

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 acount" link provided in email send to customer's registered email.

| 🛌 Gma | ail-https: | //mail. | google. | 1 | |
|---------------------|--|------------|------------|----------|----------------|
| Google+ | Gmail | Web | Photos | more | |
| Primary | | | Î | * | |
| UPAY A | Accoun | t | | \$ | |
| Confirr | nation | | | | |
| U to | ipay@ucb. o me 8 days ago D | com.bd | | • | |
| Welcome a | ahmed.sha | mim067 | @gmail.cor | m! | |
| Please cor | nfirm your a | account's | email add | ress | |
| and set yo | ur passwoi | rd throug | h the link | | |
| below: | | | | Click on | Confirm my A/C |
| Confirm m | y account | | | | |
| Thanks for Bank. | r Banking w | vith Unite | ed Commer | cial | |
| < | > | 9 | | × | |

Figure-Customer Sample Mail Inbox

After confirmation customer needs to enter password and confirm it.

| Please Confirm Your Account | |
|---|--|
| New Password ([a-z],[A-Z],[0-9] & Length:8) * | |
| Confirm New Password * | |
| | |
| CONFIRM ACCOUNT | |

Figure-Reset Password Window



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

| n n n n n n n n n n n n n n n n n n n | bay |
|---------------------------------------|-----------------|
| | |
| | |
| Login | |
| Email Address * | |
| Password * | |
| | |
| LOGIN | |
| CONFIRMATION INSTRUCTIONS | FORGOT PASSWORD |
| | |
| | |
| | |

Figure-Login Window

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

| Login | |
|--|---|
| Email Address * shamim.ahmed@ucb.com.bd | |
| Password* 2 Factor Authentication | × |
| Pin* | |
| VERIFY | |
| 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.

| | | | | | | | Welcome, SHAMIM AHMED |
|--------------|---|---|--------------------------------|----------------|------------|-------------|-----------------------|
| Accounts | < | Click on Ac | counts | | | | |
| Transactions | | SHAMIM BGD +88016761679 Wallet Balance | AHMED | | | | |
| Wallet | | Huner Balance. | | | | | |
| | | Alias | Bank | Туре | Added On | Added At | |
| | | UPAY Wallet | United Commercial Bank Limited | Wallet Account | 10/11/2017 | 7:01:29 PM | |
| | | S1 | United Commercial Bank Limited | Bank Account | 10/12/2017 | 10:15:43 AM | |
| | (| CREDIT CARD | United Commercial Bank Limited | Credit Card | 10/14/2017 | 2:26:11 PM | |
| | | | Page: 1 | | 5 🔻 1-30 | f3 < > | |
| | | | | | | | |
| | | | | | | | |

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

| | Click on Transacti | ons | | | | | |
|--------------|--------------------|-------------|--------------------------------|---------------|--------------------------|----------------|-----------------------|
| / | | | | | | | Welcome, SHAMIM AHMED |
| Accounts | PURCHASES | | | | | | |
| Transactions | Transactio | ons | | | | SEARCH | |
| Wallet | Date & Time | Amount | Description | Terminal | UPay Reference | Bank Reference | |
| | 10/14/2017 2:43:0 | 2 PM 888.80 | Fund wallet from Reward Points | | WA17101408438832 | | |
| | 10/14/2017 2:34:2 | 4 PM 40.00 | Fund wallet from Reward Points | | WA17101408345802 | | |
| | | | Page: 1 💌 | Rows per page | e: 5 v 1-2 of | 2 < > | |

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

| Accounts | | | | | | |
|-----------------|--|---------------------------|-----------------------|--------------|-----|-----------------|
| Transactions | SHAMIM AHI BGD +8801676167971 Wallet Balance: BDT | MED | | | | |
| Wallet | | | | | | |
| | CASA ACCOUNTS | CREDIT CARDS | WALLET FUND REQUESTS | | | Click here next |
| | Alias | Bank | Added On | Added At | V | |
| Click on Wallet | S1 Unite | d Commercial Bank Limited | 10/12/2017 | 10:15:43 AM | | |
| | | Page | e: 1 💌 Rows per page: | 5 💌 1-1 of 1 | < > | |

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.

| SHAMIM AH BGD +8801676167971 Wallet Balance: BD | IMED T 2428.80 | | | | |
|--|------------------------------|------------------------|----------------|-----|-------------------------|
| CASA ACCOUNTS | CREDIT CARDS | WALLET FUND REQUESTS | | | Click on Fund Wallet |
| Alias | Bank | Added On | Added At | | $\overline{\mathbf{V}}$ |
| S1 Uni | ited Commercial Bank Limited | 10/12/2017 | 10:15:43 AM | | Fund Wallet |
| | Pa | ge: 1 💌 Rows per page: | 5 🔻 1 - 1 of 1 | < m | Purchase Cheque |
| | | | | ۲ | View |

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".

| Wallet Funding Request |
|--|
| Amount * 40 Specify Reward Points Reward Points * 100 |
| Remarks * Fund Transfer to Wallet From CASA A/C |
| SUBMIT |

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.

| 2 Factor Authentication | | | |
|-------------------------|--|--|--|
| Pin * | | | |
| VEDIEV | | | |
| RESEND OTP | | | |



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 <u>Google Play Store</u>. 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.

| ← Back | |
|--|---|
| OTP Verificatio | n |
| An OTP was sent to to verify your ident | o you by sms, insert the otp here ity. |
| Enter OTP | |
| RESEND OTP | |
| | |



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

> To Pay by QR code:

| | 🚞 Upay Main Menu | | | | | |
|----------------------------|--|-------------------|--|--|--|--|
| | Welcome SHAMIM | AHMED | | | | |
| | User ID: ahmed.shamim067@gmail.com Last login: 16 Oct 2017, 11:56 AM | | | | | |
| Click on Pay by QR Code | PAY BY QR CODE | SHOW QR CODE | | | | |
| | TRANSACTIONS ENQUIRY | MY Upay WALLET | | | | |
| | 🌣 Settings | Logout ሀ | | | | |

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

| | UPAY Transactions Settings | |
|----------------------|------------------------------------|--------------|
| | Please insert the following values | |
| | Amount Limit 2000 | BDT ? |
| | Time Limit 30 | Min ? |
| | Select Account Staff SB | , ? |
| | Pay by U | РАУ |
| Click on Pay by UPAY | Back | |

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.

| OR | code Generated | |
|-----|-------------------------|---|
| | ज <i>्यात्र स</i> ्ट्रा | ٦ |
| | | |
| | | |
| | | |
| | | |
| ID: | 36594048 | |
| | | |



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:

To Show last QR code:

| 🚞 Upay Main Menu | | |
|--|-------------------|--------------------------|
| Welcome SHAMIM A | HMED | |
| User ID: ahmed.shamim067@gmai Last login: 16 Oct 2017, 1 | 1:56 AM | Click on Show QR Code |
| PAY BY QR CODE | SHOW QR CODE | |
| TRANSACTIONS ENQUIRY | MY Upay WALLET | |
| 🗢 Settings | Logout ሀ | |

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





> To enquiry transactions:

| | 🚞 Upay Main Menu | | |
|----------------------------------|--|-------------------|--|
| | Welcome SHAMIM AHMED | | |
| | User ID: ahmed.shamim067@gmail.com Last login: 16 Oct 2017, 11:56 AM | | |
| | \bigcirc | 00 | |
| | PAY BY QR CODE | SHOW QR CODE | |
| Click on Transactions Enquiry | TRANSACTIONS | MY Upay WALLET | |
| | 🌣 Settings | Logout 也 | |

Following screen will appear:



> To know you're Wallet Balance:

| 🚞 Upay Main Menu | | |
|--|---------------------|-------------------------|
| Welcome SHAMIM | AHMED | |
| User ID: ahmed.shamim067@gm Last login: 16 Oct 2017, | ail.com 11:56 AM | |
| A | | |
| PAY BY QR CODE | SHOW QR CODE | |
| TRANSACTIONS ENQUIRY | MY Upay WALLET | Click on Upay Wallet |
| 🌣 Settings | Logout (ሀ | |



Following Screen will appear:

| Ξ Upay Main Menu Velcome SHAMIM | AHMED |
|---|-------------------------|
| User ID: ahmed.shamim067@gr Last login: 16 Oct 2017 | nall.com (, 11:56 AM |
| Wallet Bal | lance |
| 5,948.80 BDT | |
| | ок |
| TRANSACTIONS | MY Upay |

| | 📃 Upay Main Menu | |
|----------------------------|---|---------------------|
| | Welcome SHAMIM | AHMED |
| Click on Upay Main Menu | User ID: ahmed.shamim067@gma Last login: 16 Oct 2017, * | ail.com 11:56 AM |
| | \bigcirc | |
| | PAY BY QR CODE | SHOW QR CODE |
| | 181 | |
| | TRANSACTIONS ENQUIRY | MY Upay WALLET |
| | 🌣 Settings | Logout (ሀ |

> To Change Password:

| | 🚞 Menu | | |
|-----------------------------|---------------------|---|-------|
| | | 0 | |
| | About UPAY | | |
| | Change Password | | _ |
| Click on Change Password | Add Profile Picture | | |
| | FAQ | | Y |
| | Log Out | | |
| | | | INS |
| | | | |
| | App version 1.0.1 | | |
| | | | out 🕛 |



Following screen will appear:



> To Add Profile Picture:

| | 🚞 Menu | | |
|---------------------------------|---------------------|---|-------|
| | Upay | 0 | |
| | About UPAY | | |
| | Change Password | | |
| Click on Add Profile Picture | Add Profile Picture | | |
| | FAQ | | Y |
| | Log Out | | |
| | | | |
| | | | |
| | App version 1.0.1 | | |
| | | | out ტ |

Following screen will appear:

| 🚃 Menu | |
|---------------------|------|
| | IED! |
| About UPAY | |
| Change Password | |
| Add Profile Picture | |
| FAQ | Y |
| Select Image Source | |
| Load from Library | |
| Use Camera | |
| Cancel | |



| | 🚞 Menu | | |
|--------------|---------------------|---|-------|
| | Upay | 0 | |
| | About UPAY | | |
| | Change Password | | |
| | Add Profile Picture | | |
| | FAQ | | Y |
| Click on FAQ | Log Out | | |
| | | | ONS |
| | App version 1.0.1 | | |
| | | | out ტ |

Following Screen will appear:

| = FAQ | |
|--|----------|
| FAQ | |
| What is UPAY and How it Works? + | |
| Who can register into UPAY and how? | |
| Is there any charge for registering UPAY account? + | ick on + |
| How to tag your bank account or credit card? + | |
| How to Load Money into UPAY Wallet? + | |
| How to purchase digital cheque using UPAY account? | |
| Back | |

After clicking on "+" Following screen will appear:

| = FAQ |
|--|
| FAQ |
| What is UPAY and How it Works? - |
| UPAY is the QR code payment service application. Using this application customer can purchase goods and services from B&M and online merchant. |
| Who can register into UPAY and how? + |
| Is there any charge for registering UPAY account? + |
| How to tag your bank account or credit card? + |
| Back |