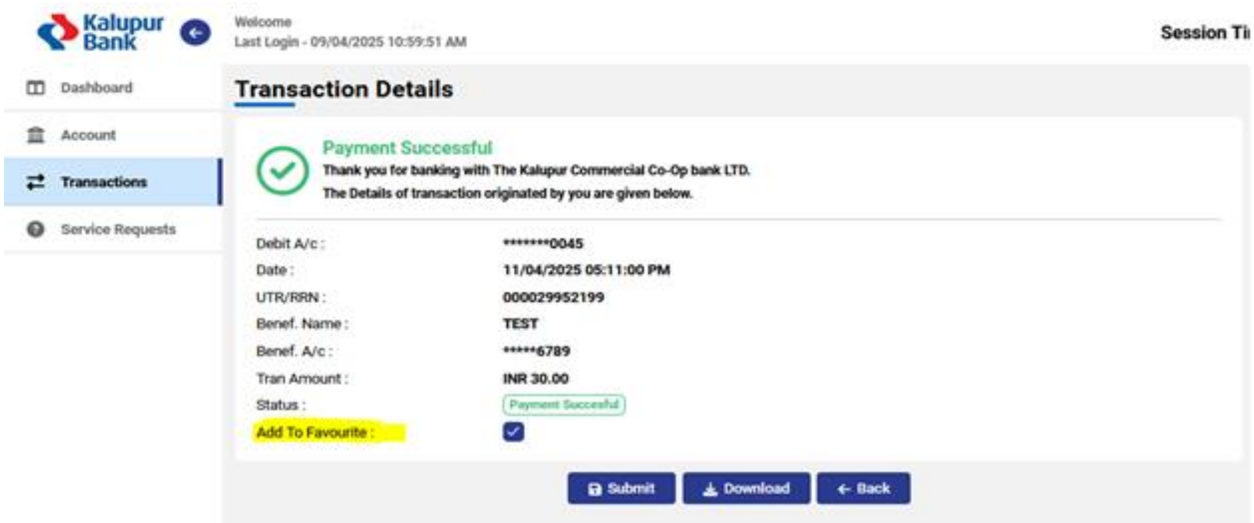


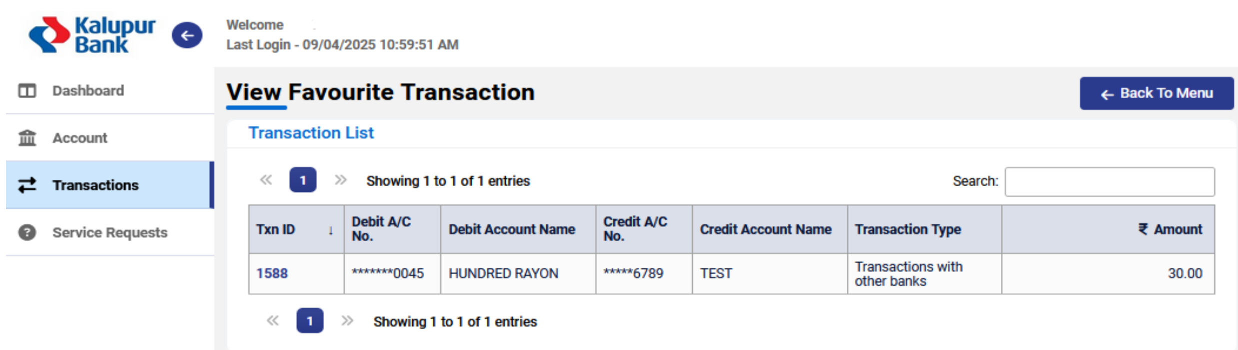
- You can also stop a future-dated scheduled transaction by clicking on the specific Txn ID and then selecting the "Stop" button.
- On clicking STOP button, a One-Time Password (OTP) will be sent to both your registered email address and mobile number. You will need to enter the OTP to confirm and complete the stop request.
- Upon submission of the OTP, your scheduled transaction will be successfully stopped. A prompt message will appear on the screen stating: "Scheduled Transaction Has Been Reverted."



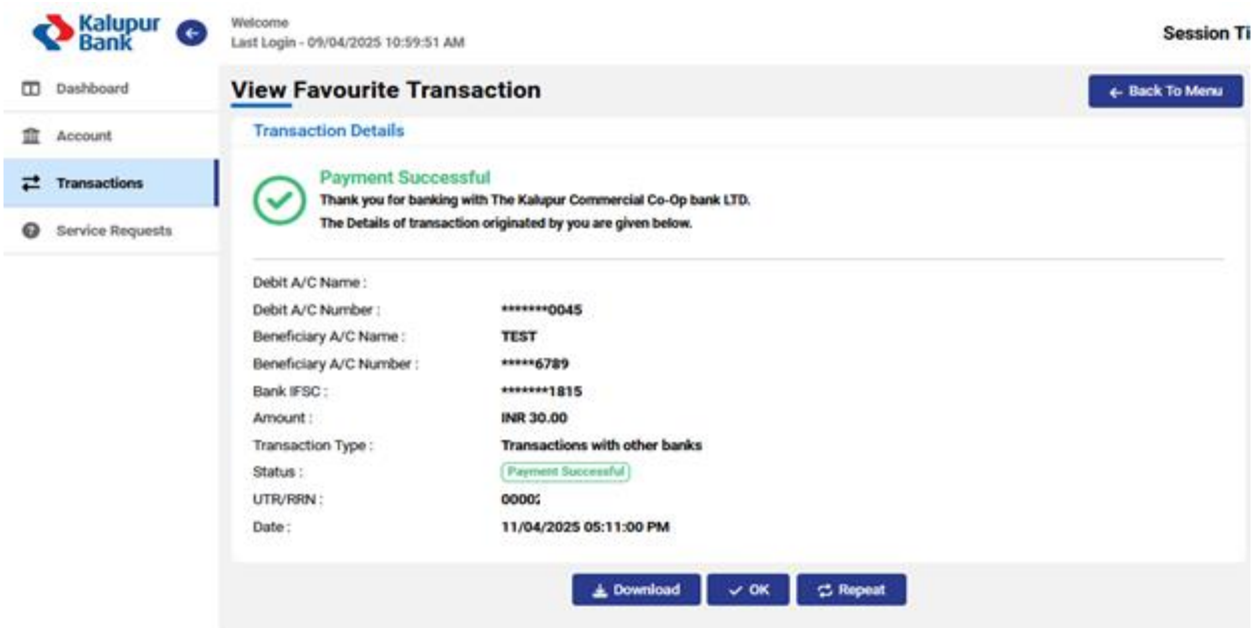
★ View Favorite Transaction

- Using this option you can view your favorite marked transaction.
- Option to mark the transaction in favorite list will be given to you once your complete transactions (Within Bank Transfer and Other Bank Transfer). To add the same, you need to click on the checkbox Add To Favorite.



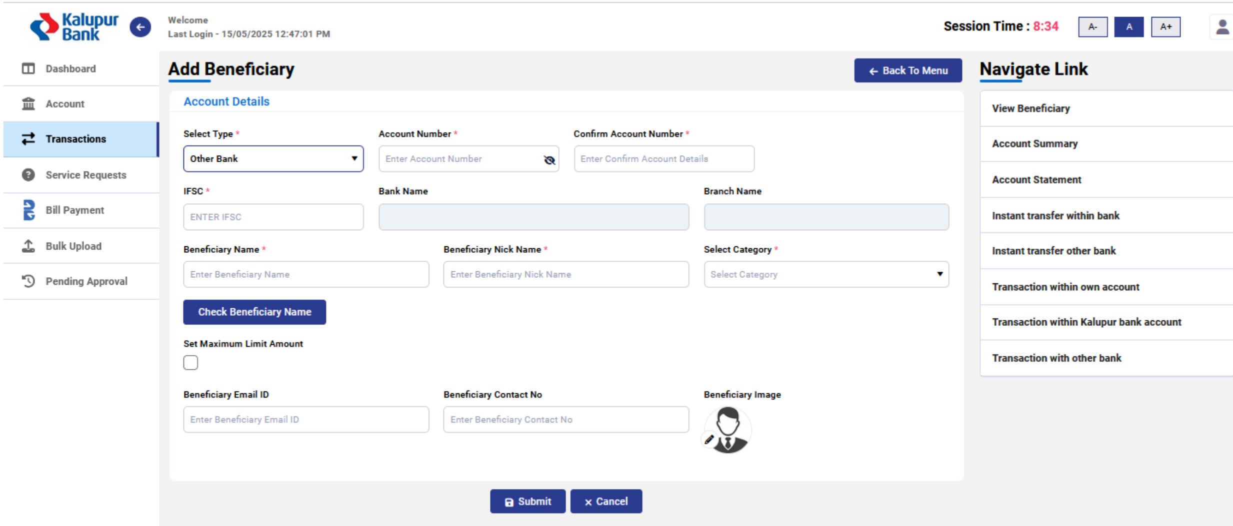


- You can view full details of your favourite transactions by clicking on the specific Txn ID. Upon clicking, the complete transaction details will be displayed. Additionally, you can repeat the same transaction by clicking on the "Repeat" button.



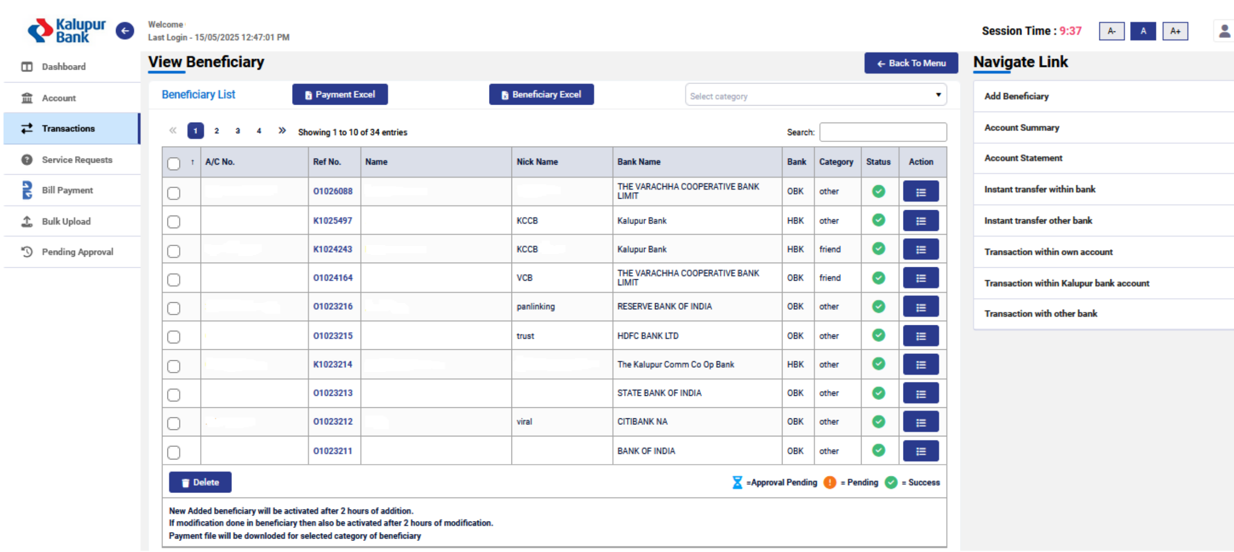
★ Add Beneficiary

- Using this option, you can Add beneficiaries of Within Bank and Other Bank.
- Select Type: Within Bank / Other Bank
- Account Number:
- Confirm Account Number:
- IFSC: (Applicable in case you are adding beneficiary for Other Bank)
- Beneficiary Name:
- Beneficiary Nickname:
- Select Category:
- You can also verify the beneficiary’s name by clicking on the "Check Beneficiary Name" option. Upon clicking, the beneficiary’s name will be automatically displayed in the Beneficiary Name field (If successful response received from Beneficiary Bank)
- Set Maximum limit Amount: (Default max limit will be set by the system If not set by you)
- Beneficiary Email id:
- Beneficiary Contact No:
- Beneficiary Image:
- You can select category to beneficiary by selecting from a predefined list, such as Self, Family, Friend, Vendor, Employee, and Other. This will helps you organize and manage your beneficiaries more efficiently, making it easier to identify and sort them by category.

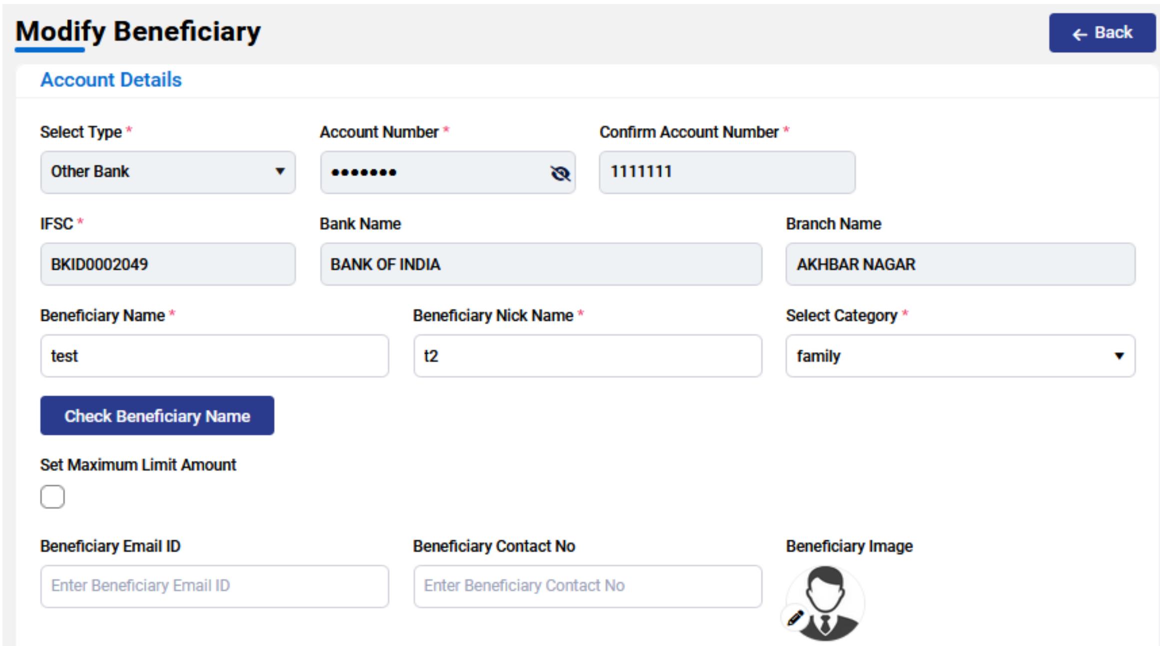


★ View Beneficiary

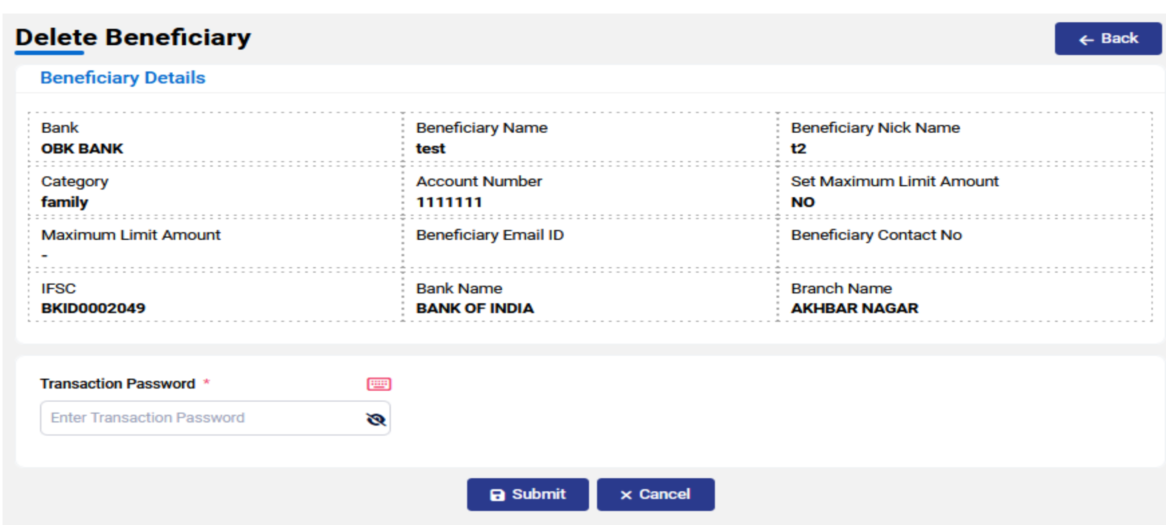
- Using this option you can see your existing beneficiary details; by clicking on the action button, you can Modify & Delete your Beneficiary, View History and Using Send Money option you will direct to Fund transfer screen with auto-filled details of the selected beneficiary.



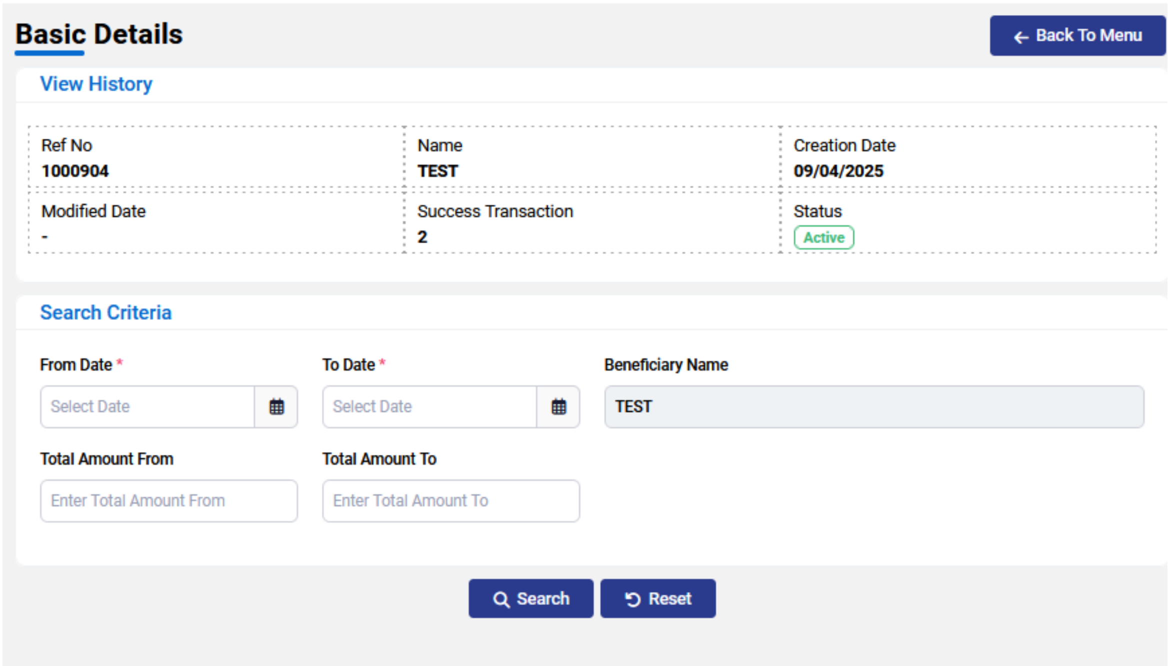
- **Modify Beneficiary**
- Using the Modify Beneficiary option, you can edit various details of an existing beneficiary. This includes updating the beneficiary's name, nickname, category, maximum transaction limit, email ID, and mobile number.
- You can also verify the actual account name of your existing beneficiary by using the 'Check Beneficiary' button.



- **Delete Beneficiary**
- You can delete an existing beneficiary using the Delete Beneficiary functionality. When you click on the Delete option, beneficiary details will be displayed for your confirmation. To proceed, you must enter your Transaction Password and the OTP sent to your registered mobile number and email. Upon successful OTP submission, the selected beneficiary will be permanently deleted from beneficiary list.



- **View History**
- By using this functionality, you can view details related to your beneficiaries, such as the last modification date, total number of successful transactions, and the current status of each beneficiary. Additionally, you can check detailed transaction history by entering a specific From Date and To Date to filter the records.

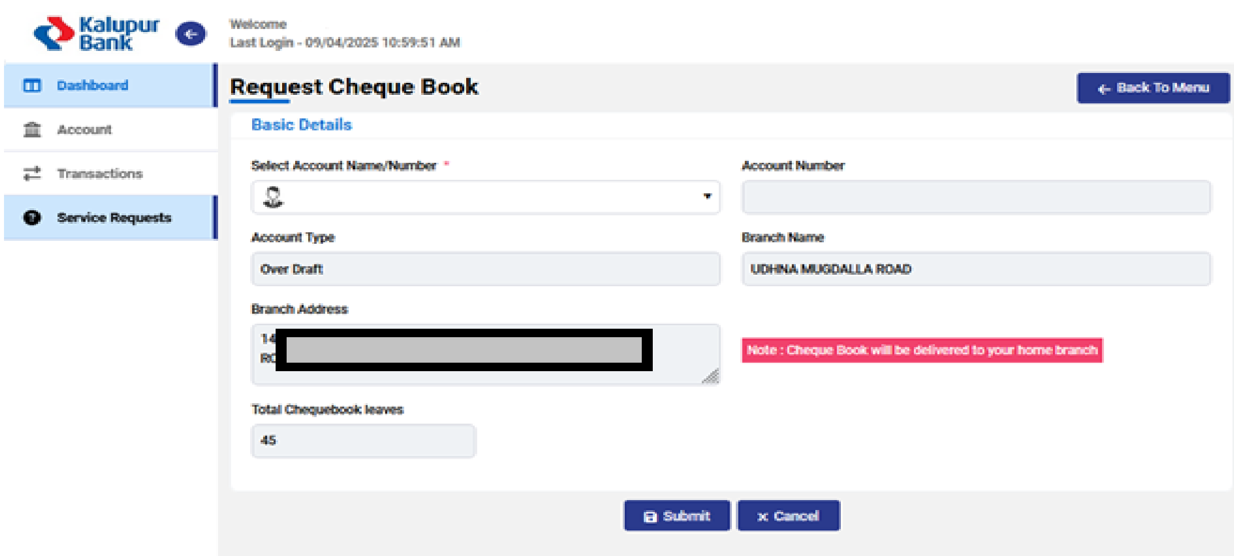


❖ **Service Requests:** Using Service Requests Menu, you can avail various services like

- Request Cheque Book
- Positive Pay Request
- Stop Payment of Cheque
- ASBA
- Deposit Certificate
- Service Request History
- Lien Inquiry

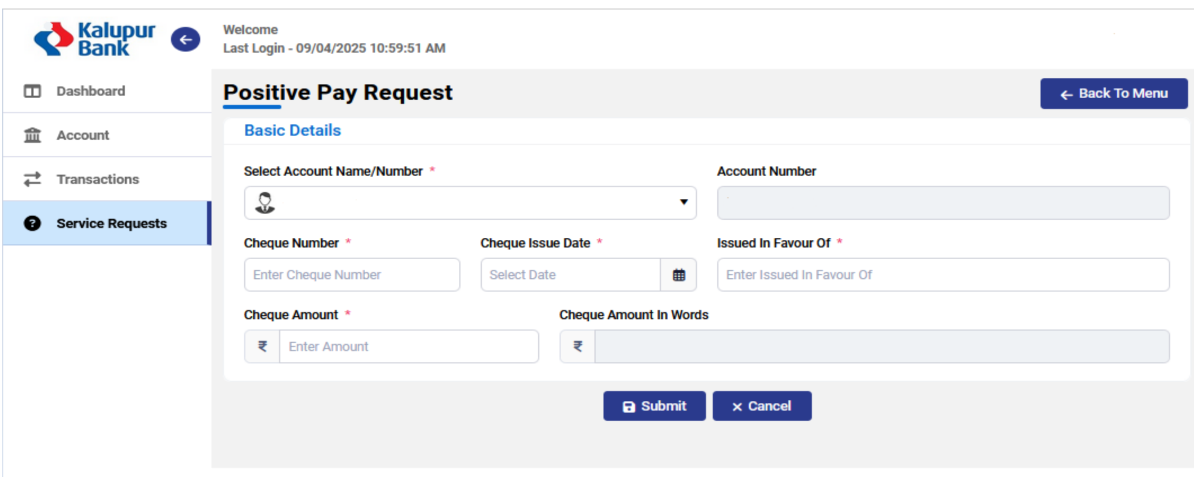
★ Request Cheque Book

- By using this functionality, you can apply for a cheque book by selecting your desired account. By default, a cheque book with 45 leaves can be requested, and only one request per account per day is allowed.
- Cheque book will be delivered to your home branch.
- After clicking the Submit button, you will be prompted to enter your Transaction Password. Once submitted, a One-Time Password (OTP) will be sent to both your registered mobile number and email ID.
- Upon entering the OTP, your cheque book request will be placed successfully.



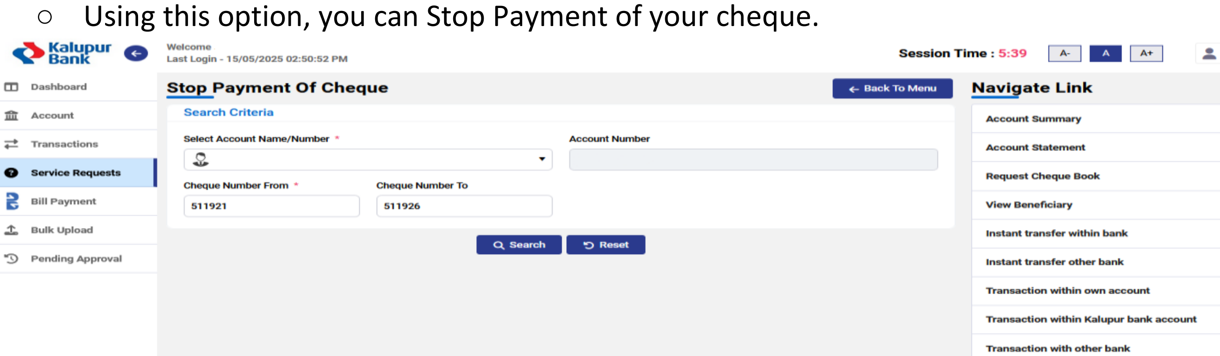
★ Positive Pay Request

- By using this functionality, Customer can submit his/her positive pay request by selecting his/her Account Number:
  - Cheque Number:
  - Cheque Issue Date:
  - Issue In Favor Of:
  - Cheque Amount: Amount written in figures displayed to you in words also.
- If the entered cheque number is already used then the customer will face an error. 'Your entered cheque number is already used' And if a positive pay request of entered cheque is already submitted by customer by any channel. Then the system will give an error as 'You've already submitted a request for this cheque number'.
- On clicking the Submit button, Customer has to enter his/her Transaction password and on submitting Transaction password, OTP (One time password) will receive to customer's registered mobile number and also on his registered mail id.
- On submitting one time password Positive pay request for entered cheque details is placed successfully.

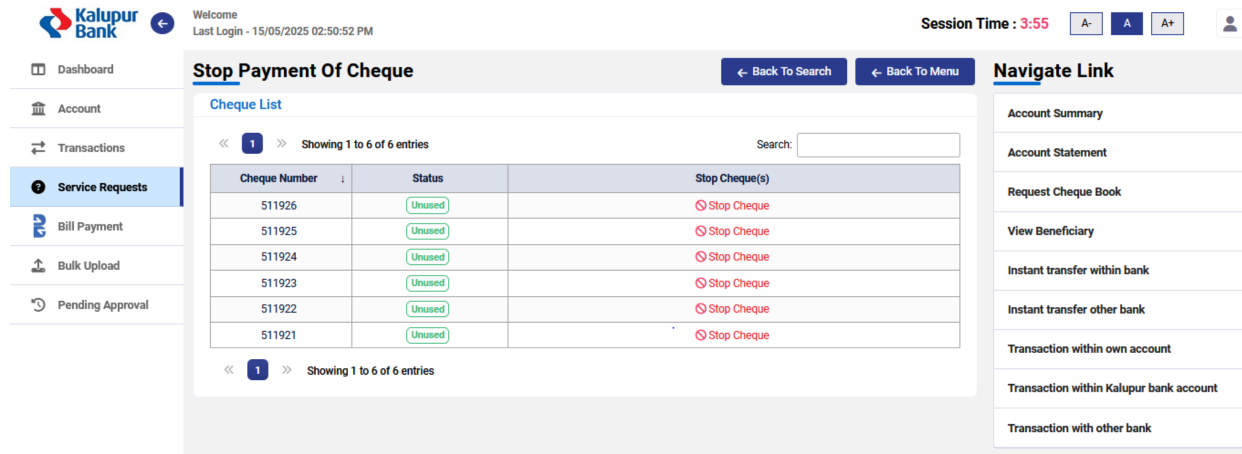


★ Stop Payment of Cheque

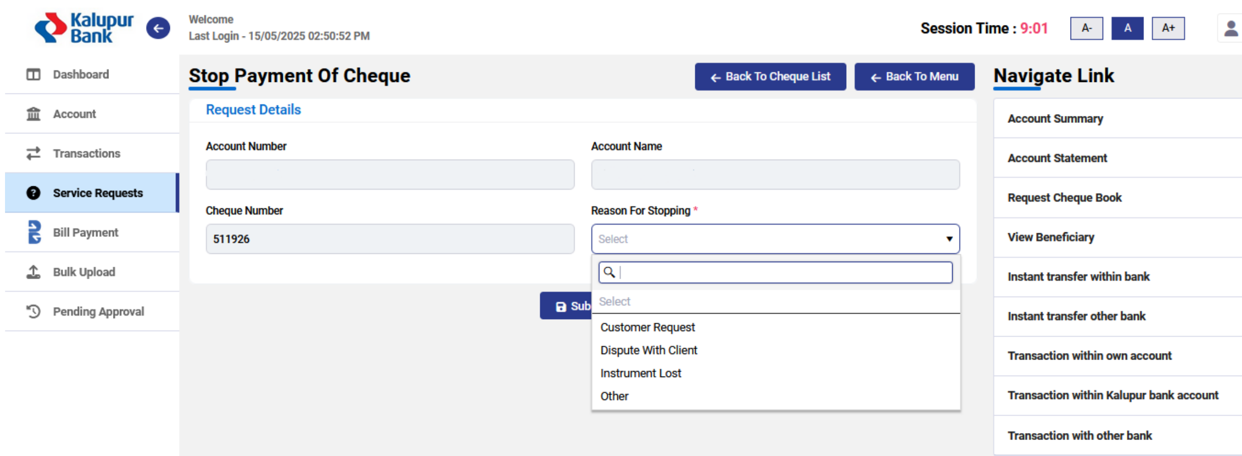
- Using this option, you can Stop Payment of your cheque.



- After entering cheque number and clicking on the Search button you will be shown the details of cheque whether it passed or unused. If cheque is already passed and you click on Stop cheque then you will be alerted with message as "The cheque cannot be stopped as the cheque is already paid".



- If cheque is unused and you want to stop the same then you need to click on Stop cheque by giving Reason for Stopping.



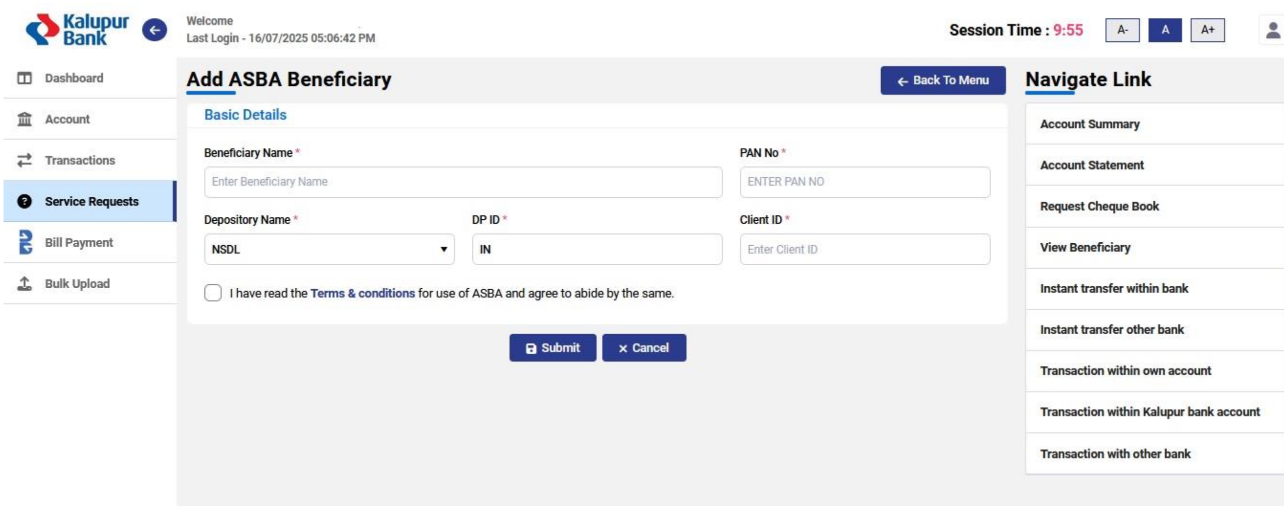
- On clicking the Submit button you will receive an OTP on your registered Mobile number and Email ID. On submitting valid OTP, Request for Stop Payment cheque will be successful.

★ ASBA

- Using this option can Add ASBA Beneficiary, View ASBA Beneficiary, Apply IPO and you can view Applied IPO.
- Note: Accounts which have HUF constitution is only allowed to apply for IPO. Other constitution is not allowed for apply IPO.

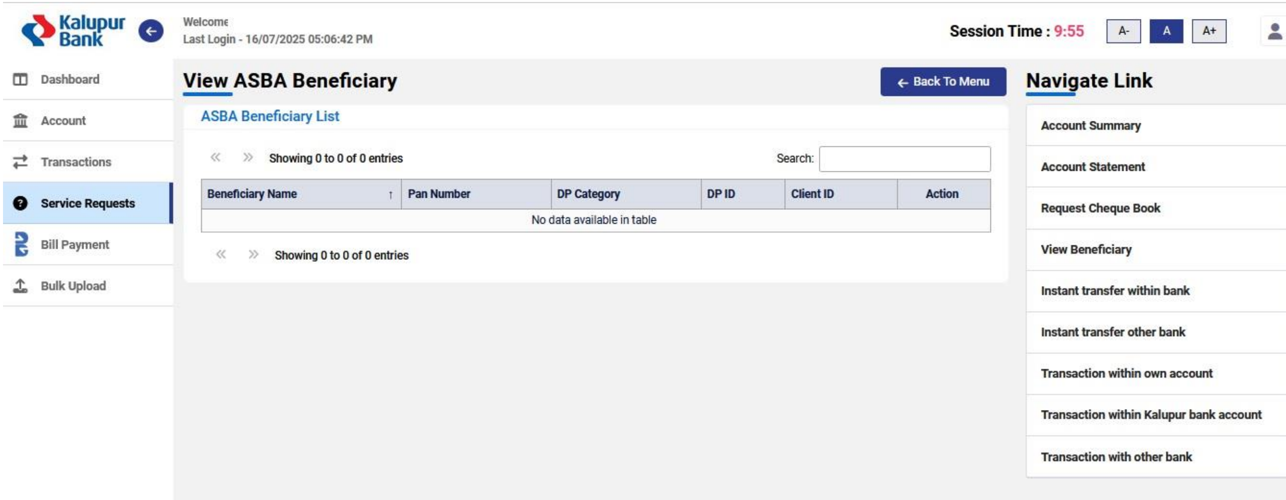
★ Add ASBA Beneficiary

- You can add your Demat account details as a beneficiary by entering below details.
- Beneficiary Name:
- PAN No:
- Depository Name: NSDL/CDSL
- DP ID: Require to input If you have selected Depository Name as NSDL
- Client ID:
- Accept Terms & Condition
- On clicking the Submit button you will be asked to enter your Transaction password and on submitting valid Transaction password you will receive an OTP on your registered Mobile number and Email ID. On submitting valid OTP ASBA beneficiary will be added successfully.



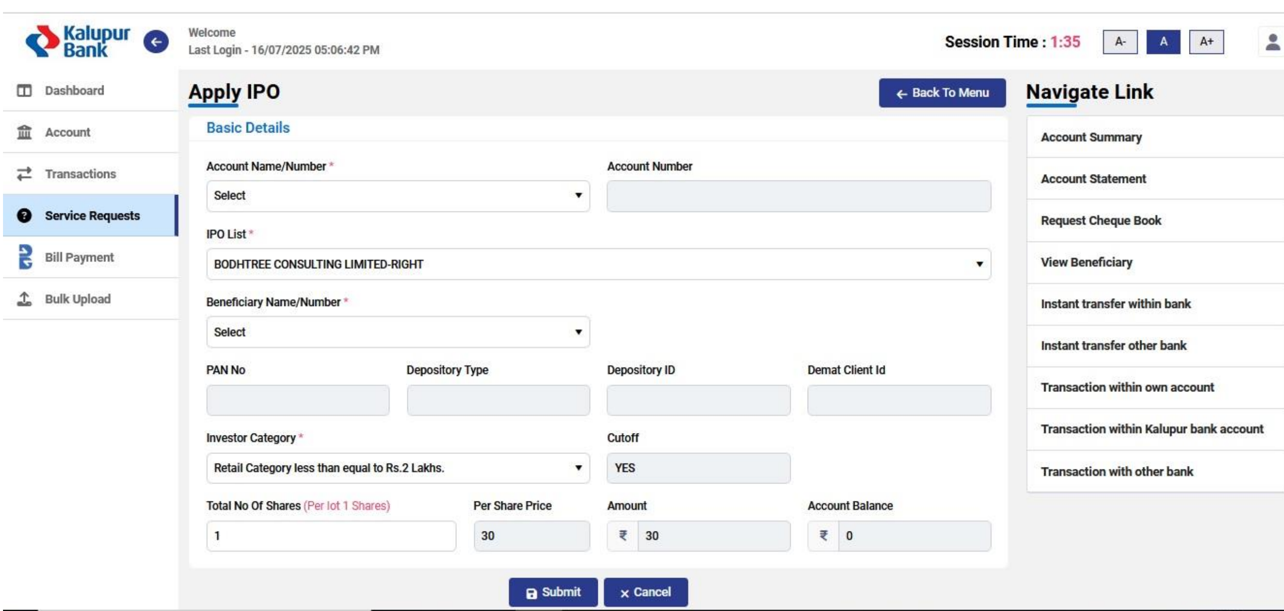
★ View ASBA Beneficiary

- You can View your added ASBA Beneficiary details and you can Modify/Delete the same.



★ Apply IPO

- You can apply for an IPO after the addition of ASBA beneficiary and by entering below details.
- Account Name: Need to select from drop down
- Account Number: System will fetch automatically
- IPO List: Active IPO list will be given to you in drop down list
- Beneficiary Name/Number: Need to select from drop down
- If the added ASBA beneficiary PAN is not linked with Selected account number then you will be Alerted with message as “Pan Not Associated With this Account.”

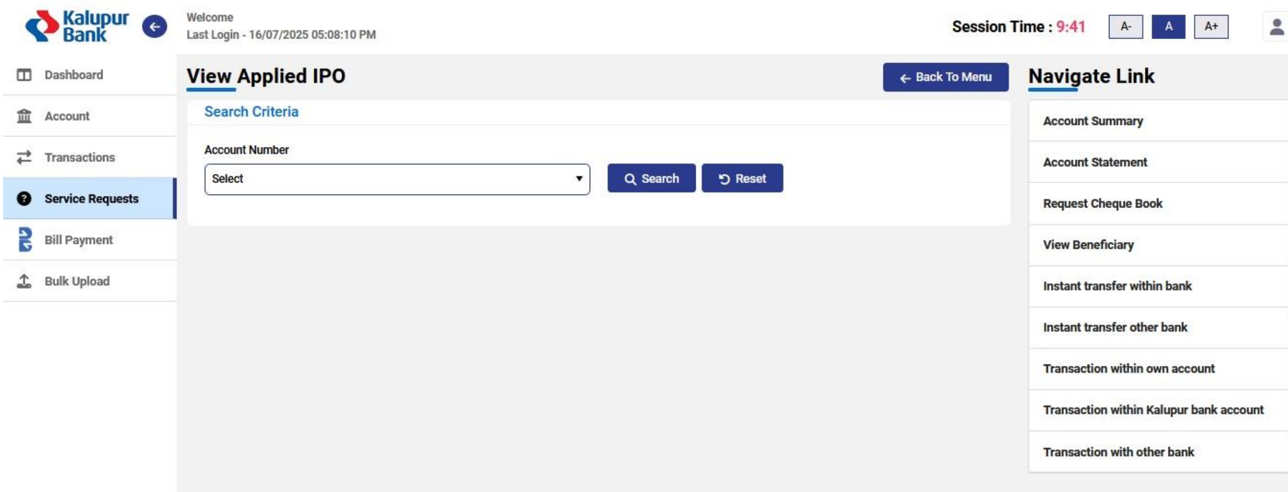


- On selecting Beneficiary, Beneficiaries all details like PAN No. Depository Type, Depository ID And Demat Client ID will be auto fetched by system.

- Investor category: You can select your investor category from drop down.
- Cut Off: System will fetch automatically on selection of Investor category
- Total No of Shares: To be entered by customer in multiple of lot size
- Per Share Price: Auto populated by system on entering total no of shares
- Amount: System will auto calculate Amount as per entered Total no of shares.
- Account Balance: System will fetch your available balance.
- On clicking the Submit button you will be asked to enter Transaction password and on submitting valid Transaction password you will receive an OTP on your registered Mobile number and Email ID.
- On submitting a valid OTP IPO will be applied successfully.

★ View Applied IPO

- You can see your applied IPO details by clicking on this option.

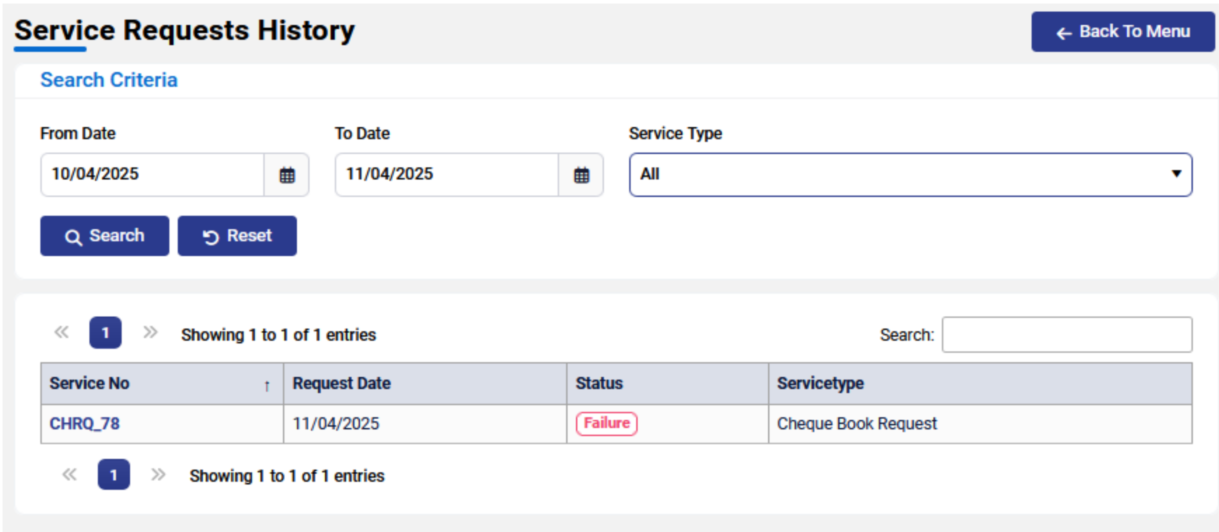


★ Deposit Certificate

- You can download/Email your Deposit certificate by entering From Date and To date.
- Note: Using this option, you can download your Firm's Deposit certificate only.

★ **Service Requests History**

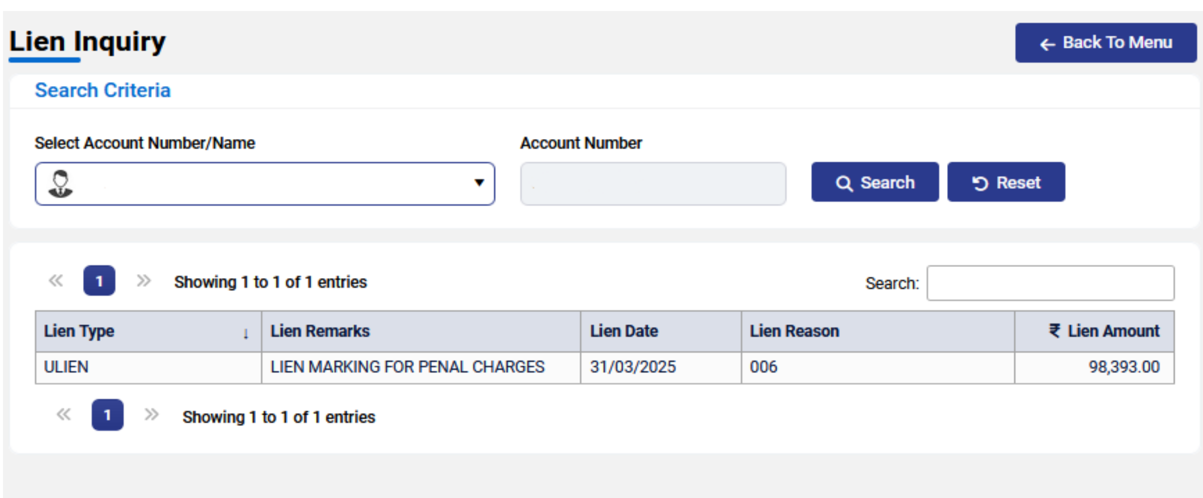
- Using this option, you can view the history of your Service Requests for the selected/specific date periods and selected/specific Service Type.



- In Service Type you can select All or a Specific Service request as per your need.

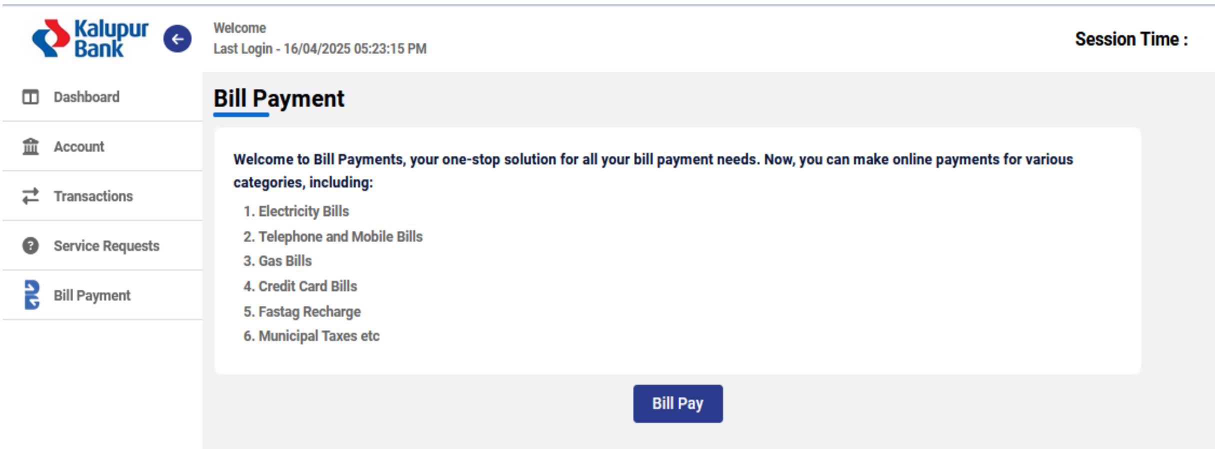
★ **Lien Inquiry**

- Using this option, you can inquire about Lien details like Lien Type, Lien Remarks, Lien Date, Lien Reason and Lien Amount. If any lien is marked in your selected account.

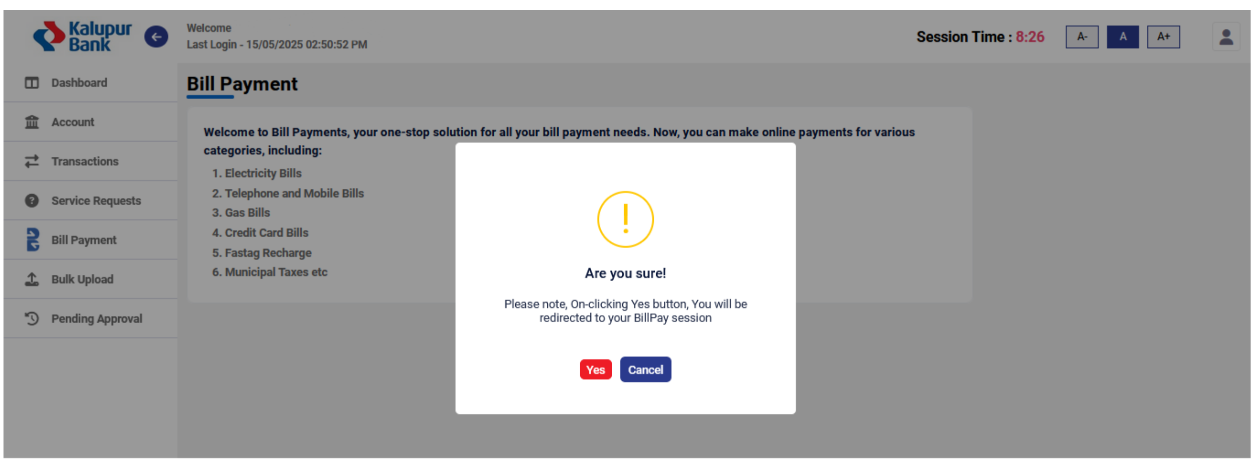


❖ Bill Payment

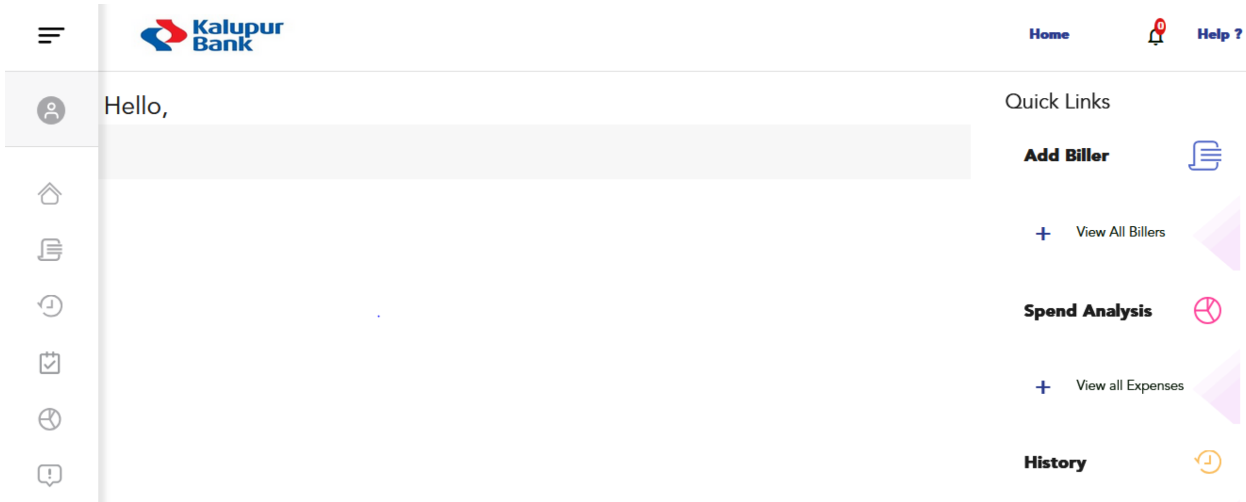
- Using the Bill Payment option, you can pay various utility bills such as electricity, telephone, mobile, gas, credit card bills, FASTag recharges, municipal taxes, and more. Upon clicking on 'Bill Payment', the screen shown below will appear. Here, you need to click on the 'Bill Pay' button.



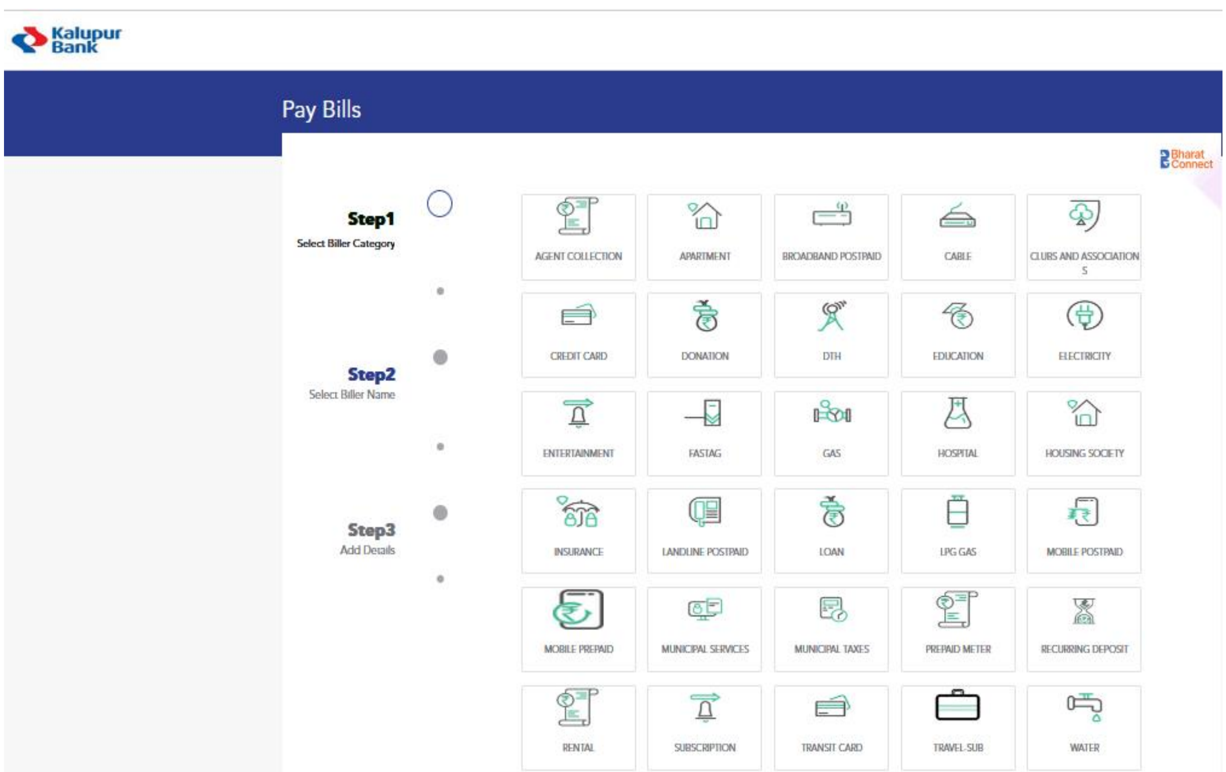
- On clicking 'Bill Pay', a pop-up will be displayed with the message: 'Please note, on clicking the Yes button, you will be redirected to your BillPay session.' If you click 'Yes', you will be redirected to the bill payment session shown below. If you click 'Cancel', you will remain on the same page.



- Upon being redirected to the Bill Payment portal, screen shown below will appear. To return to your Internet Banking session, simply click the 'Home' button located at the top right corner.

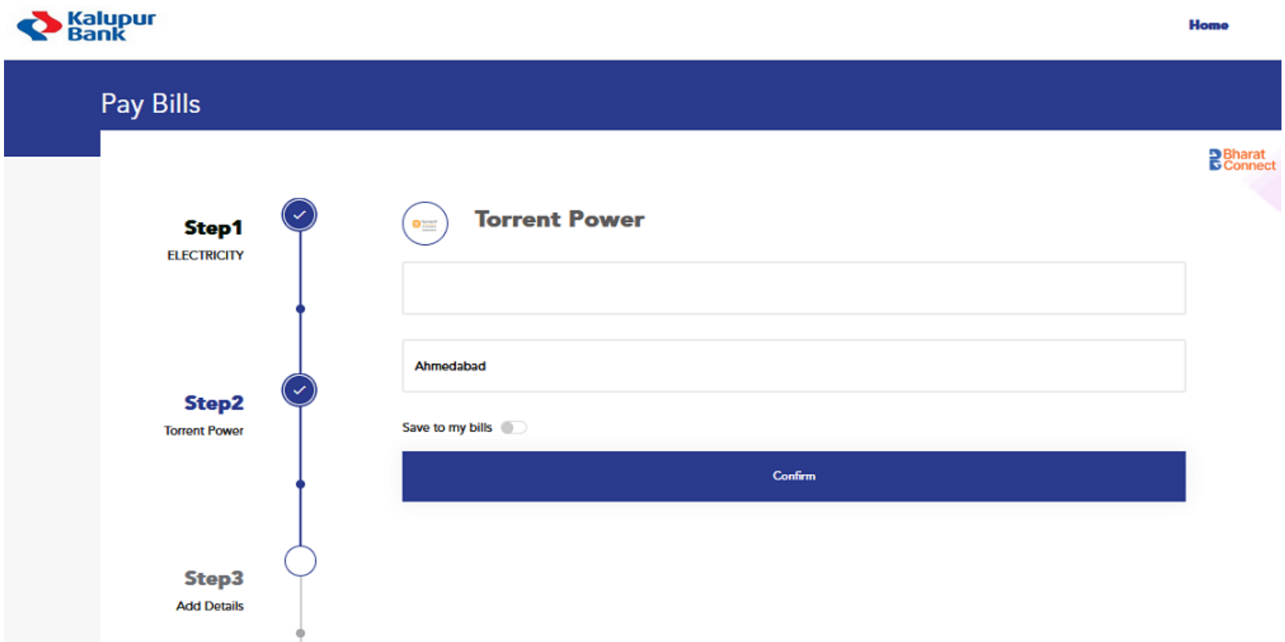


- On clicking the 'View All Billers' option, a list of all biller categories will be displayed. You can select a biller based on your requirement.

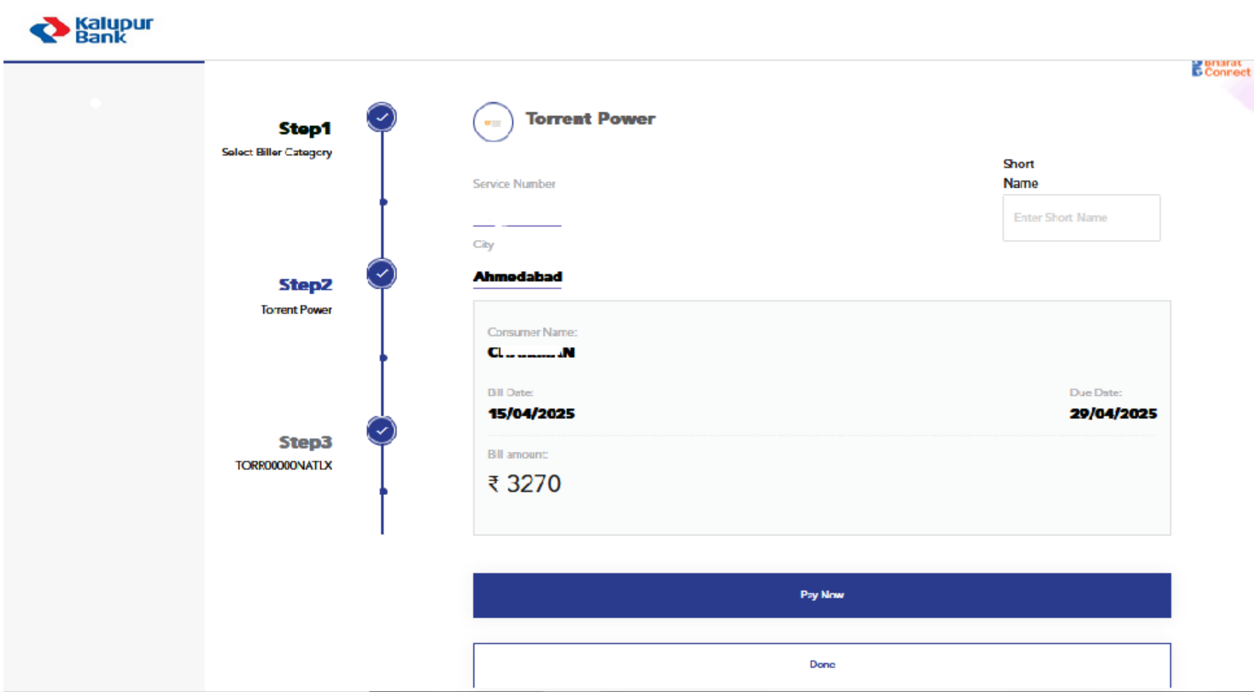


- For example, if you select the Electricity category to pay your bill to Torrent Power, you will need to enter the required details—such as your Consumer Number and City name (Ahmedabad, Agra, Surat, Bhinwandi, Shilmumbrakalwa) — to fetch your outstanding bill.

○ If you want to save this biller to your biller list, simply click on 'Save to My Bills'. Upon doing so, the system will prompt you to enter a short name. You can choose any short name, but it should not contain spaces or special characters.

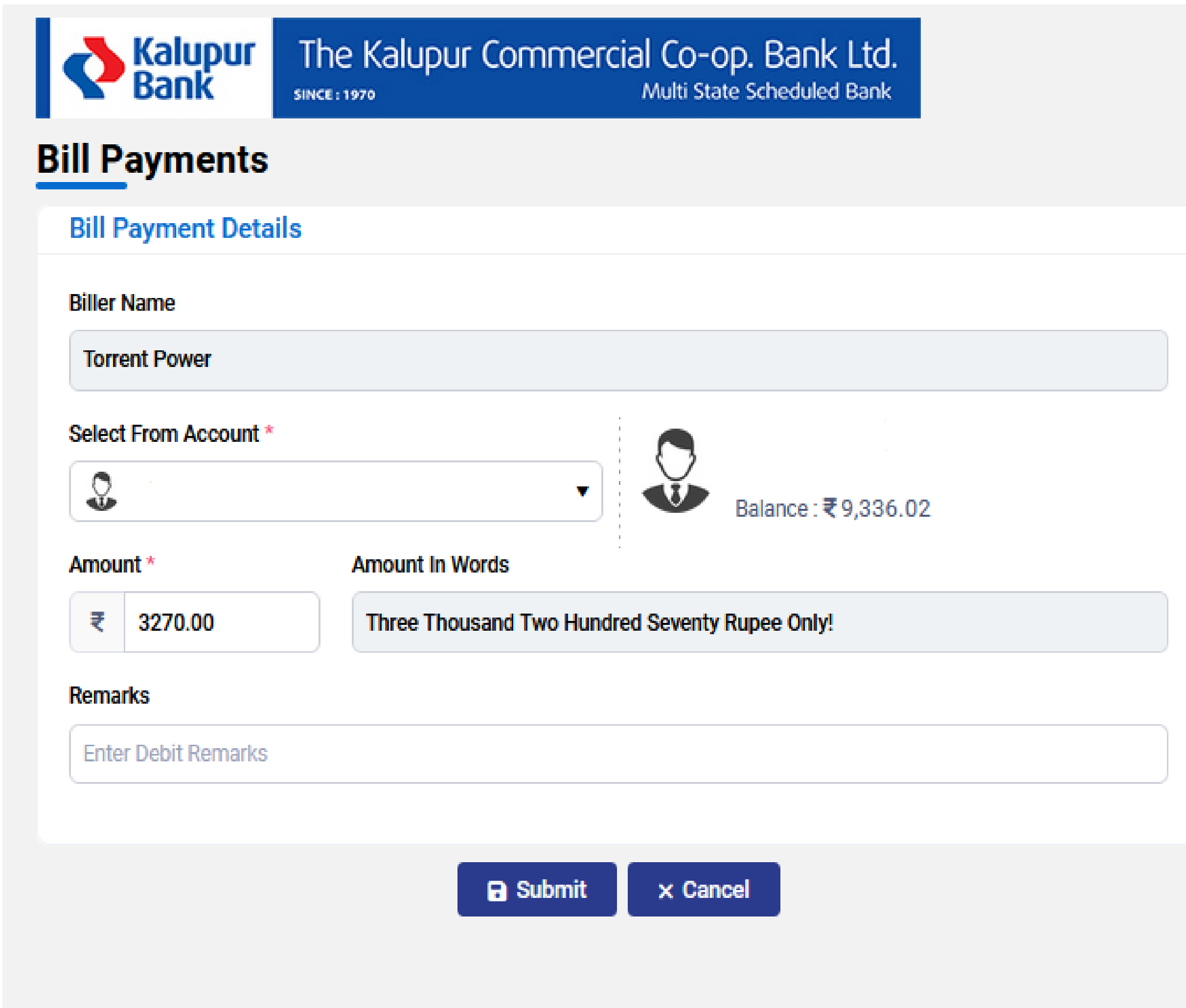


○ On clicking 'Confirm', your pending bill details will be displayed. To proceed with the payment, click on 'Pay Now'.



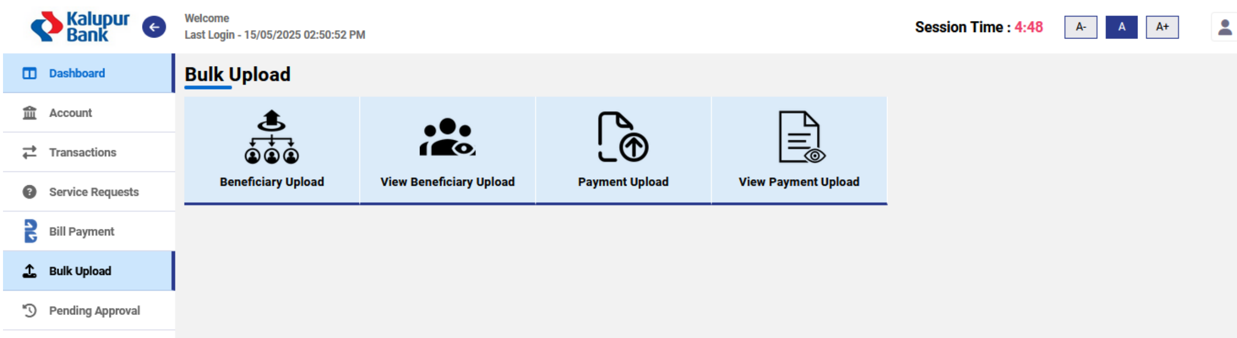
○ On clicking 'Pay Now', you will be redirected to the payment page. Here, you can select your debit account number. Amount will be auto-fetched by the system and cannot be modified. You may enter remarks if needed. Upon clicking 'Submit', a confirmation screen will appear, prompting you to enter your transaction password.

- After that, you will need to enter the One-Time Password (OTP) sent to both your registered email ID and mobile number. Once you submit the OTP, the transaction will be completed, and you will have the option to download the payment receipt.



❖ Bulk Upload

- By using this functionality, you can upload both **bulk payment files** and **bulk beneficiary files**.
- A bulk payment file allows you to initiate transactions to multiple beneficiaries at once, while a bulk beneficiary file enables you to add multiple beneficiaries by uploading a single file.
- To use this feature, you need to prepare an Excel file containing the required beneficiary details, transaction amounts, and the debit bank account number. Once the file is ready, you can upload it using the "Payment Upload" option.
- After uploading, the system will validate each record in the file. If there is any issue with a specific entry, it will be highlighted and can be reviewed by clicking the eye icon for the respective record.



★ Beneficiary Upload (Beneficiary Bulk Upload Instructions)

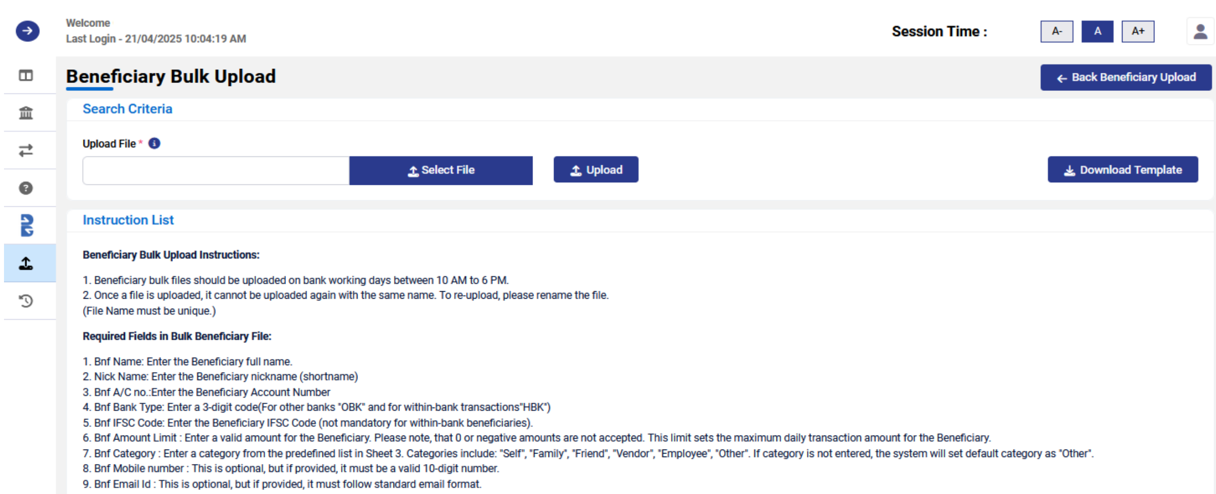
- You can download the sample format for bulk beneficiary upload by navigating to: Bulk Upload → Beneficiary Upload → Download Template. This will provide a blank Excel sheet with the required headers.
- Beneficiary bulk files can only be uploaded on bank working days between 10:00 AM and 6:00 PM. (Please note: This timing is subject to change from time to time.)
- Once a file is uploaded, it cannot be uploaded again with the same file name. If you need to re-upload, please rename the file—each file name must be unique.

- **Required Fields in Bulk Beneficiary File**

- To upload beneficiaries in bulk, ensure the following fields are accurately filled in the Excel template:
  - **Bnf Name:** Enter the beneficiary's full name.
  - **Nick Name:** Provide a short name or nickname for the beneficiary.
  - **Bnf A/C No.:** Enter the beneficiary's account number.
  - **Bnf Bank Type:** Enter appropriate 3-character bank code: (OBK for other banks and HBK for within-bank transactions)
  - **Bnf IFSC Code:** Enter the IFSC code of the beneficiary's bank. *(This is not required for within-bank beneficiaries.)*

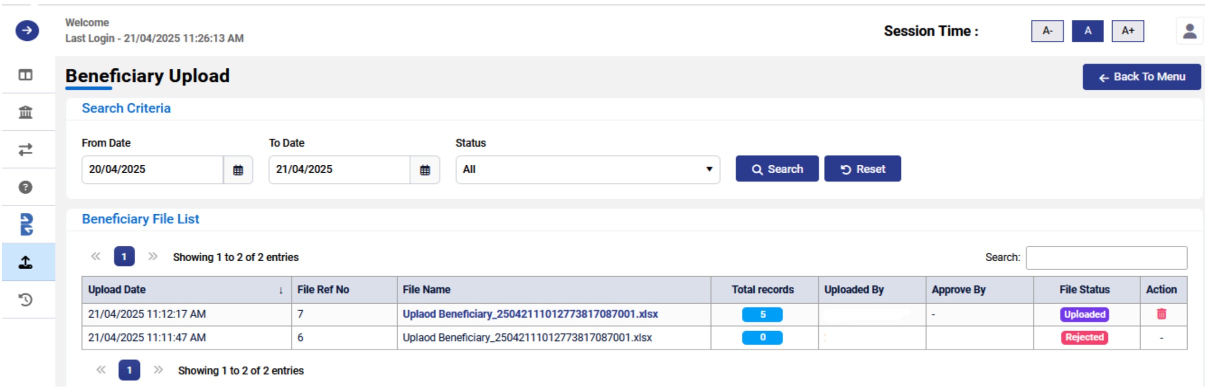
- **Bnf Amount Limit:** Enter a valid daily transaction limit for the beneficiary. *Note: Values must be greater than zero; 0 or negative amounts are not accepted.*
- **Bnf Category:** Select from the predefined list in Sheet 3: Self, Family, Friend, Vendor, Employee, Other. If not specified, the system will automatically assign the category as "Other".
- **Bnf Mobile Number:** This is Optional field. If provided, it must be a valid 10-digit number.
- **Bnf Email ID:** This is Optional field. If provided, it must follow a standard email format.

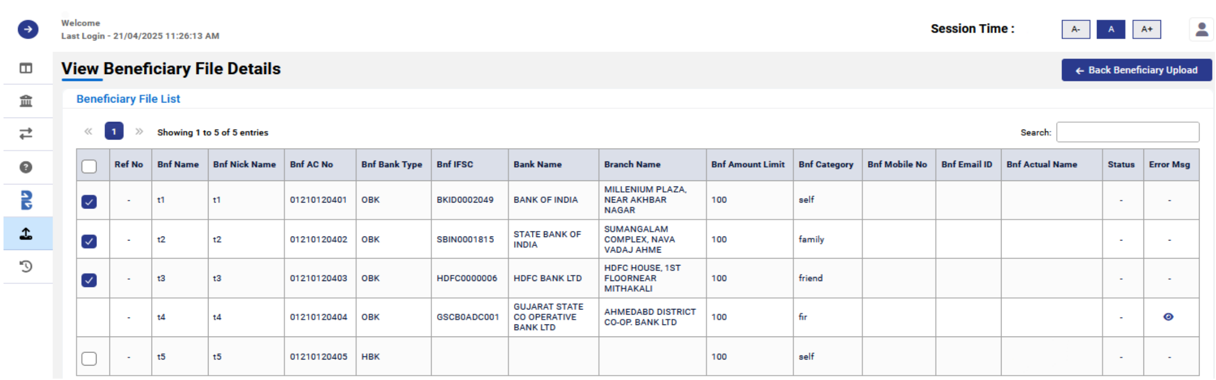
- **Note:** (Please note: This guideline is subject to change from time to time)
  - Fields 1 to 6 are mandatory and must be filled in.
  - A maximum of 50 records can be uploaded in a single file.
  - You can upload up to 5 files per day.
  - After uploading a file, please allow 5 minutes for system processing.
  - Once processed, click on the file name to view uploaded records and proceed. You may select all valid records or only specific ones for addition.
  - Any valid but unselected records will be automatically rejected.
  - If you detect errors and wish to reject the entire file, you can delete the file from the "View" tab.
  - Beneficiaries added through bulk upload will be activated after 2 hours, similar to single beneficiary additions.



- By clicking on Download Template, you will get a sample Excel file with predefined headers. Enter your beneficiary details in the provided format, ensuring all required fields are filled correctly. Once completed, click on Select File to choose the file from your system, then click Upload.

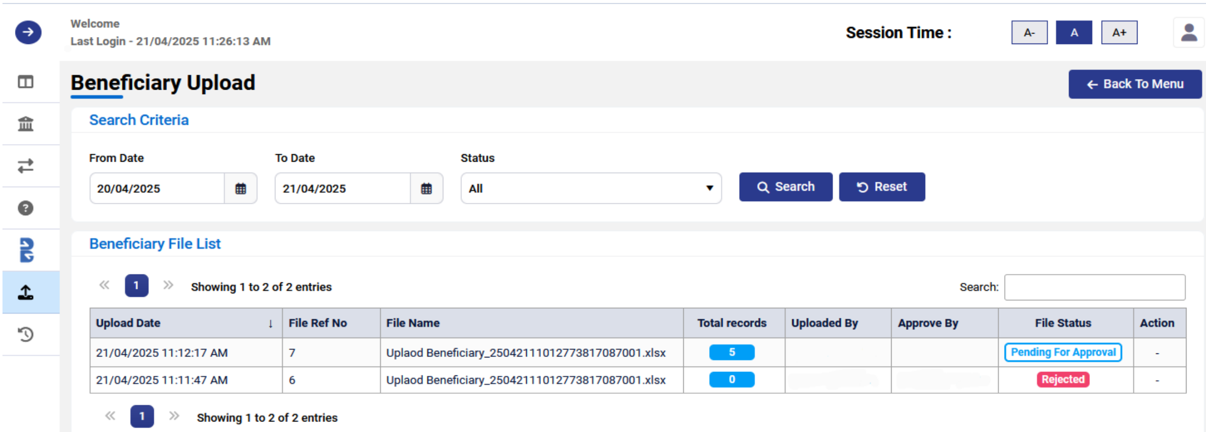
- Upon uploading, a prompt message will appear: "Your file uploaded successfully. Check after some time." You can track the upload status in the View Beneficiary Upload section, where the file status will initially show as Processing.
- Once processing is complete, the status will change to Uploaded, and a hyperlink will be activated on the file name.
- To proceed with processing the file, click on the file name. Upon clicking, the detailed screen for beneficiary review and further actions will be displayed.





- From above screen, you can either select all valid records or choose specific records as per your preference. After selecting the desired valid records, click on Continue to proceed to the Preview and Confirmation screen.
- **Note:** Any valid records that are not selected will be automatically rejected during the processing of the file.
- On the confirmation screen, you will be prompted to enter your transaction password. After clicking Continue, a message will appear stating: "Only selected records will be processed. Non-selected records will be automatically cancelled and not available for future processing."
- After that, you will be asked to enter a One Time Password (OTP), which will be sent to your registered mobile number and/or email ID. Upon successful OTP verification, all the selected valid records will be added as beneficiaries.

- A cooling period of 2 hours will apply to all added beneficiaries before they become active.



★ Payment Upload (Payment Bulk Upload Instructions)

- You can download the sample format from the following paths:
- a. Transactions → View Beneficiary
    - Select your desired beneficiary records for payment or select all, then click on Payment Excel. This will generate an Excel file with pre-filled data such as Beneficiary ID, Beneficiary Name, Account Number, and IFSC.
- b. Bulk Payment Upload
    - Click on Download Template to download a blank sheet with headers.

- Payment bulk files can only be uploaded on bank working days between 10:00 AM and 6:00 PM. (Please note: This guideline is subject to change from time to time)
- Only .xls and .xlsx file formats are allowed for upload. The file size must be less than 1 MB.
- Once a file is uploaded, it cannot be uploaded again with the same file name. To re-upload, please rename the file. (File name must be unique)

- **Required Fields in Bulk Payment File:**

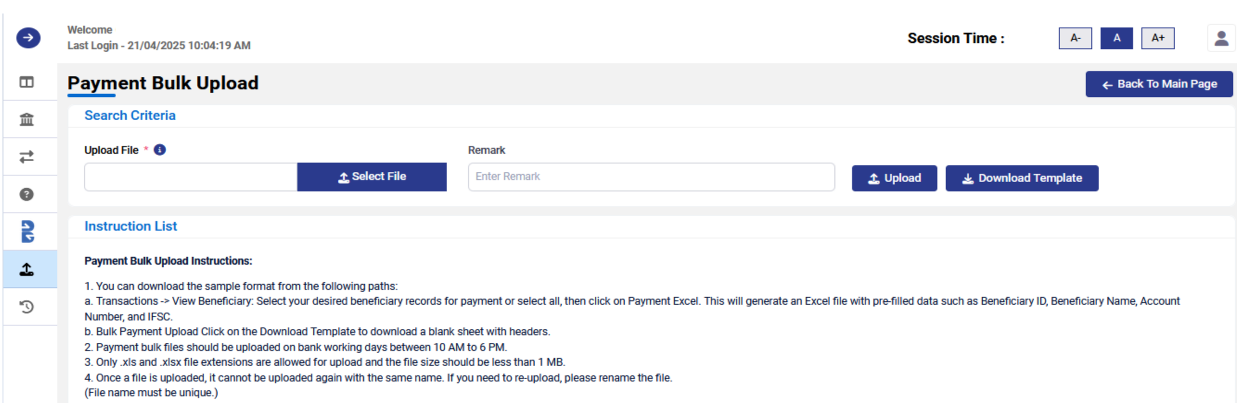
    - **Bnf ID:** Enter the Beneficiary ID.
    - **Bnf Name:** Enter the Beneficiary's full name.
    - **Bnf A/C No:** Enter the Beneficiary's account number.
    - **Bnf Bank Type:** Enter a 3-digit code – use "OBK" for other bank transactions and "HBK" for within-bank transactions.
    - **Bnf IFSC Code:** Enter the IFSC code of the Beneficiary (not mandatory for within-bank beneficiaries).
    - **Debit A/C No:** Enter the valid debit account number from which the payment is to be made.
    - **Transaction Mode:** Specify the payment mode – use "WIB" for within-bank, "NEFT" or "RTGS" for other banks.

- **Amount:** Enter the amount to be paid to the Beneficiary.
- **Debit Remarks (optional):** Add any remarks related to the debit transaction for your reference.
- **Credit Remarks (optional):** Add any remarks related to the credit transaction for the Beneficiary's reference.

- **Note:** (Please note: This guideline is subject to change from time to time)

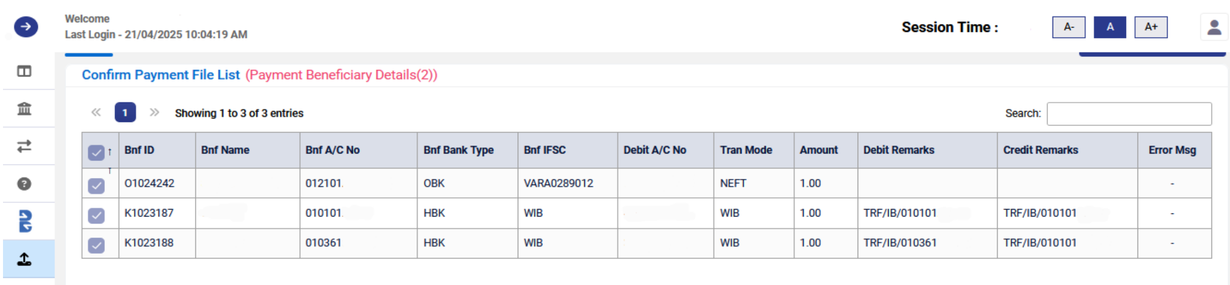
  - Fields 1 to 8 mentioned above are mandatory and must be filled.
  - You can upload a maximum of 50 records in a single file.
  - A maximum of 5 files can be uploaded per day.
  - If you find any errors in the uploaded file, you can return to the main menu and re-upload the corrected file.
  - After uploading, all records (valid and erroneous) will be displayed. You can choose to select all valid records or only specific ones.
  - Unselected valid records will be automatically rejected.
  - After selecting the records, you will be prompted to enter your Transaction Password and OTP.
  - The file status will initially show as "Processing". The system will process the file automatically within 15 minutes.
  - Once processed, the file status will change to "Processed". You can click on the file name to check the transaction status (SUCCESS or FAILED).
  - An Excel report can be generated for future reference.

- After preparing the Payment Bulk Upload file, click on the Payment Upload option. On clicking the option, the following screen will be displayed to you:



- Here, you need to upload the Excel file you have prepared by clicking the Select File option.
- After selecting the file, click on the Upload button. Once uploaded, the records you entered in the file will be visible to you on the screen as shown below.

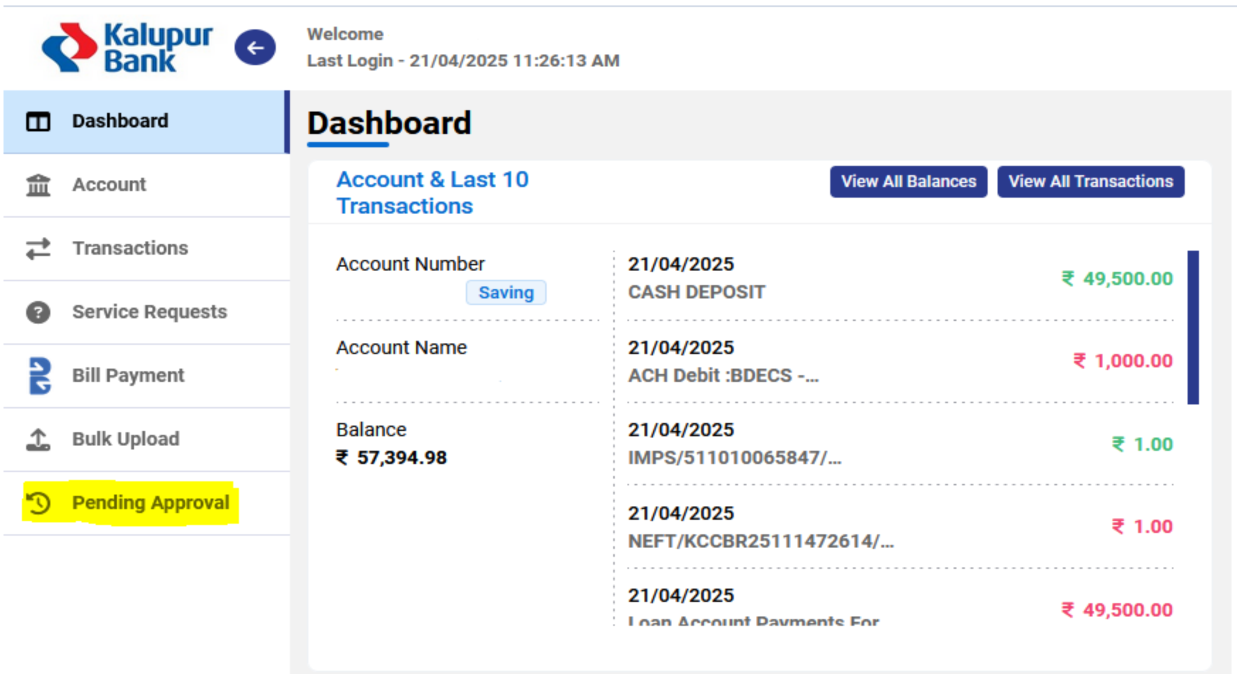
- If any record having any error, then you can see the same by clicking on "EYE" symbol in Error Msg column.
- Now again you have option to select the valid processed record to process them further.
- If any valid record is not selected and you do further proceed then that particular record will not be processed.
- By selecting your desired records and on clicking the continue button. Confirm and preview screen visible to you as shown below.

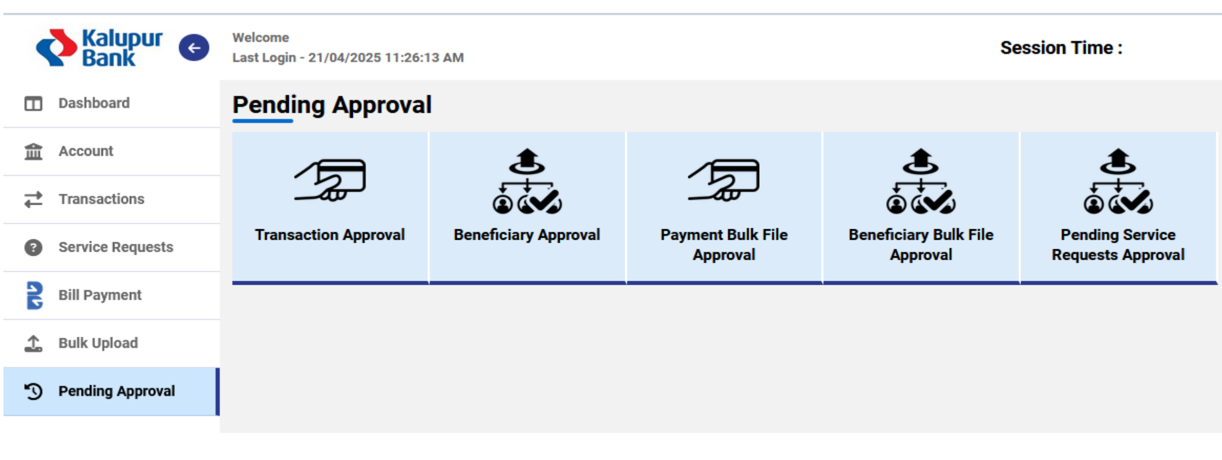


- If you do not select all valid records from the file and proceed with the transaction by entering your transaction password, then system will display a prompt message: "You have selected 2 records out of 3 valid records. The remaining 1 record will be auto-rejected if not selected. Do you want to proceed?"
- On clicking OK, a One Time Password (OTP) will be sent to both your registered email ID and mobile number.
- After entering the OTP, your file will be processed further, and the transaction will be executed after 5 minutes.

❖ Financial & Non-Financial Activity Approval under Maker-Checker Concept:

- If a firm operates under the "JOINTLY" mode or if the firm's signing authority opts for the Maker-Checker functionality, then transactions or service requests must go through a Maker-Checker functionality.
- Maker (first user) initiates the Transaction or Service request, and Checker (second user) must then log in separately and navigate to the Pending Approval menu to approve or reject the records entered by the Maker.





- On clicking the "Pending Approval" menu, multiple approval options will be displayed as shown above.

- **Transaction Approval:**
    - Allows Checker User to approve or reject financial transactions initiated by the Maker User.
    - Maker User can only reject their own transactions and does not have approval rights.
    - Checker User can select and process multiple records at once.

- **Beneficiary Approval:**
    - Allows Checker User to approve or reject Add, Modify, or Delete actions on beneficiaries initiated by Maker User.
    - Again, Maker User can only reject their own requests and cannot approve them.

- **Payment Bulk File Approval:**
    - Allows Checker User to approve or reject bulk payment files uploaded by Maker User.
    - Maker User can only reject their submitted files.

- **Beneficiary Bulk File Approval:**
    - Allows Checker User to approve or reject bulk beneficiary files submitted by Maker User.
    - Maker User can only reject their submitted files.

- **Pending Service Requests Approval:**
    - Through this option, Checker User can approve or reject service requests submitted by Maker User, such as cheque book requests, positive pay instructions, and stop payment requests.
    - Maker User is only authorized to reject their own requests.

IMPORTANT:

★ **Auto-Rejection of Pending Transactions:**

- All financial transactions initiated by the Maker must be authorized by the Checker within the same business day.
- If not authorized by end of the day, such pending transaction will be automatically rejected by the system.
- You are advised to ensure timely authorization by the Checker on the same day to ensure successful transaction processing.

★ **BBPS (Bill Payment) Maker-Checker flow limitation:**

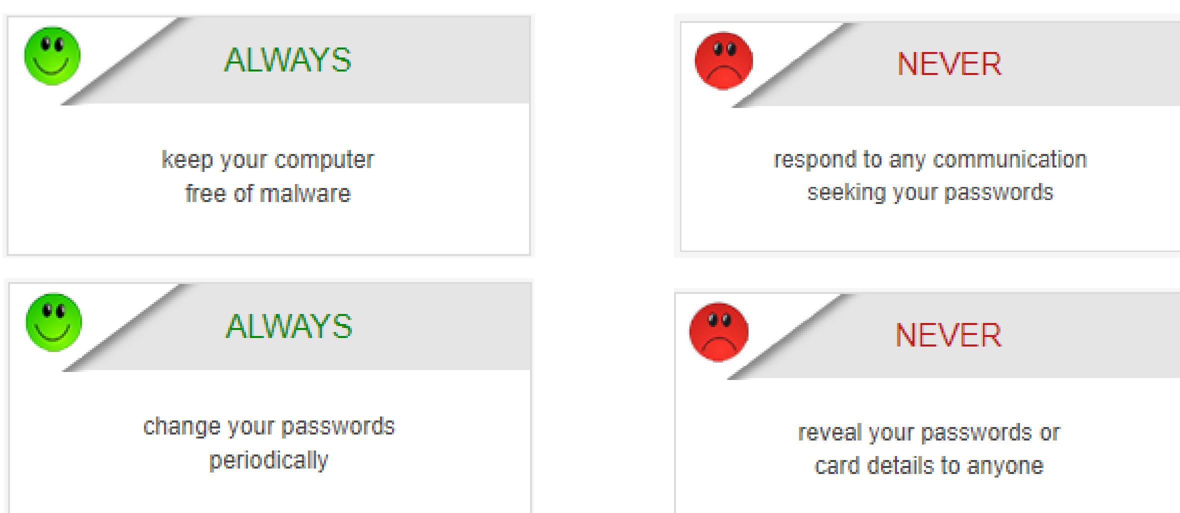
- BBPS – Bill Payment facility is not available under the Maker-Checker workflow. This means BBPS Transaction cannot be initiated and authorized through Maker-Checker process.

❖ Contact Us

- ★ Our Helpdesk Support Team will be readily available to assist you.
  - You can reach to us 079-66215894-96
  - You can write to us helpdesk@kalupurbank.com.

★ Security Tips

- The URL in your browser address bar begins with "https".
- The address or status bar displays the padlock symbol.
- Click the padlock to view and verify the security certificate.
- Phishing is a fraudulent attempt, usually made through email, phone calls, SMS etc seeking your personal and confidential information.
- Kalupur Bank or any of its representatives never sends you email/SMS or calls you over phone to get your personal information, password or one time SMS (high security) password. Any such e-mail/SMS or phone call is an attempt to fraudulently withdraw money from your account through Internet Banking. Never respond to such email/SMS or phone calls.



***** End of the manual *****