



Upay- Customer User Manual

Under UCB Digital Payment Services

Upay

Customer comes to UCB branch and handovers the properly filled up Upay application form. Branch after necessary verification forwards the form to Liability Operations Department of Corporate Office for processing. LOD Officer completes customer registration. Customer gets email regarding Upay Account Confirmation after customer registration. Customer needs to click on “confirm my account” link provided in email send to customer’s registered email.

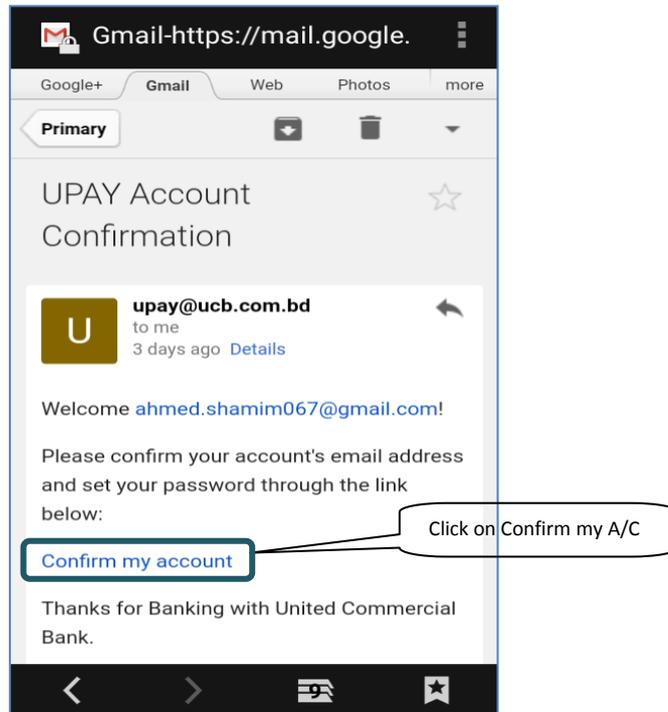


Figure-Customer Sample Mail Inbox

After confirmation customer needs to enter password and confirm it.

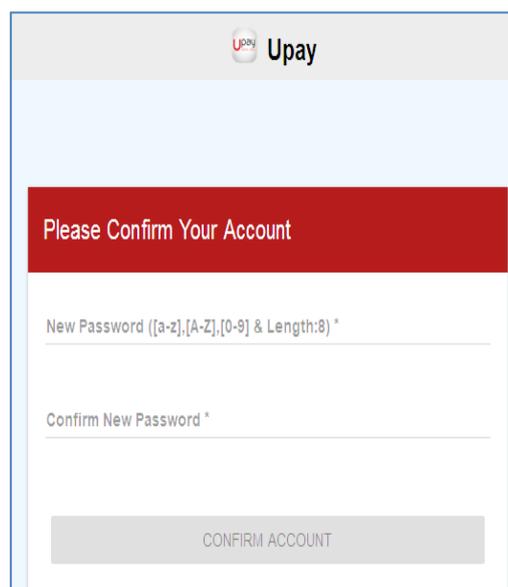
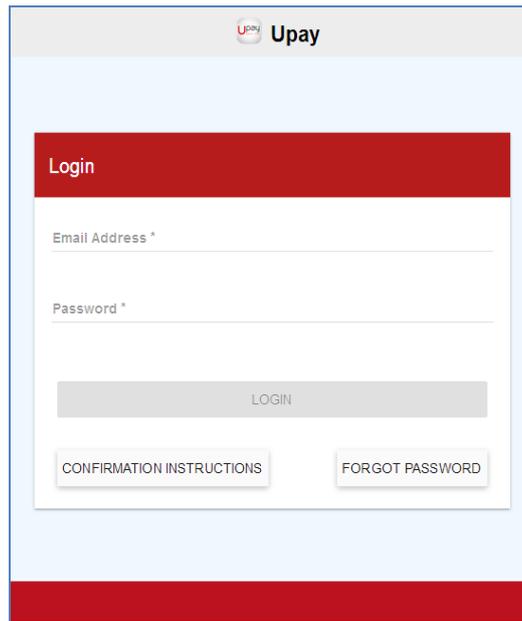


Figure-Reset Password Window

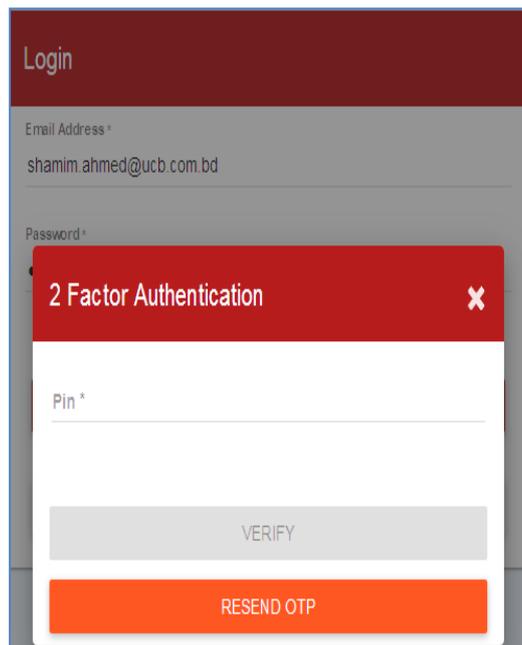
Then customer needs to enter registered email address for Upay as Login ID and password.



The screenshot shows the Upay login interface. At the top, there is a header with the Upay logo and the text "Upay". Below the header is a red bar with the word "Login" in white. Underneath, there are two input fields: "Email Address *" and "Password *". Below these fields is a grey button labeled "LOGIN". At the bottom of the form area, there are two buttons: "CONFIRMATION INSTRUCTIONS" and "FORGOT PASSWORD".

Figure-Login Window

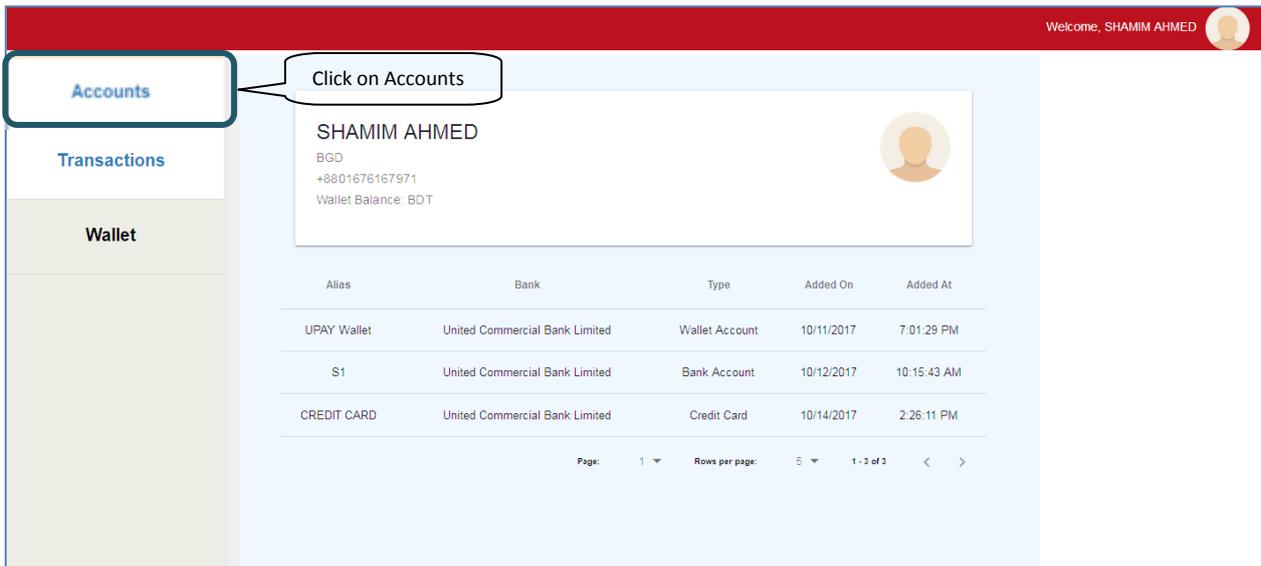
After Login an OTP (One Time Password) will be auto generated and send to customer's registered mobile number.



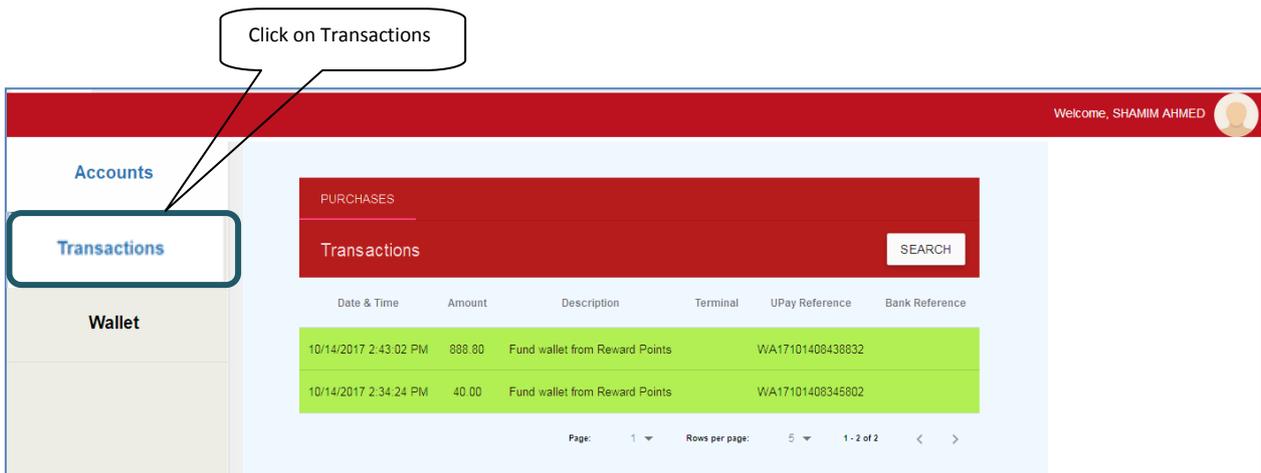
The screenshot shows the 2 Factor Authentication window. It has a dark red header with the word "Login" in white. Below the header, there are two input fields: "Email Address *" with the value "shamim.ahmed@ucb.com.bd" and "Password *". A red modal box is overlaid on the form, titled "2 Factor Authentication" with a close button (X) in the top right corner. Inside the modal, there is a "Pin *" input field, a grey button labeled "VERIFY", and an orange button labeled "RESEND OTP".

Figure -Authentication Window

After entering the 6 digit "OTP", customer will get the following window. As seen below, three tabs will be available in left side of customer screen- Accounts, Transactions and Wallet.



Customer can view the type of accounts tagged with Upay account by clicking on accounts.



Customer can view the transactions performed through Upay in the tagged accounts by clicking on transactions.

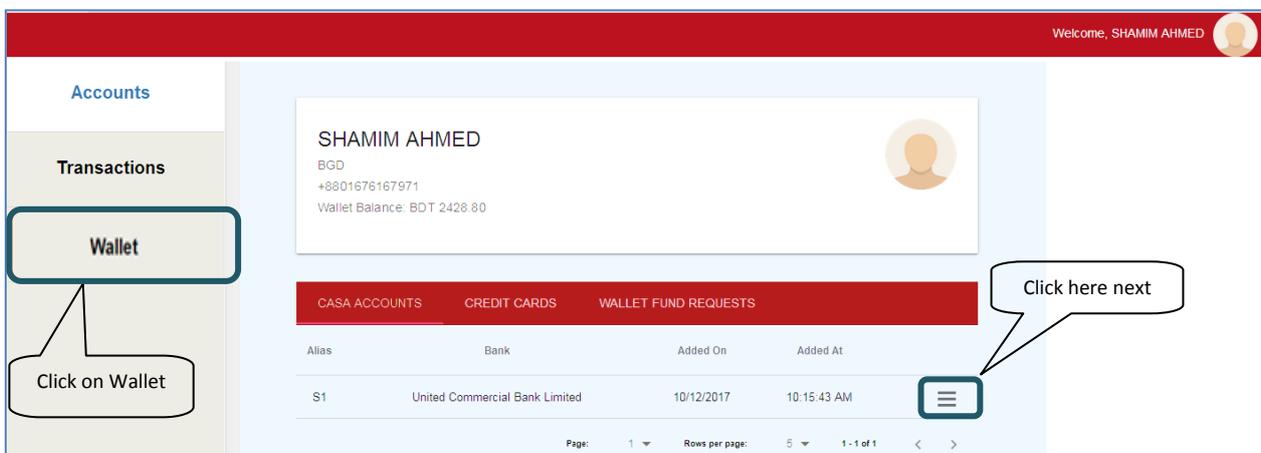


Figure- Fund Wallet Step-1

Customer can transfer fund to Upay wallet from CASA account. Please note that fund cannot be refunded from wallet to CASA account presently. This feature will be available in future.

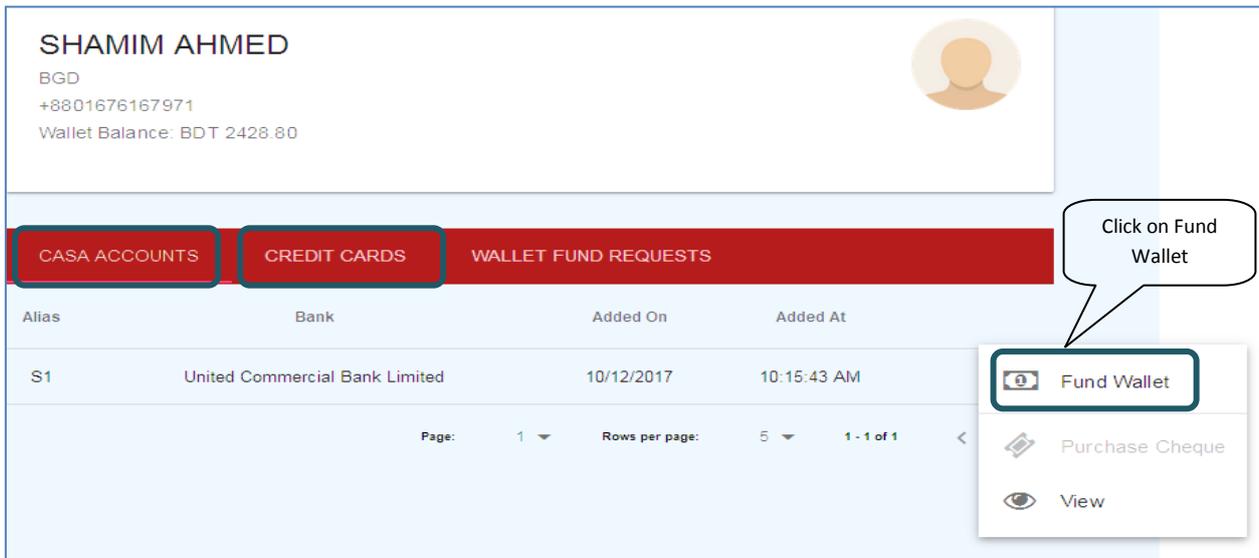


Figure- Fund Wallet Step-2

After clicking on wallet, customer will click Icon as shown in figure “Fund wallet Step-1”. Then click on fund Wallet as shown in figure “Fund Wallet Step-2”.

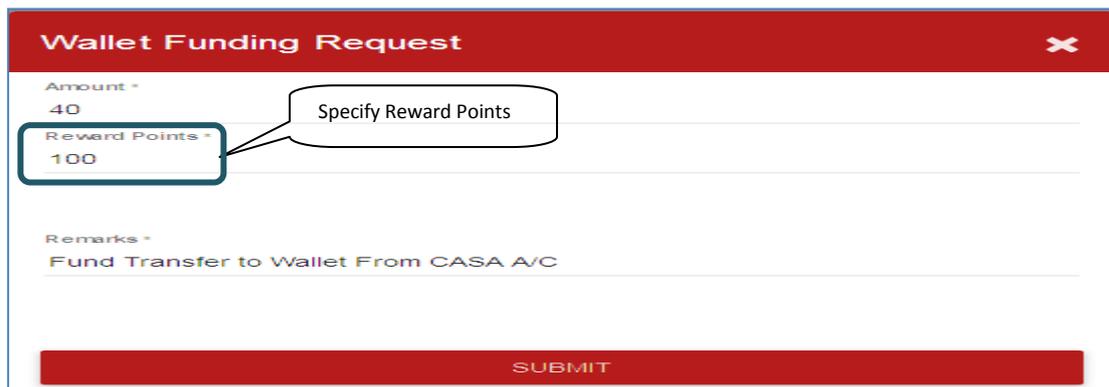
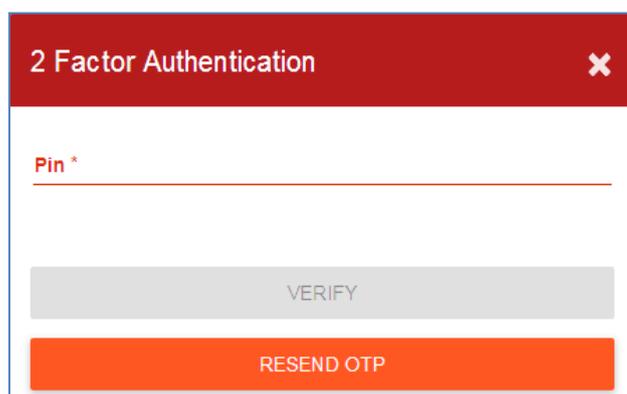


Figure - Fund Wallet Step-3

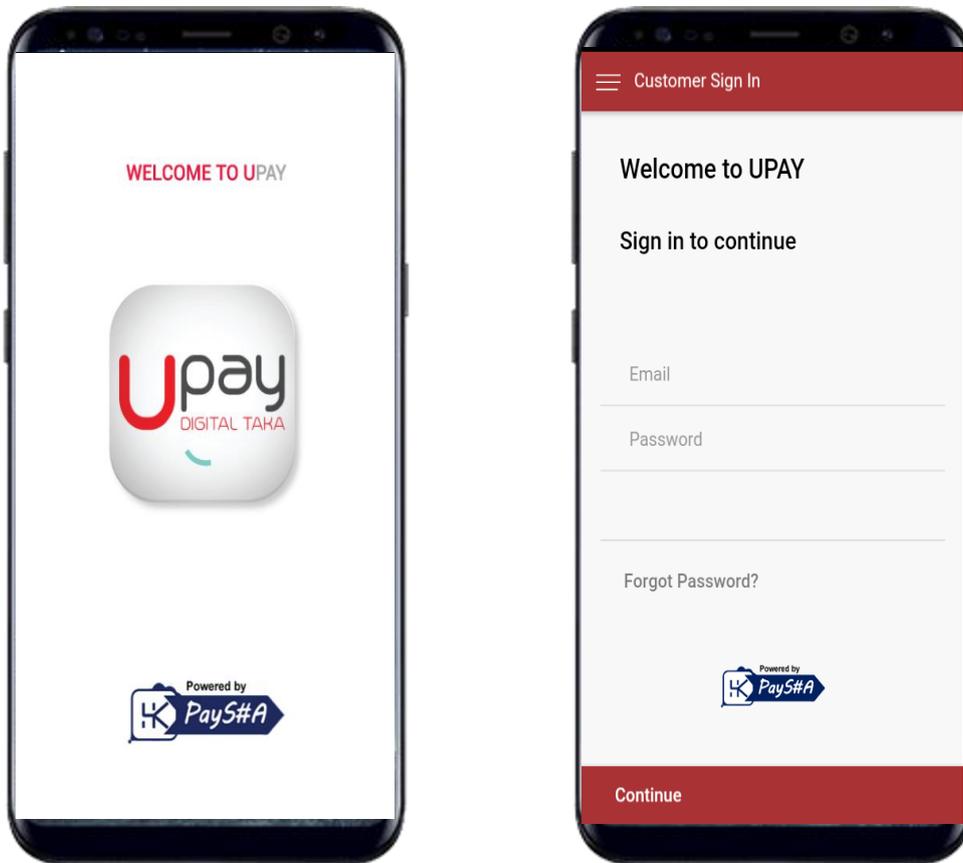
Customers can redeem their pointed earned through UCB card usage here as shown in the above screen. This will be verified and approved at bank end to get the fund available in wallet.

After Login a PIN number will be auto generated and go to customer mobile.

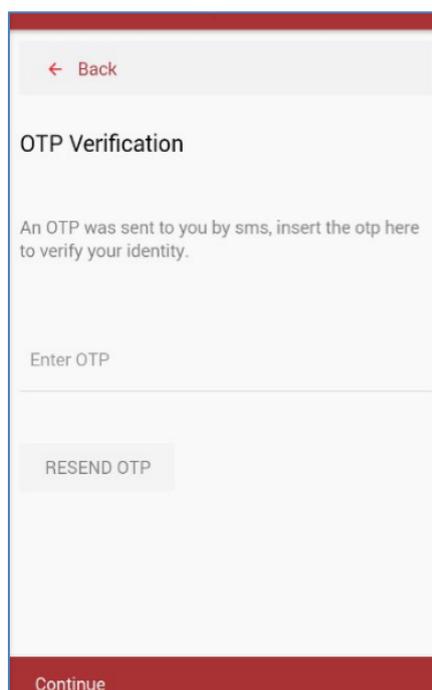


After customer makes Redeem Reward Points of Credit Card, the transaction needs to be approved and validated by Head Office CSO and CSM User after necessary verification. When Head Office CSM User authorizes/validates, then transaction is completed.

Customer needs to download Upay Apps from [Google Play Store](#). The apps is currently Android based. The apps look like below:

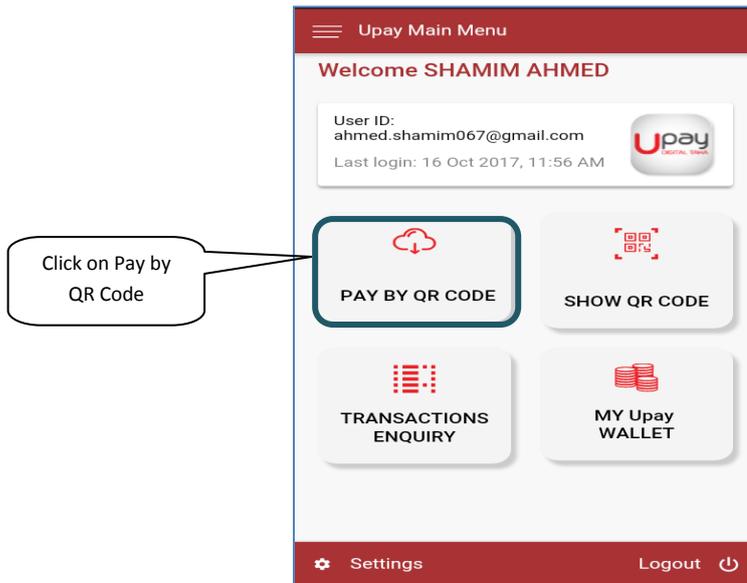


Customer needs to enter email ID and password and press continue. An “OTP” will be auto generated and go to customer mobile.

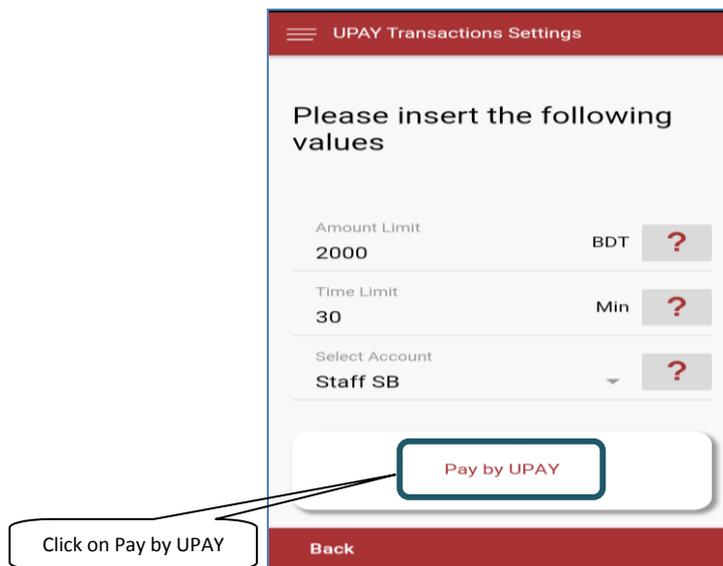


After entering the OTP customer will be able to enter Upay.

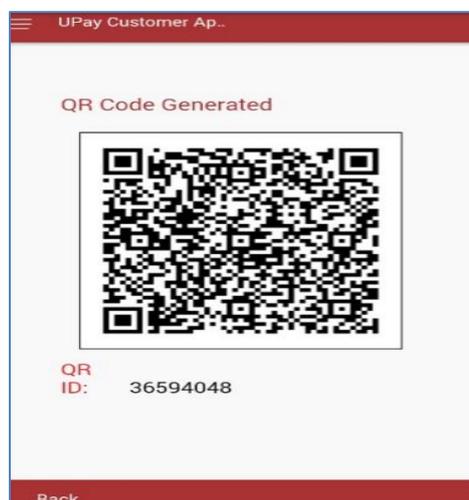
➤ To Pay by QR code:



Customer can specify amount limit and time limit. He/she has to purchase within the limit.



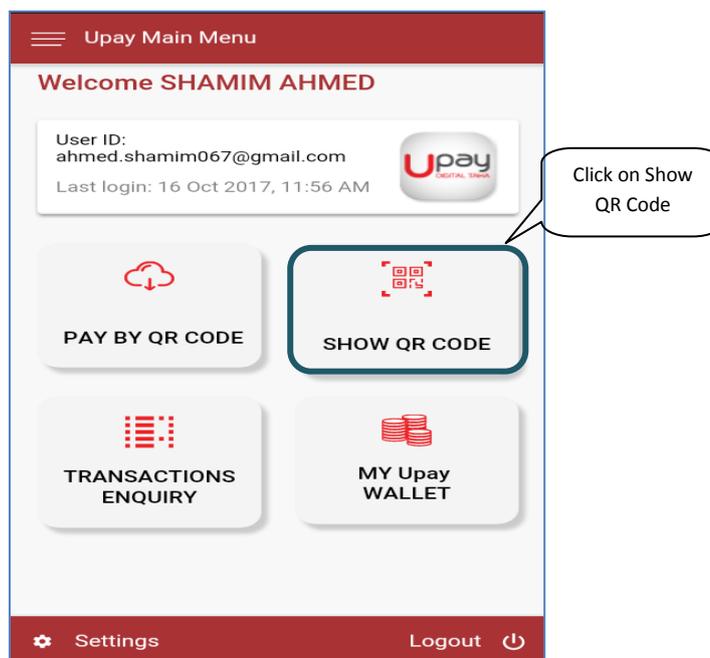
After purchase from merchandiser outlet, customer needs to place the mobile for scan. Transaction will be done at the time of scan and customer will get transaction confirmation message.



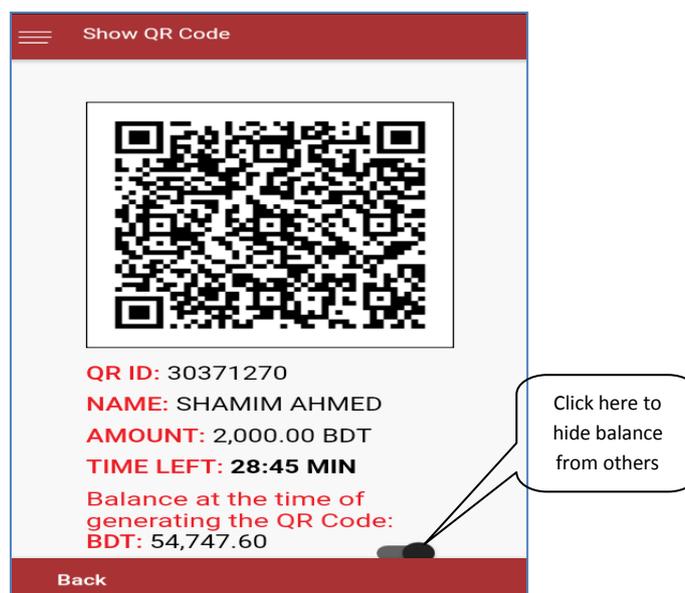
As seen in previous two screens, customer may generate a QR code amounting BDT 2000, but customer may purchase a good or service worth BDT 150 for example (Within the Generated QR Limit). As merchant scans the QR Code and customer confirms the purchase amount, SMS will go to the Customer's Mobile after successful transaction:

Upay: This is a notification of your recent purchase of 150 BDT, invoice # 123456 transaction # XXXXXXXXXXXXXXXXXXXX. (Sample SMS)

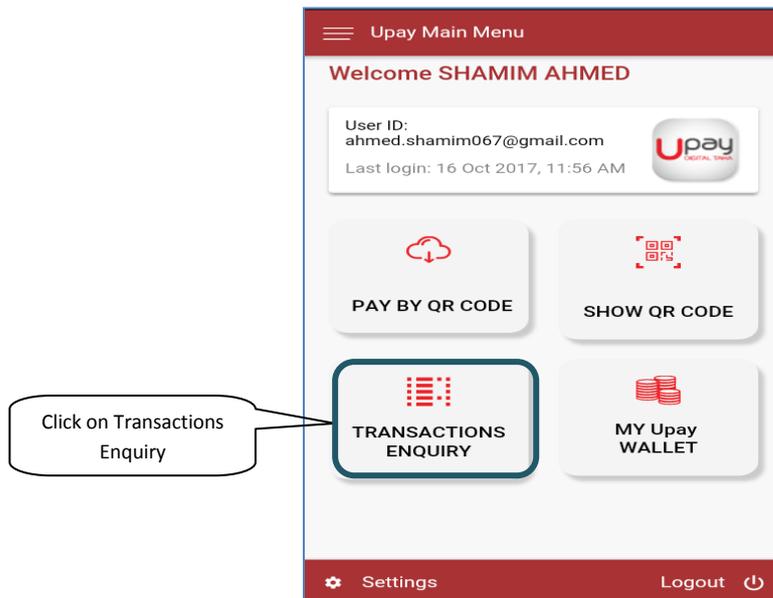
➤ To Show last QR code:



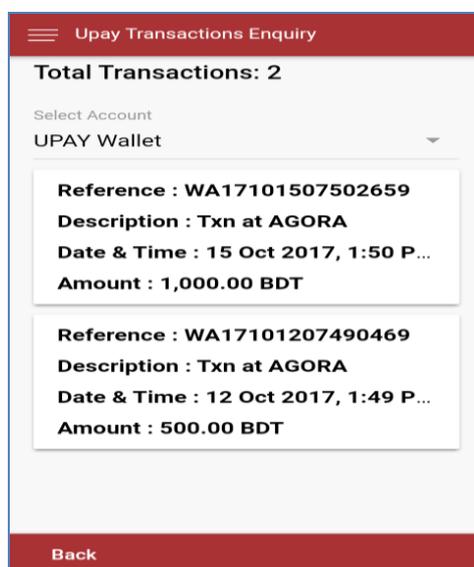
Following screen will appear. It is last QR ID created by customer.



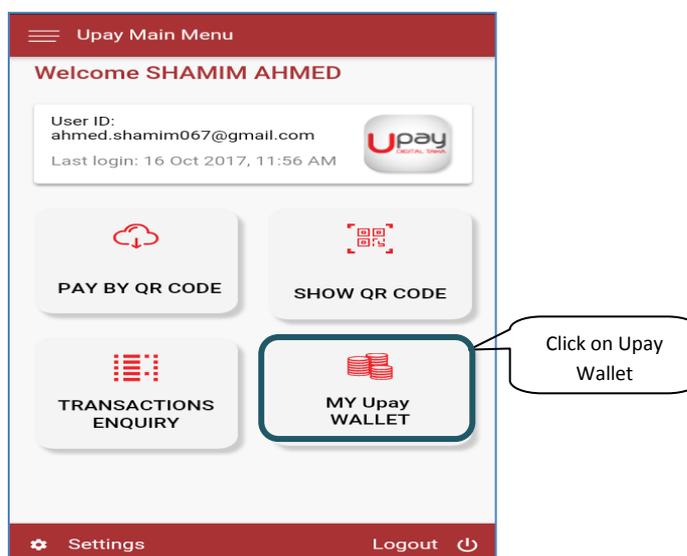
➤ To enquiry transactions:



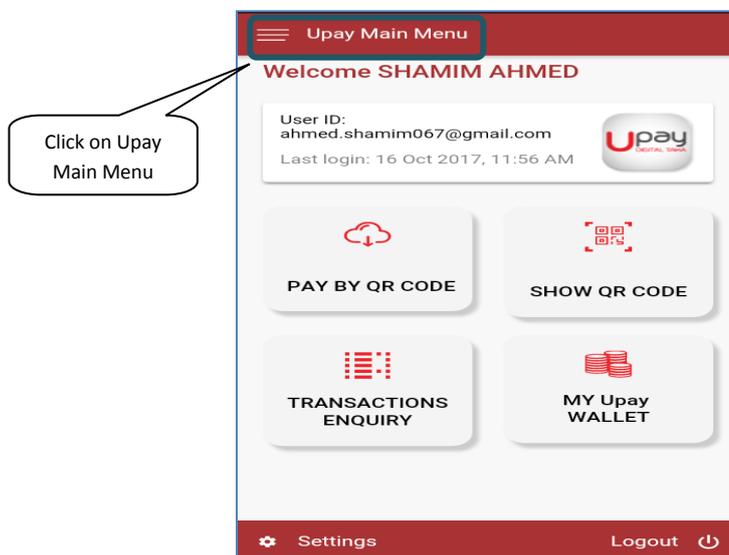
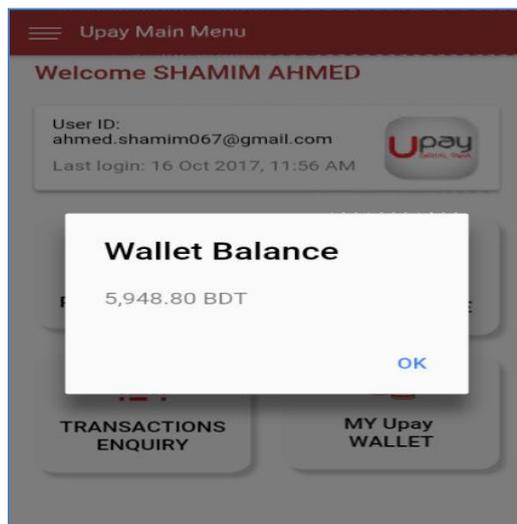
Following screen will appear:



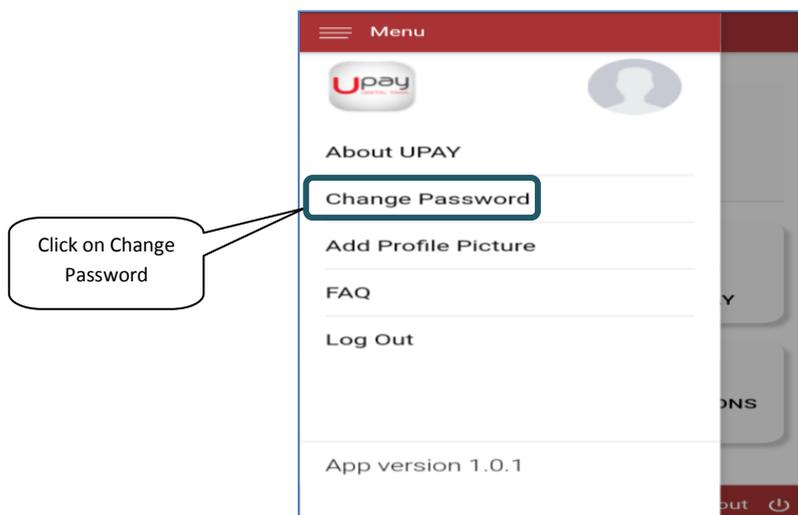
➤ To know you're Wallet Balance:



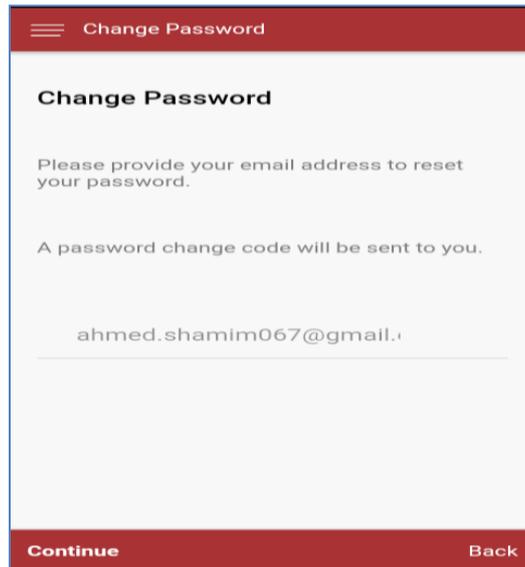
Following Screen will appear:



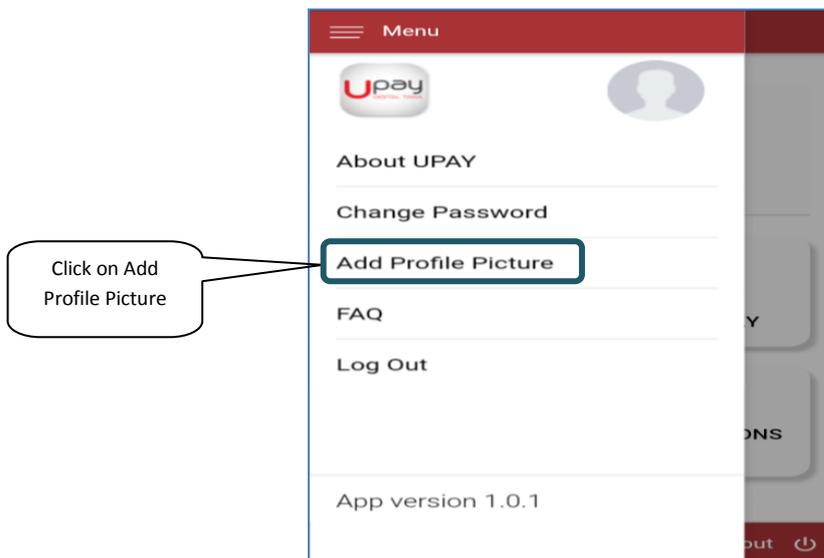
➤ To Change Password:



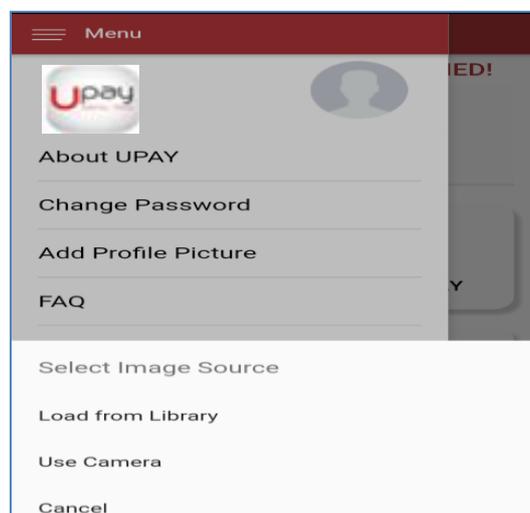
Following screen will appear:



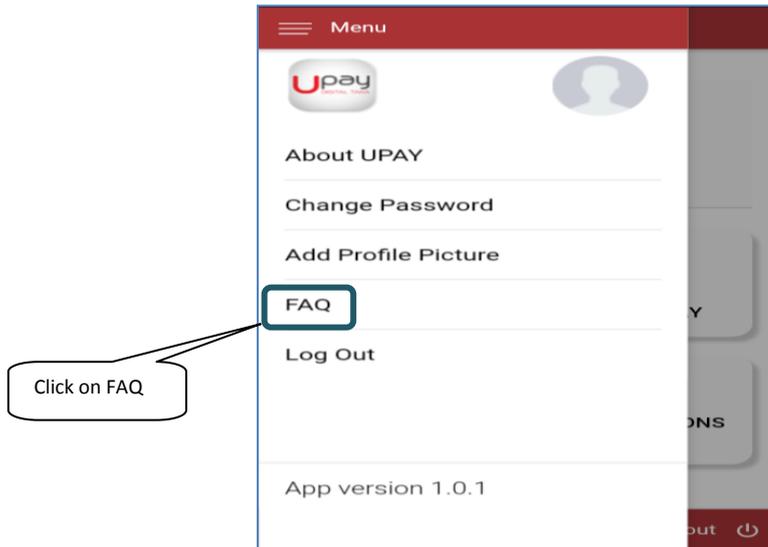
➤ To Add Profile Picture:



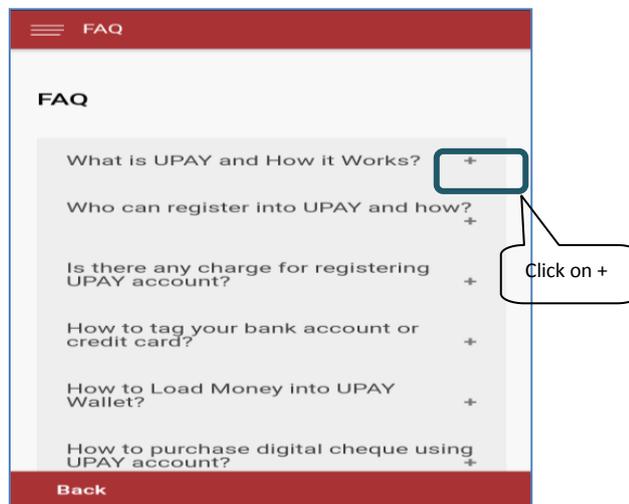
Following screen will appear:



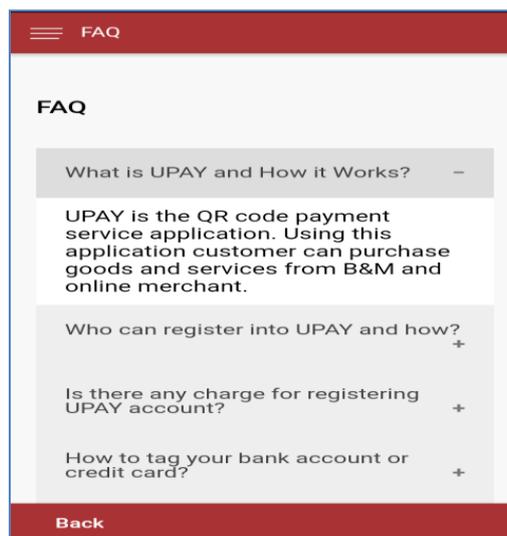
➤ To query FAQ:



Following Screen will appear:



After clicking on “+” Following screen will appear:



To know more please call our 24/7 call center number 16419