UNET USER MANUAL

UNITED COMMERCIAL BANK LIMITED

Version Number: 1.9.0

Prepared By
Brain Station 23

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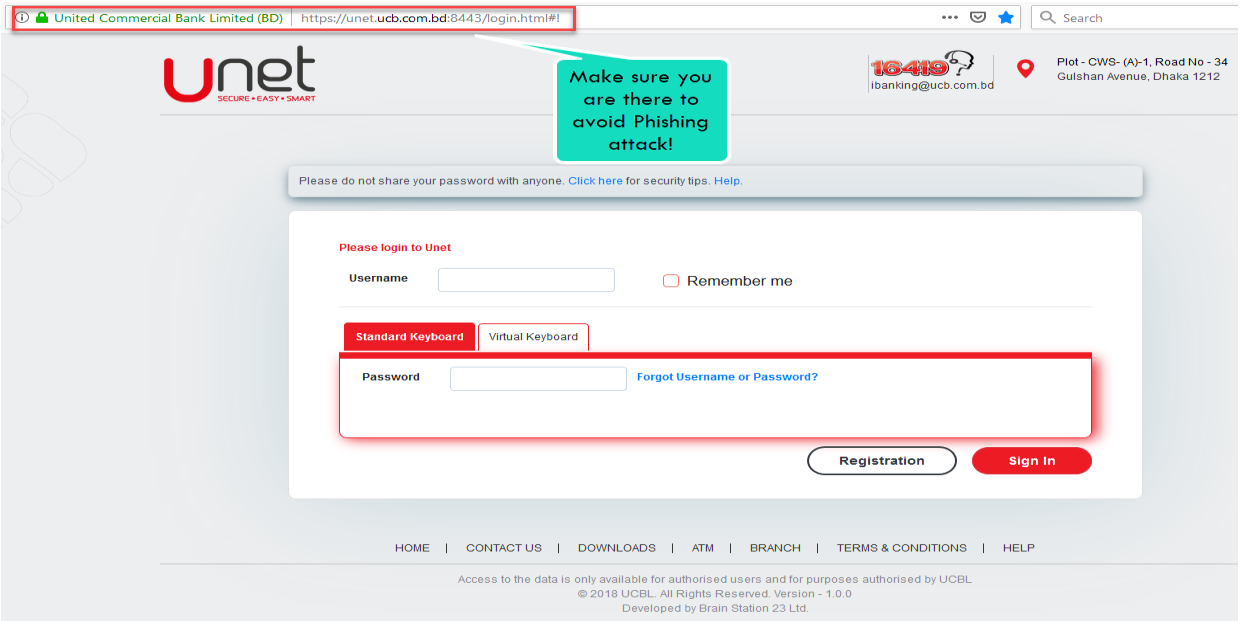
1. How do I find Unet Login page?

From your browser, go to the https://unet.ucb.com.bd for find the Unet **Login** page.



The below are the Browser and Mobile Operating System compatibility list for Unet.

Customer Interface		
SN#	**Browser Name**	**Compatible Version**
1	Chrome	>=45
2	Firefox	>=40
3	Microsoft Edge	>=12
4	Explorer	>=11
5	Safari	>=9
6	Opera	>=30

Mobile Platform		
SN#	**Mobile Platform**	**Compatible OS Version**
1	iOS	>=9
2	Android	>=4.4

2. I have an account in UCB i-Banking system, how do I migrate to Unet?

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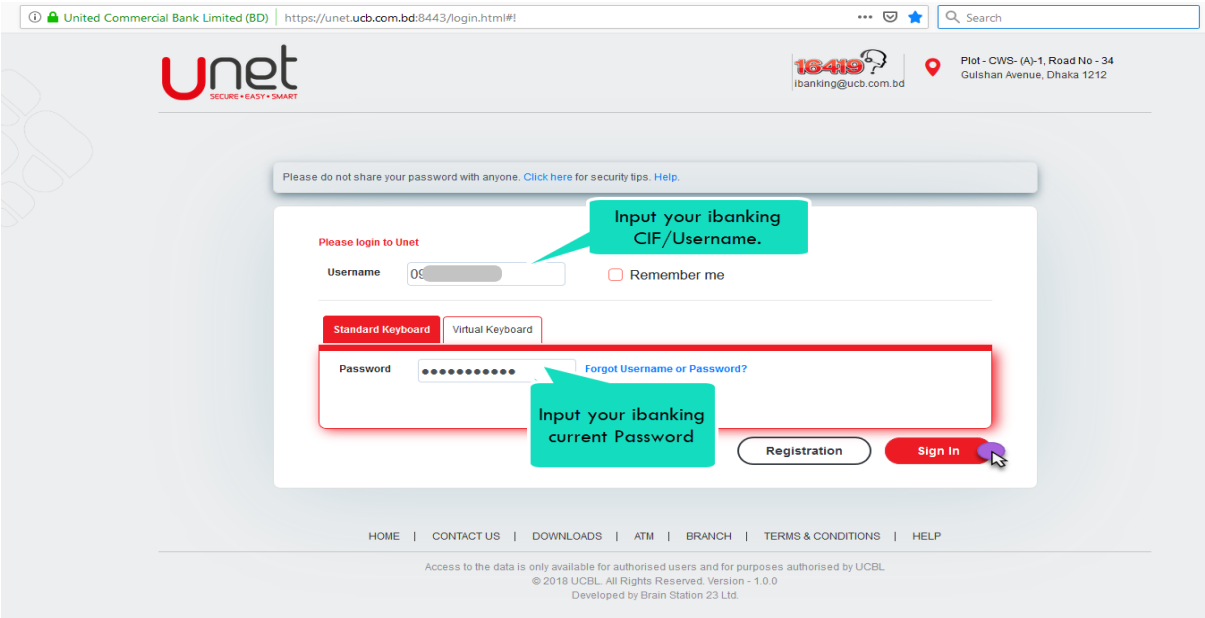
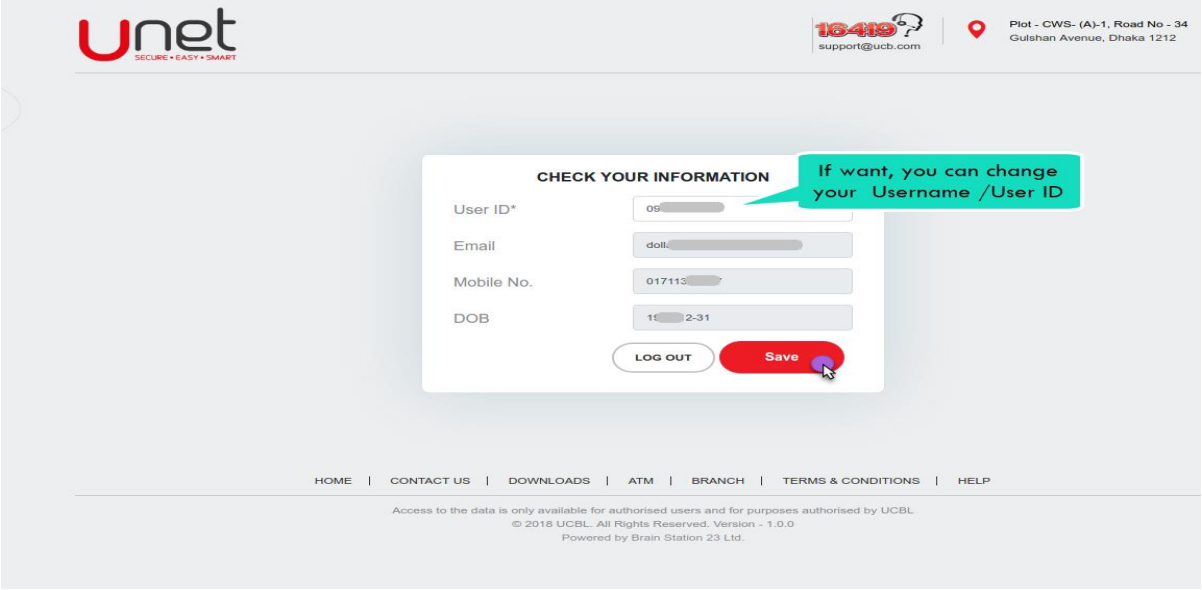
Step 1: Go to the Unet **Login** page (https://unet.ucb.com.bd). Input UCB i-Banking current ***Username*** and ***Password*** in Unet ***Username*** and ***Password*** fields respectively. After imputing the correct Username and Password, click on the 'Sign In' button for further steps.



Step 2: If you inputted the correct credentials (Username and Password), then the Unet system display your register ***Email Address, Mobile Number*** and ***Date of Birth***. If any of this information missing, then contact with UCB branch and embed your missing information in UCB Core Banking Service (CBS). From this page, if you want, you can change your Unet Username or keep it as it is. To proceed to the Unet Dashboard with all of your account's information click on the 'Save' button.



Step 3: After clicking on the 'Save' button, the system will show the user's last login details in a modal.

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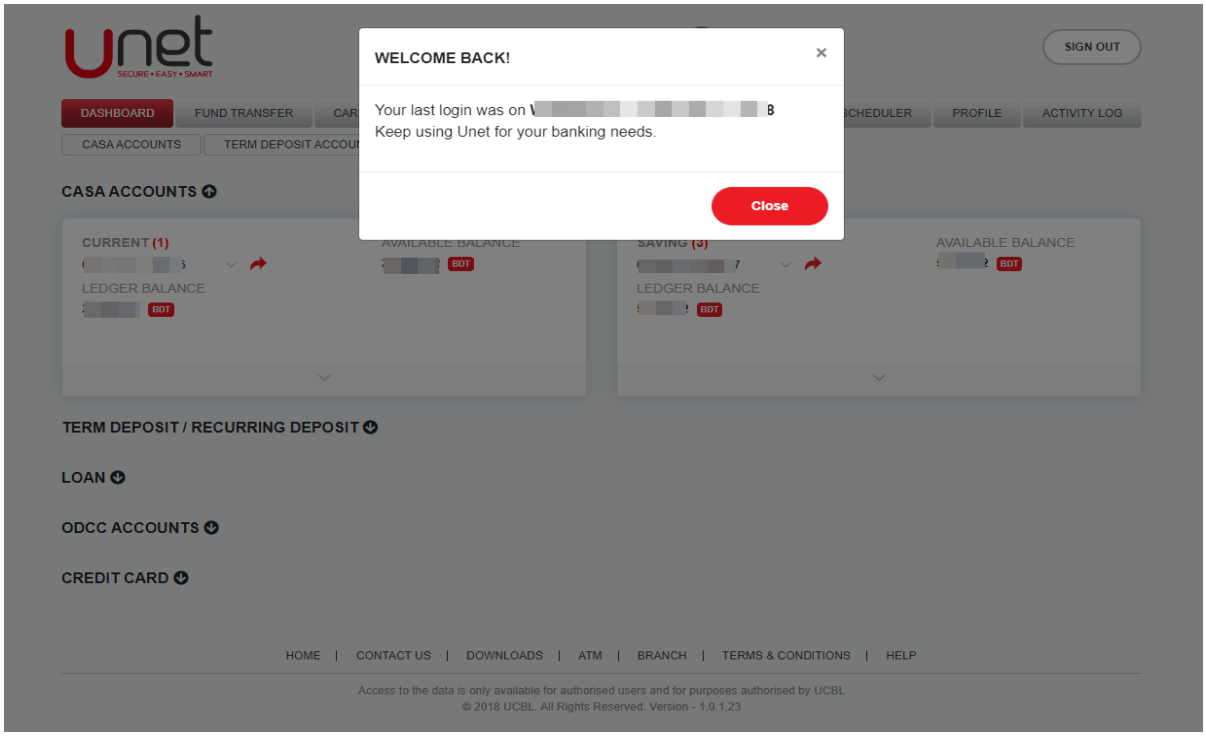
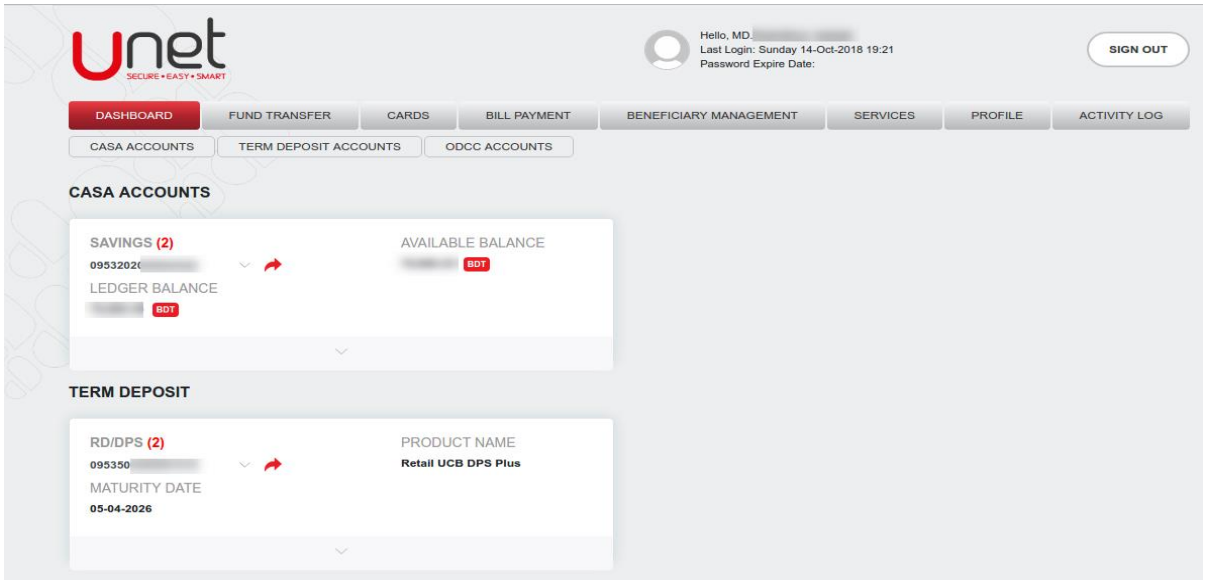


Step 4: After clicking on the 'Close' button of the modal, the Unet app shows all of your **CASA, Loan, ODCC** and **Term Deposit / Recurring Deposit** accounts in your Unet Dashboard.



3. After migration into Unet with Accounts, how do I embed/tag my UCB Credit Card in the Unet app?

Step 1: Select the root menu 'CARDS' and select the 'Tag Credit Card' sub-menu. Enter your desire Credit Card ***Client ID*** and ***Card Number*** and press **'Next'** button.

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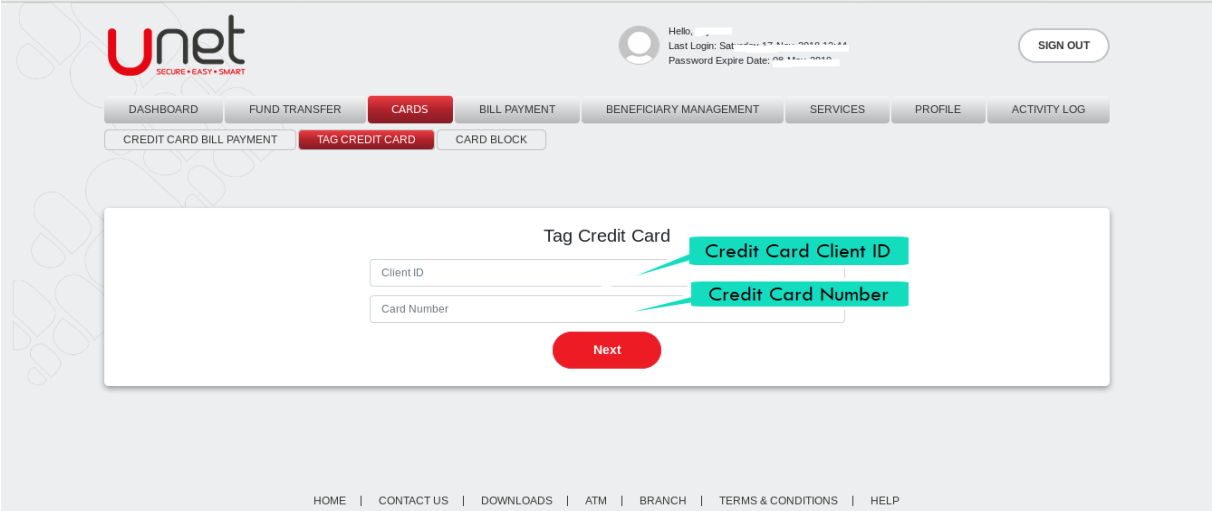
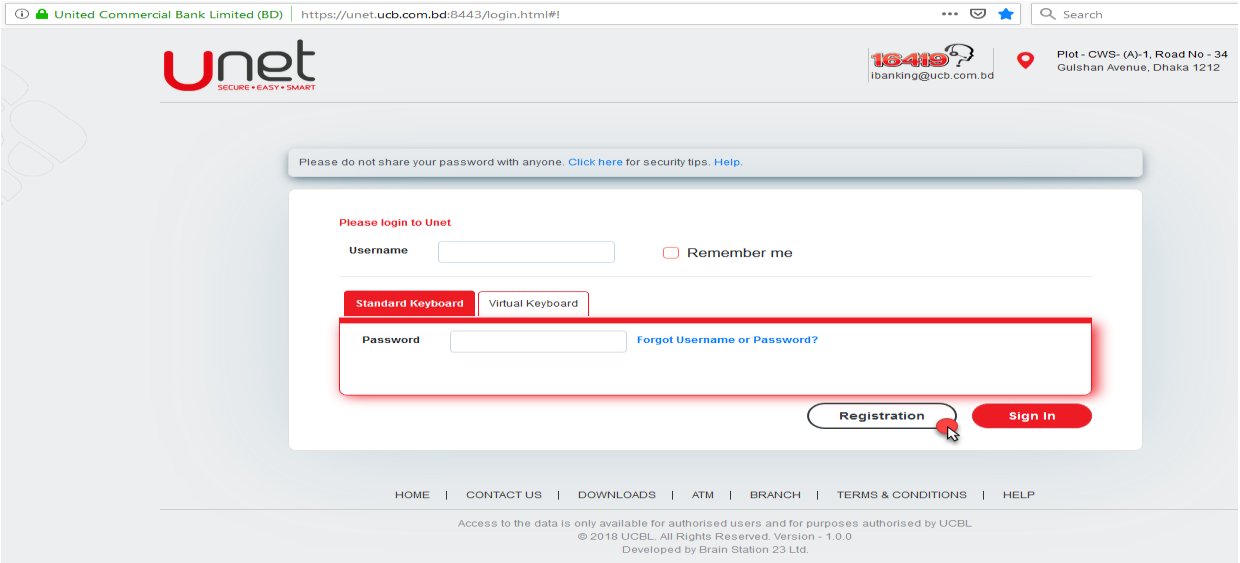


Step 2: After entering the valid **Client ID** and **Card Number**, input your Credit Card's current **PIN** and **Expiry Date** and press **'Next'** button. If all the inputted information is correct, the system displays customer's **Full Name** along with the customer's **Email**, **Mobile Number** and **Date of Birth.** Now, select your desire **OPT Channel** (Email/SMS/Both) and press **'Next'** button for generating the One Time Password into your selected channel. The system displays the 'OTP (One Time Password) Input Page'. Input the valid OTP from your Email/SMS and press the **'Tag Card'** button to complete the card tagging process. The system confirms the operation success status by alert message.

4. How do I register into the Unet app?

4.1. Self-Registration by CASA Account

Step 1: From the Unet Login page (https://unet.ucb.com.bd), click on the **Registration** button.



Step 2: After clicking the Registration button, the app shows the registration page. By default, the app selects the **Account** tab. Input your desire CASA account number for registration. Please note that, you couldn't register into Unet with any **Joint Account** or any **Closed CASA Accounts**. After inputting the account number, click on the **'Next'** button for further registration steps.

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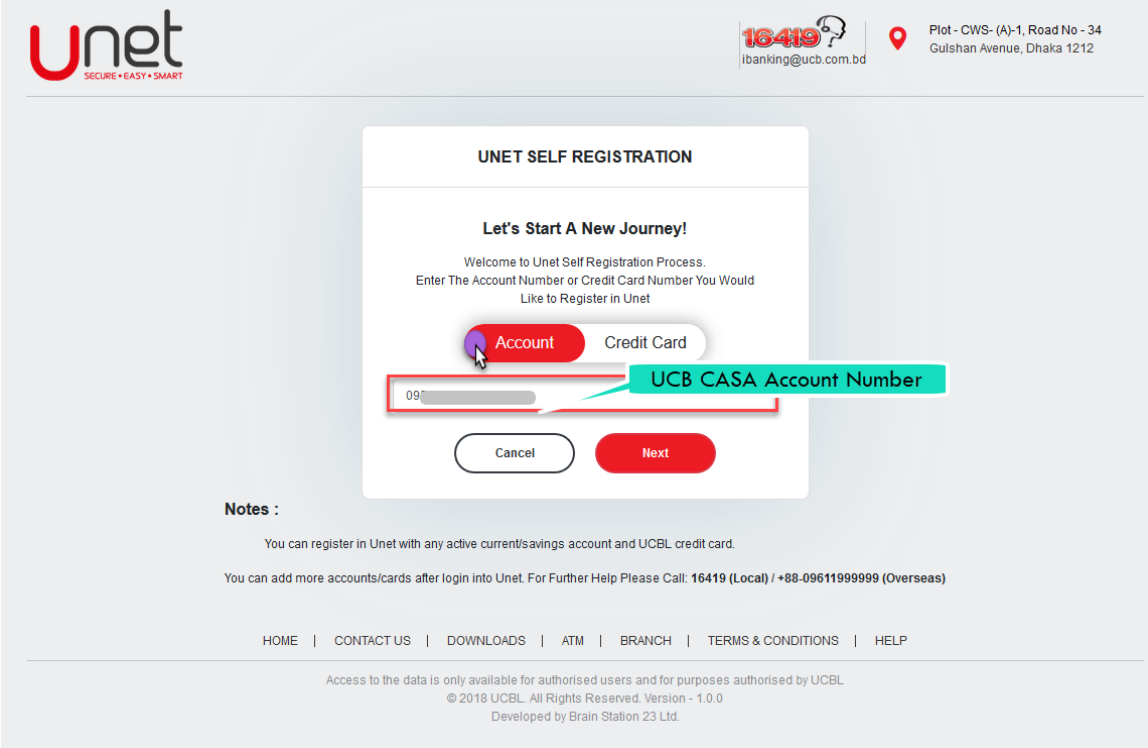
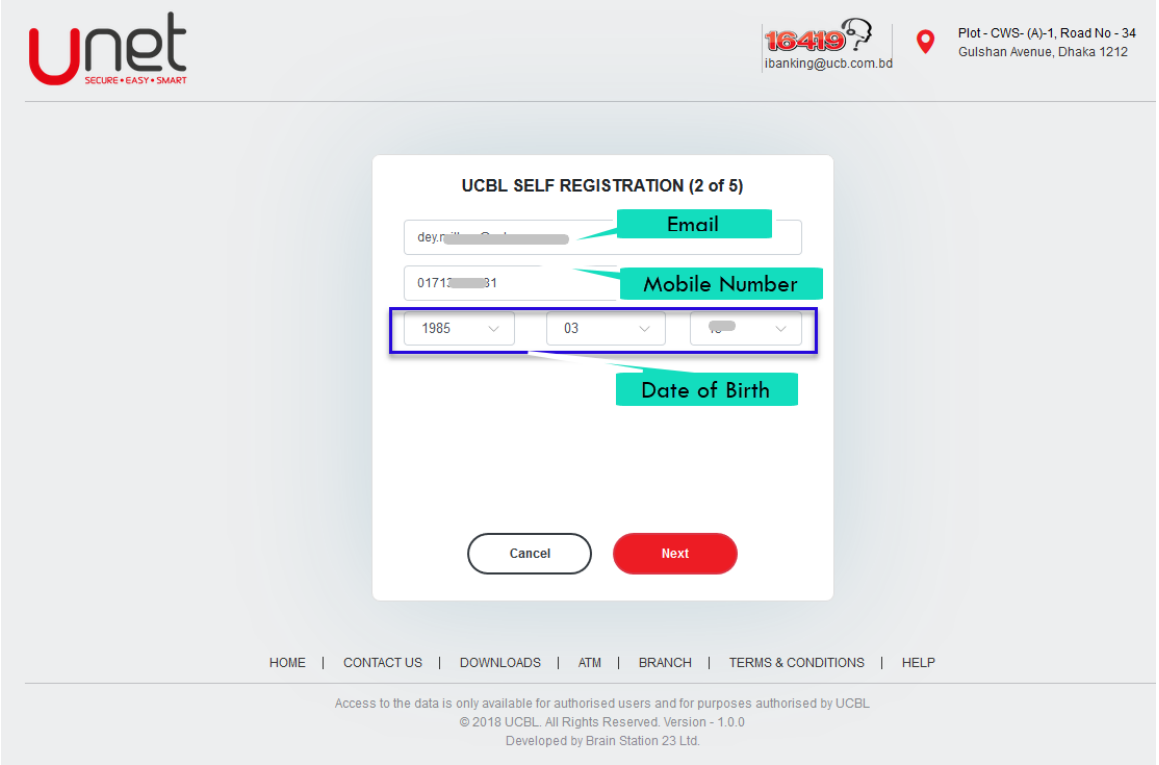


Step 3: After entering the valid Account Number, the system will ask for **Email, Mobile Number** and **Date of Birth** against the inputted account number. After inputting all the valid information, hit on the **'Next'** button.



Step 4: If all the inputted information is correct, the system displays customer's **Full Name** along with the customer's **Email**, **Mobile Number** and **Date of Birth.** In addition, the Unet system ask for input the **Unet**

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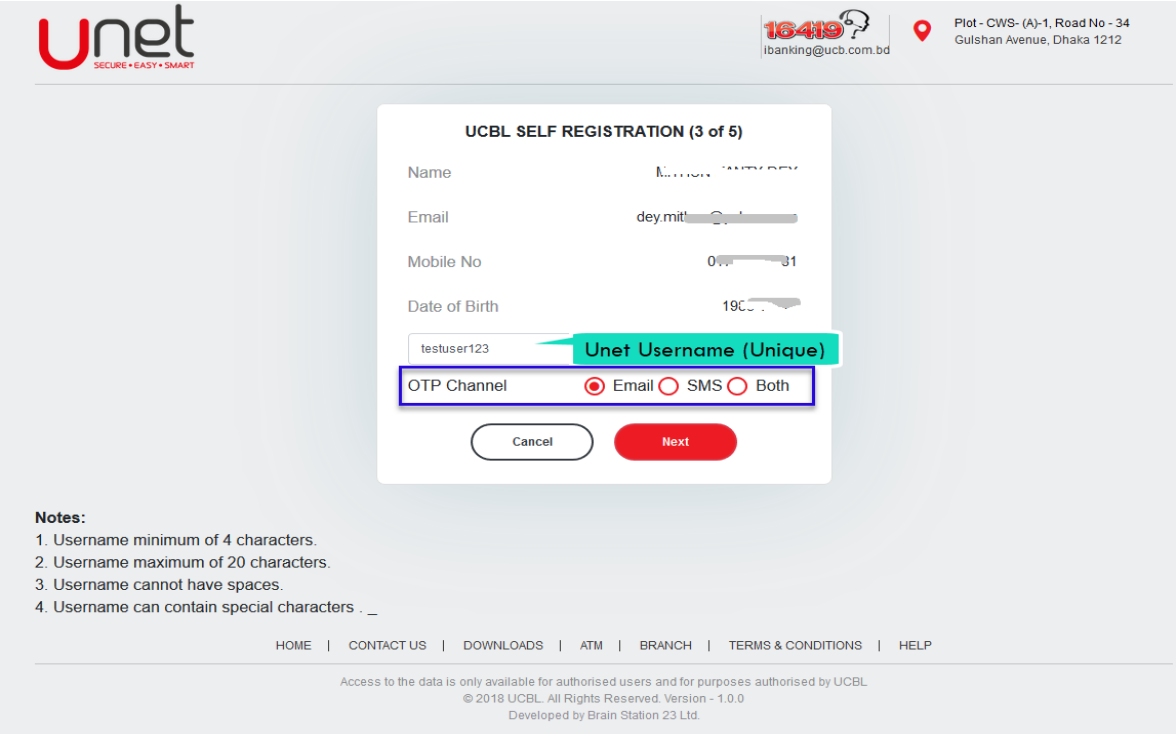
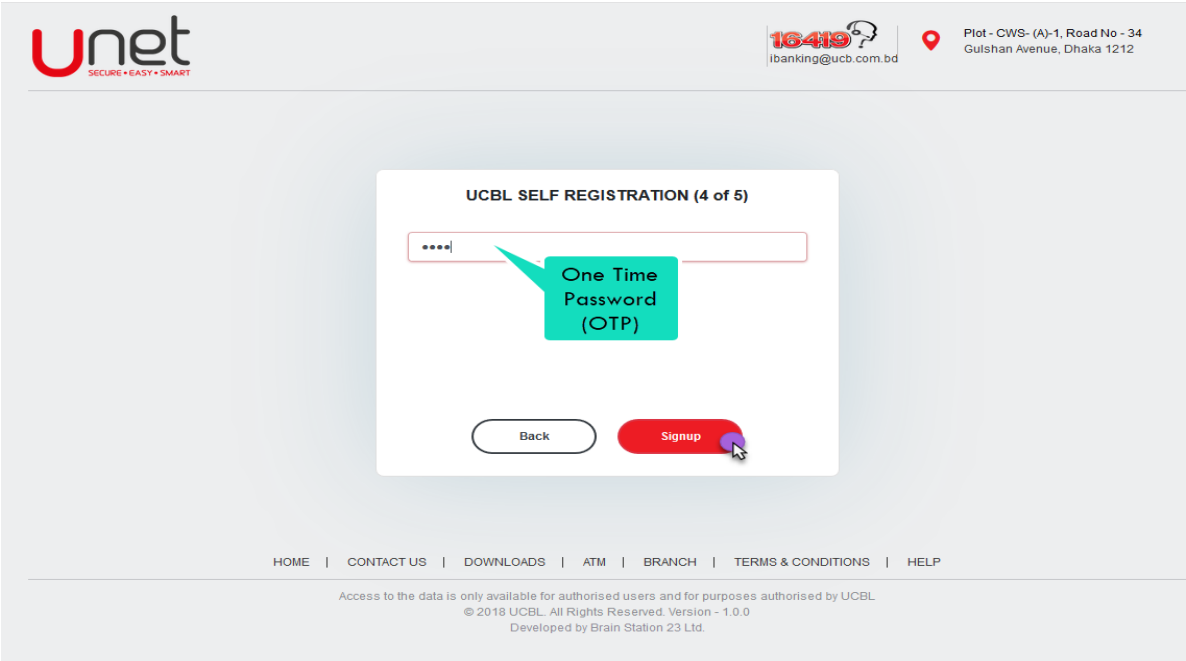
Username. Please note that, the Username should be unique. Now, select your desire **OPT Channel** (Email/SMS/Both) and press **'Next'** button for generating the One Time Password into your selected channel.



Step 5: The system displays the 'OTP (One Time Password) Input Page'. Input the valid OTP from your Email/SMS and press the 'Signup' button to complete the registration process.



Step 6: After completing the registration process, the system will send an email / SMS to customer authorized Email address / Mobile Number along with Unet **Username** and **Temporary Password**. Go to the Unet loing

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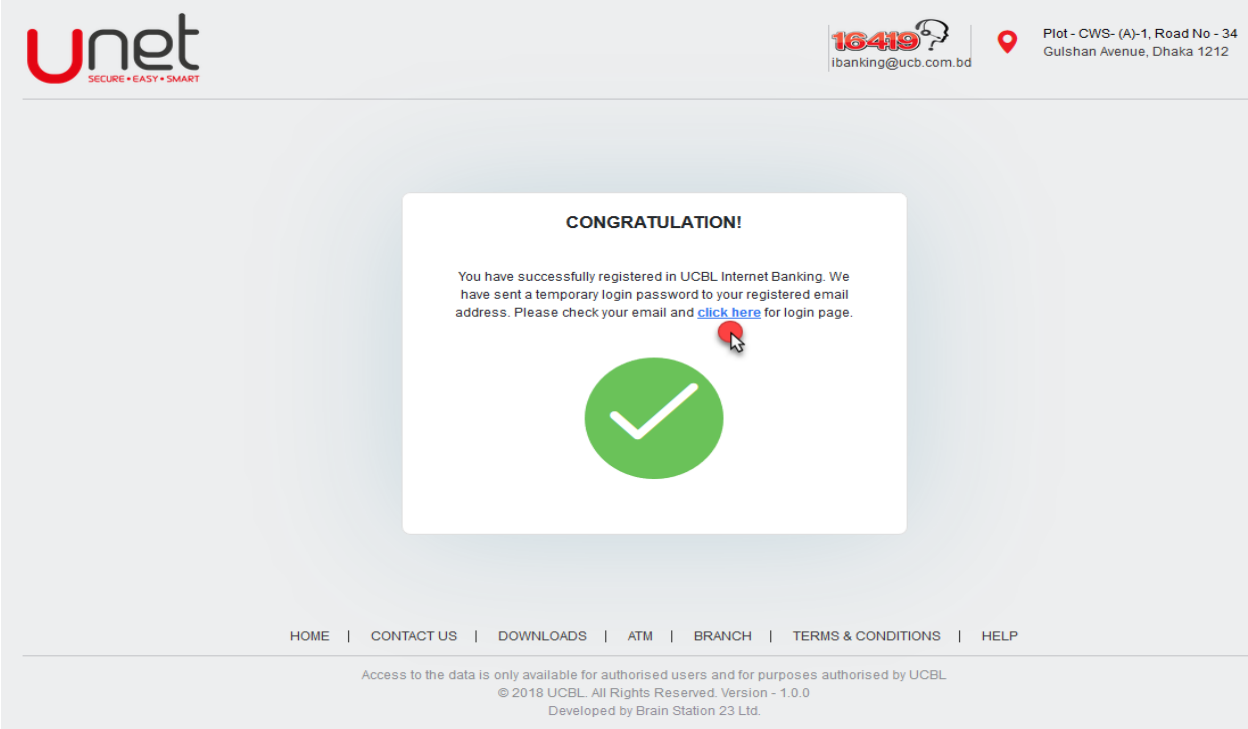
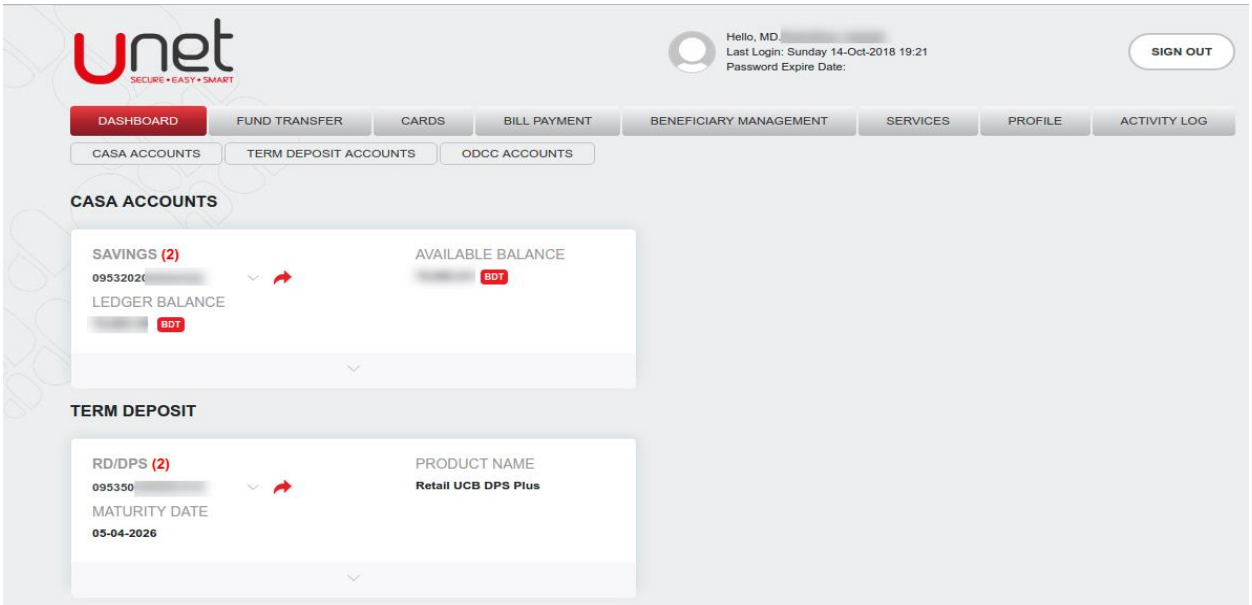
page: *https://unet.ucb.com.bd* and login with the system provided **Username** and **Temporary Password**. Please don't copy paste the Temporary Password. Please always type the temporary Password.



Step 7: After validation the credentials, the system shows the 'Unet Terms and Conditions'. The this carefully and accept the Terms and Conditions to get the 'Force Login Password' page. Change the login password as per as the given password policy note. After successfully changing the password, login with the **Username** and **New Password** to get your Account Dashboard.



[Note: After registering with Account, please embed your UCB Credit Card by 'Tag Card' feature into the same account. Check the credit card tagging process from above.]

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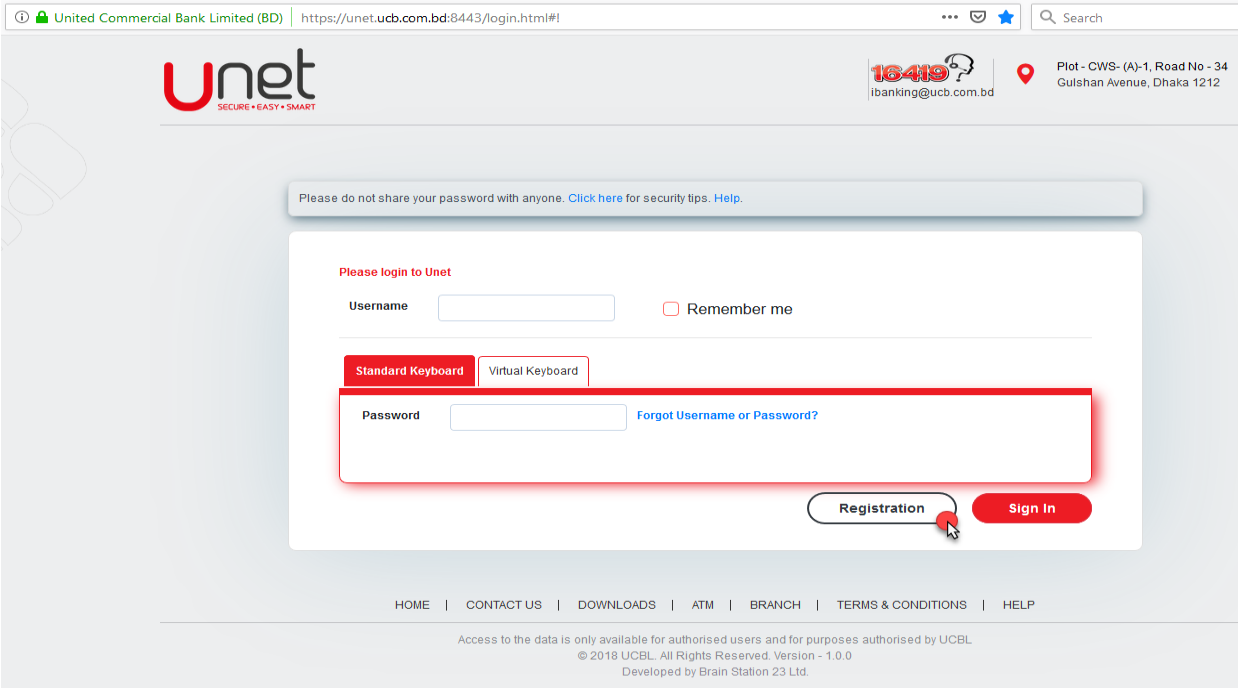
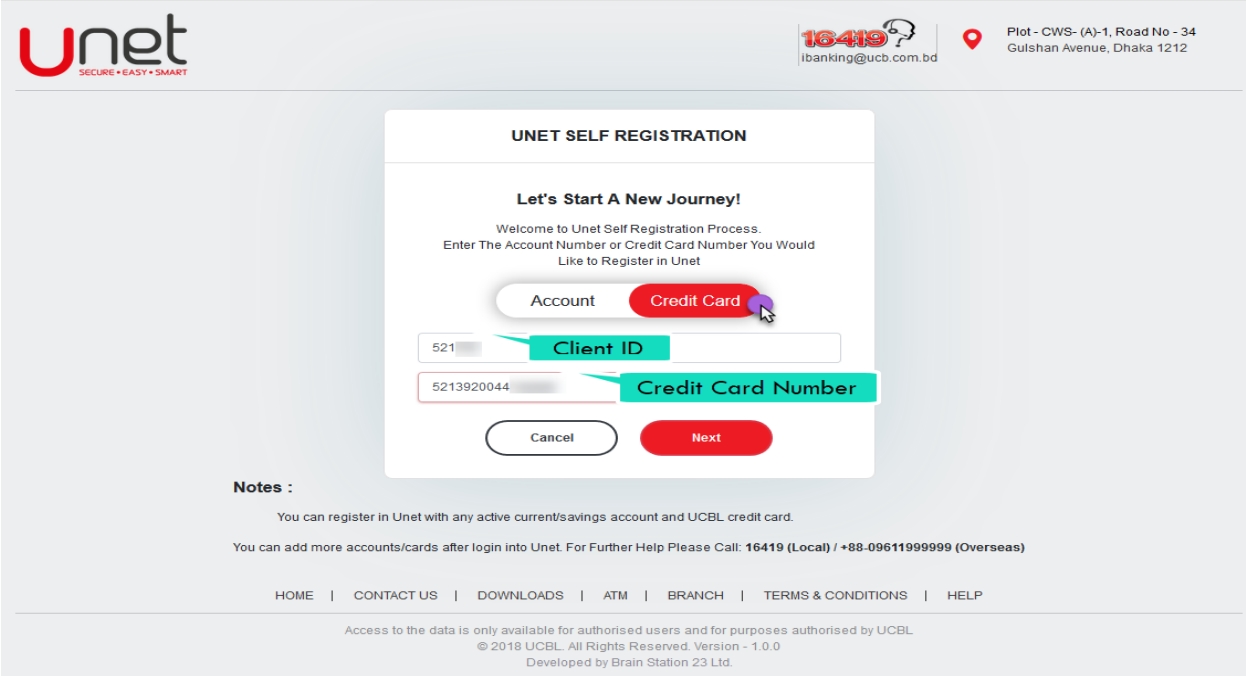
4.2. Self-Registration by Credit Card

Step 1: From the Unet Login page (https://unet.ucb.com.bd), click on the **Registration** button.



Step 2: Enter your desire Credit Card ***Client ID*** and ***Card Number*** and press **'Next'** button.



Step 3: After entering the valid **Client ID** and **Card Number**, input your Credit Card's current **PIN** and **Expiry Date** and press **'Next'** button.

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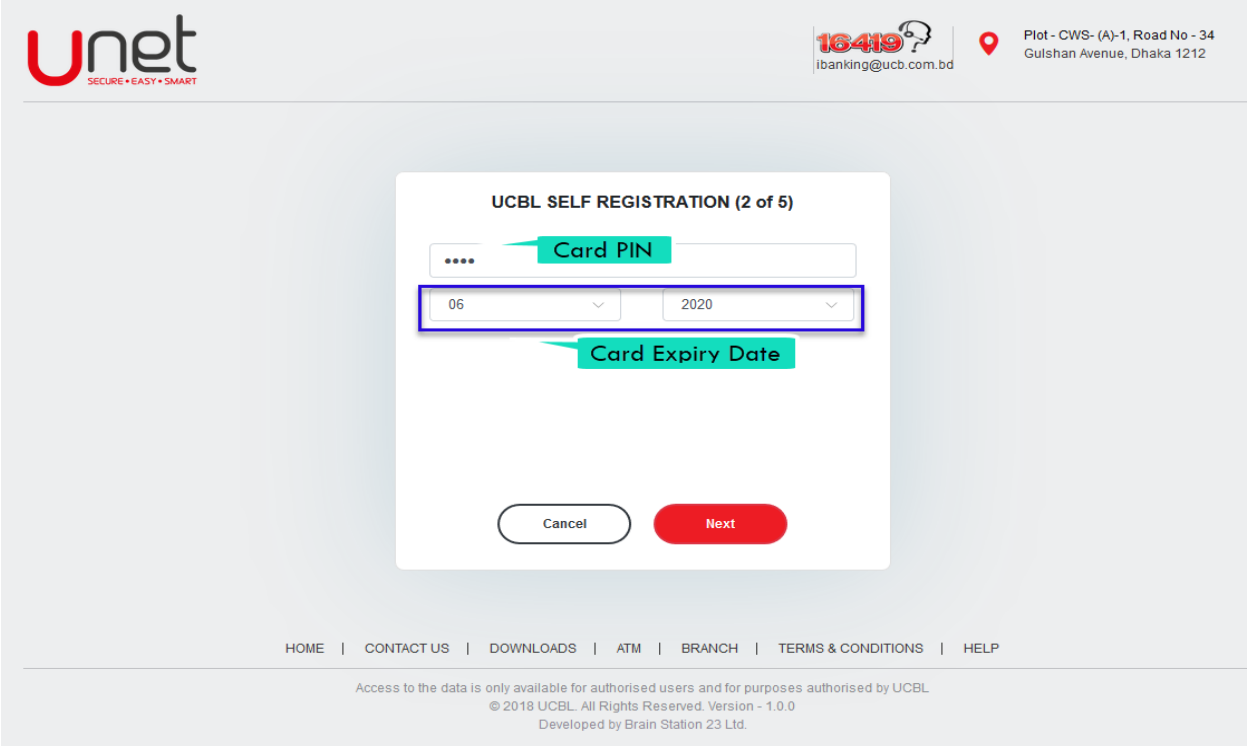
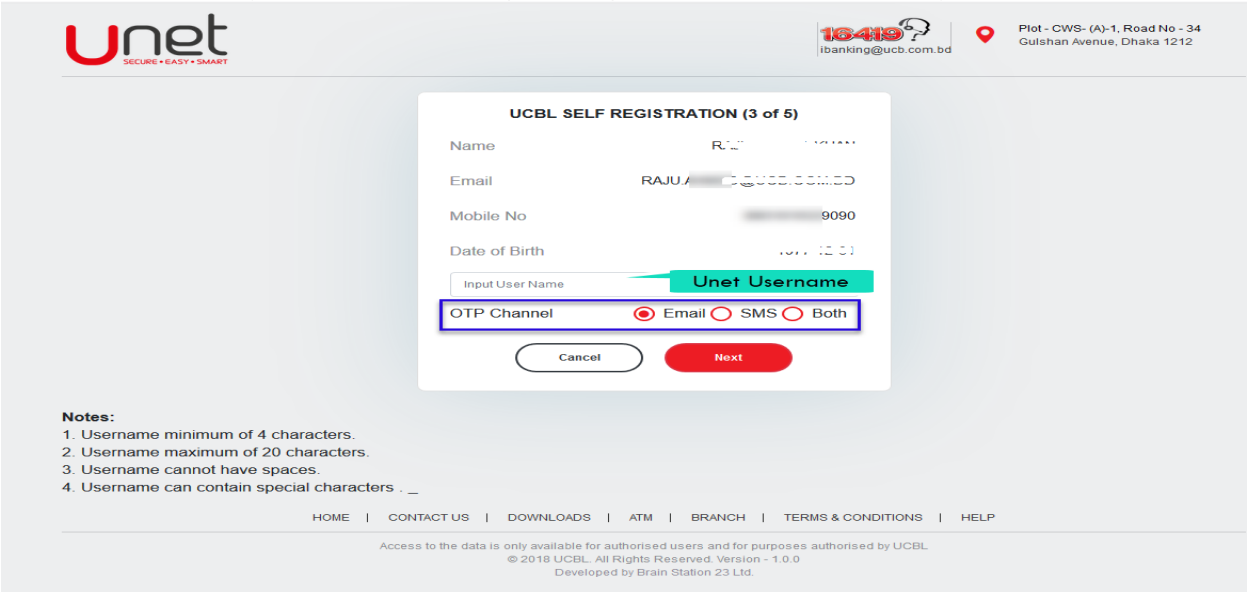


Step 4: If all the inputted information is correct, the system displays customer's **Full Name** along with the customer's **Email**, **Mobile Number** and **Date of Birth.** In addition, the Unet system ask for input the **Unet Username**. Please note that, the Username should be unique. Now, select your desire **OPT Channel** (Email/SMS/Both) and press **'Next'** button for generating the One Time Password into your selected channel.



Step 5: The system displays the 'OTP (One Time Password) Input Page'. Input the valid OTP from your Email/SMS and press the **'Signup'** button to complete the registration process.

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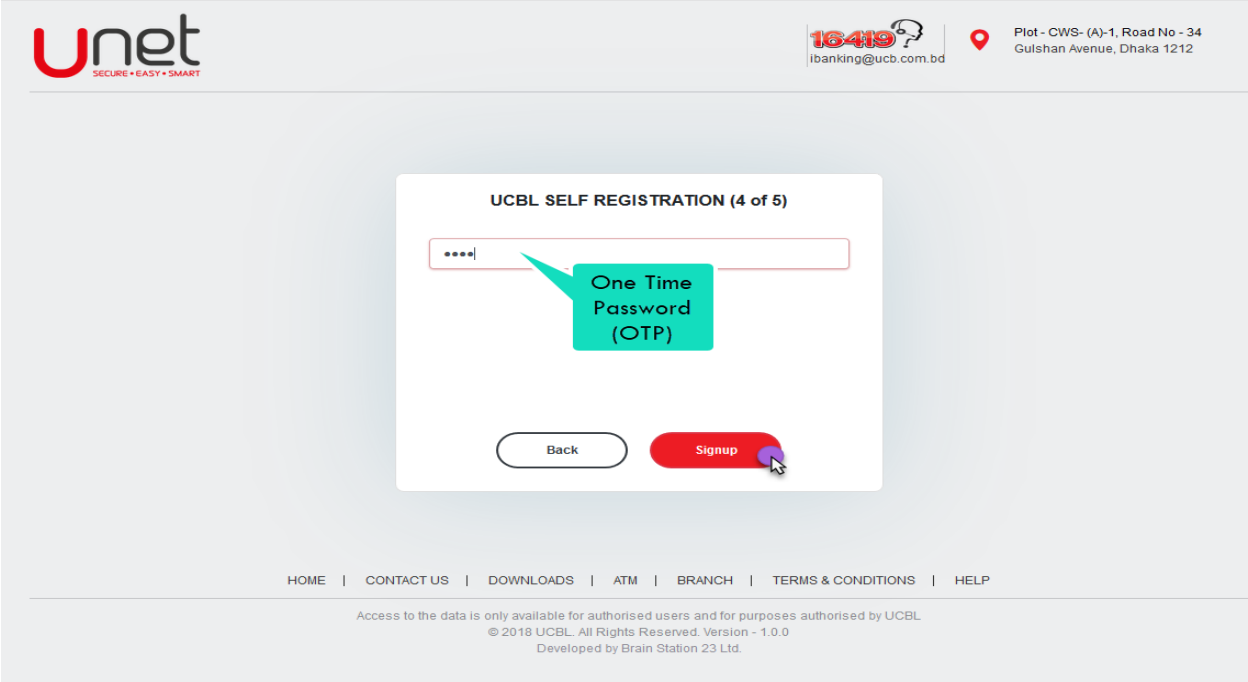
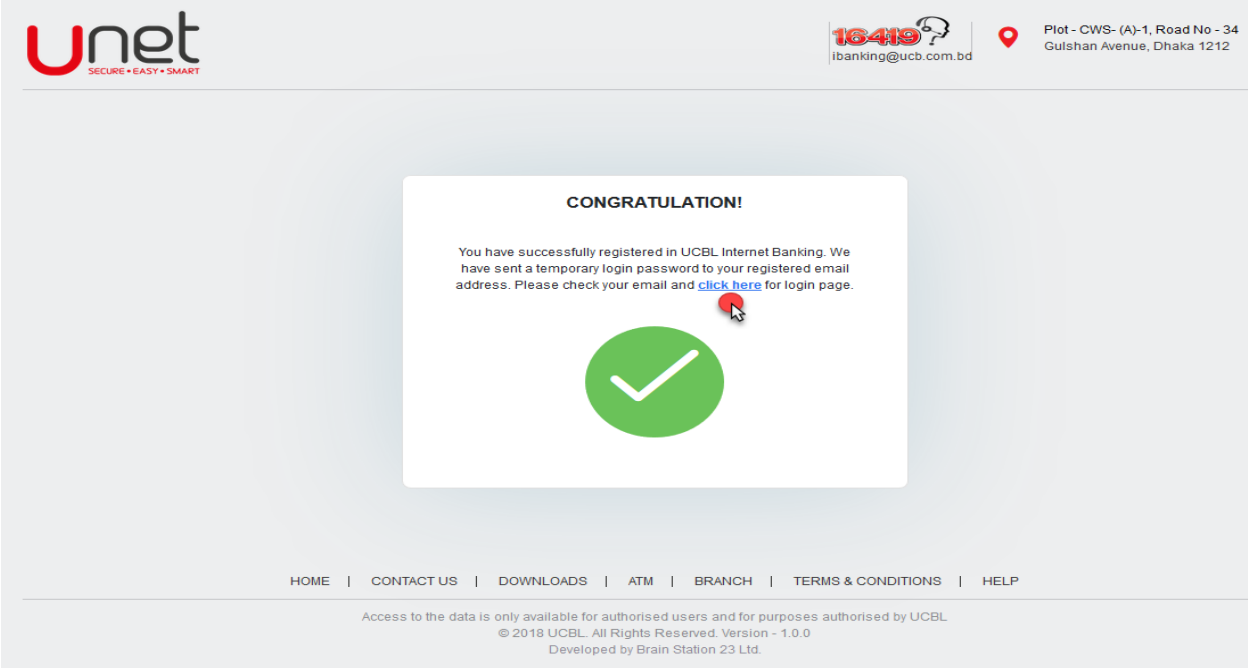


Step 6: After completing the registration process, the system will send an email / SMS to customer authorized Email address / Mobile Number along with Unet **Username** and **Temporary Password**. Go to the Unet loing page: *https://unet.ucb.com.bd* and login with the system provided **Username** and **Temporary Password**. Please don't copy paste the Temporary Password. Please always type the temporary Password.



Step 7: After validation the credentials, the system shows the 'Unet Terms and Conditions'. The this carefully and accept the Terms and Conditions to get the 'Force Login Password' page. Change the login password as per as the given password policy note. After successfully changing the password, login with the **Username** and **New Password** to get your Credit Card Dashboard.

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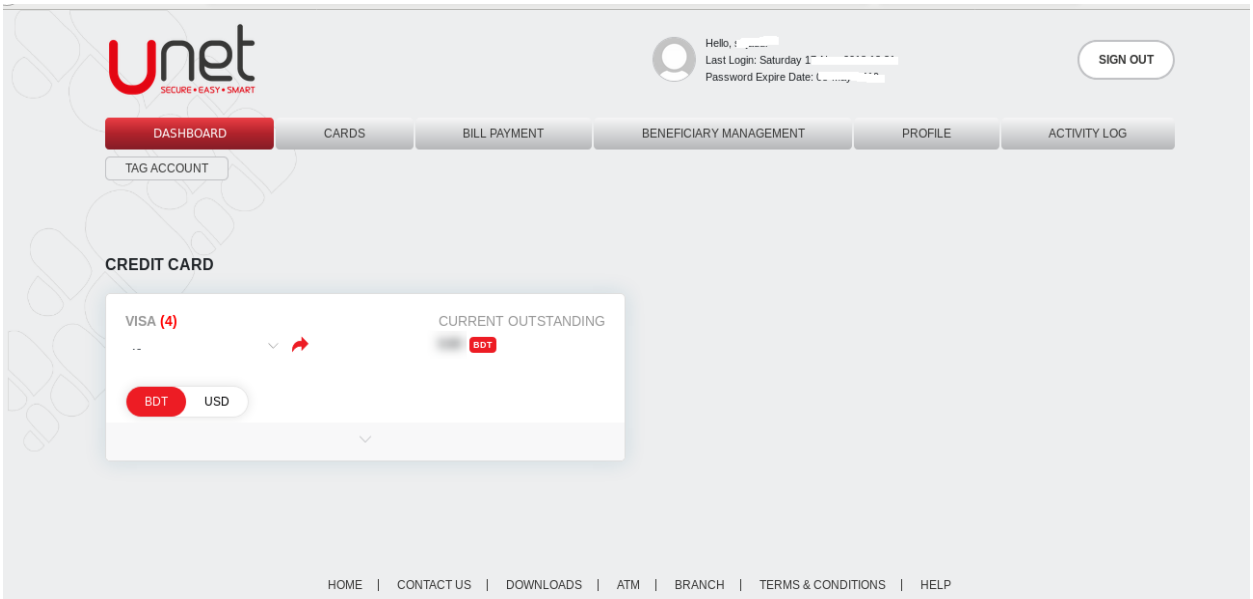
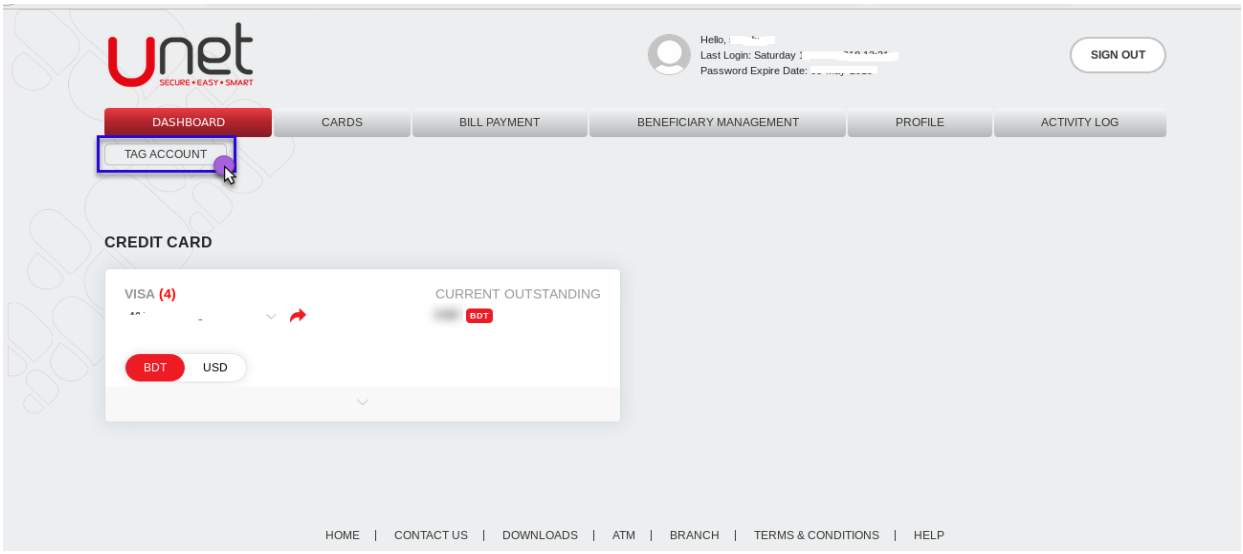


[Note: After registering with Credit Card, please embed your UCB Accounts by 'Tag Account' feature into the same account. Check the account tagging process from below.]

5. How do I embed / tag my Accounts into the Unet after registering by Credit Card?

Step 1: From Dashboard, select the 'Tag Account' sub menu.



Step 2: From 'Tag Account' page, input your desire CASA account number for tagging into your Unet account. Please note that, you couldn't tag your accounts into Unet with any **Joint Account** or any **Closed CASA Accounts**. After inputting the account number, click on the **'Next'** button for further steps.

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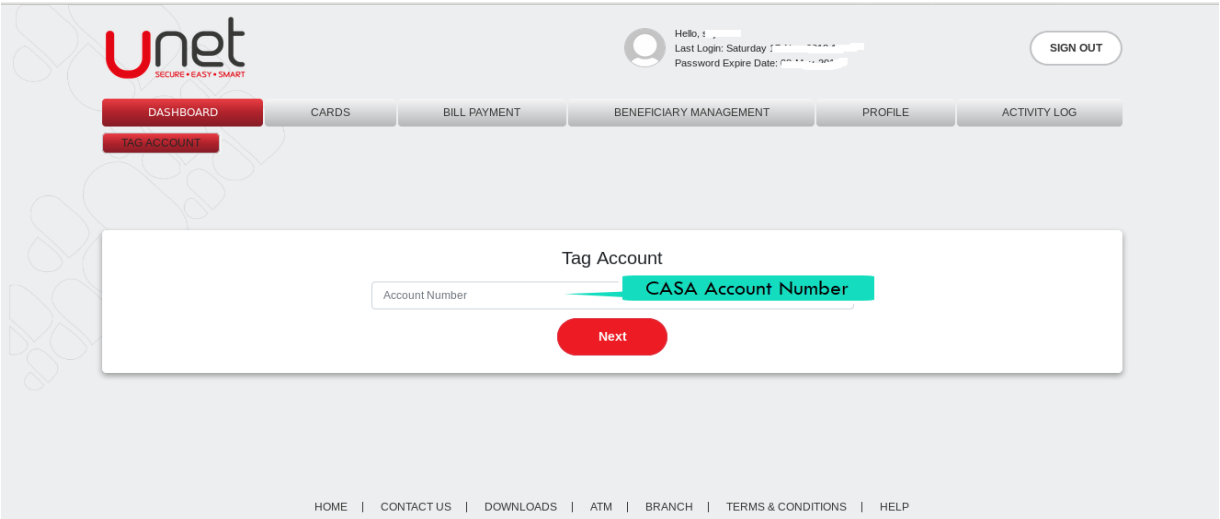
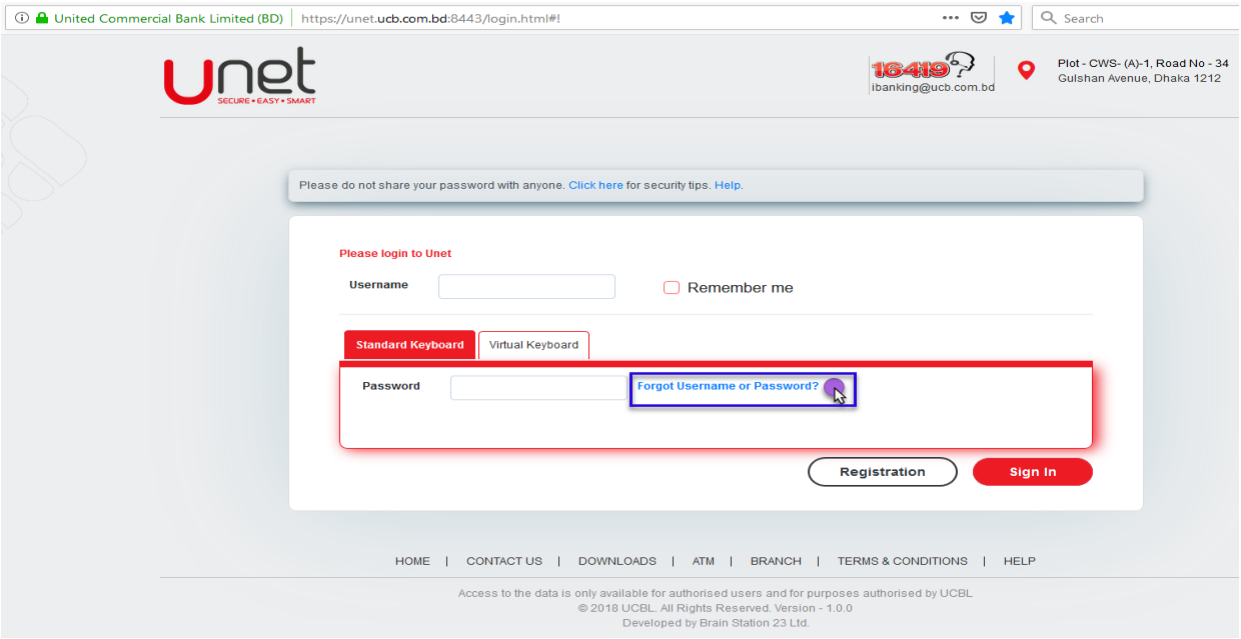


Step 3: After entering the valid Account Number, the system will ask for **Email, Mobile Number** and **Date of Birth** against the inputted account number. After inputting all the valid information, hit on the **'Next'** button. If all the inputted information is correct, the system displays customer's **Full Name** along with the customer's **Email**, **Mobile Number** and **Date of Birth.** Now, select your desire **OPT Channel** (Email/SMS/Both) and press **'Next'** button for generating the One Time Password into your selected channel. The system displays the 'OTP (One Time Password) Input Page'. Input the valid OTP from your Email/SMS and press the **'Tag Account'** button to complete the account tagging process. The system confirms the operation success status by alert message. After tagging your accounts in Unet, you will get all of your **CASA, Loan** and **Term Deposit / Recurring Deposit** accounts along with your Credit Card information in your Unet Dashboard.

6. How do I reset my Unet account password if I forgot my password?

Step 1: From Unet login page (https://unet.ucb.com.bd), click on the **'Forgot Username & Password'** link.



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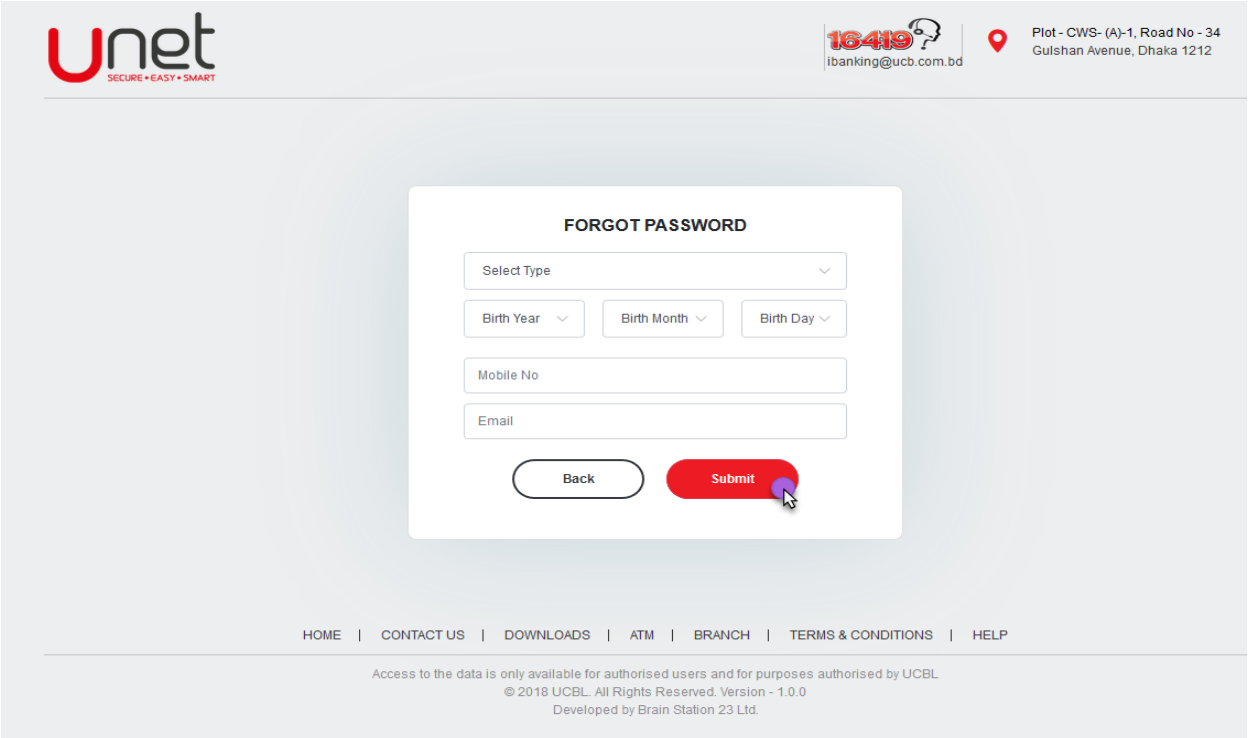
Step 2: From 'Forgot Username or Password' page, select your desire option as **'Forgot Username'** or **'Forgot Password'** or **'Forgot Username & Password'** in 'Select Type' field. For **'Forgot Password'** you need to input your 'Username' next. Input your registered (in Unet) **Date of Birth, Email Address** and **Mobile Number** respectively in other fields. After inputting all the click on the 'Submit' button.



Step 3: After validating the information, the system will send an email / SMS to customer authorized Email address / Mobile Number along with Unet **Username** / **Temporary Password / Both**. Go to the Unet logging page: *https://unet.ucb.com.bd* and login with the system provided **Username** / **Temporary Password / Both**. Please don't copy paste the Temporary Password. Please always type the temporary Password. After validation the credentials, the system shows the 'Unet Terms and Conditions'. Read this carefully and accept the Terms and Conditions to get the ***'Force Login Password'*** page. Change the login password as per as the given password policy note. After successfully changing the password, login with the **Username** and **New Password** to login into Unet.

7. How do I my get my Accounts and Card information, mini statement and other account and card related statement from Unet?

7.1. Accounts and Card Summary

After login to the Unet, you will get the Unet Dashboard. In Dashboard, the system displays all the CASA, Loan, and ODCC, Term Deposit / Recurring Deposit and Credit Card information in separate section. For each type of account, you will get each Account Summary box. From same type of multiple accounts, the system says the number of accounts besides account number (in red color). From Account number dropdown, you can select your desire Account to get that account summary.

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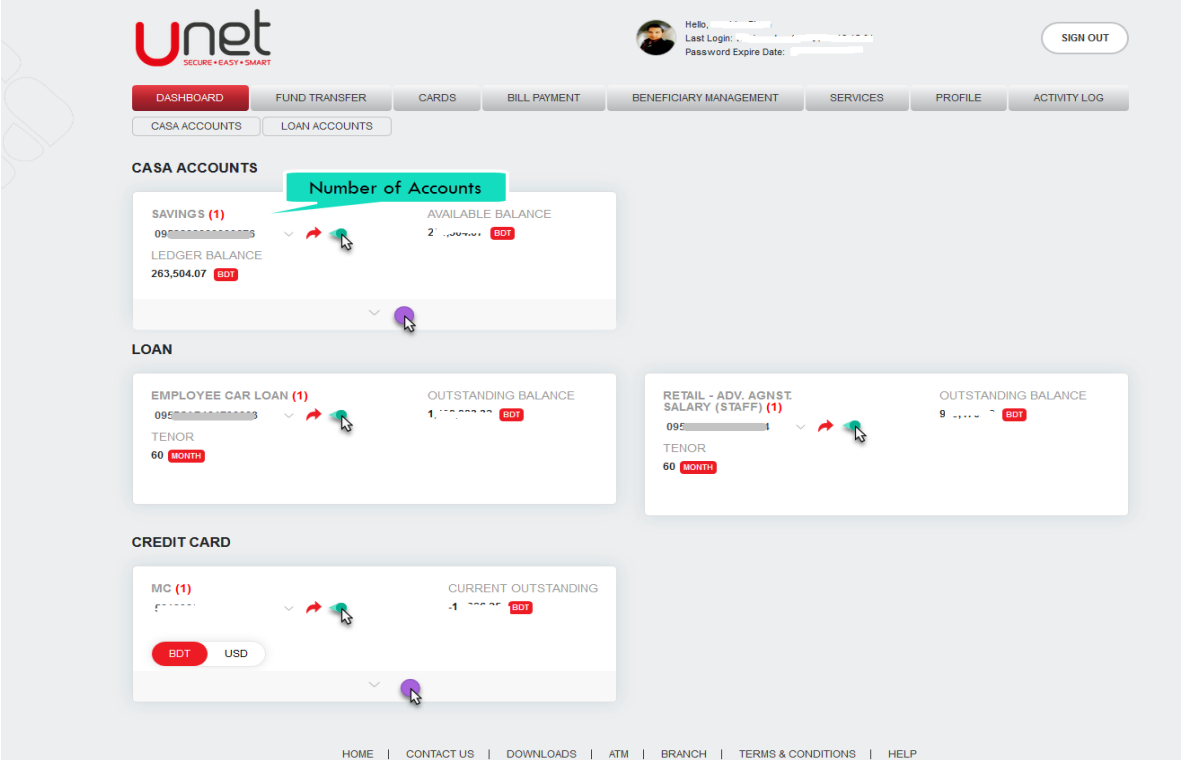

7. 2. Accounts and Card Mini Statement

From the Dashboard boxes, by clicking on the 'Extend' button from Account (CASA) and Credit Card box, you will get Account and Credit Card mini statement information. For credit card, you can see currency wise mini statement by clicking on the BDT or USD button. You can collapse the mini statement by click the 'Collapse' button from the bottom of the mini statement box.

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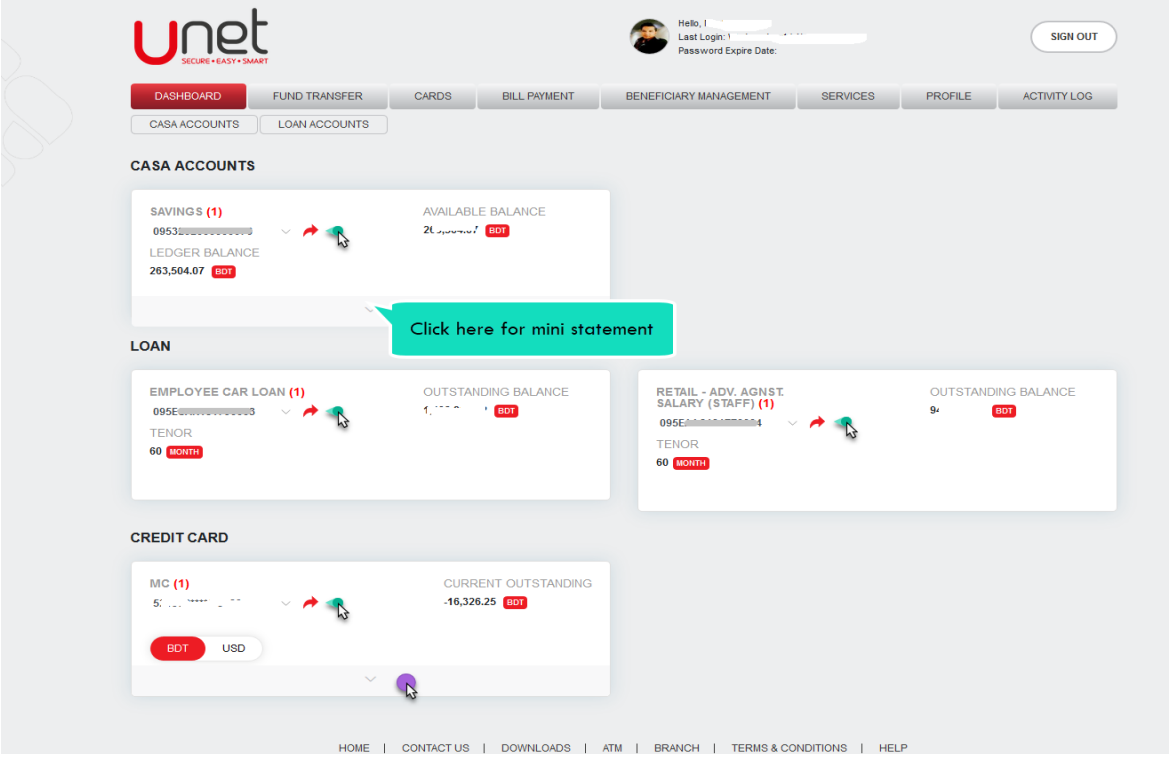
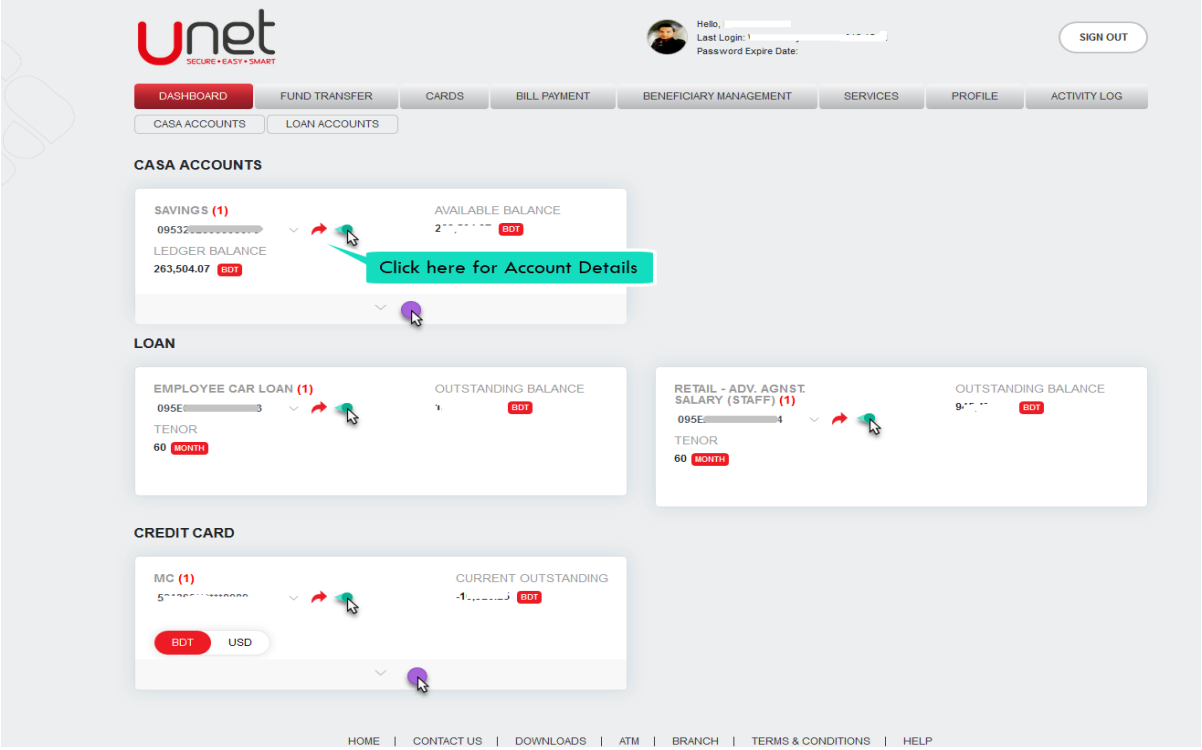


7.3. Accounts and Card Mini Details

Step 1: By hit on the 'Arrow' button from the middle of the box, you will get the Accounts (CASA, Loan, TD/RD and ODCC) and Credit Card details respectively.



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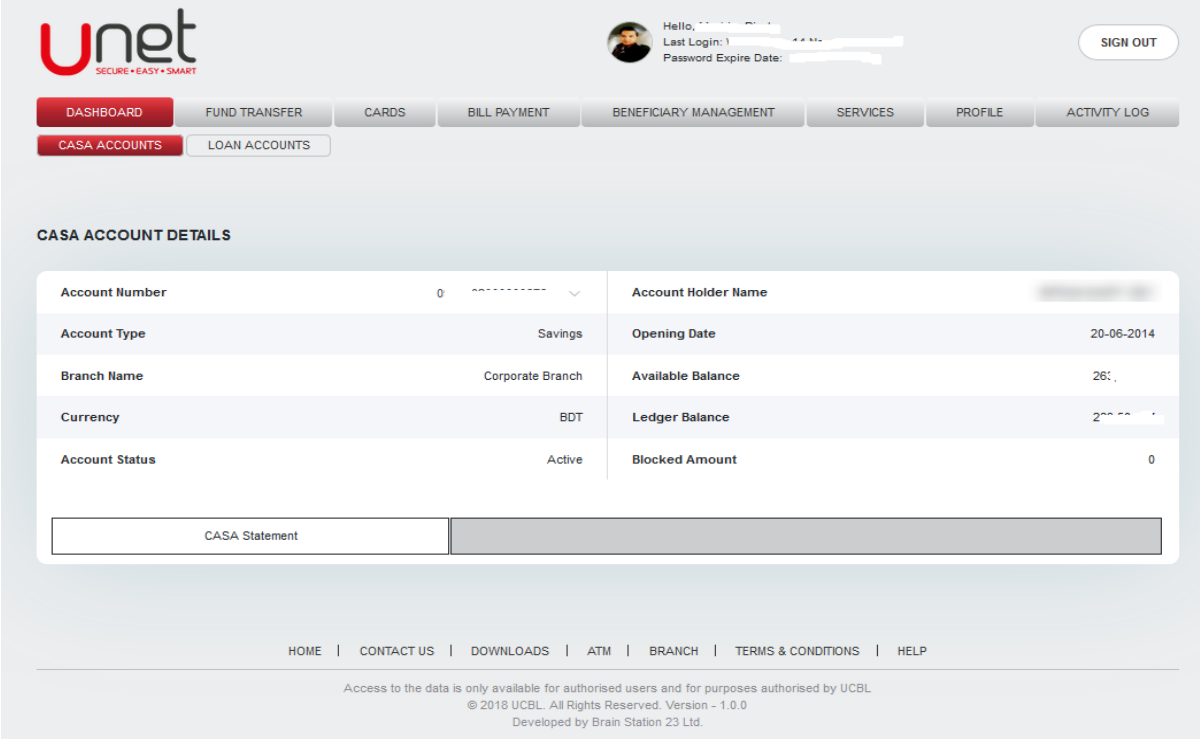
Step 2: If you have same type of multiple Accounts or Credit Cards, then you can see any desire account or card information by selecting that account or credit card from details.



7.4. Accounts and Card Statement

Step 1: From Accounts and Credit Card details page, by selecting the desire statement to get the statement page. From Unet, you will get the following statements:

For CASA: CASA Account Statement
For Loan: Loan Repayment Schedule and Loan Repayment Statement
For TD/RD: TR/DR Statement
For ODCC: ODCC Statement
For Credit Card: Mini Statement, Billed Statement (Minimum of One Month) and Unbilled Statement.

Step 2: After selecting the desire statement Select the predefine dates (Today/Last One Month/Last Three months/Last Six Months) or desire date range and click the **'Search'** button. For **Loan Repayment Schedule**, **Credit Card Mini Statement** and **Credit Card Unbilled Statement** you don't need to select any dates. You can download the search content in PDF or Excel by clicking the PDF and Excel icon respectively from the top right concern of the statement. You can search the desire contents from search box as well.

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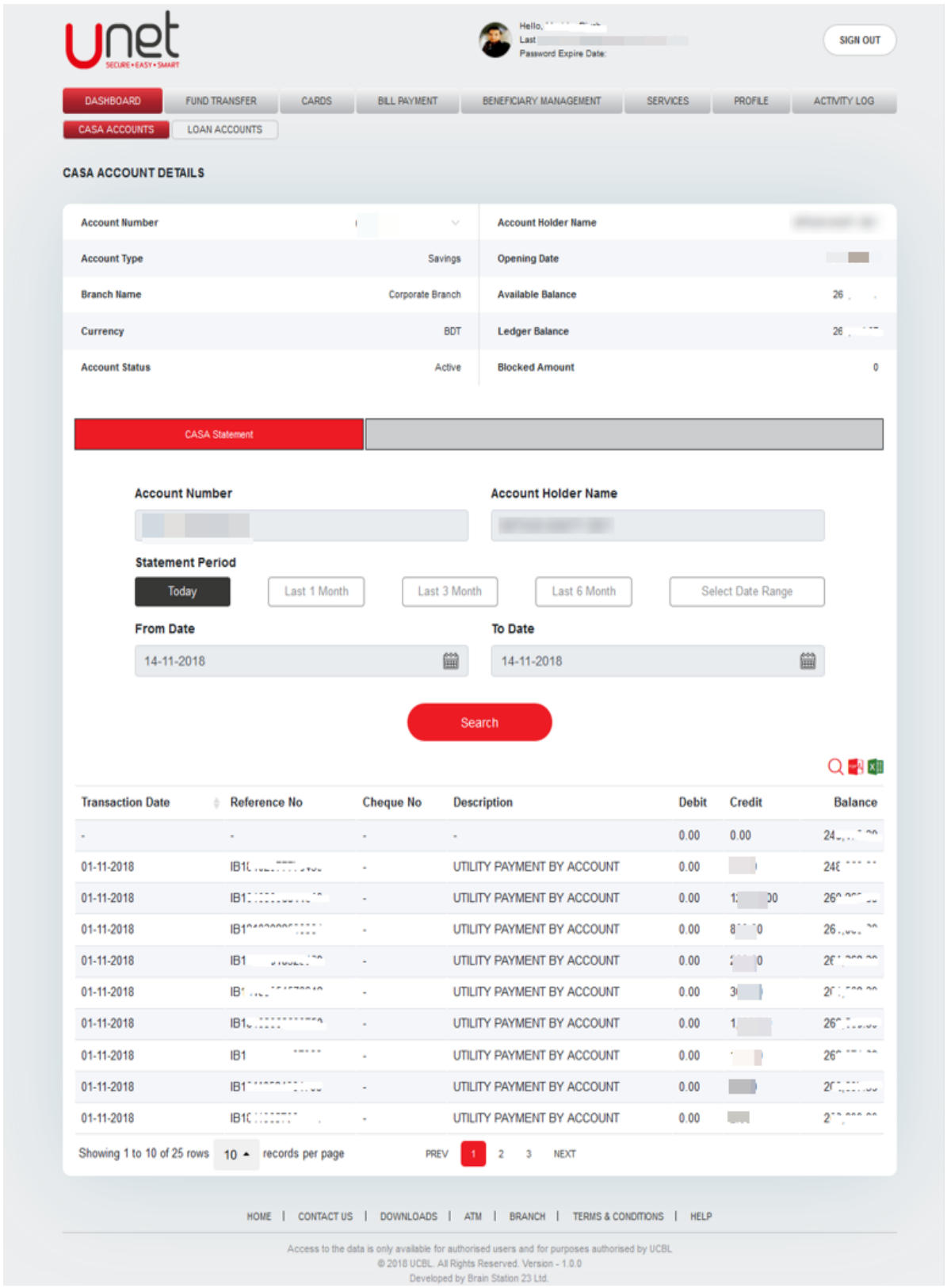

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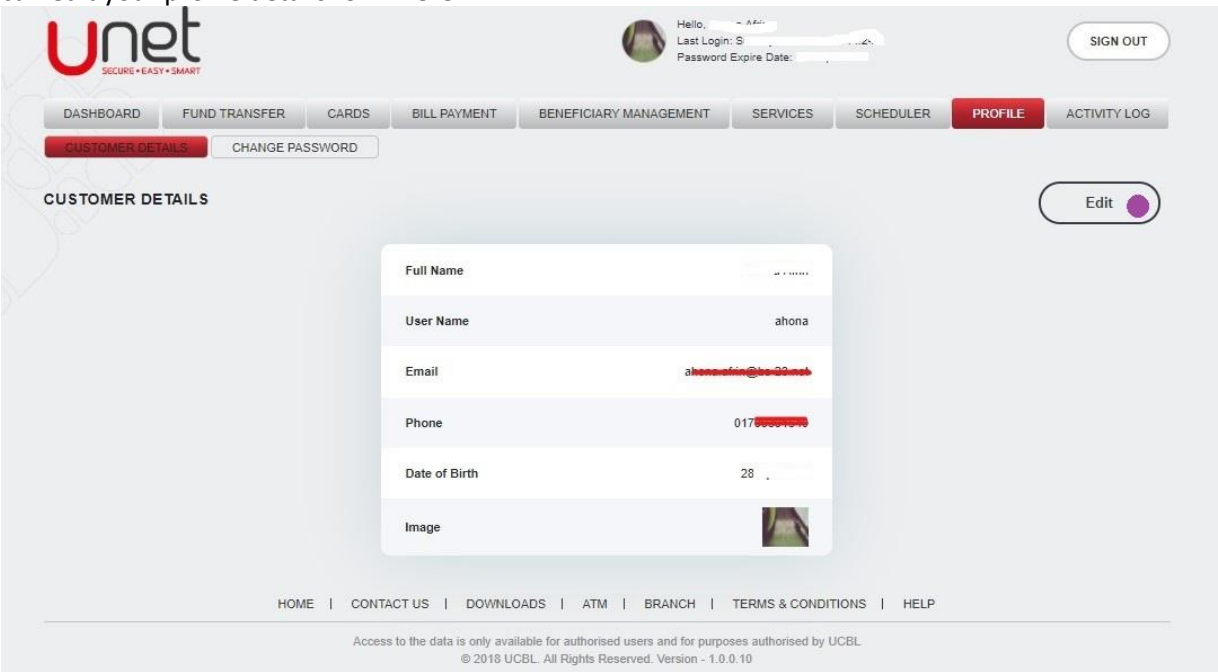
8. How do I see my Profile Details, change my Profile Picture and change my Login Password from Unet?

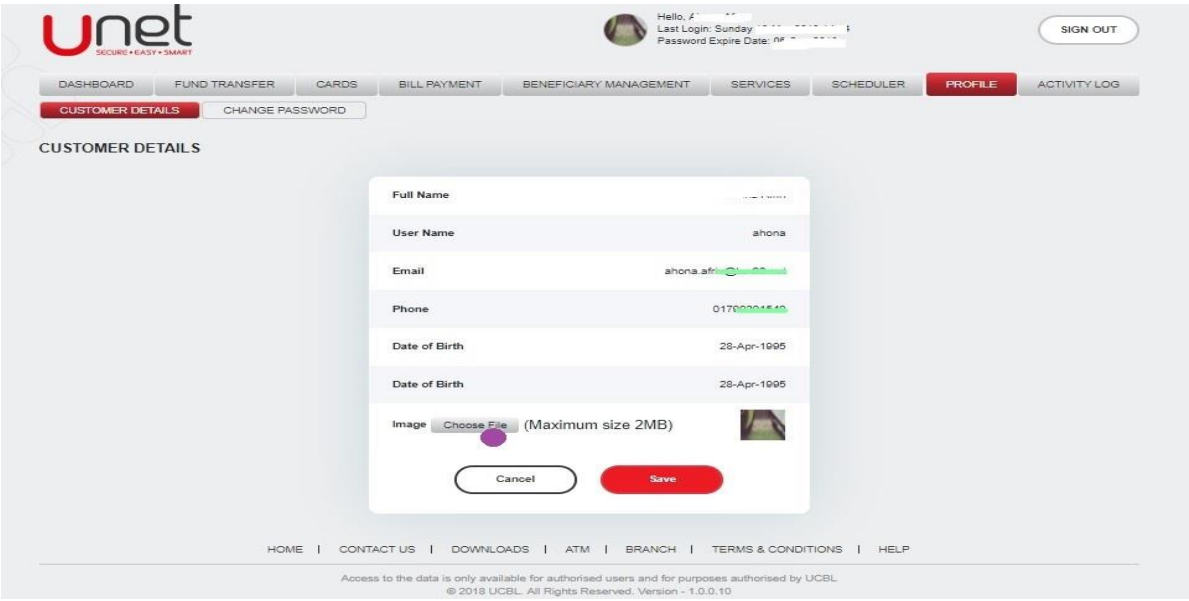
8.1. Unet Profile Details?

Select the root menu ‘PROFILE’ and it will directly take you to the ‘CUSTOMER DETAILS’ page. You can edit your profile details form here.



8.2. Change my Unet Profile Picture?

Step 1: After hitting ‘Edit’ button it will take you to a new page. From here you can change your current profile picture by clicking on the ‘Chose File’.



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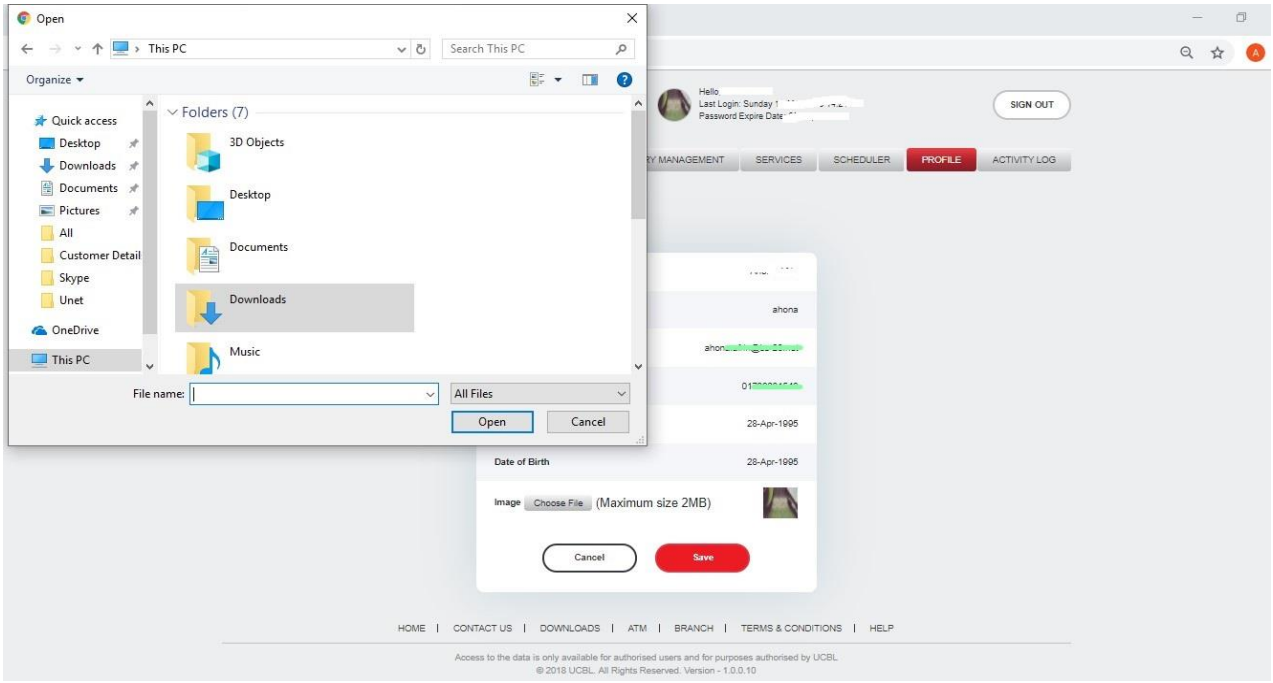
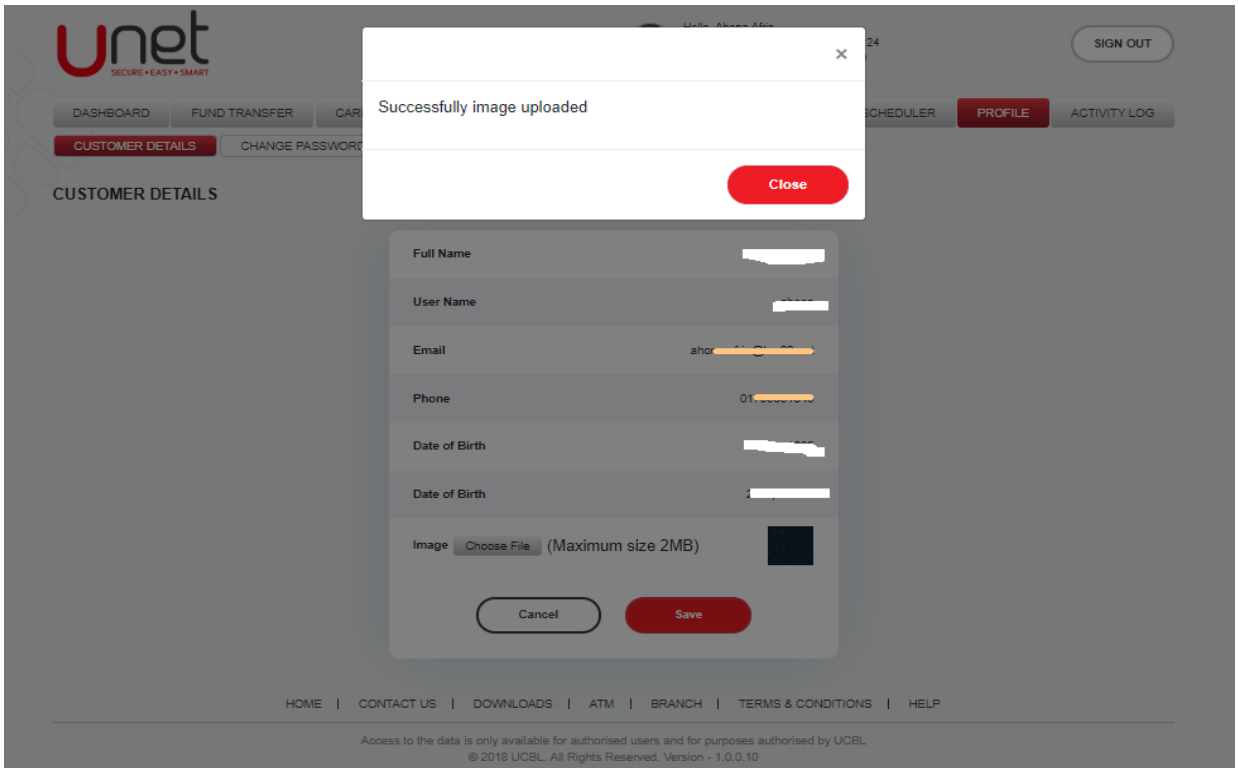
Step 2: In the next step after hitting ‘Chose file’ the directory of your device will be opened. From here you can access your image file and select the desired photo. After selecting the image you have to click on the save button in order to complete process.



Step 3: After uploading the desired profile picture according to the size limitation (maximum 2MB), system shows the ‘Successfully image uploaded’ alert message.



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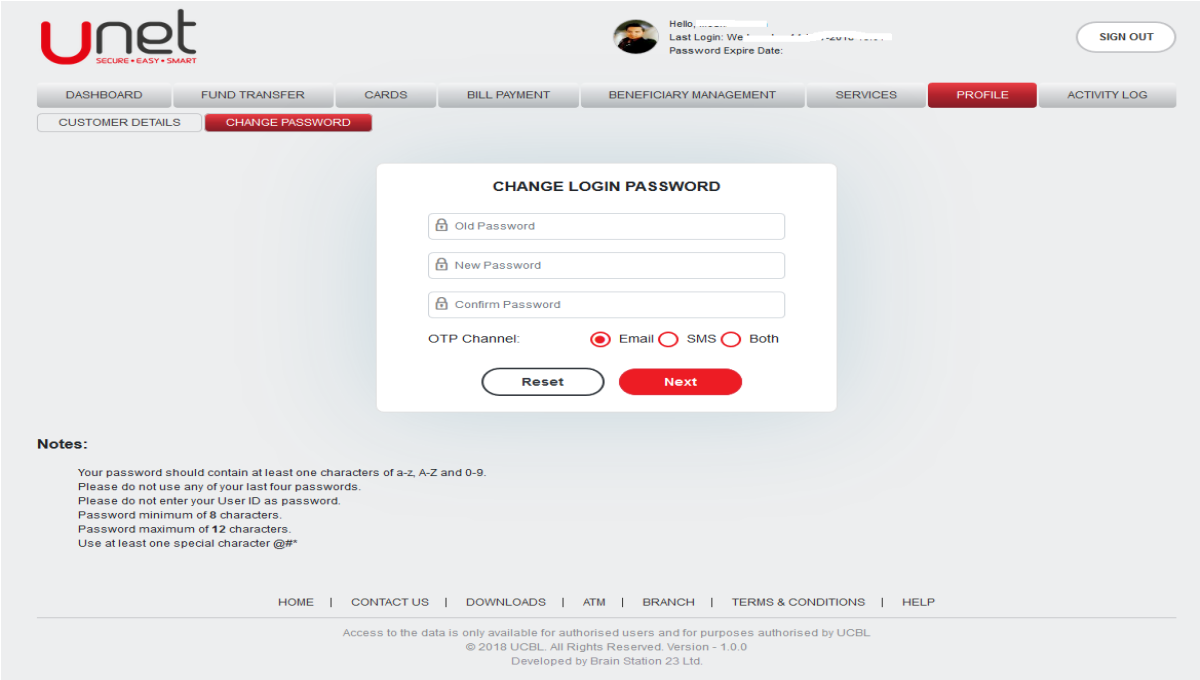
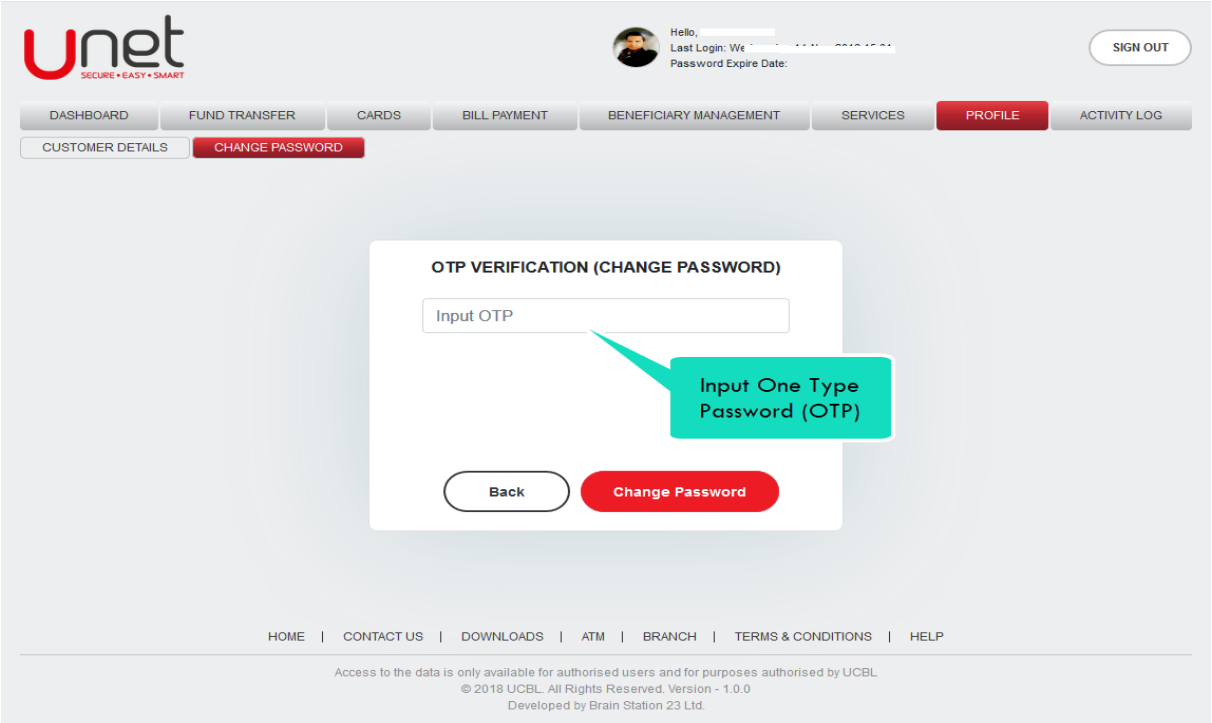
9. How do I change my Unet Login Password?

Step 1: Go to **Profile > Change Password** to get the **'Change Login Password'** page.



Step 2: Input your 'Current Password', 'New Password' based on password policy note, and 'Confirm new Password' in input fields. Select your desire 'OTP Channel' as Email/SMS/Both for generating the **One Time Password** and click on the **'Next'** button.



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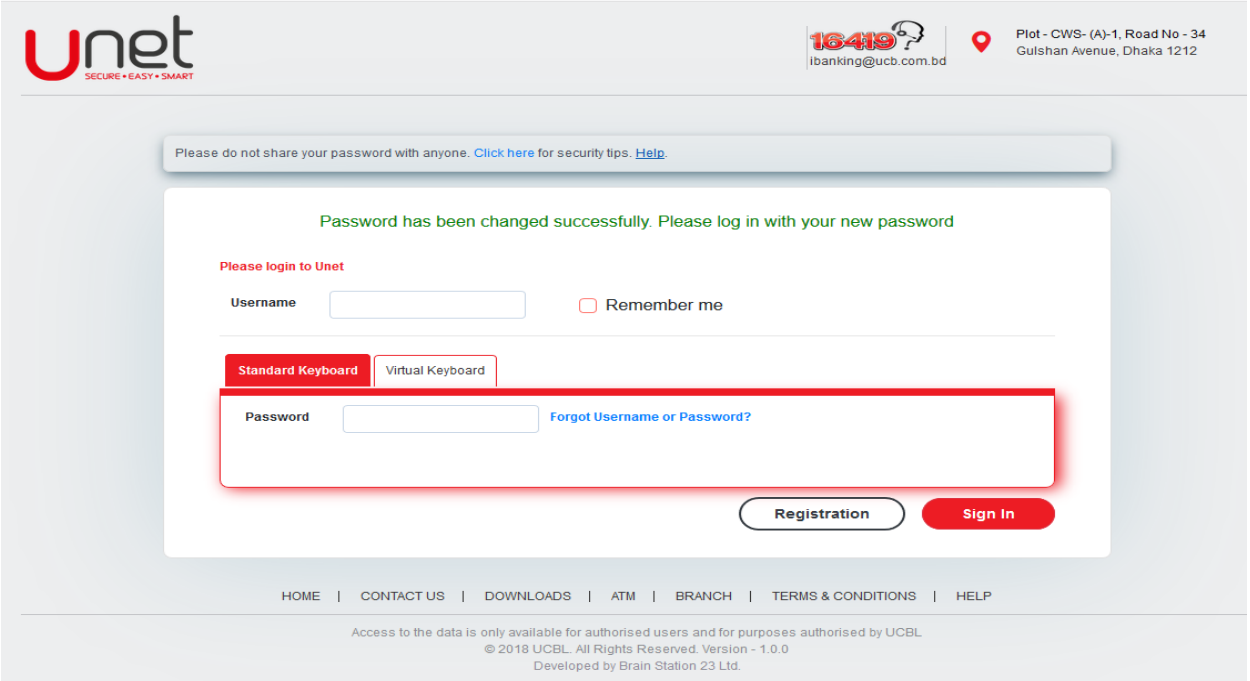
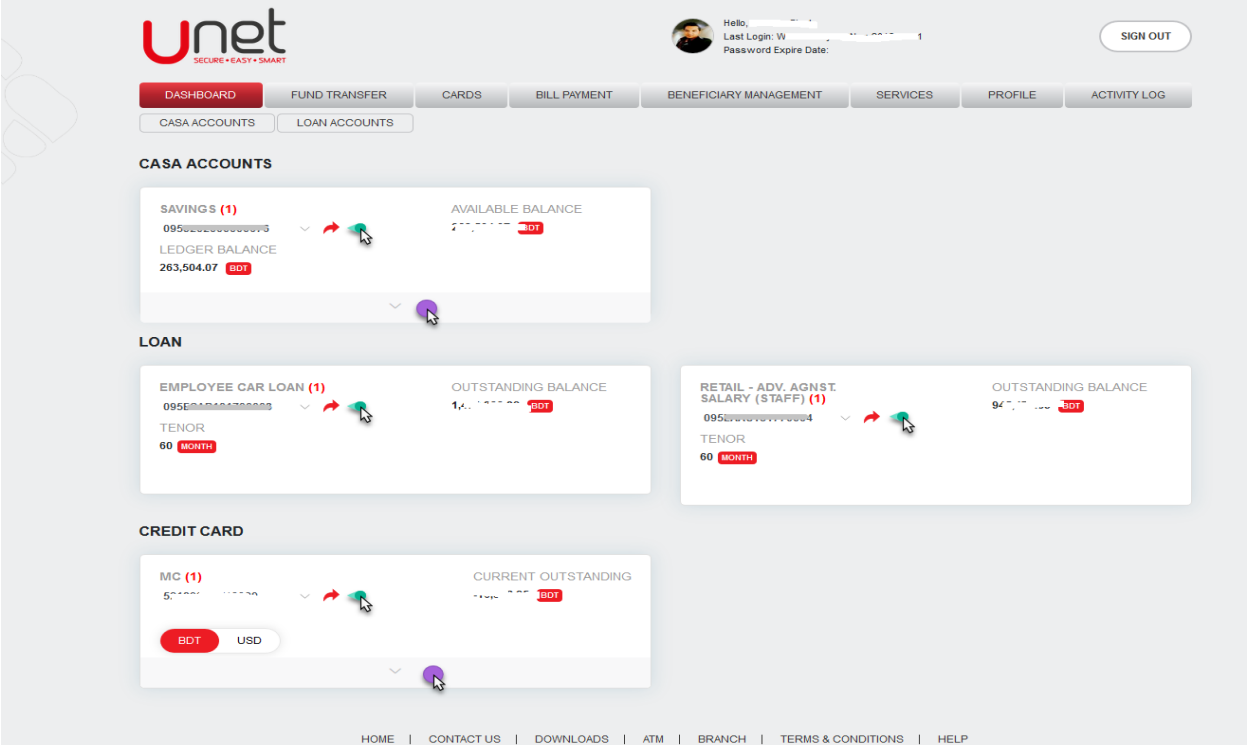
Step 3: Based on your selection, the system will send an Email/SMS/Both into your Unet register Email Address/Mobile Number/Both. Input the valid OTP and click on the 'Change Password' button to change the login password. Please note that, if you inputted the wrong OTP multiple times, then your OTP functionality may block by the bank. After successfully change the password, the system redirects the user to the login page and shows appropriate alert message.



Step 4: Input your Username and New Password and click on the 'Sign In' button to login to the Unet Dashboard.



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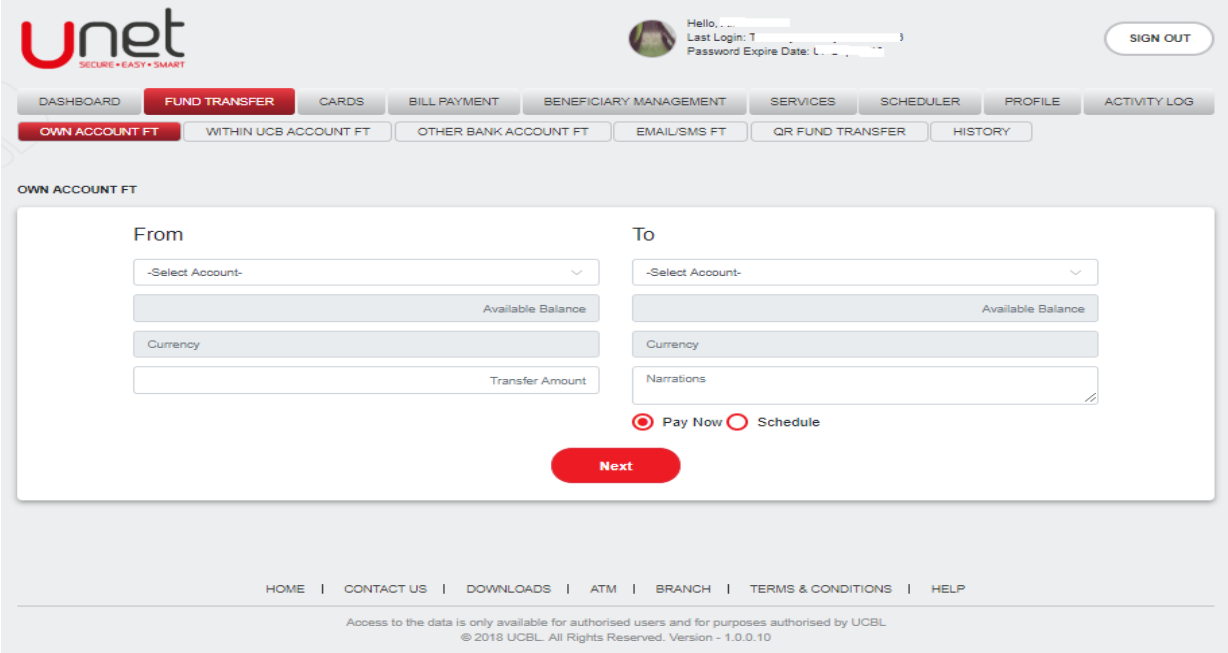
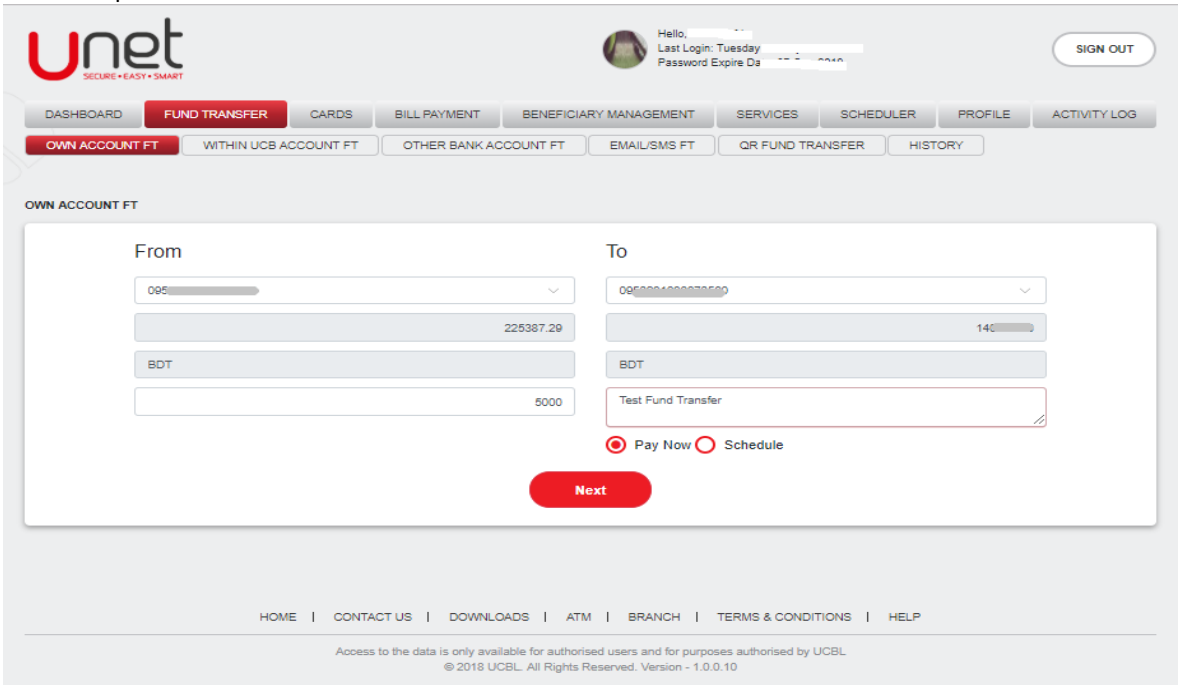
10. How do I make Fund Transfer in Unet?

10.1. Own Account Fund Transfer

Step 1: If you have multiple Active CASA accounts with same currency, then you can transfer money from your one account to other. Go to **Fund Transfer > OWN Account FT**.



Step 2: Select your desire **'From Account'** and **'To Account'**. After selecting the accounts, the app will display, the selected accounts 'Available Balance' and 'Currency'. Make sure, both the account's currencies are same. Input the **'Transfer Amount'** and **'Narration'.** After inputting all the fields select the option between "**Pay now" and "Schedule"**. If you want to do the transaction now then select the "**Pay Now**" and hit the **'Next'** button for further Steps.



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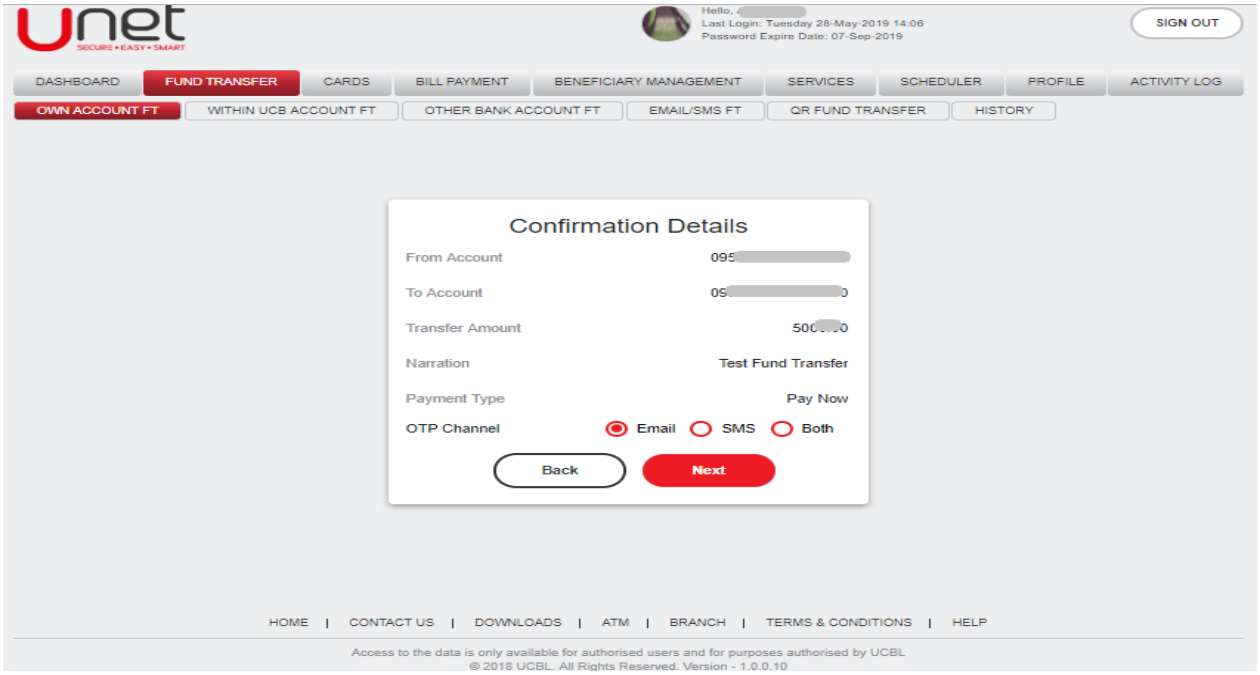
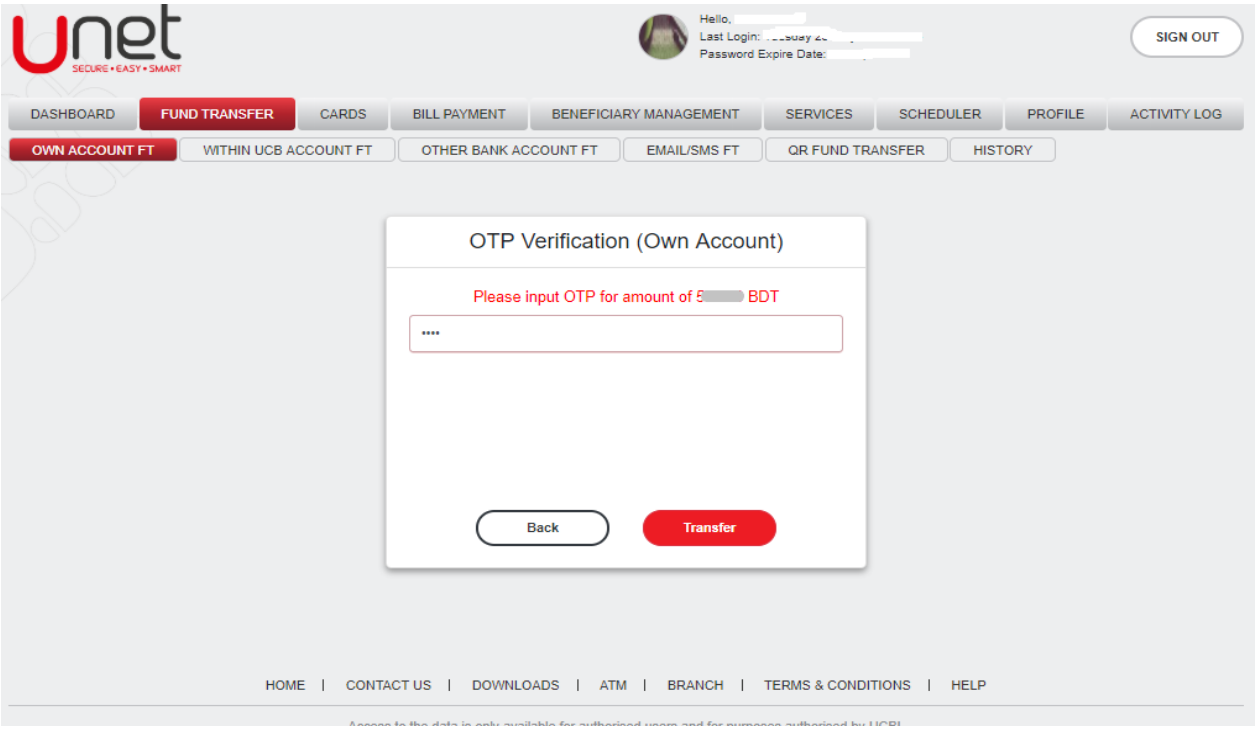
Step 3: In next step, the system shows the 'Confirmation Details' page. From this page, you can check all the inputted information of previous page. Select your desire 'OTP Channel' as Email/SMS/Both for generating the **One Time Password** and click on the **'Next'** button.



Step 4: Based on your selection, the system will send an Email/SMS/Both into your Unet register Email Address/Mobile Number/Both. The app shows the transaction amount in top of the transaction input field. Input the correct OTP and hit on the 'Transfer' button to make this transfer. Please note that, if you inputted the wrong OTP multiple times, then your OTP functionality may block by the bank.



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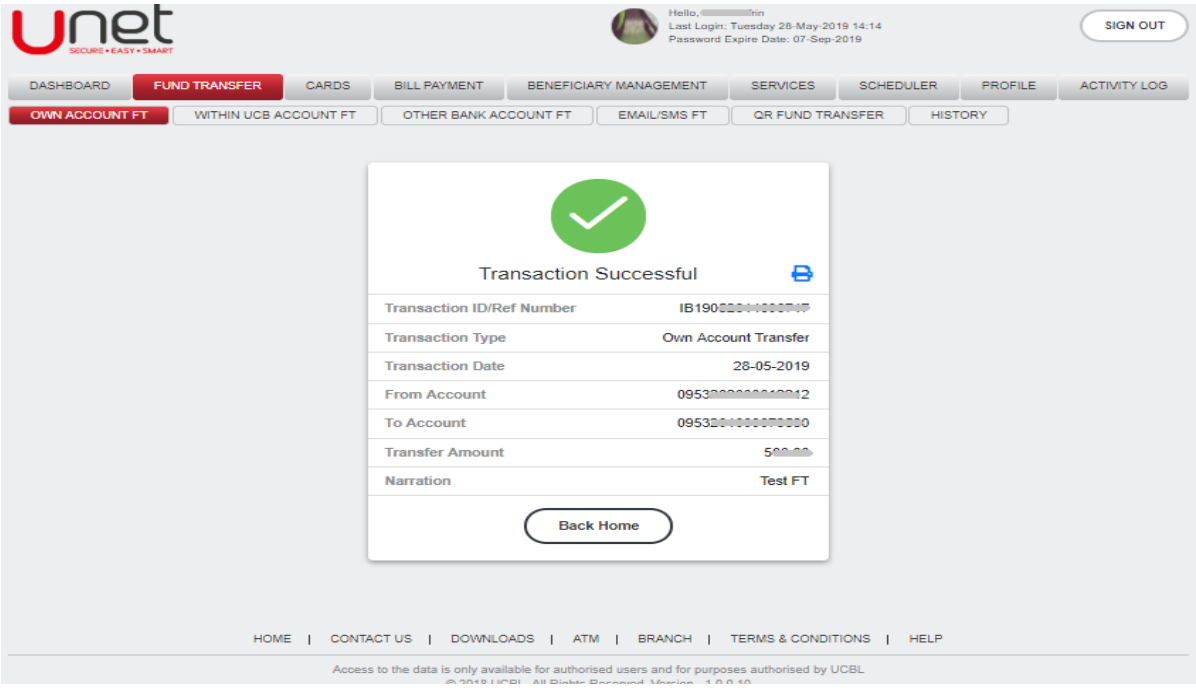
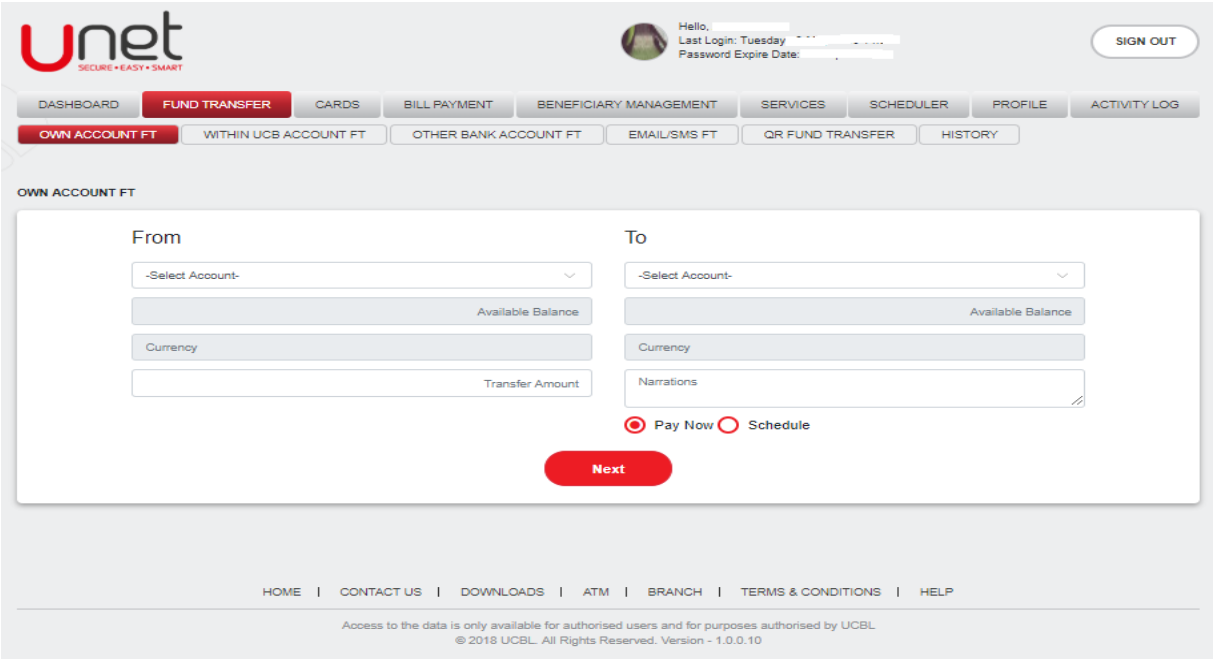
Step 5: After inputting the correct OTP, system shows the 'Transaction Successful' alert message with all the transaction details. The system also provides a Unique Transaction Reference Number to trace the transaction if needed. You can print the transaction details by the 'Print' button from the top right corner of the contents. After making the transaction, the system sends you an acknowledgement Email with the traction details into your Unet register email address. The transaction made by Unet also archived into the respective fund transfer history as well.



10.1.1 Schedule Fund Transfer

Step 1: If you have multiple Active CASA accounts with same currency, then you can transfer money from your one account to other. Go to **Fund Transfer > OWN Account FT**.



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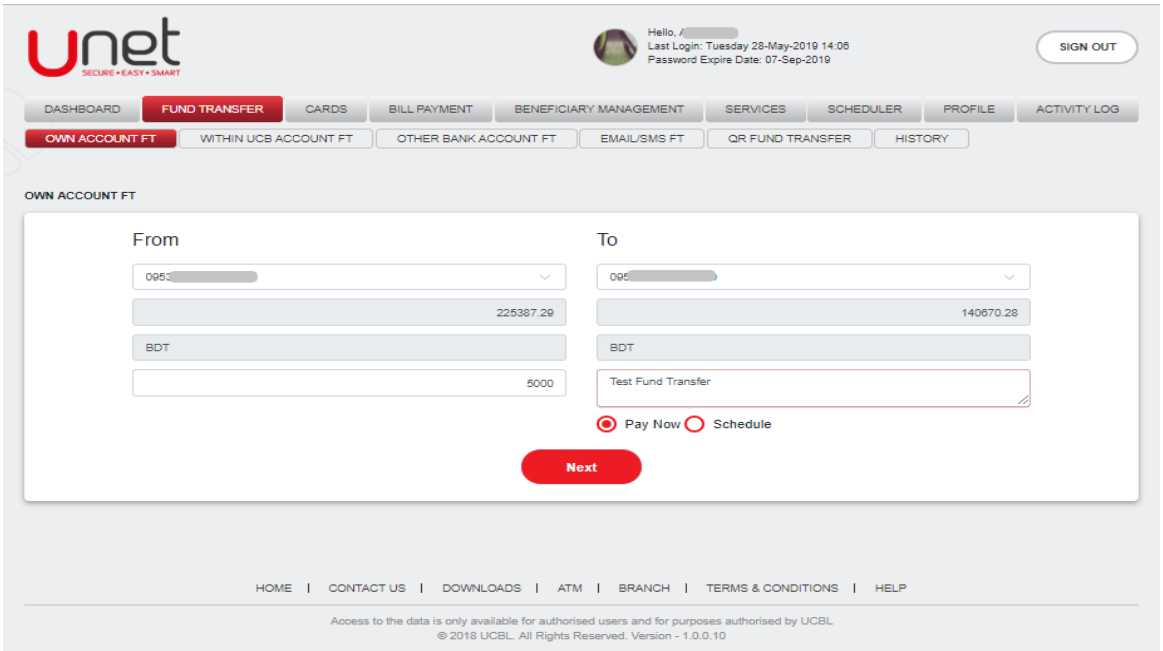
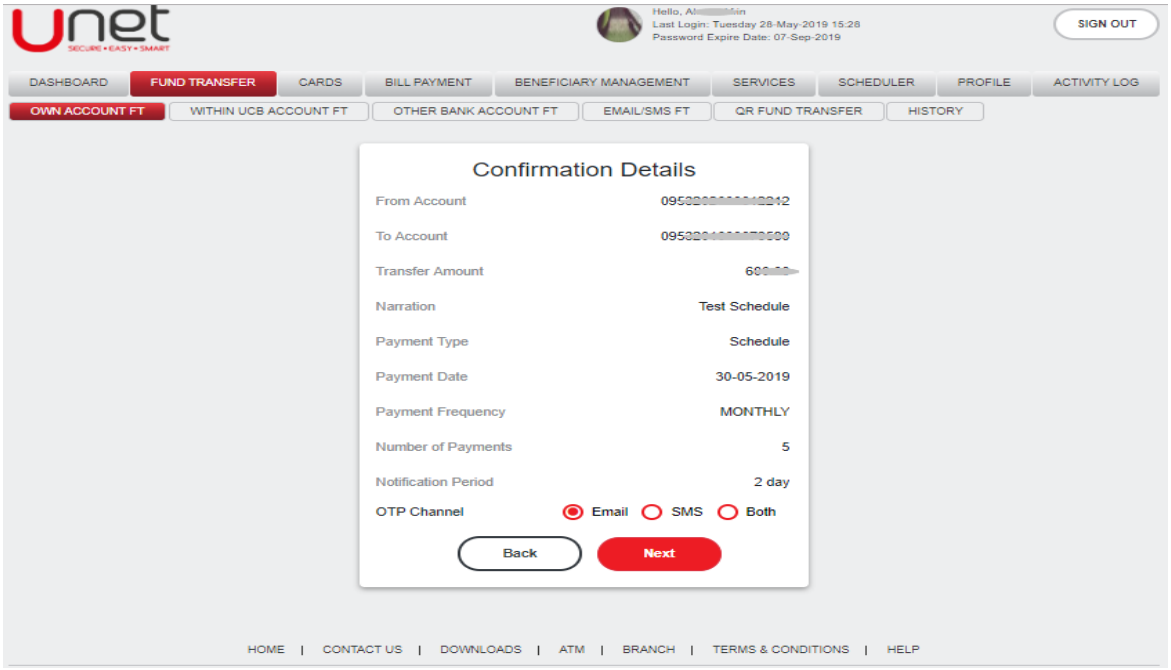
Step 2: Select your desire **'From Account'** and **'To Account'**. After selecting the accounts, the app will display, the selected accounts 'Available Balance' and 'Currency'. Make sure, both the account's currencies are same. Input the **'Transfer Amount'** and **'Narration'.** After inputting all the fields select the option between "**Pay now" and "Schedule"**. If you want to do same kind of transaction multiple times on later on a specific dates then select the option "**Schedule**". After Inputting "**Payment Date**", "**Payment Frequency**", "**Number of Payments**", "**Notification Period**" and all the fields hit the "**next**" button.



Step 3: In next step, the system shows the 'Confirmation Details' page. From this page, you can check all the inputted information of previous page. Select your desire 'OTP Channel' as Email/SMS/Both for generating the **One Time Password** and click on the **'Next'** button.



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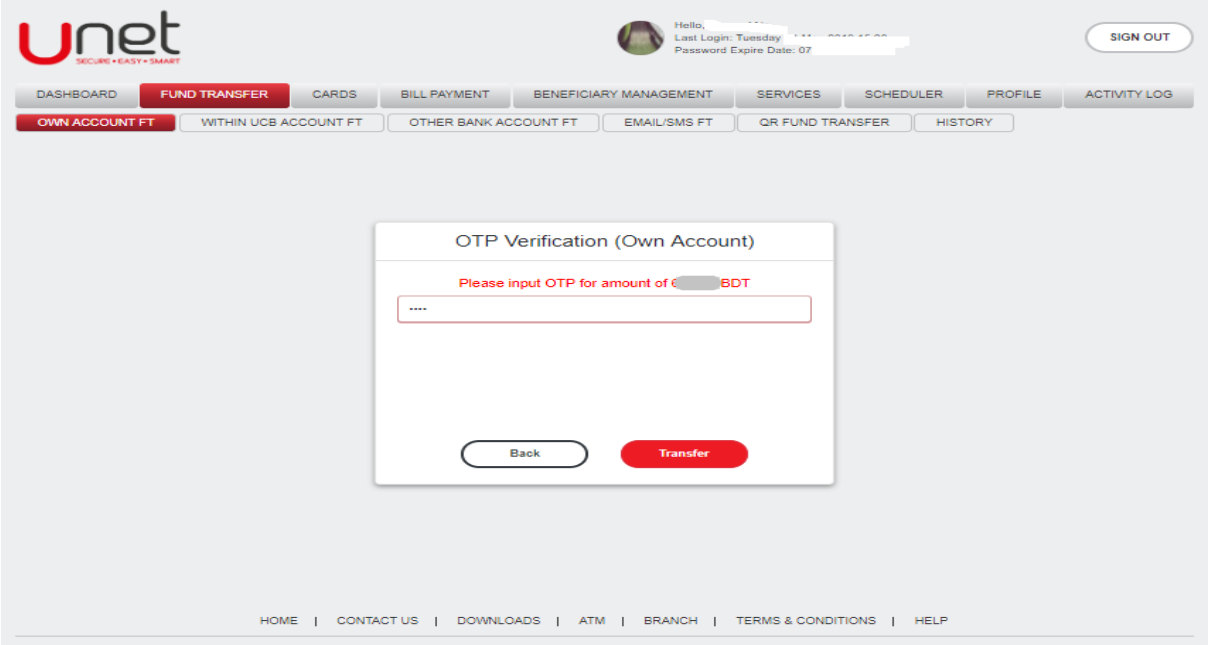
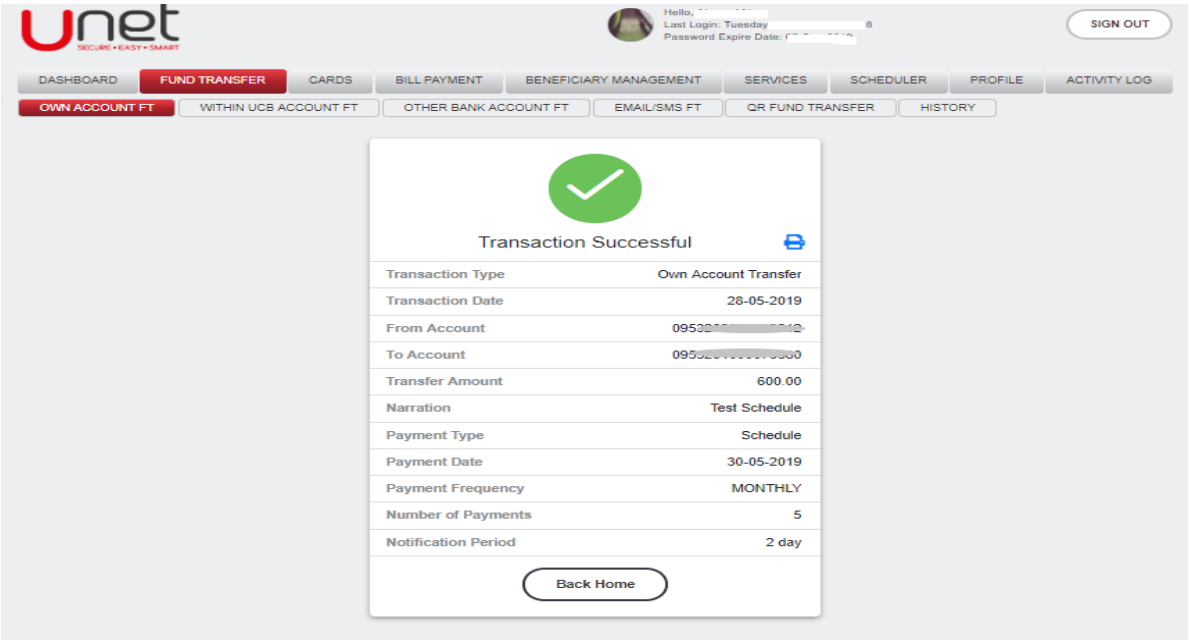
Step 4: Based on your selection, the system will send an Email/SMS/Both into your Unet register Email Address/Mobile Number/Both. The app shows the transaction amount in top of the transaction input field. Input the correct OTP and hit on the 'Transfer' button to make this transfer. Please note that, if you inputted the wrong OTP multiple times, then your OTP functionality may block by the bank.



Step 5: After inputting the correct OTP, system shows the 'Transaction Successful' alert message with all the transaction details. The system also provides a Unique Transaction Reference Number to trace the transaction if needed. You can print the transaction details by the 'Print' button from the top right corner of the contents. After making the transaction, the system sends you an acknowledgement Email with the traction details into your Unet register email address. The transaction made by Unet also archived into the respective fund transfer history as well.



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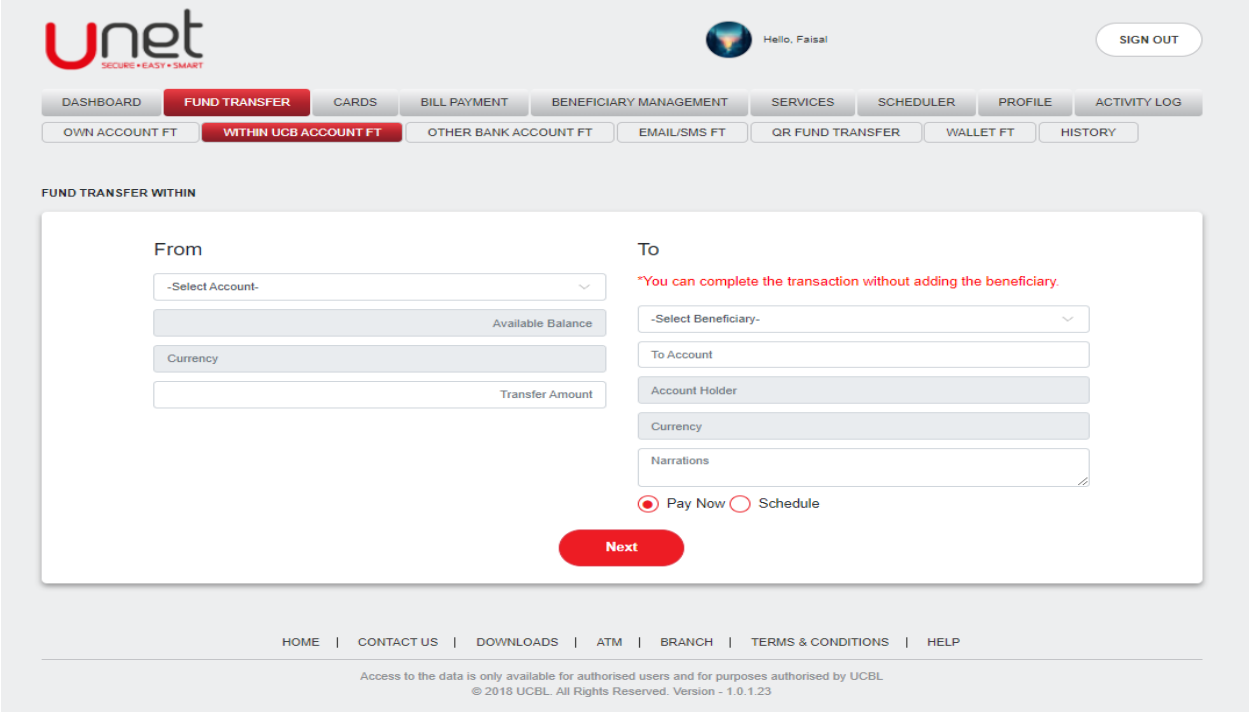
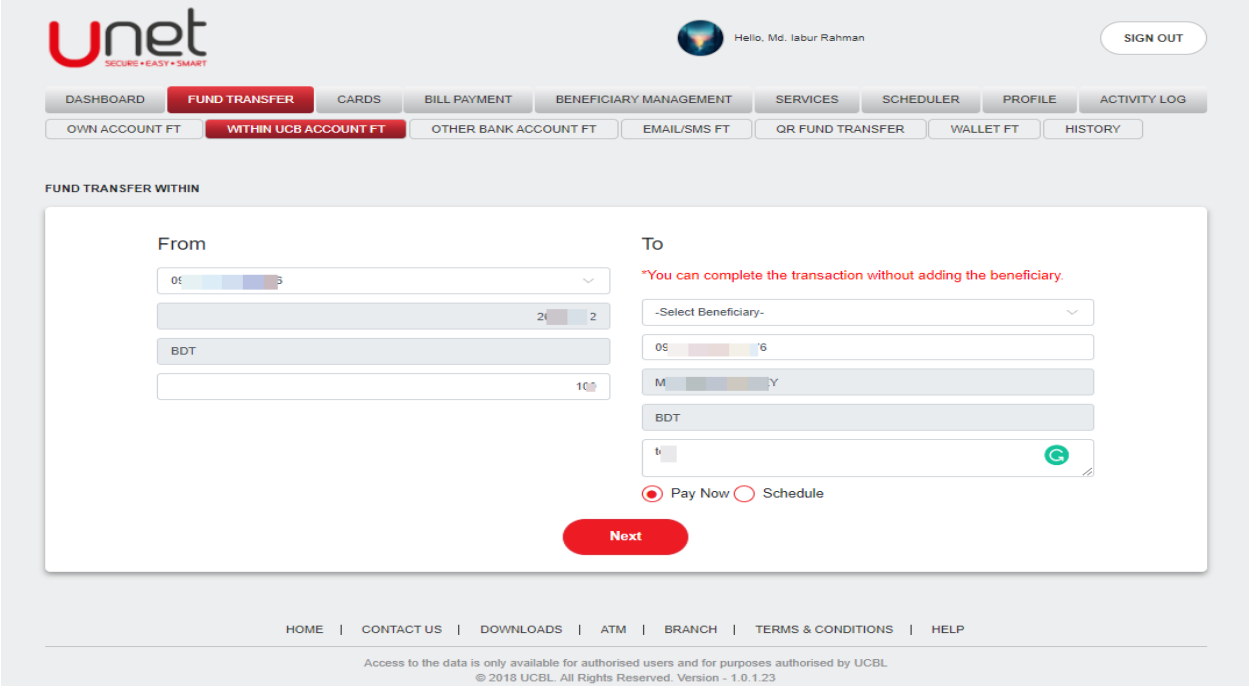
10.2. Within UCB Account Fund Transfer

Step 1: You can transfer money from your CASA accounts to any of UCB CASA account by using this feature. Go to **Fund Transfer > Within UCB Account FT**.



Step 2: Select your desire **'From Account'**. After selecting the account, the app will display your selected account's **'Available Balance'** and **'Currency'**. Enter the **'Account Number'**, the app will show all the information of entered account number. Make sure, both the account's currencies are same. Input the **'Transfer Amount'** and **'Narration'.** After inputting all the fields, click to the **'Next'** button for further steps.



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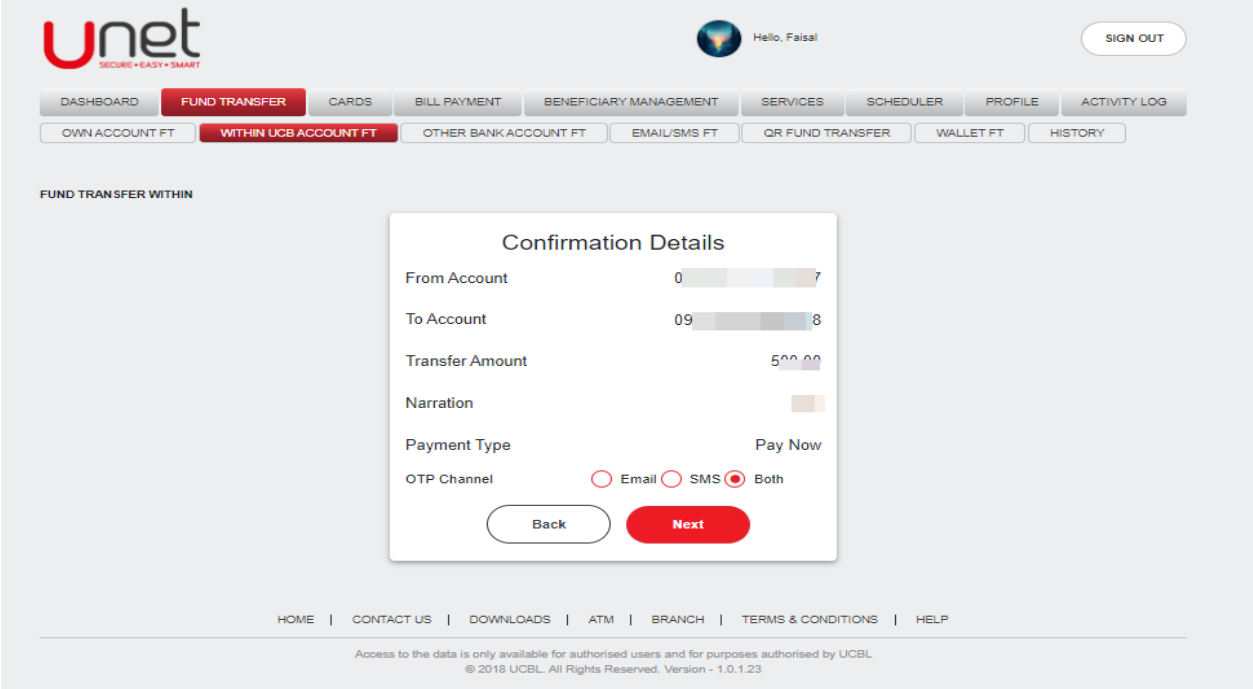
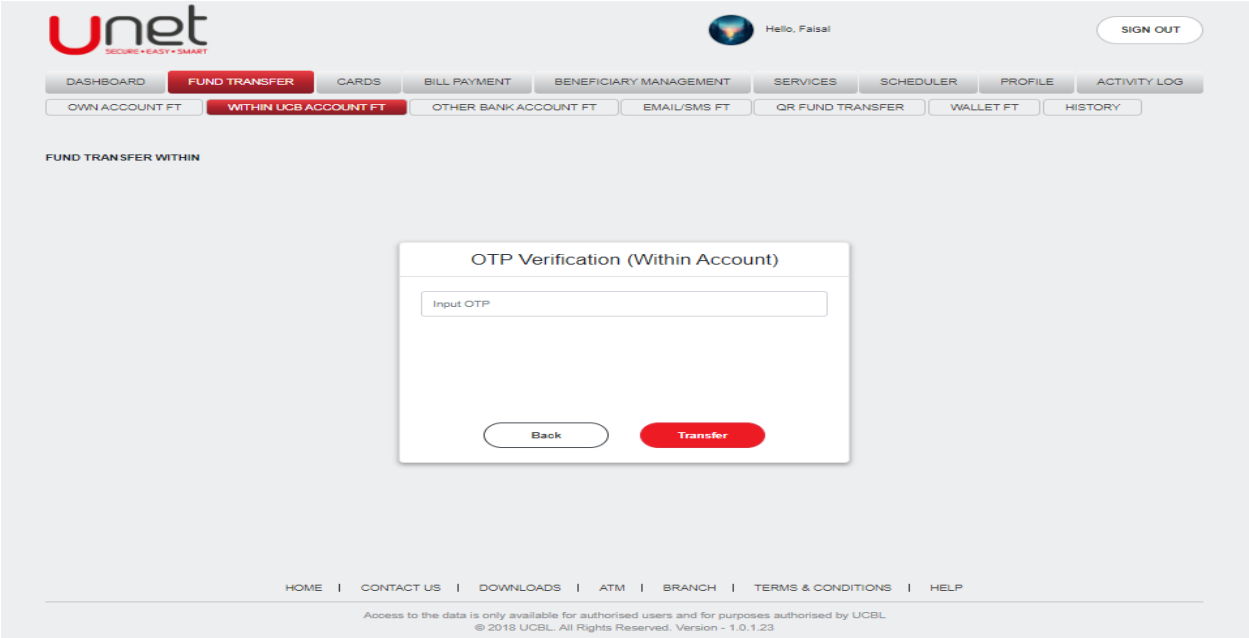
Step 3: In next step, the system shows the 'Confirmation Details' page. From this page, you can check all the inputted information of previous page. Select your desire 'OTP Channel' as Email/SMS/Both for generating the **One Time Password** and click on the **'Next'** button.



Step 4: Based on your selection, the system will send an Email/SMS/Both into your Unet register Email Address/Mobile Number/Both. The system shows the transaction amount in top of the transaction input field. Please note that, if you inputted the wrong OTP multiple times, then your OTP functionality may block by the bank.



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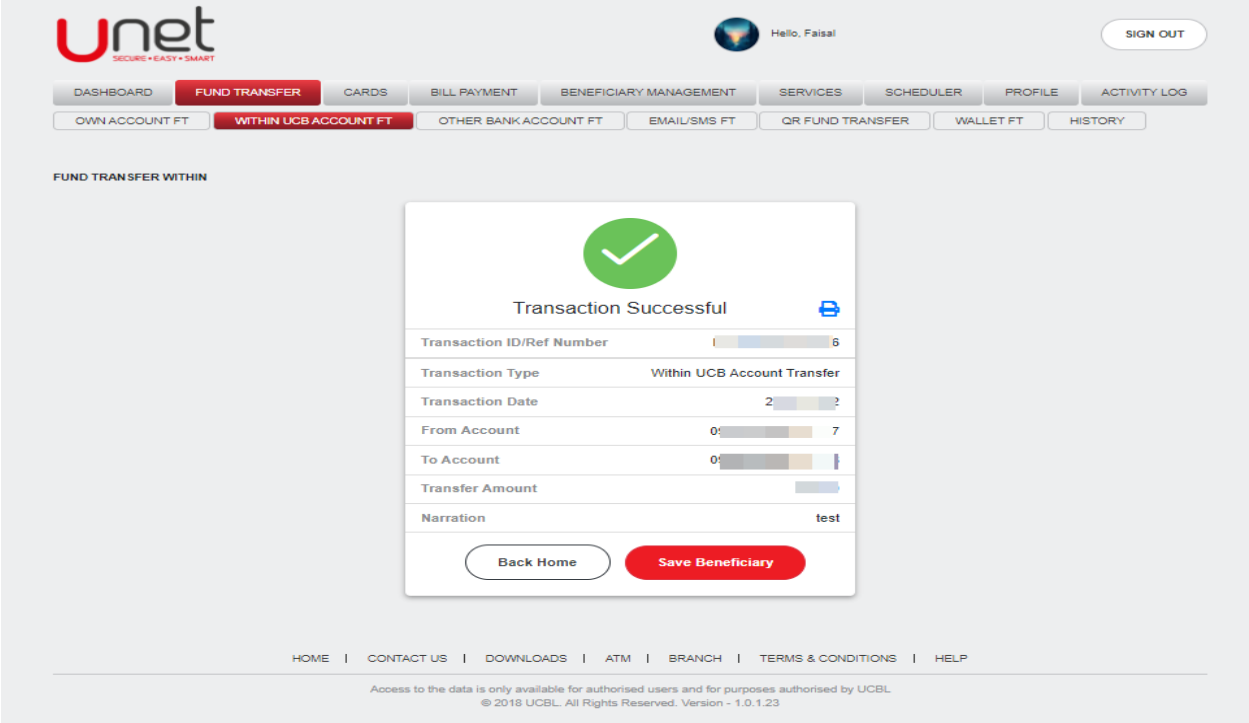
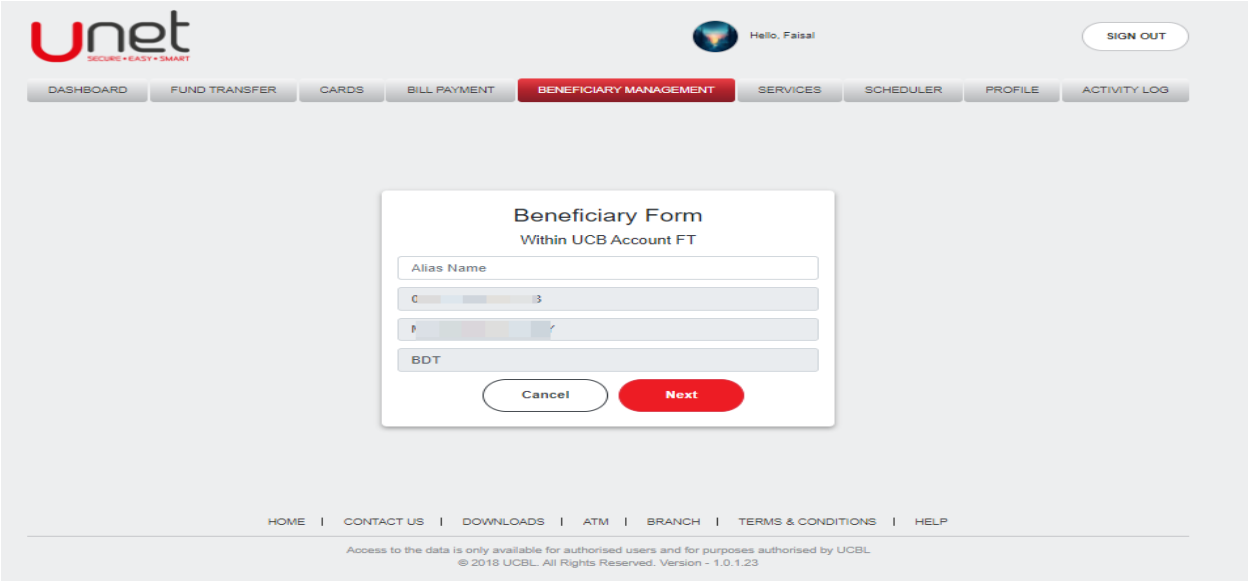
Step 5: After inputting the correct OTP, hit on the **'Transfer'** button to make this transfer. The app shows the '**Transaction Successful'** alert message with all the transaction details. The system also provides a Unique Transaction Reference Number to trace the transaction if needed. You can print the transaction details by the 'Print' button from the top right corner of the contents. After making the transaction, the system sends you an acknowledgement Email with the traction details into your Unet register email address. The transaction made by Unet also archived into the respective fund transfer history as well.



Step 6: In the '**Transaction Successful'** page, if you don't have the account number added as beneficiary yet, then system shows the '**Save Beneficiary'** button. Click on the '**Save Beneficiary'** button to add the number as beneficiary. System will redirect to the add beneficiary page along with the **'Account Number'**, **'Account Holder Name'** and **'Currency'** information.



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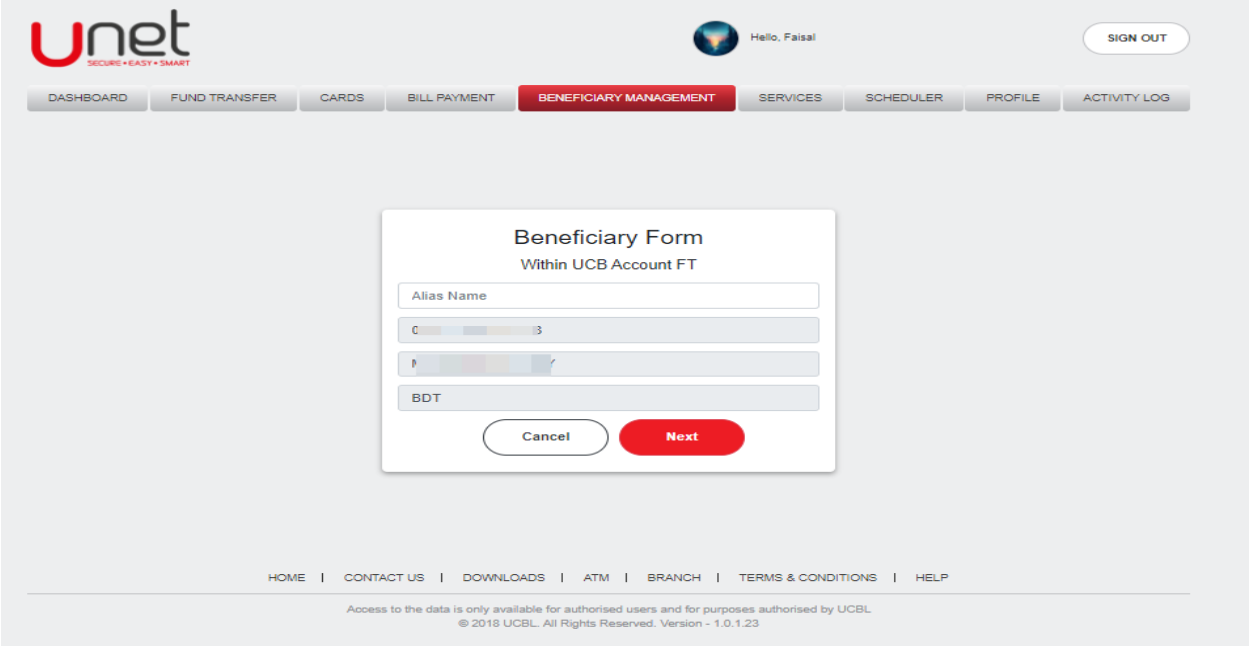
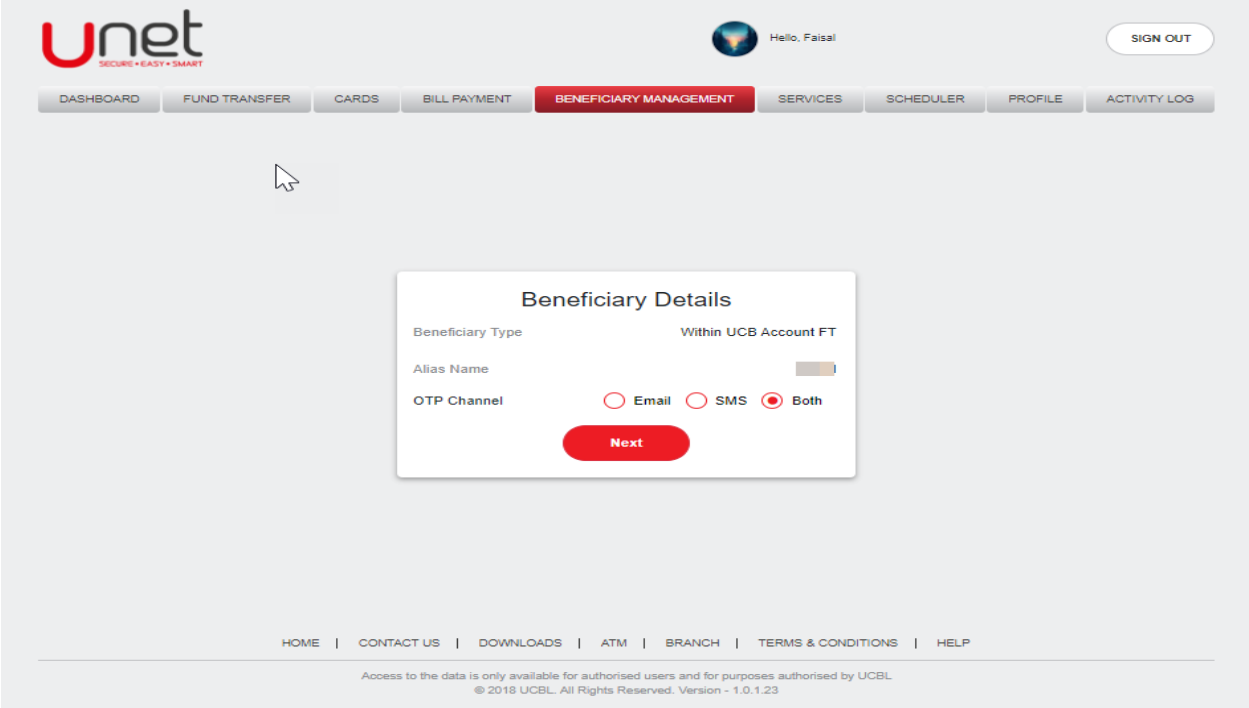
Step 7: Input the beneficiary name in '**Alias Name'** field. Click the '**Next'** button for further steps.



Step 8: In next step, the system shows the 'Beneficiary Details' page. From this page, you can check all the inputted information of previous page. Select your desire 'OTP Channel' as Email/SMS/Both for generating the **One Time Password** and click on the **'Next'** button.



Step 9: Based on your selection, the system will send an Email/SMS/Both into your Unet register Email Address/Mobile Number/Both. Input the correct OTP and hit on the **'Next'** button to add this beneficiary. Please note that, if you inputted the wrong OTP multiple times, then your OTP functionality may block by the bank.

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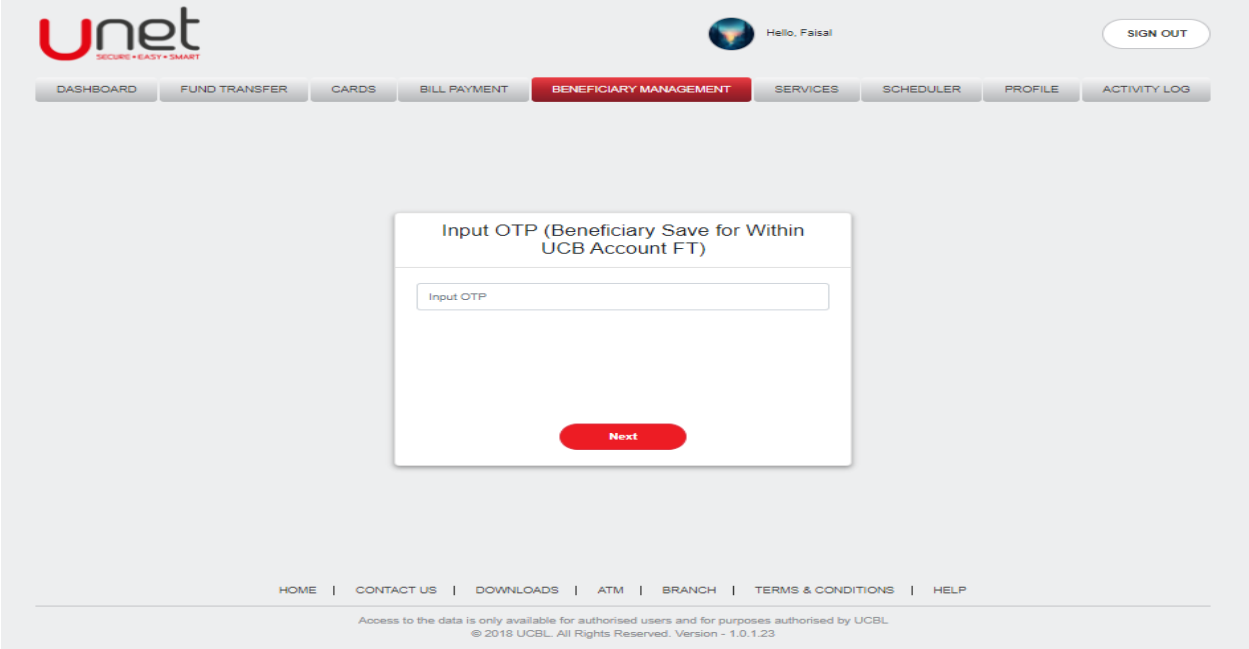
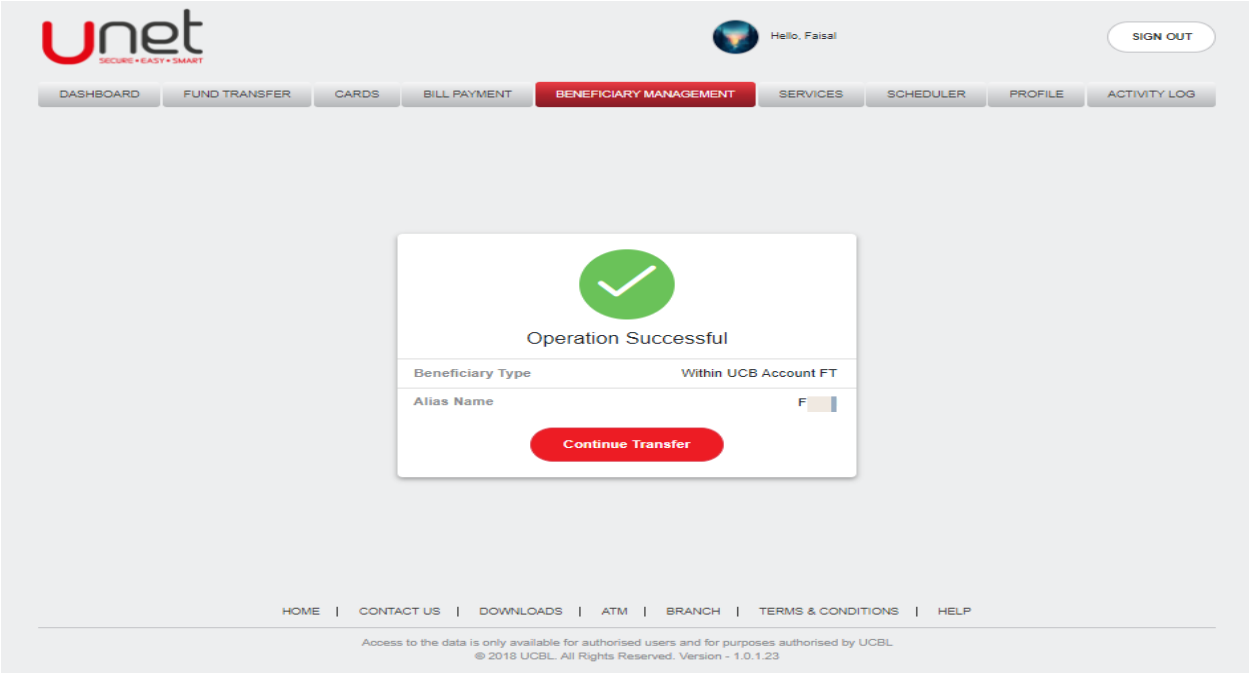


Step 10: After inputting the correct OTP, app shows the **'Operation Successful'** alert message with all the added beneficiary details. By clicking on the **'Continue Transfer'** button, you can get back to the Within UCB Account FT page.



10.2.1 Schedule Fund Transfer

If you want to do same kind of transaction multiple times on later on a specific date then select the option "**Schedule**". After Inputting "**Payment Date**", "**Payment Frequency**", "**Number of Payments** ", "**Notification Period**" and all the fields hit the "**next**" button.

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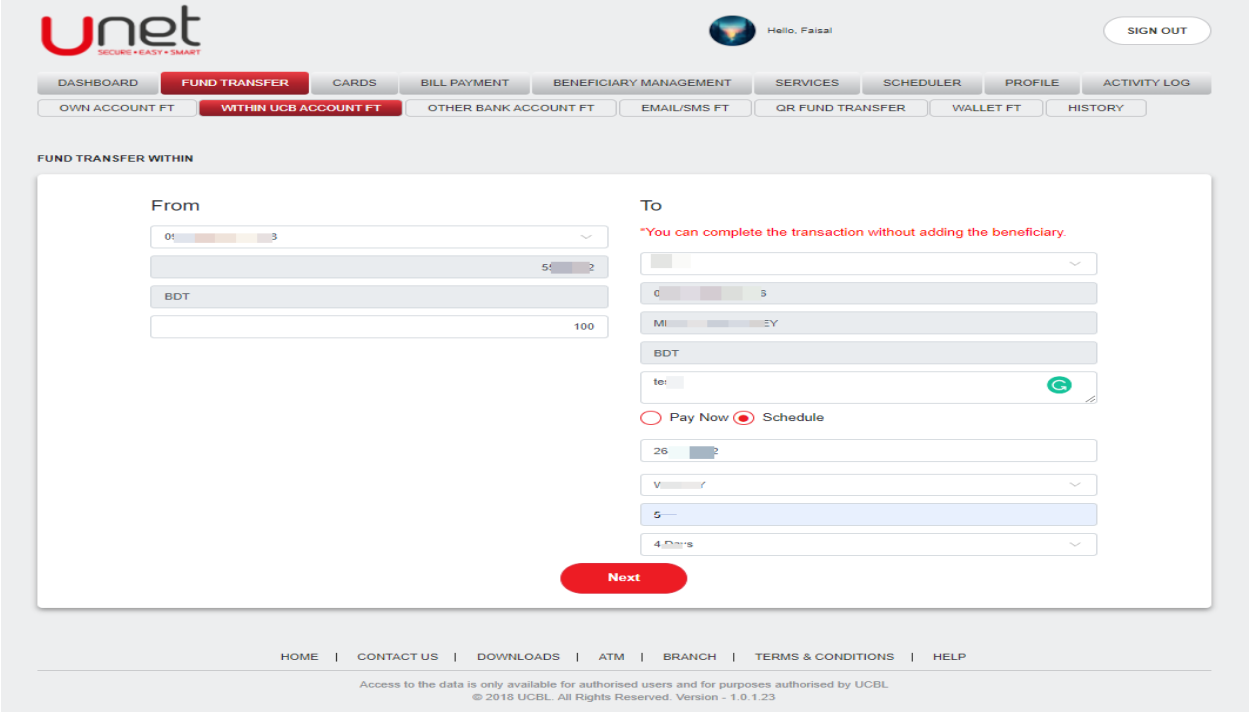
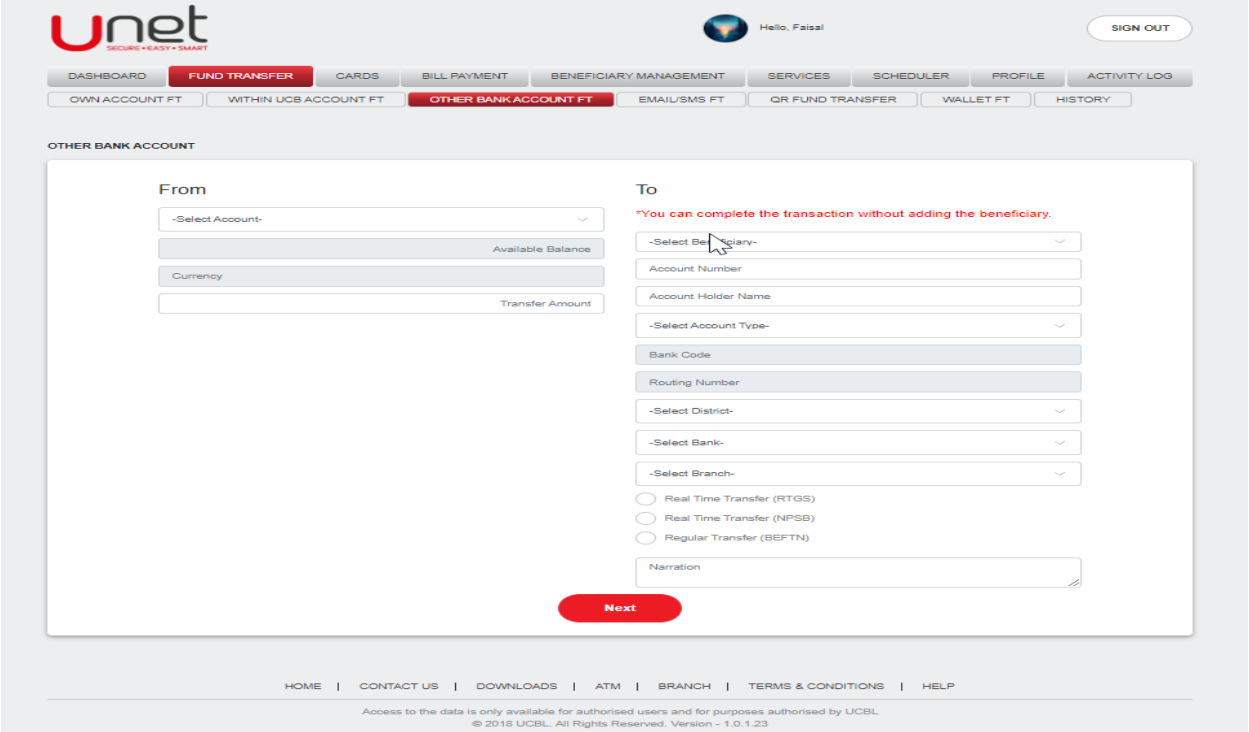
To make schedule fund transfer follow the same procedure step by step which is done in **"Own Bank Schedule Fund Transfer"**.



10.3. Other Bank Account Fund Transfer (EFTN, RTGS, NPSB)

Step 1: You can transfer money from your UCBL CASA accounts to any other bank's CASA accounts by using this feature. By this feature, to transfer the money from one account to other account requires up to 24 hours. In few circumstances the time may be extended. Go to **Fund Transfer > Other Bank Account FT**



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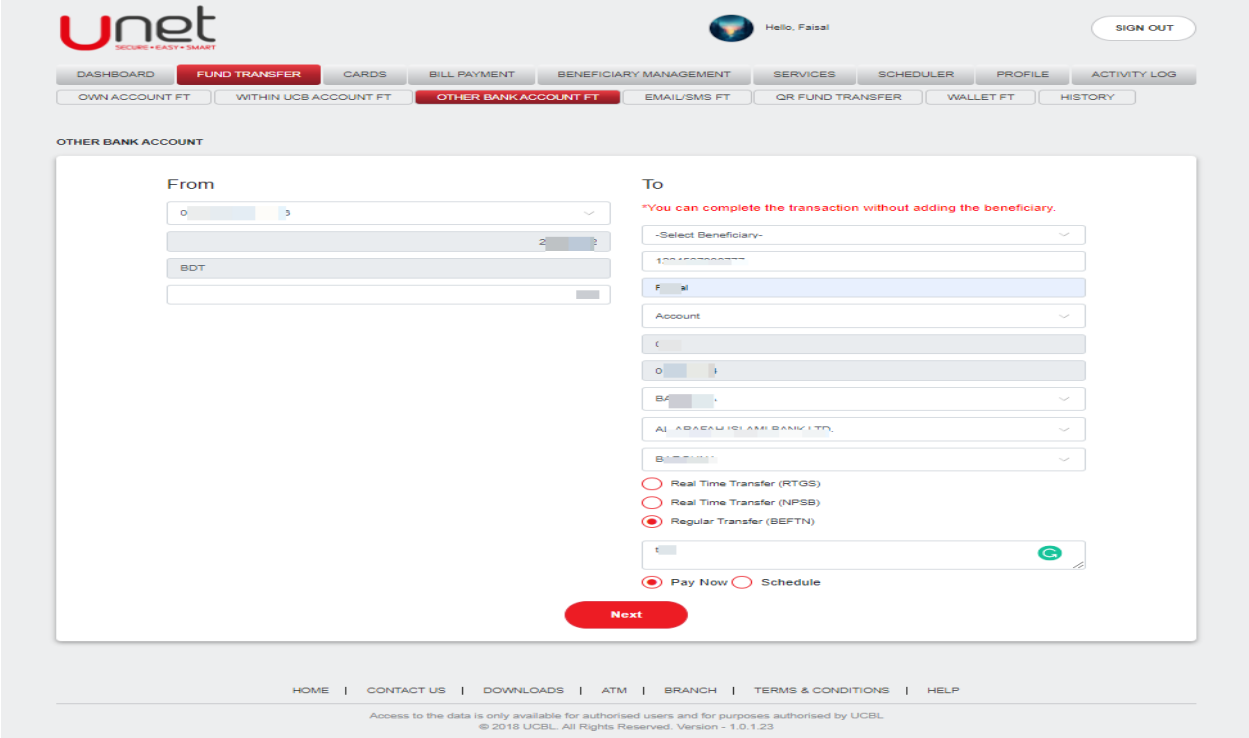
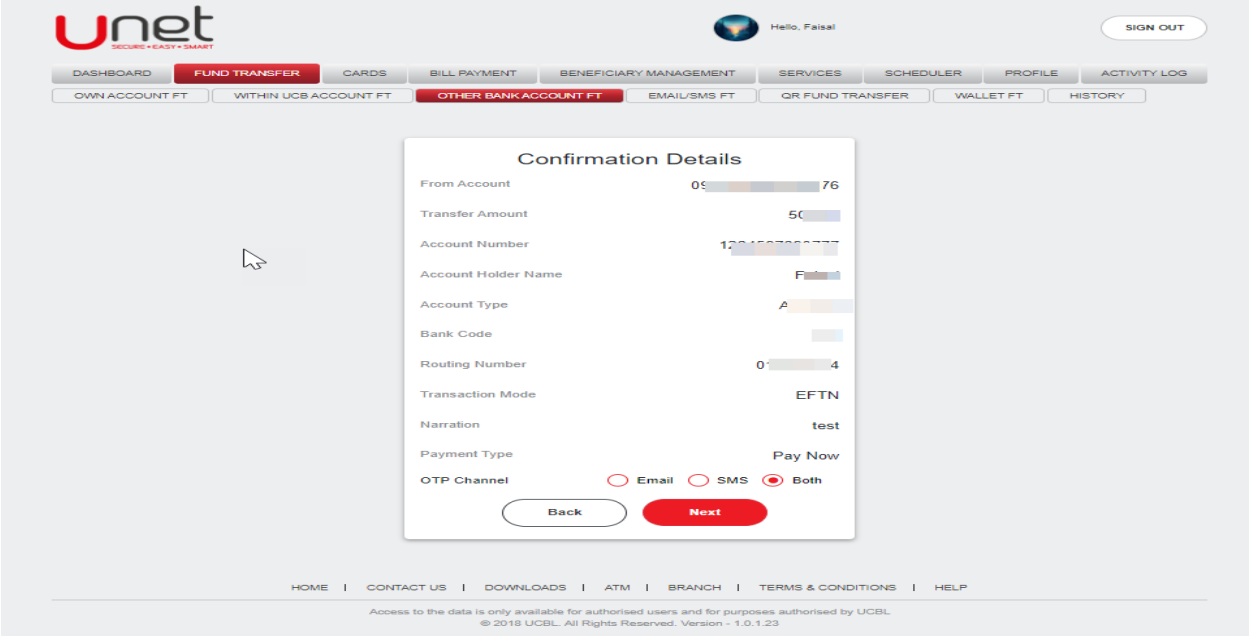
Step 3: Select your desire **'From Account'**. After selecting the account, the app will display your selected account's **'Available Balance'** and **'Currency'**. Enter the **'Account Number'** and '**Account Holder Name'**, Select the '**Account Type'**, '**District'**, '**Bank'** and '**Branch'**. Input the **'Transfer Amount'** and select the **'Transfer Type'** based on the transfer amount. Input the '**Narration'**. After inputting all the fields, click to the **'Next'** button for further steps.



Step 4: In next step, the system shows the **'Confirmation Details'** page. From this page, you can check all the inputted information of previous page. Select your desire **'OTP Channel'** as Email/SMS/Both for generating the **One Time Password** and click on the **'Next'** button.



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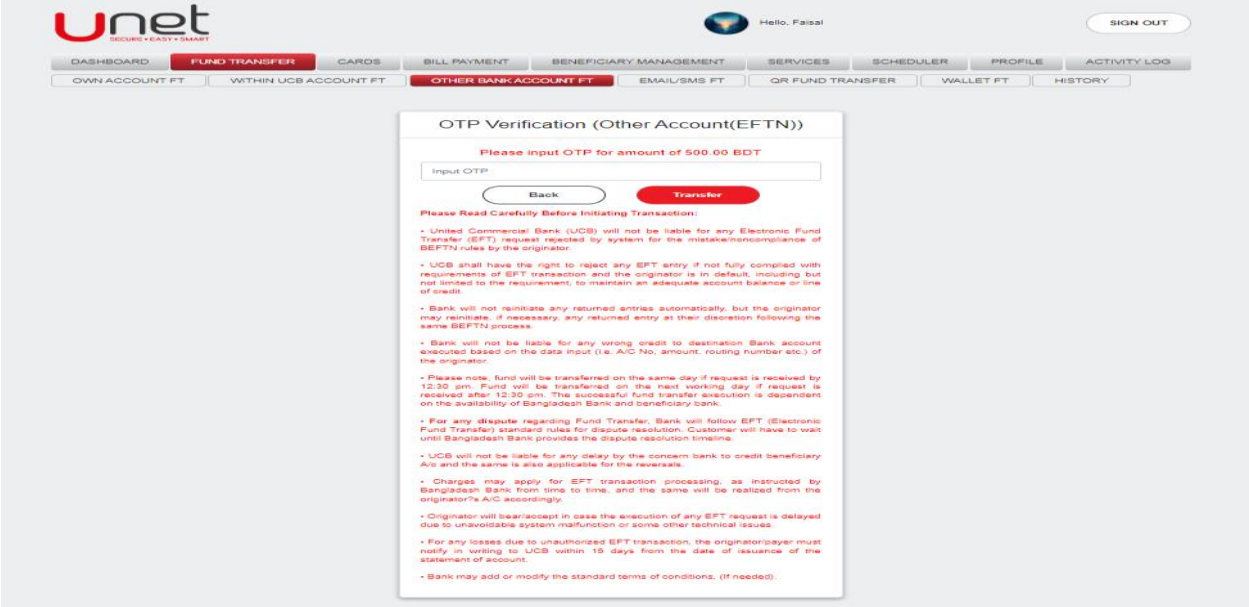
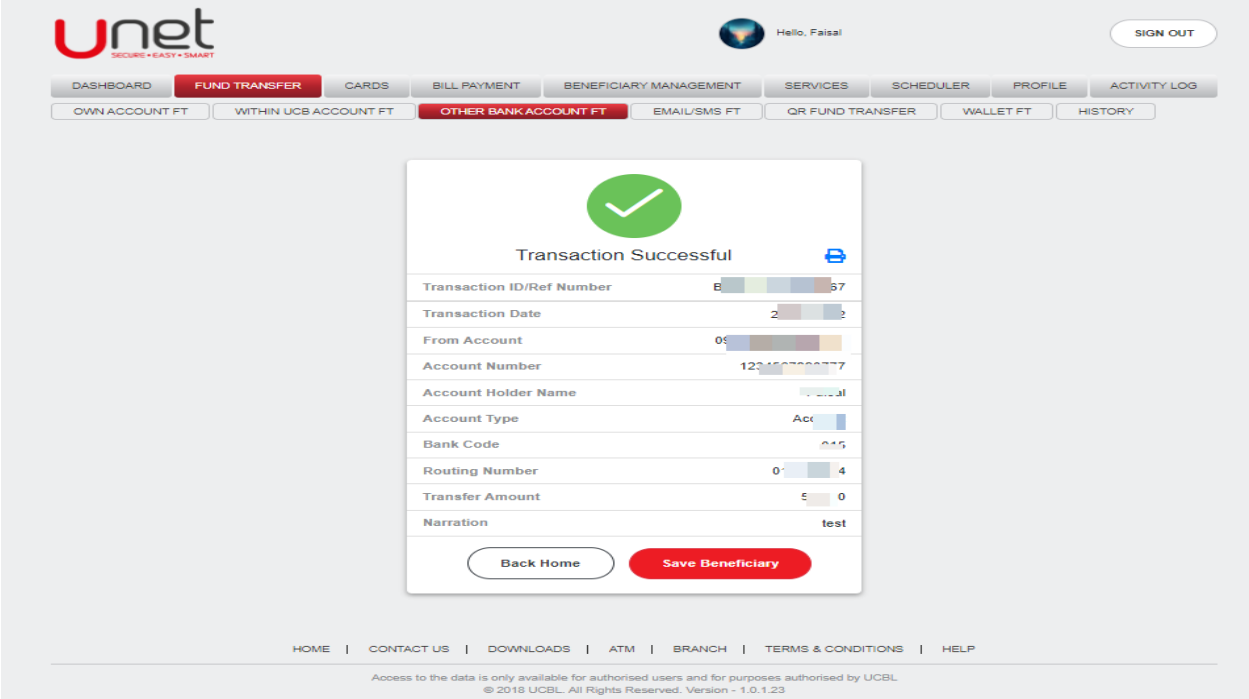
Step 5: Based on your selection, the system will send an Email/SMS/Both into your Unet register Email Address/Mobile Number/Both. The app shows the transaction amount in top of the transaction input field. Input the correct OTP and hit on the **'Transfer'** button to make this transfer. Please note that, if you inputted the wrong OTP multiple times, then your OTP functionality may block by the bank.



Step 6: After inputting the correct OTP, app shows the 'Transaction Successful' alert message with all the transaction details. The system also provides a Unique Transaction Reference Number to trace the transaction if needed. You can print the transaction details by the **'Print'** button from the top right corner of the contents. After making the transaction, the system sends you an acknowledgement Email with the traction details into your Unet register email address. The transaction made by Unet also archived into the respective fund transfer history as well.



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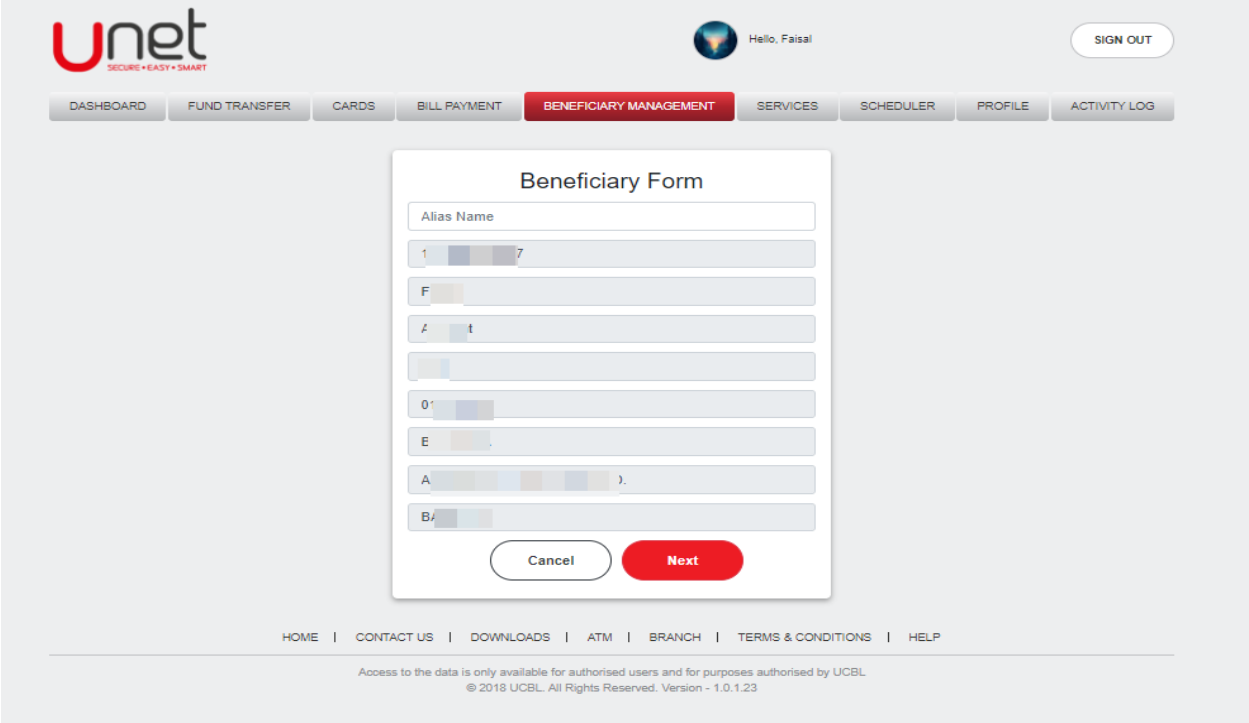
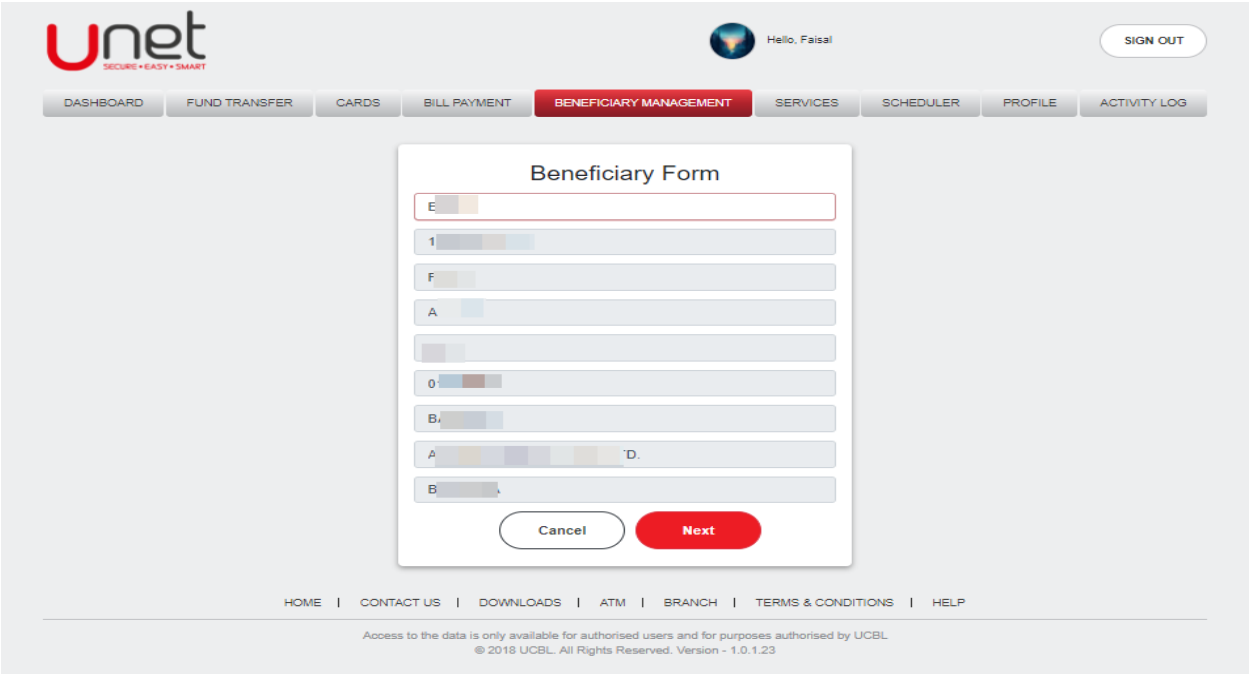
Step 7: In the '**Transaction Successful'** page, if you don't have the account number added as beneficiary yet, then system shows the '**Save Beneficiary'** button. Click on the '**Save Beneficiary'** button to add the number as beneficiary. System will redirect to the add beneficiary page along with all the information.



Step 8: Input the beneficiary name in '**Alias Name'** field. Click the '**Next'** button for further steps.



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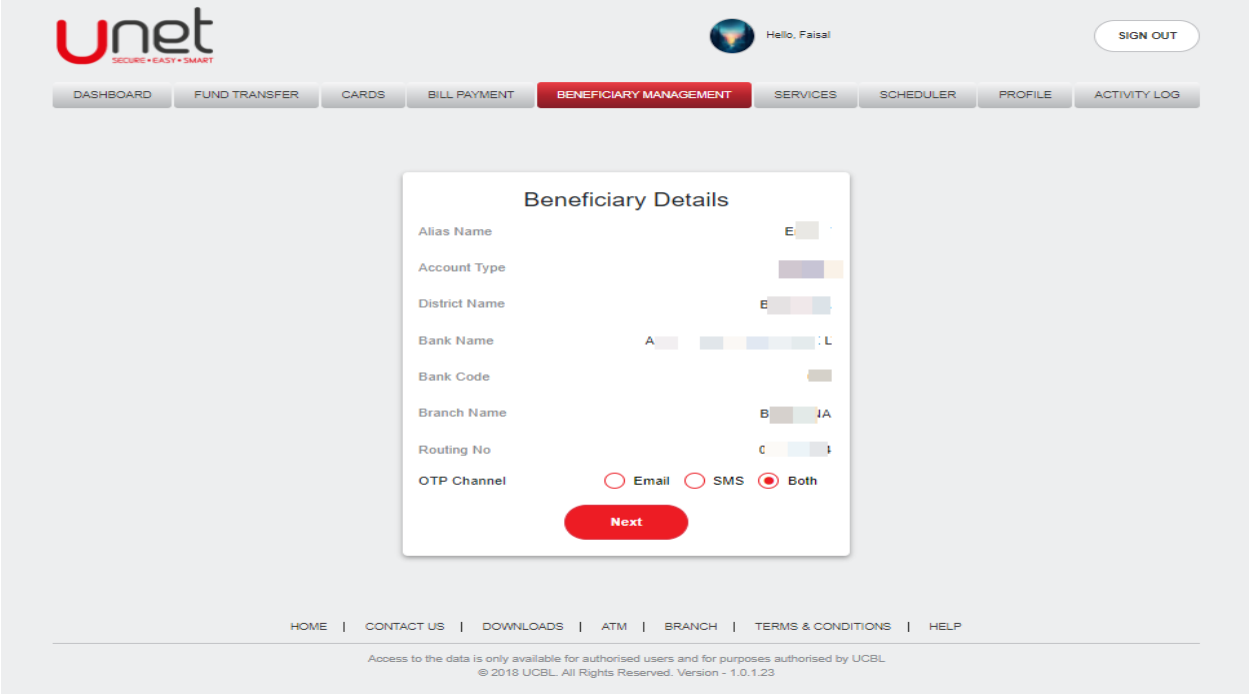
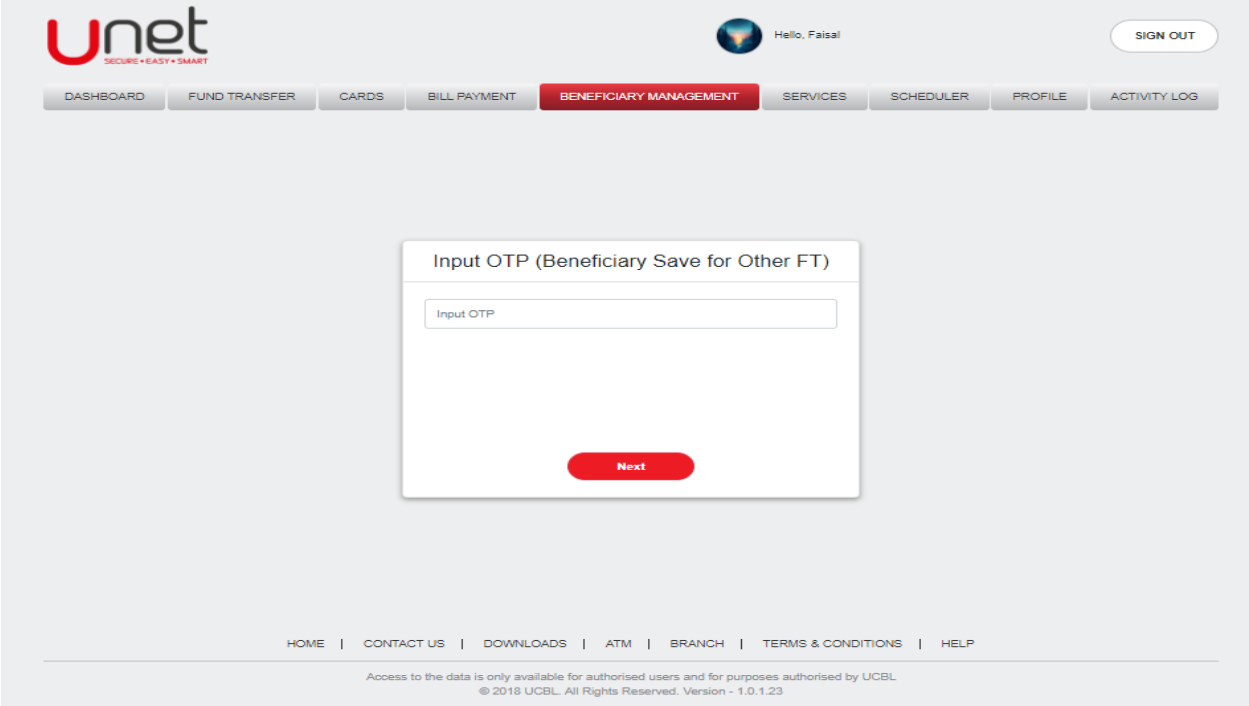
Step 9: In next step, the system shows the 'Beneficiary Details' page. From this page, you can check all the inputted information of previous page. Select your desire 'OTP Channel' as Email/SMS/Both for generating the **One Time Password** and click on the **'Next'** button.



Step 10: Based on your selection, the system will send an Email/SMS/Both into your Unet register Email Address/Mobile Number/Both. Input the correct OTP and hit on the **'Next'** button to add this beneficiary. Please note that, if you inputted the wrong OTP multiple times, then your OTP functionality may block by the bank.



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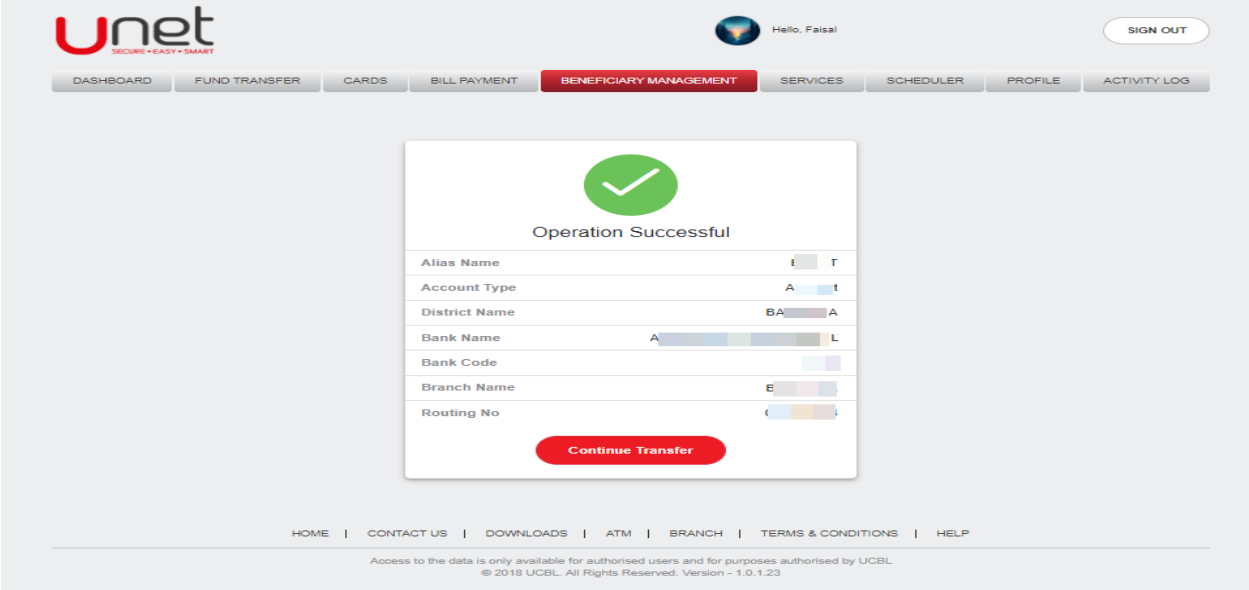
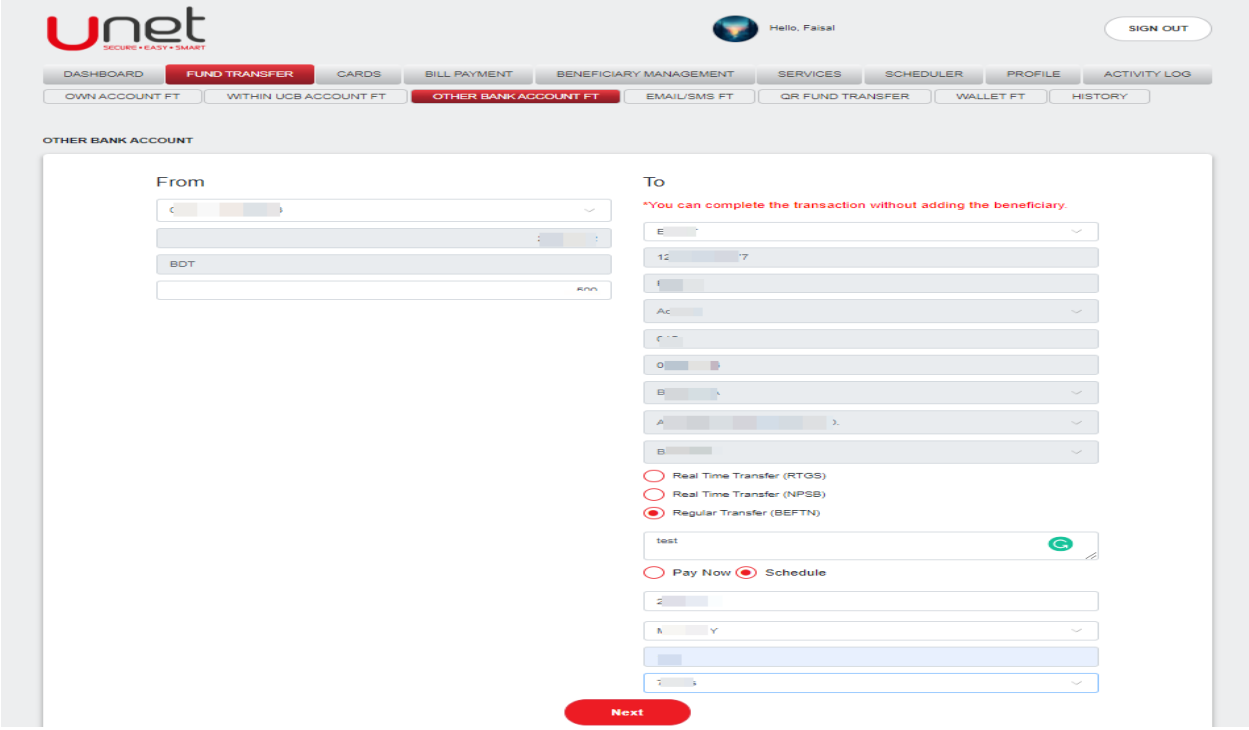
Step 11: After inputting the correct OTP, app shows the **'Operation Successful'** alert message with all the added beneficiary details. By clicking on the **'Continue Transfer'** button, you can get back to the Within UCB Account FT page.



10.3.1. Schedule Fund Transfer (EFTN)

If you want to do same kind of transaction multiple times on later on a specific date then select the option "**Schedule**". After Inputting "**Payment Date**", "**Payment Frequency**", "**Number of Payments** ", "**Notification Period**" and all the fields hit the "**next**" button.

To make schedule fund transfer follow the same procedure step by step which is done in **"Own Bank Schedule Fund Transfer"**.



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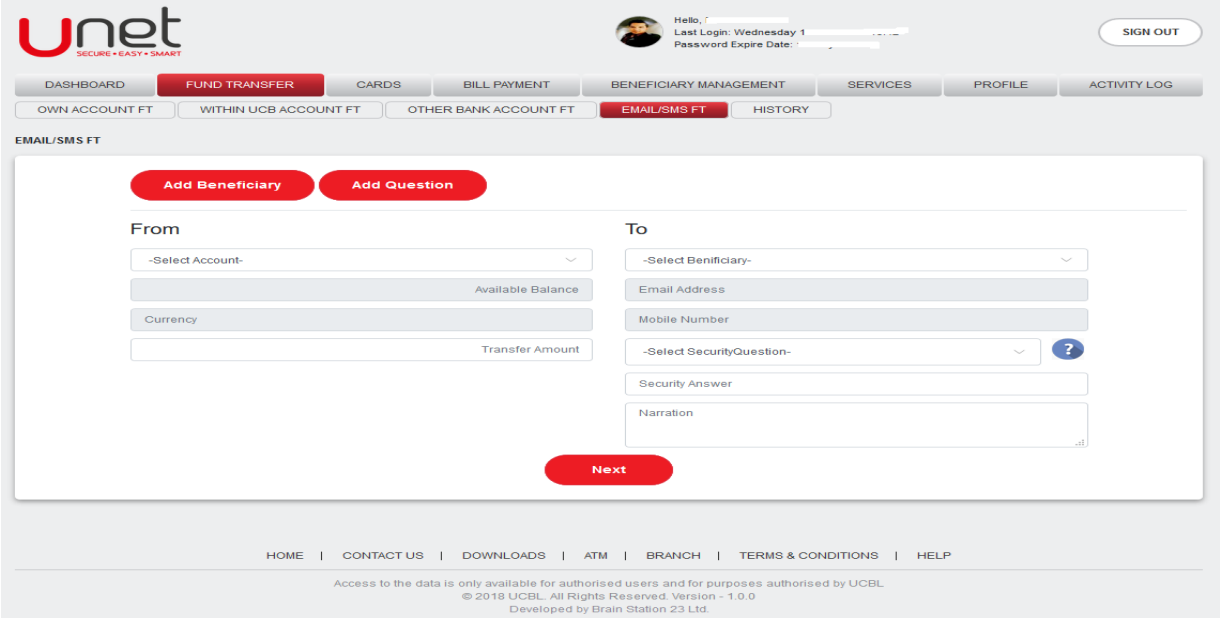
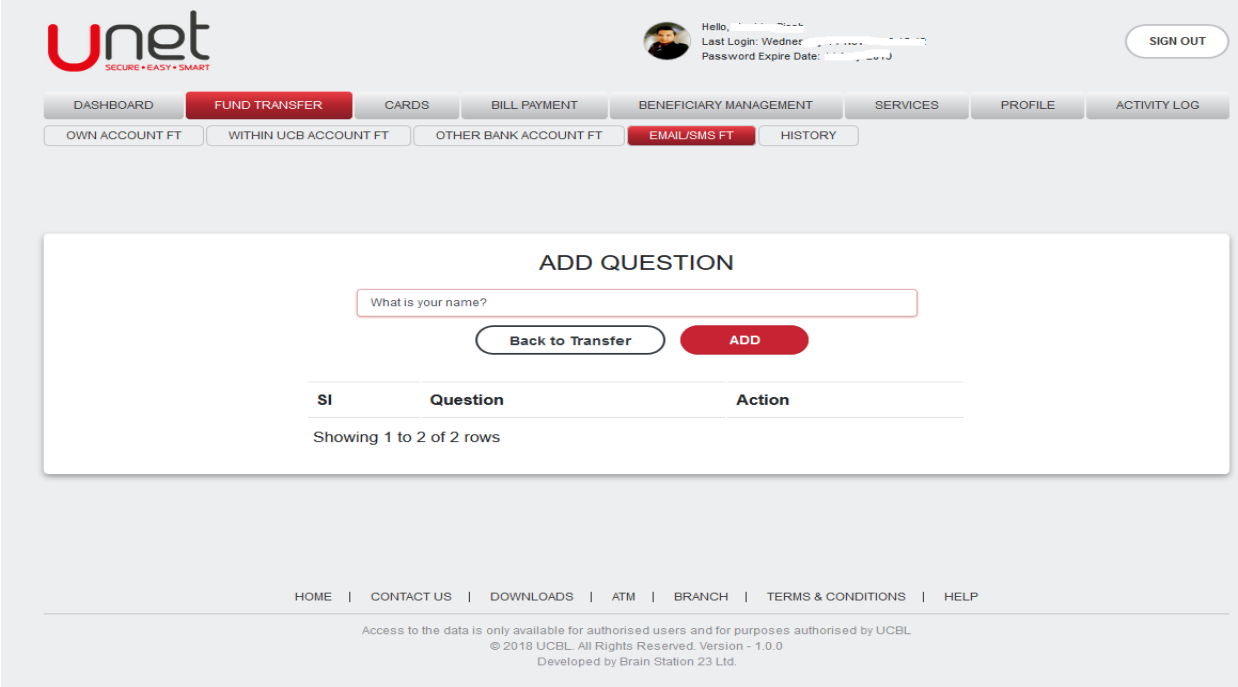
10.4. Email / SMS Transfer

Step 1: You can could like to transfer money to someone and don't know his/her account number but knows his/her Email Address or Mobile Number, then this fund transfer is for you. Go to **Fund Transfer > Email/SMS Transfer > Send**.



Step 2: After going to the feature page, if you don't have any beneficiary added yet, then app directly shows the beneficiary add page. You can also reach into this page by hitting on the **'Add Beneficiary'** button from the 'Email/SMS Transfer' page. Input all the required fields and add beneficiary by generating and validation **One Time Password**. By clicking on the **'Continue Transfer'** button, you can get back to the Within UCB Account FT page. Click the 'Add Question' button for adding the 'Security Question'.



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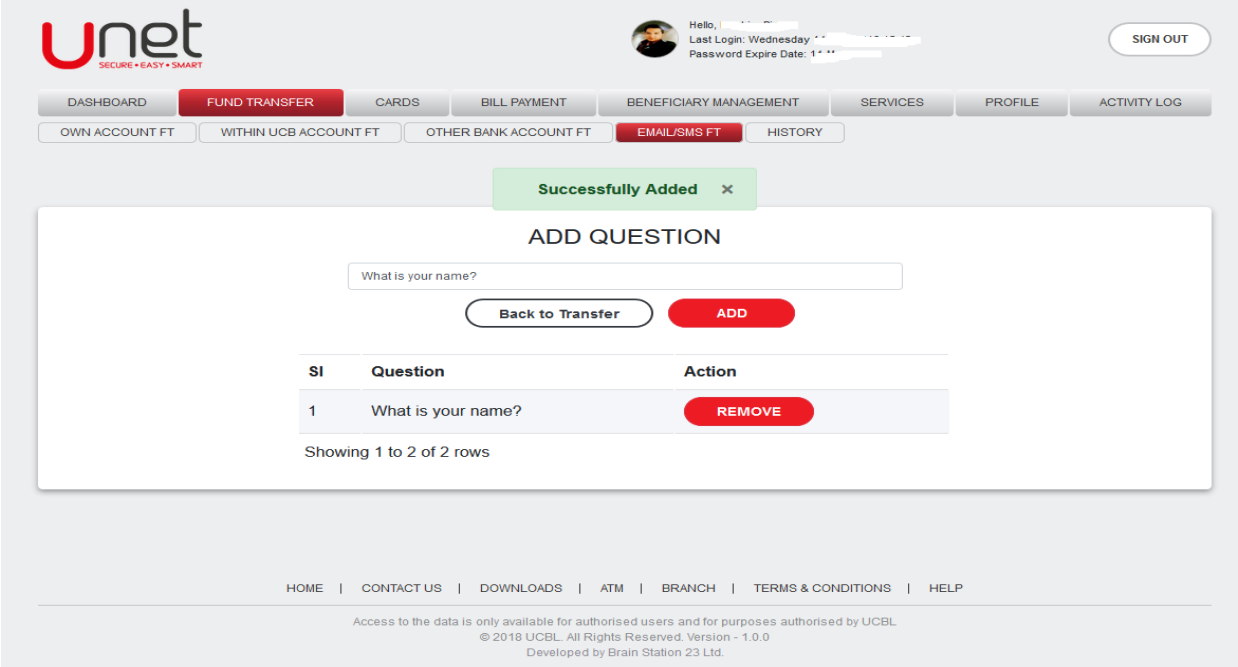
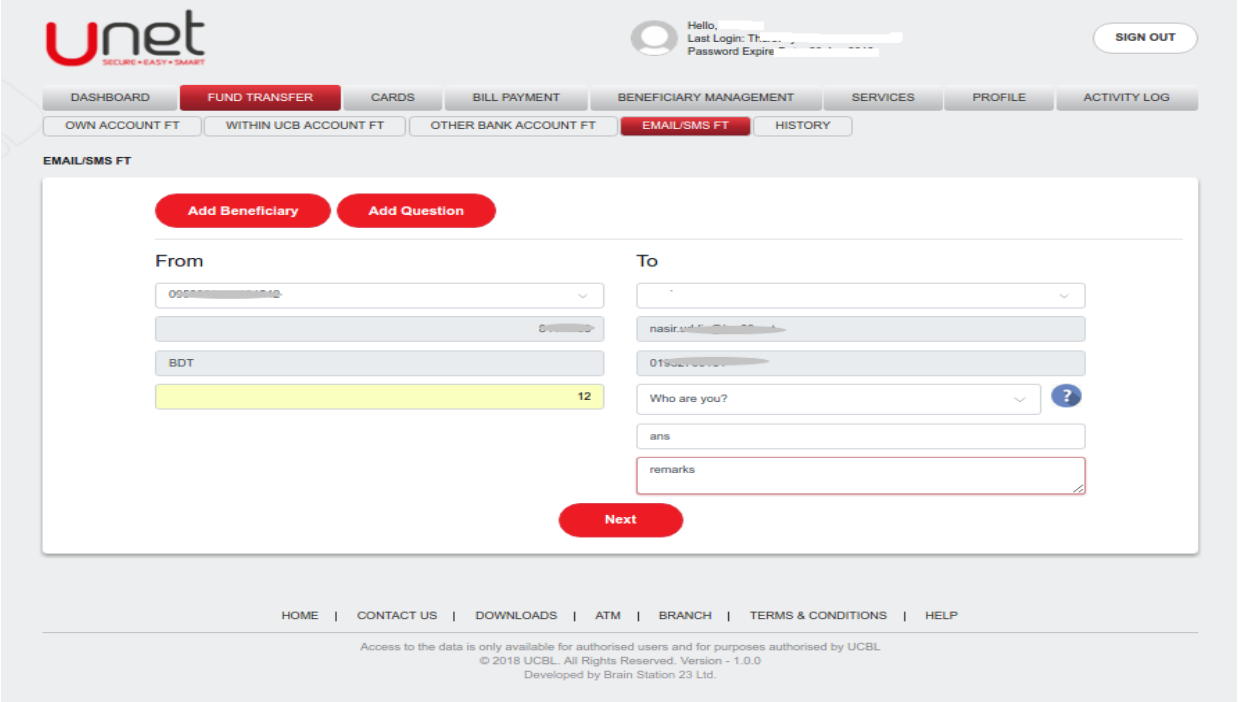
Step 3: You can add up to 10 'Security Question' here. For adding the question, write down the question in input field and click the 'Add' button. Get back to the transfer page by 'Back to Transfer' button.



Step 4: Select your desire **'From Account'**. After selecting the account, the app will display your selected account's **'Available Balance'** and **'Currency'**. Select the Beneficiary, the app will show all the information of selected beneficiary. Select the desire security question and input your answer. Please note that, this answer will be treated as the **One Time Password** for this transaction. Please share the answer only with the selected beneficiary. Input the **'Transfer Amount'** and **'Narration'.** After inputting all the fields, click to the **'Next'** button for further steps.



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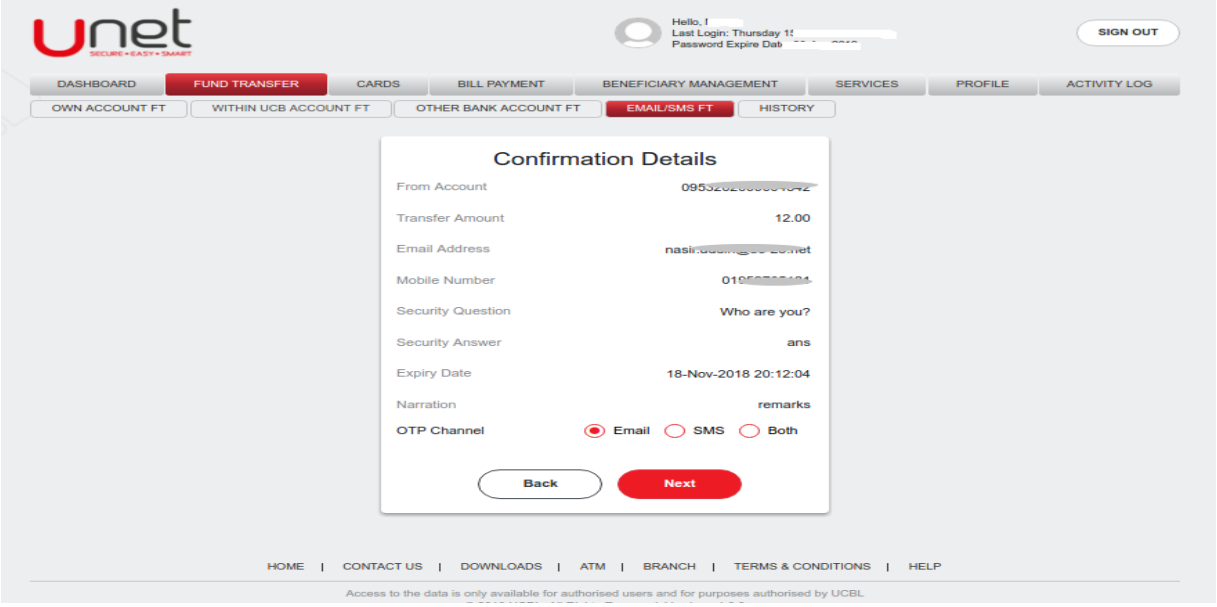
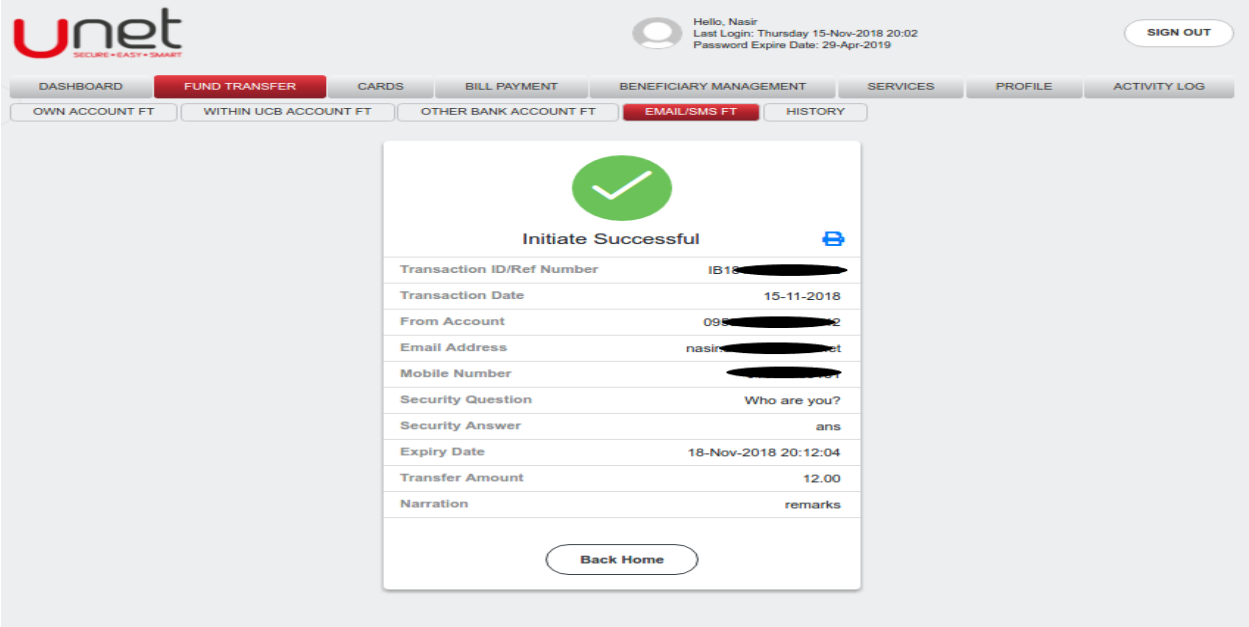
Step 5: In next step, the system shows the **'Confirmation Details'** page. From this page, you can check all the inputted information of previous page. Select your desire **'OTP Channel'** as Email/SMS/Both for generating the **One Time Password** and click on the **'Next'** button.



Step 6: Based on your selection, the system will send an Email/SMS/Both into your Unet register Email Address/Mobile Number/Both. The app shows the transaction amount in top of the transaction input field. Input the correct OTP and hit on the **'Transfer'** button to make this transfer. Please note that, if you inputted the wrong OTP multiple times, then your OTP functionality may block by the bank. After inputting the correct OTP, app shows the 'Transaction Initiated' alert message with all the transaction details. The system also provides a Unique Transaction Reference Number to trace the transaction if needed. You can print the transaction details by the **'Print'** button from the top right corner of the contents. After making the transaction, the system sends you an acknowledgement Email with the traction details into your Unet register email address.



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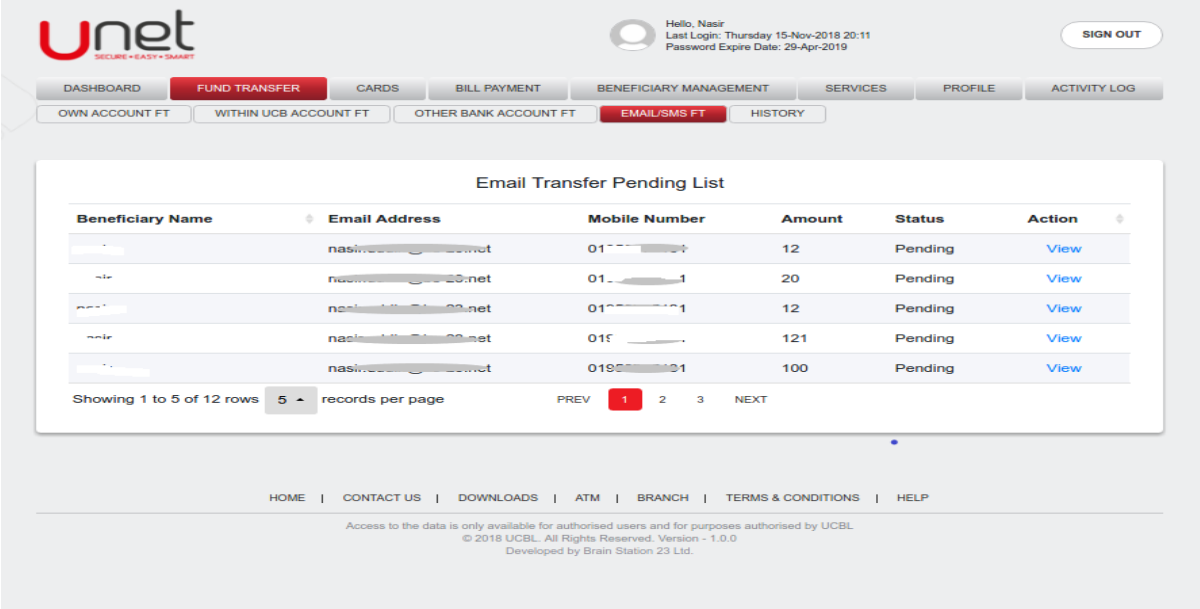
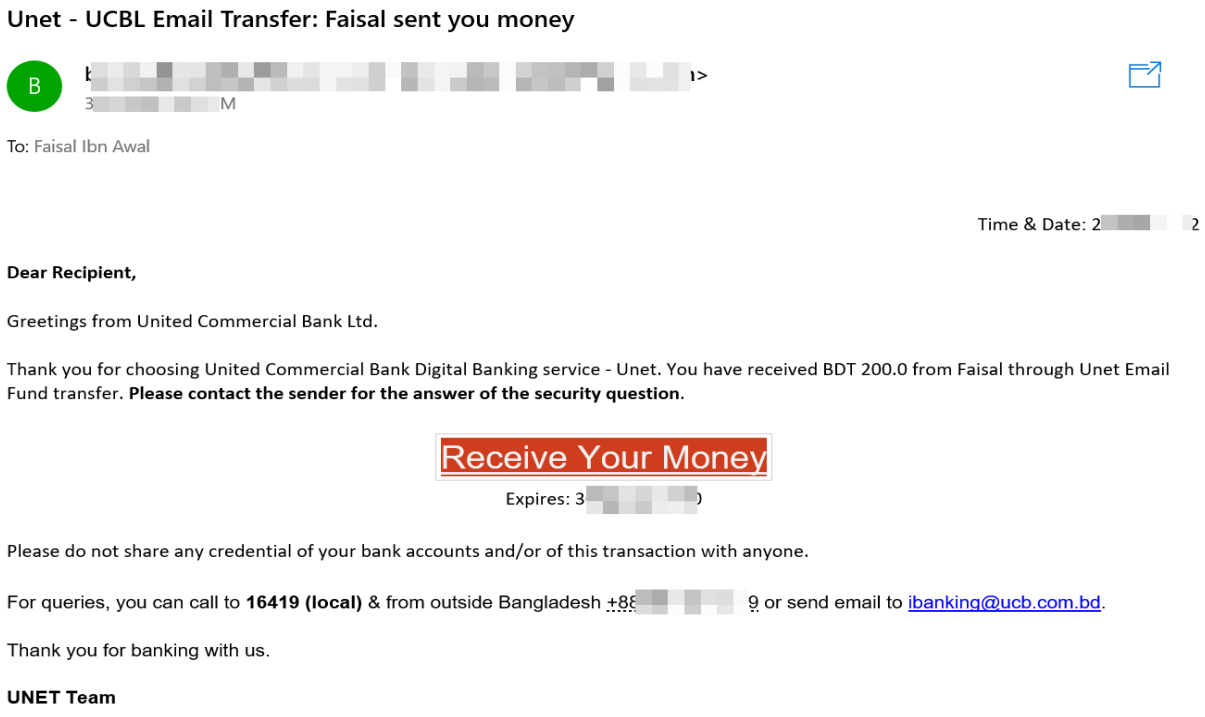
Step 8: The transaction made by Unet also archived into the Email / SMS Transfer 'Waiting' list. Go to **Fund Transfer > Email/SMS Transfer > Waiting**. You will find all the successfully initiated transactions which aren't received yet by beneficiaries. If the receiver doesn't receive the transaction with 10 days, then the transaction will automatically revert to the initiated account. After view, you can also revert the transaction into the initiated account by removing (by 'Remove' button) the transaction from waiting list. You can resend the transaction to the same beneficiary by 'Resend' button.



Step 9: After successfully initiated the transaction, the beneficiary will get an Email with the **'Receive Your Money'** link.



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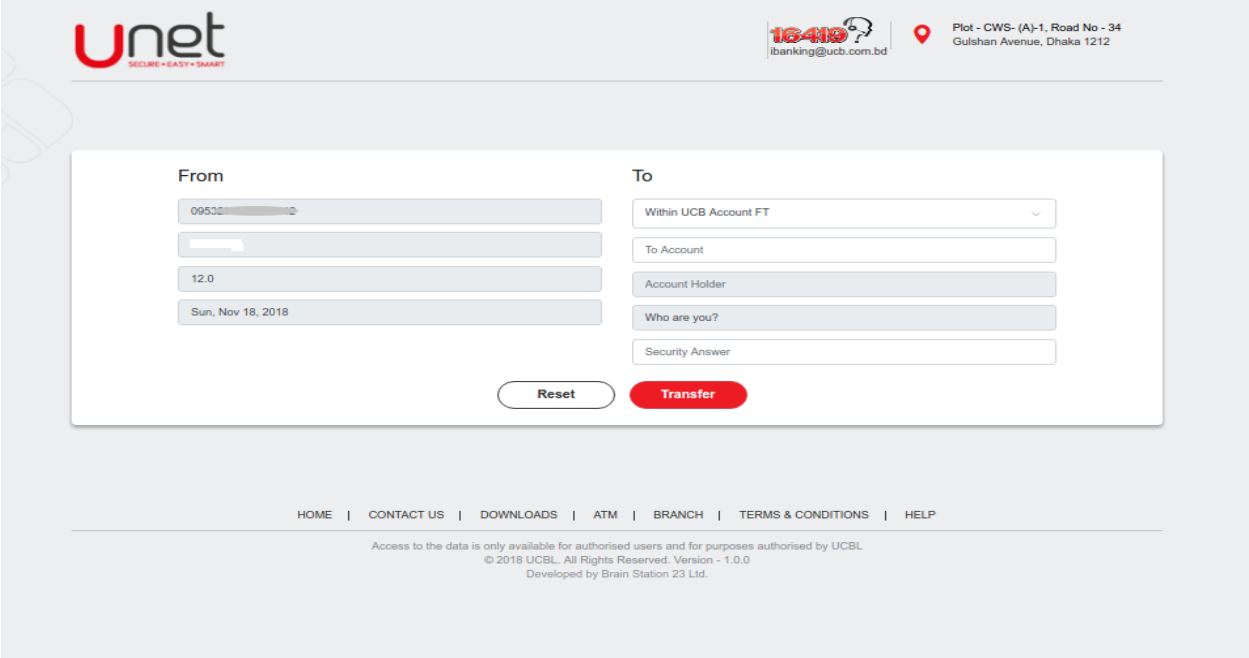
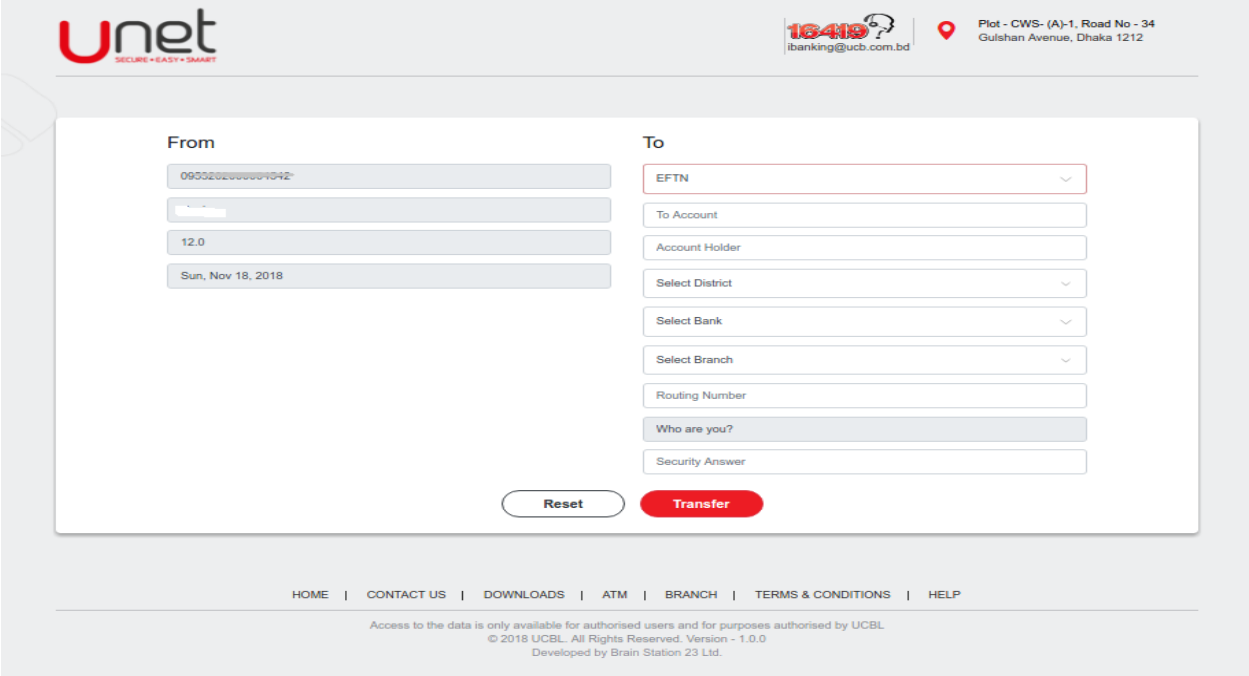
Step 10: After clicking on the link, the beneficiary will get a Unet page in his/her browser. In that page, all the transaction details are available in the left side. The beneficiary can receive the money in any UCB account or any bank account. For receive the money in UCB account, select the 'Within UCB Account' from type.



For receive the money in any 'Other Bank Account', select the 'EFTN' from type.



Step 11: Input all the required field information. In security question answer field, input the answer shared by the sender. Please note that, this answer is working as OTP here and the answer is case sensitive. Consecutive three wrong answer will make this transaction automatically revert the amount to the sender account. After inputting the correct security question's answer, click the 'Transfer' to make the transaction.

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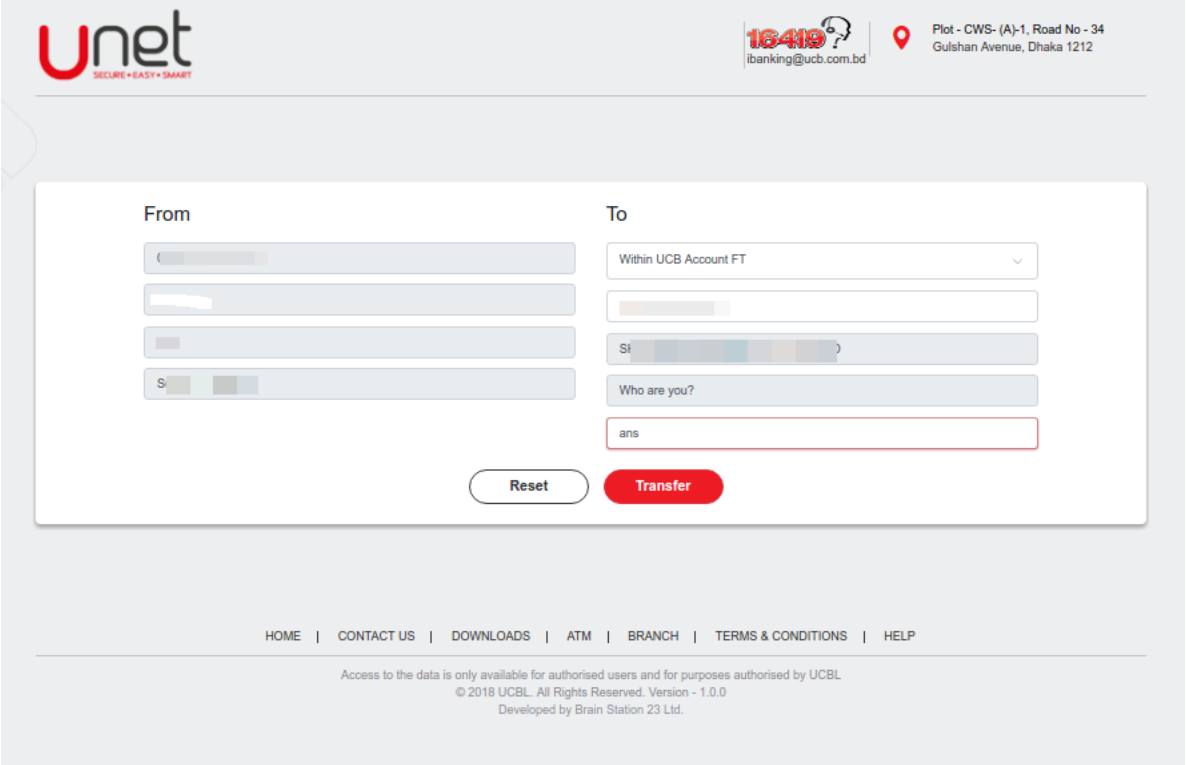
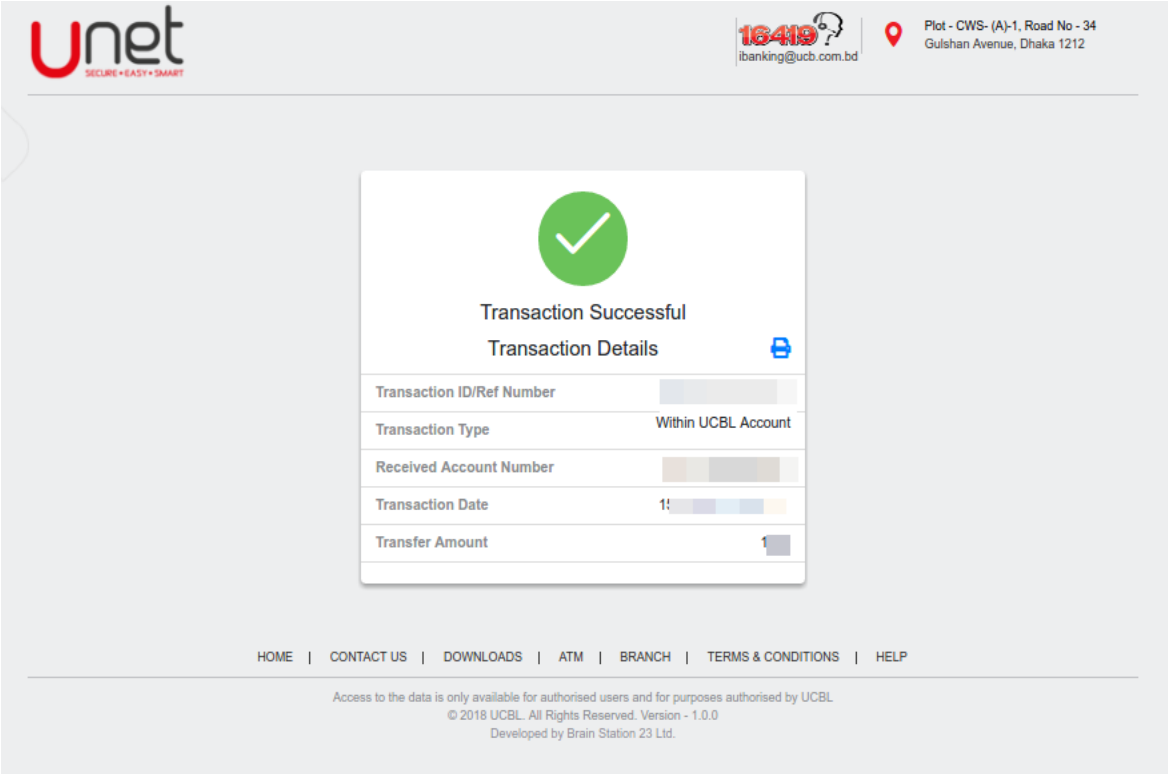


Step 12: The system will display the 'Transaction Successful' alert message with all the transaction details. The system also provides a Unique Transaction Reference Number to trace the transaction if needed. You can print the transaction details by the **'Print'** button from the top right corner of the contents. After making the transaction, the system archives the transactions in respective fund transfer history.



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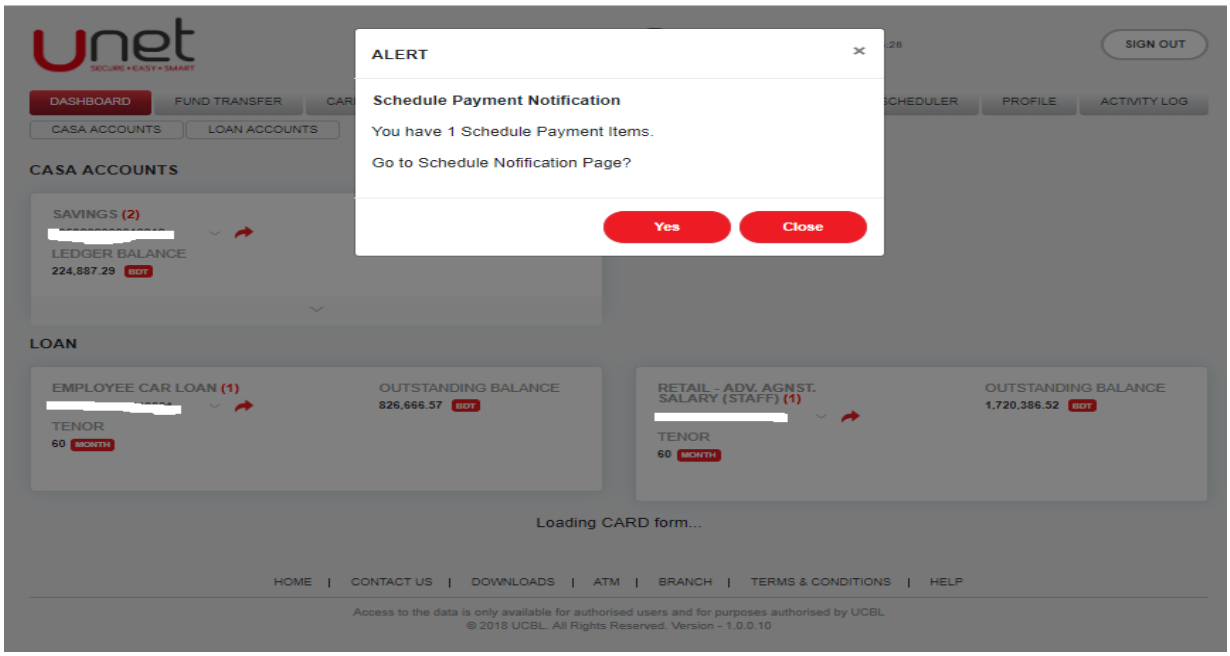
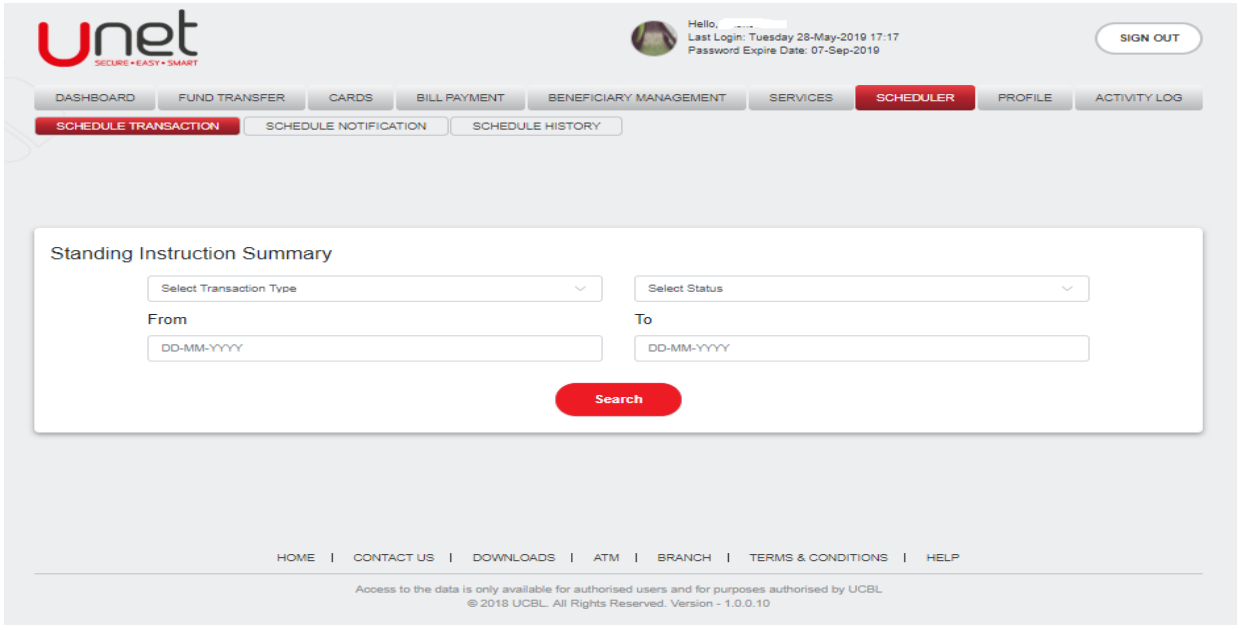
11. How do I get my Schedule Fund Transfer History in Unet?

When you will login to your account if you have any schedule transaction on the selective days then it will show a message. If you click on the **"Yes"** button then it will take you to **"Schedule notification"** page.



Step 1: By using this feature, you can see and manage **Schedule Transaction, Schedule Notification, Schedule history**. Go to the **Scheduler > Schedule Transaction.**



Step 2: Select Transaction Type, Status, From Date and To Date. After giving all the input hit on the search button and it will show the schedule list if there is any.

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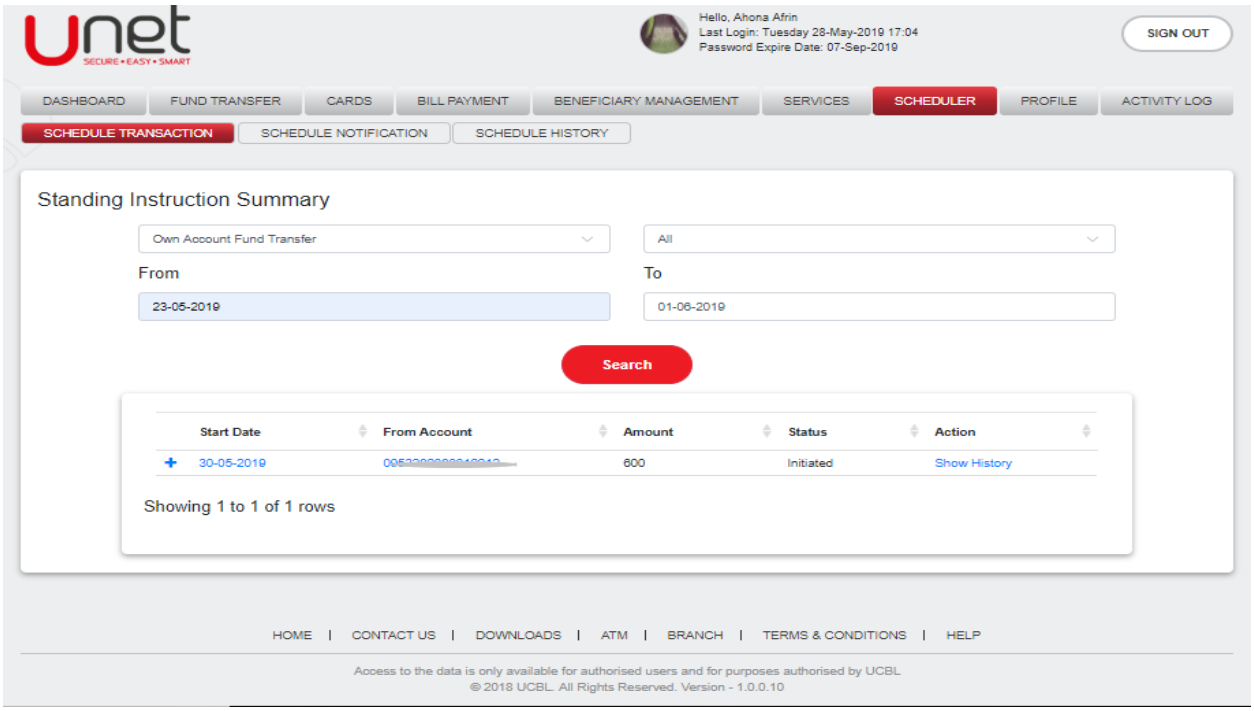
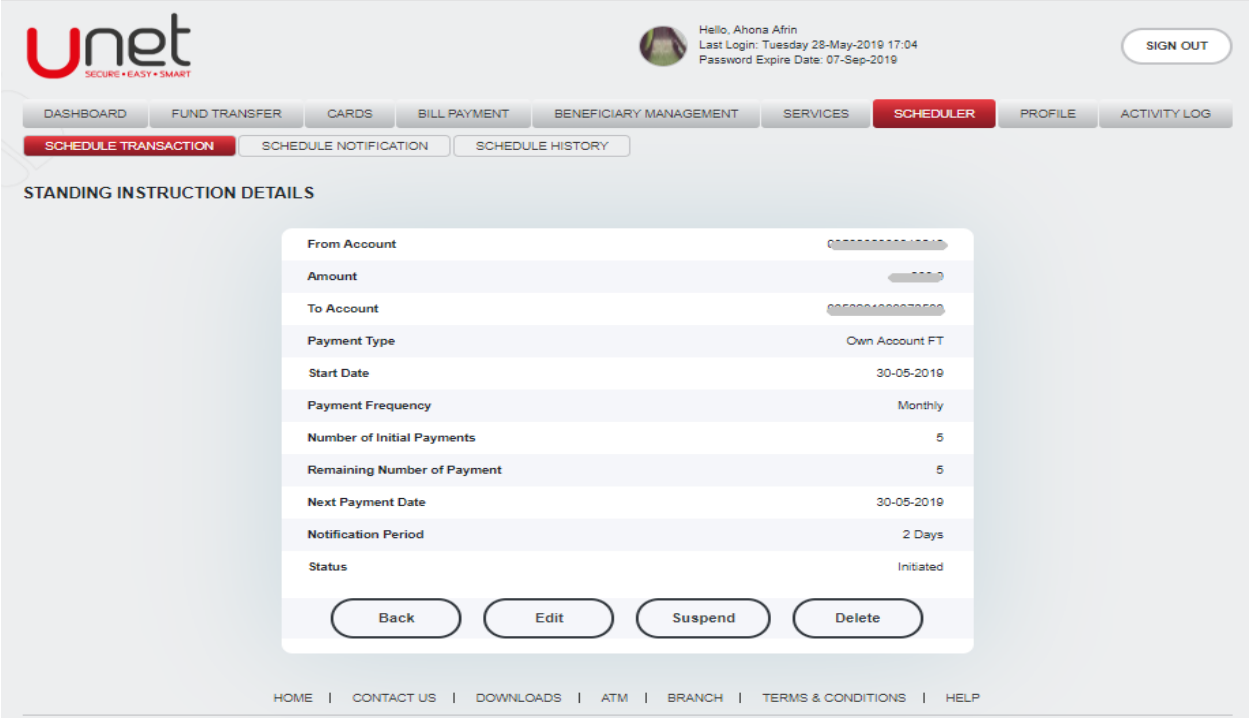


Step 3: If you click on the "A**ccount number"** it will take you to **"Standing Instruction Details"** page. From where you can **Edit, Suspend** and **Delete** a Schedule Transaction. To Suspend and delete you have to hit on the respective buttons and click on yes on the confirmation page.



Step 5: If you click on the **"Edit"** button it will take you to **"Edit Standing Instruction"** page. From where you can change the **Payment Date, Payment Frequency** and **Notification Period** according to your choice.

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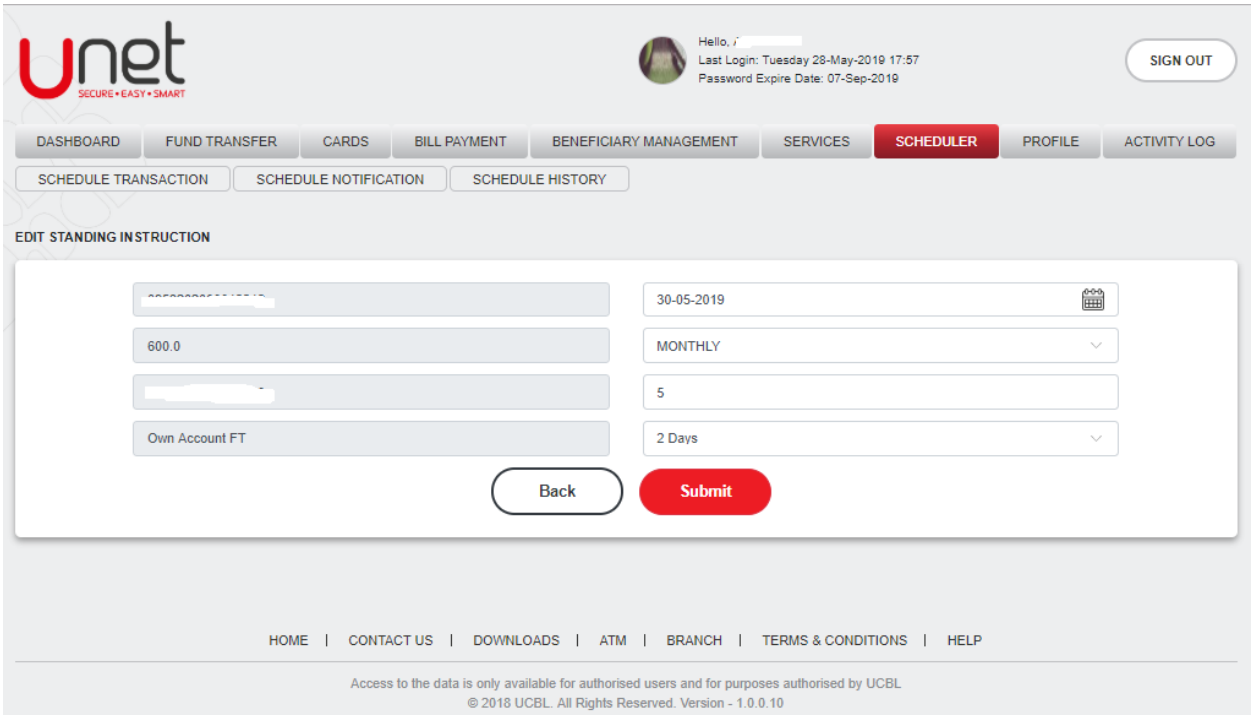
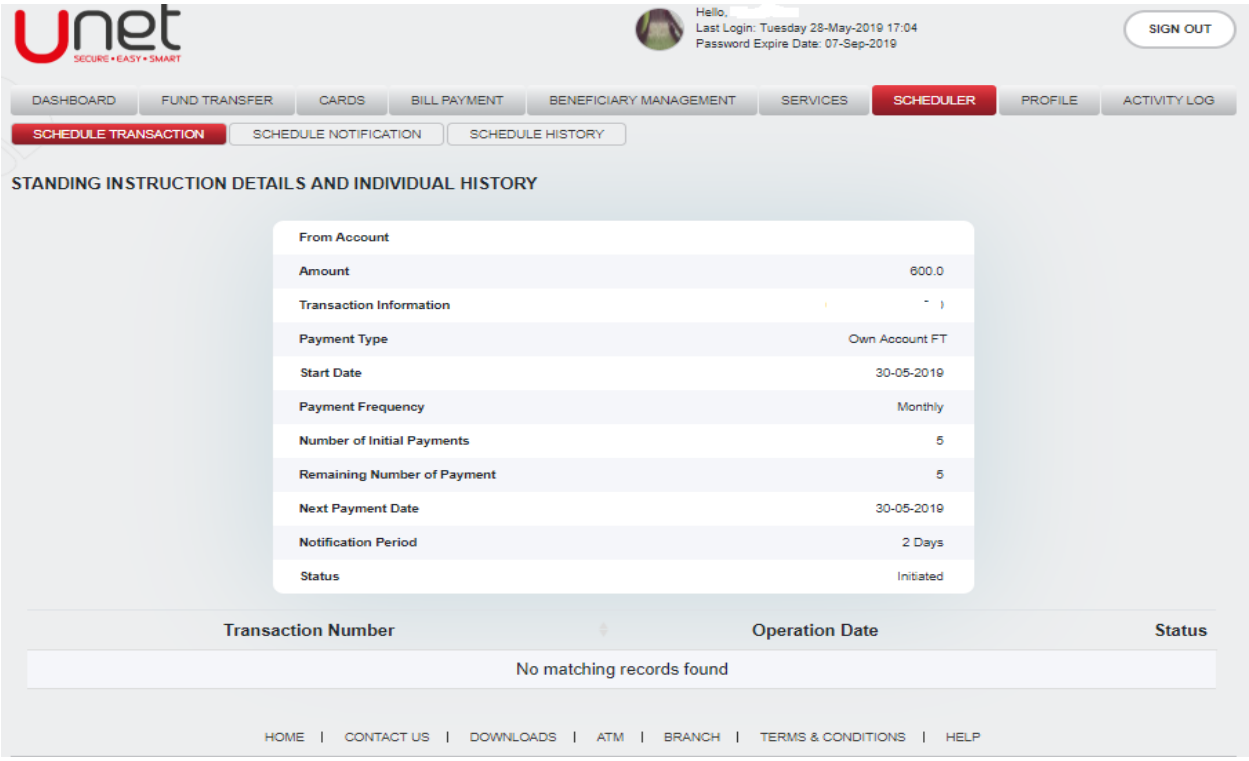


Step 6: If you click on the **"Show History"** it will take you directly to **"Standing Instruction Details and Individual History"** page. Here you can see the details about the particular Schedule transaction.



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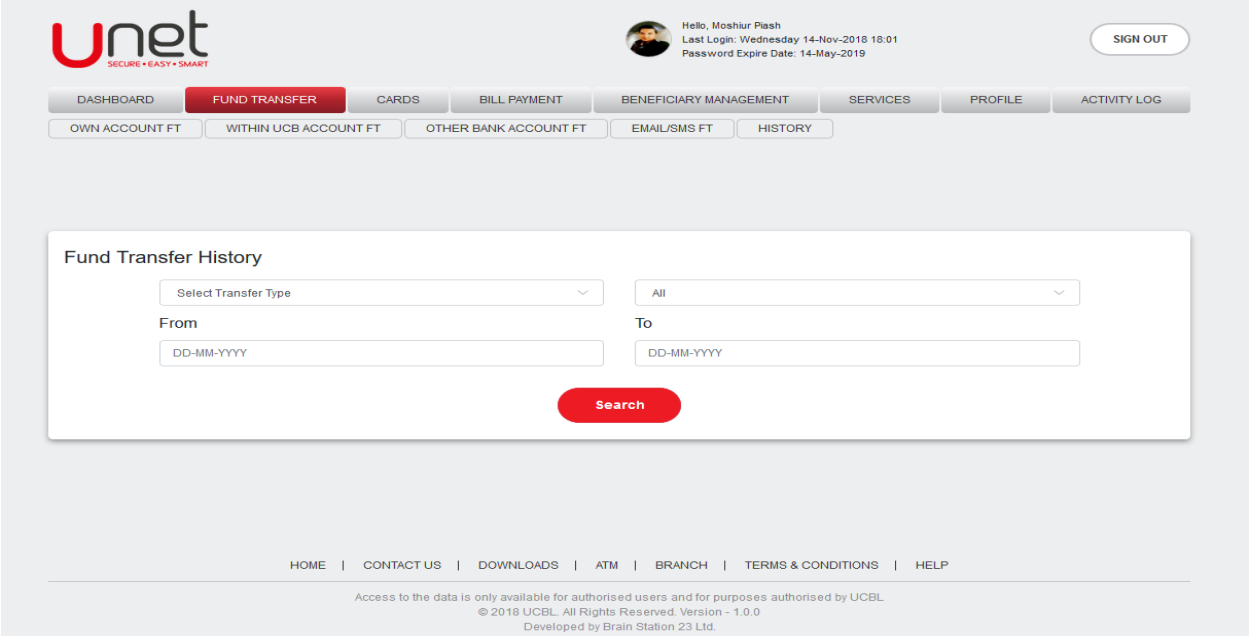
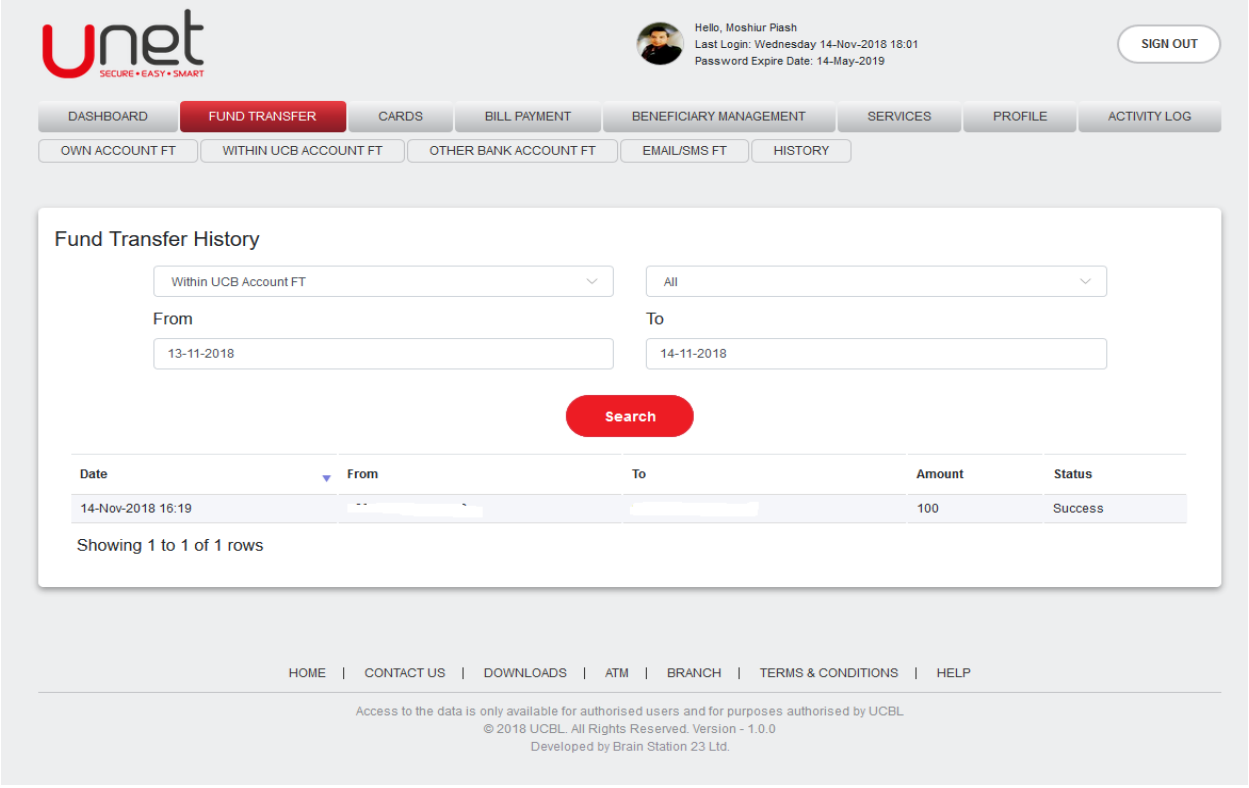
12. How do I get my Fund Transfer History in Unet?

Step 1: Go to **Fund Transfer > History**.



Step 2: Select the desire 'Fund Transfer Type', the status selected as 'All' by default. Then select your desire 'From Date' and 'To Date'. After inputting all the required data, click on the '**Search'** button to get the history.



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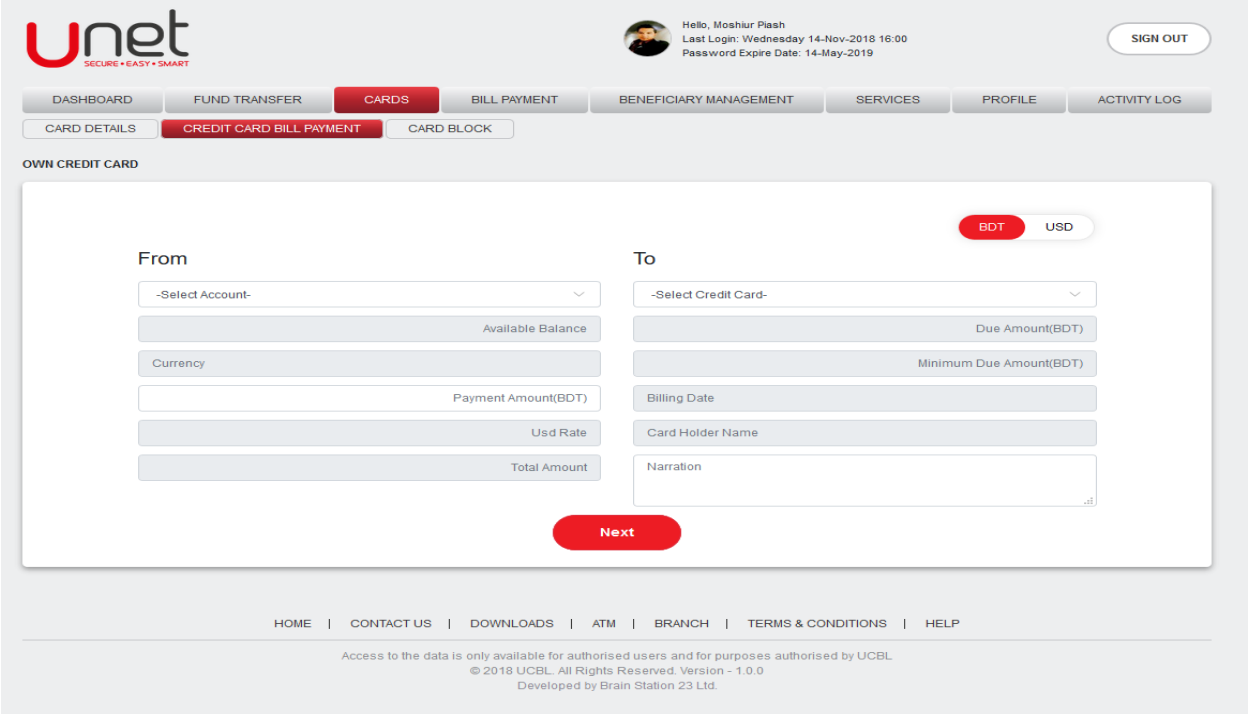
13. How do I make UCB Credit Card Payment through Unet?

13.1. OWN Credit Card Bill Payment

Step 1: If you would like to pay your UCB Credit Card bill payment from Unet, then this feature is for you**.** Go to **Cards > Credit Card Bill Payment > OWN**.



Step 2: Select your desire payment currency from the top right corner toggle. Select your desire **'From Account'**. After selecting the account, the app will display your selected account's **'Available Balance'** and **'Currency'**. Select your credit card from 'To' section. After selecting the credit card, the system shows, the selected card's ***'Due Amount (Currency), 'Minimum Due Amount (Currency)', 'Billing Date'*** and ***'Card Holder Name'***. Input the **'Payment Amount'** and **'Narration'.** After inputting all the fields, click to the **'Next'** button for further steps.

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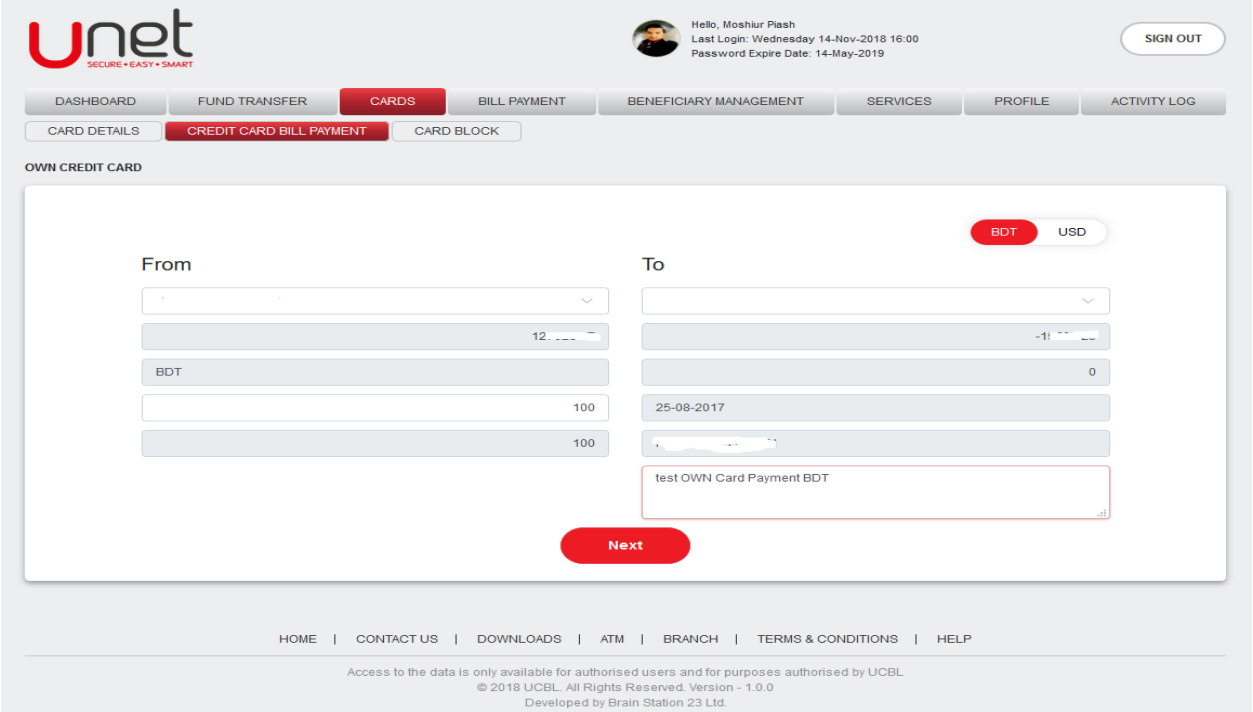
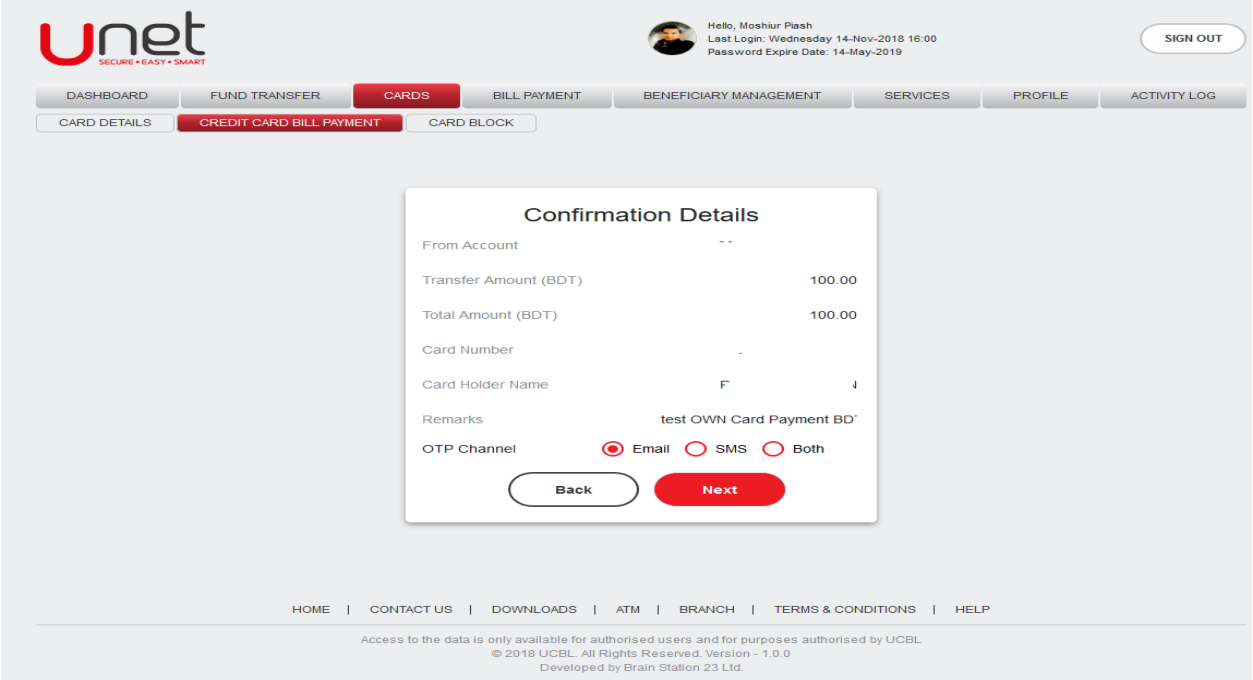


Step 3: In next step, the system shows the 'Confirmation Details' page. From this page, you can check all the inputted information of previous page. Select your desire 'OTP Channel' as Email/SMS/Both for generating the **One Time Password** and click on the **'Next'** button.



Step 4: Based on your selection, the system will send an Email/SMS/Both into your Unet register Email Address/Mobile Number/Both. The app shows the transaction amount in top of the transaction input field. Input the correct OTP and hit on the **'Payment'** button to make this transfer. Please note that, if you inputted the wrong OTP multiple times, then your OTP functionality may block by the bank.

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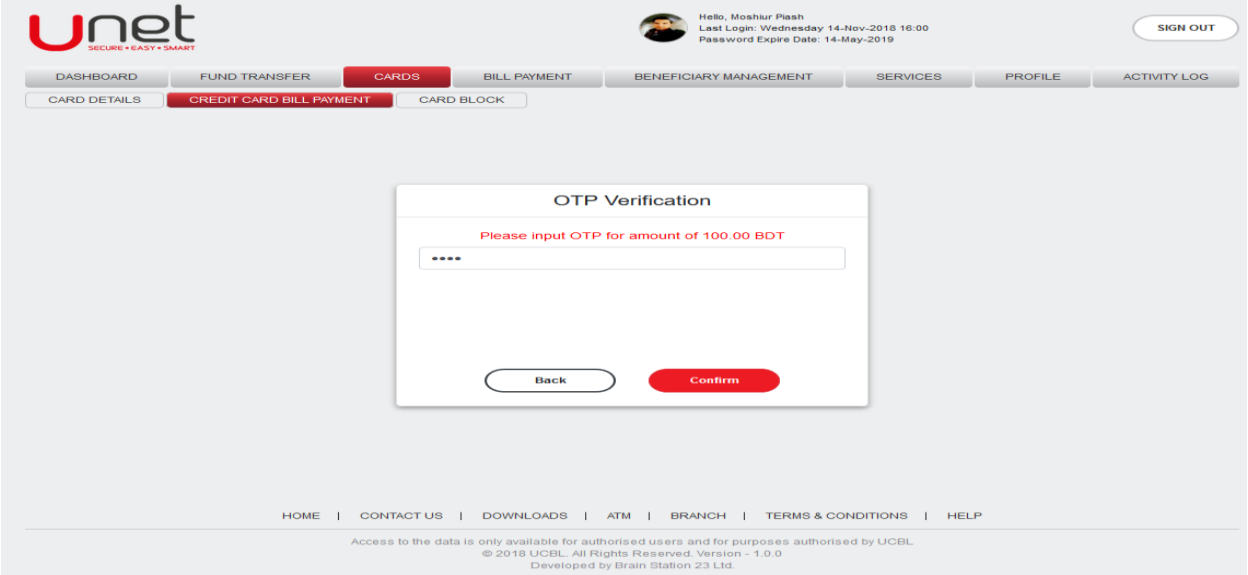
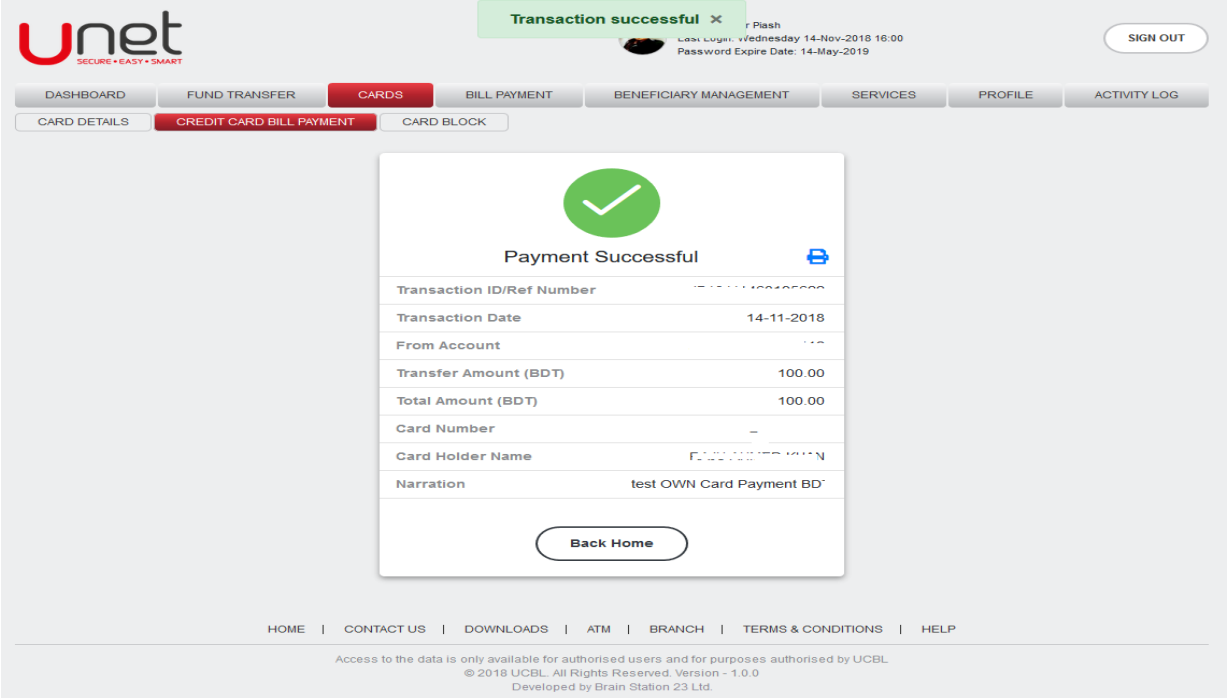


Step 5: After inputting the correct OTP, app shows the 'Payment Successful' alert message with all the transaction details. The system also provides a Unique Transaction Reference Number to trace the transaction if needed. You can print the transaction details by the 'Print' button from the top right corner of the contents. After making the transaction, the system sends you an acknowledgement Email with the traction details into your Unet register email address. The transaction made by Unet also archived into the respective fund transfer history as well. Please note that, the payment will update in Card Management System in next working day and based on the circumstances the time may be extended.



13.2. Other Credit Card Bill Payment

Step 1: If you would like to pay other's (not your) UCB Credit Card bill payment from your Unet, then this feature is for you**.** Go to **Cards > Credit Card Bill Payment > Other**.

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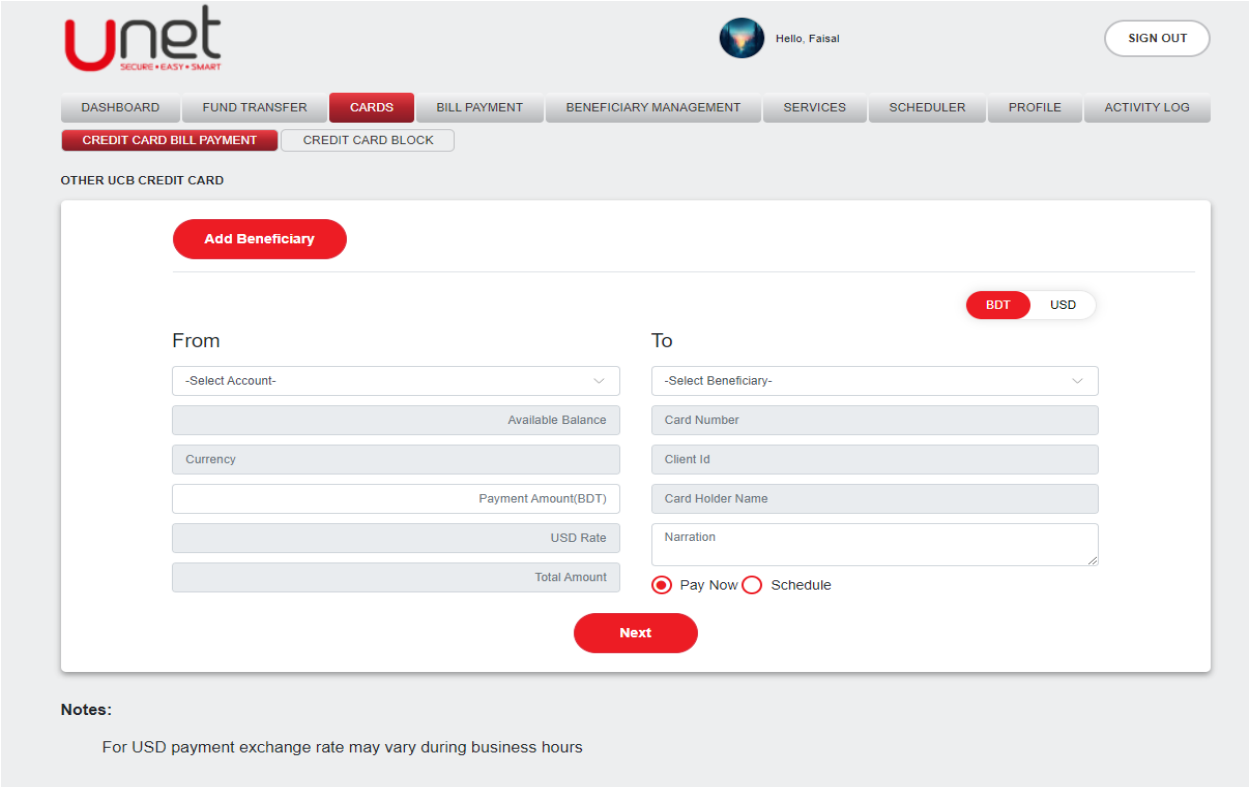
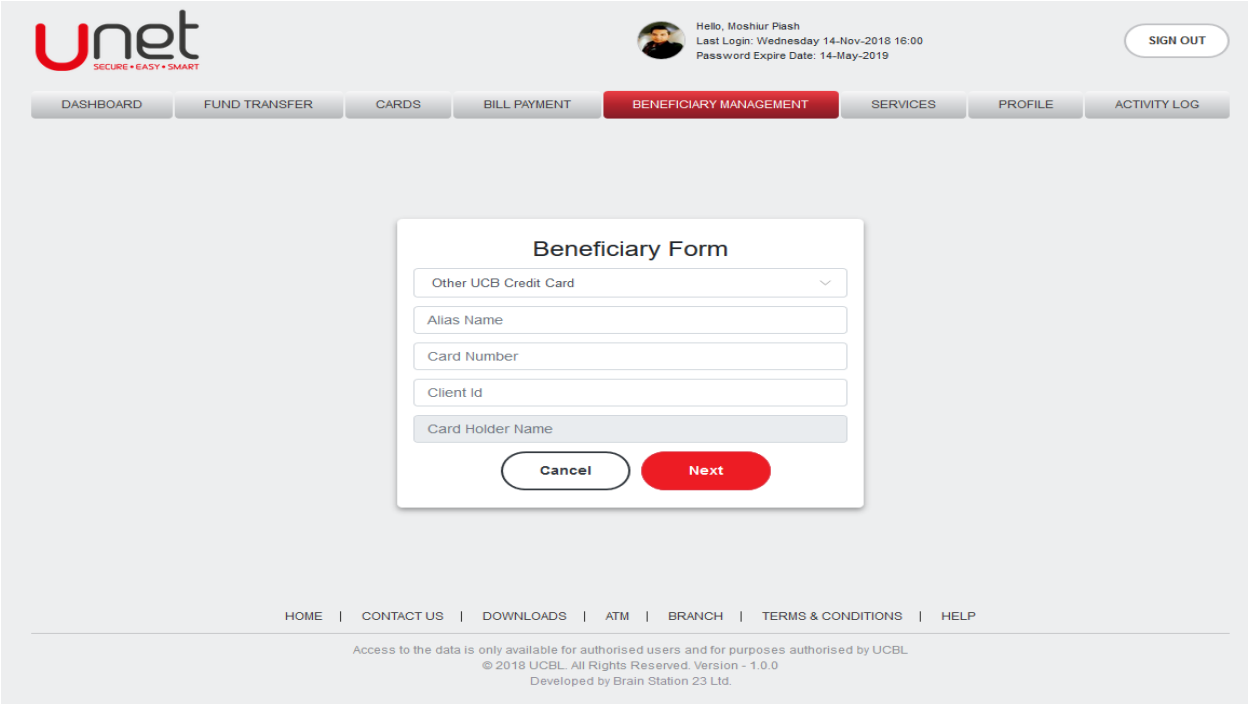


Step 2: After going to the feature page, if you don't have any beneficiary added yet, then app shows the direct beneficiary add page. You can also reach into this page by hitting on the **'Add Beneficiary'** button from the **Other UCB Credit Card payment** page.



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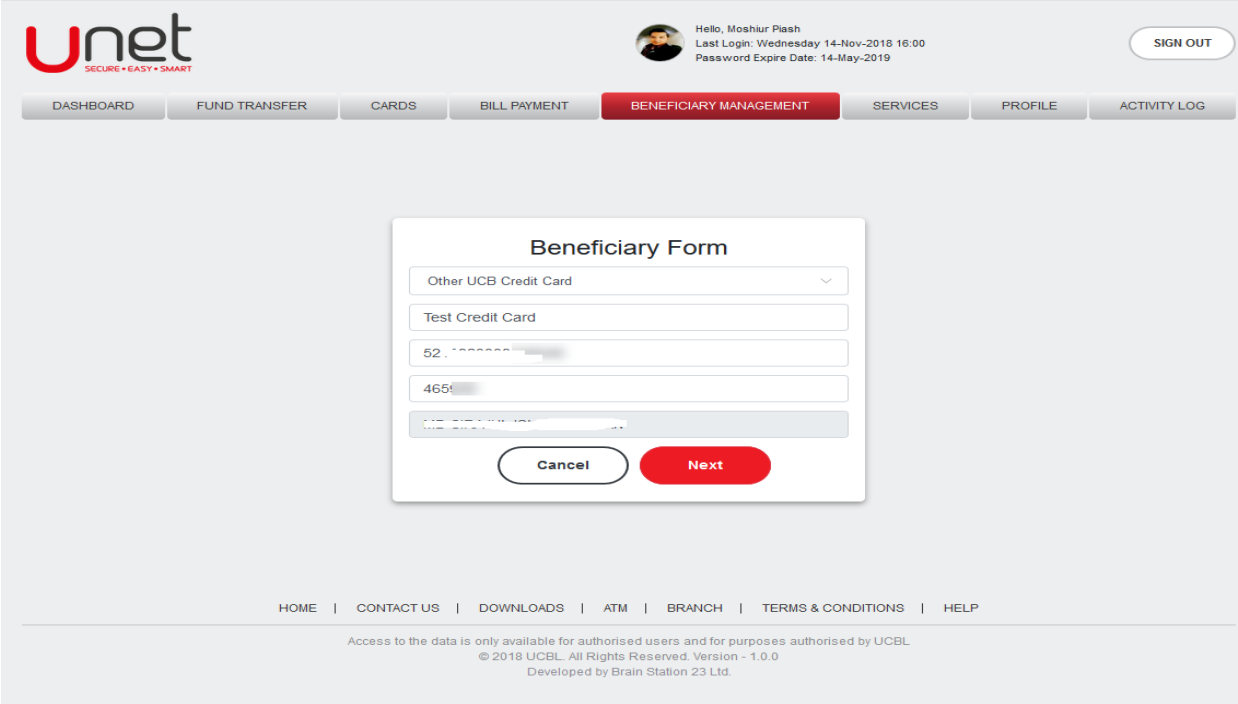
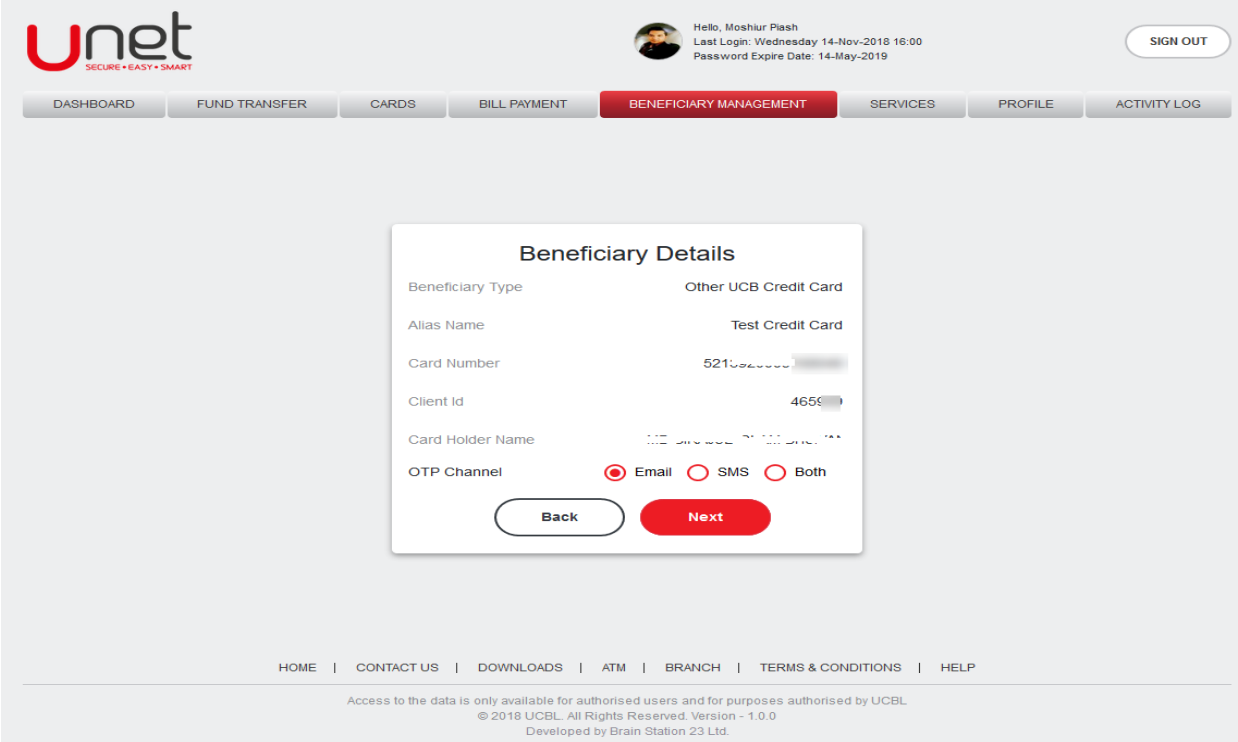
Step 3: Input the beneficiary name in 'Alias Name' field. Input the beneficiary **Credit Card Number** and **Client ID,** after inputting valid information, on focus out the system will display the beneficiary **Card Holder Name**. Click the **'Next'** button for further steps.



Step 4: In next step, the system shows the **'Confirmation Details'** page. From this page, you can check all the inputted information of previous page. Select your desire 'OTP Channel' as Email/SMS/Both for generating the **One Time Password** and click on the **'Next'** button.



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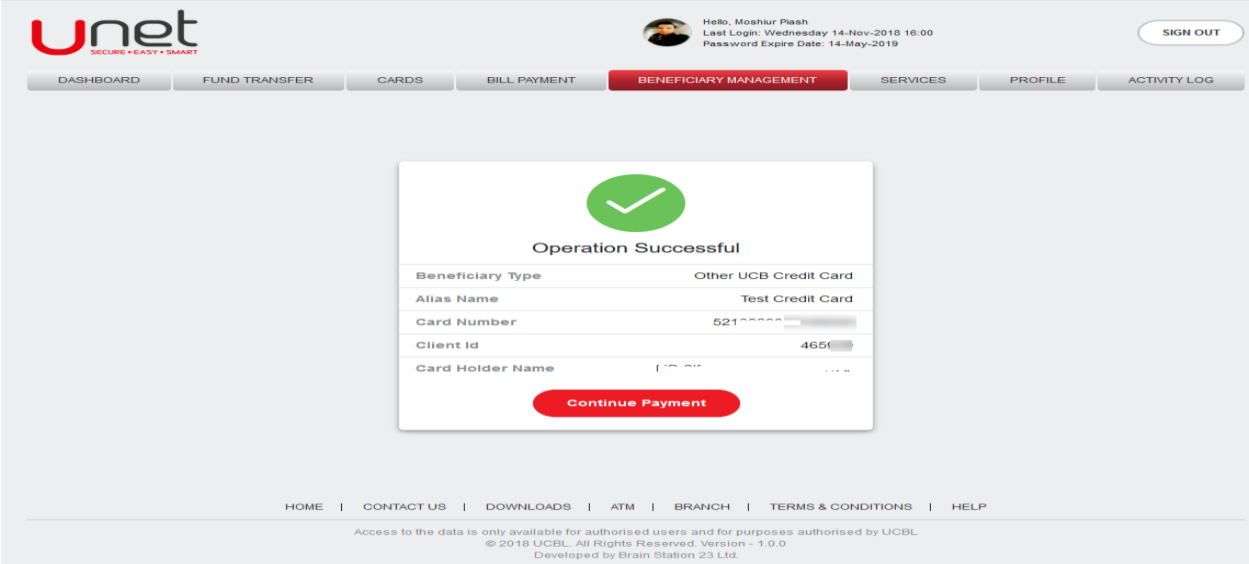
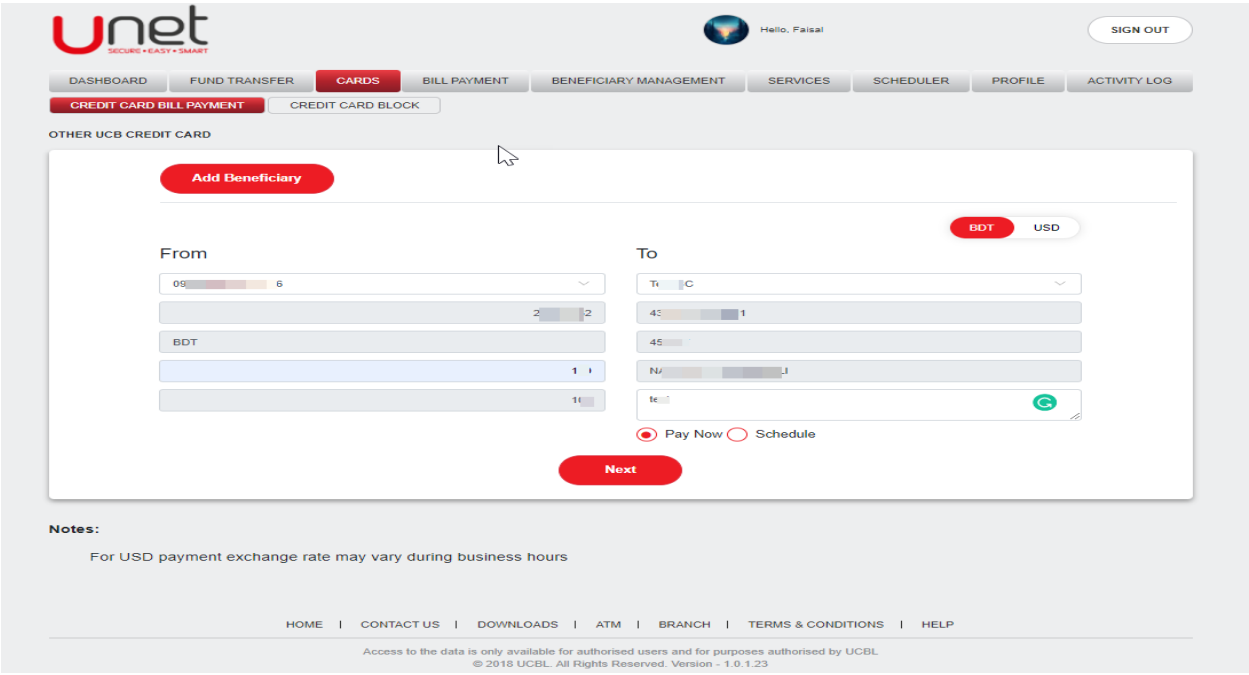
Step 5: Based on your selection, the system will send an Email/SMS/Both into your Unet register Email Address/Mobile Number/Both. Input the correct OTP and hit on the **'Save'** button to add this beneficiary. Please note that, if you inputted the wrong OTP multiple times, then your OTP functionality may block by the bank. After inputting the correct OTP, app shows the 'Operation Successful' alert message with all the added beneficiary details. By clicking on the **'Continue Payment'** you can get back to the **Other Credit Card Bill Payment** page.



Step 6: Select your desire payment currency from the top right corner toggle. Select your desire **'From Account'**. After selecting the account, the app will display your selected account's **'Available Balance'** and **'Currency'**. Select your desire beneficiary from **'To'** section. After selecting the beneficiary, the system shows, the selected cards **'Card Number (masking)'**, ***'Due Amount (Currency), 'Minimum Due Amount (Currency)', 'Billing Date'*** and ***'Card Holder Name'***. Input the **'Payment Amount'** and **'Narration'.** After inputting all the fields, click to the **'Next'** button for further steps.



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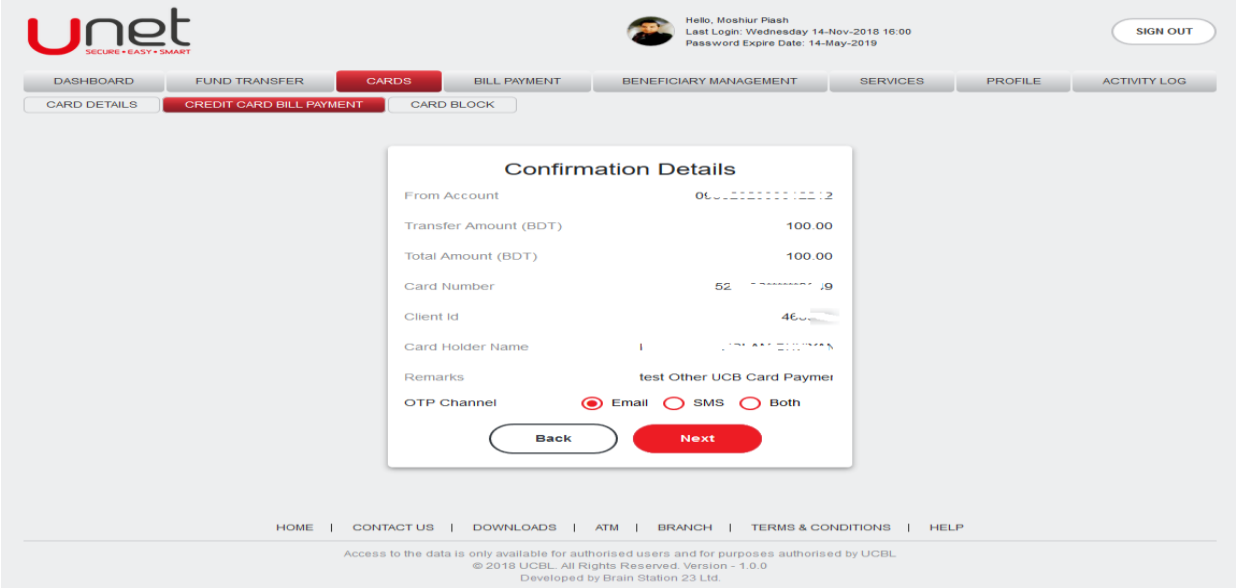
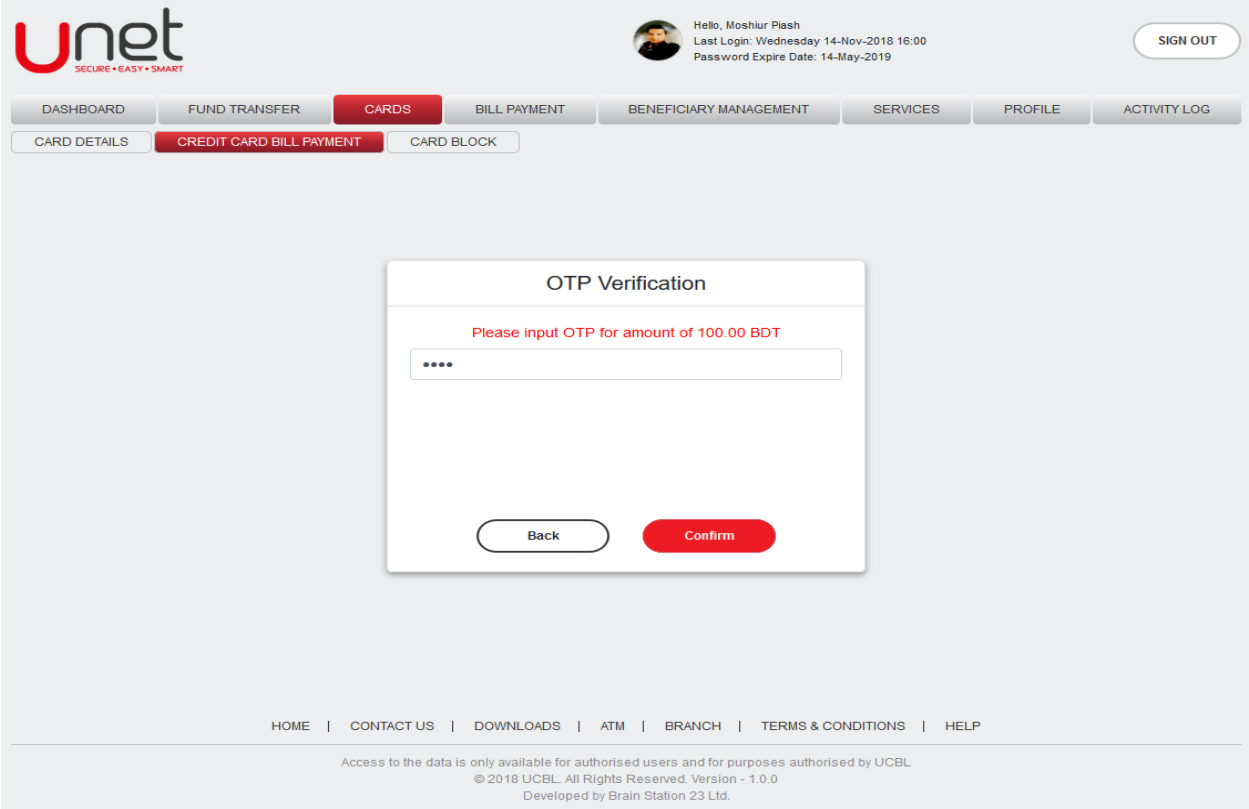
Step 7: In next step, the system shows the 'Confirmation Details' page. From this page, you can check all the inputted information of previous page. Select your desire 'OTP Channel' as Email/SMS/Both for generating the **One Time Password** and click on the **'Next'** button.



Step 8: Based on your selection, the system will send an Email/SMS/Both into your Unet register Email Address/Mobile Number/Both. The app shows the transaction amount in top of the transaction input field. Input the correct OTP and hit on the **'Payment'** button to make this transfer. Please note that, if you inputted the wrong OTP multiple times, then your OTP functionality may block by the bank.



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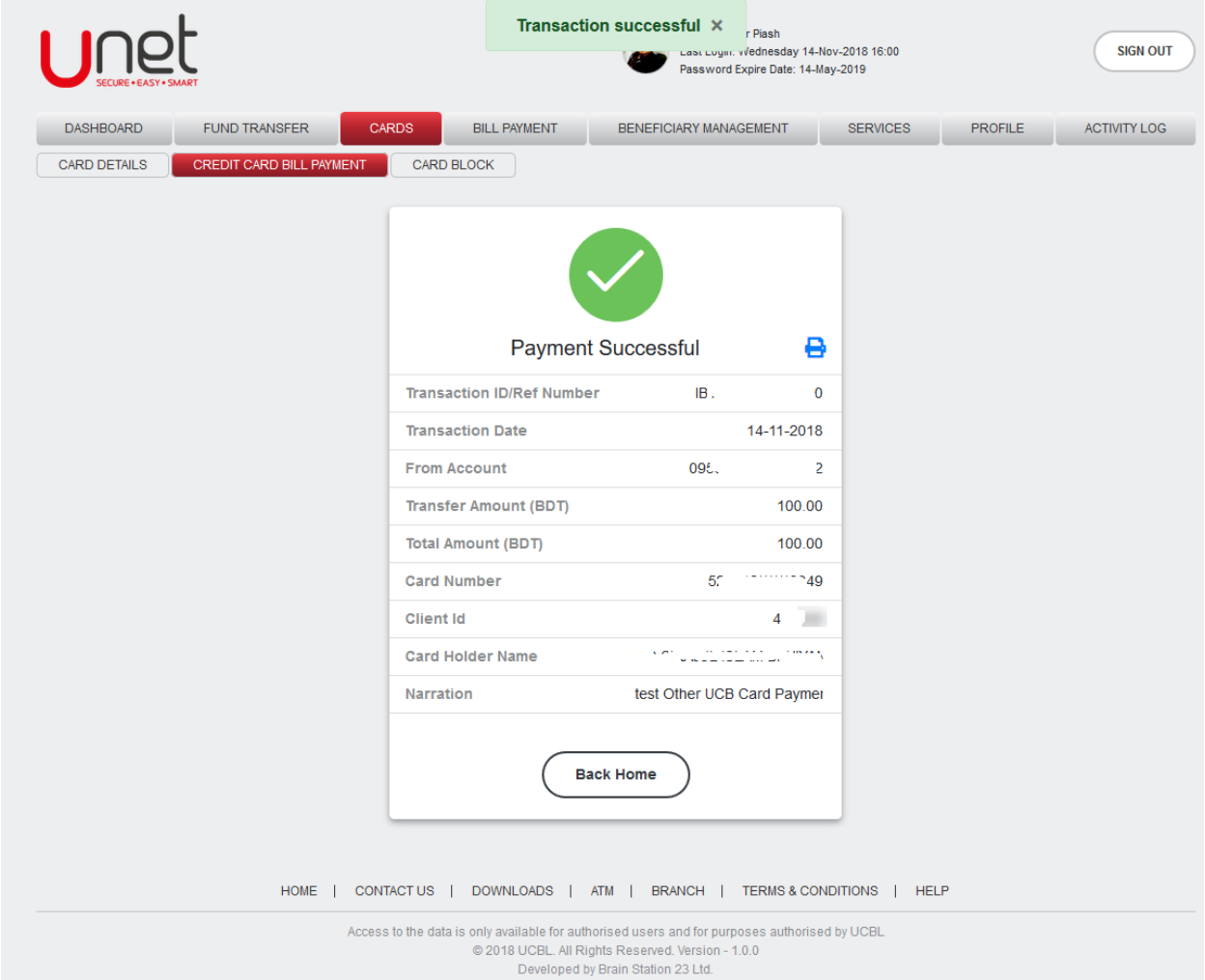
Step 9: After inputting the correct OTP, app shows the 'Payment Successful' alert message with all the transaction details. The system also provides a Unique Transaction Reference Number to trace the transaction if needed. You can print the transaction details by the 'Print' button from the top right corner of the contents. After making the transaction, the system sends you an acknowledgement Email with the traction details into your Unet register email address. The transaction made by Unet also archived into the respective fund transfer history as well. Please note that, the payment will update in Card Management System in next working day and based on the circumstances the time may be extended.



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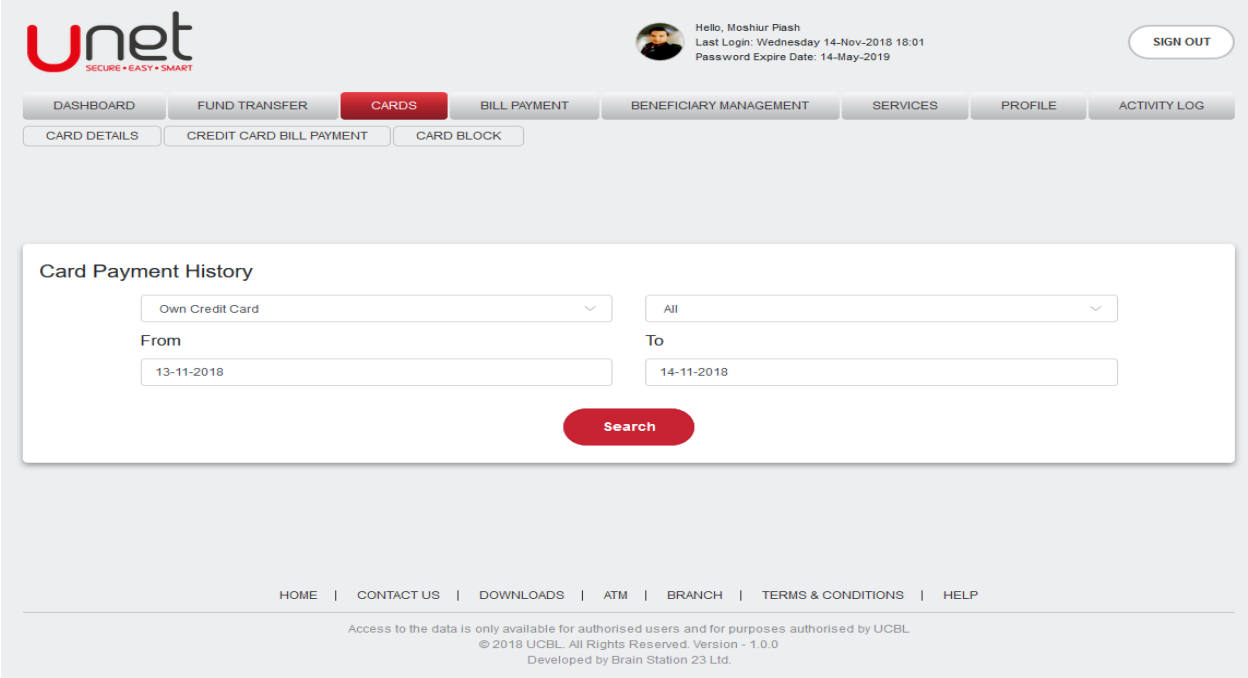
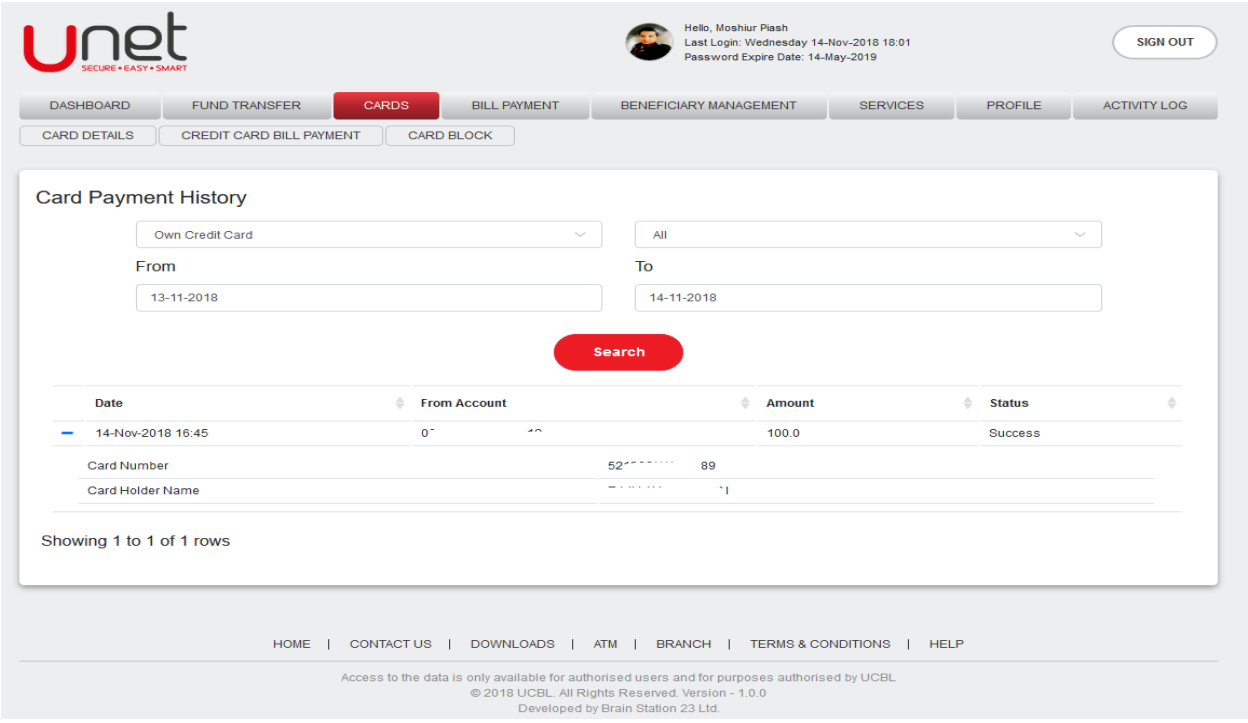
14. How do I get my Credit Card Payment History in Unet?

Step 1: Go to **Cards > Credit Card Bill Payment > History**.



Step 2: Select the desire 'Credit Card Bill Payment Type', the status selected as 'All' by default. Then select your desire 'From Date' and 'To Date'. After inputting all the required data, click on the '**Search'** button to get the history.



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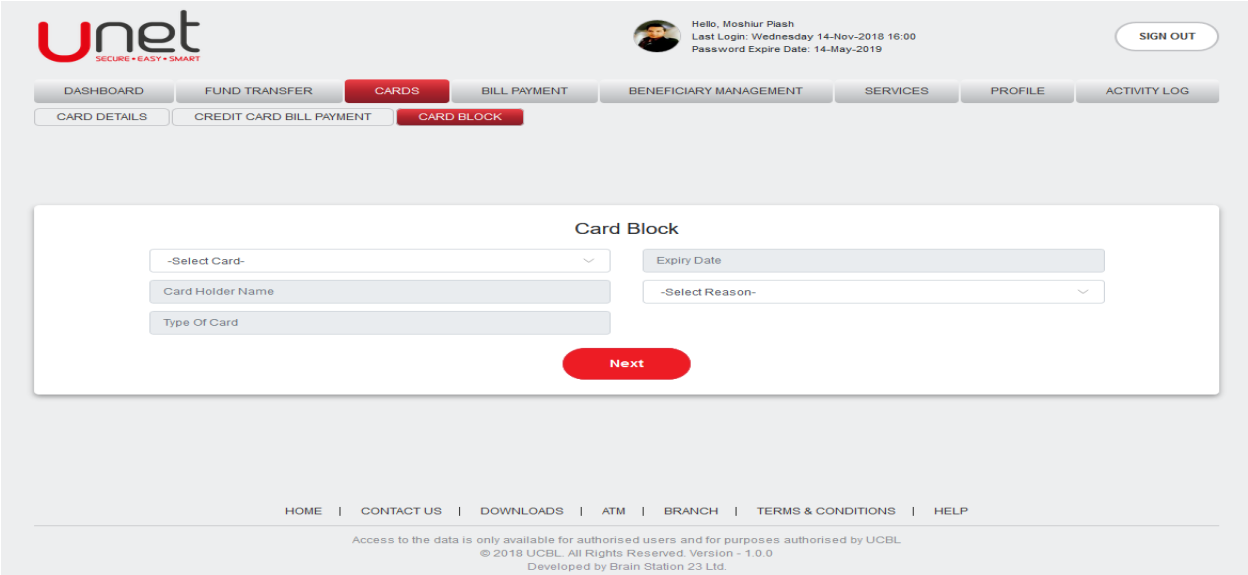
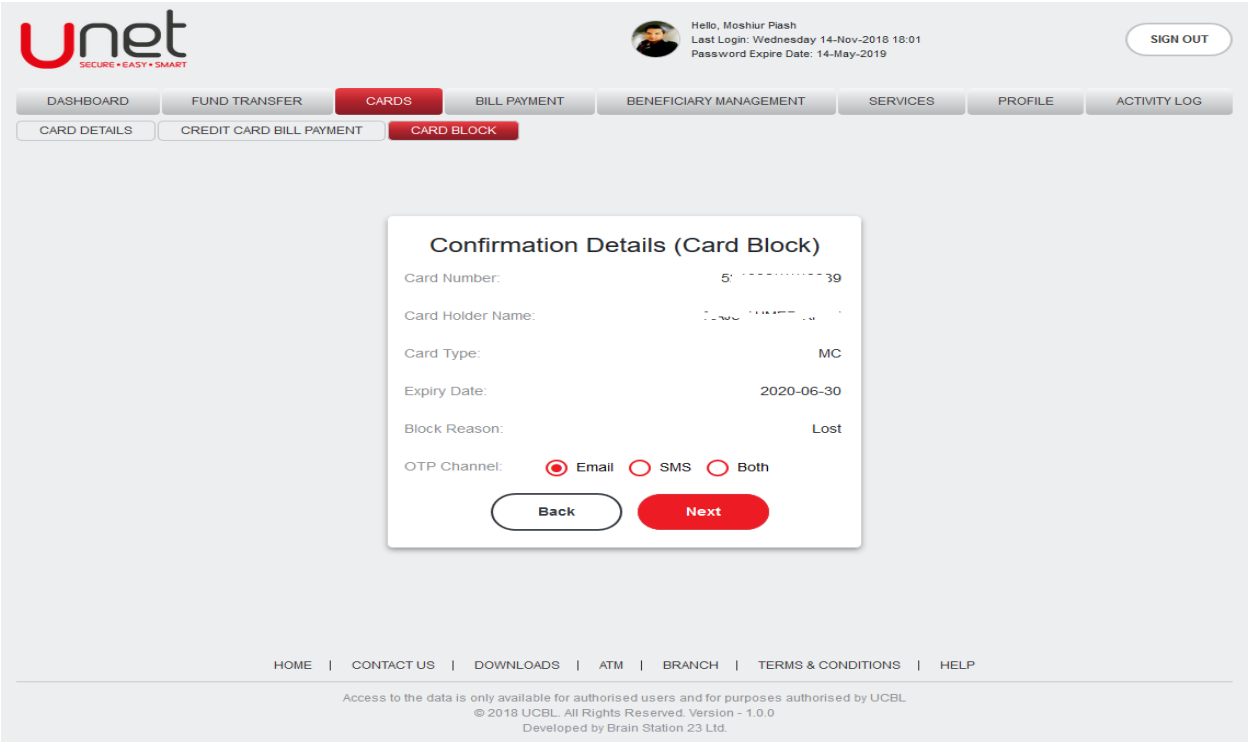
15. How do I block my Credit Card from Unet?

Step 1: By using this feature, you can block your **Credit Card.** Go to **Cards > Credit Block**. Select your desire card from 'Select Card' field. After selecting the card, the system will automatically display **'Card Holder Name', 'Type of Card'** and **'Expiry Date'**. Select the desire card block reason from 'Select Reason' dropdown field and hit on the **'Next'** button.



Step 2: In next step, the system shows the 'Confirmation Details' page. From this page, you can check your all the inputted information of previous page. Select your desire 'OTP Channel' as Email/SMS/Both for generating the **One Time Password** and click on the **'Next'** button.



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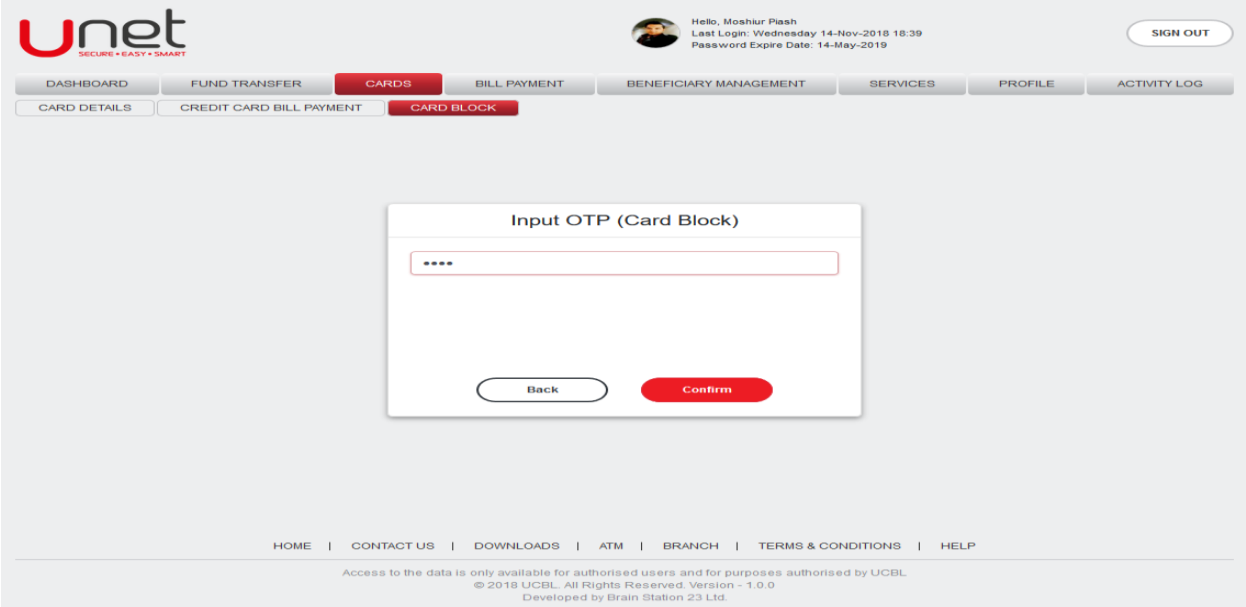
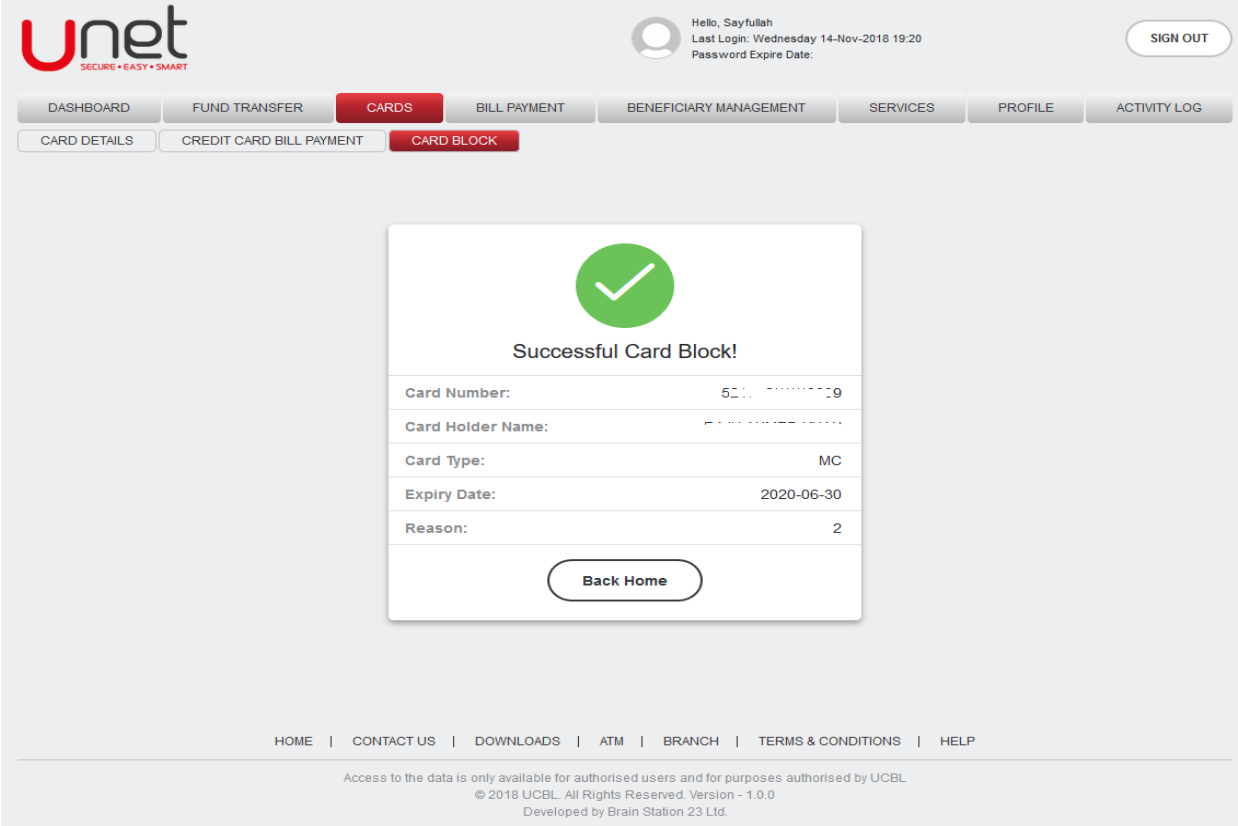
Step 3: Based on your selection, the system will send an Email/SMS/Both into your Unet register Email Address/Mobile Number/Both. Input the correct OTP and hit on the **'Confirm'** button to add this operation. Please note that, if you inputted the wrong OTP multiple times, then your OTP functionality may block by the bank.



Step 4: After inputting the correct OTP, app shows the 'Operation Successful' alert message with all the details.



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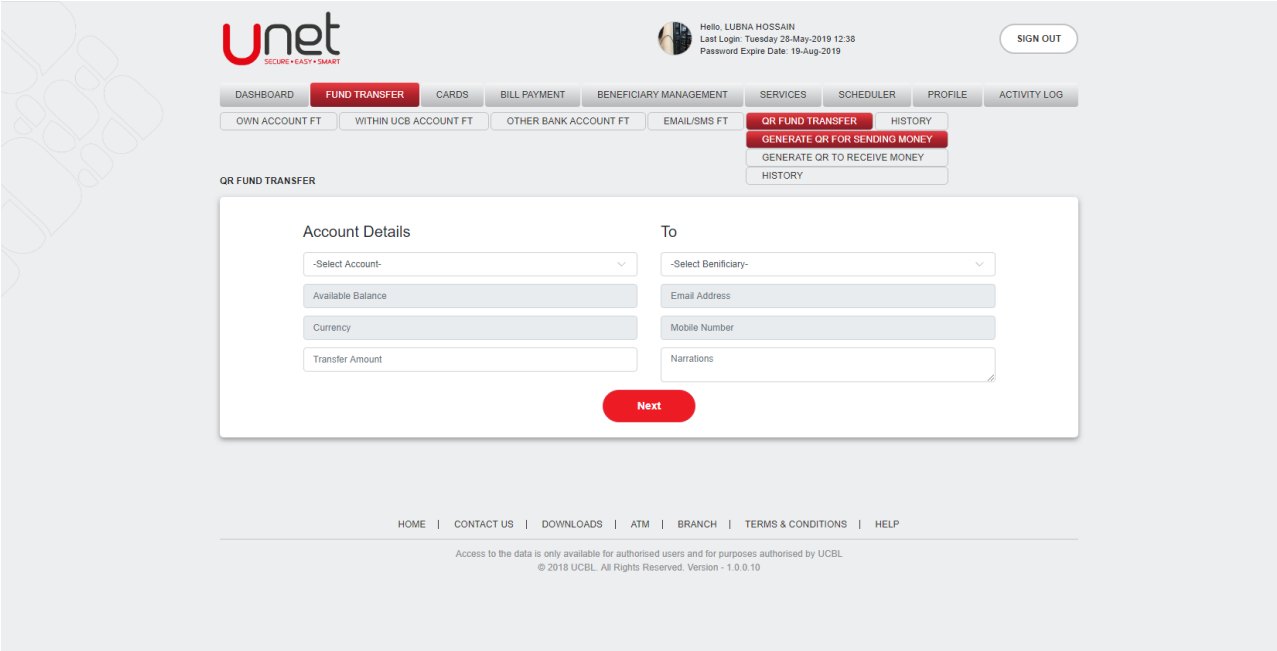
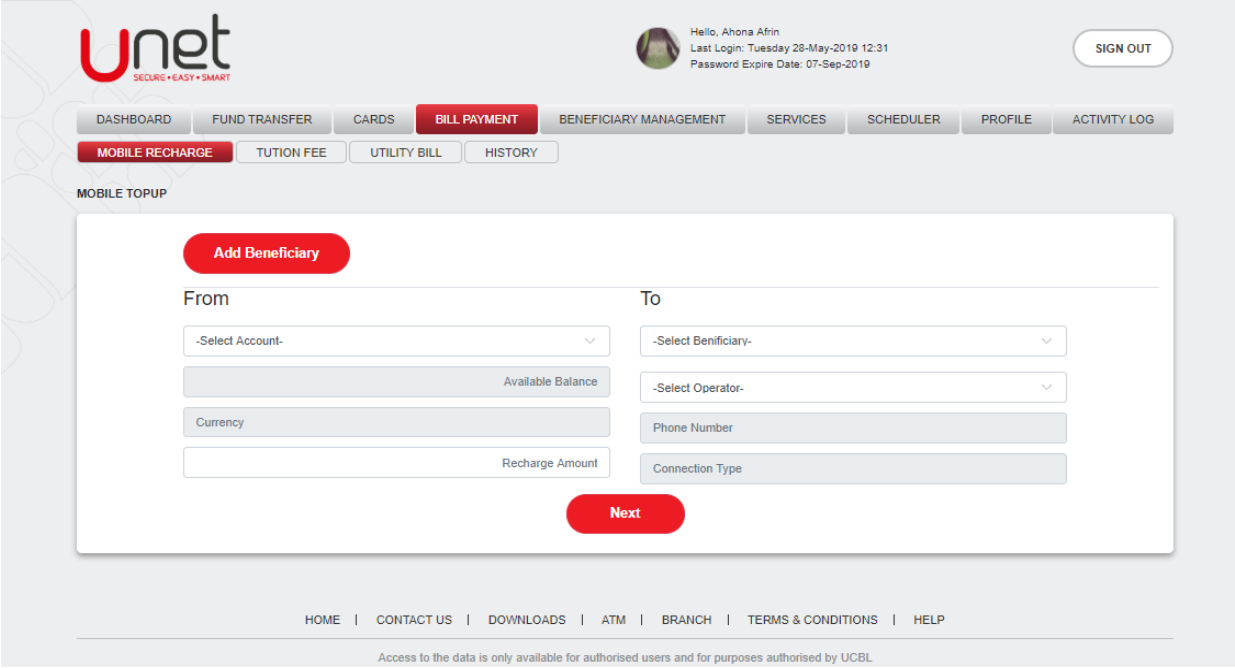
16. QR Fund Transfer

Step 1: You can transfer money from your CASA accounts to any of UCB CASA account by using this feature. Go to **Fund Transfer > QR Fund Transfer**.



17. How do I make Mobile Recharge from Unet?

Step 1: By using this feature, you can make Mobile Recharge from your CASA account and Credit Card in Unet. Go to the **Bill Payment > Mobile Recharge**



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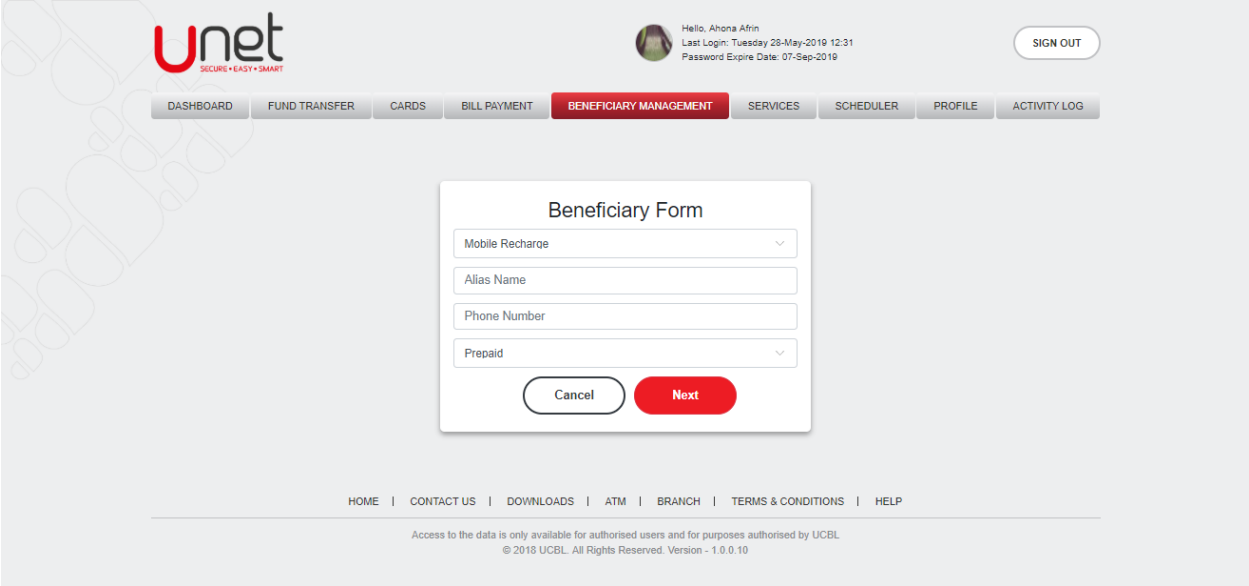
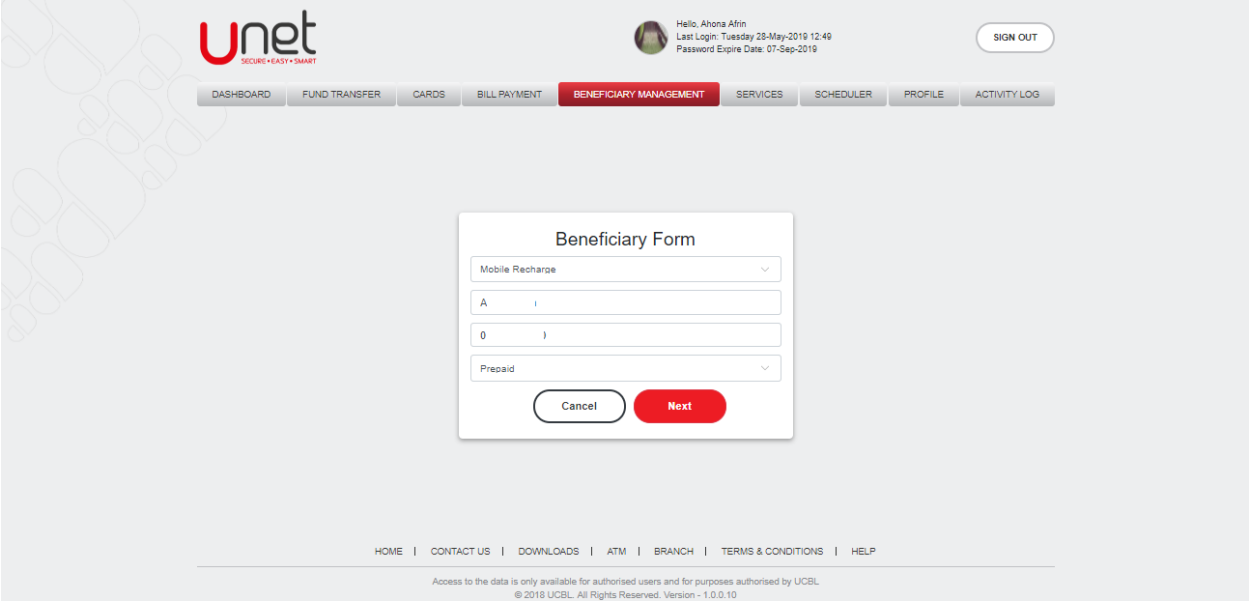
Step 2: After going to the feature page, if you don't have any beneficiary added yet, then system shows the direct beneficiary add page. You can also reach into this page by hitting on the **'Add Beneficiary'** button from the Mobile Recharge Operator page.



Step 3: Input the beneficiary name in 'Alias Name' field. Input the beneficiary's **Phone Number** and **Connection Type**. Click the **'Next'** button for further steps.



Step 4: In next step, the system shows the 'Confirmation Details' page. From this page, you can check all the inputted information of previous page. Select your desire 'OTP Channel' as Email/SMS/Both for generating the **One Time Password** and click on the **'Next'** button.

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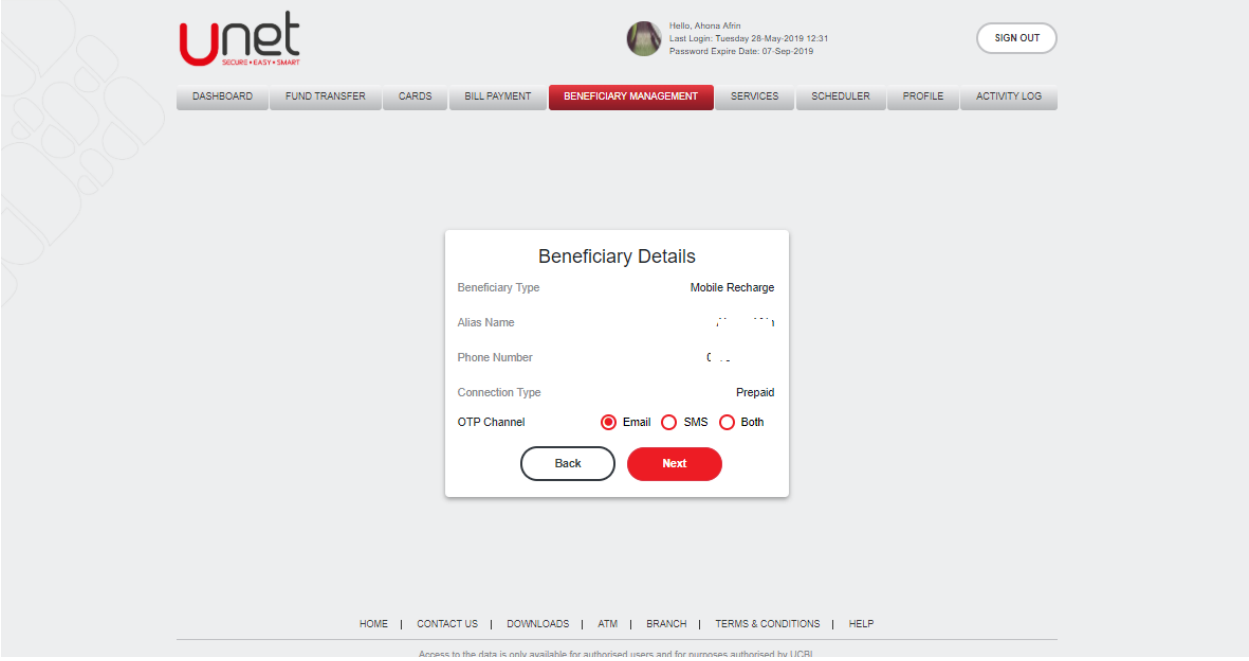
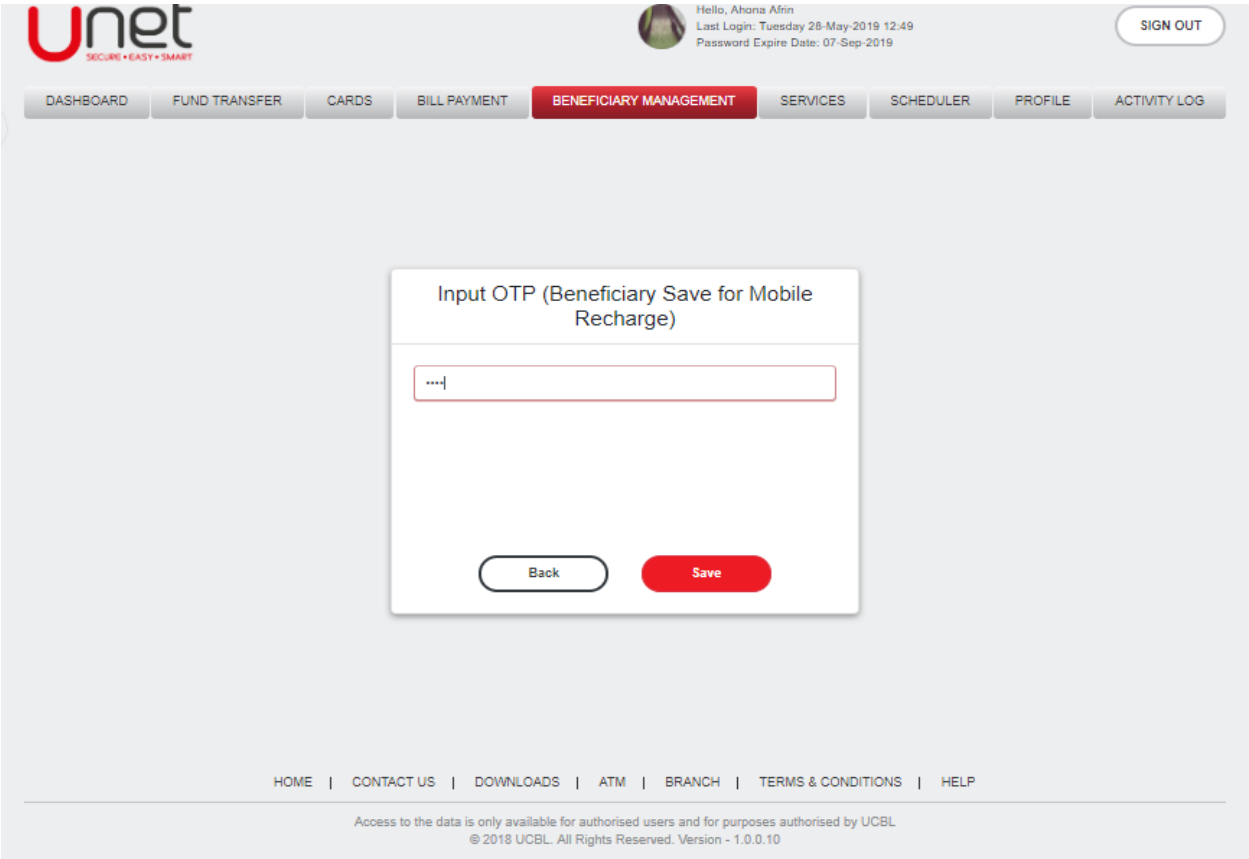


Step 5: Based on your selection, the system will send an Email/SMS/Both into your Unet registered Email Address/Mobile Number/Both. Input the correct OTP and hit on the **'Save'** button to add this beneficiary. Please note that, if you inputted the wrong OTP multiple times, then your OTP functionality may block by the bank.



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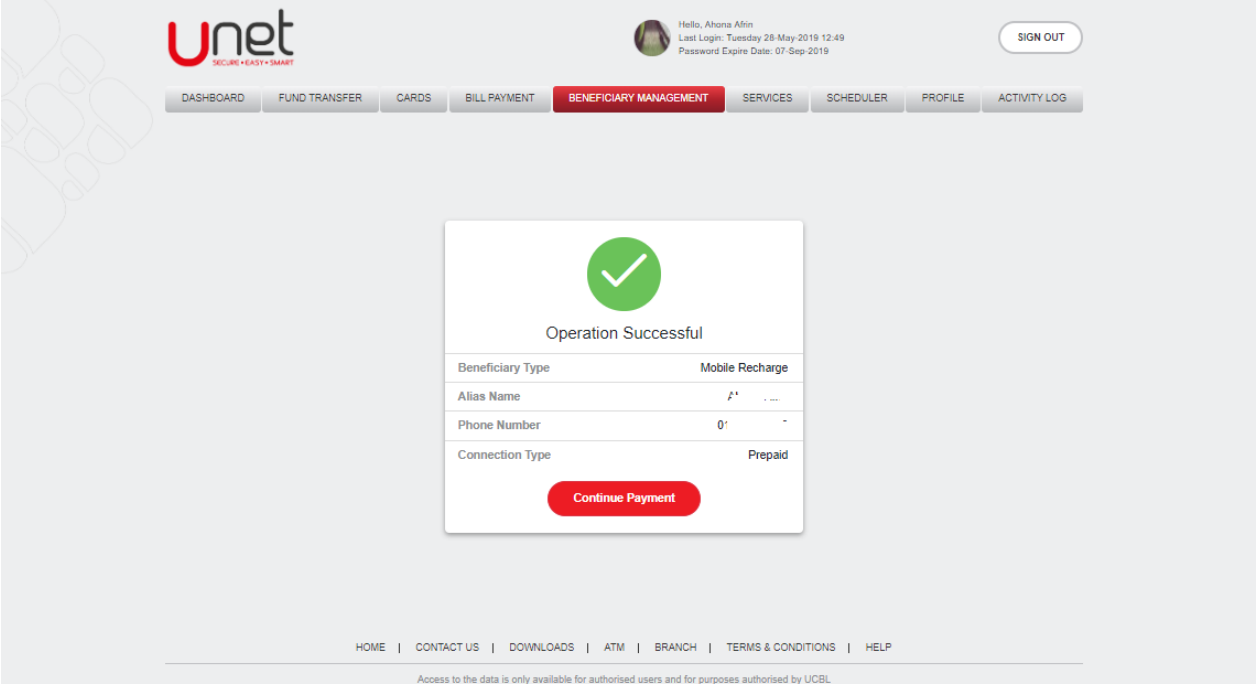
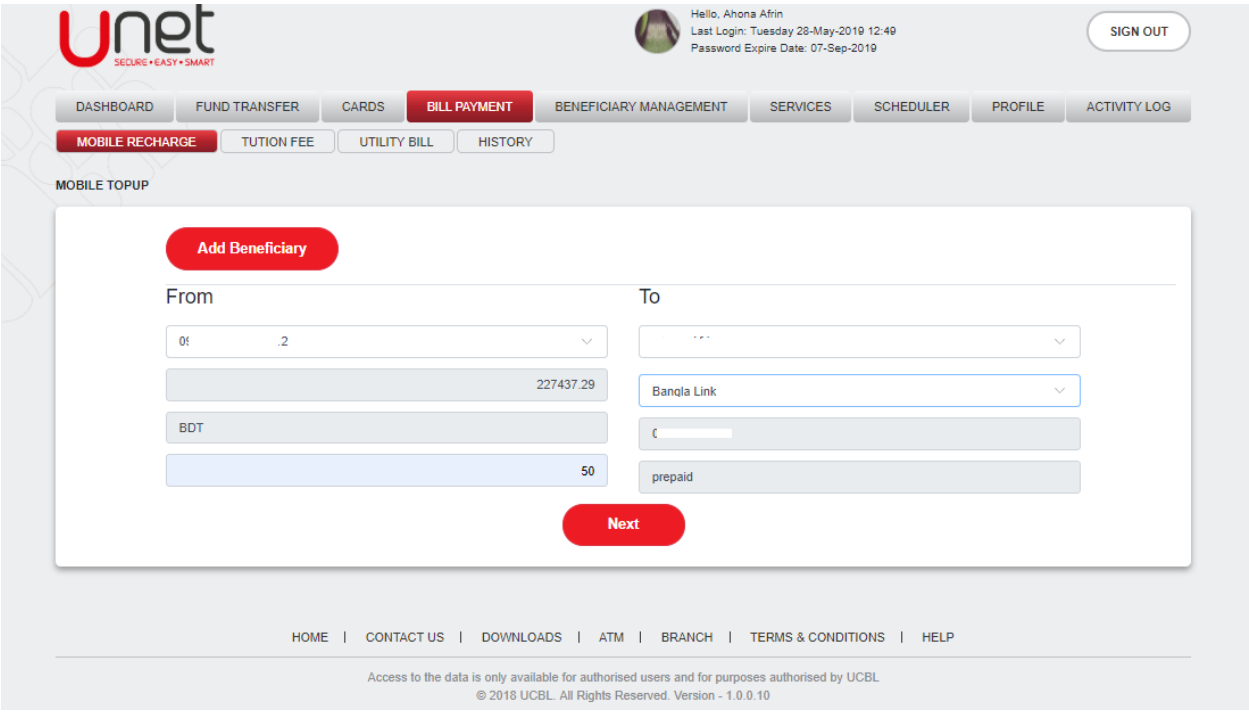
Step 6: After inputting the correct OTP, system shows the 'Operation Successful' alert message with all the details of the added beneficiary. By clicking on the 'Continue Payment' you can get back to the Mobile Recharge page.



Step 7: Select your desire **'From Account'** or **'Credit card'**. After selecting the account and card, the app will display your selected accounts or card's **'Available Balance'** and **'Currency'**. Input the **'Recharge Amount'**. Select the Beneficiary, the app will show all the information of selected beneficiary. Select the "**Operator"** and after inputting all the fields, click to the **'Next'** button for further steps.



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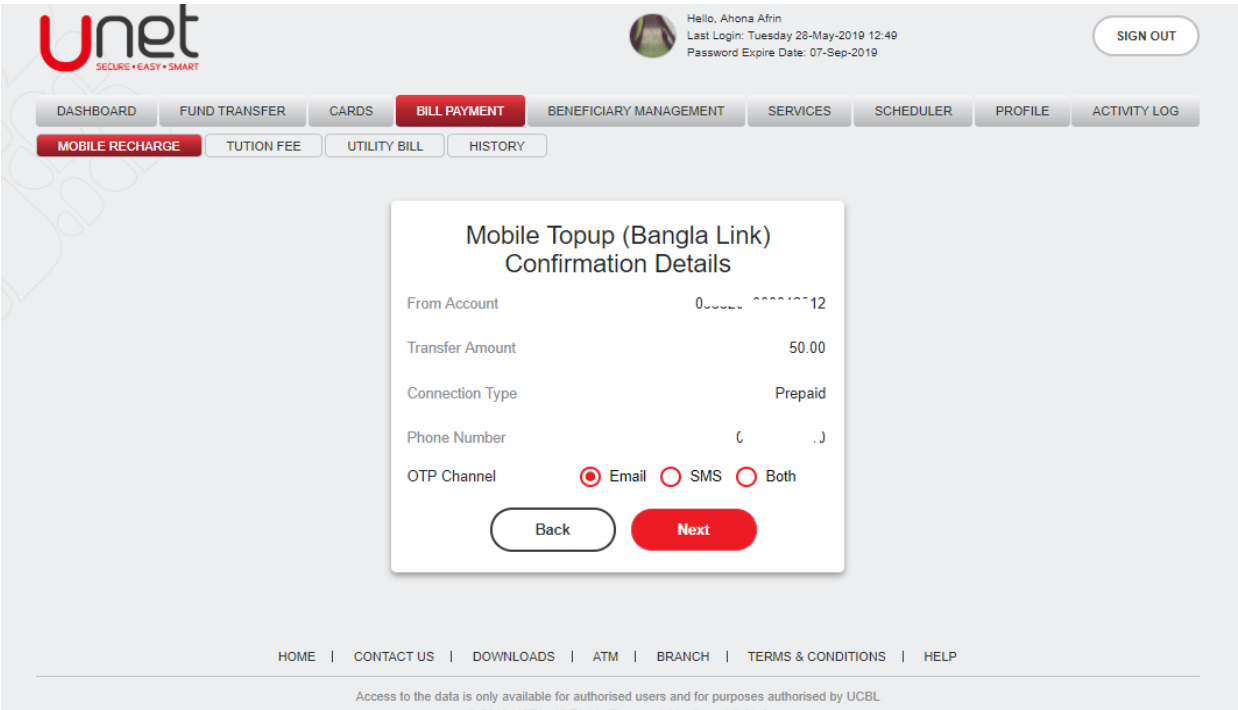
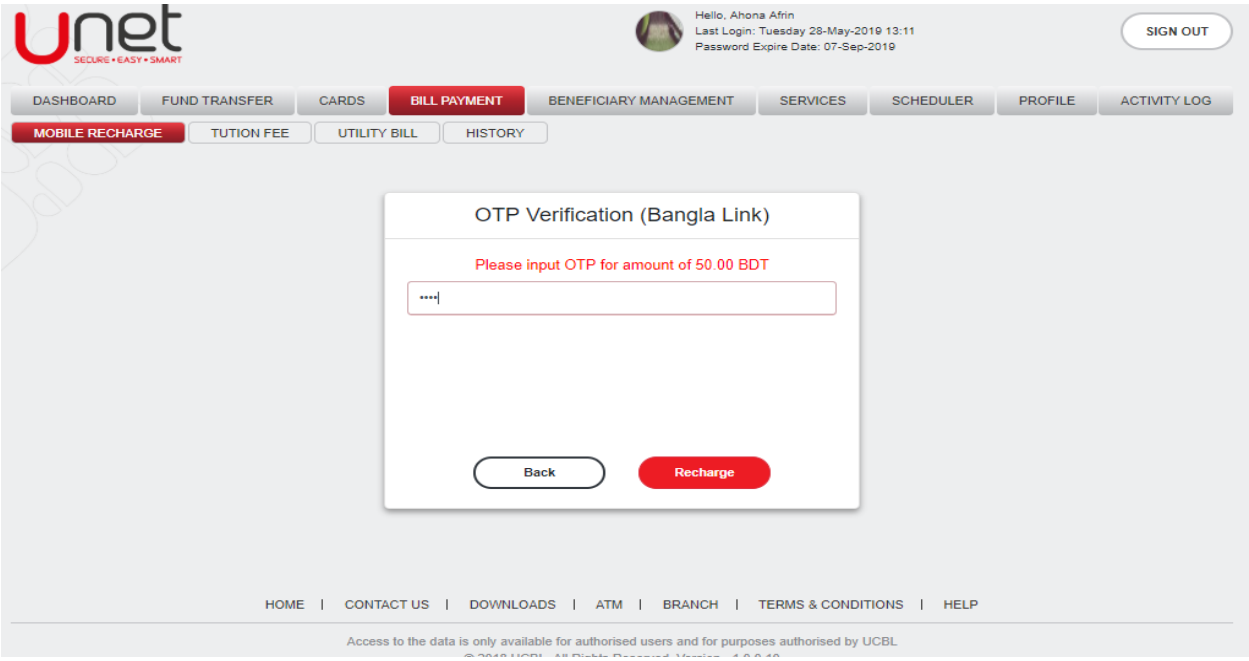
Step 8: In next step, the system shows the 'Confirmation Details' page. From this page, you can check you're all the inputted information of previous page. Select your desire 'OTP Channel' as Email/SMS/Both for generating the **One Time Password** and click on the **'Next'** button.



Step 9: Based on your selection, the system will send an Email/SMS/Both into your Unet register Email Address/Mobile Number/Both. The app shows the transaction amount in top of the transaction input field. Input the correct OTP and hit on the **'Recharge'** button to make this transaction. Please note that, if you inputted the wrong OTP multiple times, then your OTP functionality may block by the bank.



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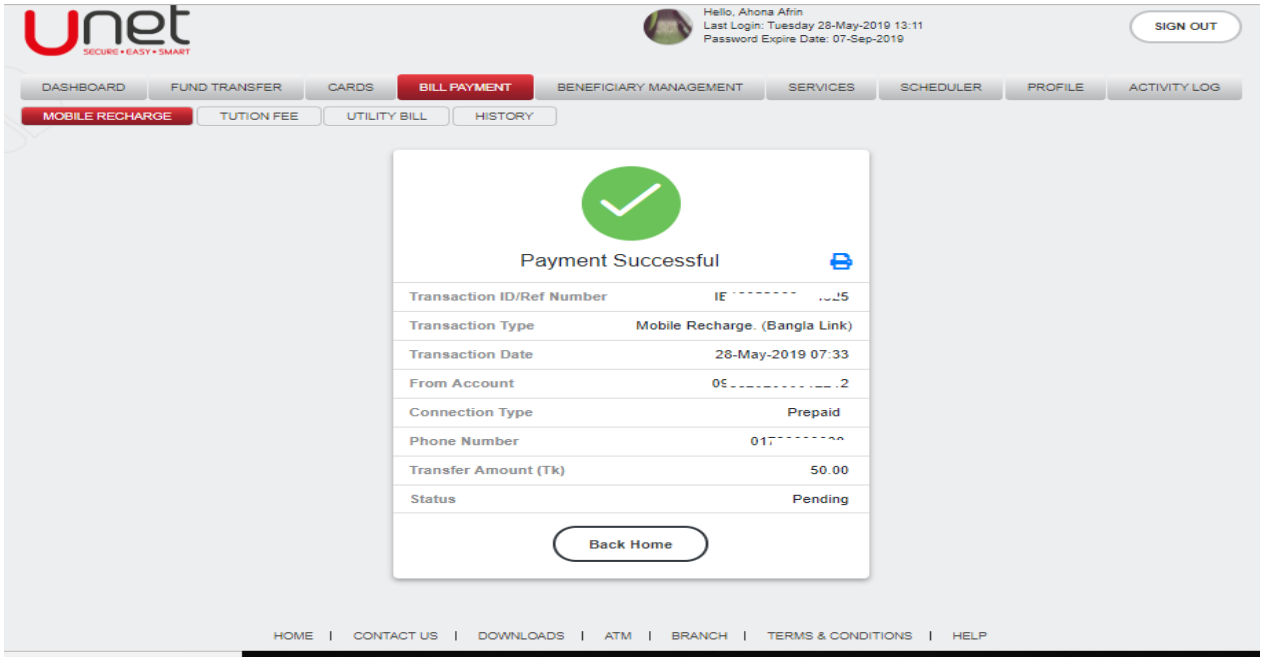
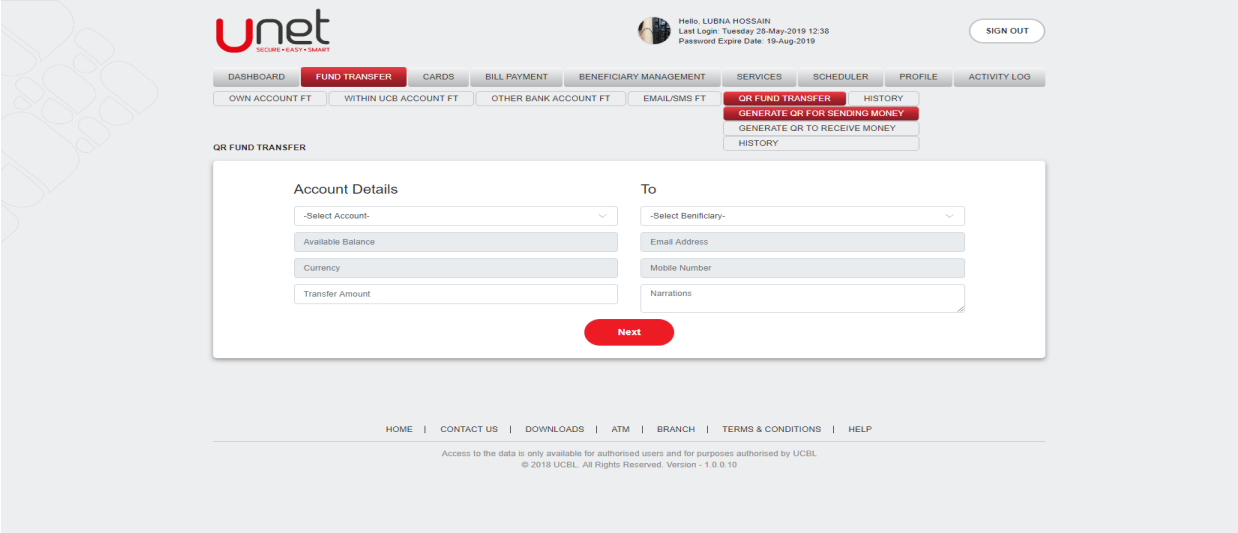
Step 10: After inputting the correct OTP, app shows the 'Payment Successful' alert message with all the transaction details. The system also provides a Unique Transaction Reference Number to trace the transaction if needed. You can print the transaction details by the 'Print' button from the top right corner of the contents. After making the transaction, the system sends you an acknowledgement Email with the transaction details into your Unet registered email address. The transaction made by Unet also archived into the respective fund transfer history as well.



18. How do I generate QR to fund transfer?

18.1 How do I generate QR for Sending money?

Step 1: Go to **Fund Transfer > QR Fund Transfer > Generate QR for sending money**.



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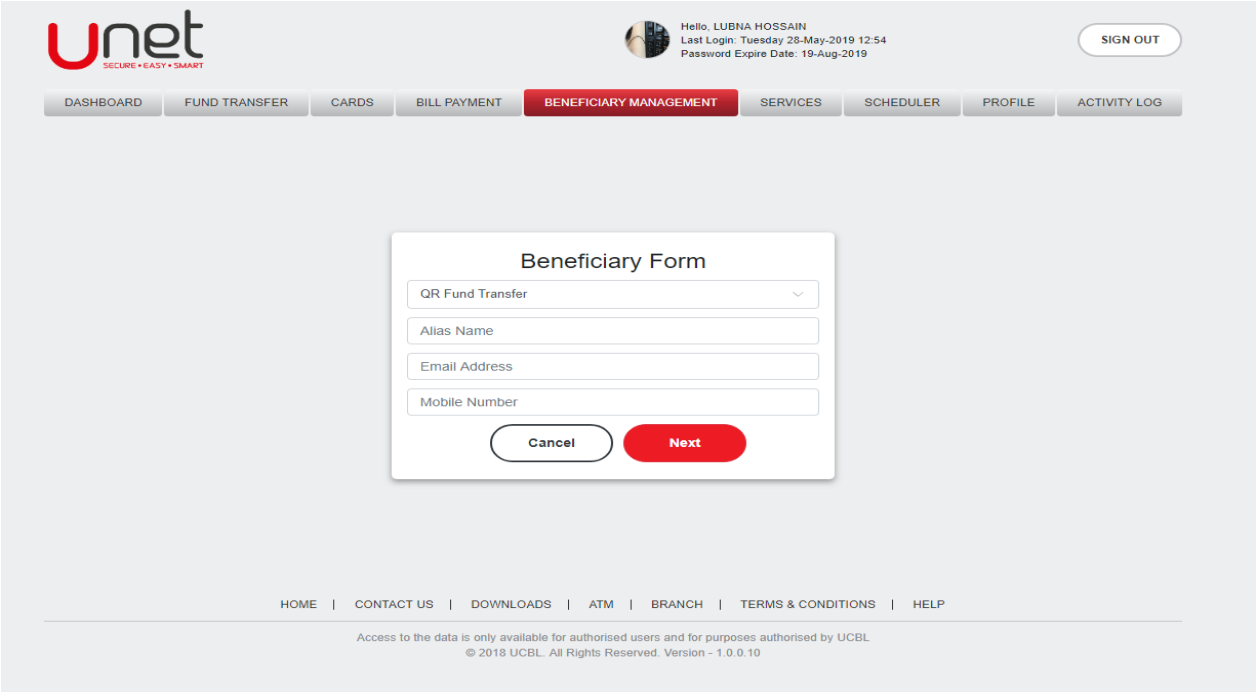
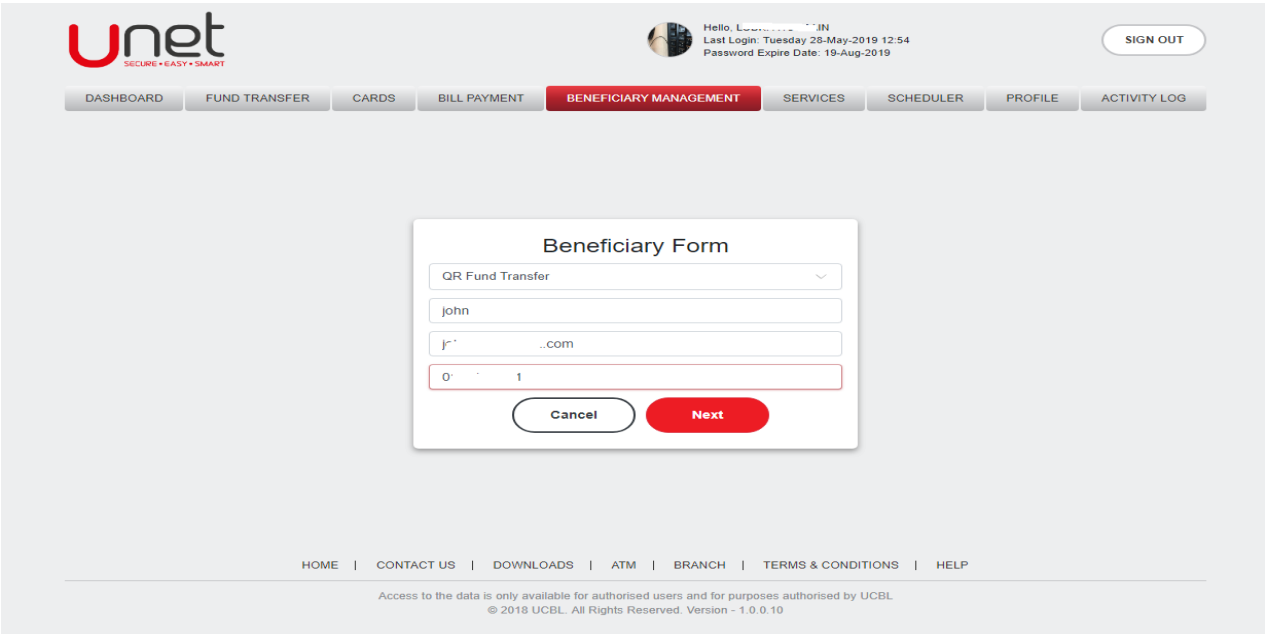
Step 2: After going to the feature page, if you don't have any beneficiary added yet, then app directly shows the beneficiary add page. You can also reach into this page by hitting on the **'Beneficiary Management >Add Beneficiary'** button from the menu bar and select **'QR Fund Transfer'** as beneficiary type.



Step 3: Input the beneficiary name in 'Alias Name' field. Input the beneficiary email address and mobile number. After inputting click the **'Next'** button for further steps.



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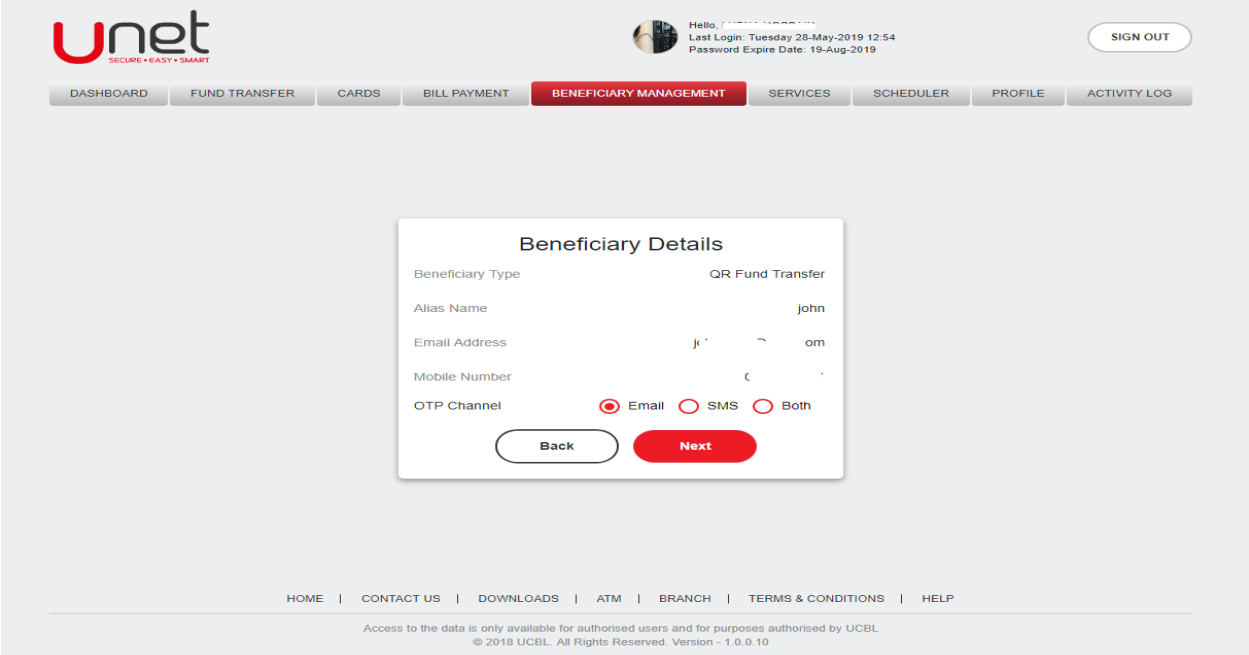
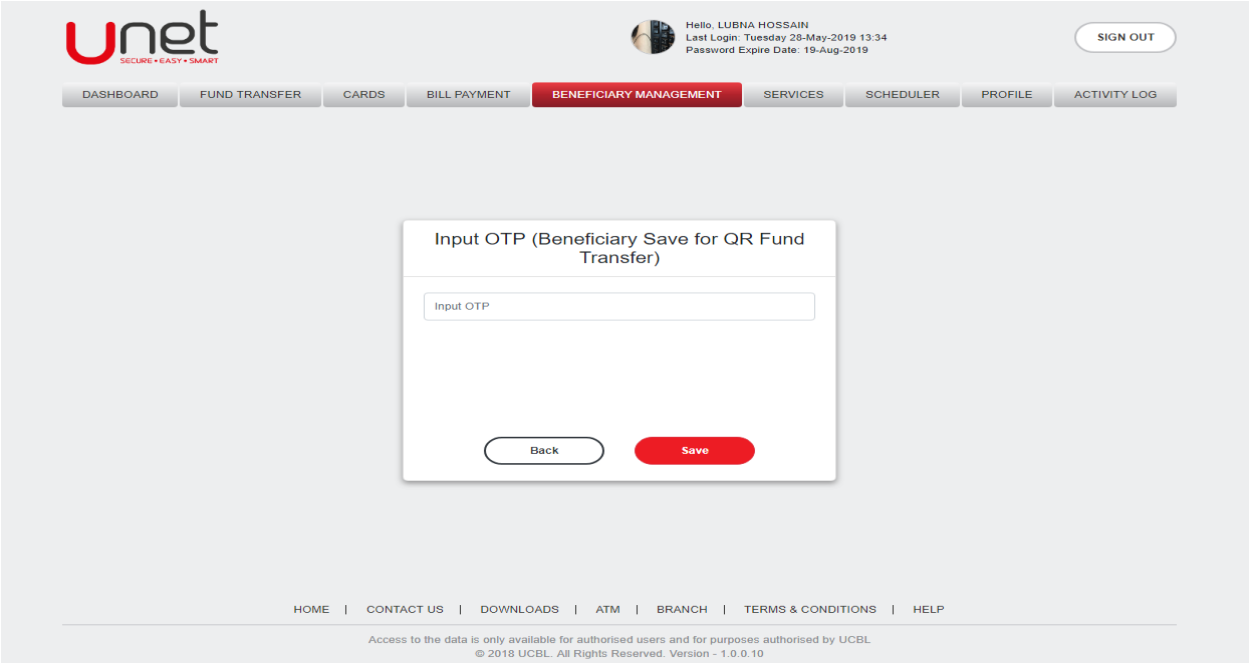
Step 4: In next step, the system shows the '**Confirmation Details'** page. From this page, you can check all the inputted information of previous page. Select your desire 'OTP Channel' as Email/SMS/Both for generating the **One Time Password** and click on the **'Next'** button.



Step 5: Based on your selection, the system will send an Email/SMS/Both into your Unet register Email Address/Mobile Number/Both. Input the correct OTP and hit on the **'Save'** button to add this beneficiary. Please note that, if you inputted the wrong OTP multiple times, then your OTP functionality may block by the bank.



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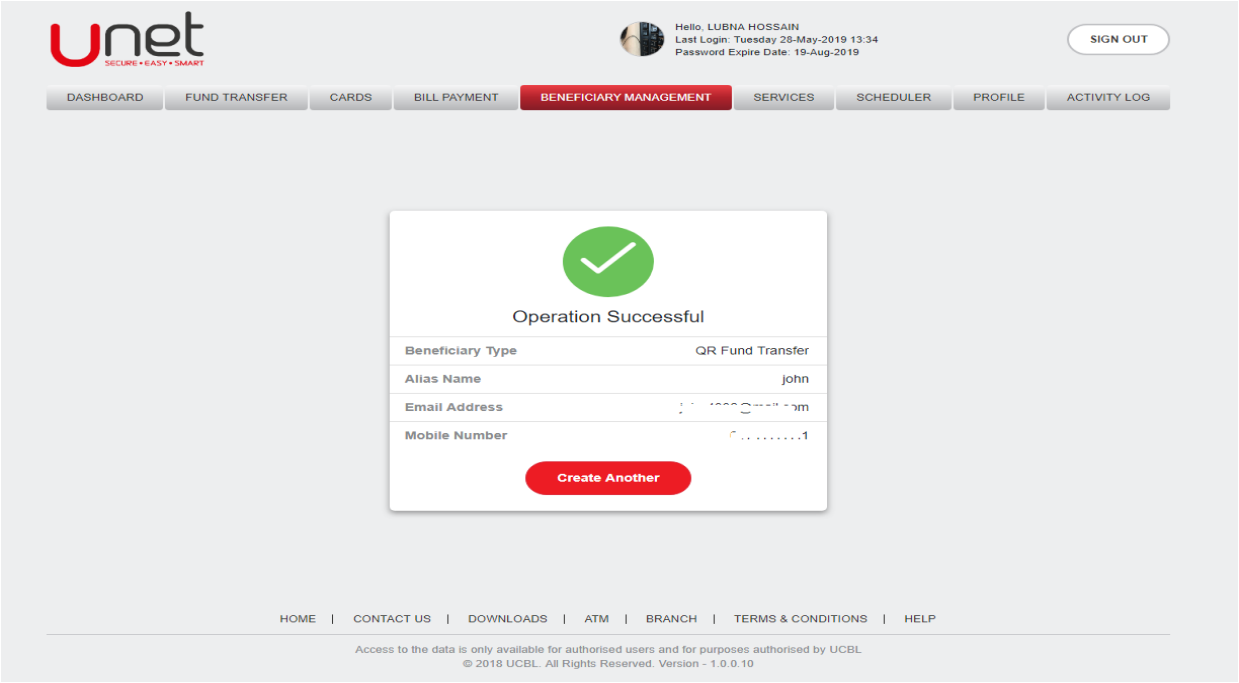
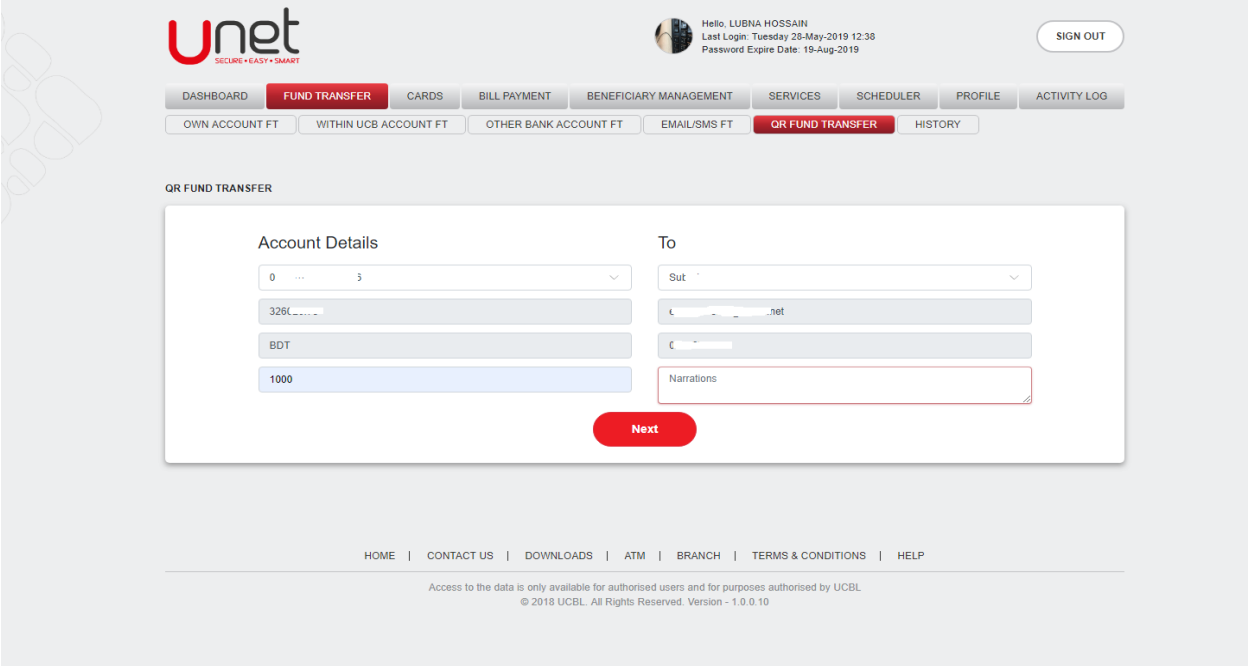
Step 6: After inputting the correct OTP, app shows the 'Operation Successful' alert message with all the added beneficiary details. By clicking on the **'Create another'** button, you can get back to the beneficiary form page.



Step 7: Select your desire **'From Account'** from QR Fund Transfer page. After selecting the account, the app will display your selected account's **'Available Balance'** and **'Currency'** input amount. Select the Beneficiary, the app will show all the information of selected beneficiary. Input the **'Narration'.** After inputting all the fields, click to the **'Next'** button for further steps.



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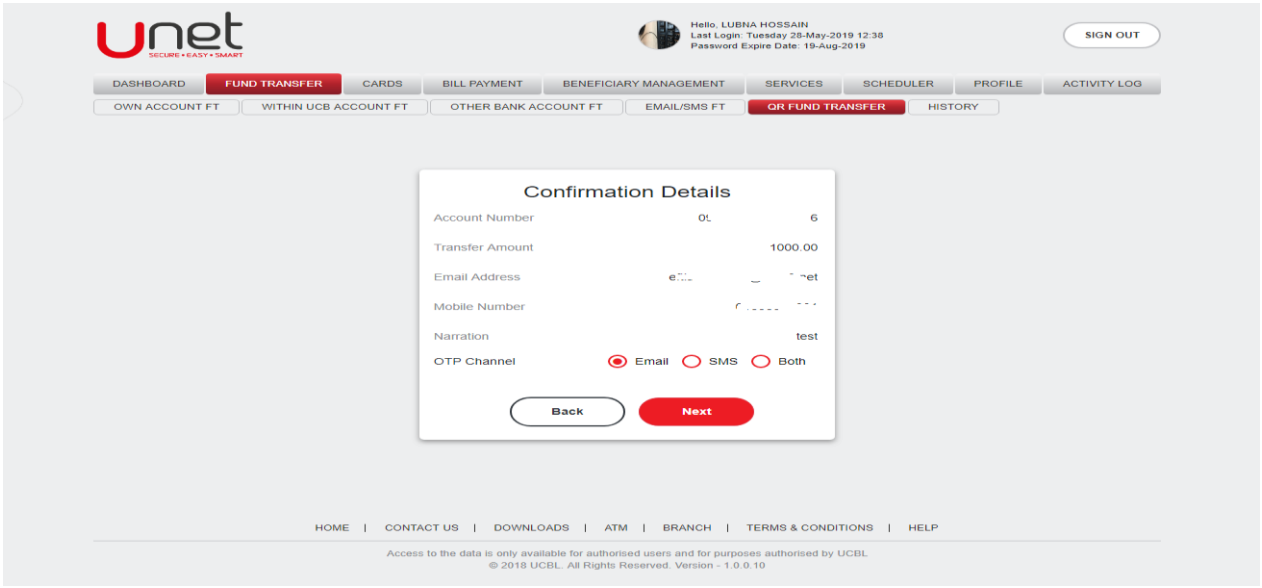
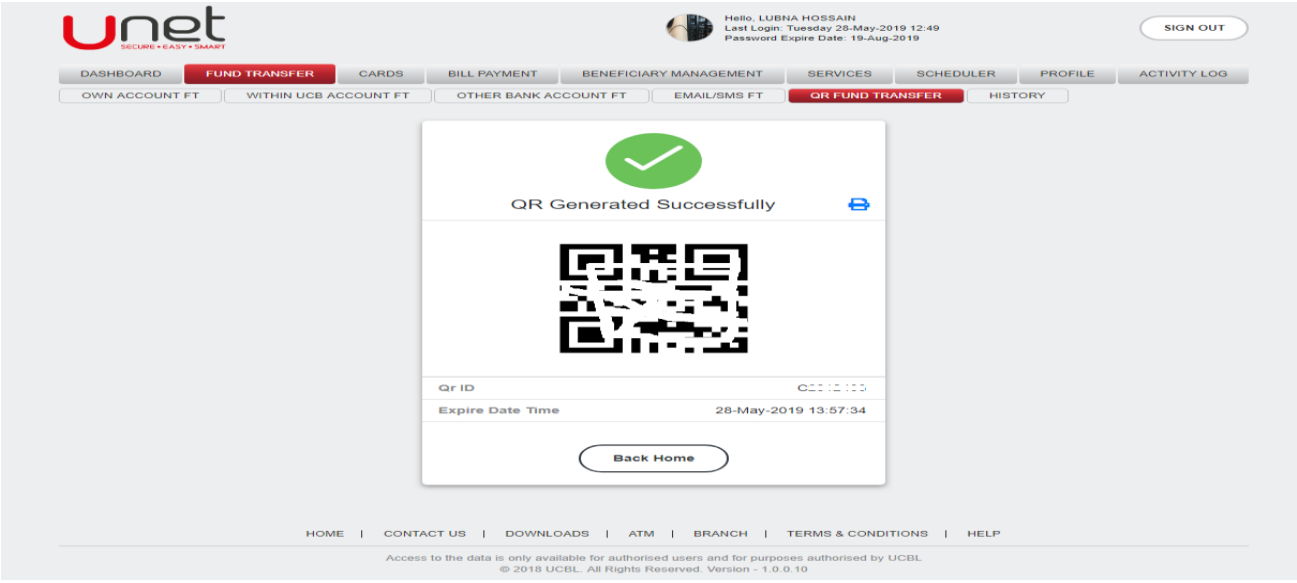
Step 8: In next step, the system shows the 'Confirmation Details' page. From this page, you can check all the inputted information of previous page. Select your desire 'OTP Channel' as Email/SMS/Both for generating the **One Time Password** and click on the **'Next'** button.



Step 9: Based on your selection, the system will send an Email/SMS/Both into your Unet register Email Address/Mobile Number/Both. The app shows the transaction amount in top of the OTP input field. Input the correct OTP and hit on the **'Transfer'** button to make this transfer. Please note that, if you inputted the wrong OTP multiple times, then your OTP functionality may block by the bank. After inputting the correct OTP, app shows the 'QR Generate Successful' alert message with all the transaction details. The system also provides a Unique QR ID. You can print the QR details by the 'Print' button from the top right corner of the contents. After generating the QR, the system sends you an acknowledgement Email with the Generated QR into your Unet register email address. The transaction made by QR will also archived into the respective QR history. Please note that, every QR has expire date and time and after expired QR will not valid.



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You have made the below transaction.

Particular	Details
QR ID	C
Qr Purpose	Send Money
Account Number	0 76
Transaction Amount(BDT)	100.0
Create Date	28-May-2019 12:57:34
Expire Date Time	28-May-2019 13:57:34
Generated QR	Attached in mail

You shall receive a transaction alert (SMS) in your registered mobile phone number for successful transaction.

For queries, you can call to **16419 (local)** (from outside Bangladesh +88-09611999999) or send email to info@ucb.com.bd.

Thank you for your continual support.

UNET Team

--- Do Banking from anywhere, anytime, using UNET ---

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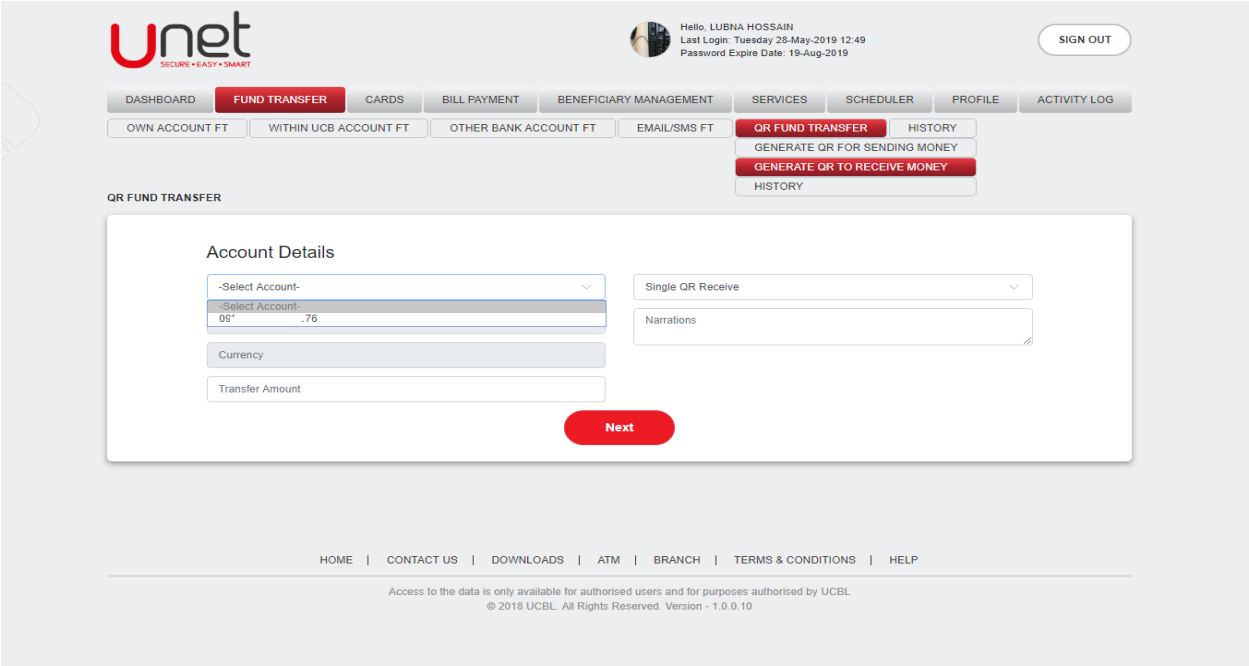
18.2 How do i generate QR for Receive money?

Step 1: Go to **Fund Transfer > QR Fund Transfer > Generate QR for sending money**. Select your desire **'From Account'**. After selecting the account, the app will display your selected account's **'Available Balance'** and **'Currency'**. Input desire amount and Select the QR receive mode (Single QR Receive/Multiple QR Receive) from dropdown, Input the **'Narration'.** Note that Single QR Receive is only for one transaction, and multiple OR receive is for multiple transaction. After inputting all the fields, click to the **'Next'** button for further steps.



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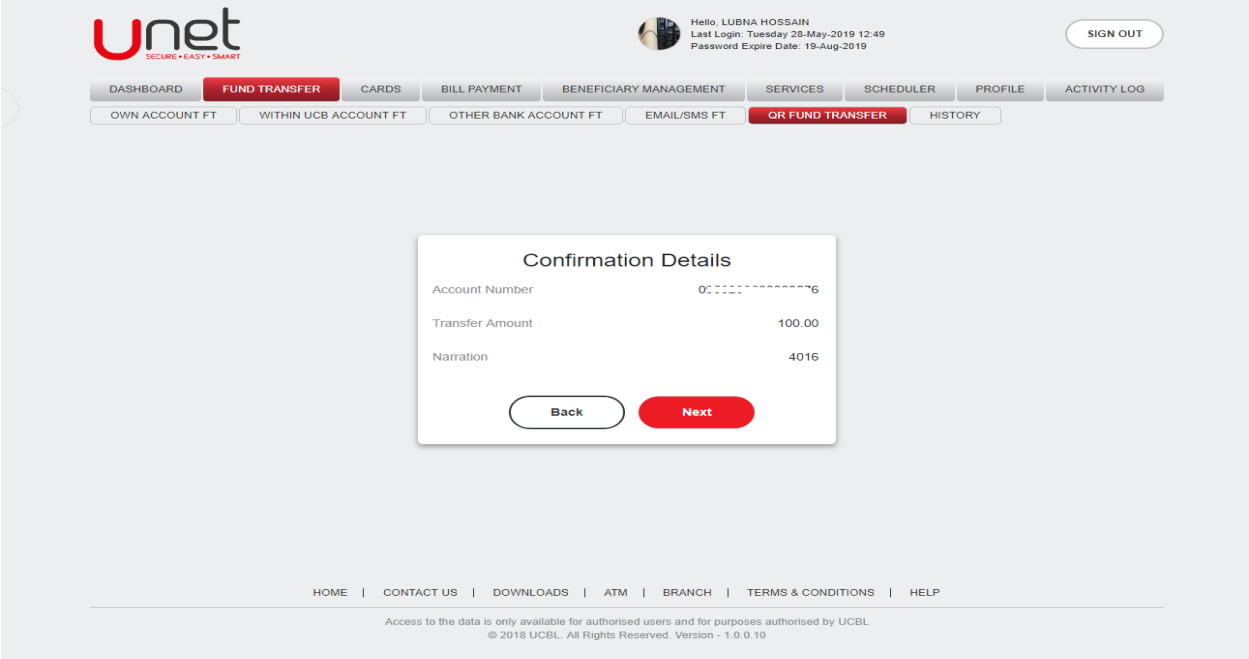
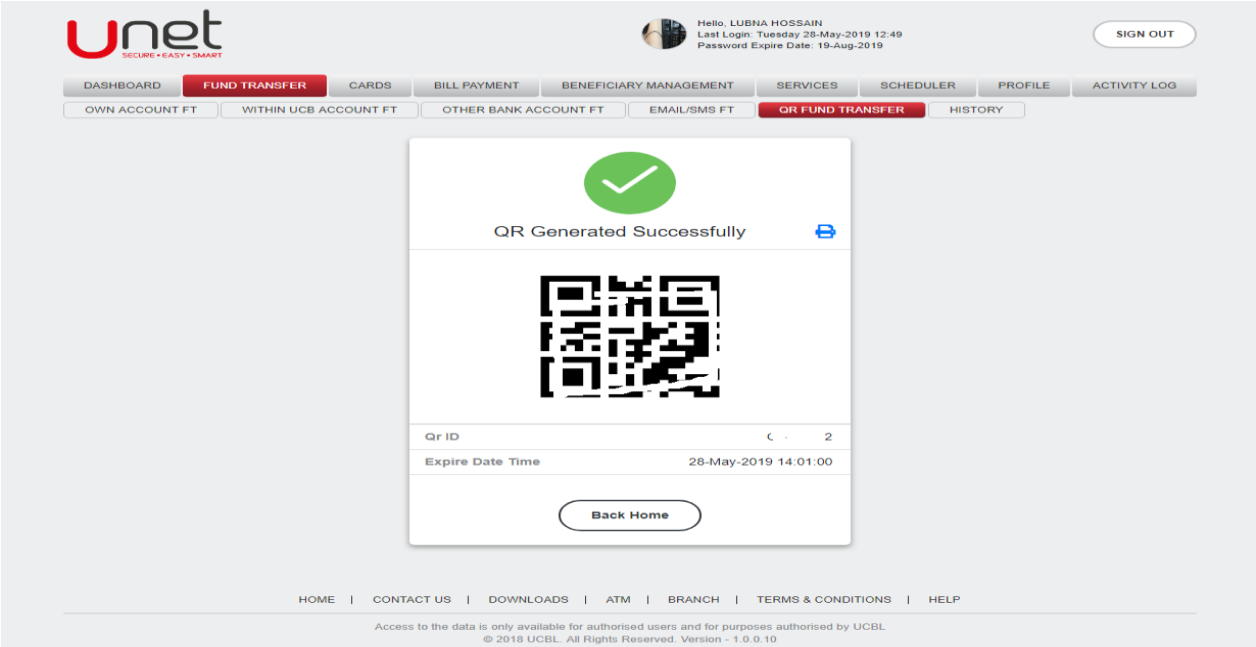
Step 2: In next step, the system shows the 'Confirmation Details' page. From this page, you can check all the inputted information of previous page. Click on the **'Next'** Button to continue.



Step 3: In next step, the system shows the 'QR Generated Successful' alert along with the generated QR. From this page, you can print/Save the following QR by clicking Print button besides alert. The system sends you an acknowledgement Email with the Generated QR into your Unet register email address. The transaction made by QR will also archived into the respective QR history. Please note that, every QR has expire date and time and after expired QR will not valid.



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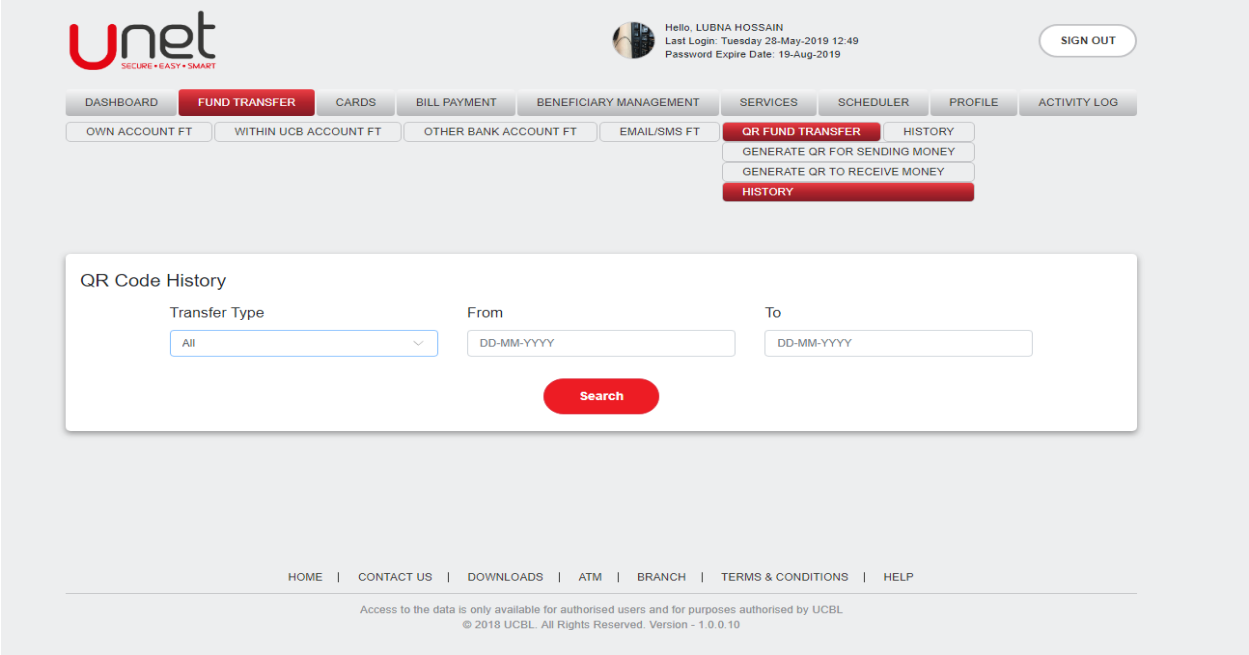
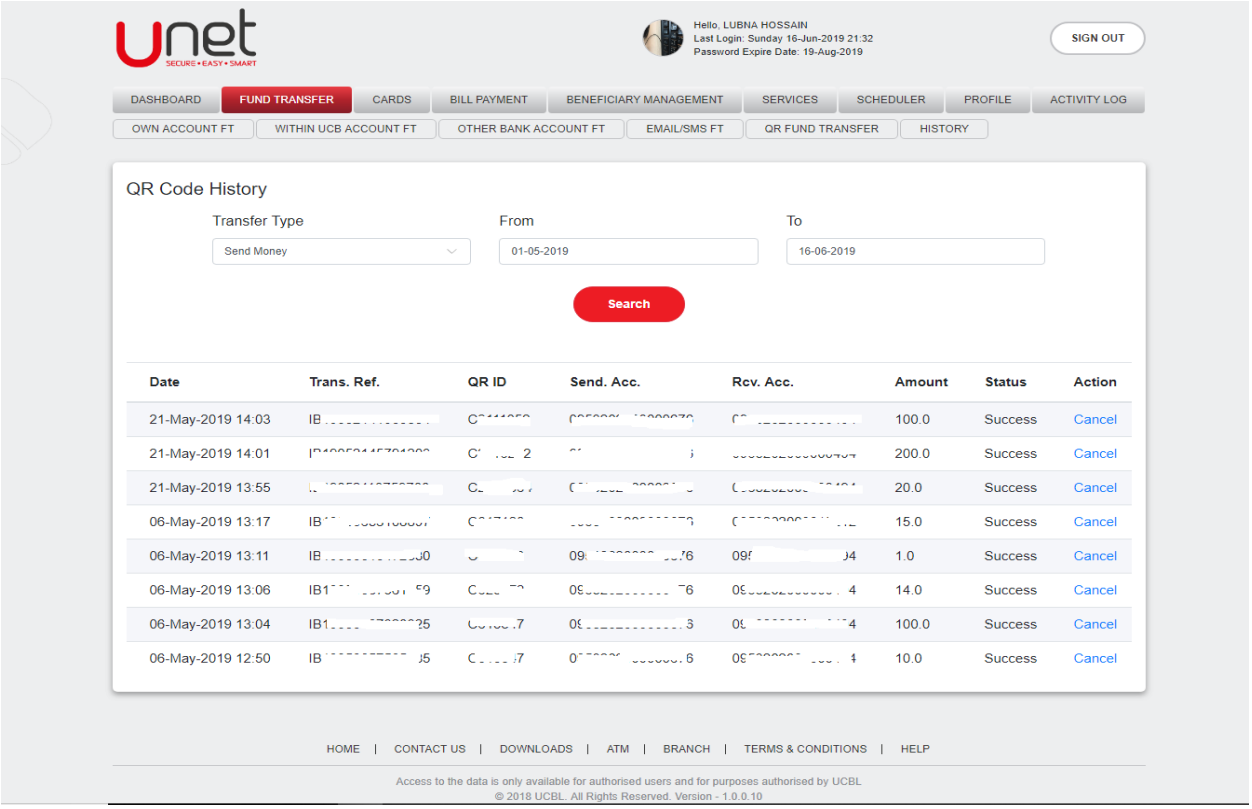
18.3 How can i find QR Fund Transfer history?

Step 1: Go to **Fund Transfer > QR Fund Transfer > History**.



Step 2: Select '**Transfer Type'**, '**From Date'** and '**To Date'.** After selection click on **'Search'** button to see the respective Transaction history.



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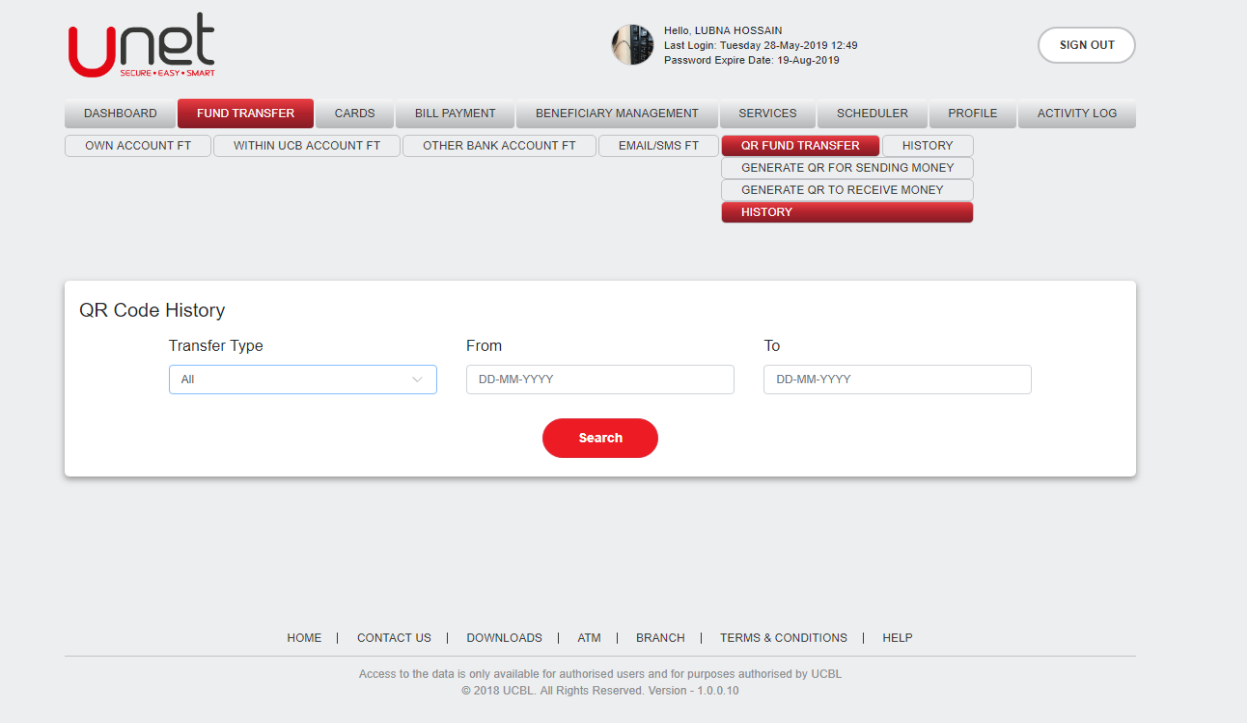
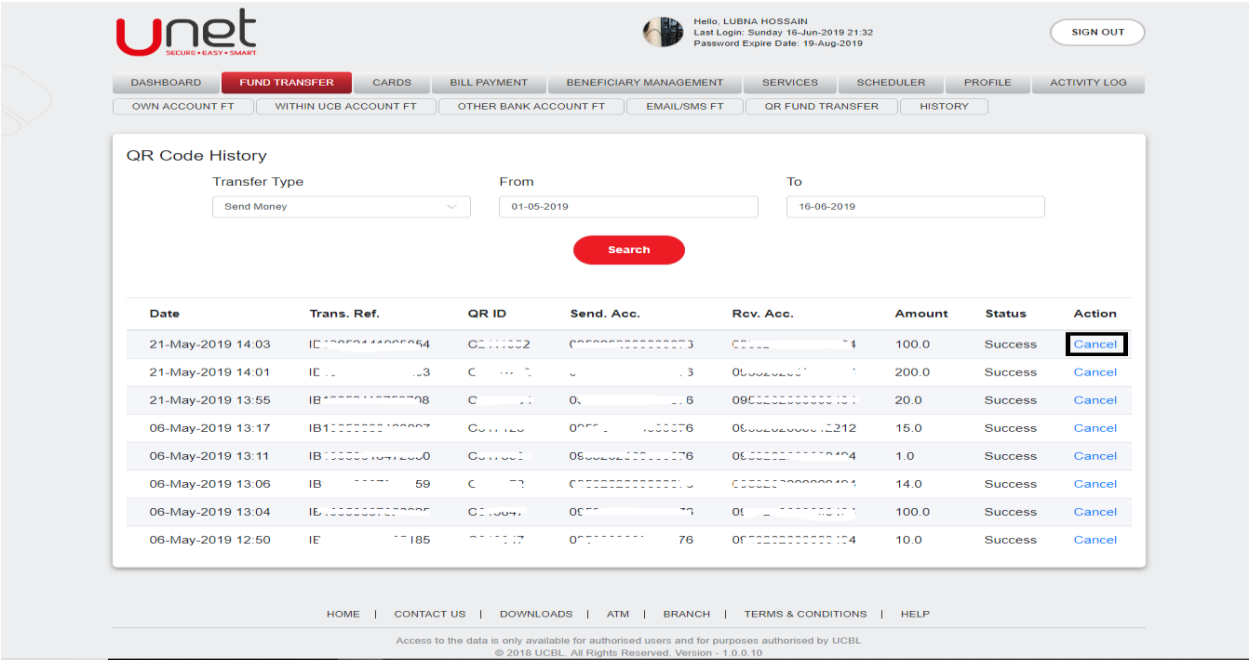
18.4 How can i Reverse money from generated QR for send?

Step 1: Go to **Fund Transfer > QR Fund Transfer > History**.



Step 2: Select '**Transfer Type as send'**, '**From Date'** and '**To Date'.** After selection click on **'Search'** button to see the respective Transaction history.



Step 3: If QR money is not received by receiver sender can cancel it by pressing **'Cancel'** button from respective transfer history search. After cancel QR transfer amount is automatically reversed to

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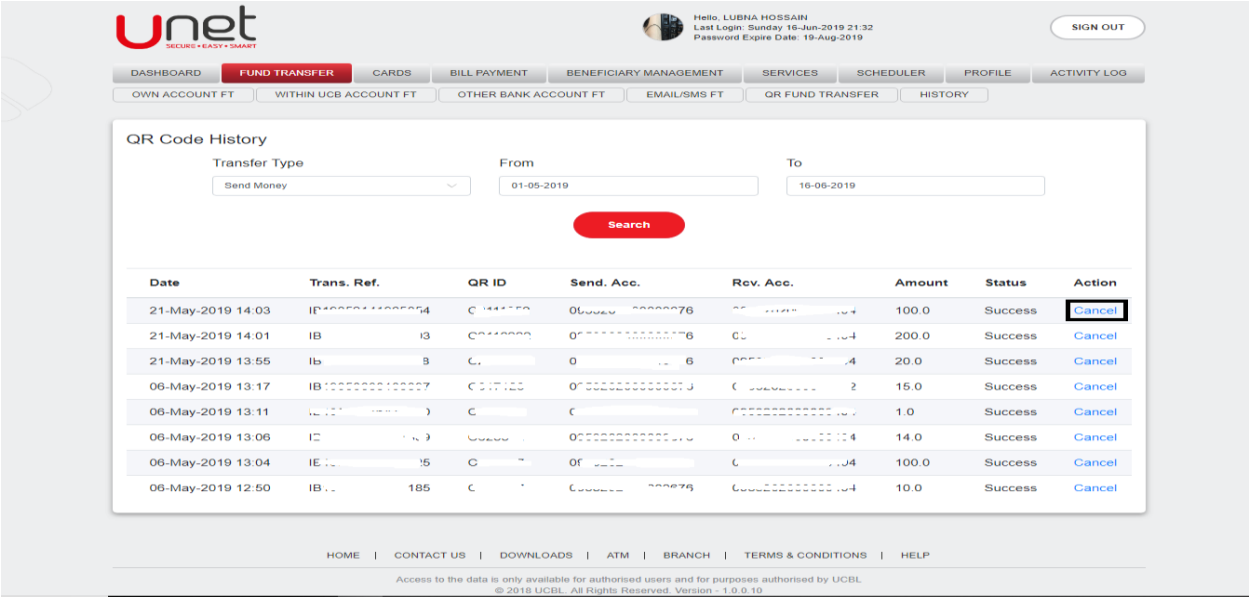
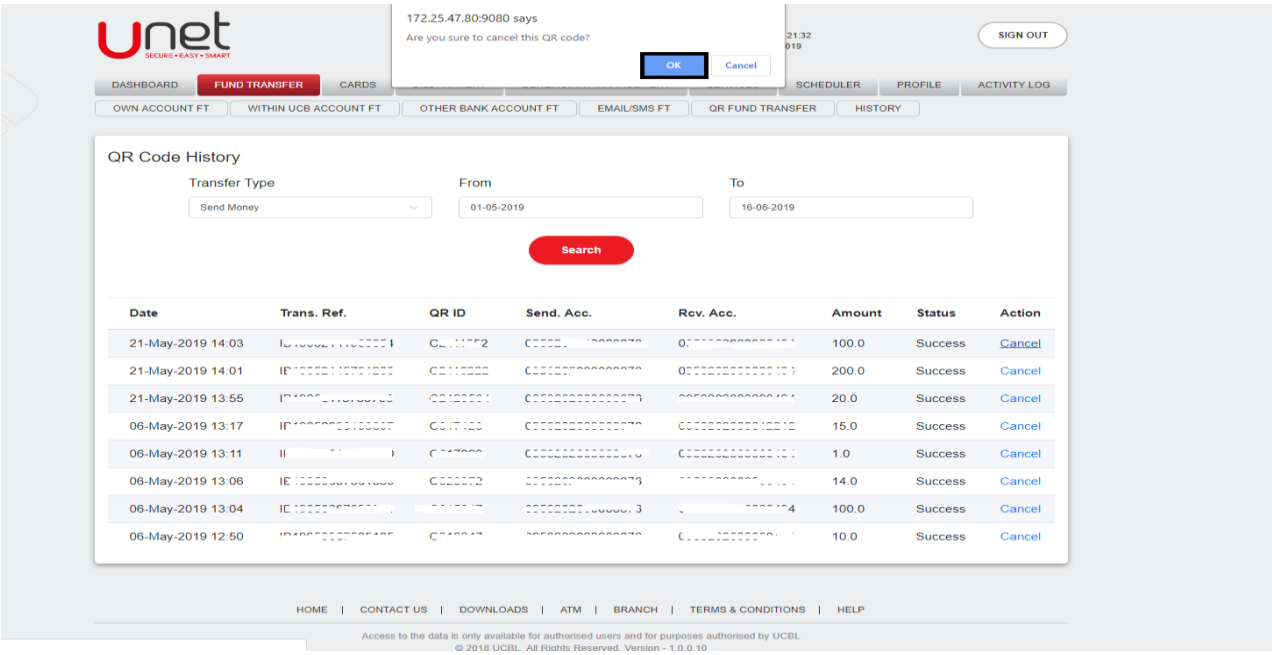
sender account. If QR is expired amount will not be reversed to sender account until he/she Cancel the QR.





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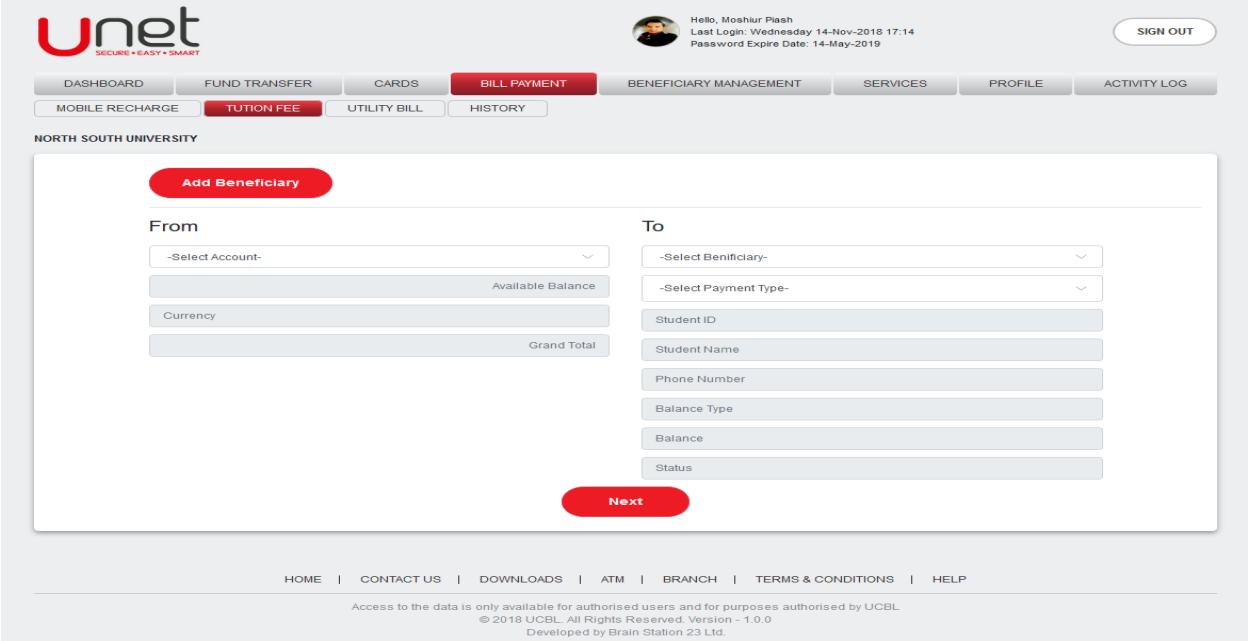
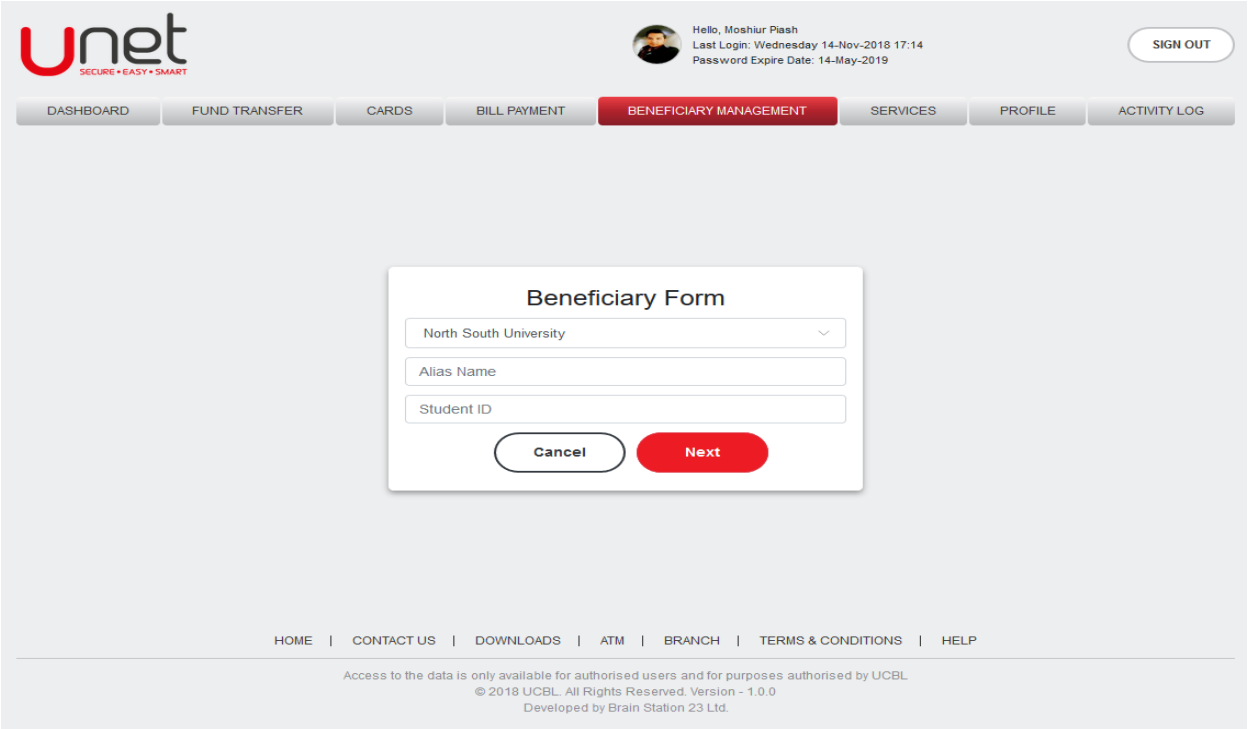
19. How do I pay North South University tuition fee from Unet?

Step 1: By using this feature, you can make Mobile Recharge from your CASA account and Credit Card in Unet. Go to the **Bill Payment > Tuition Fee > NSU**.



Step 2: After going to the feature page, if you don't have any beneficiary added yet, then apps shows the direct beneficiary add page. You can also reach into this page by hitting on the **'Add Beneficiary'** button from the NSU payment page.



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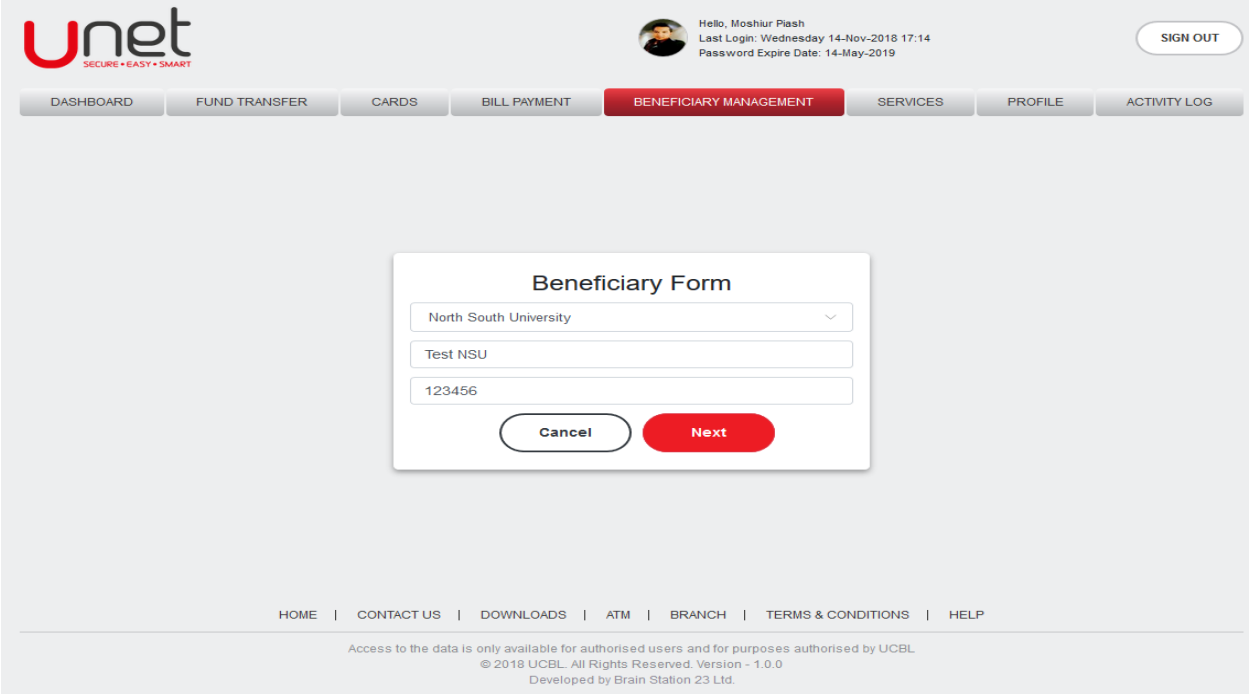
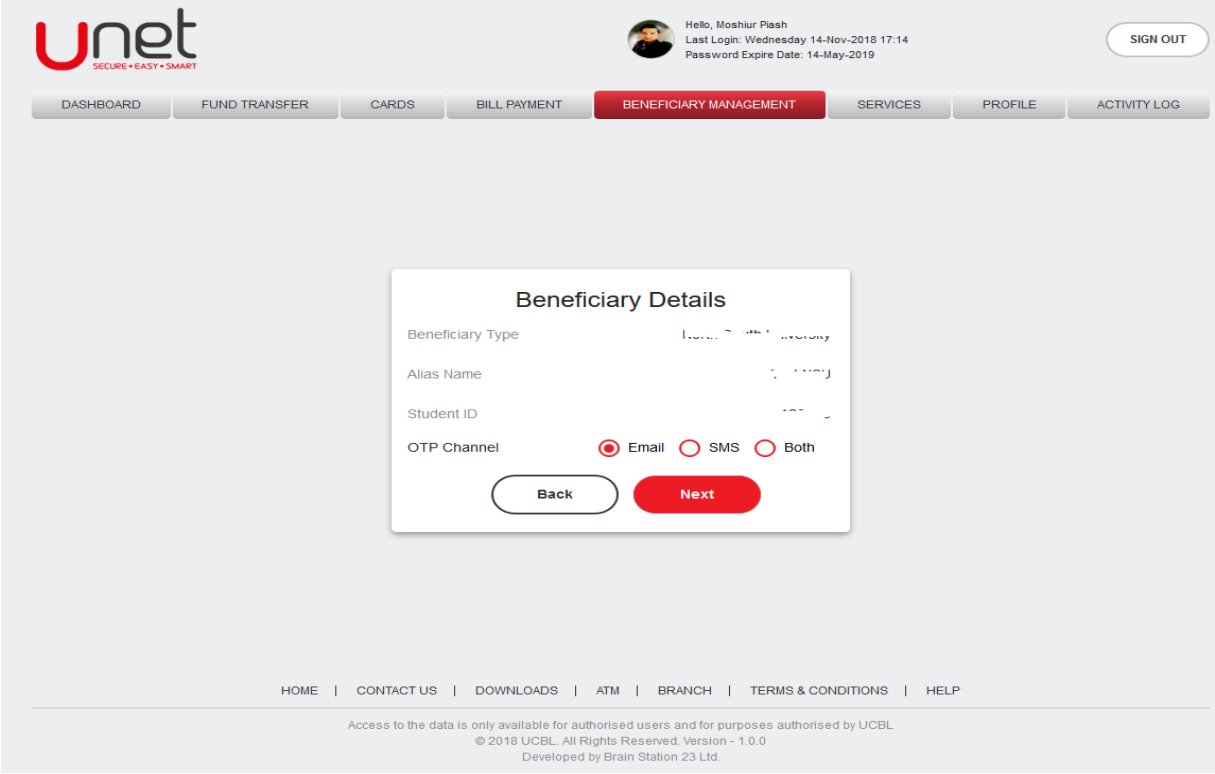
Step 3: Input the 'Beneficiary Name' and 'Student ID' in **'Alias Name'** and **'Student ID'** fields respectively. Click the **'Next'** button for further steps.



Step 4: In next step, the system shows the 'Confirmation Details' page. From this page, you can check your all the inputted information of previous page. Select your desire 'OTP Channel' as Email/SMS/Both for generating the **One Time Password** and click on the **'Next'** button.



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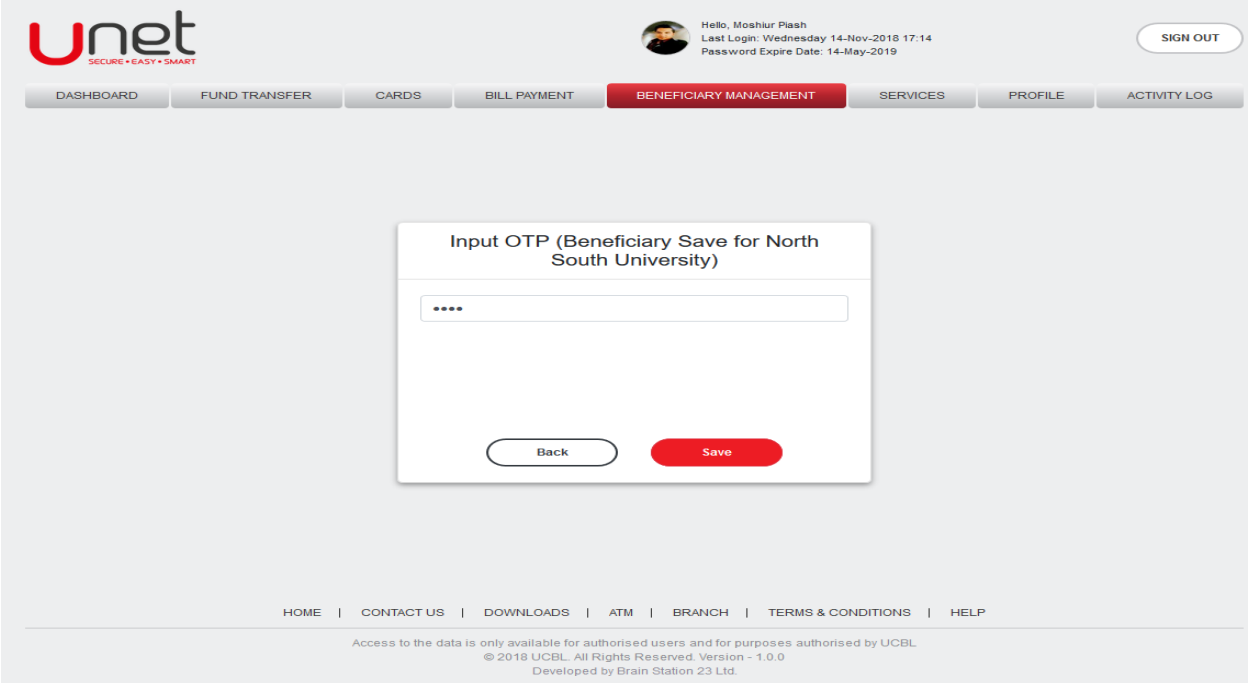
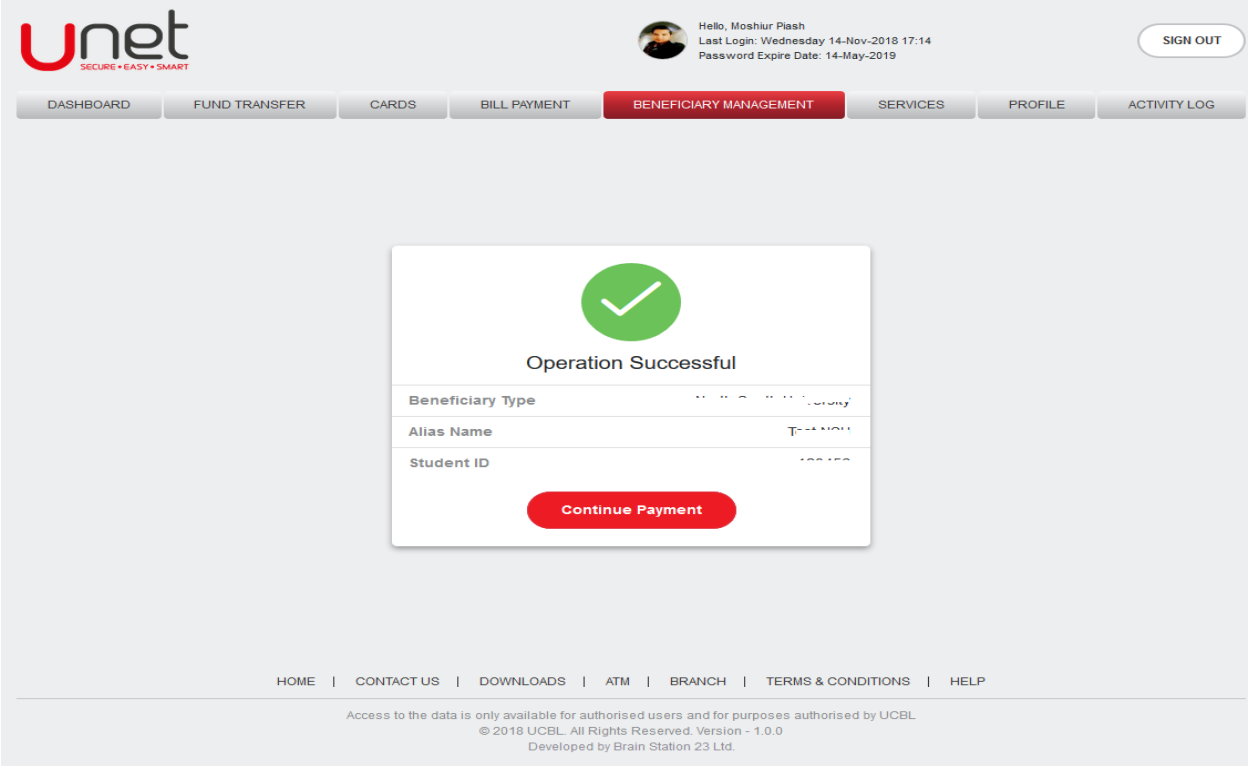
Step 5: Based on your selection, the system will send an Email/SMS/Both into your Unet register Email Address/Mobile Number/Both. Input the correct OTP and hit on the **'Save'** button to add this beneficiary. Please note that, if you inputted the wrong OTP multiple times, then your OTP functionality may block by the bank.



Step 6: After inputting the correct OTP, app shows the 'Operation Successful' alert message with all the added beneficiary details. By clicking on the **'Continue Payment'** you can get back to the NSU payment page.



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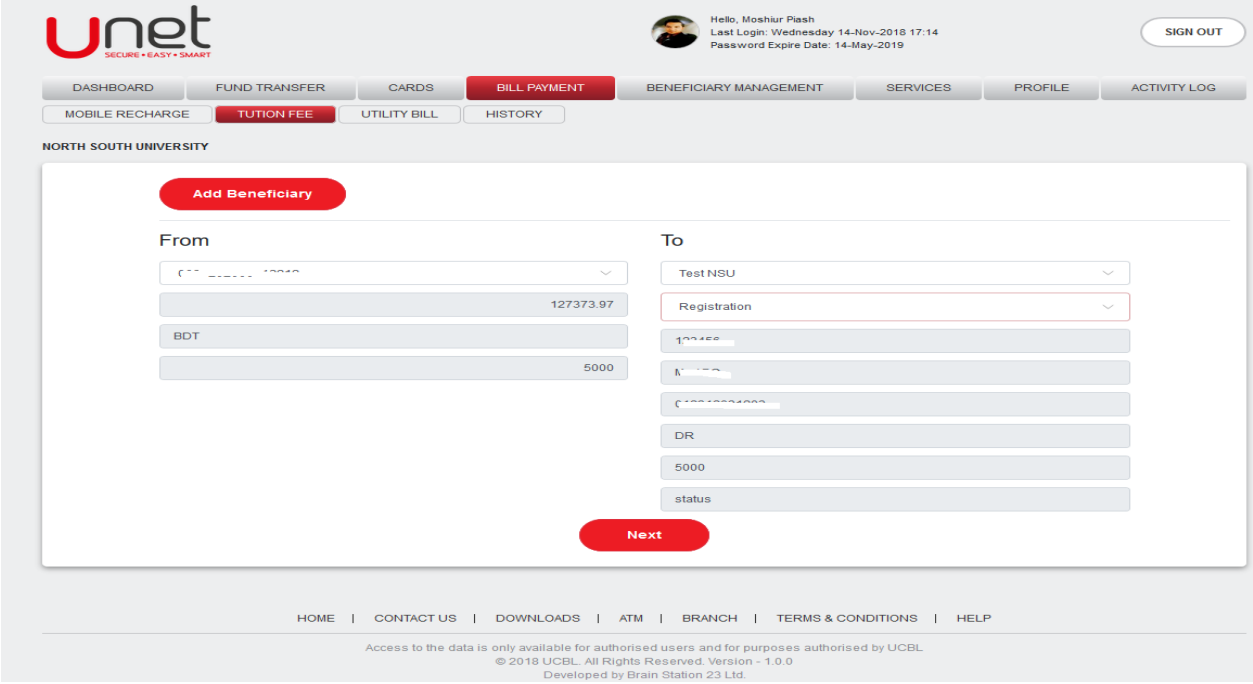
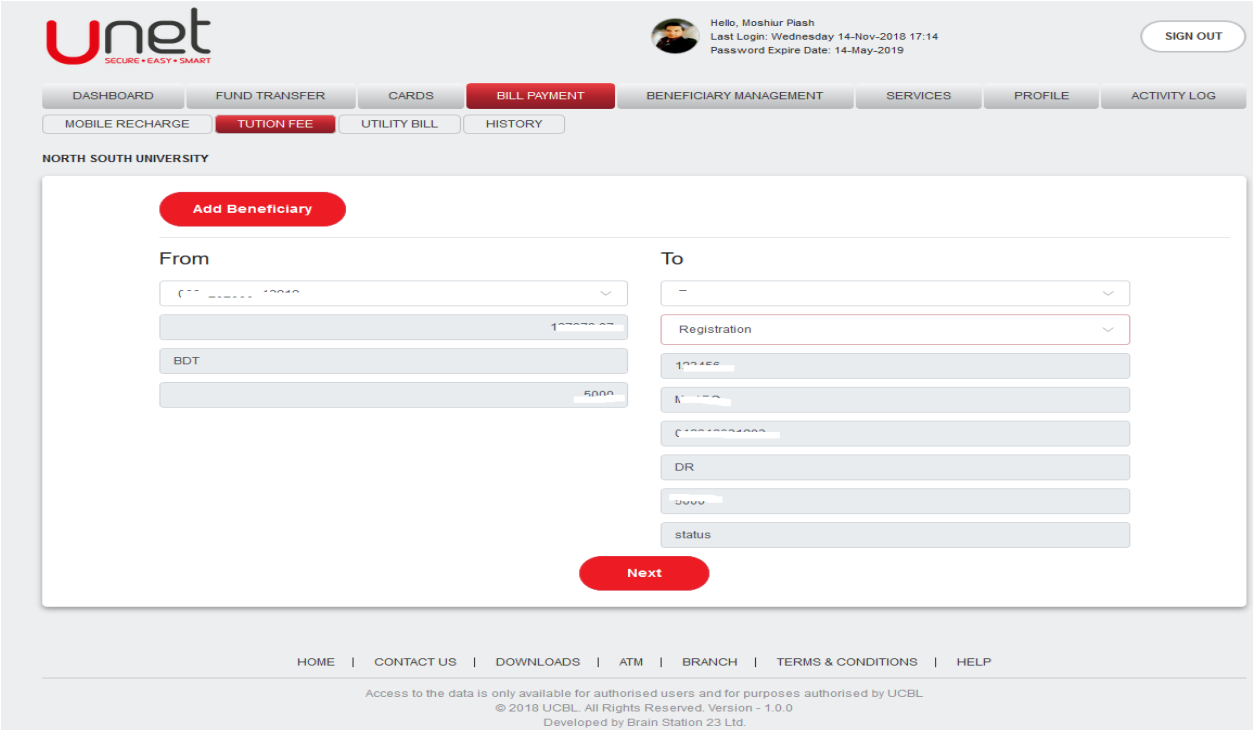
Step 7: Select your desire **'From Account'**. After selecting the account, the app will display your selected account's **'Available Balance'** and **'Currency'**. Select the **'Beneficiary'** and **'Payment Type'**, then the app will show all the information of selected beneficiary along with selected student details and tuition fee information. After inputting all the fields, click to the **'Next'** button for further steps.



Step 8: In next step, the system shows the 'Confirmation Details' page. From this page, you can check your all the inputted information of previous page. Select your desire 'OTP Channel' as Email/SMS/Both for generating the **One Time Password** and click on the **'Next'** button.



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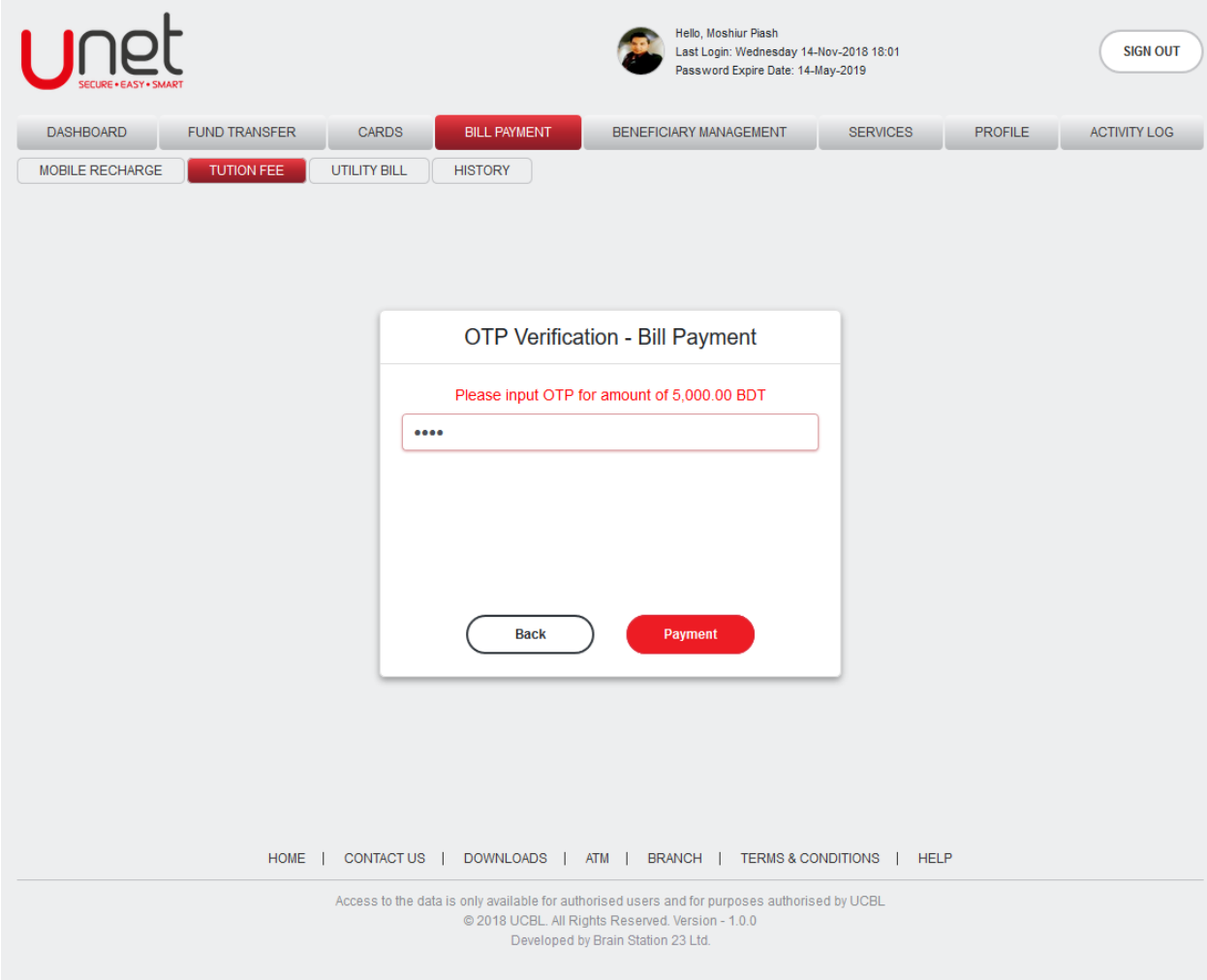
Step 9: Based on your selection, the system will send an Email/SMS/Both into your Unet register Email Address/Mobile Number/Both. The app shows the transaction amount in top of the transaction input field. Input the correct OTP and hit on the **'Payment'** button to make this transaction. Please note that, if you inputted the wrong OTP multiple times, then your OTP functionality may block by the bank. After inputting the correct OTP, app shows the **'Payment Successful'** alert message with all the transaction details. The system also provides a Unique Transaction Reference Number to trace the transaction if needed. You can print the transaction details by the 'Print' button from the top right corner of the contents. After making the payment, the system sends you an acknowledgement Email with the traction details into your Unet register email address. The transaction made by Unet also archived into the respective fund transfer history as well.



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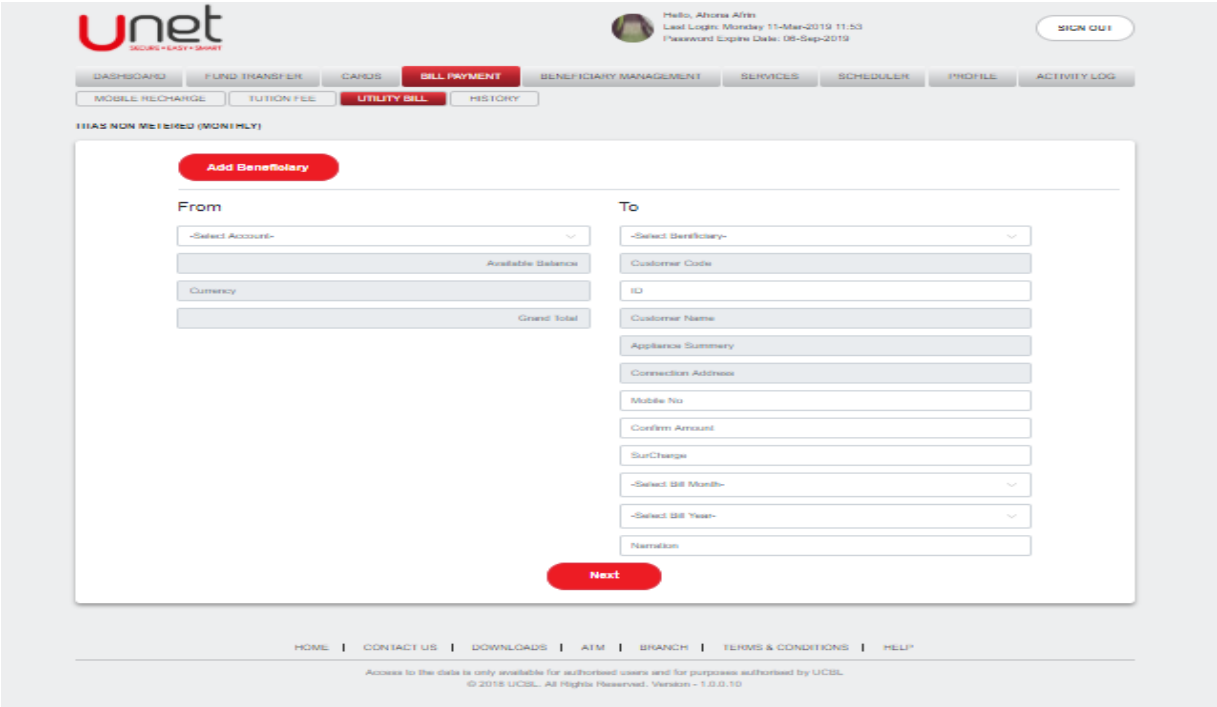
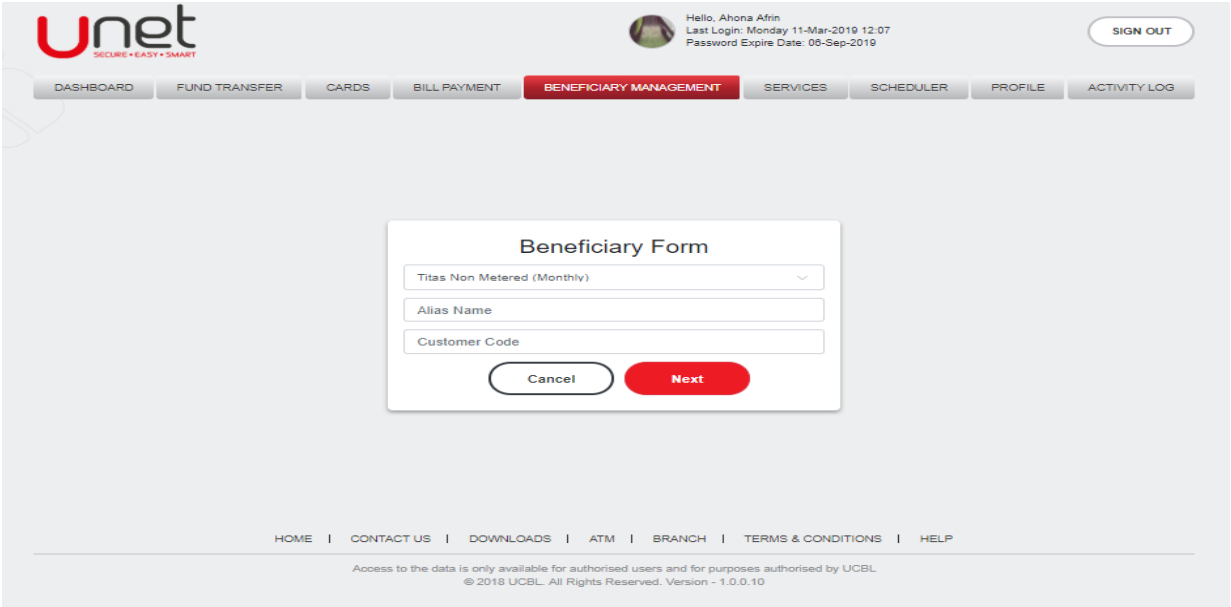
20. How do I pay TITAS Non Metered (monthly) utility bill from Unet?

Step 1: By using this feature, you can pay Utility Bill from your CASA account and Credit Card in Unet. Go to the **Bill Payment > Utility Bill > TITAS Non Metered (Monthly)**



Step 2: After going to the feature page, if you don't have any beneficiary added yet, then apps shows the direct beneficiary add page. You can also reach into this page by hitting on the **'Add Beneficiary'** button from the TITAS Non Metered (Monthly) payment page.



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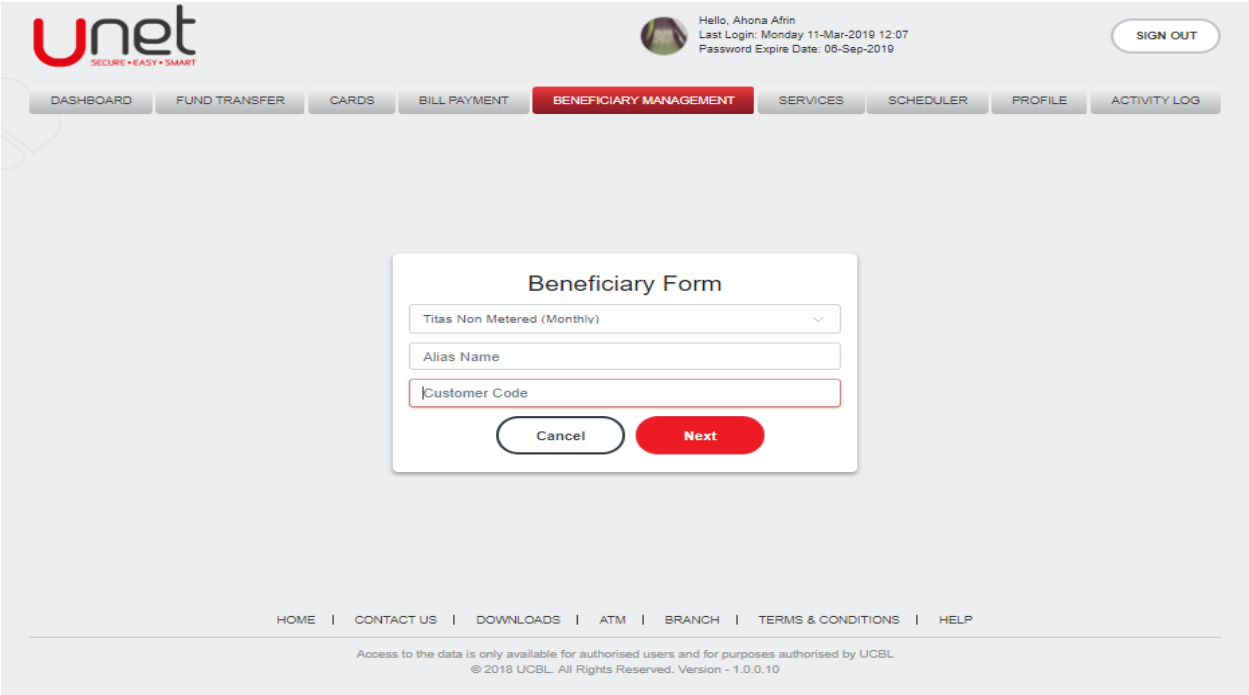
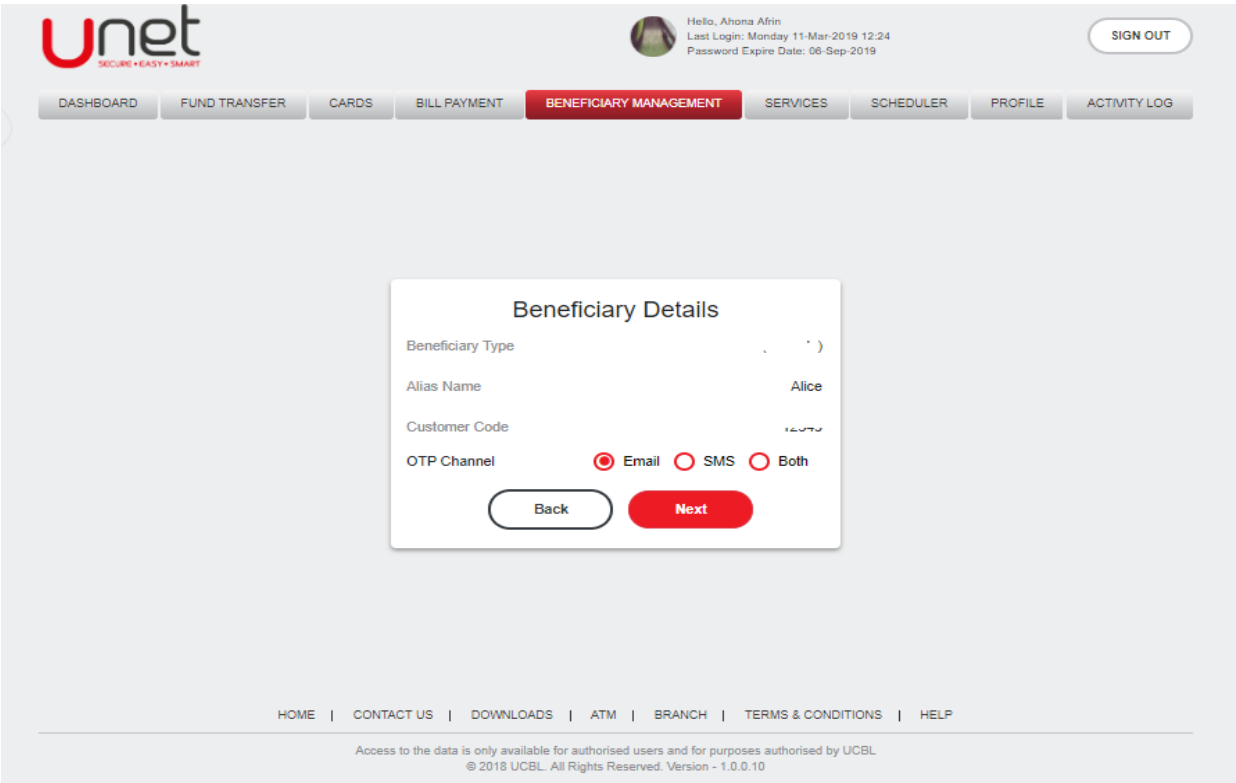
Step 3: Input the 'Beneficiary Name' and 'Student ID' in **'Alias Name'** and **'Customer Code'** fields respectively. Click the **'Next'** button for further steps.



Step 4: In next step, the system shows the 'Confirmation Details' page. From this page, you can check you're all the inputted information of previous page. Select your desire 'OTP Channel' as Email/SMS/Both for generating the **One Time Password** and click on the **'Next'** button.



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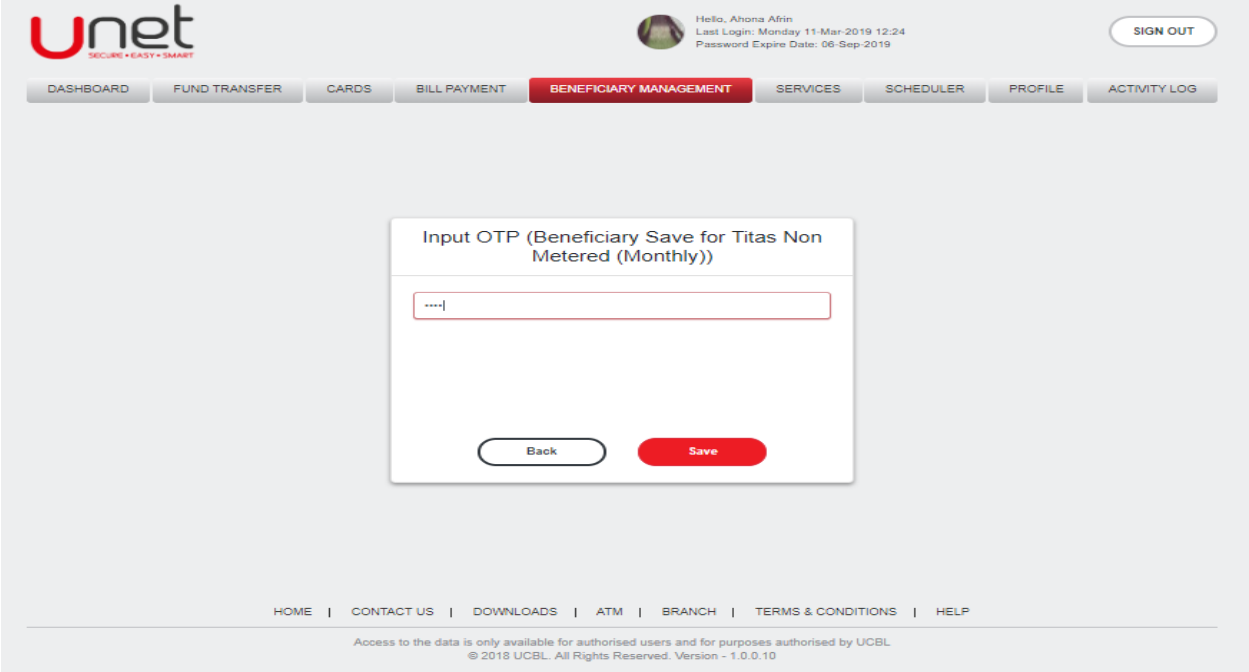
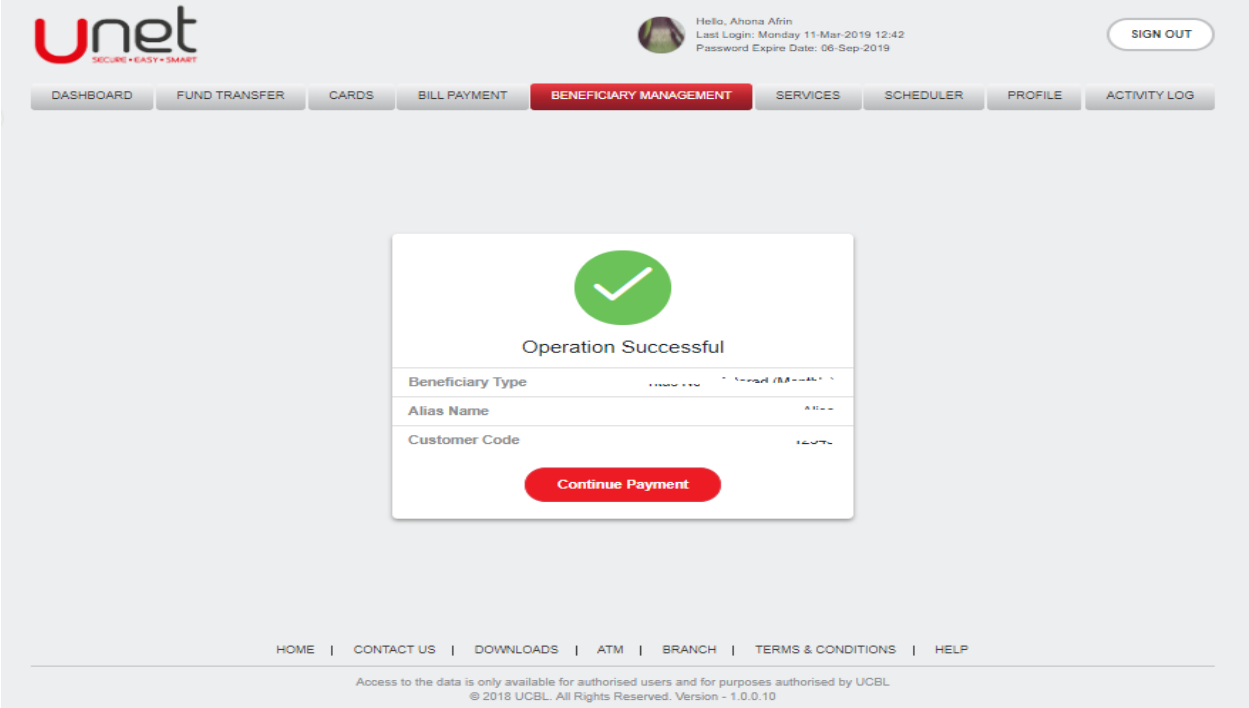
Step 5: Based on your selection, the system will send an Email/SMS/Both into your Unet register Email Address/Mobile Number/Both. Input the correct OTP and hit on the **'Save'** button to add this beneficiary. Please note that, if you inputted the wrong OTP multiple times, then your OTP functionality may block by the bank.



Step 6: After inputting the correct OTP, app shows the 'Operation Successful' alert message with all the added beneficiary details. By clicking on the **'Continue Payment'** you can get back to the TITAS Non Metered (Monthly) payment page.



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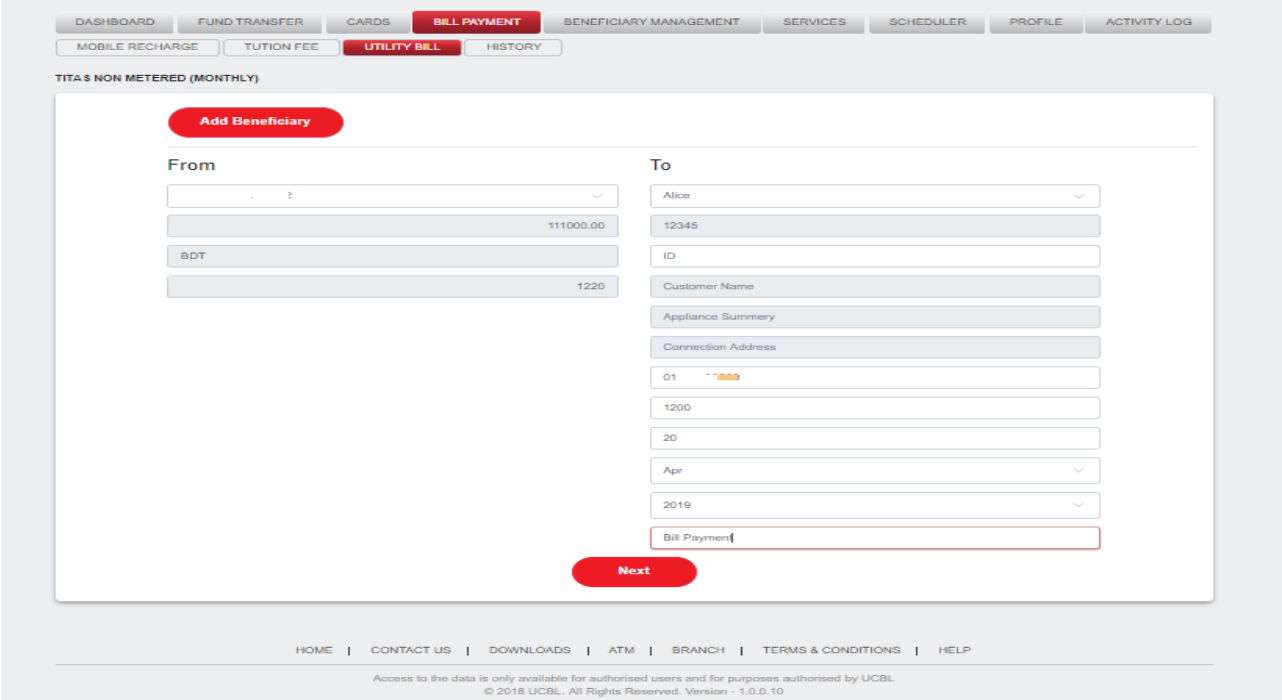
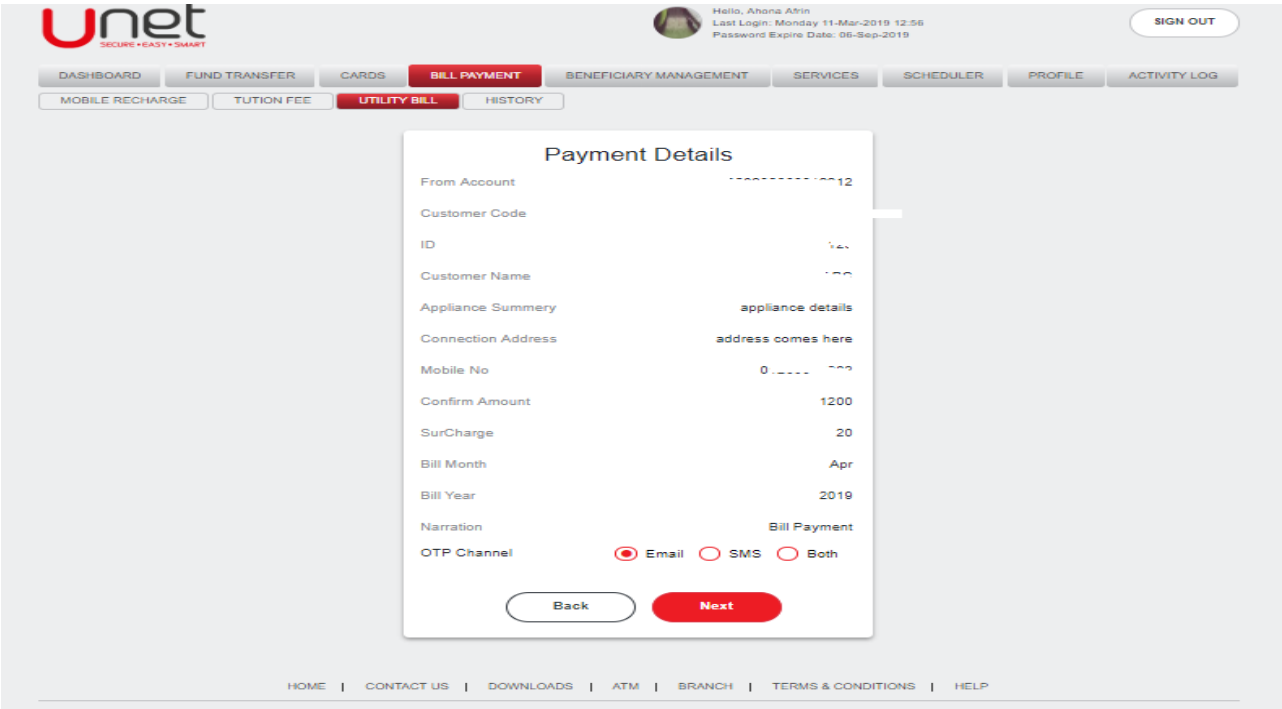
Step 7: Select your desire **'From Account'**. After selecting the account, the app will display your selected account's **'Available Balance'** and **'Currency'**. Select the **'Beneficiary'**, then the app will show all the information of selected beneficiary. Along with these information provide mobile no, amount, charge, select month and year to fill up all the fields, click to the **'Next'** button for further steps.



Step 8: In next step, the system shows the 'Confirmation Details' page. From this page, you can check you're all the inputted information of previous page. Select your desire 'OTP Channel' as Email/SMS/Both for generating the **One Time Password** and click on the **'Next'** button.



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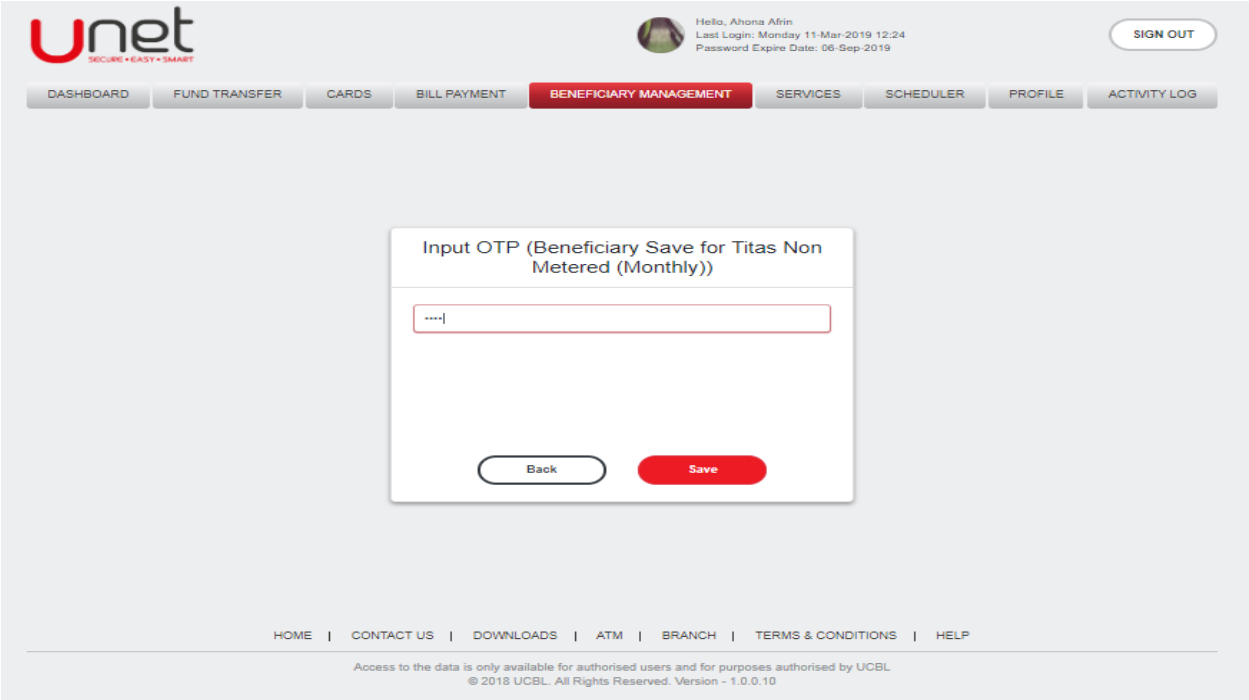
Step 9: Based on your selection, the system will send an Email/SMS/Both into your Unet register Email Address/Mobile Number/Both. The app shows the transaction amount in top of the transaction input field. Input the correct OTP and hit on the **'Payment'** button to make this transaction. Please note that, if you inputted the wrong OTP multiple times, then your OTP functionality may block by the bank. After inputting the correct OTP, app shows the **'Payment Successful'** alert message with all the transaction details. The system also provides a Unique Transaction Reference Number to trace the transaction if needed. You can print the transaction details by the 'Print' button from the top right corner of the contents. After making the payment, the system sends you an acknowledgement Email with the traction details into your Unet register email address. The transaction made by Unet also archived into the respective fund transfer history as well.



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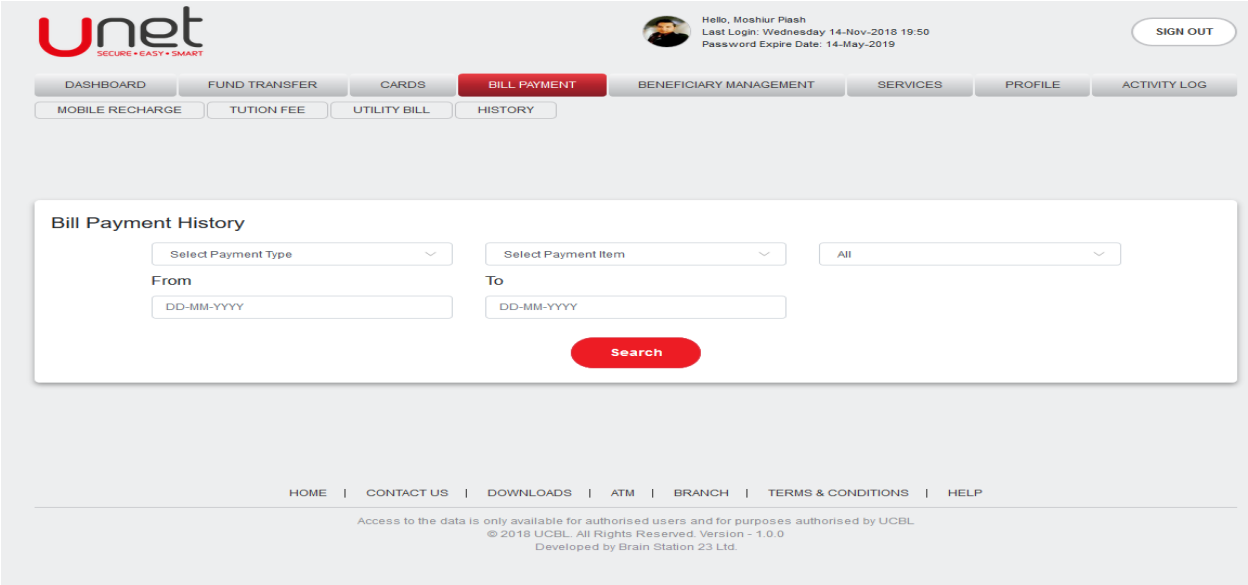
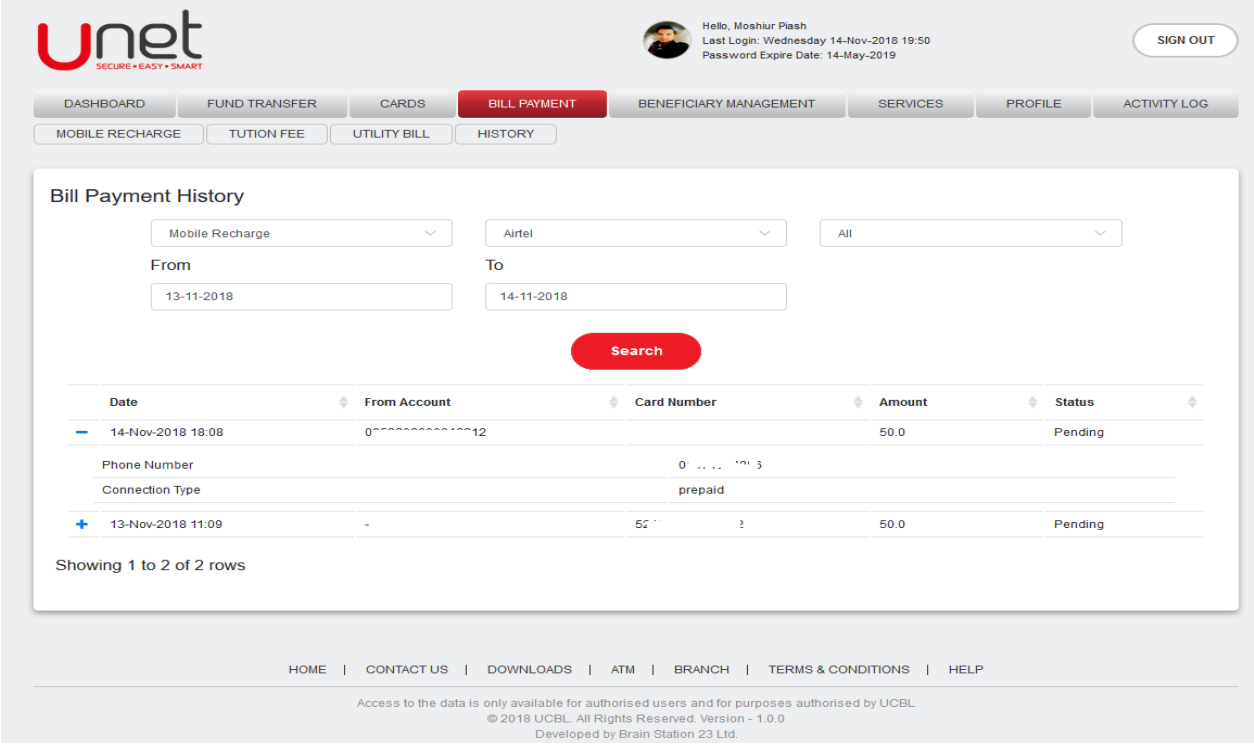
21. How do I get my Bill Payment History in Unet?

Step 1: Go to **Bill Payment > History**.



Step 2: Select the desire **'Payment Type', 'Payment Item'**, the status selected as **'All'** by default. Then select your desire 'From Date' and 'To Date'. After inputting all the required data, click on the '**Search'** button to get the history.



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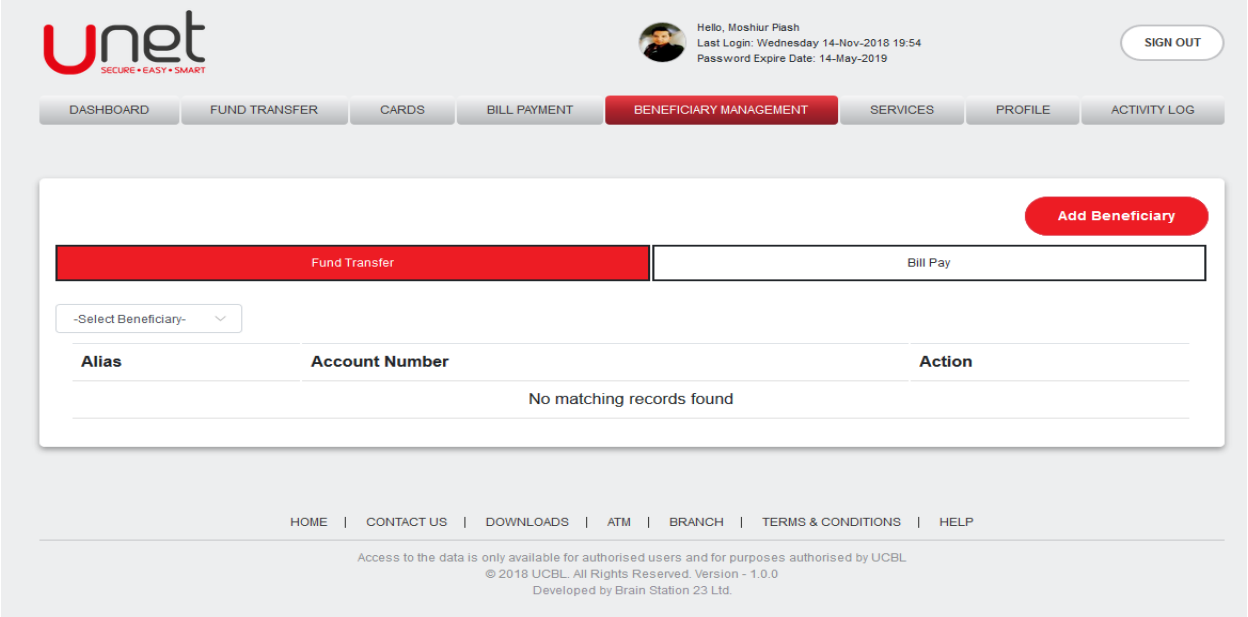
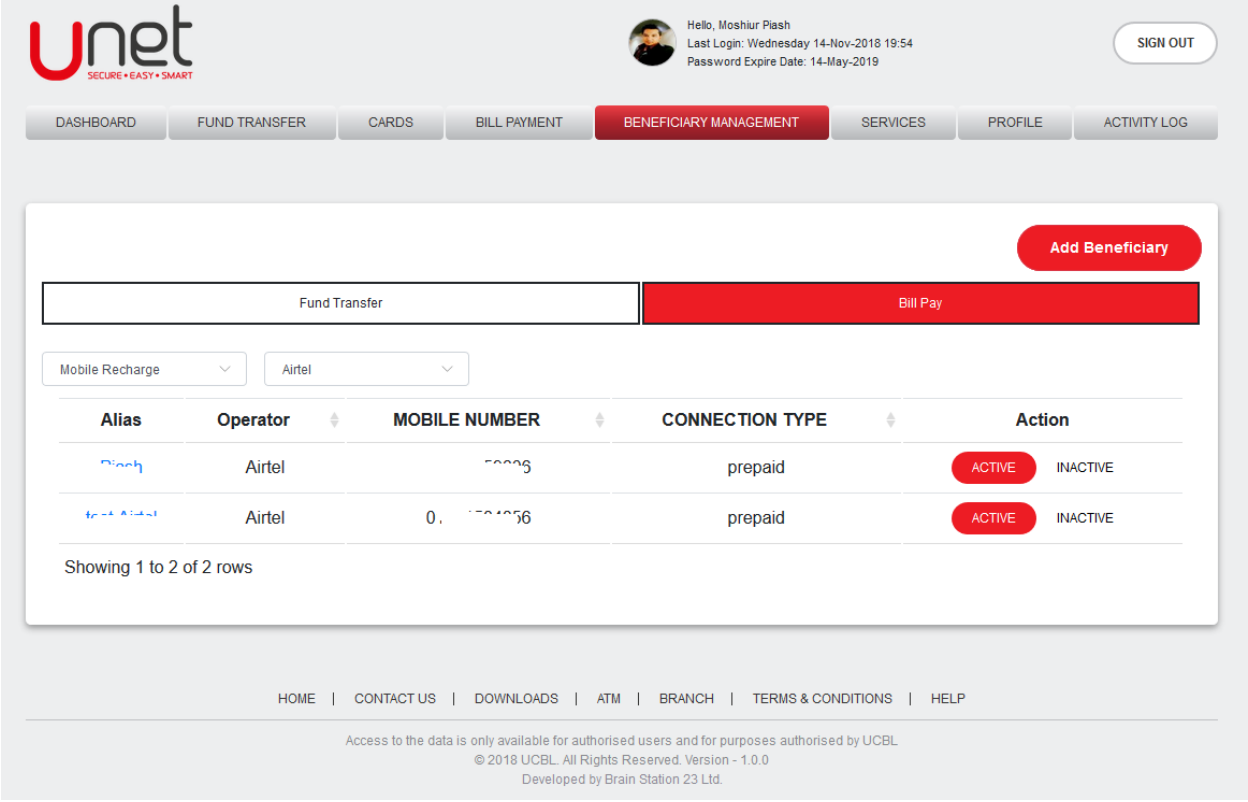
22. How can I see my saved beneficiary information and manage beneficiaries from Unet?

Step 1: Go to **'Beneficiary Management'** from root menu. The saved beneficiaries are showing into a couple of categories. Fund Transfer and Bill Payment.



Step 2: Select your desire category to show the saved beneficiary. In case of Bill Payment, the category may have sub-category. In that case select the sub-category as well.



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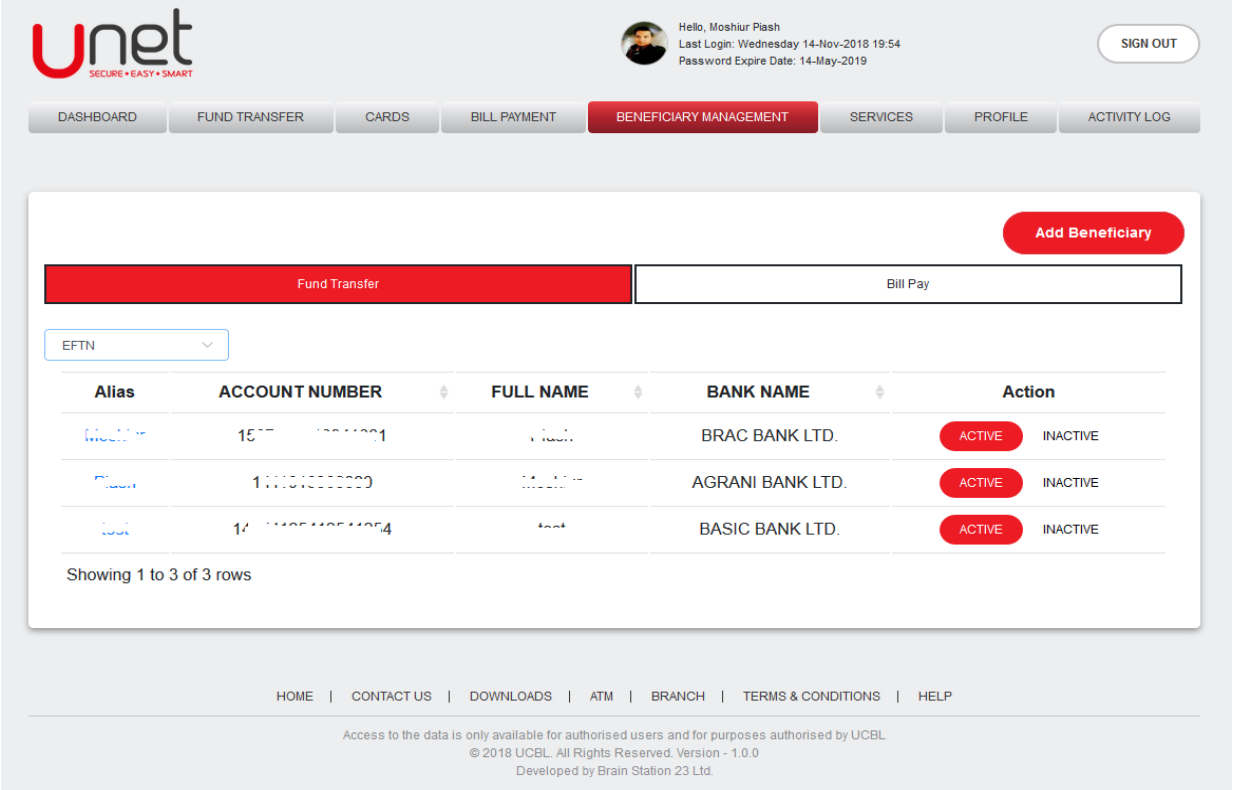
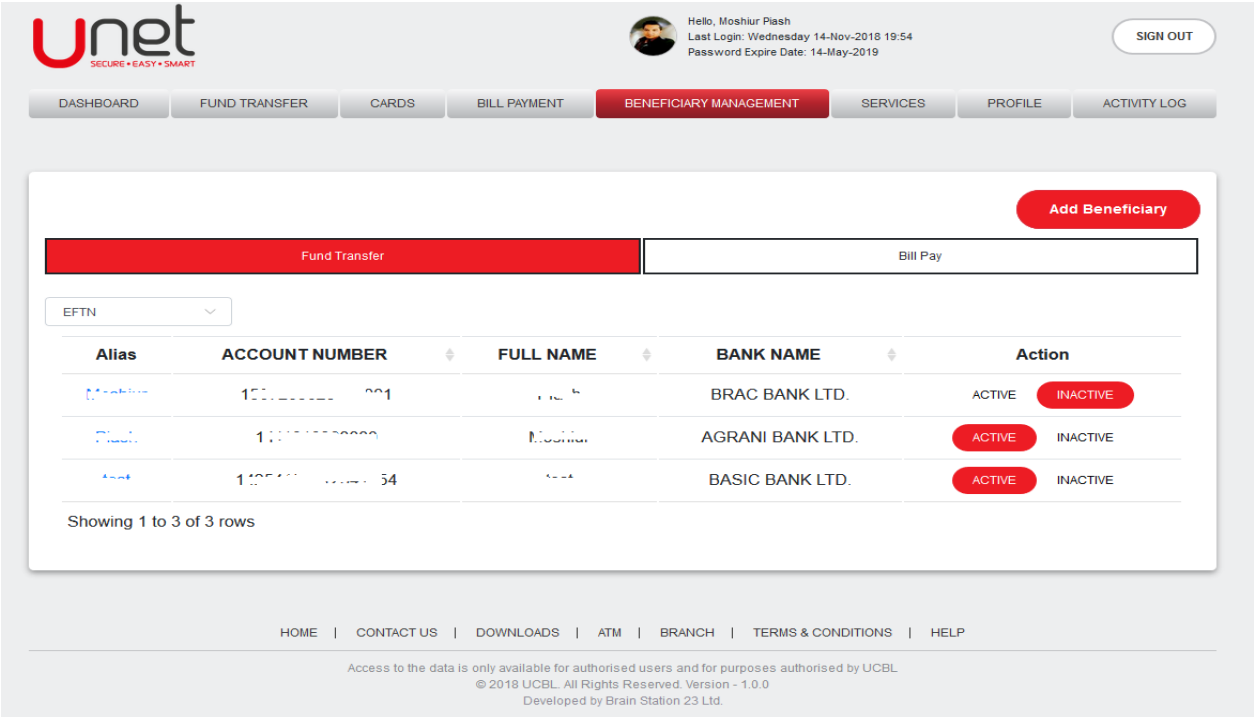
Step 3: By clicking on the alias name you can see the more information of the selected beneficiary.



Step 4: From **'Action'** column, you can 'Active' and 'Inactive' any beneficiary by selecting the respective button. Please note that, the inactive beneficiaries won't display in transfer/payment's select beneficiary dropdown.



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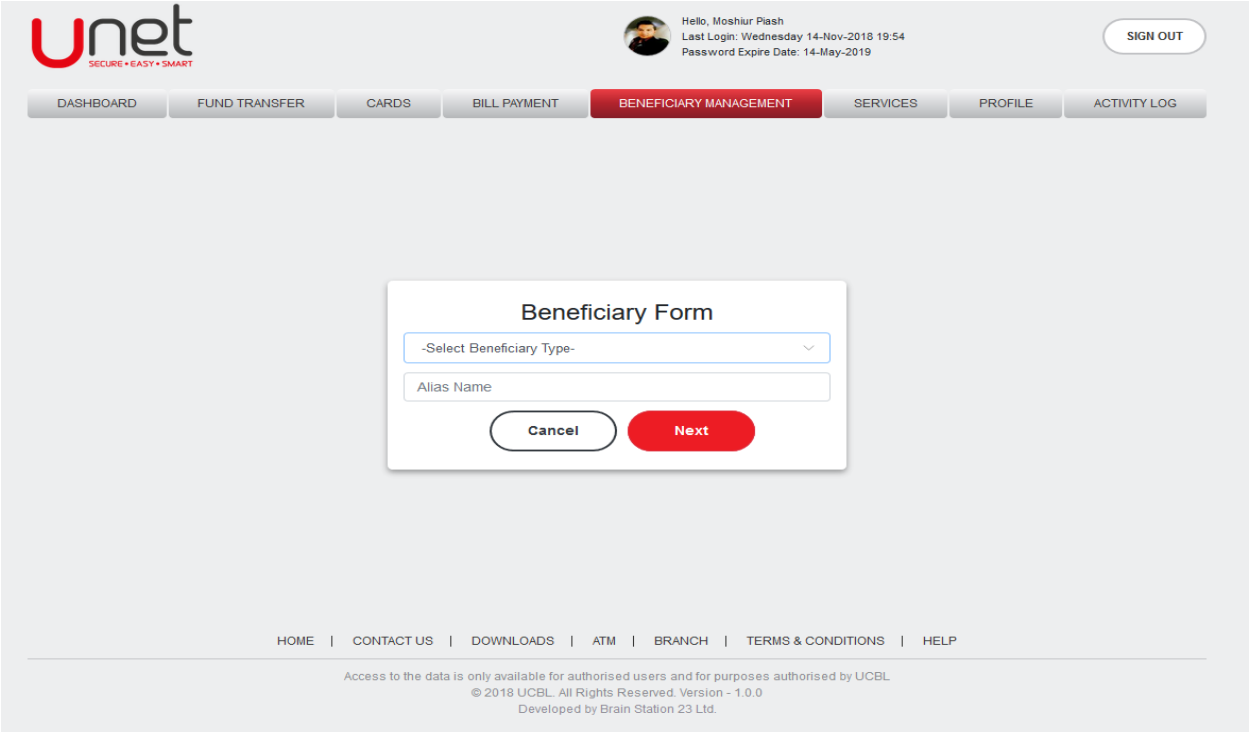
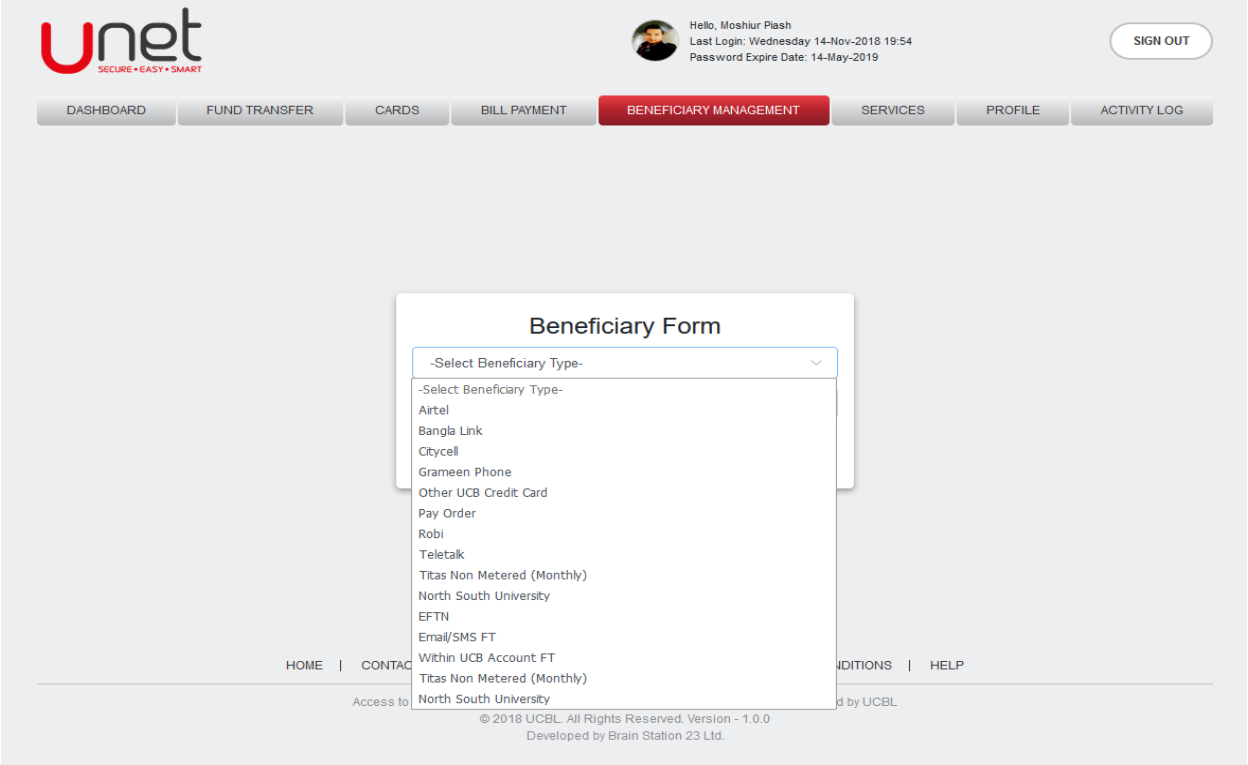
Step 5: You can also add any Fund Transfer/ Bill Payment beneficiary by 'Add Beneficiary' button from the top right corner. Select your desire beneficiary type for adding the beneficiary.



Step 6: Select your desire beneficiary type for adding the beneficiary.



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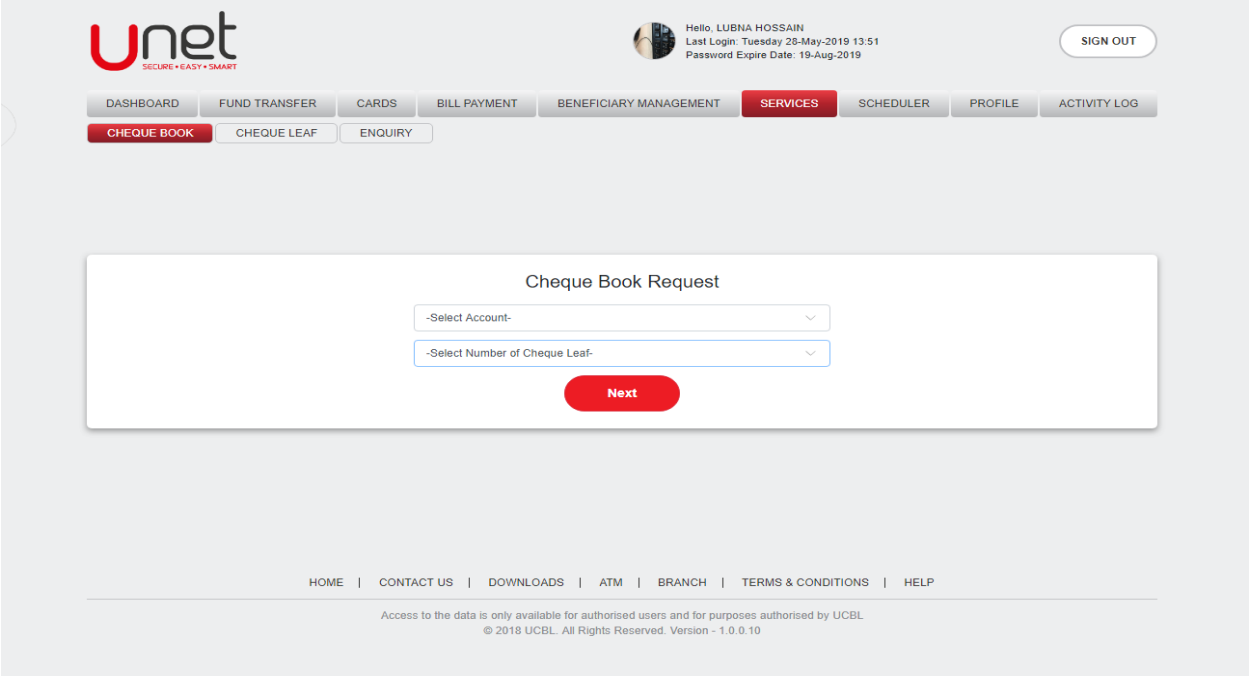
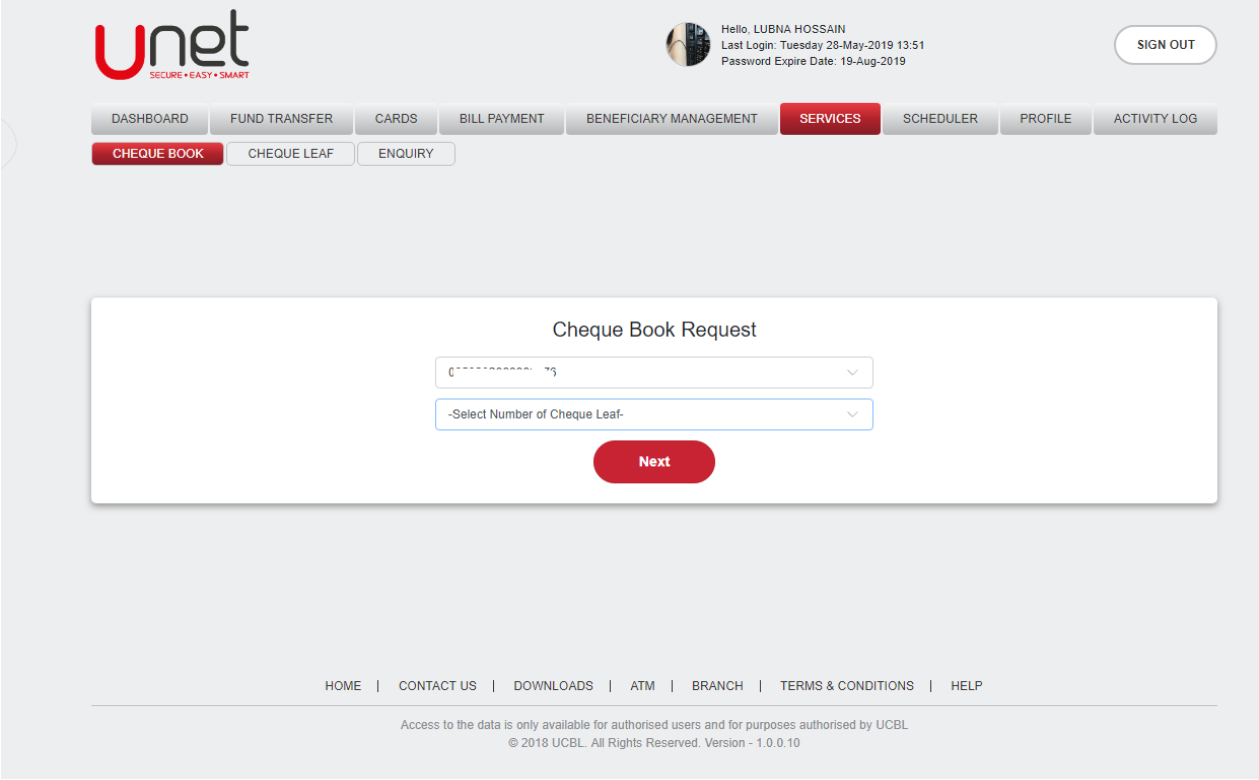
23. How do I request for a cheque book in Unet?

Step 1: Go to **Services > Cheque Book**.



Step 2: Select your 'CASA account number' and 'number of cheque leaf' from dropdown. After selection press next to continue with process.



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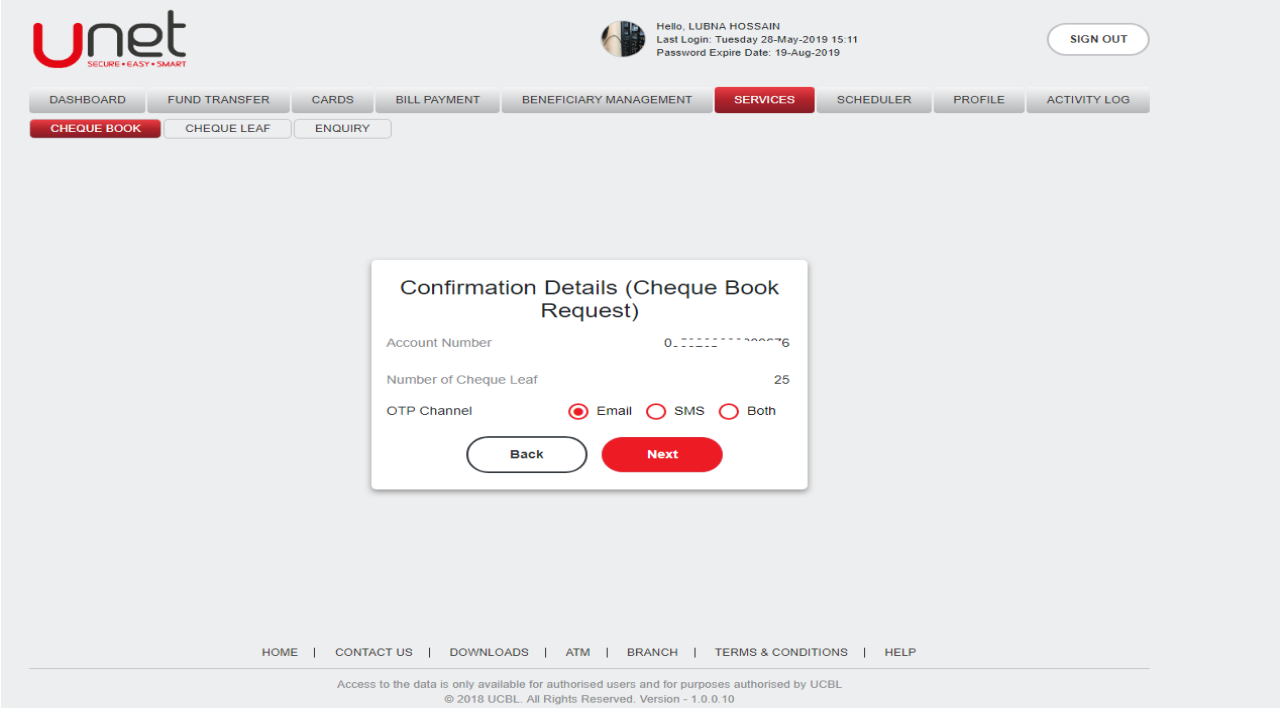
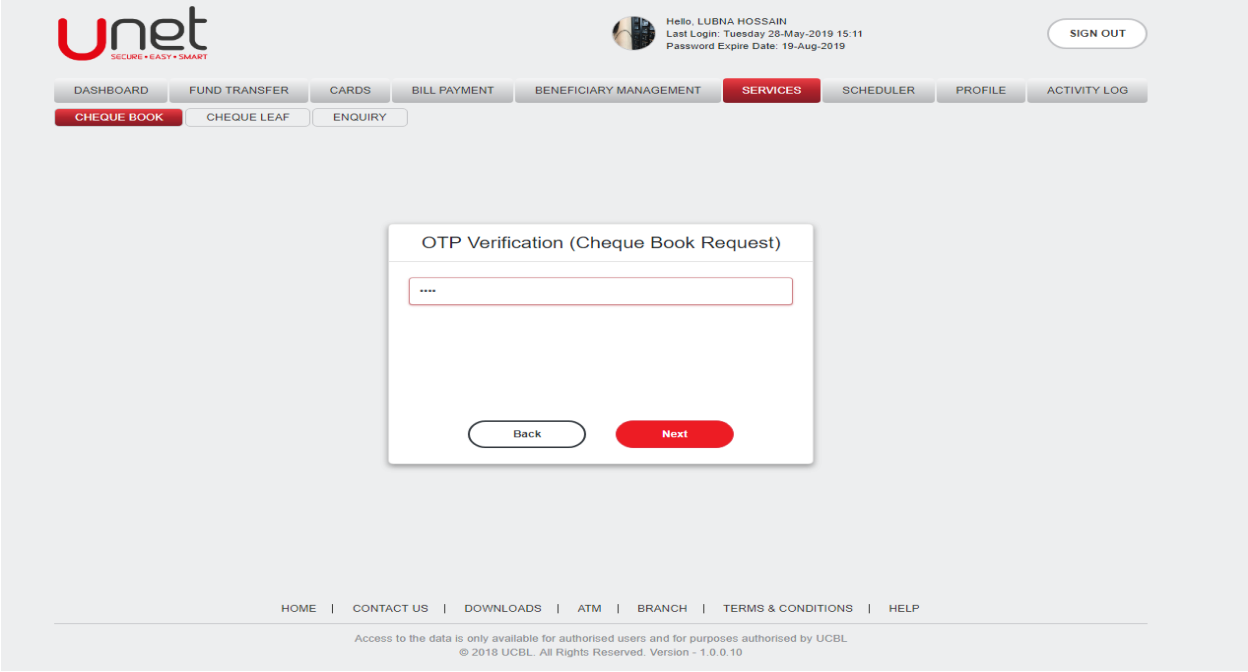
Step 3: In next step, the system shows the '**Confirmation Details'** page. From this page, you can check all the inputted information of previous page. Select your desire 'OTP Channel' as Email/SMS/Both for generating the **One Time Password** and click on the **'Next'** button.



Step 4: Based on your selection, the system will send an Email/SMS/Both into your Unet register Email Address/Mobile Number/Both. Input the correct OTP and hit on the **'Next'** button to continue. Please note that, if you inputted the wrong OTP multiple times, then your OTP functionality may block by the bank.



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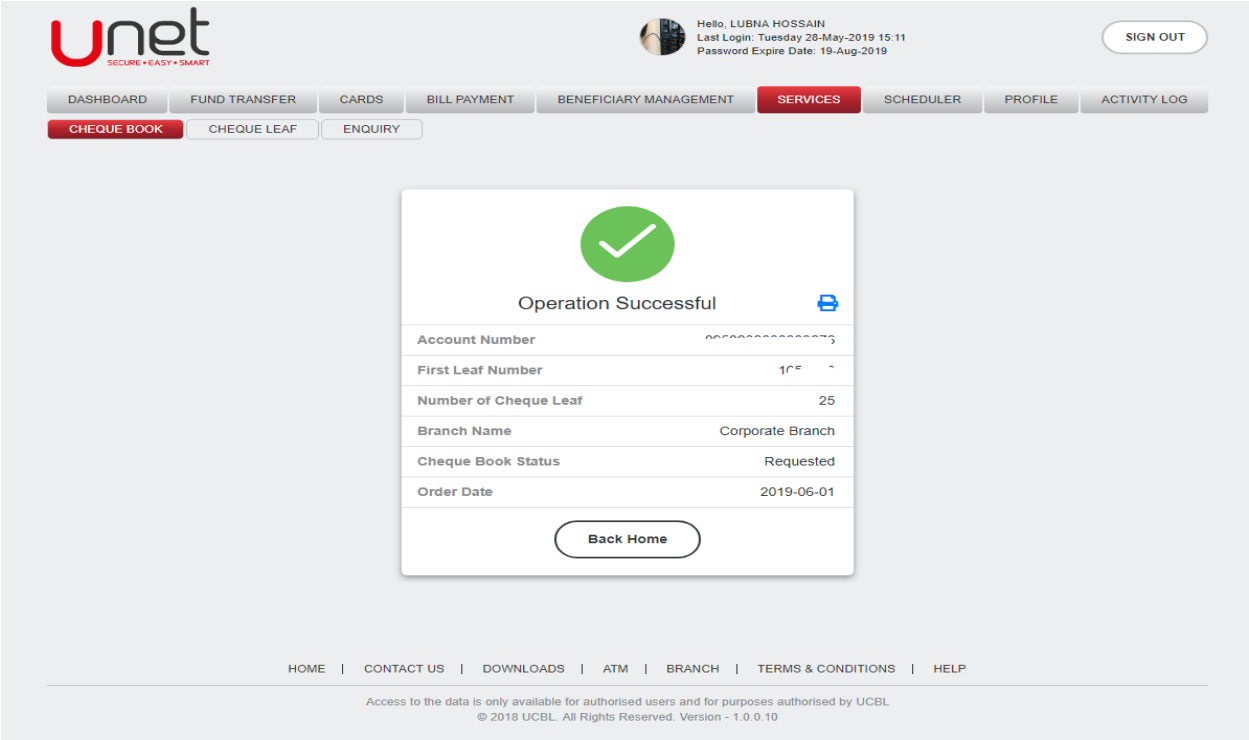
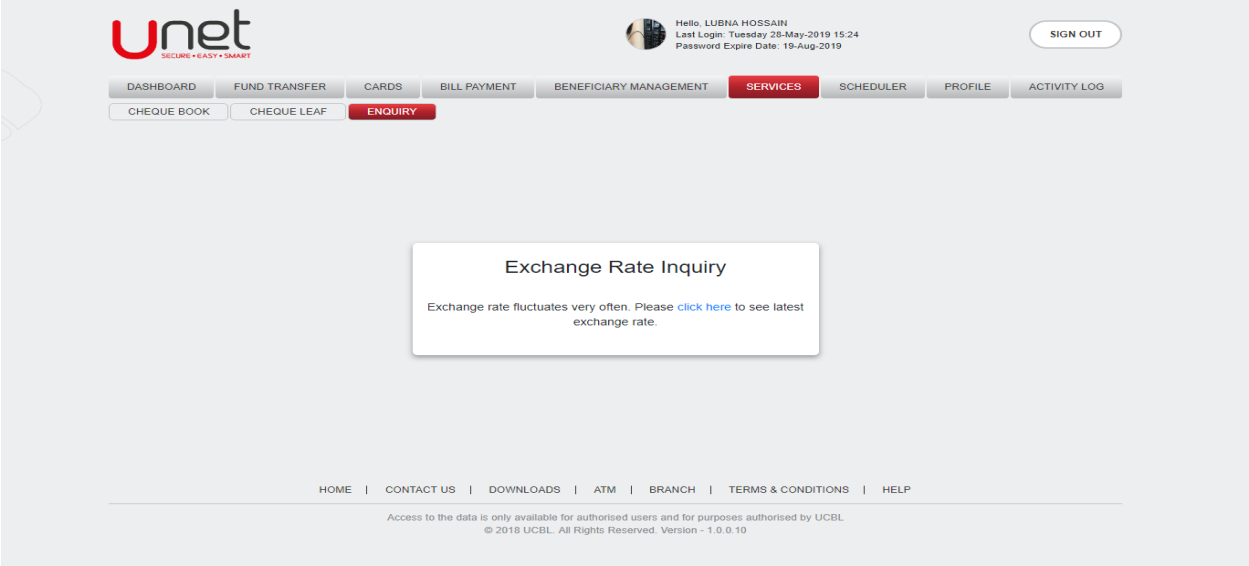
Step 5: After inputting the correct OTP, app shows the 'Operation Successful' alert message with the Cheque book request details and an email will send to your registered email address. By clicking on the **'Back Home'** button, you can get back to the Dashboard page.



24. How do I do Enquiry in Unet?

24.1 Exchange Rate Enquiry

Go to **Services > Enquiry> Exchange Rate Enquiry**. Click 'Click here' link system will redirect to a webpage to show Exchange rate.



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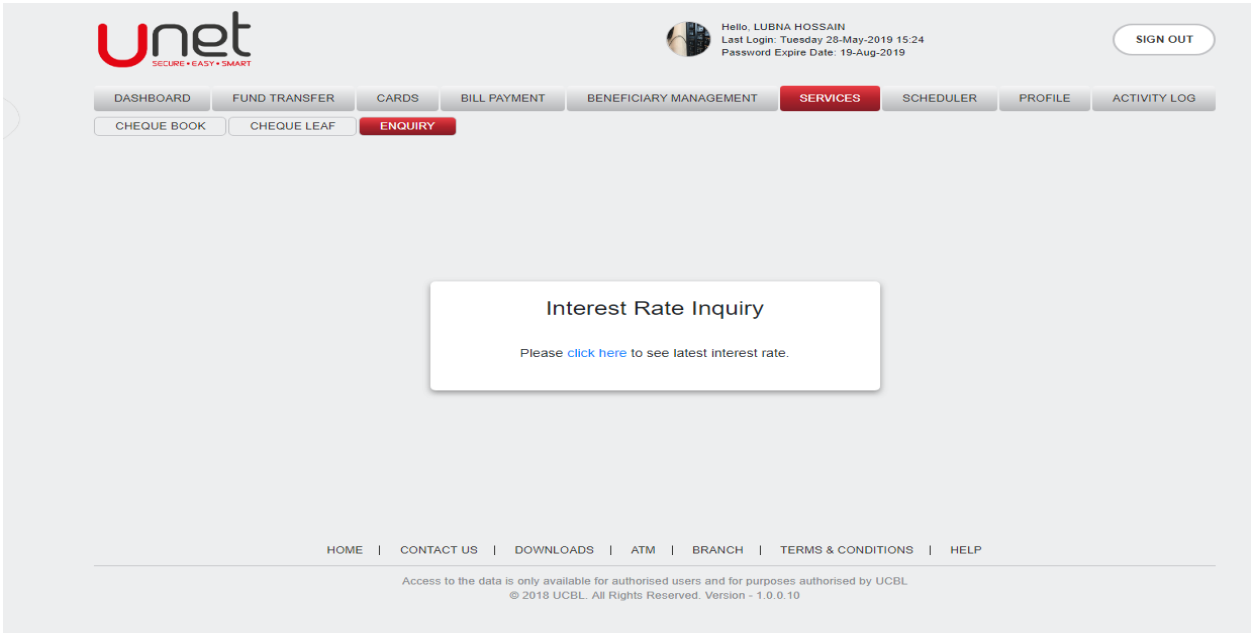
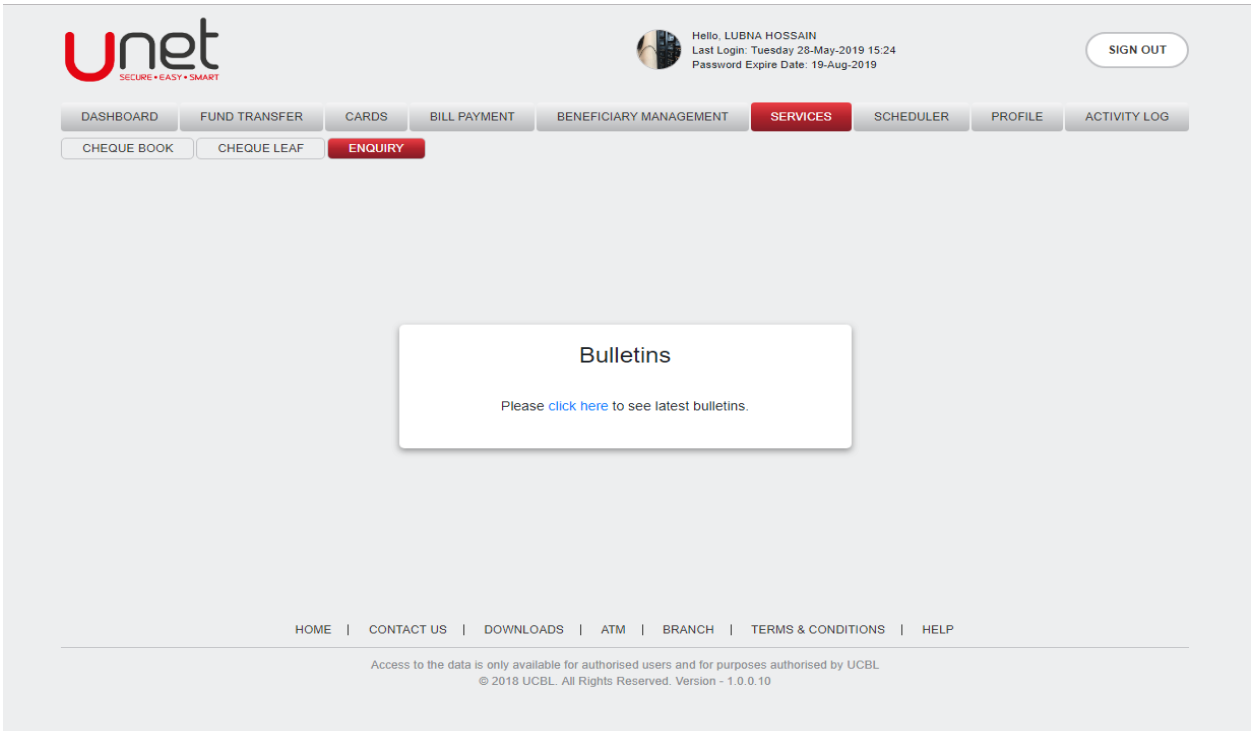
24.2 Interest Rate Enquiry

Go to **Services > Enquiry> Interest Rate Enquiry**. Click 'Click here' link system will redirect to a webpage to show Latest Interest rate.



24.3 Bulletins

Go to **Services > Enquiry> Bulletins**. Click 'Click here' link system will redirect to a webpage to show Latest Bulletins.



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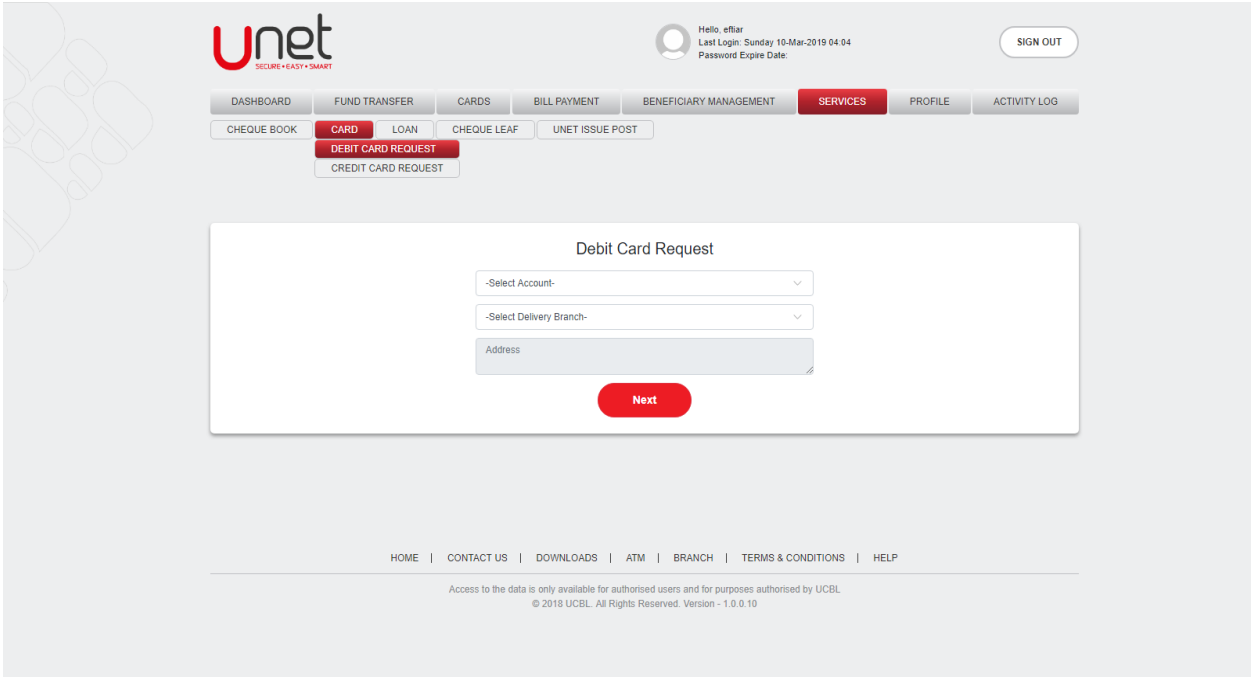
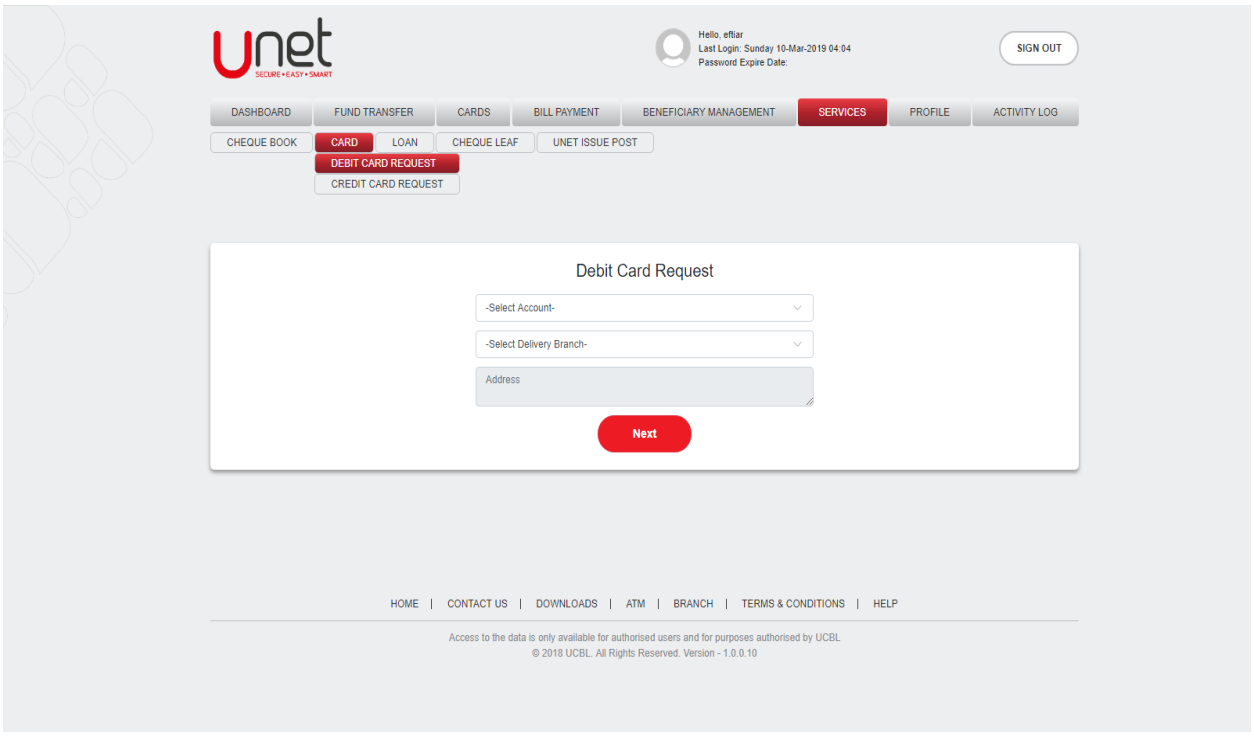
25. How do I request for a Debit Card in Unet?

Step 1: Go to **Services > Card > Debit Card Request**.



Step 2: Select your 'CASA account number' and 'Delivery Branch' from dropdown. After selection press next to continue with process.



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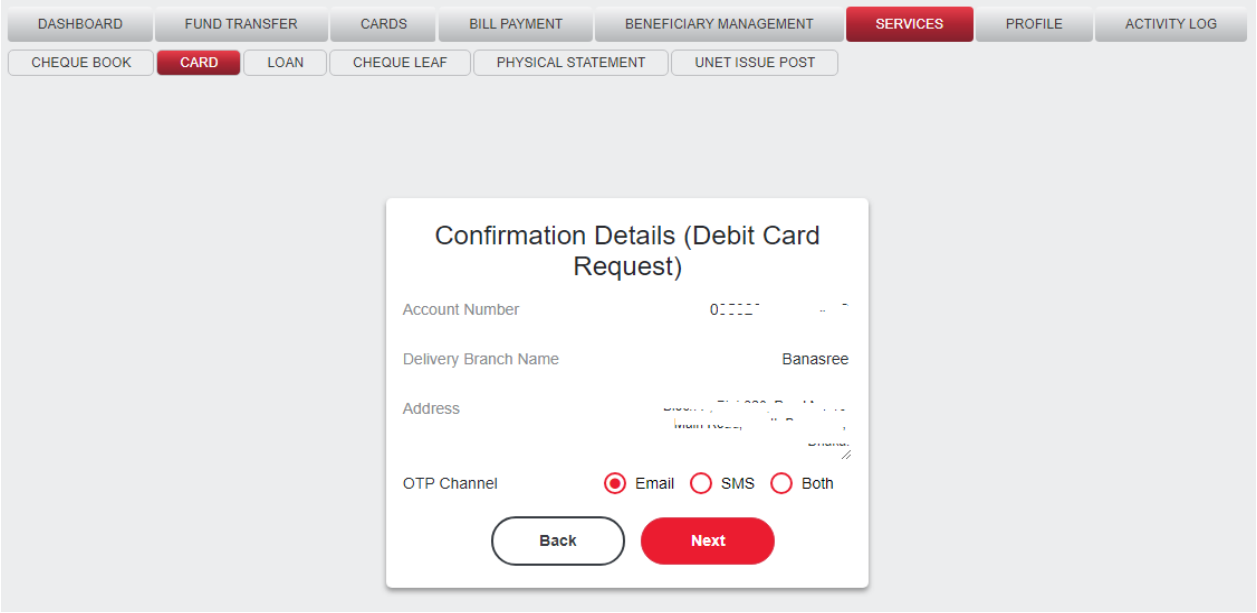
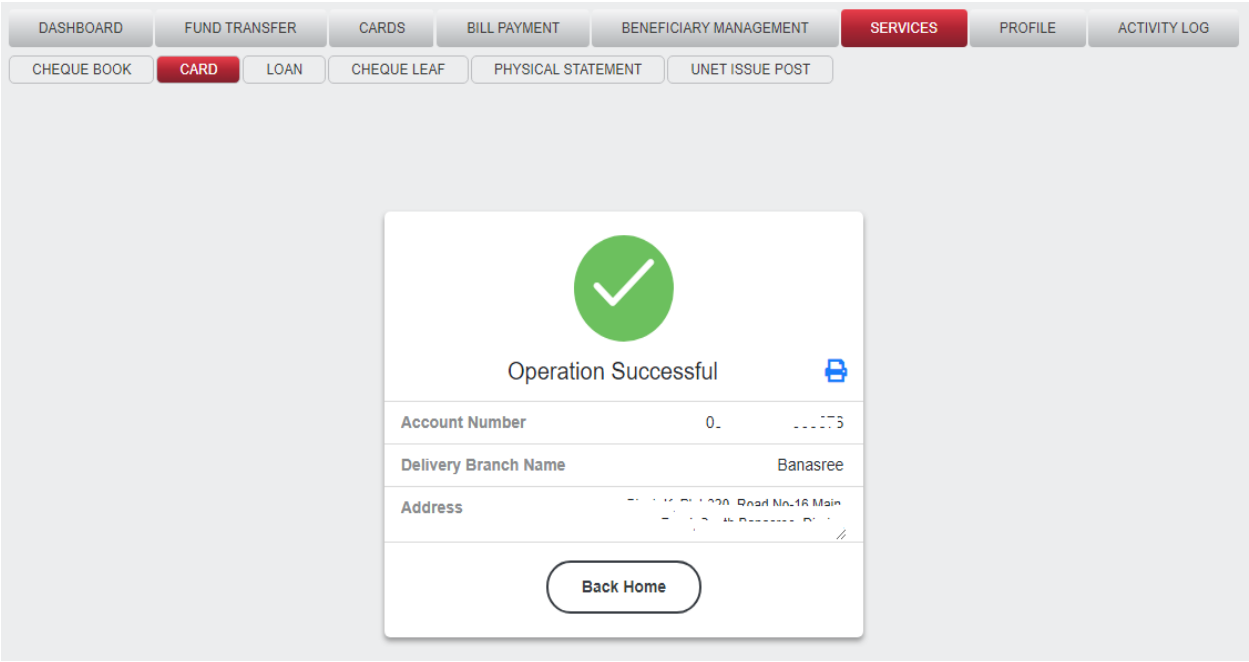
Step 3: In next step, the system shows the '**Confirmation Details'** page. From this page, you can check all the inputted information of previous page. Select your desire 'OTP Channel' as Email/SMS/Both for generating the **One Time Password** and click on the **'Next'** button.



Step 4: Based on your selection, the system will send an Email/SMS/Both into your Unet register Email Address/Mobile Number/Both. Input the correct OTP and hit on the **'Next'** button to continue. Please note that, if you inputted the wrong OTP multiple times, then your OTP functionality may block by the bank. After inputting the correct OTP, app shows the 'Operation Successful' alert message with the Debit card request details and an email will send to your registered email address. By clicking on the **'Back Home'** button, you can get back to the Dashboard page.



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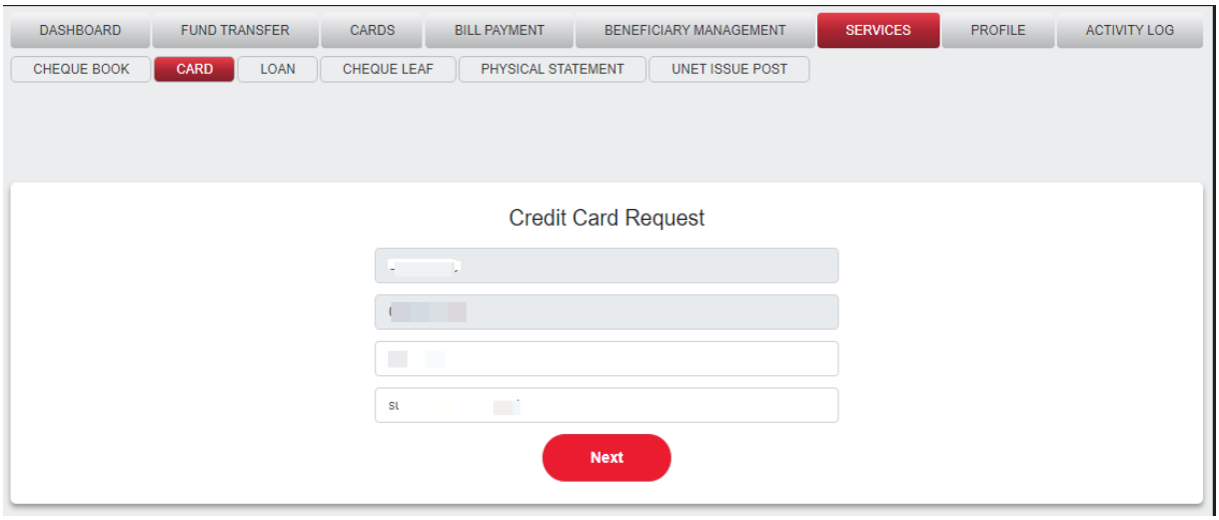
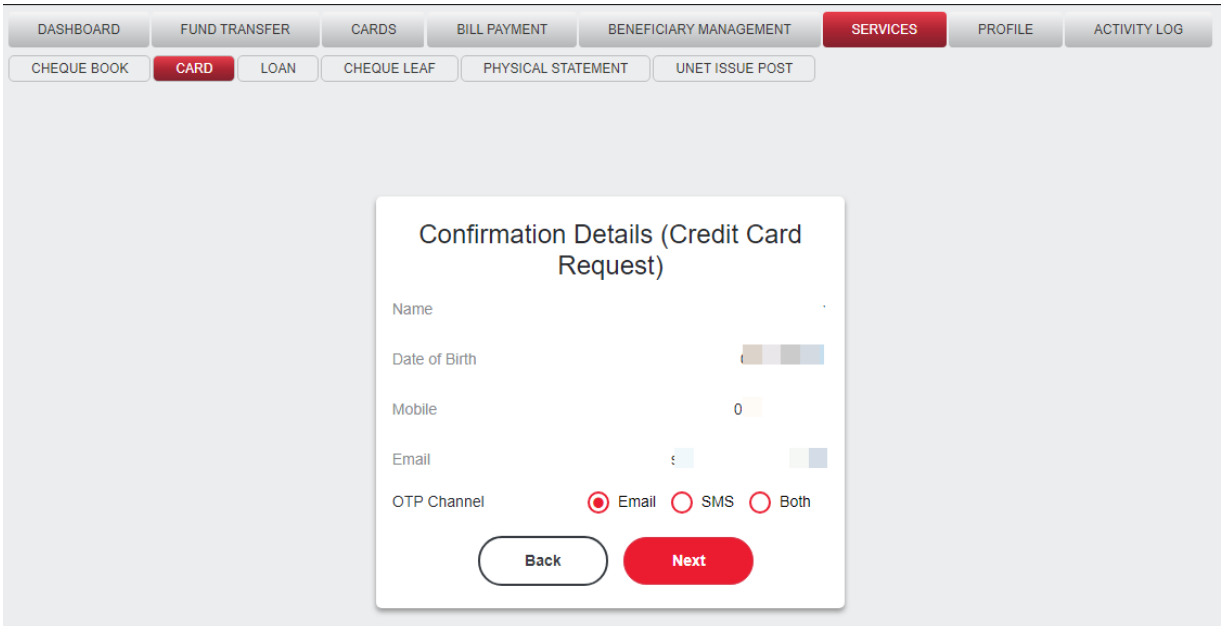
26. How do I request for a Credit Card in Unet?

Step 1: Go to **Services > Card > Credit Card Request**. System will automatically populated Customer name, Date of birth, Phone Number and email. Mobile number and email address is changeable if required.



Step 2: By pressing next, the system shows the '**Confirmation Details'** page. From this page, you can check all the inputted information of previous page. Select your desire 'OTP Channel' as Email/SMS/Both for generating the **One Time Password** and click on the **'Next'** button.



Step 3: Based on your selection, the system will send an Email/SMS/Both into your Unet register Email Address/Mobile Number/Both. Input the correct OTP and hit on the **'Next'** button to continue. Please note that, if you inputted the wrong OTP multiple times, then your OTP functionality may block by the bank. After inputting the correct OTP, app shows the 'Operation Successful' alert

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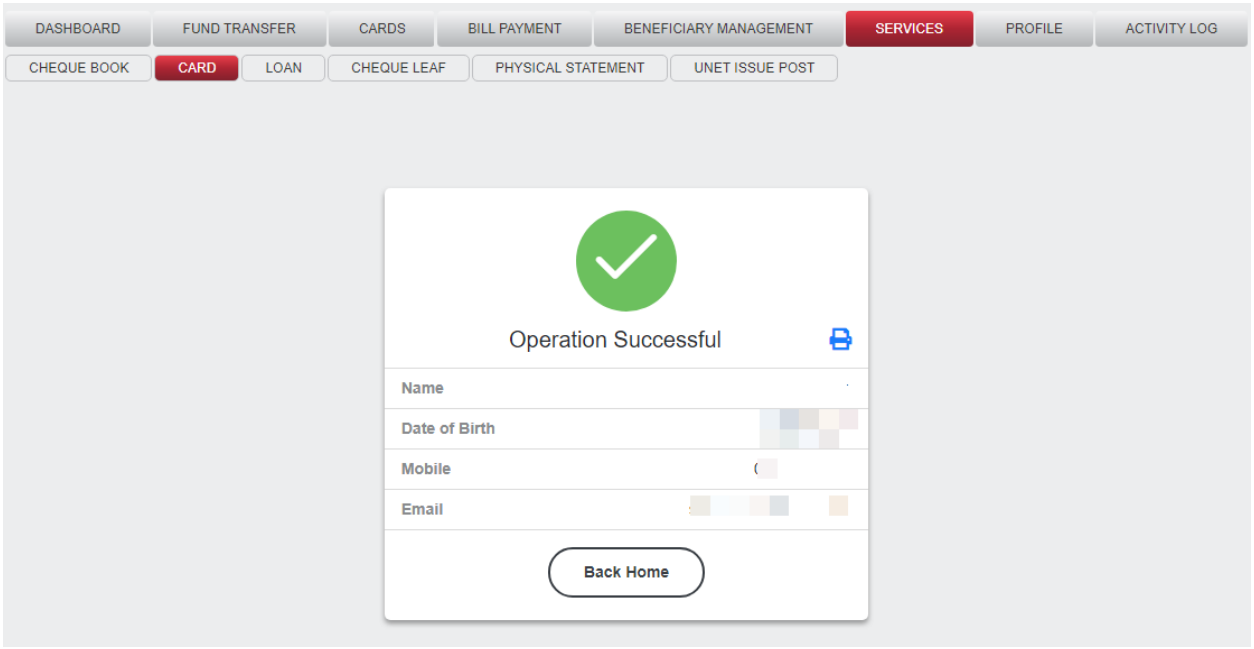
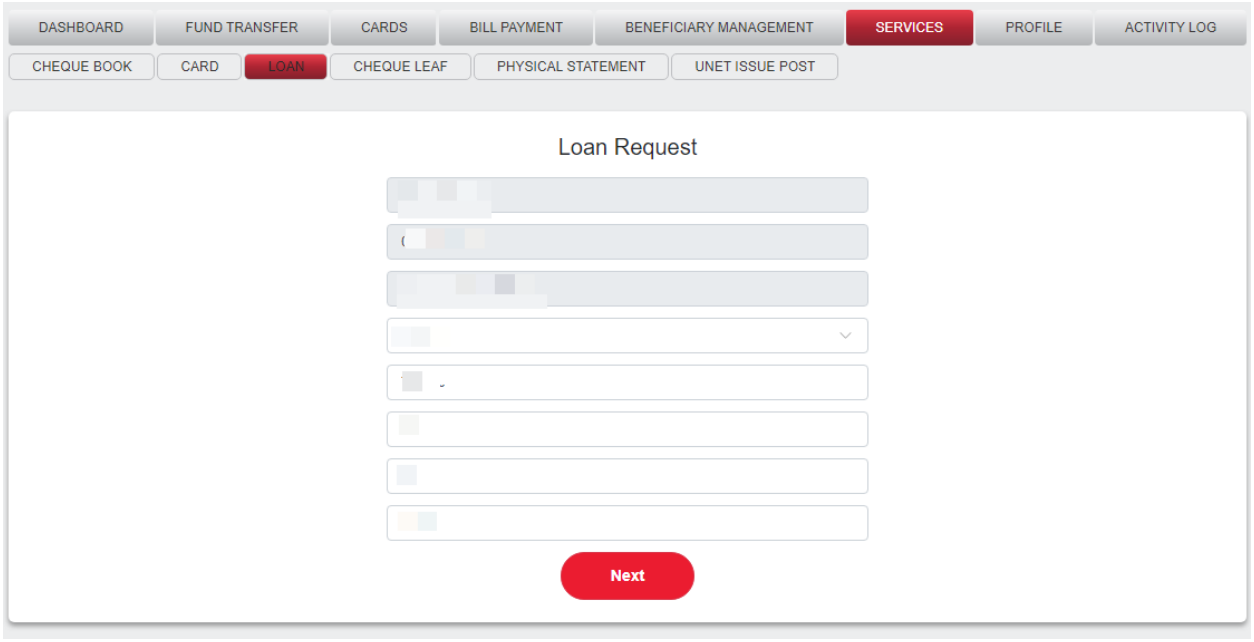
message with the Credit card request details and an email will send to your registered email address. By clicking on the **'Back Home'** button, you can get back to the Dashboard page.



27. How do I request for a Loan in Unet?

Step 1: Go to **Services > Loan**. System will automatically populated Customer name, Date of birth and email. Mobile number and email address is not changeable. Input all the require field and press next button to continue.



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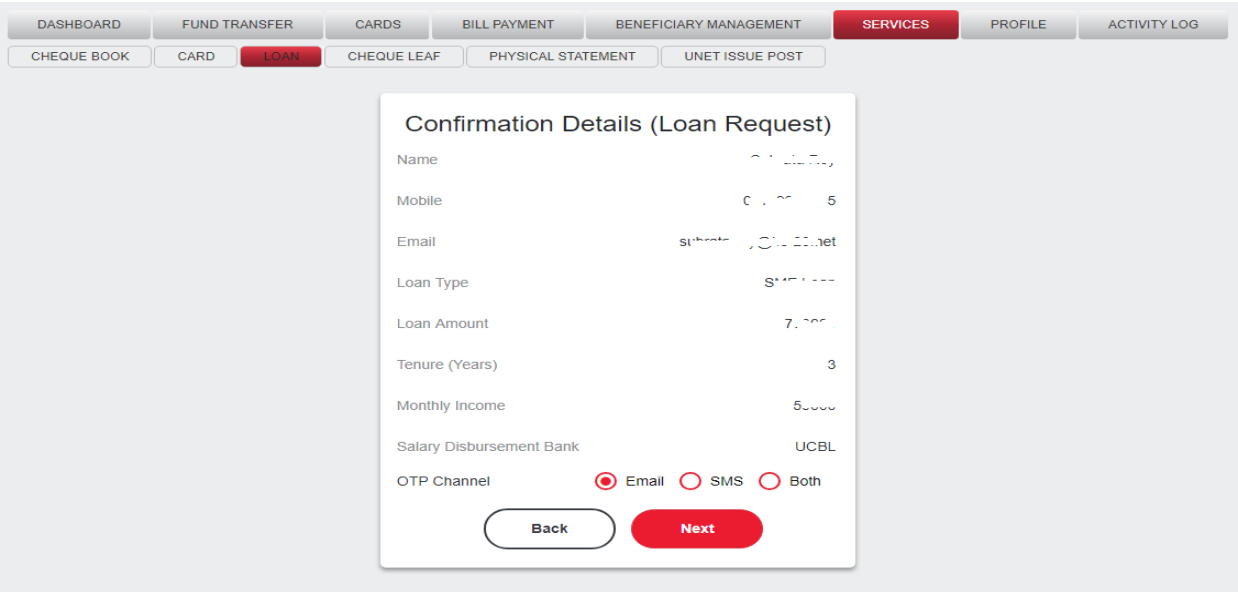
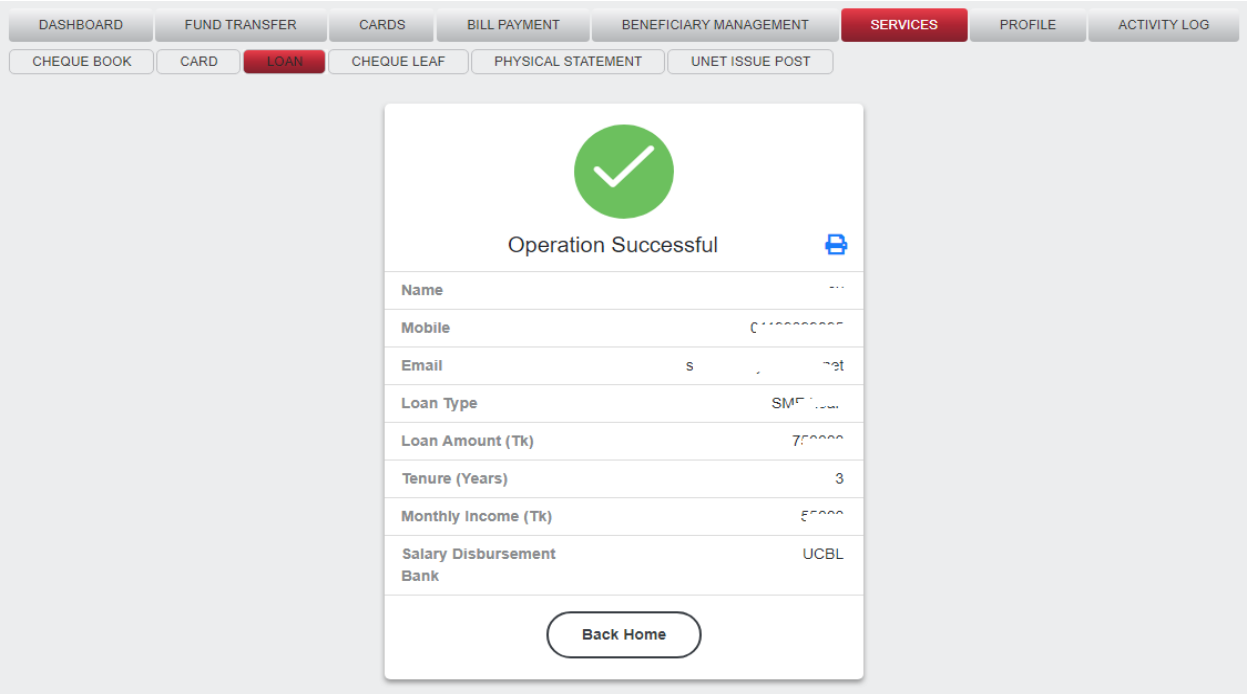
Step 2: By pressing next, the system shows the '**Confirmation Details'** page. From this page, you can check all the inputted information of previous page. Select your desire 'OTP Channel' as Email/SMS/Both for generating the **One Time Password** and click on the **'Next'** button.



Step 3: Based on your selection, the system will send an Email/SMS/Both into your Unet register Email Address/Mobile Number/Both. Input the correct OTP and hit on the **'Next'** button to continue. Please note that, if you inputted the wrong OTP multiple times, then your OTP functionality may block by the bank. After inputting the correct OTP, app shows the 'Operation Successful' alert message with the Loan request details and an email will send to your registered email address. By clicking on the **'Back Home'** button, you can get back to the Dashboard page.



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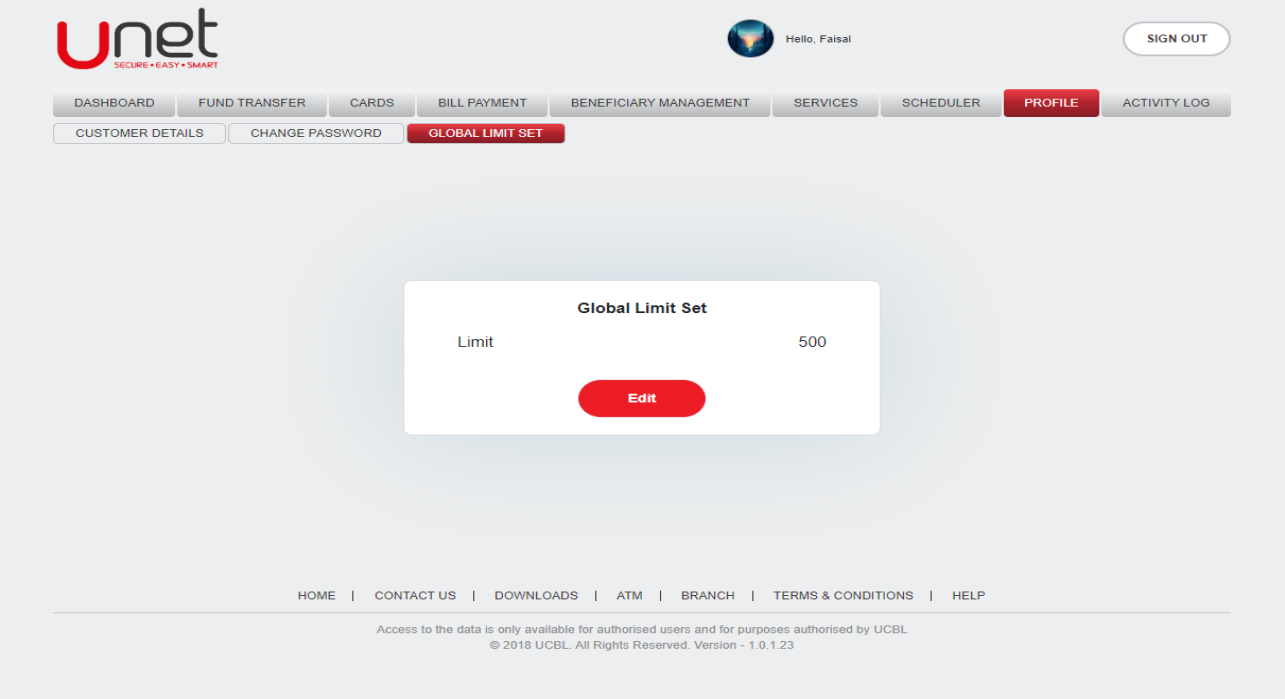
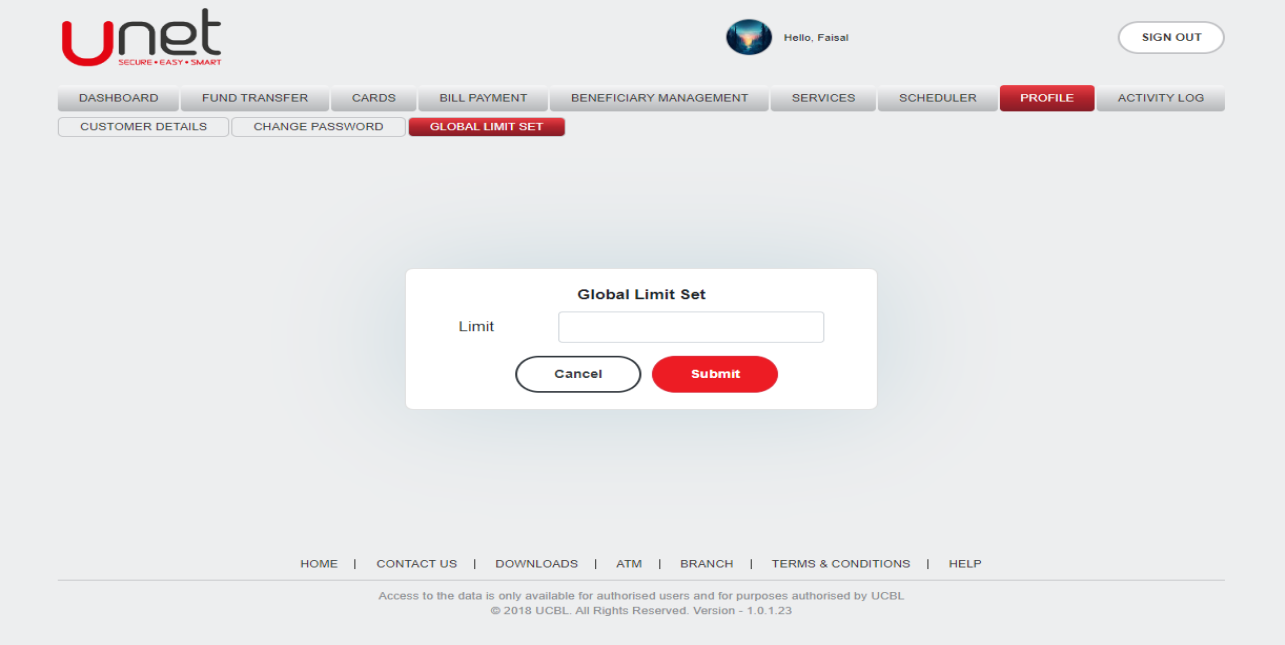
28. How do I change customer global limit?

Step 1: Go to **Profile > Global Limit Set** page.



Step 2: Click on the 'Edit' button. Input the customer global limit value and click on the 'Submit' button. Customer global limit will be successfully updated.



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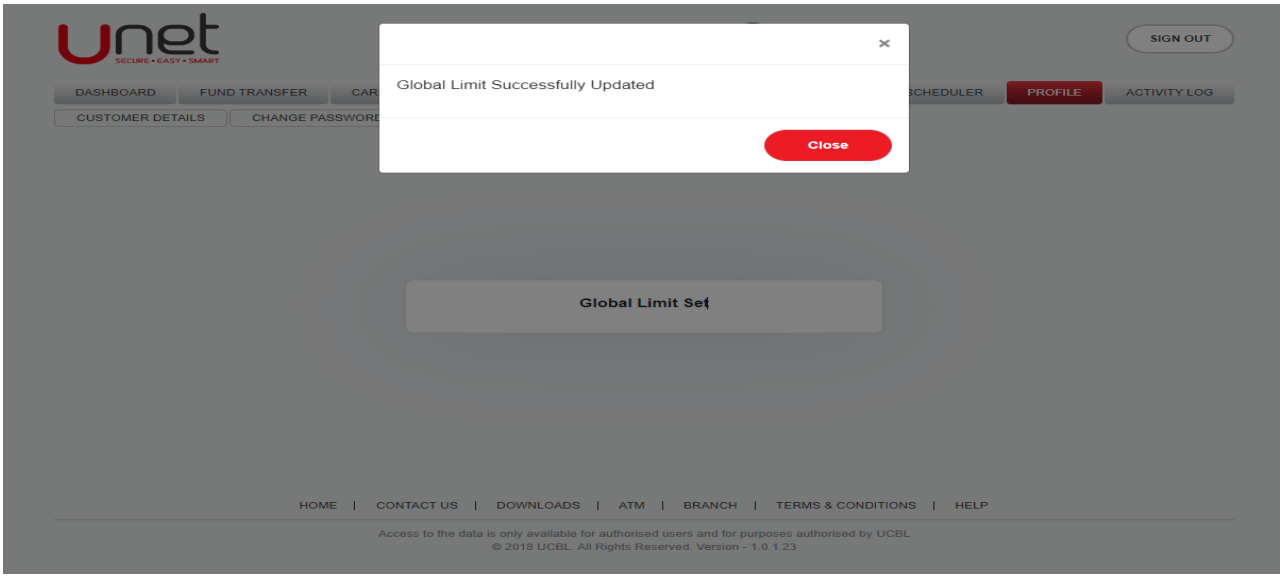
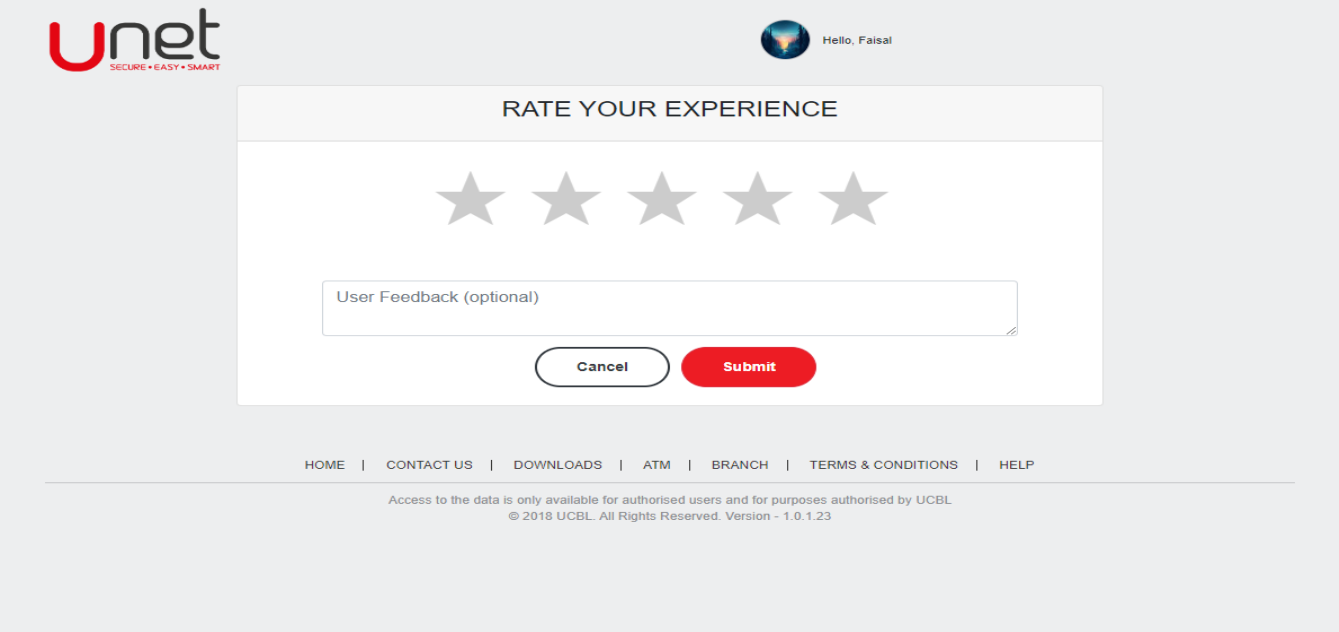


29. How do I logout from Unet?

Step 1: Click on the 'Sign Out' button and system will redirect to the 'Rate Your Experience' page.



Step 2: Give ratings and user feedback and click on the 'Submit' button. User will be successfully logged out.

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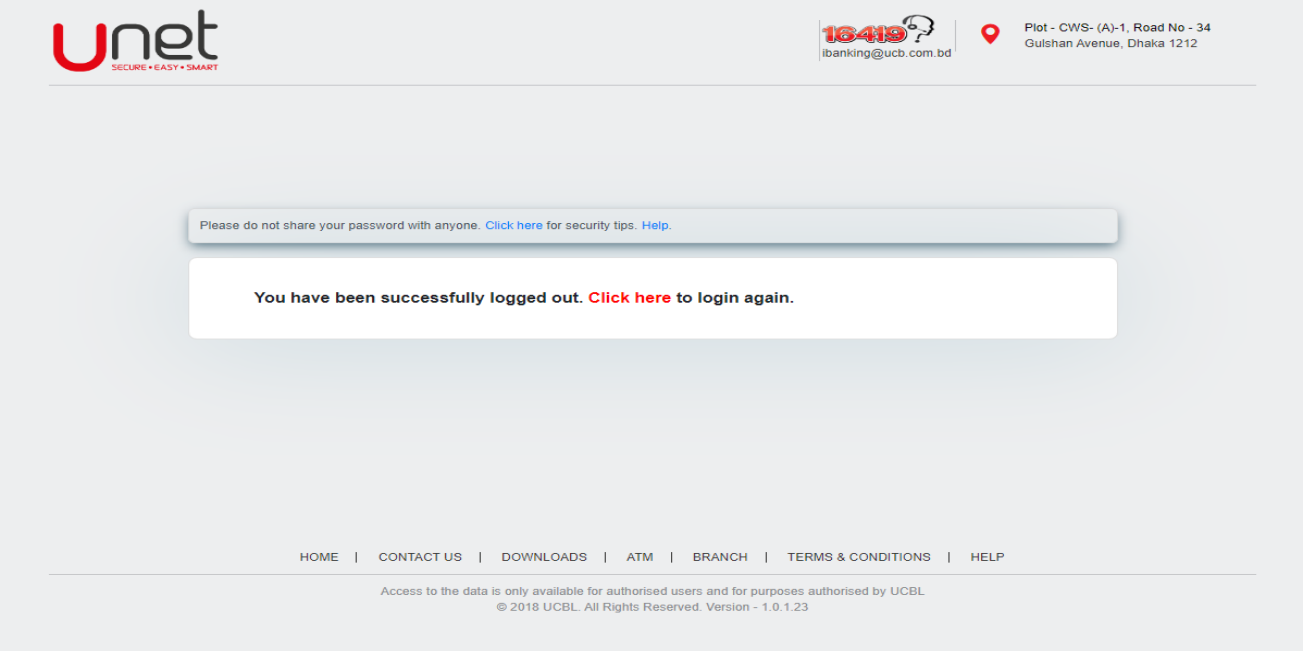
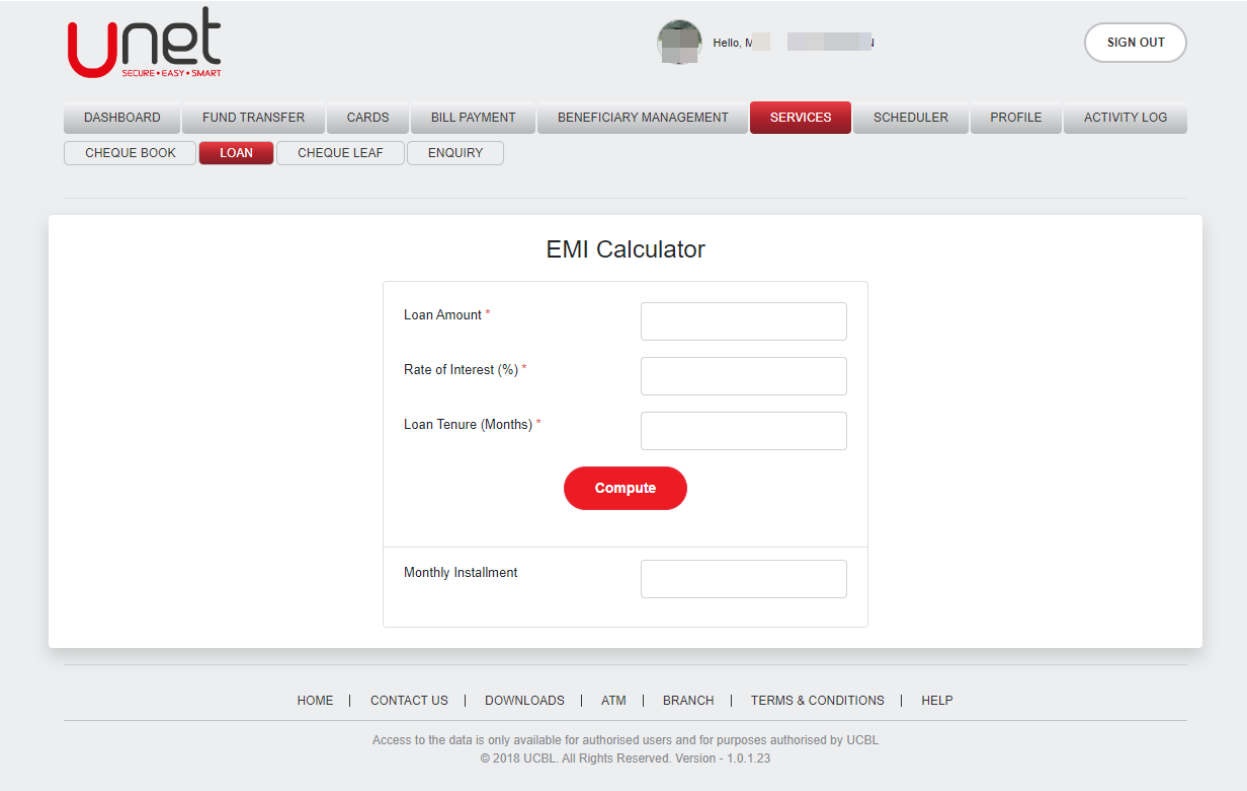


30. How do I calculate EMI from Unet?

Step 1: Go to **Services > Loan > EMI Calculator** page.



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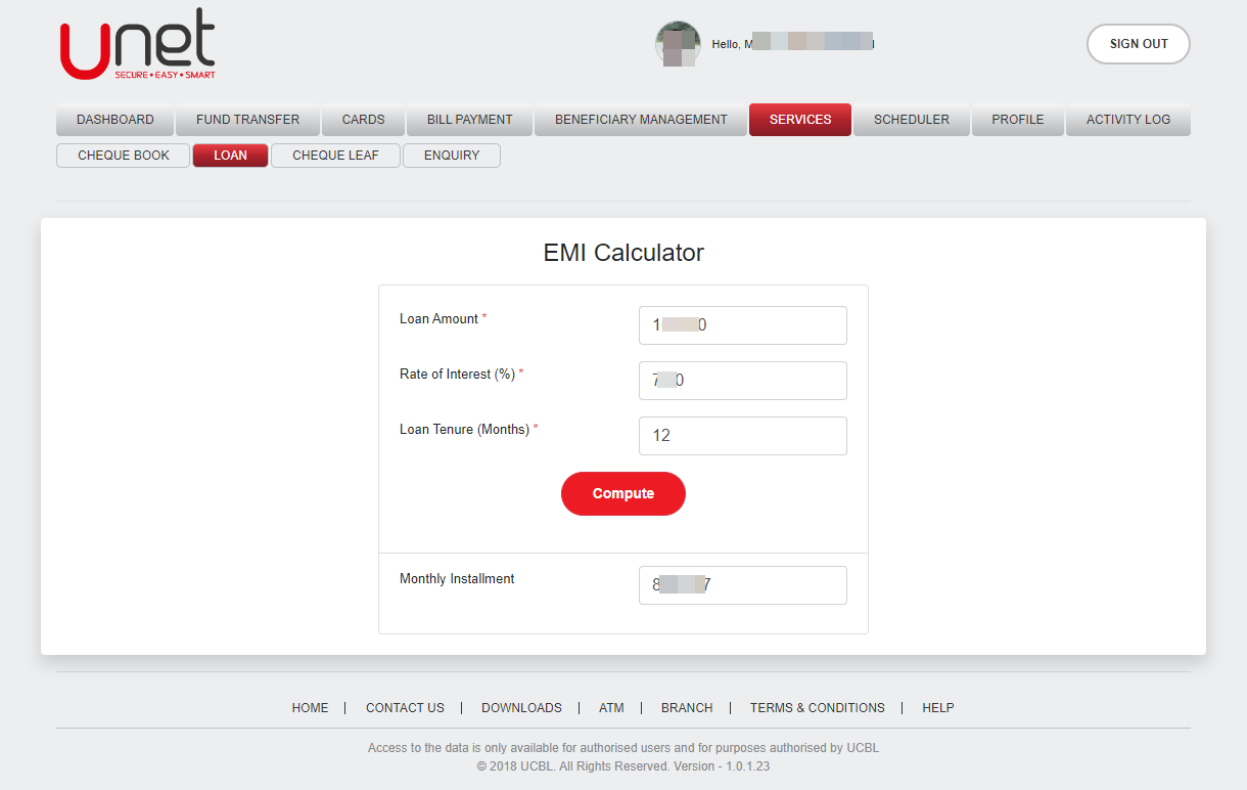
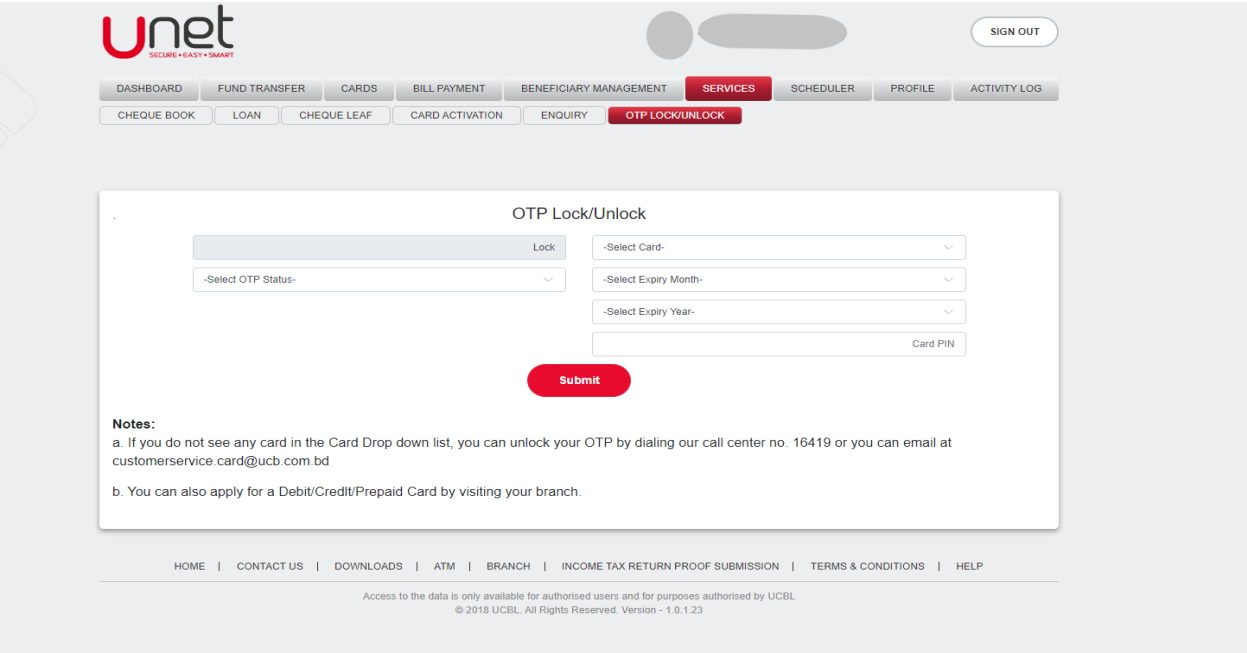
Step 2: Input '**Loan Amount'**, '**Rate of Interest'**, '**Loan Tenure'** and click on the '**Compute'** button. System will show the calculated value in the '**Monthly Installment'** field.



31.How do I lock/unlock OTP in UNET?

Step 1: Go to **Services > OTP Lock/Unlock** page.



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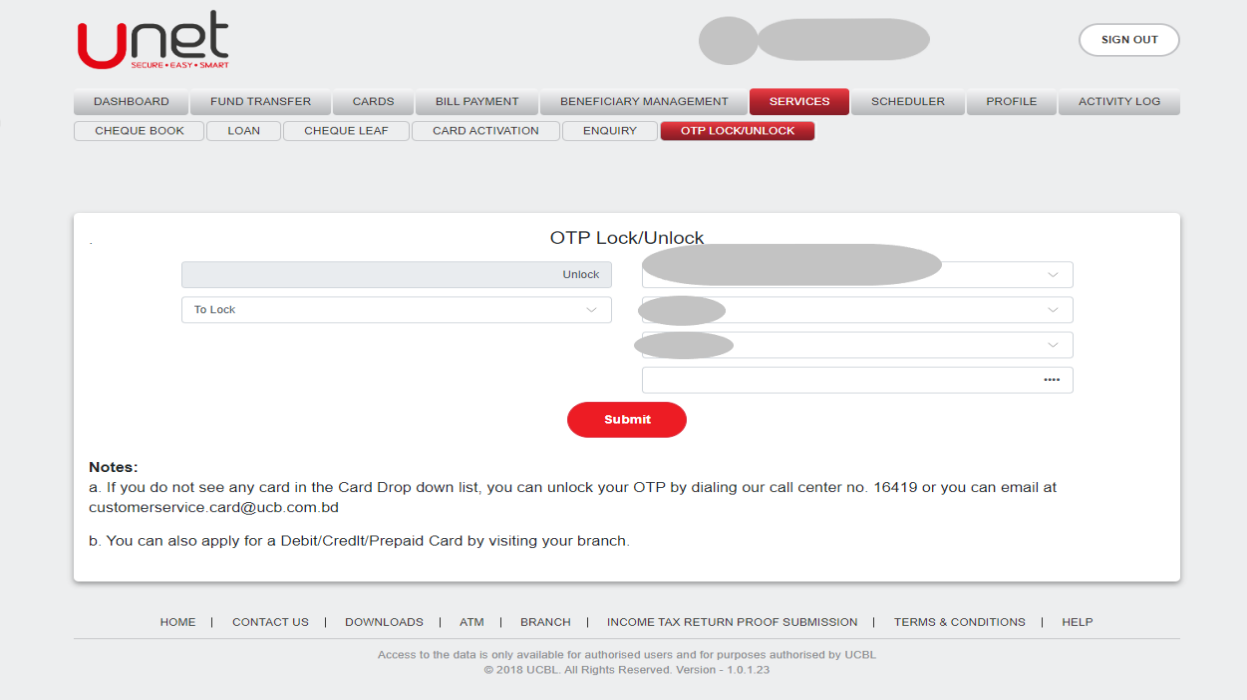
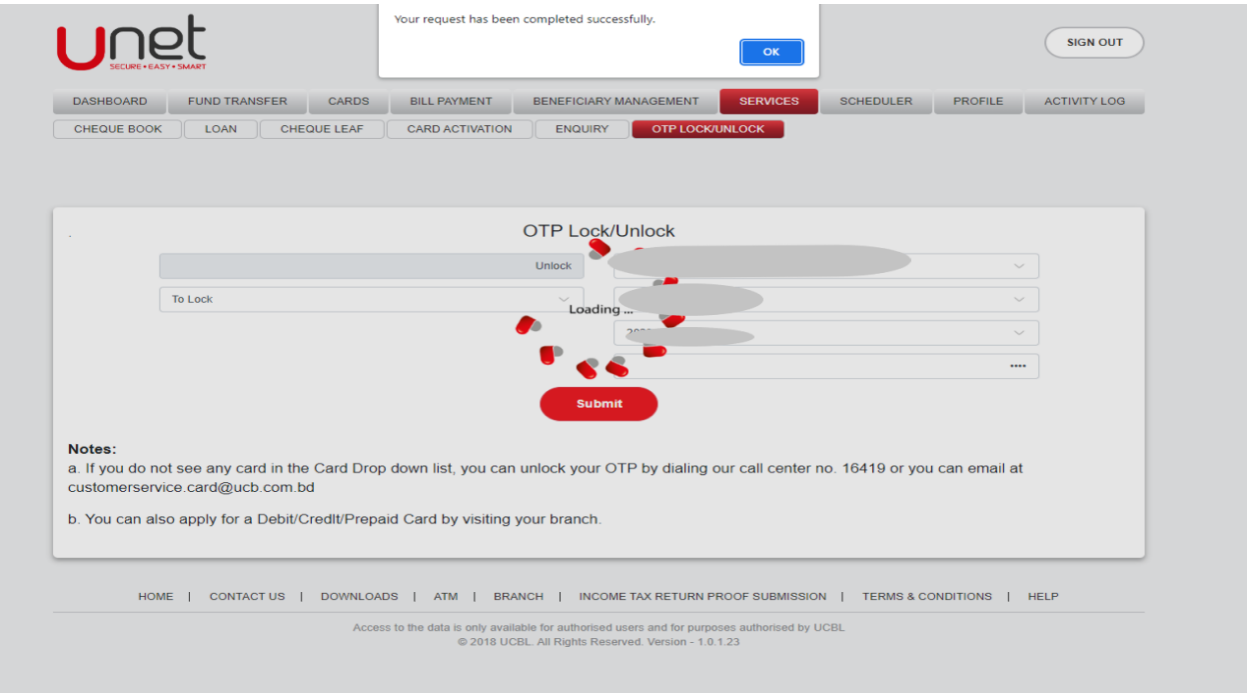
Step 2: Select **'OTP status',** select **'card',** select **'expiry month',** select **'expiry year'** & input **'card pin'** in card pin input field. Finally, Click on **Submit** button.



Step 3: After clicking on submit button a success **pop-up** message will show.



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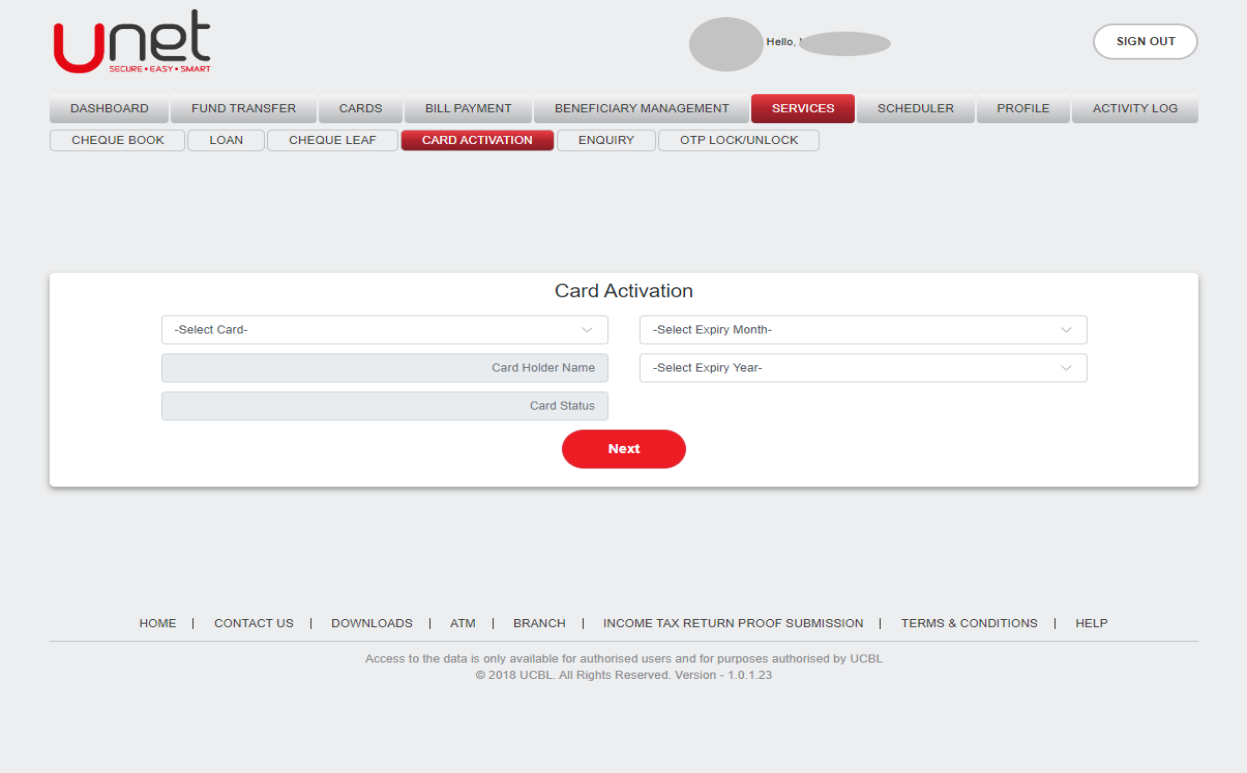
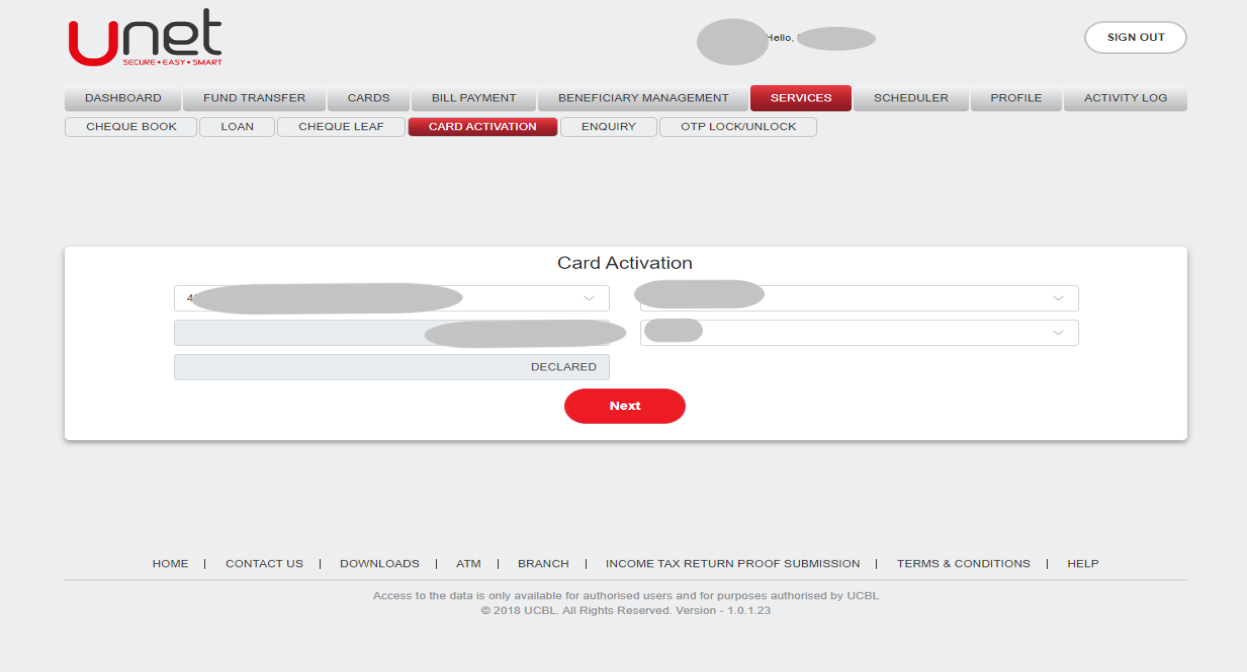
32.How do I activate my card in UNET?

Step 1: Go to **Services > Card Activation** page.



Step 2: Select **card,** select **expiry month,** Select **Expiry year** & **Click** on **Next** button.



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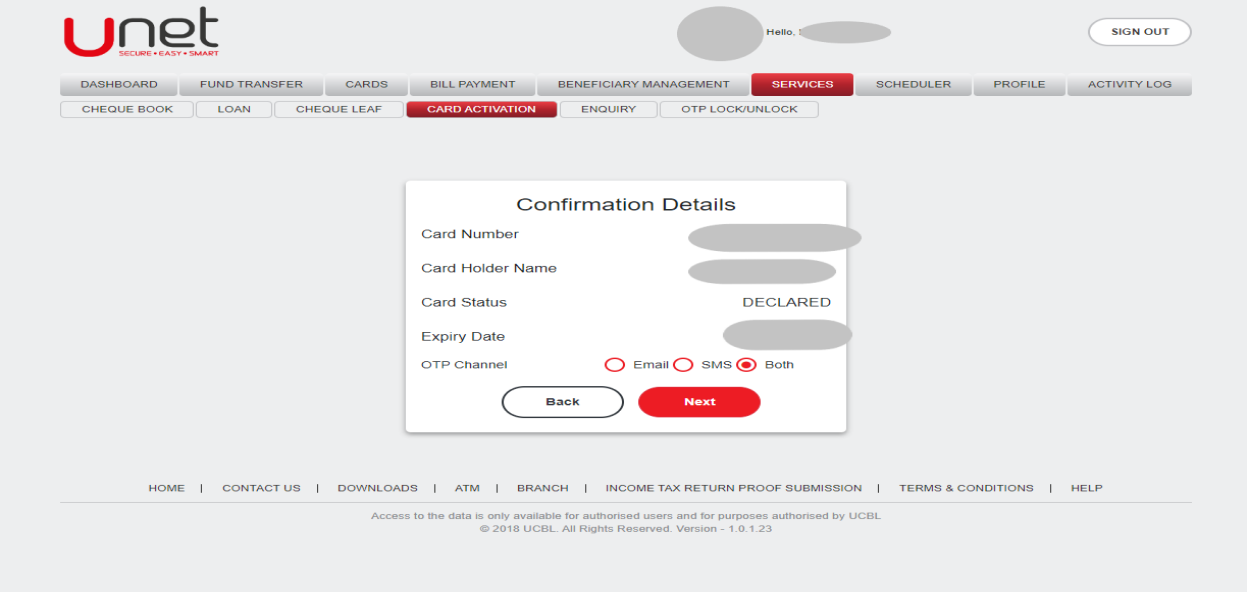
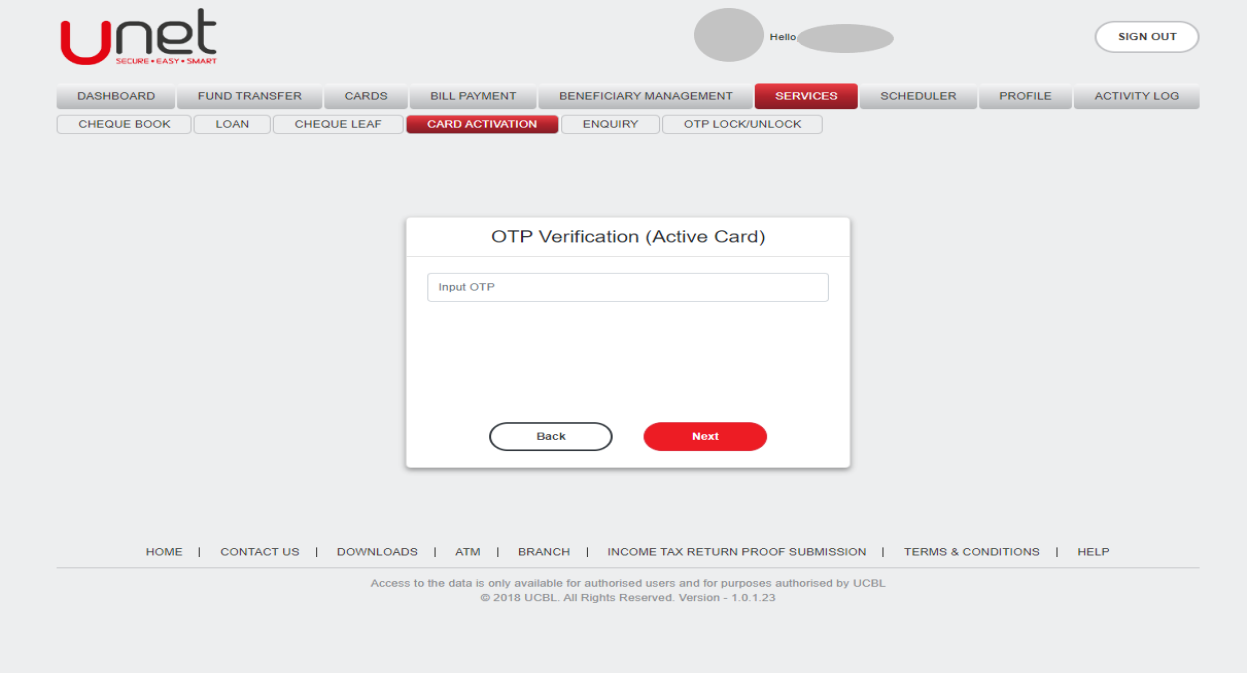
Step 3: By pressing next, the system shows the '**Confirmation Details'** page. From this page, you can check all the inputted information of previous page. Select your desire 'OTP Channel' as Email/SMS/Both for generating the **One Time Password** and click on the **'Next'** button.



Step 4: Based on your selection, the system will send an Email/SMS/Both into your Unet register Email Address/Mobile Number/Both. Input the correct OTP and hit on the **'Next'** button to continue. Please note that, if you inputted the wrong OTP multiple times, then your OTP functionality may block by the bank.



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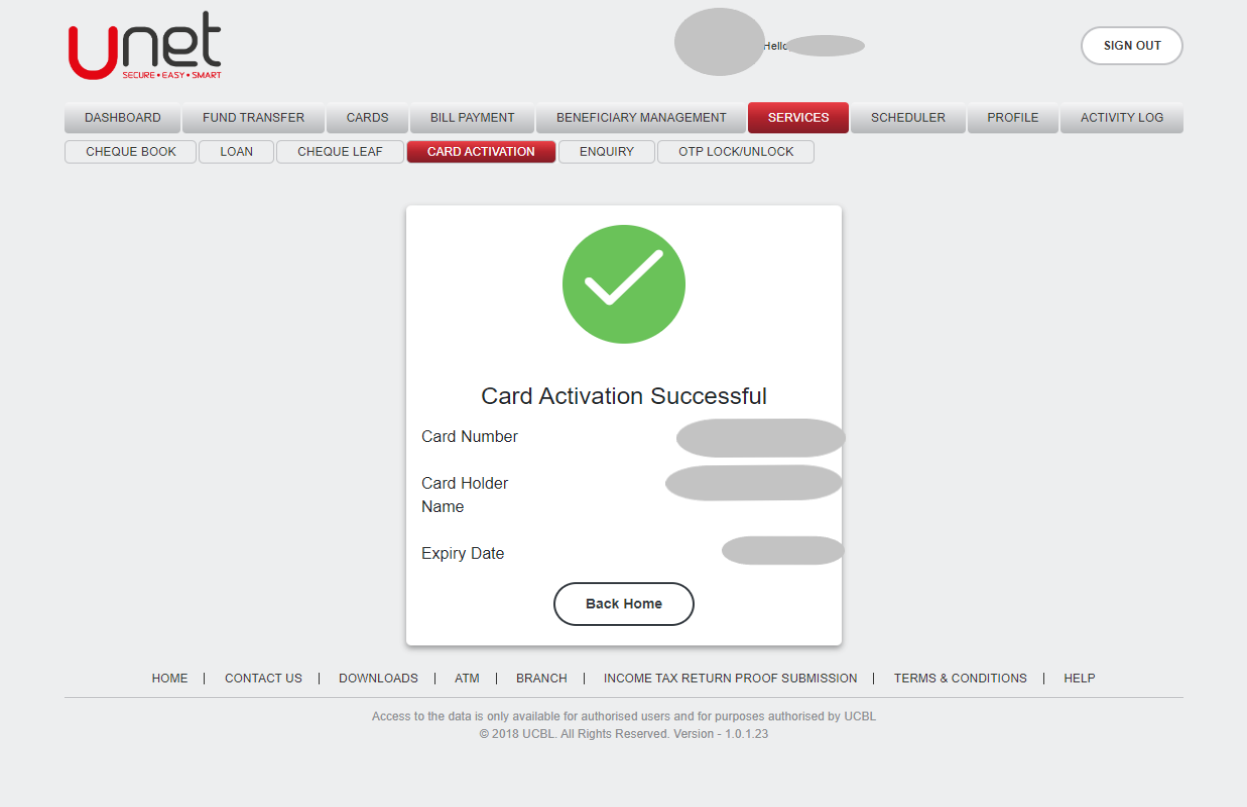
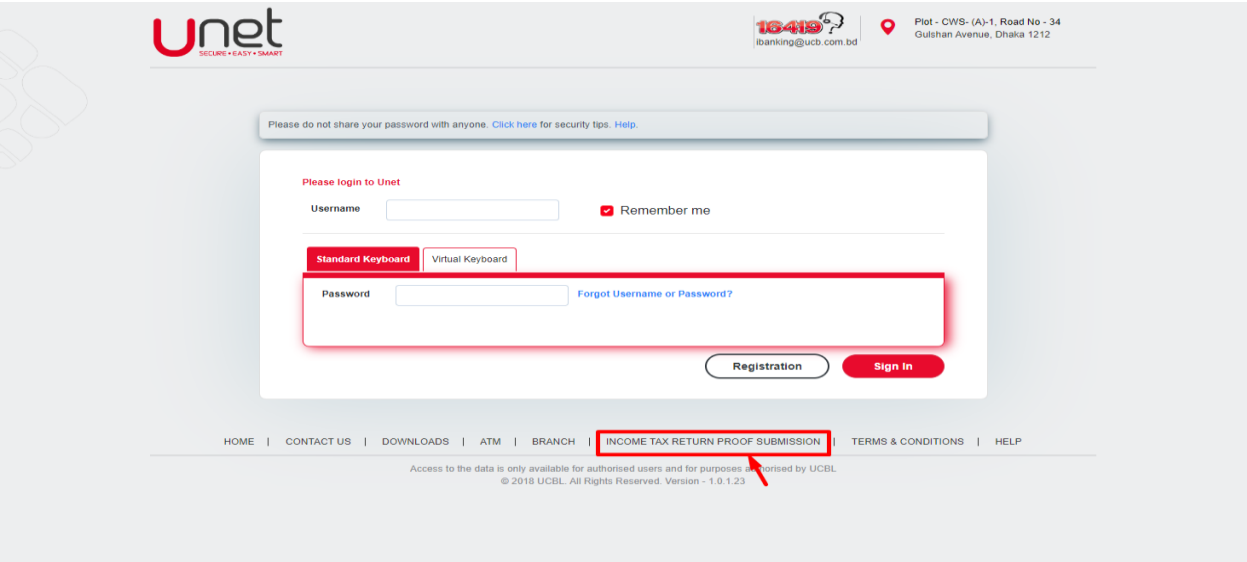
Step 5: After clicking on **Next** button a success message will show.



33. How do I see income tax return proof submission in UNET?

Step 1: Go to the Unet **Login** page (https://unet.ucb.com.bd). Click on **Income Tax Return Proof Submission** option



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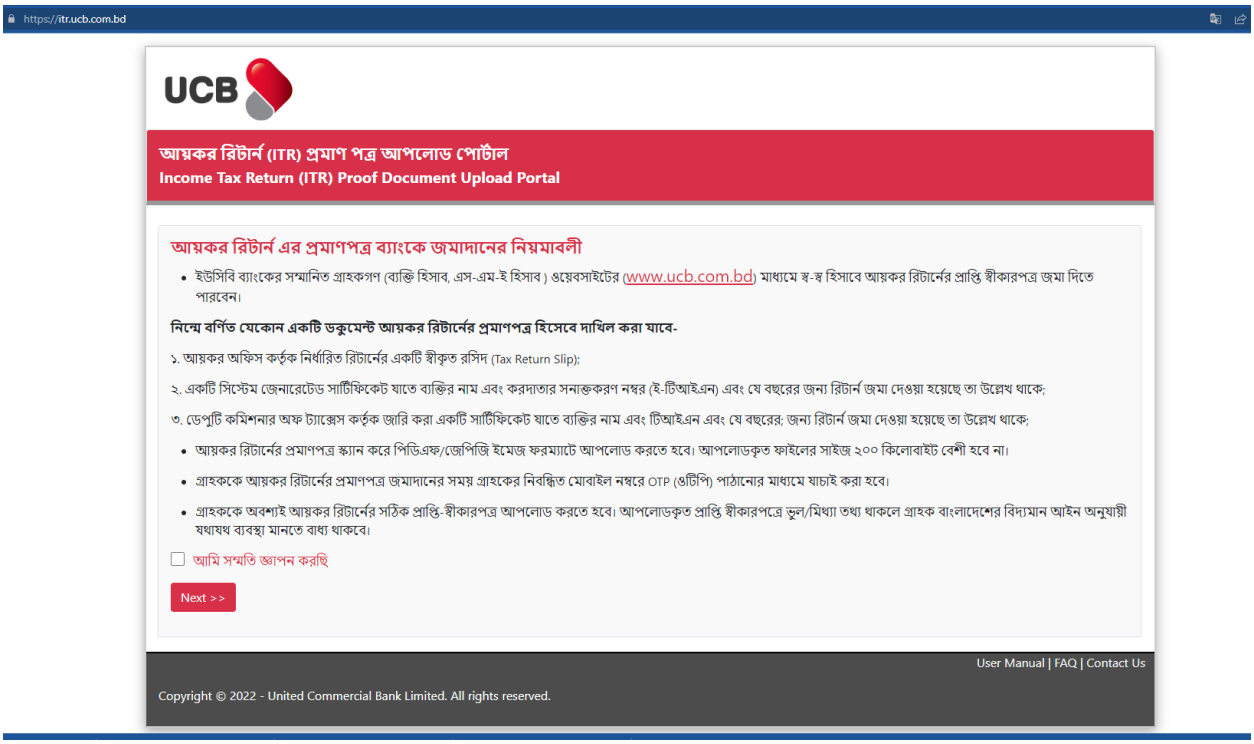
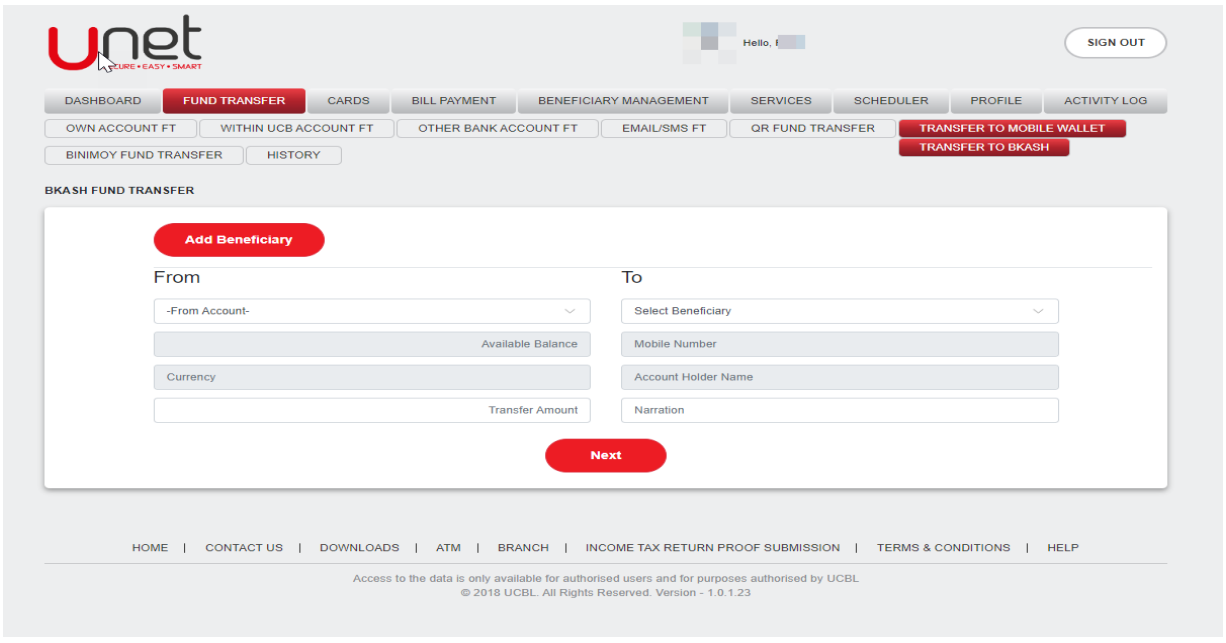
Step 2: After Clicking on **Income Tax Return Proof Submission** Option, then the System will redirect you to https://itr.ucb.com.bd/ page.



34. How do I transfer fund to bKash?

Step 1: You can transfer money from your CASA accounts to any bKash account by using this feature. Go to **Fund Transfer > Transfer to Mobile Wallet > Transfer to bKash**.



Step 2: After going to the feature page, if you don't have any beneficiary added yet, then you will be redirected to the beneficiary add page. You can also reach into this page by hitting on the **'Add Beneficiary'** button from the

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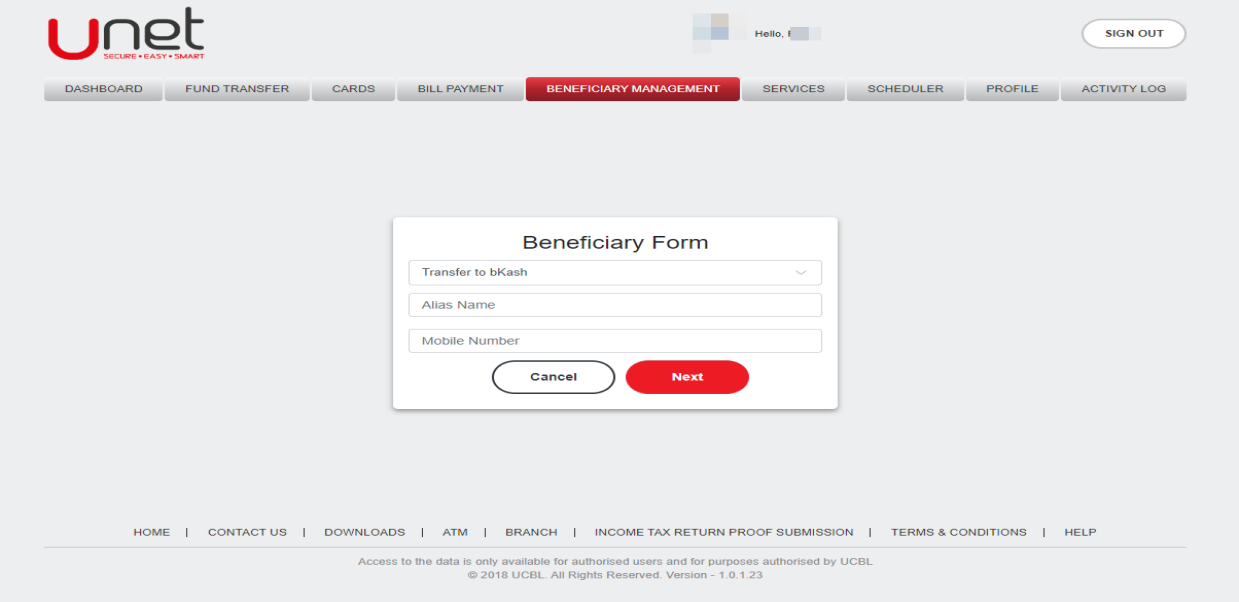
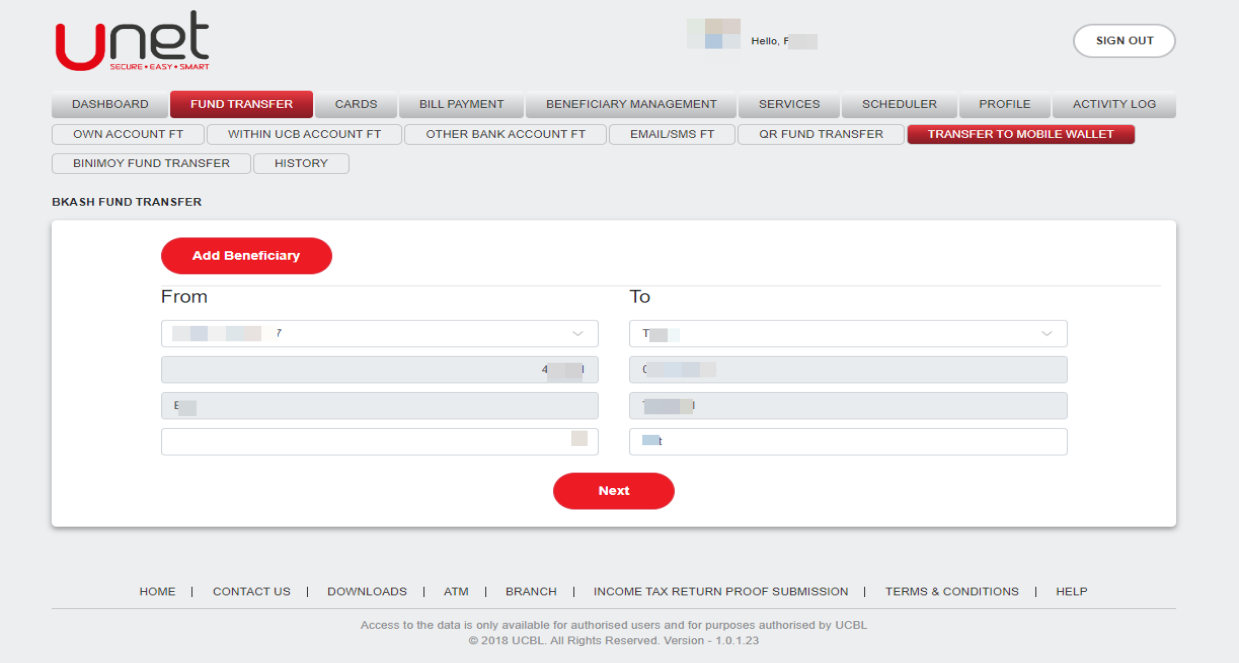
'Transfer to bKash's page. Input all the required fields and add beneficiary by generating and validating **One Time Password**. By clicking on the **'Continue Transfer'** button, you can get back to the Transfer to bKash page.



Step 3: Select your desire **'From Account'**. After selecting the account, the app will display your selected account's **'Available Balance'** and **'Currency'**. Select the Beneficiary, the app will show all the information of selected beneficiary. Input the **'Transfer Amount'** and **'Narration'.** After inputting all the fields, click to the **'Next'** button for further steps.



Step 4: In next step, the system shows the **'Confirmation Details'** page. From this page, you can check all the inputted information of previous page. Select your desire **'OTP Channel'** as Email/SMS/Both for generating the **One Time Password** and click on the **'Next'** button.

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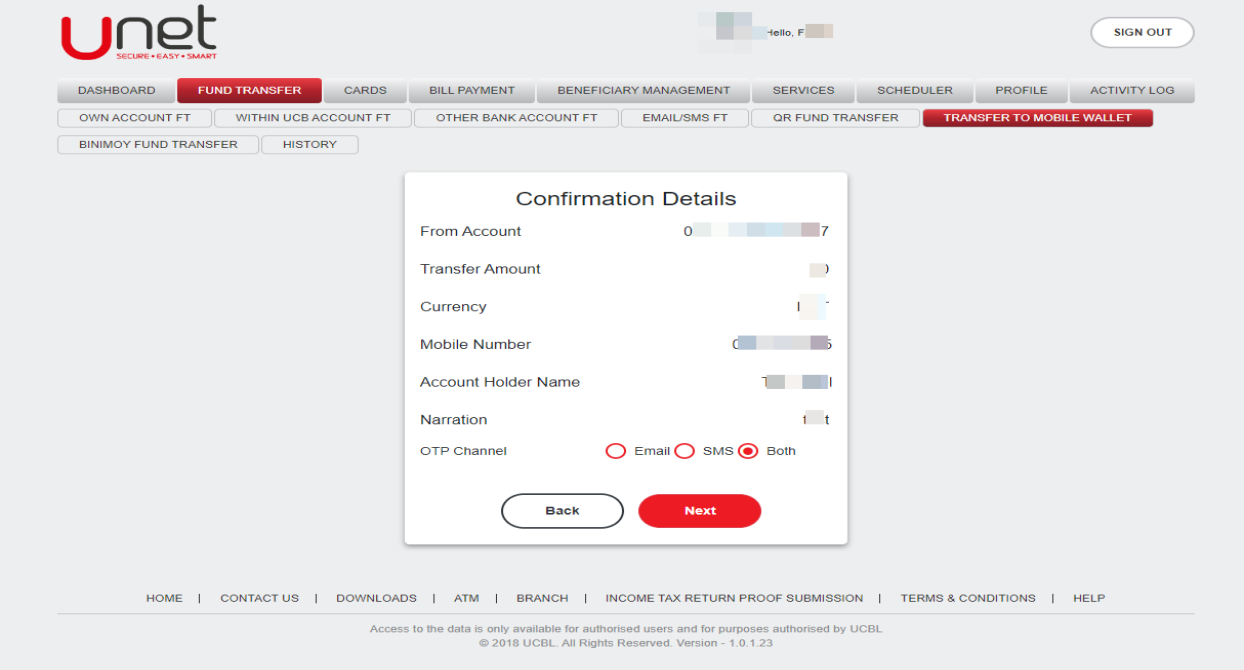
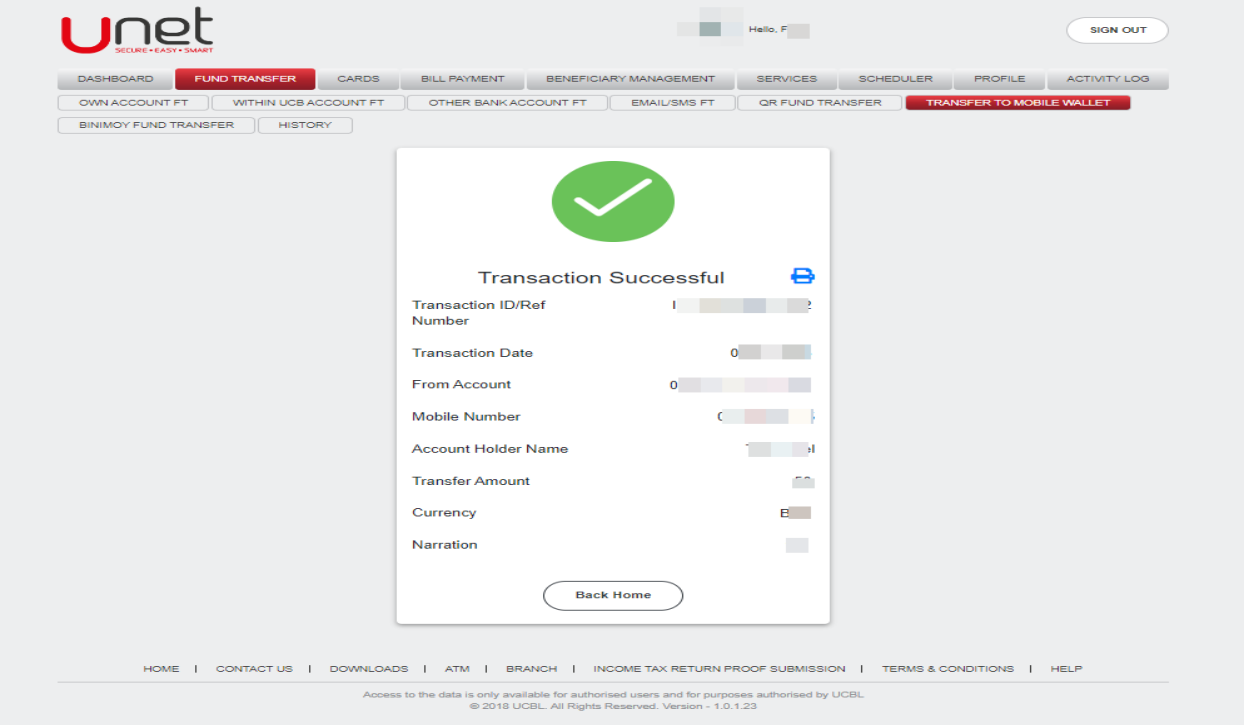


Step 5: Based on your selection, the system will send an Email/SMS/Both into your Unet register Email Address/Mobile Number/Both. The app shows the transaction amount in top of the transaction input field. Input the correct OTP and hit on the **'Transfer'** button to make this transfer. Please note that, if you inputted the wrong OTP multiple times, then your OTP functionality may block by the bank. After inputting the correct OTP, app shows the 'Transaction Initiated' alert message with all the transaction details. The system also provides a Unique Transaction Reference Number to trace the transaction if needed. You can print the transaction details by the **'Print'** button from the top right corner of the contents. After making the transaction, the system sends you an acknowledgement Email with the transaction details into your Unet register email address.



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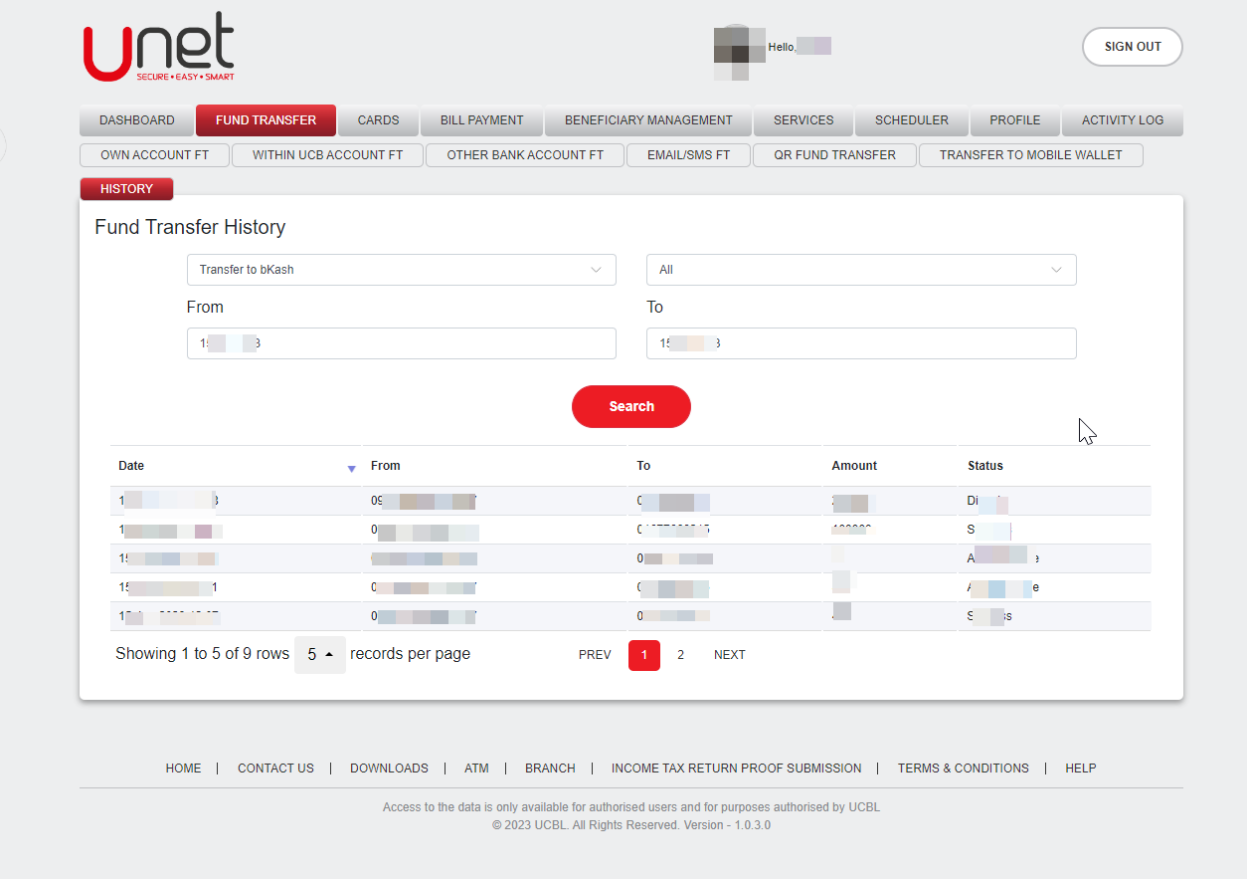
35. How do I check bKash fund transfer history?

Step 1: Go to Fund Transfer > History. Select ‘Transfer Type’, ‘Transfer Status’, ‘From’ and ‘To’ Date. Click on the ‘Search’ button. System will show the fund transfer history.



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