



UNET USER MANUAL

UNITED COMMERCIAL BANK LIMITED

Version Number: 1.9.0

Prepared By
Brain Station 23

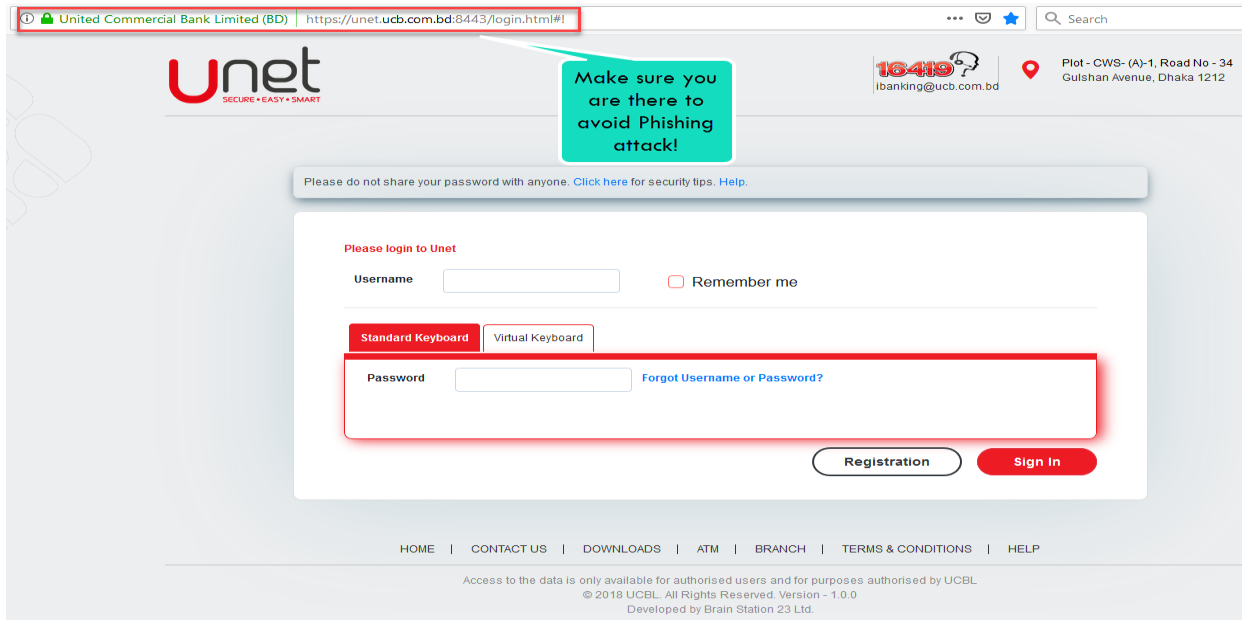
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1. How do I find Unet Login page?

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



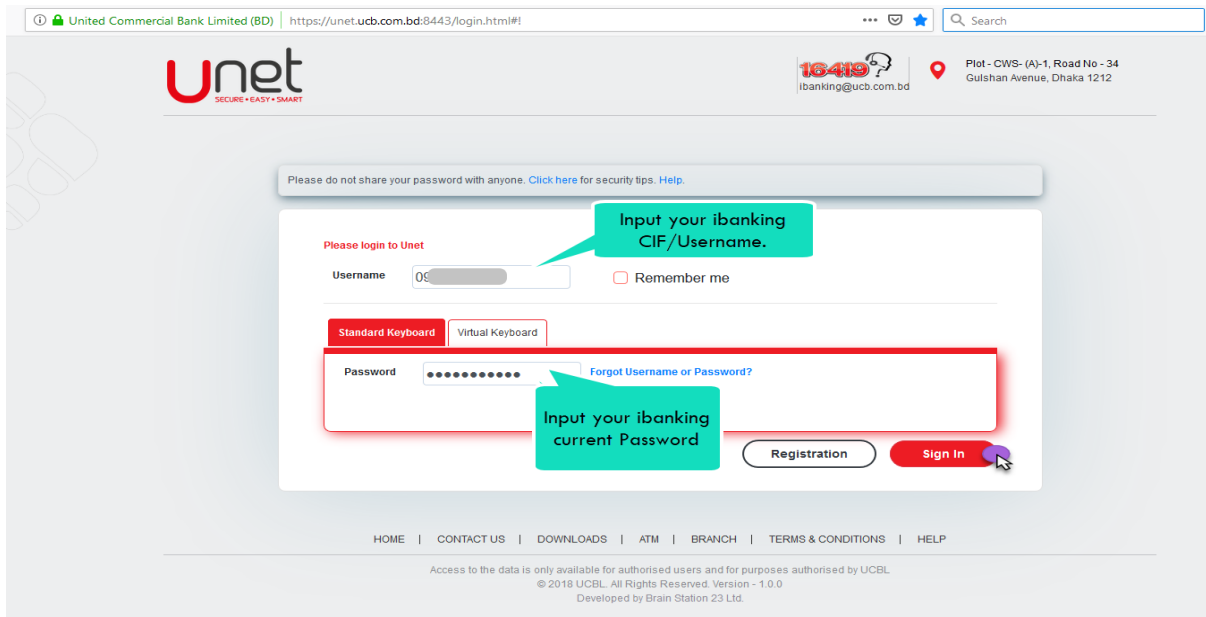
The below are the Browser and Mobile Operating System compatibility list for Unet.

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

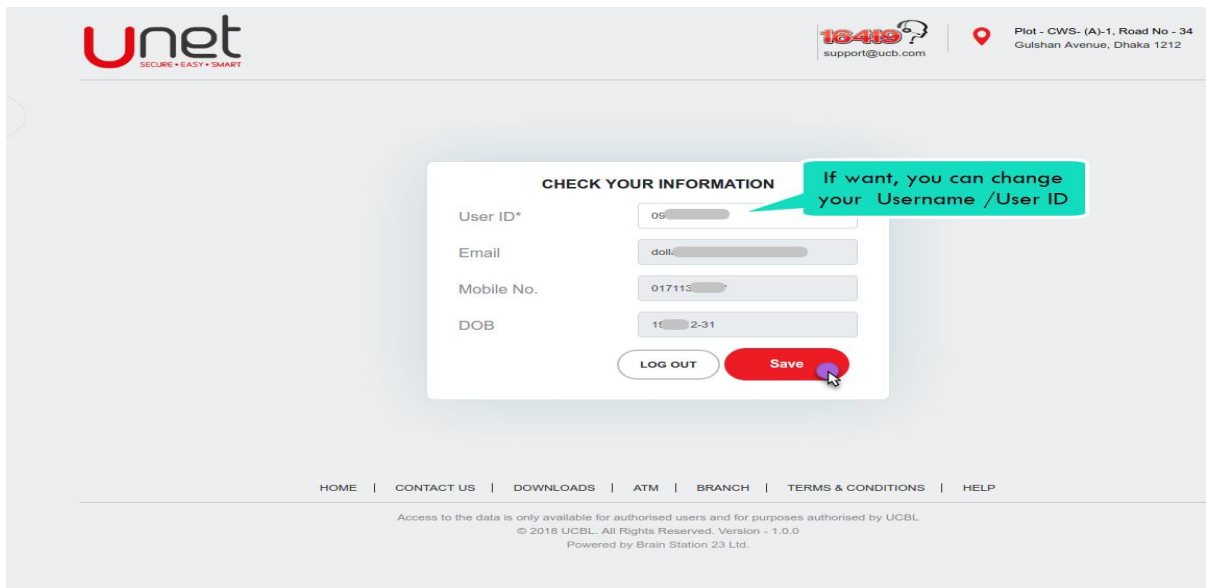
Mobile Platform		
SN#	Mobile Platform	Compatible OS Version
1	iOS	>=9
2	Android	>=4.4

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

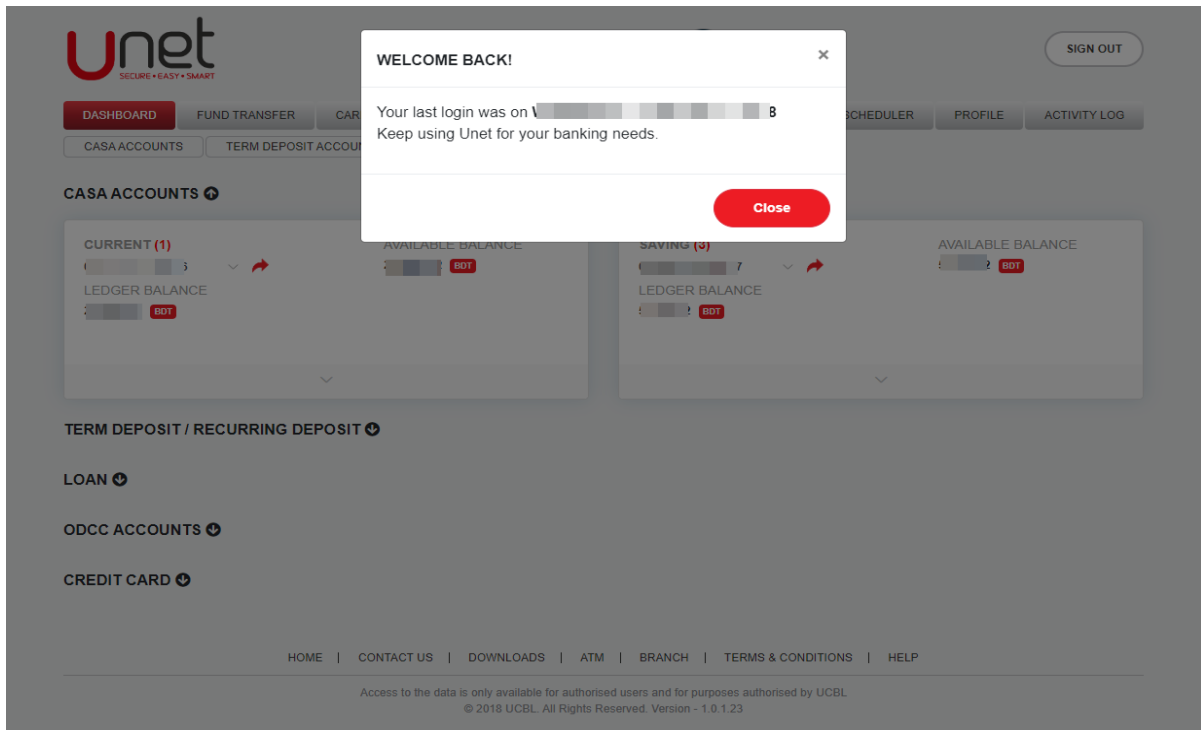
Step 1: Go to the Unet Login page (<https://unet.ucb.com.bd>). Input UCB i-Banking current **Username** and **Password** in Unet **Username** and **Password** fields respectively. After imputing the correct Username and Password, click on the 'Sign In' button for further steps.



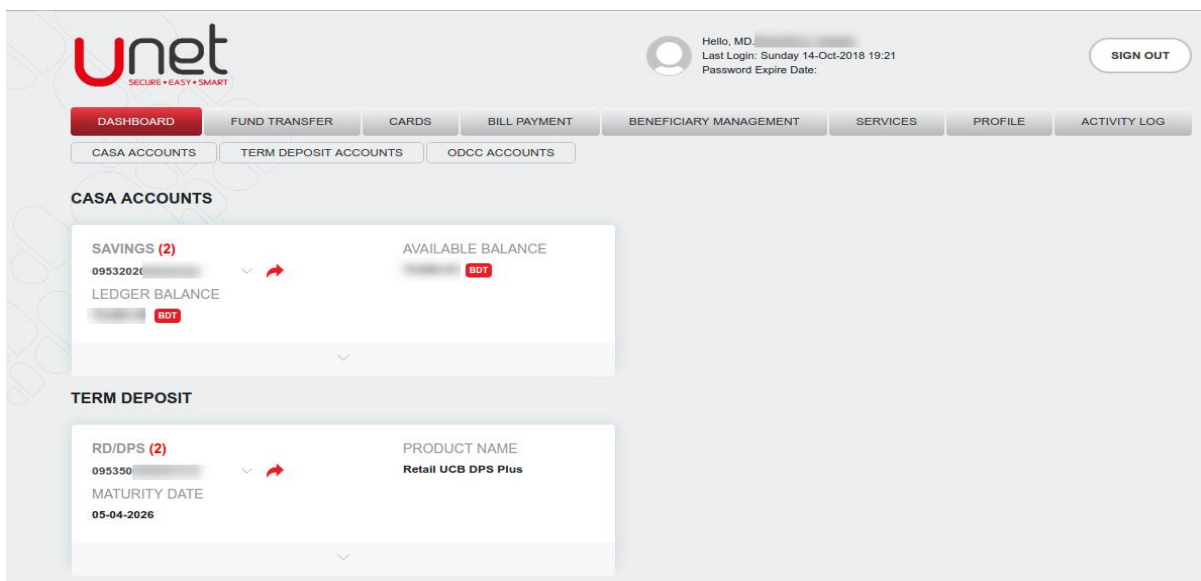
Step 2: If you inputted the correct credentials (Username and Password), then the Unet system display your register **Email Address**, **Mobile Number** and **Date of Birth**. If any of this information missing, then contact with UCB branch and embed your missing information in UCB Core Banking Service (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.

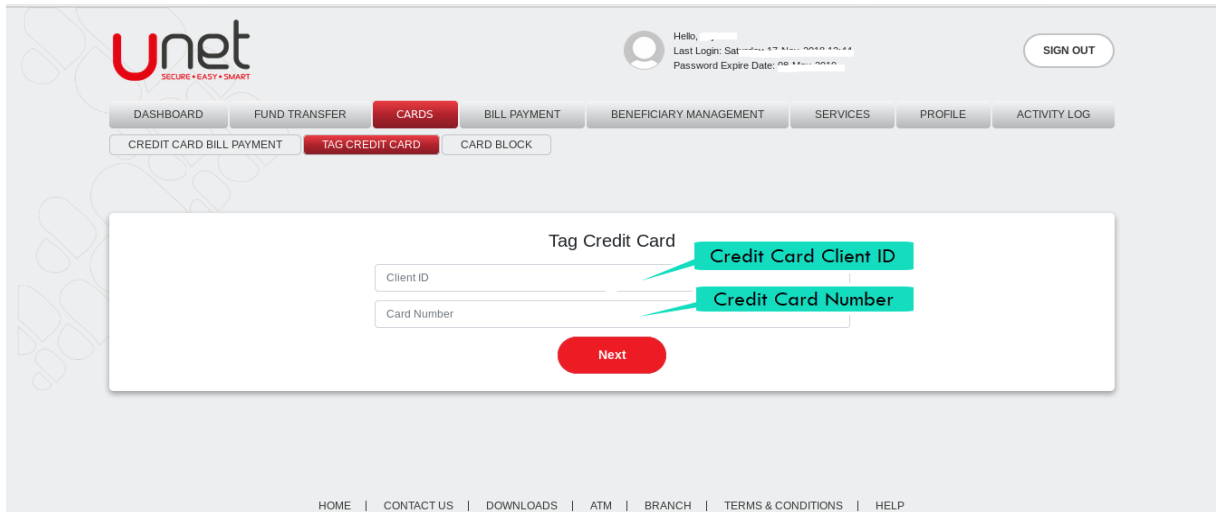


Step 4: After clicking on the 'Close' button of the modal, the Unet app shows all of your **CASA, Loan, ODCC** and **Term Deposit / Recurring Deposit** accounts in your Unet Dashboard.



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.



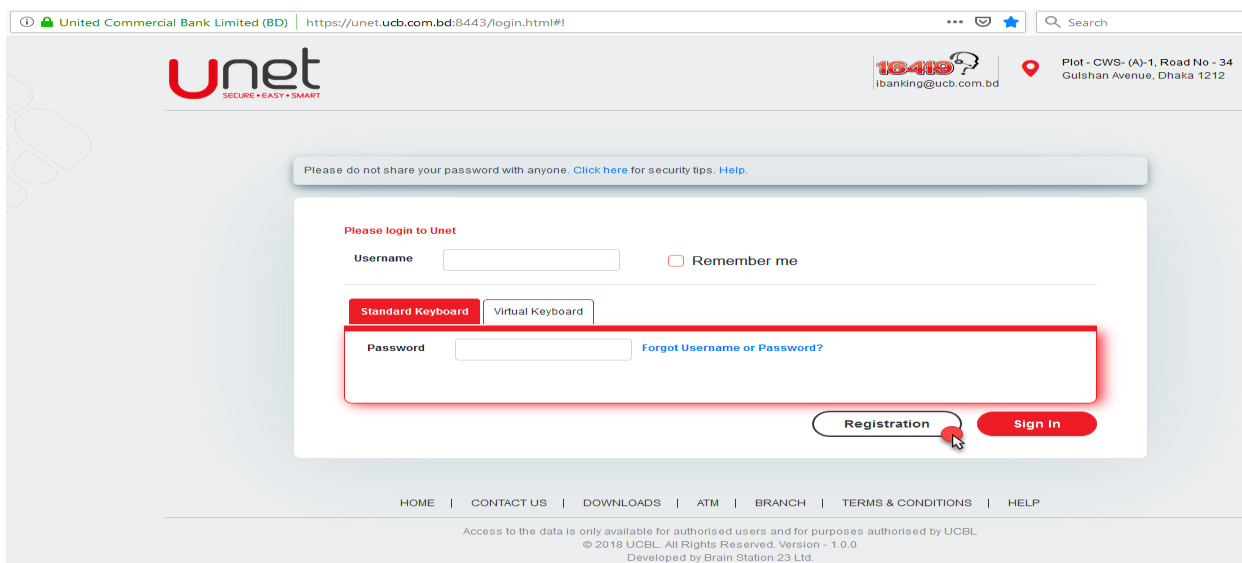
The image shows the 'Tag Credit Card' form in the Unet app. At the top, there's a navigation bar with 'unet' logo and 'SECURE + EASY + SMART' tagline. Below it, a menu bar includes 'DASHBOARD', 'FUND TRANSFER', 'CARDS', 'BILL PAYMENT', 'BENEFICIARY MANAGEMENT', 'SERVICES', 'PROFILE', and 'ACTIVITY LOG'. A sub-menu below 'CARDS' has 'CREDIT CARD BILL PAYMENT', 'TAG CREDIT CARD' (highlighted), and 'CARD BLOCK'. The main form area is titled 'Tag Credit Card' and contains two input fields: 'Client ID' and 'Card Number'. Red callout boxes point to these fields with labels 'Credit Card Client ID' and 'Credit Card Number'. A red 'Next' button is at the bottom of the form. The footer contains links: HOME, CONTACT US, DOWNLOADS, ATM, BRANCH, TERMS & CONDITIONS, and HELP.

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.




The image shows the Unet login page. At the top, there's a navigation bar with 'unet' logo and 'SECURE + EASY + SMART' tagline. Below it, a menu bar includes 'DASHBOARD', 'FUND TRANSFER', 'CARDS', 'BILL PAYMENT', 'BENEFICIARY MANAGEMENT', 'SERVICES', 'PROFILE', and 'ACTIVITY LOG'. A sub-menu below 'CARDS' has 'CREDIT CARD BILL PAYMENT', 'TAG CREDIT CARD' (highlighted), and 'CARD BLOCK'. The main form area is titled 'Tag Credit Card' and contains two input fields: 'Client ID' and 'Card Number'. Red callout boxes point to these fields with labels 'Credit Card Client ID' and 'Credit Card Number'. A red 'Next' button is at the bottom of the form. The footer contains links: HOME, CONTACT US, DOWNLOADS, ATM, BRANCH, TERMS & CONDITIONS, and HELP.

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.







Plot - CWS- (A)-1, Road No - 34
 Gulshan Avenue, Dhaka 1212

UNET SELF REGISTRATION

Let's Start A New Journey!

Welcome to Unet Self Registration Process.
Enter The Account Number or Credit Card Number You Would Like to Register in Unet

Account

Credit Card

09

UCB CASA Account Number

Cancel

Next

Notes :


You can register in Unet with any active current/savings account and UCBL credit card.


You can add more accounts/cards after login into Unet. For Further Help Please Call: **16419 (Local)** / **+88-09611999999 (Overseas)**


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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.







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 Gulshan Avenue, Dhaka 1212

UCBL SELF REGISTRATION (2 of 5)

dey.nail

Email

01712

Mobile Number

1985

03

Date of Birth

Cancel

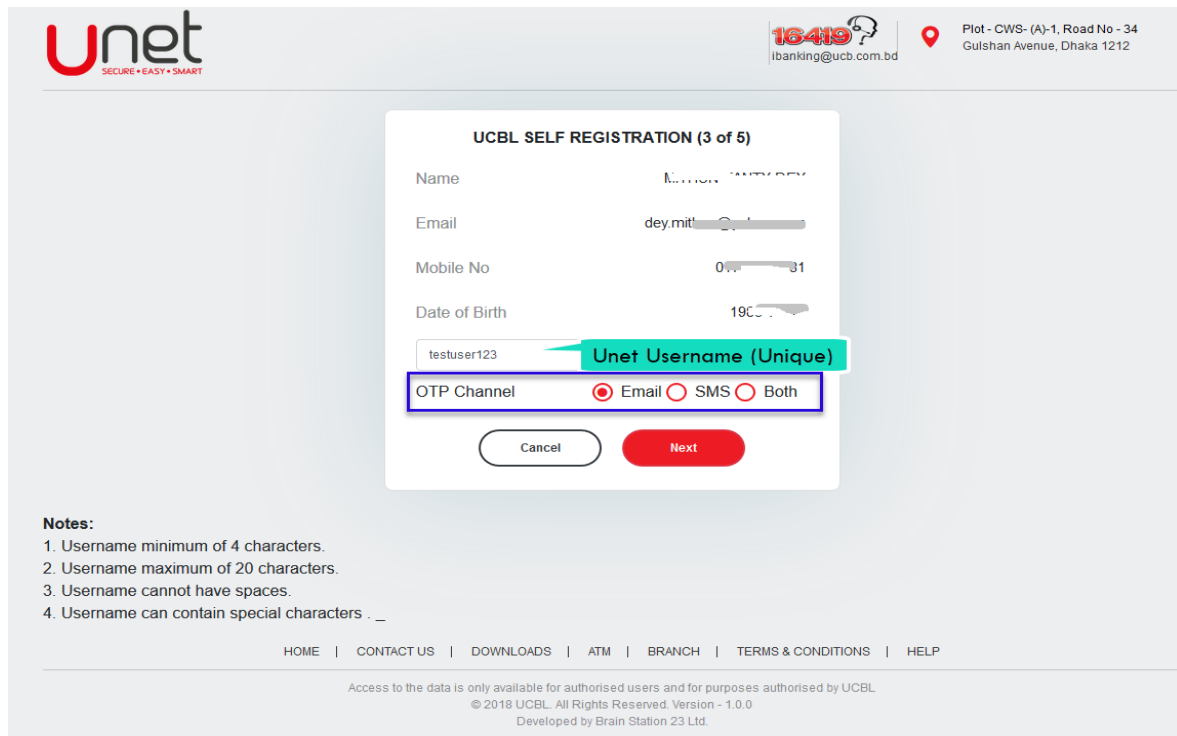
Next

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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.



Unet
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16419
ibanking@ucb.com.bd

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UCBL SELF REGISTRATION (3 of 5)

Name: [Name Field]

Email: [Email Field]

Mobile No: [Mobile No Field]

Date of Birth: [Date of Birth Field]

Username: testuser123 **Unet Username (Unique)**

OTP Channel: ☒ Email ☐ SMS ☐ Both

Cancel Next

Notes:

1. Username minimum of 4 characters.
2. Username maximum of 20 characters.
3. Username cannot have spaces.
4. Username can contain special characters . _

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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.



Unet
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16419
ibanking@ucb.com.bd

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UCBL SELF REGISTRATION (4 of 5)

One Time Password (OTP)

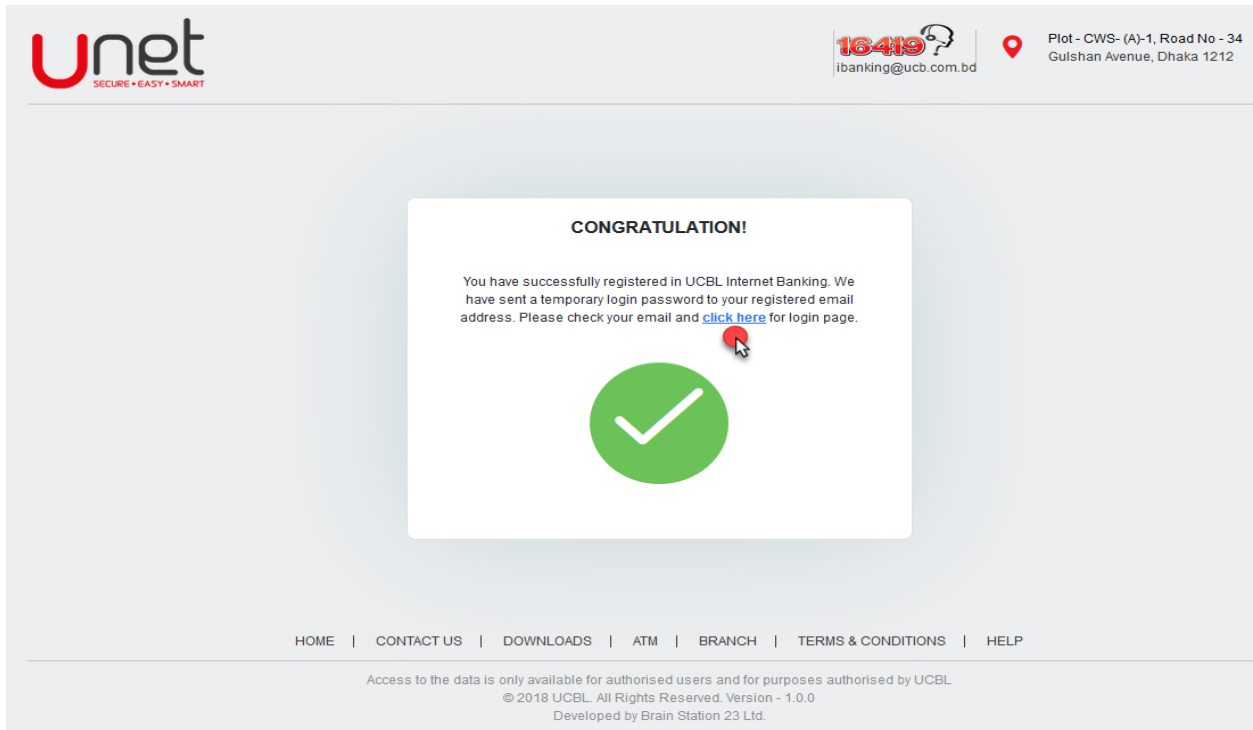
Back Signup

HOME | CONTACT US | DOWNLOADS | ATM | BRANCH | TERMS & CONDITIONS | HELP

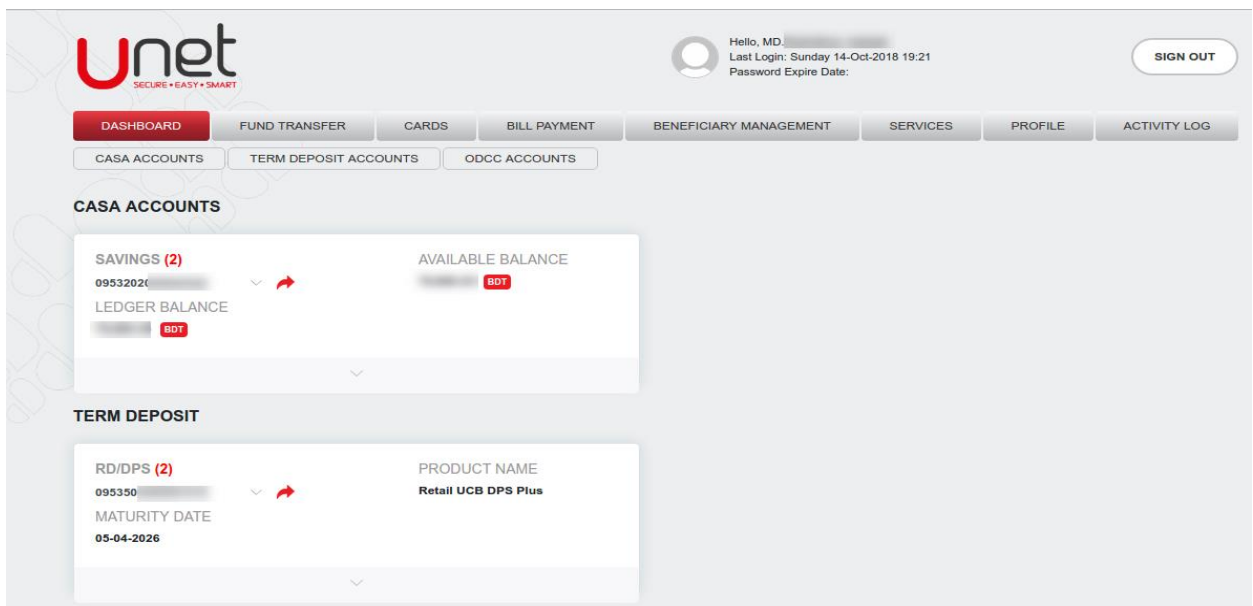
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Step 6: After completing the registration process, the system will send an email / SMS to customer authorized Email address / Mobile Number along with Unet **Username** and **Temporary Password**. Go to the Unet login

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.



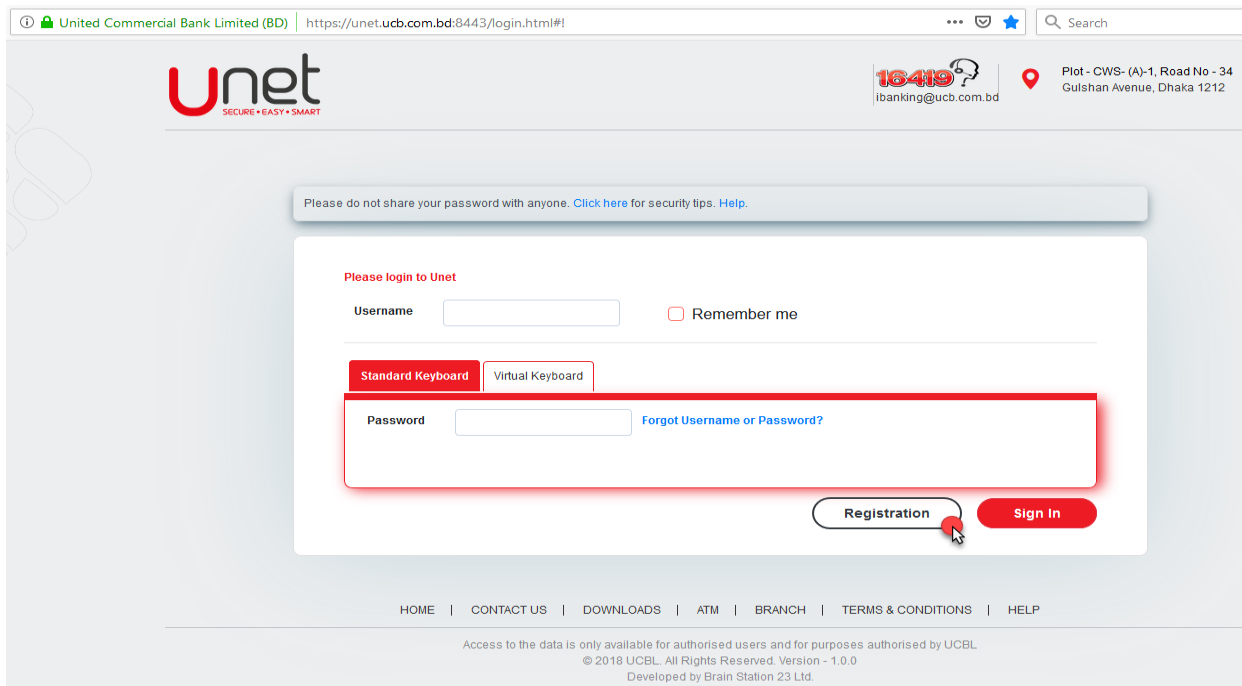
Step 7: After validation the credentials, the system shows the 'Unet Terms and Conditions'. The this carefully and accept the Terms and Conditions to get the 'Force Login Password' page. Change the login password as per as the given password policy note. After successfully changing the password, login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

4.2. Self-Registration by Credit Card

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



Please do not share your password with anyone. [Click here](#) for security tips. [Help](#).

Please login to Unet

Username ☐ Remember me

Standard Keyboard Virtual Keyboard

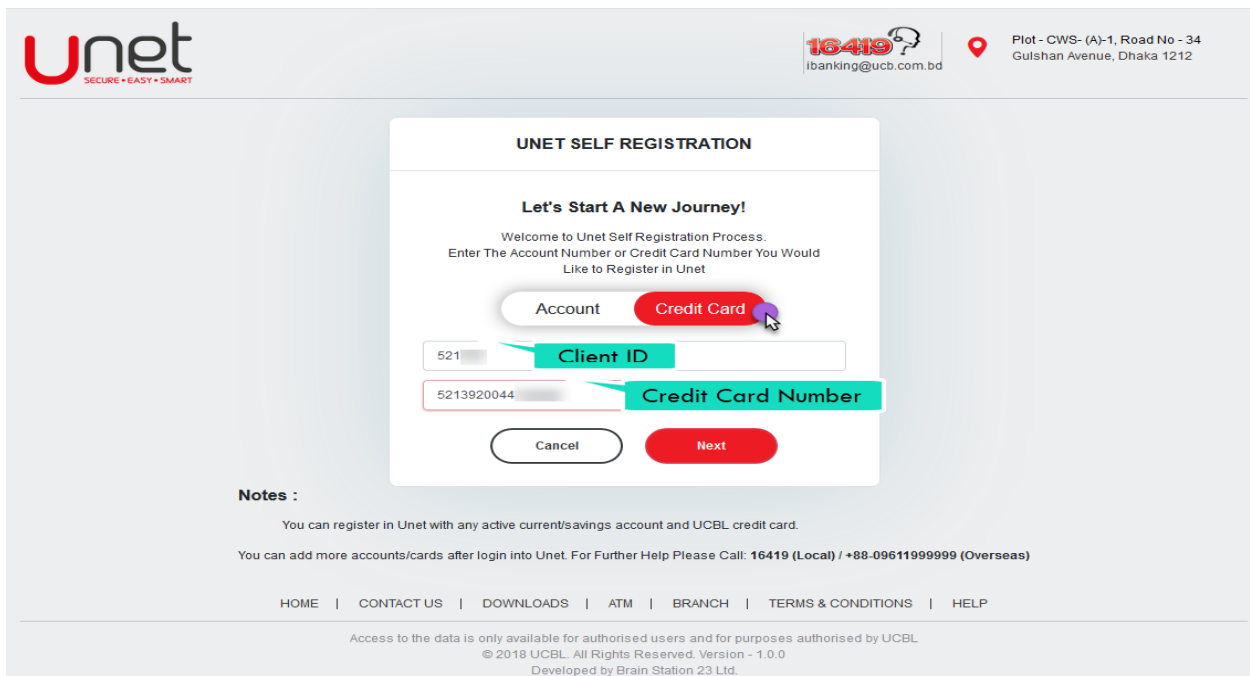
Password [Forgot Username or Password?](#)

Registration Sign In

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



UNET SELF REGISTRATION

Let's Start A New Journey!

Welcome to Unet Self Registration Process.
Enter The Account Number or Credit Card Number You Would Like to Register in Unet

Account Credit Card

Client ID

Credit Card Number

Cancel Next

Notes :


You can register in Unet with any active current/savings account and UCBL credit card.


You can add more accounts/cards after login into Unet. For Further Help Please Call: 16419 (Local) / +88-09611999999 (Overseas)


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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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Gulshan Avenue, Dhaka 1212

UCBL SELF REGISTRATION (2 of 5)

....

Card PIN

06

2020

Card Expiry Date


Cancel


Next


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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.






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Gulshan Avenue, Dhaka 1212

UCBL SELF REGISTRATION (3 of 5)

Name

RAJU /

Email

RAJU /

Mobile No

9090

Date of Birth

1977-12-01

Input User Name

Unet Username

OTP Channel

☒ Email
☐ SMS
☐ Both

Cancel

Next

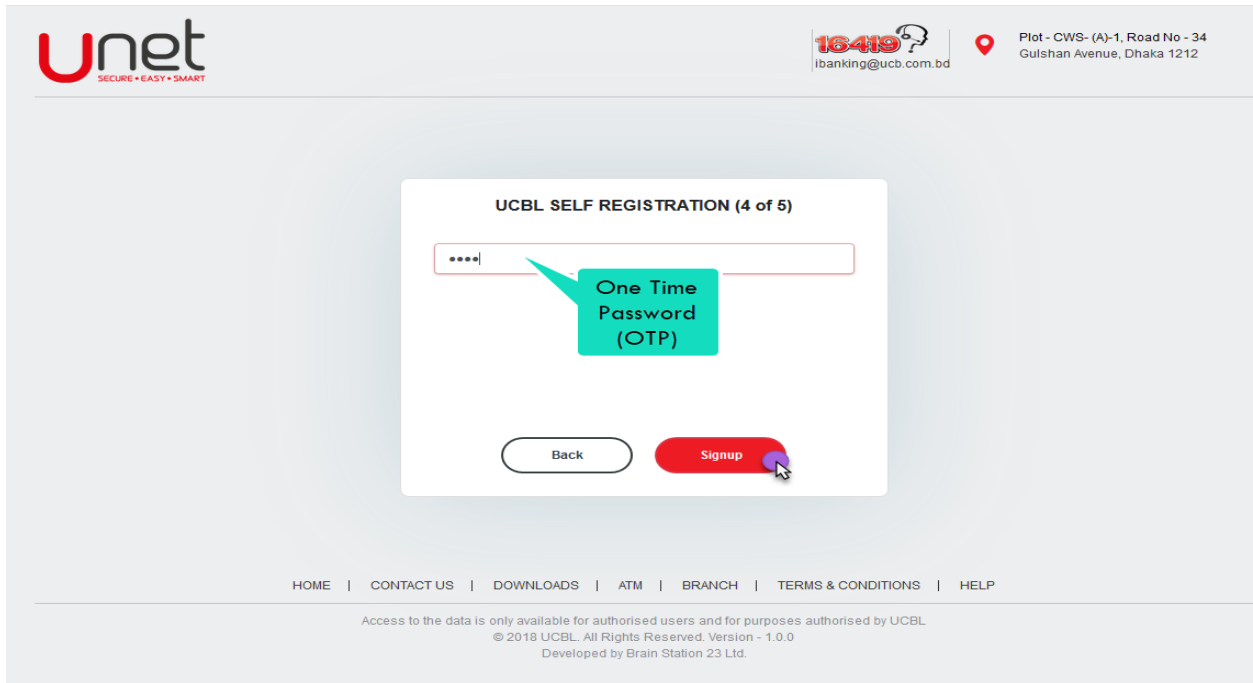
Notes:

1. Username minimum of 4 characters.
2. Username maximum of 20 characters.
3. Username cannot have spaces.
4. Username can contain special characters . _

HOME | CONTACT US | DOWNLOADS | ATM | BRANCH | TERMS & CONDITIONS | HELP

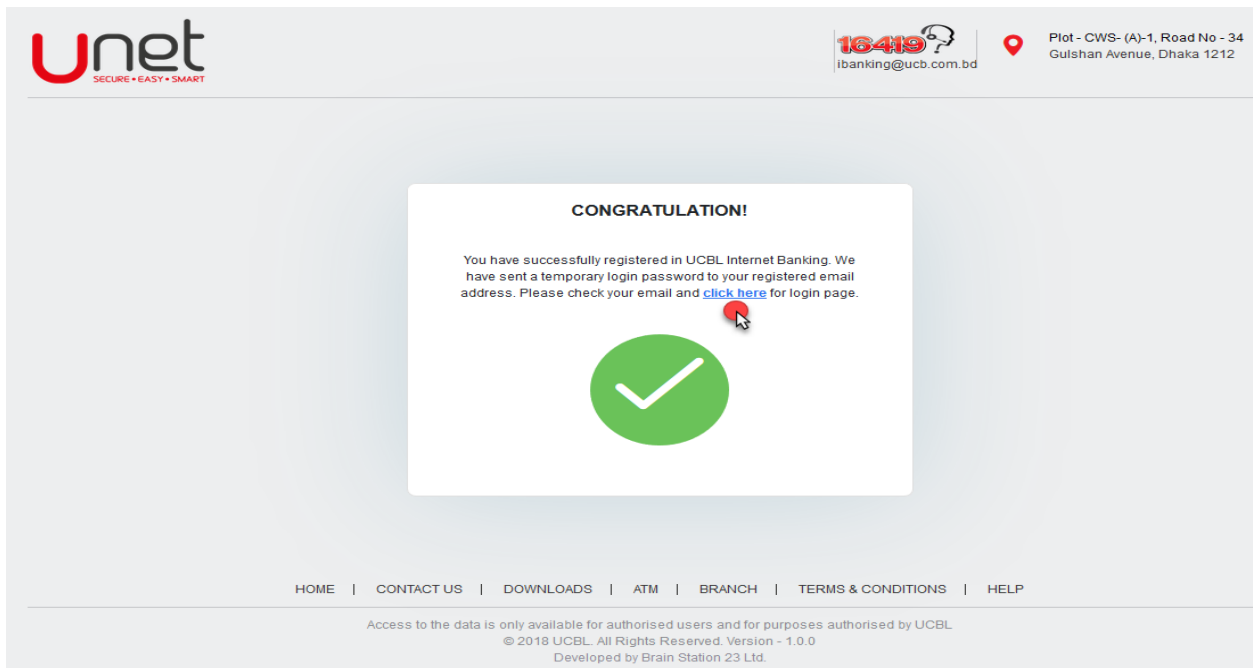
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Step 5: The system displays the 'OTP (One Time Password) Input Page'. Input the valid OTP from your Email/SMS and press the '**Signup**' button to complete the registration process.



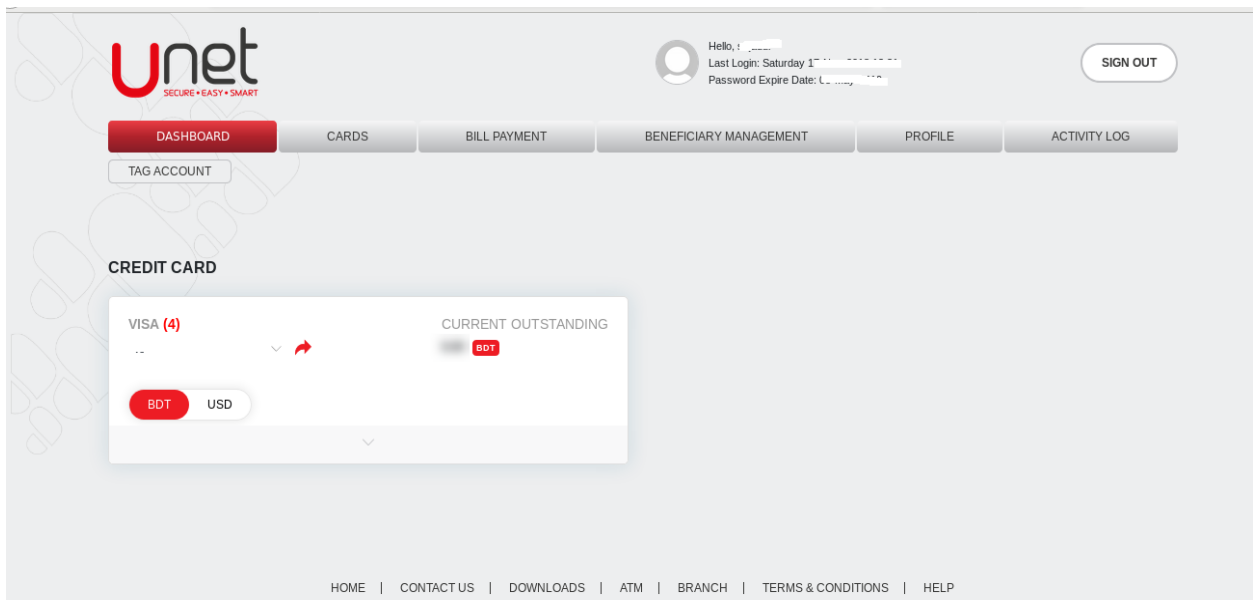
The screenshot shows the 'UCBL SELF REGISTRATION (4 of 5)' step. At the top left is the 'unet' logo with the tagline 'SECURE • EASY • SMART'. At the top right is the '16419' helpline icon with 'ibanking@ucb.com.bd' and a location pin for 'Plot - CWS- (A)-1, Road No - 34, Gulshan Avenue, Dhaka 1212'. The main content area features a text input field containing '****'. A green callout bubble points to this field with the text 'One Time Password (OTP)'. Below the input field are two buttons: 'Back' and 'Signup'. The 'Signup' button is highlighted with a mouse cursor. At the bottom, there is a navigation bar with links: HOME | CONTACT US | DOWNLOADS | ATM | BRANCH | TERMS & CONDITIONS | HELP. Below the navigation bar, a disclaimer states: 'Access to the data is only available for authorised users and for purposes authorised by UCBL. © 2018 UCBL. All Rights Reserved. Version - 1.0.0. Developed by Brain Station 23 Ltd.'

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 login 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.



The screenshot shows the 'CONGRATULATION!' screen. At the top left is the 'unet' logo with the tagline 'SECURE • EASY • SMART'. At the top right is the '16419' helpline icon with 'ibanking@ucb.com.bd' and a location pin for 'Plot - CWS- (A)-1, Road No - 34, Gulshan Avenue, Dhaka 1212'. The main content area features a large green circle with a white checkmark. Above the checkmark, the text reads: 'CONGRATULATION! You have successfully registered in UCBL Internet Banking. We have sent a temporary login password to your registered email address. Please check your email and [click here](#) for login page.' A mouse cursor is pointing at the 'click here' link. At the bottom, there is a navigation bar with links: HOME | CONTACT US | DOWNLOADS | ATM | BRANCH | TERMS & CONDITIONS | HELP. Below the navigation bar, a disclaimer states: 'Access to the data is only available for authorised users and for purposes authorised by UCBL. © 2018 UCBL. All Rights Reserved. Version - 1.0.0. Developed by Brain Station 23 Ltd.'

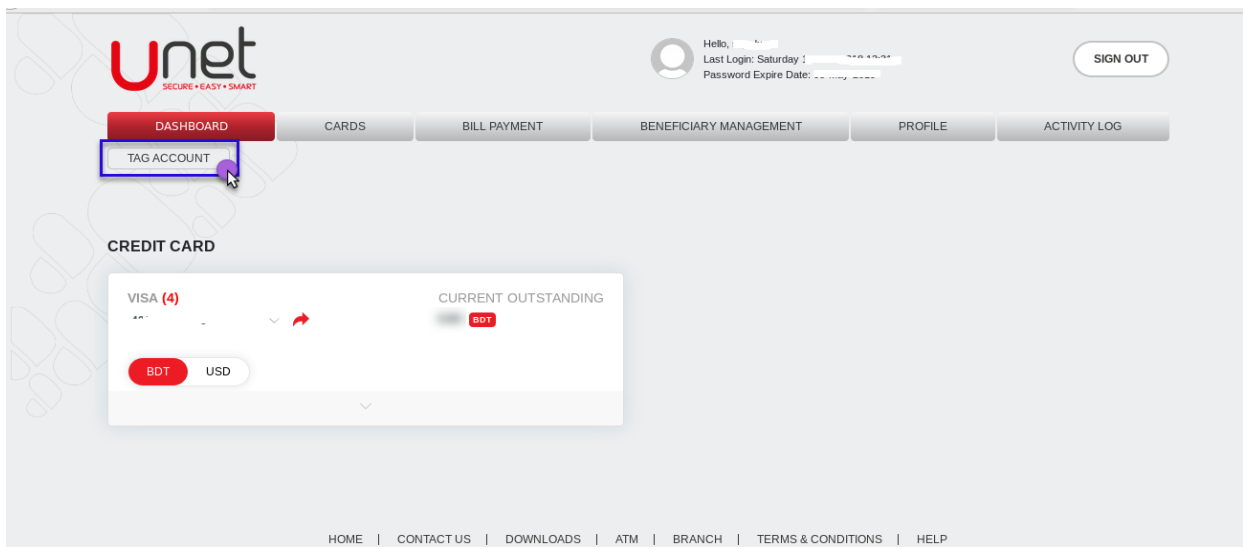
Step 7: After validation the credentials, the system shows the 'Unet Terms and Conditions'. The this carefully and accept the Terms and Conditions to get the 'Force Login Password' page. Change the login password as per as the given password policy note. After successfully changing the password, login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



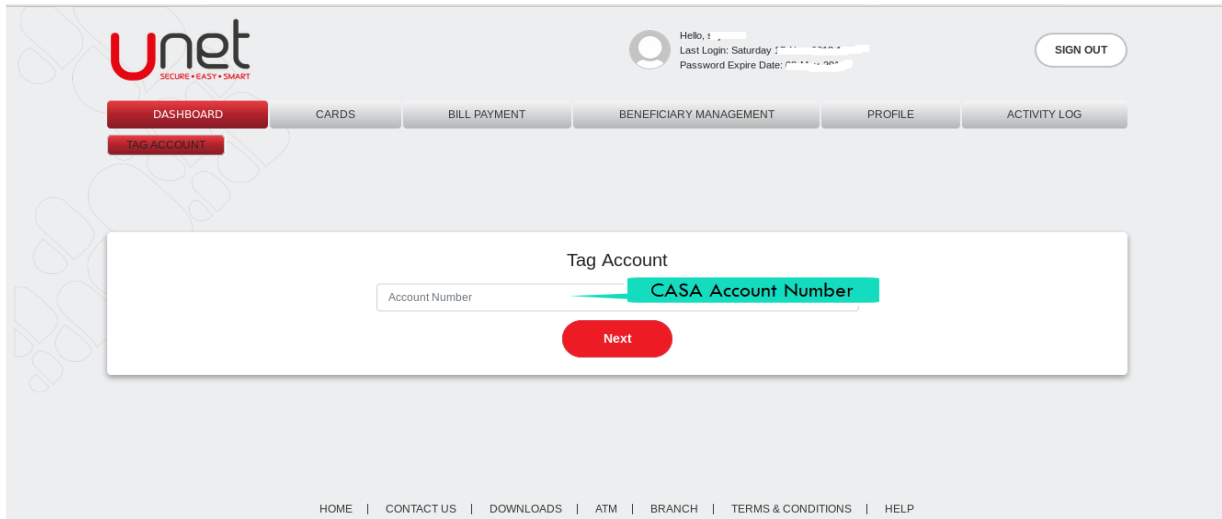
[Note: After registering with Credit Card, please embed your UCB Accounts by 'Tag Account' feature into the same account. Check the account tagging process from below.]

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.

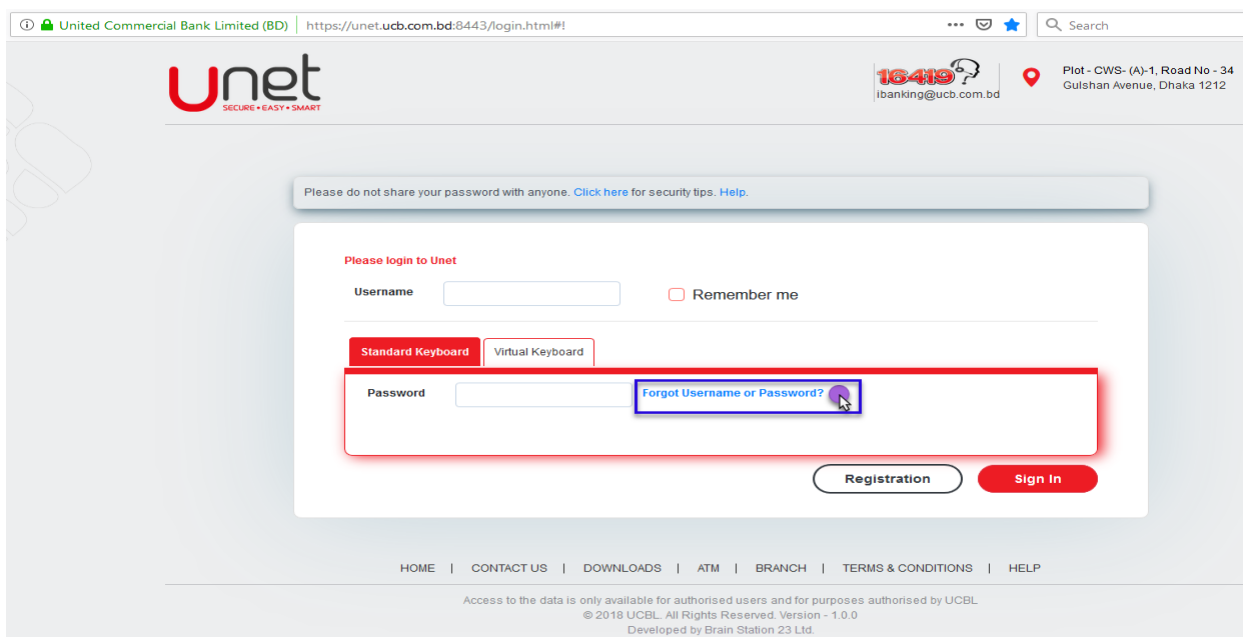


The screenshot shows the Unet dashboard interface. At the top, there's a header with the Unet logo (SECURE • EASY • SMART) and a user profile section showing 'Hello, s...', 'Last Login: Saturday 17/11/2018 10:00 AM', and 'Password Expire Date: 17/11/2018'. A 'SIGN OUT' button is present. Below the header is a navigation bar with buttons: DASHBOARD, CARDS, BILL PAYMENT, BENEFICIARY MANAGEMENT, PROFILE, and ACTIVITY LOG. A 'TAG ACCOUNT' button is also visible. The main content area is titled 'Tag Account' and contains a form with a text input for 'Account Number' (with a hint 'CASA Account Number') and a red 'Next' button. At the bottom, there's a footer with links: HOME, CONTACT US, DOWNLOADS, ATM, BRANCH, TERMS & CONDITIONS, and HELP.

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.

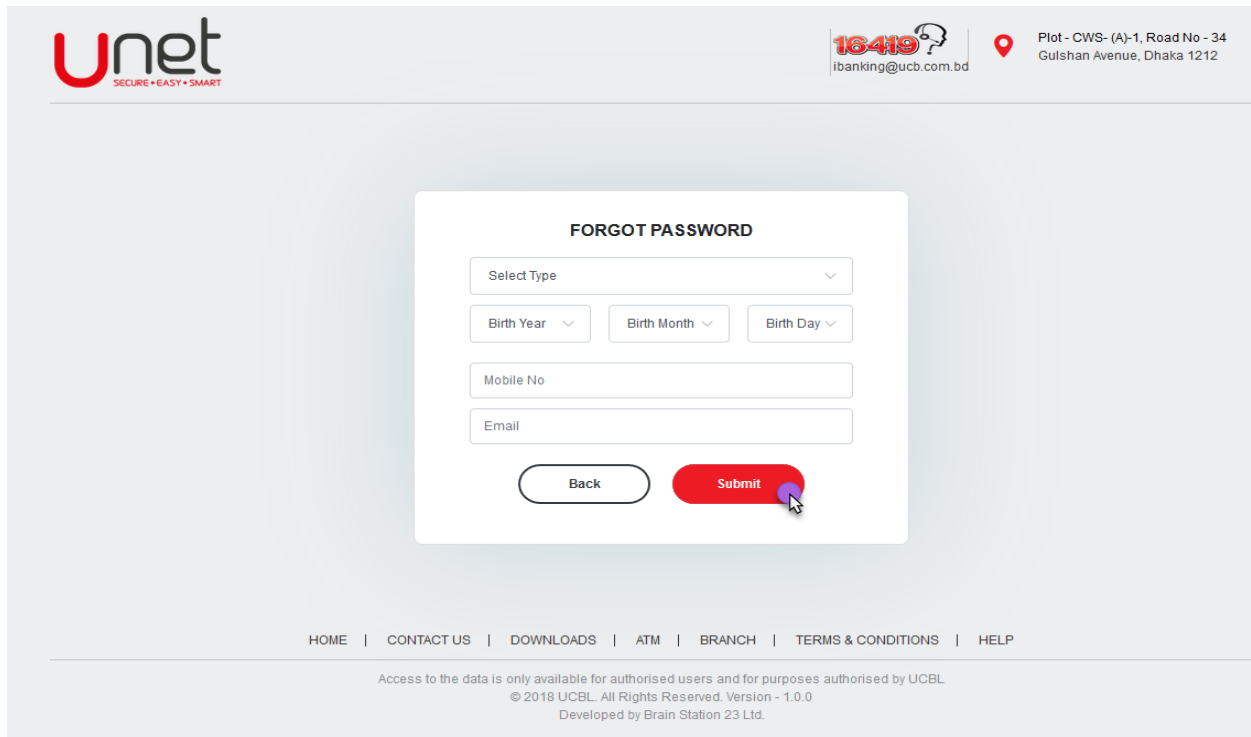
6. How do I reset my Unet account password if I forgot my password?

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



The screenshot shows the Unet login page. At the top, there's a header with the Unet logo (SECURE • EASY • SMART) and a user profile section showing 'Hello, s...', 'Last Login: Saturday 17/11/2018 10:00 AM', and 'Password Expire Date: 17/11/2018'. A 'SIGN OUT' button is present. Below the header is a navigation bar with buttons: DASHBOARD, CARDS, BILL PAYMENT, BENEFICIARY MANAGEMENT, PROFILE, and ACTIVITY LOG. A 'TAG ACCOUNT' button is also visible. The main content area is titled 'Tag Account' and contains a form with a text input for 'Account Number' (with a hint 'CASA Account Number') and a red 'Next' button. At the bottom, there's a footer with links: HOME, CONTACT US, DOWNLOADS, ATM, BRANCH, TERMS & CONDITIONS, and HELP.

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.

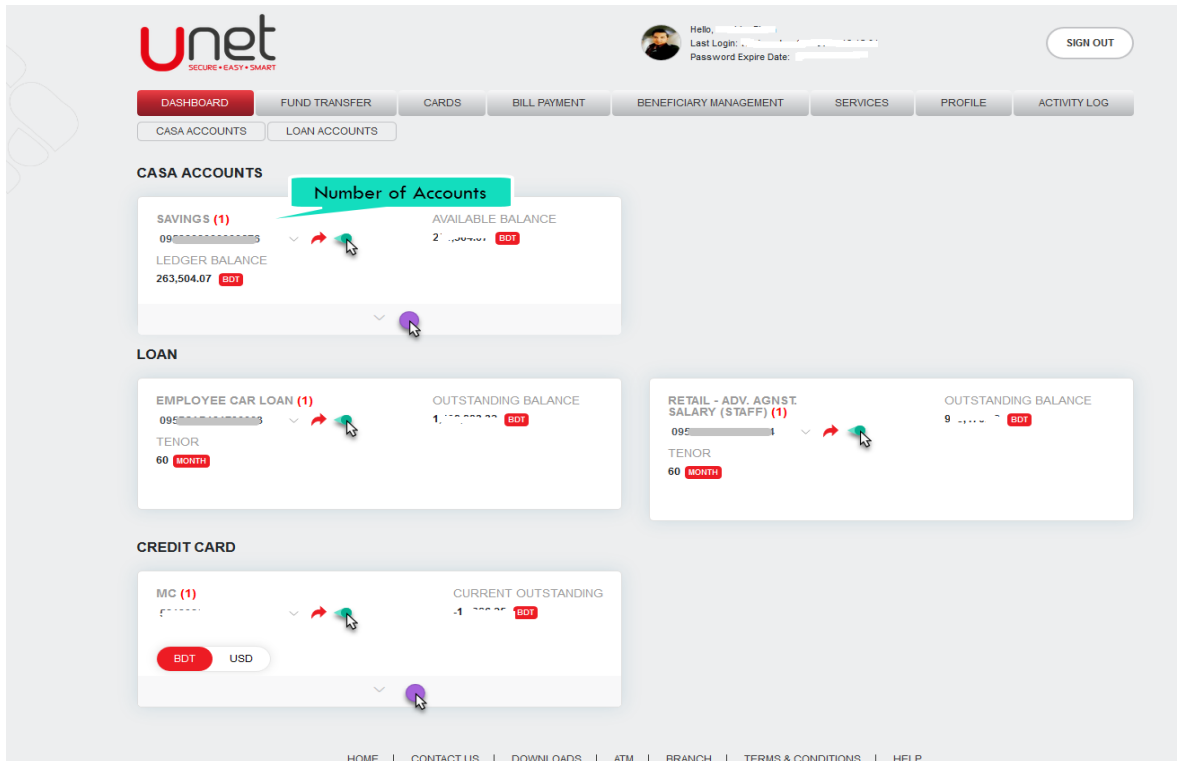


Step 3: After validating the information, the system will send an email / SMS to customer authorized Email address / Mobile Number along with Unet **Username** / **Temporary Password** / **Both**. Go to the Unet logging page: <https://unet.ucb.com.bd> and login with the system provided **Username** / **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

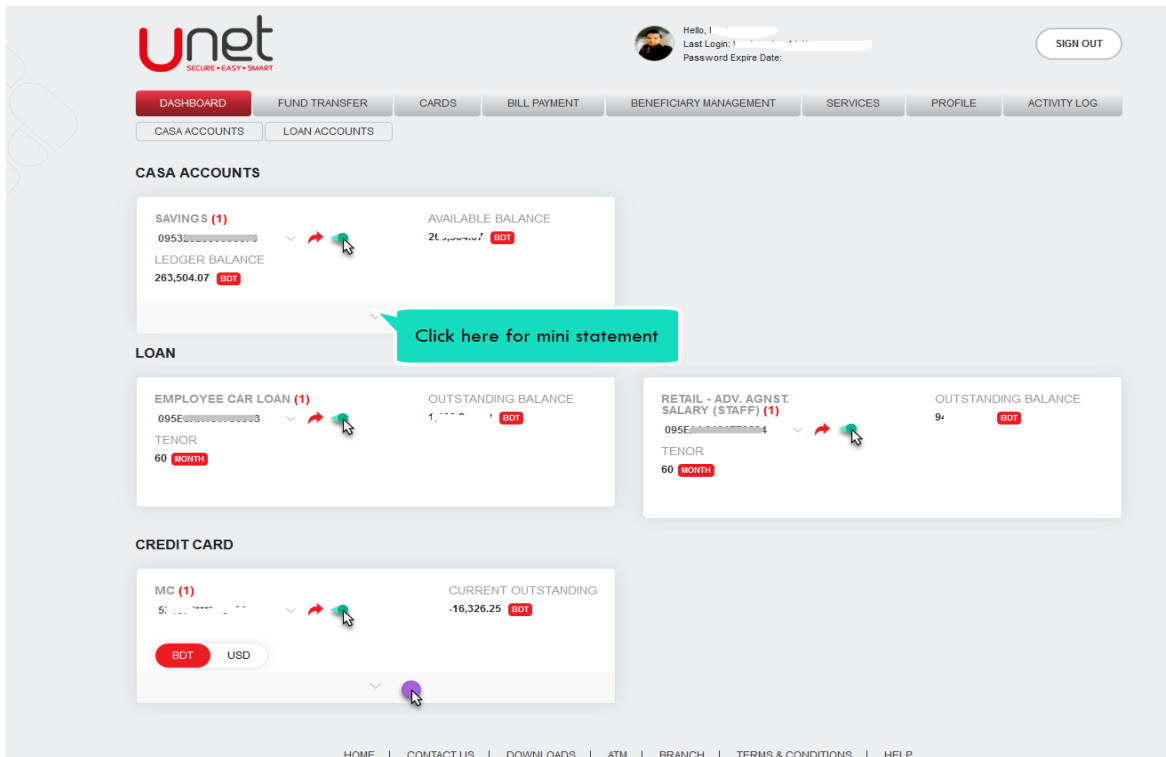
After login to the Unet, you will get the Unet Dashboard. In Dashboard, the system displays all the CASA, Loan, and ODCC, Term Deposit / Recurring Deposit and Credit Card information in separate section. For each type of account, you will get each Account Summary box. From same type of multiple accounts, 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.



The screenshot shows the UCB unet dashboard. At the top, there's a header with the 'unet' logo, a user profile section with a 'SIGN OUT' button, and a navigation bar with buttons for DASHBOARD, FUND TRANSFER, CARDS, BILL PAYMENT, BENEFICIARY MANAGEMENT, SERVICES, PROFILE, and ACTIVITY LOG. Below the navigation bar, there are tabs for CASA ACCOUNTS and LOAN ACCOUNTS. The main content area is divided into three sections: CASA ACCOUNTS, LOAN, and CREDIT CARD. Each section contains a mini statement box with a 'Number of Accounts' indicator, a progress bar, and a 'Collapse' button. The CASA ACCOUNTS section shows a SAVINGS (1) account with a ledger balance of 263,504.07 BDT and an available balance of 2 BDT. The LOAN section shows an EMPLOYEE CAR LOAN (1) with an outstanding balance of 1 BDT and a RETAIL - ADV. AGNST. SALARY (STAFF) (1) with an outstanding balance of 9 BDT. The CREDIT CARD section shows a MC (1) card with a current outstanding balance of 1 BDT. The footer contains links for HOME, CONTACT US, DOWNLOADS, ATM, BRANCH, TERMS & CONDITIONS, and HELP.

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.



U-net
SECURE • EASY • SMART

Hello, [User Name]
Last Login: [Date]
Password Expire Date: [Date]

SIGN OUT

DASHBOARD | FUND TRANSFER | CARDS | BILL PAYMENT | BENEFICIARY MANAGEMENT | SERVICES | PROFILE | ACTIVITY LOG

CASA ACCOUNTS

SAVINGS (1)
09532...
LEDGER BALANCE
263,504.07 **BDT**

AVAILABLE BALANCE
263,504.07 **BDT**

Click here for mini statement

LOAN

EMPLOYEE CAR LOAN (1)
095E...
TENOR
60 **MONTH**

OUTSTANDING BALANCE
1,000.00 **BDT**

RETAIL - ADV. AGNST. SALARY (STAFF) (1)
095E...
TENOR
60 **MONTH**

OUTSTANDING BALANCE
9,000.00 **BDT**

CREDIT CARD

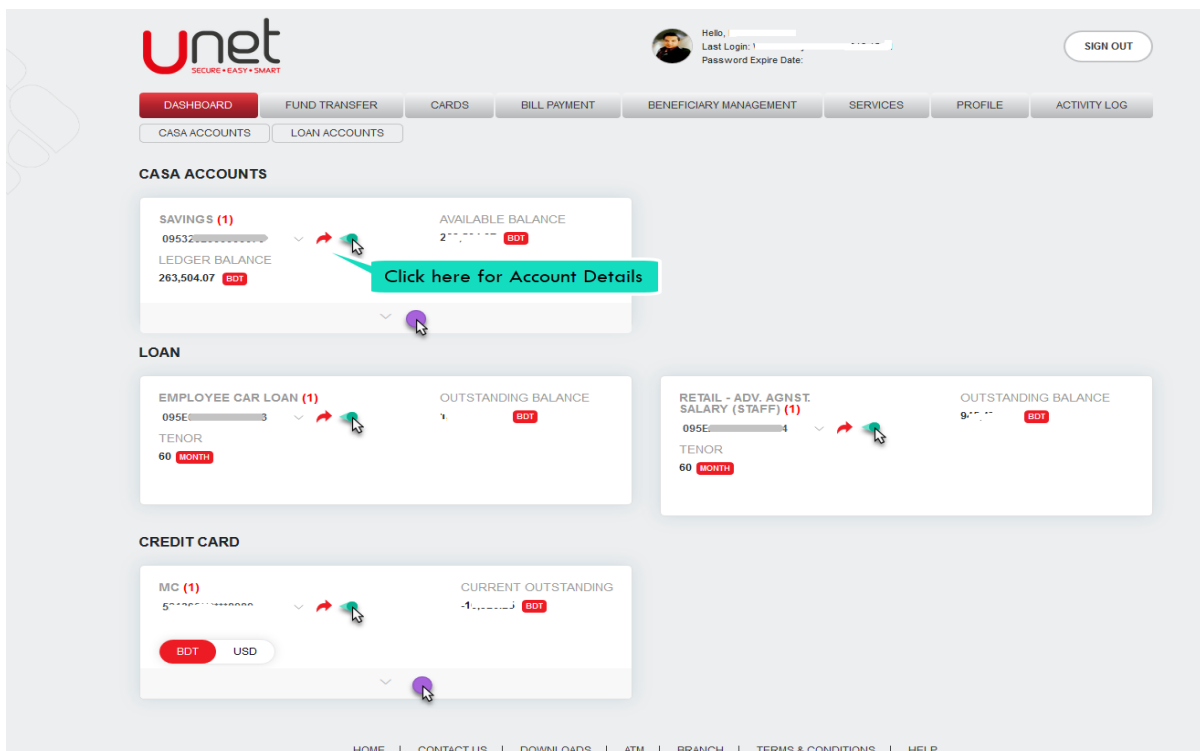
MC (1)
51...
BDT **USD**

CURRENT OUTSTANDING
-16,326.25 **BDT**

HOME | CONTACT US | DOWNLOADS | ATM | BRANCH | TERMS & CONDITIONS | HELP

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.



U-net
SECURE • EASY • SMART

Hello, [User Name]
Last Login: [Date]
Password Expire Date: [Date]

SIGN OUT

DASHBOARD | FUND TRANSFER | CARDS | BILL PAYMENT | BENEFICIARY MANAGEMENT | SERVICES | PROFILE | ACTIVITY LOG

CASA ACCOUNTS

SAVINGS (1)
09532...
LEDGER BALANCE
263,504.07 **BDT**

AVAILABLE BALANCE
263,504.07 **BDT**

Click here for Account Details

LOAN

EMPLOYEE CAR LOAN (1)
095E...
TENOR
60 **MONTH**

OUTSTANDING BALANCE
1,000.00 **BDT**

RETAIL - ADV. AGNST. SALARY (STAFF) (1)
095E...
TENOR
60 **MONTH**

OUTSTANDING BALANCE
9,000.00 **BDT**

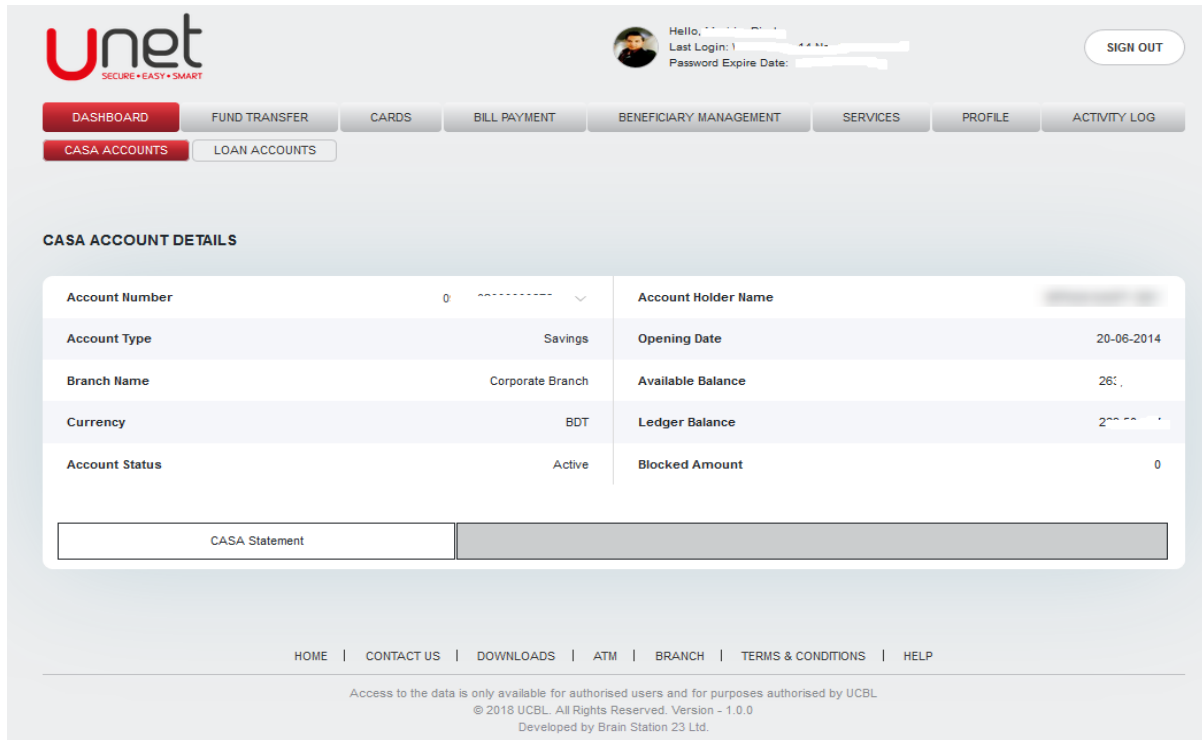
CREDIT CARD

MC (1)
51...
BDT **USD**

CURRENT OUTSTANDING
-16,326.25 **BDT**

HOME | CONTACT US | DOWNLOADS | ATM | BRANCH | TERMS & CONDITIONS | HELP

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.



The screenshot shows the UCB Unet portal interface. At the top, there's a header with the Unet logo (SECURE • EASY • SMART) and a user profile section with a profile picture, name, last login, and password expiry date. A 'SIGN OUT' button is also present. Below the header is a navigation bar with buttons for DASHBOARD, FUND TRANSFER, CARDS, BILL PAYMENT, BENEFICIARY MANAGEMENT, SERVICES, PROFILE, and ACTIVITY LOG. Under the DASHBOARD button, there are sub-buttons for CASA ACCOUNTS and LOAN ACCOUNTS. The main content area is titled 'CASA ACCOUNT DETAILS' and contains a table with account information:

Account Number	0	Account Holder Name	
Account Type	Savings	Opening Date	20-06-2014
Branch Name	Corporate Branch	Available Balance	261
Currency	BDT	Ledger Balance	20000
Account Status	Active	Blocked Amount	0

Below the table, there is a button labeled 'CASA Statement'. At the bottom of the page, there is a footer with links: HOME, CONTACT US, DOWNLOADS, ATM, BRANCH, TERMS & CONDITIONS, and HELP. Below the links, there is a disclaimer: 'Access to the data is only available for authorised users and for purposes authorised by UCBL. © 2018 UCBL. All Rights Reserved. Version - 1.0.0. Developed by Brain Station 23 Ltd.'

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

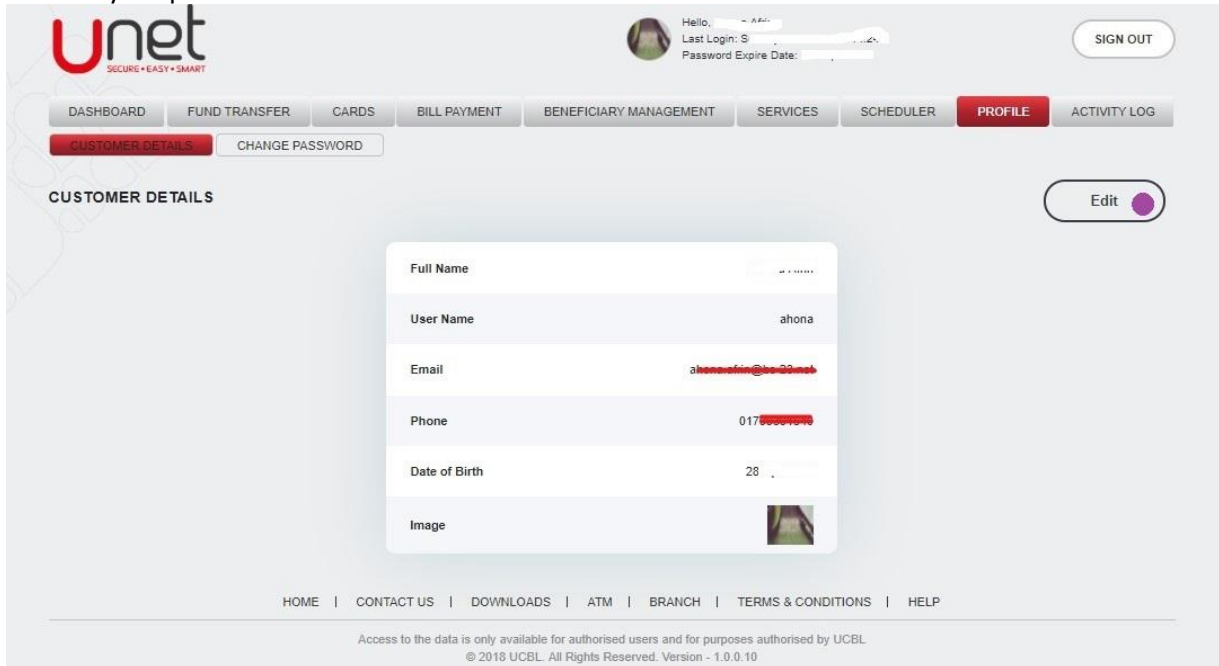
For Credit Card: Mini Statement, Billed Statement (Minimum of One Month) and Unbilled Statement.

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.

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

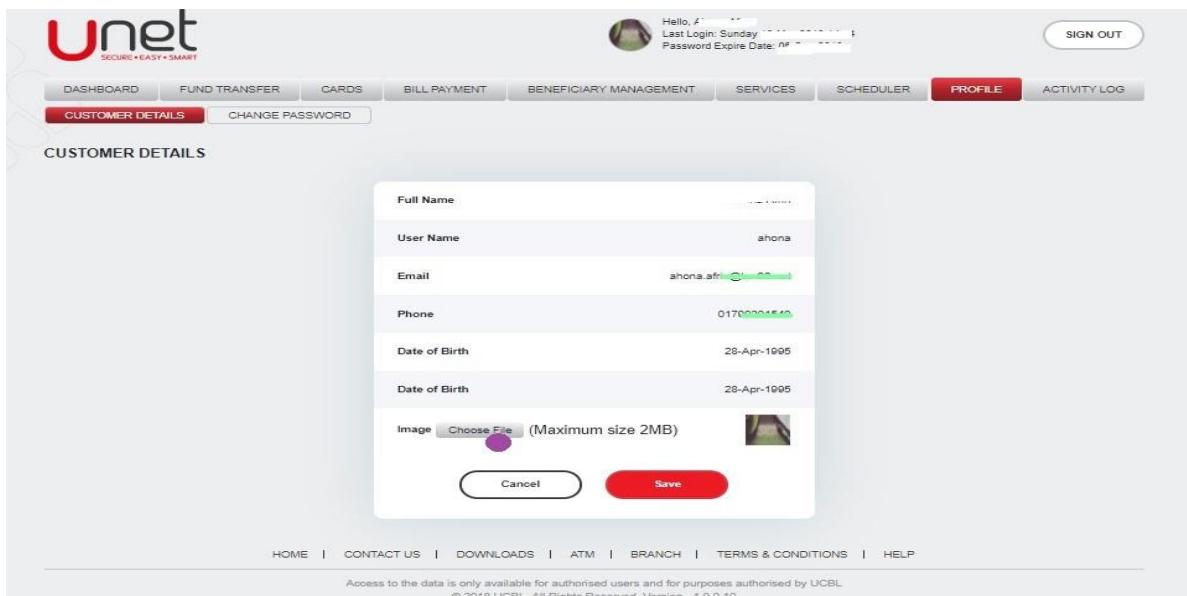
8.1. Unet Profile Details?

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

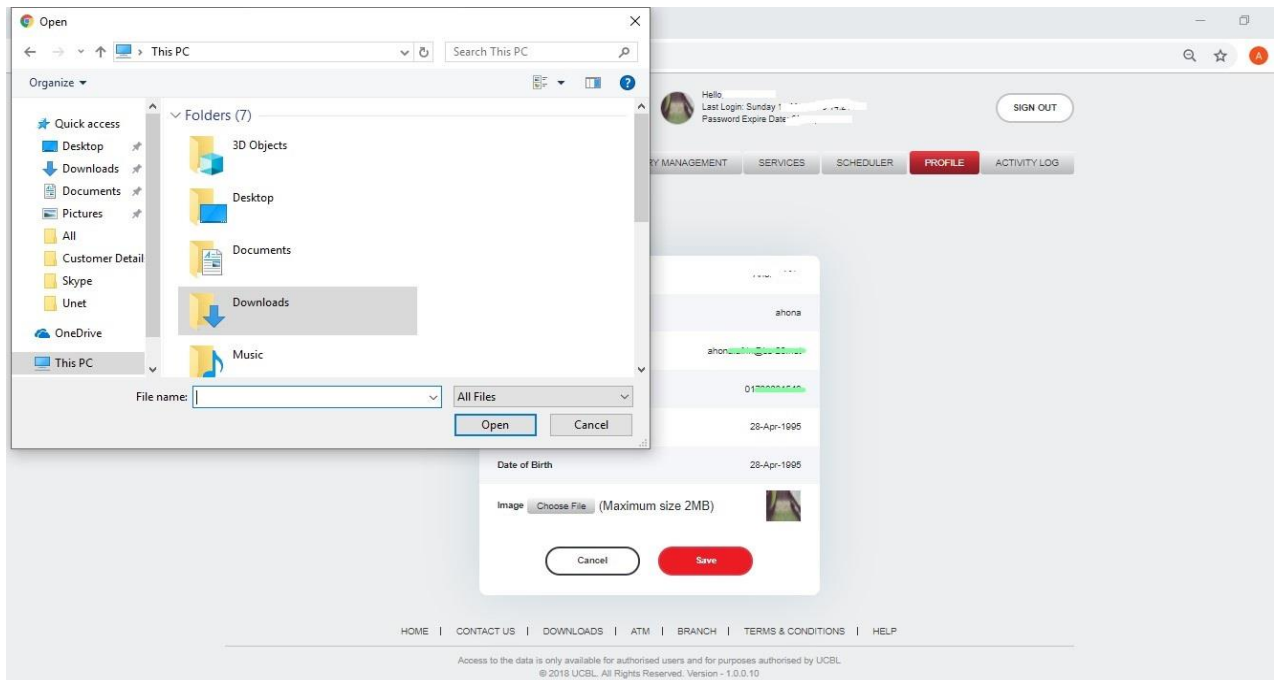


8.2. Change my Unet Profile Picture?

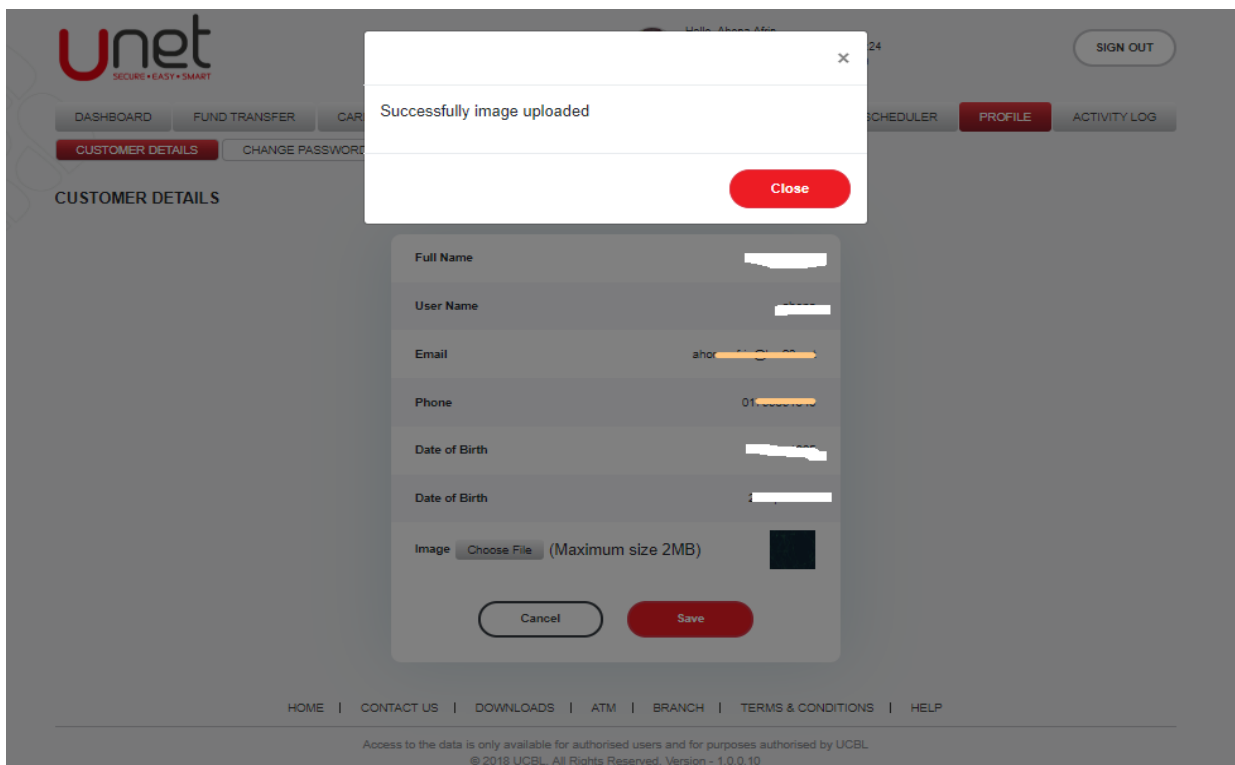
Step 1: After hitting 'Edit' button it will take you to a new page. From here you can change your current profile picture by clicking on the 'Chose File'.



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.

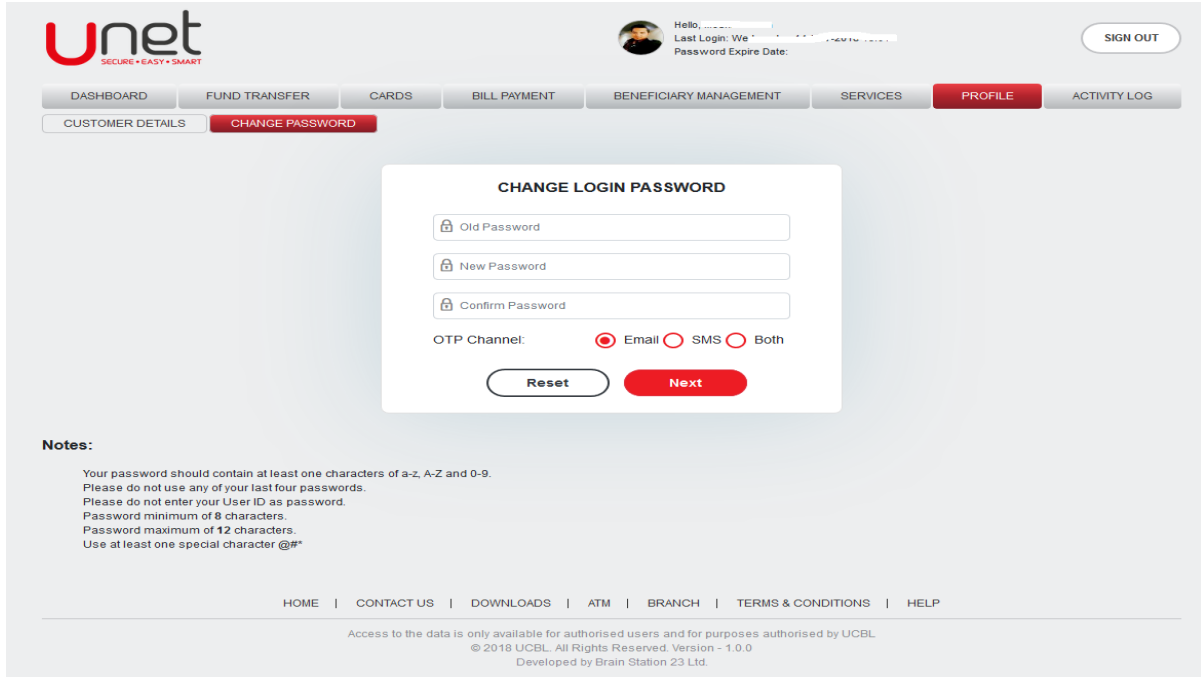


Step 3: After uploading the desired profile picture according to the size limitation (maximum 2MB), system shows the 'Successfully image uploaded' alert message.



9. How do I change my Unet Login Password?

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



CHANGE LOGIN PASSWORD

Old Password

New Password

Confirm Password

OTP Channel: ☒ Email ☐ SMS ☐ Both

Reset Next

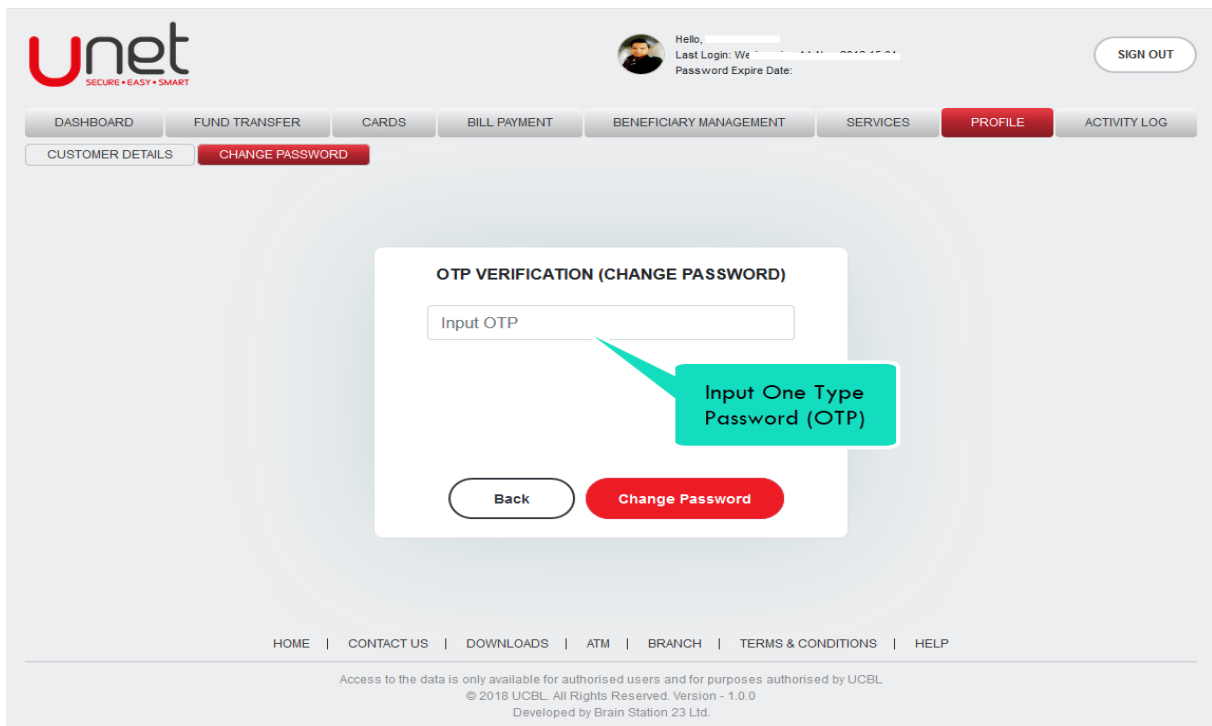
Notes:

Your password should contain at least one characters of a-z, A-Z and 0-9.
 Please do not use any of your last four passwords.
 Please do not enter your User ID as password.
 Password minimum of 8 characters.
 Password maximum of 12 characters.
 Use at least one special character @#*

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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.



OTP VERIFICATION (CHANGE PASSWORD)

Input OTP

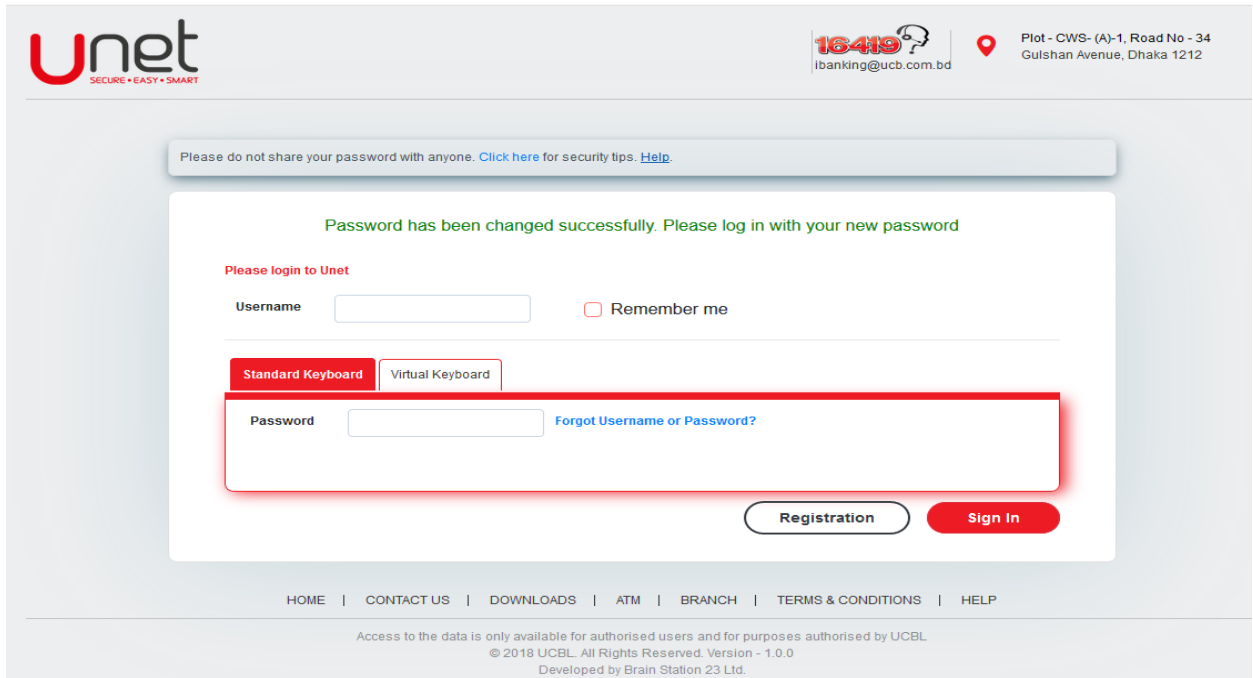
Input One Type Password (OTP)

Back Change Password

HOME | CONTACT US | DOWNLOADS | ATM | BRANCH | TERMS & CONDITIONS | HELP

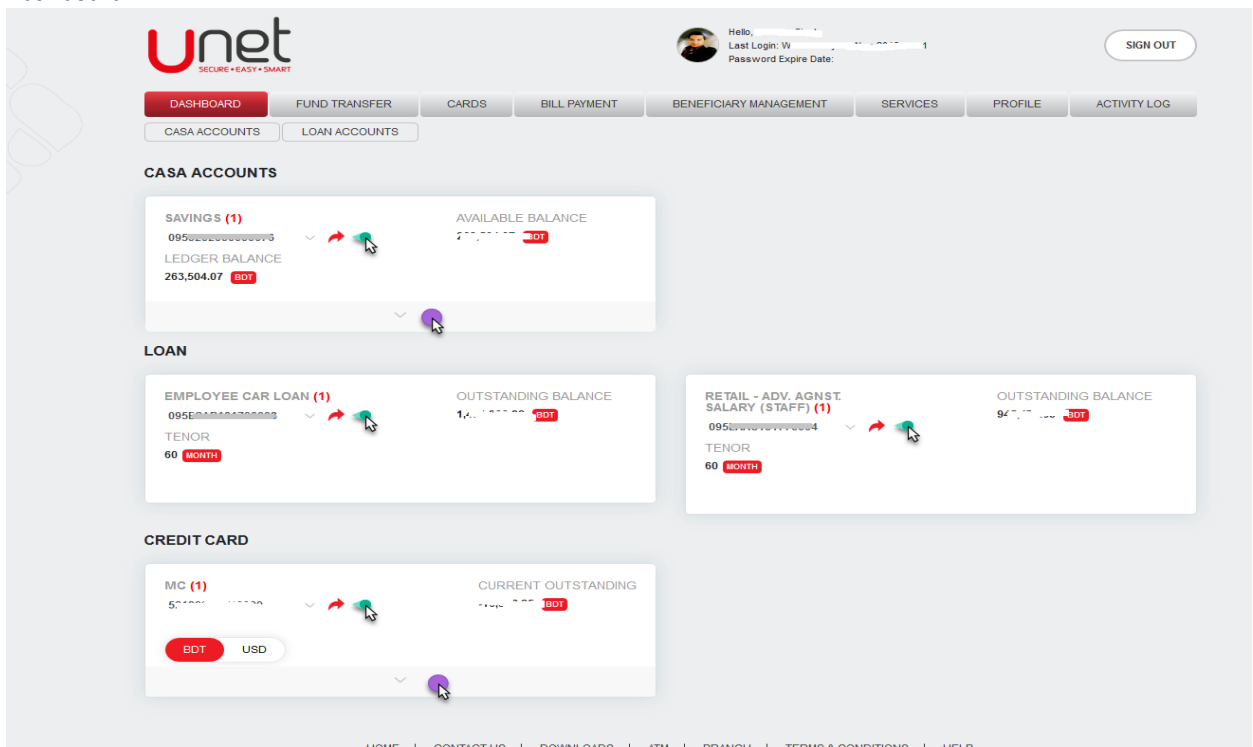
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Step 3: Based on your selection, the system will send an Email/SMS/Both into your Unet register Email Address/Mobile Number/Both. Input the valid OTP and click on the 'Change Password' button to change the login password. Please note that, if you inputted 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.



The screenshot shows the Unet login interface. At the top, there's a header with the Unet logo, a 16419 helpline number, and the bank's address. A security notice at the top of the main area states: "Please do not share your password with anyone. [Click here](#) for security tips. [Help](#)." Below this, a green message box says: "Password has been changed successfully. Please log in with your new password". The login section is titled "Please login to Unet" and includes a "Username" field, a "Remember me" checkbox, and a "Password" field. There are tabs for "Standard Keyboard" and "Virtual Keyboard". A "Forgot Username or Password?" link is next to the password field. At the bottom of the login section are "Registration" and "Sign In" buttons. The footer contains navigation links: HOME, CONTACT US, DOWNLOADS, ATM, BRANCH, TERMS & CONDITIONS, and HELP. A small disclaimer at the very bottom states: "Access to the data is only available for authorised users and for purposes authorised by UCBL. © 2018 UCBL. All Rights Reserved. Version - 1.0.0. Developed by Brain Station 23 Ltd."

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

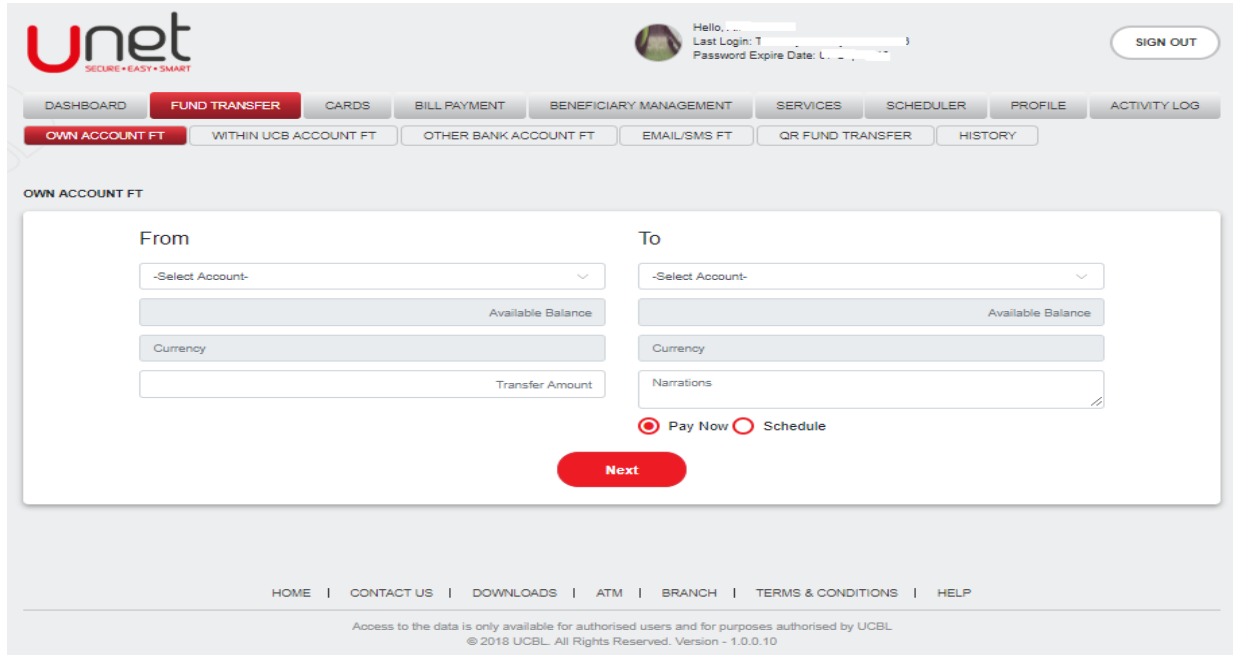


The screenshot shows the Unet dashboard after a successful login. The top header includes the Unet logo, a user profile section with a "SIGN OUT" button, and a navigation bar with links: DASHBOARD, FUND TRANSFER, CARDS, BILL PAYMENT, BENEFICIARY MANAGEMENT, SERVICES, PROFILE, and ACTIVITY LOG. Below the navigation bar, there are sections for "CASA ACCOUNTS", "LOAN", and "CREDIT CARD". Each section displays account details, including account numbers, balances, and tenors. For example, under "CASA ACCOUNTS", there's a "SAVINGS (1)" account with an available balance of 263,504.07 BDT. Under "LOAN", there's an "EMPLOYEE CAR LOAN (1)" with an outstanding balance of 1,000,000 BDT. Under "CREDIT CARD", there's an "MC (1)" card with a current outstanding balance of 1,000,000 BDT. The footer contains the same navigation links as the login page: HOME, CONTACT US, DOWNLOADS, ATM, BRANCH, TERMS & CONDITIONS, and HELP.

10. How do I make Fund Transfer in Unet?

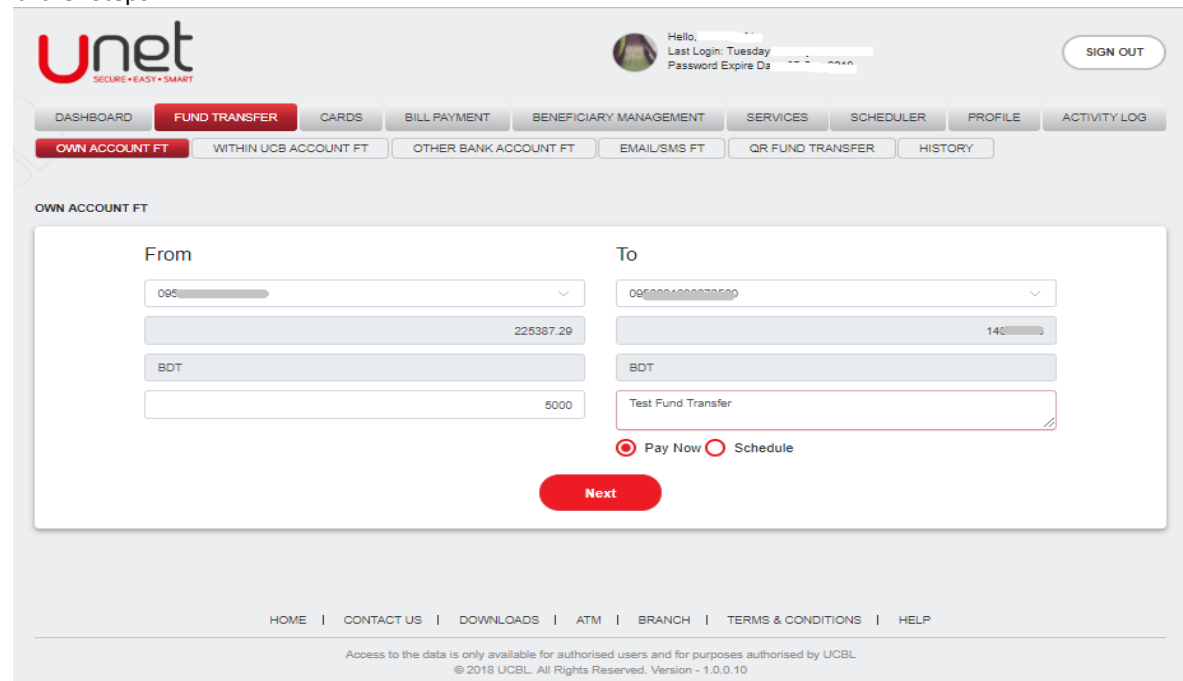
10.1. Own Account Fund Transfer

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**.



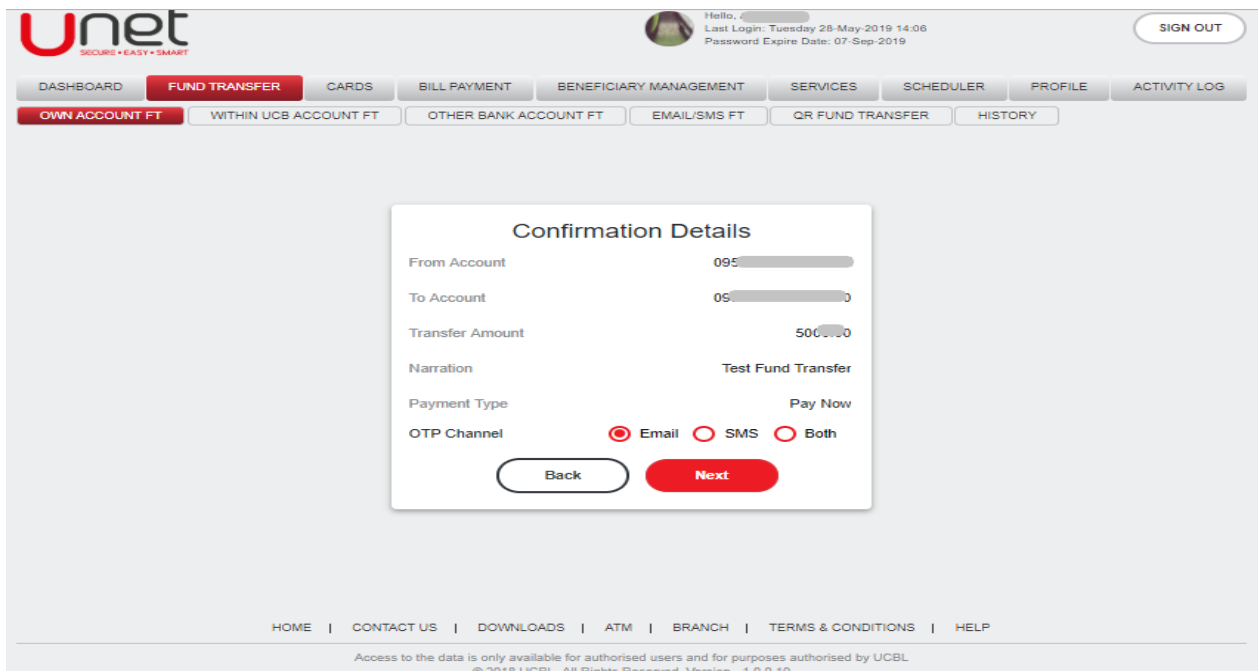
The screenshot shows the 'OWN ACCOUNT FT' interface. At the top, there's a navigation bar with 'FUND TRANSFER' selected. Below it, a sub-bar highlights 'OWN ACCOUNT FT'. The main form has two columns: 'From' and 'To'. Each column has a dropdown for account selection, a field for 'Available Balance', a 'Currency' dropdown, and a 'Transfer Amount' or 'Narrations' text area. At the bottom, there are radio buttons for 'Pay Now' (selected) and 'Schedule', and a red 'Next' button.

Step 2: Select your desired '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.

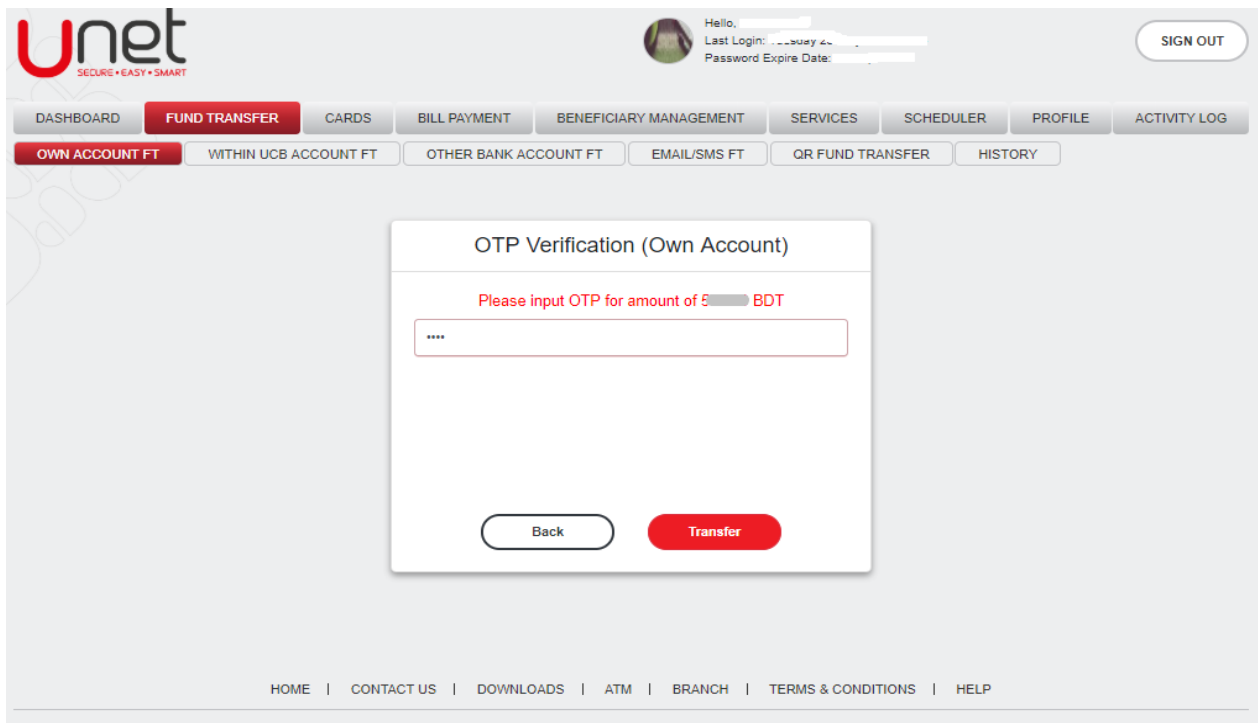


This screenshot shows the same 'OWN ACCOUNT FT' form but with sample data entered. The 'From' account is '005' with an available balance of '225387.29' and currency 'BDT'. The 'To' account is '006' with an available balance of '140' and currency 'BDT'. The 'Transfer Amount' is '5000' and the 'Narrations' field contains 'Test Fund Transfer'. The 'Pay Now' radio button remains selected, and the 'Next' button is still present.

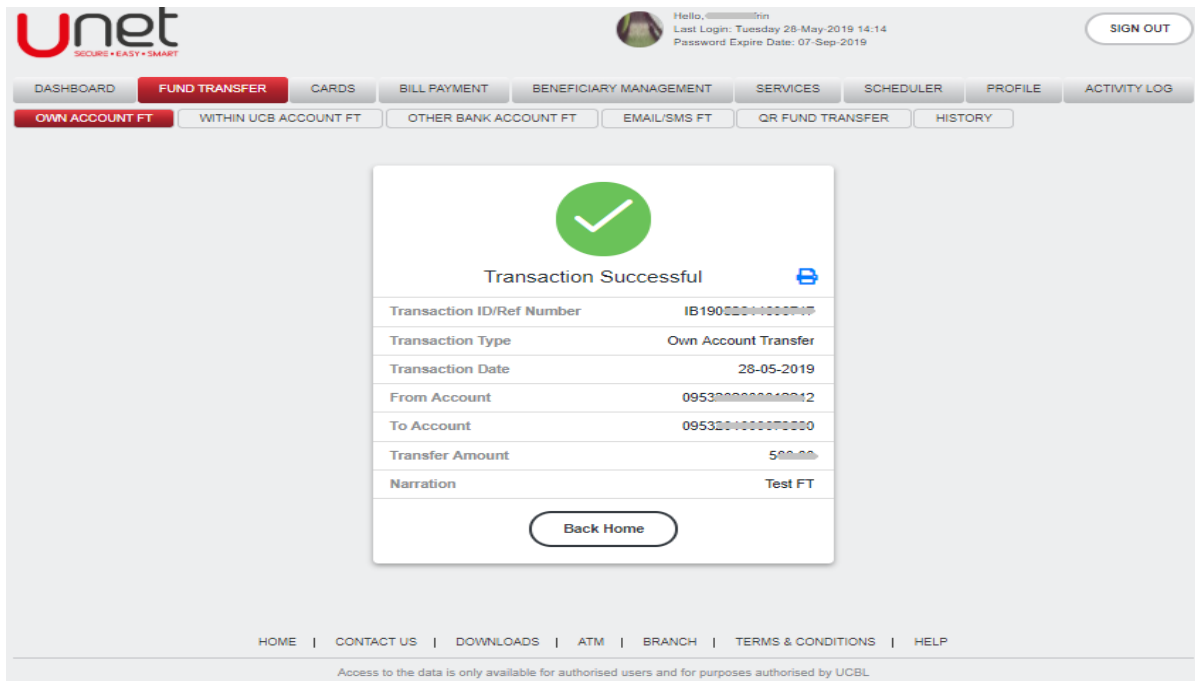
Step 3: In next step, the system shows the 'Confirmation Details' page. From this page, you can check all the inputted information of previous page. Select your desire 'OTP Channel' as Email/SMS/Both for generating the **One Time Password** and click on the '**Next**' button.



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.



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 transaction details into your Unet register email address. The transaction made by Unet also archived into the respective fund transfer history as well.



Transaction Successful

Transaction ID/Ref Number	IB190220440000747
Transaction Type	Own Account Transfer
Transaction Date	28-05-2019
From Account	0953200000000042
To Account	0953200000000000
Transfer Amount	500.00
Narration	Test FT

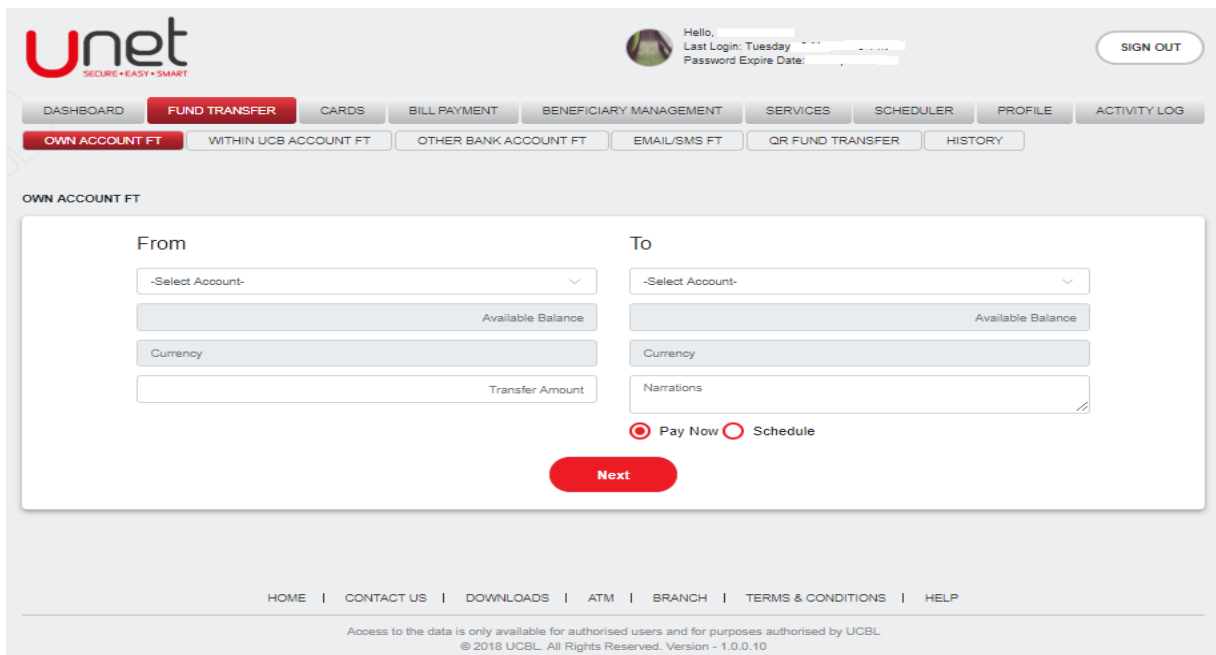
[Back Home](#)

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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**.



OWN ACCOUNT FT

From	To
-Select Account-	-Select Account-
Available Balance	Available Balance
Currency	Currency
Transfer Amount	Narrations

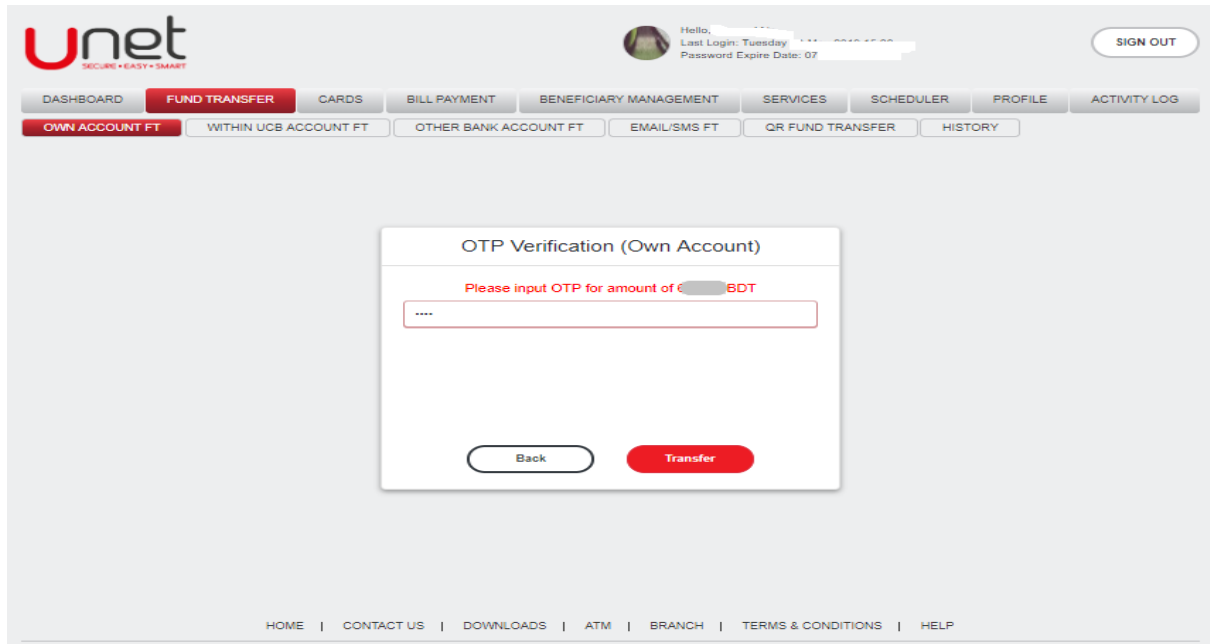
☒ Pay Now ☐ Schedule

[Next](#)

HOME | CONTACT US | DOWNLOADS | ATM | BRANCH | TERMS & CONDITIONS | HELP

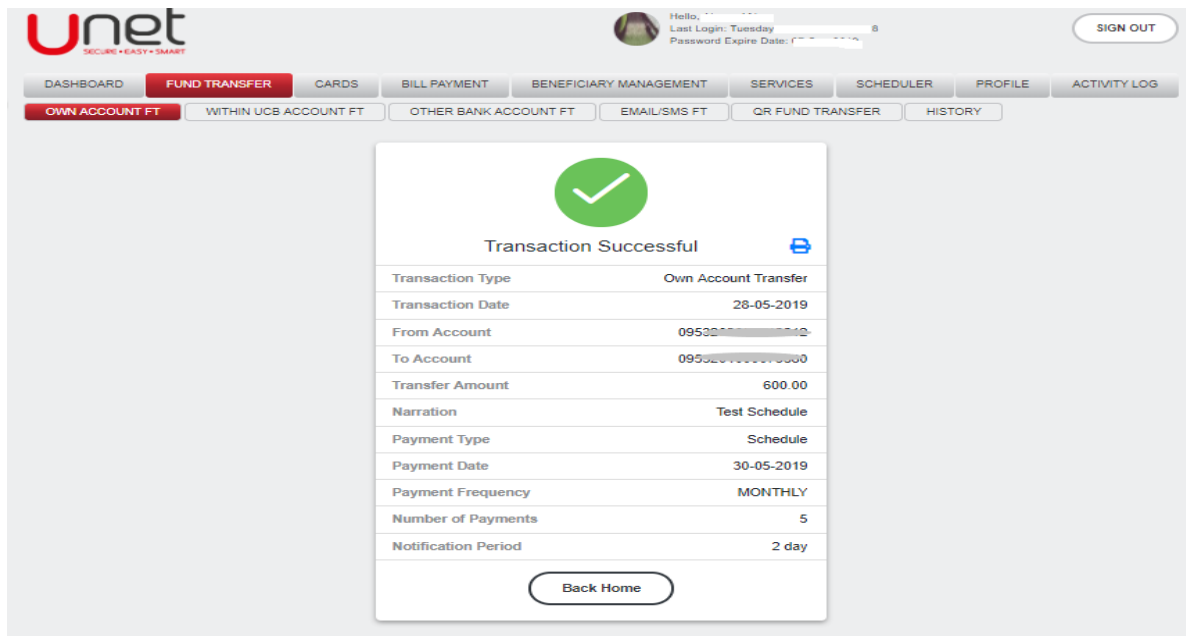
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Step 4: Based on your selection, the system will send an Email/SMS/Both into your Unet register Email Address/Mobile Number/Both. The app shows the transaction amount in top of the transaction input field. Input the correct OTP and hit on the 'Transfer' 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.



The screenshot shows the Unet app interface. At the top, there's a header with the Unet logo and a user profile section. Below the header is a navigation bar with various options. The main content area displays a modal titled "OTP Verification (Own Account)". Inside the modal, it says "Please input OTP for amount of 600.00 BDT" and has a text input field for the OTP. At the bottom of the modal are two buttons: "Back" and "Transfer".

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.

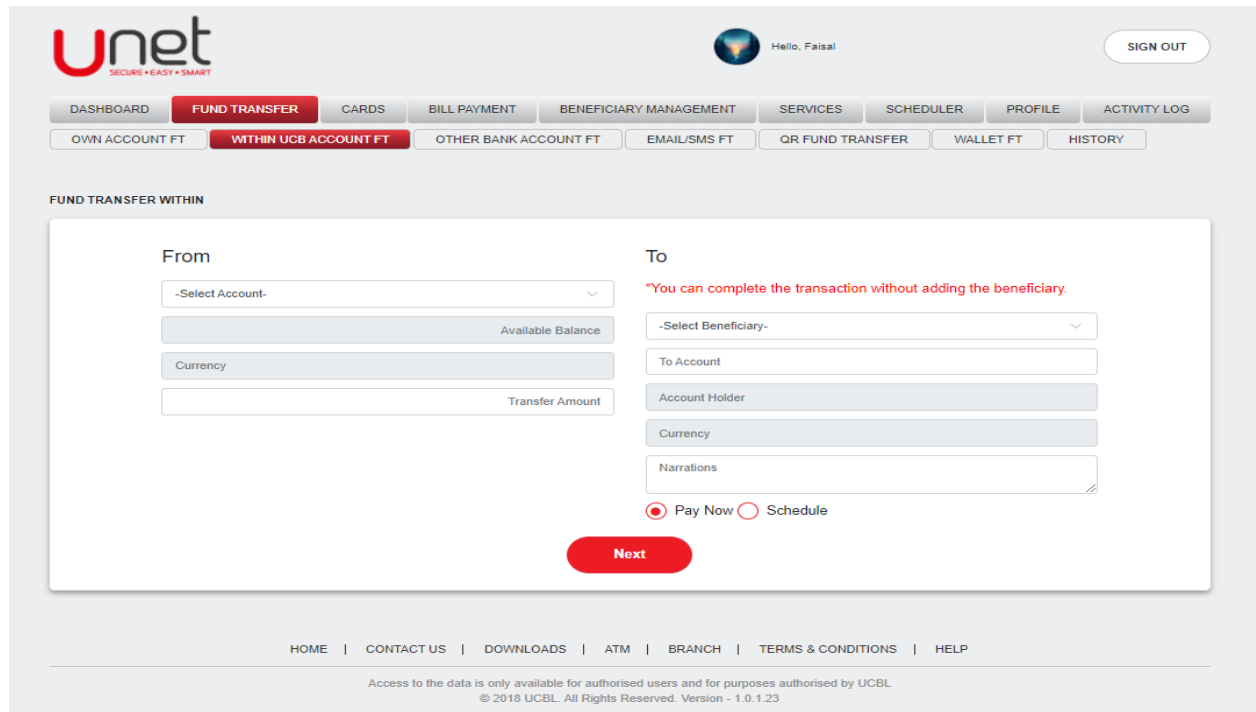


The screenshot shows the Unet app interface after a successful transaction. A modal titled "Transaction Successful" is displayed, featuring a green checkmark icon. Below the title is a table with transaction details. At the bottom of the modal is a "Back Home" button.

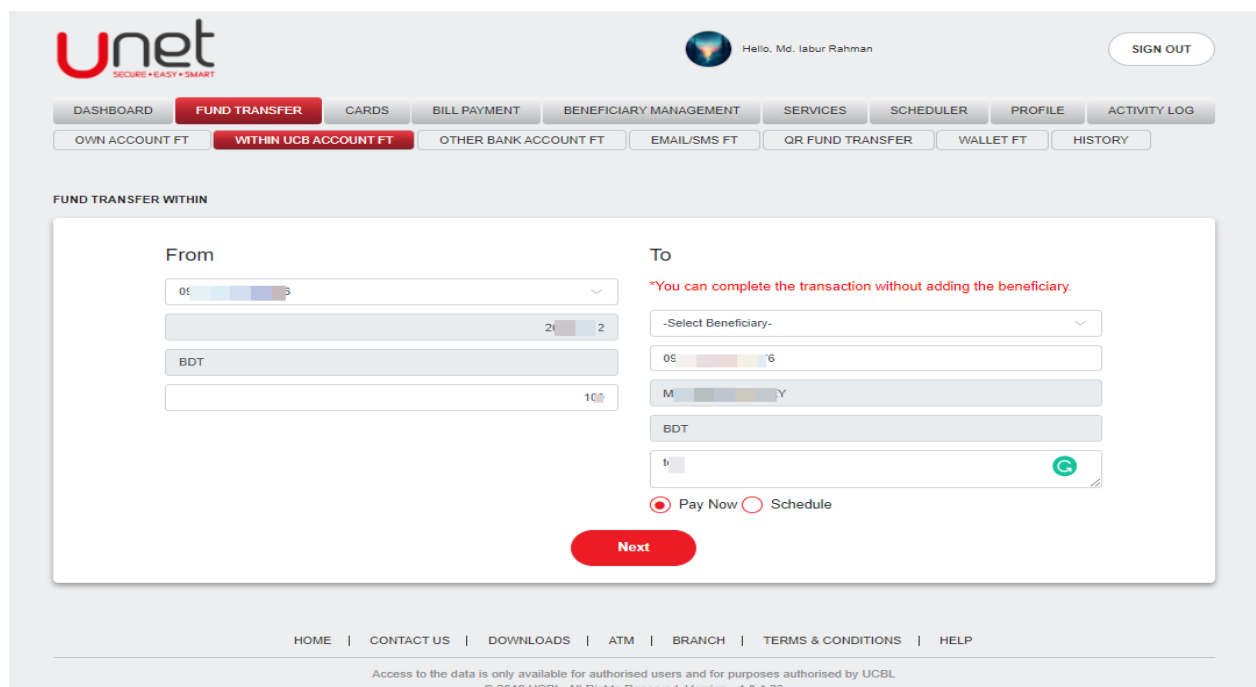
Transaction Type	Own Account Transfer
Transaction Date	28-05-2019
From Account	0953200000000000
To Account	0953200000000000
Transfer Amount	600.00
Narration	Test Schedule
Payment Type	Schedule
Payment Date	30-05-2019
Payment Frequency	MONTHLY
Number of Payments	5
Notification Period	2 day

10.2. Within UCB Account Fund Transfer

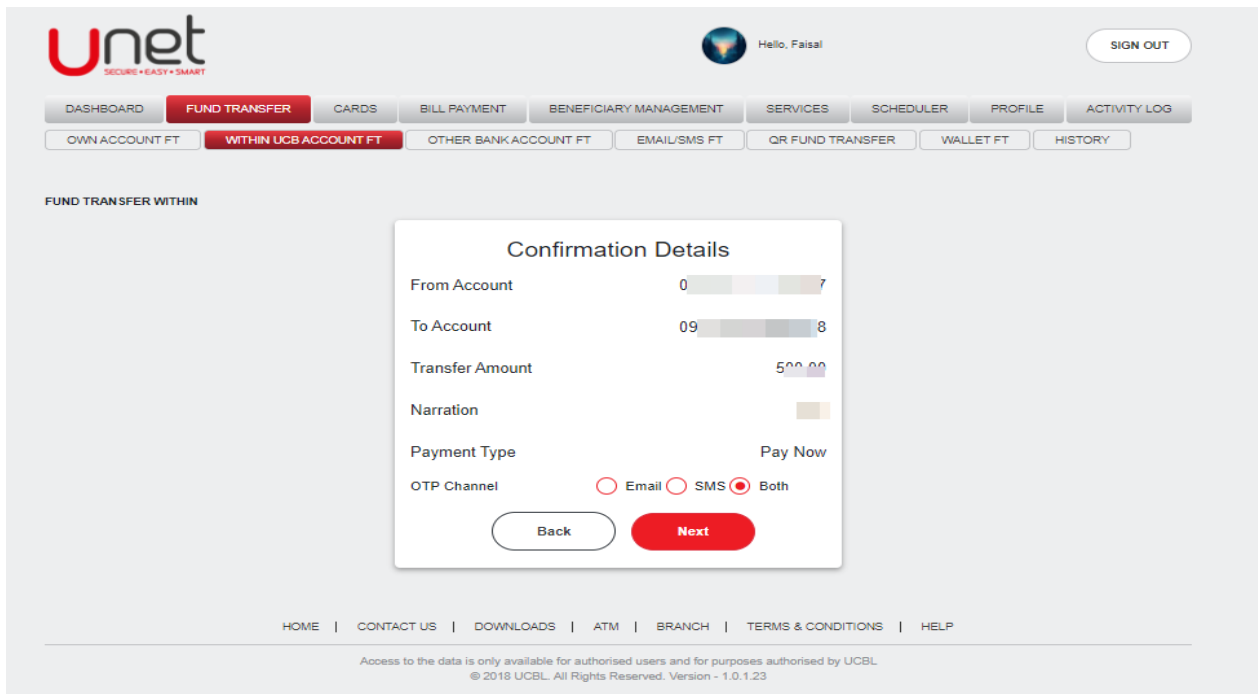
Step 1: You can transfer money from your CASA accounts to any of UCB CASA account by using this feature. Go to **Fund Transfer > Within UCB Account FT**.



Step 2: Select your desired '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 the same. Input the 'Transfer Amount' and 'Narration'. After inputting all the fields, click to the 'Next' button for further steps.



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.

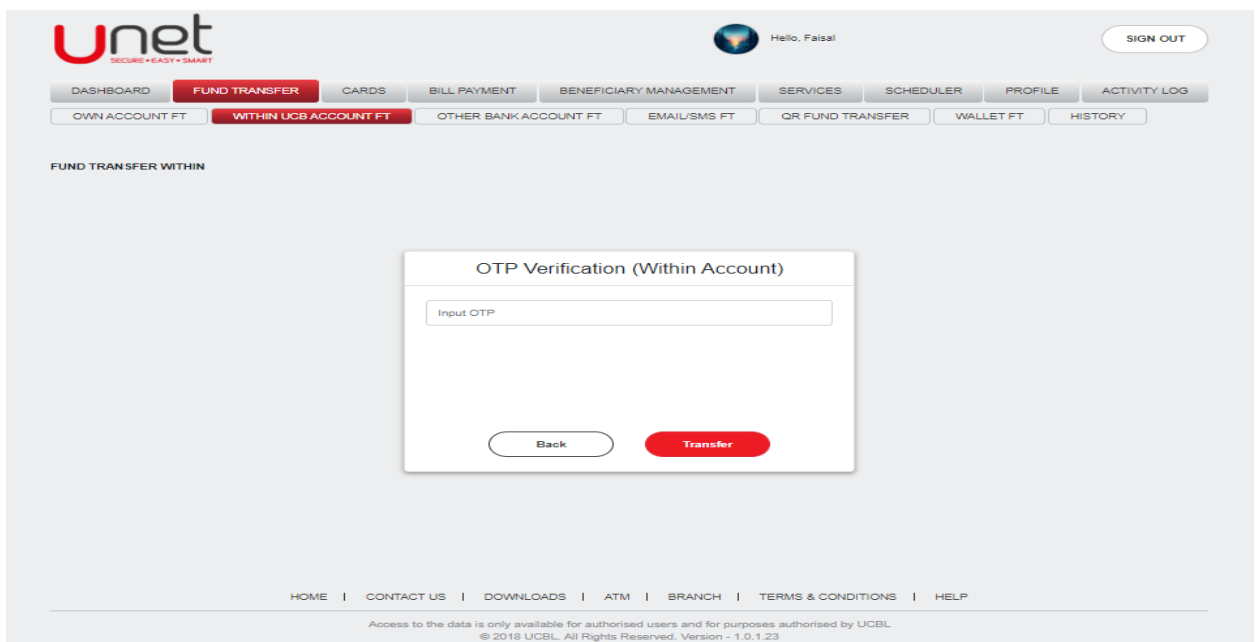


The screenshot shows the 'Confirmation Details' modal window. It contains the following fields and options:

- From Account:** 0 [Progress Bar] 7
- To Account:** 09 [Progress Bar] 8
- Transfer Amount:** 500.00
- Narration:** [Empty field]
- Payment Type:** Pay Now
- OTP Channel:** Radio buttons for Email, SMS, and Both (selected).
- Buttons:** Back and Next.

The background shows the 'FUND TRANSFER WITHIN' section of the UCB Net interface, with the 'WITHIN UCB ACCOUNT FT' option selected.

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.

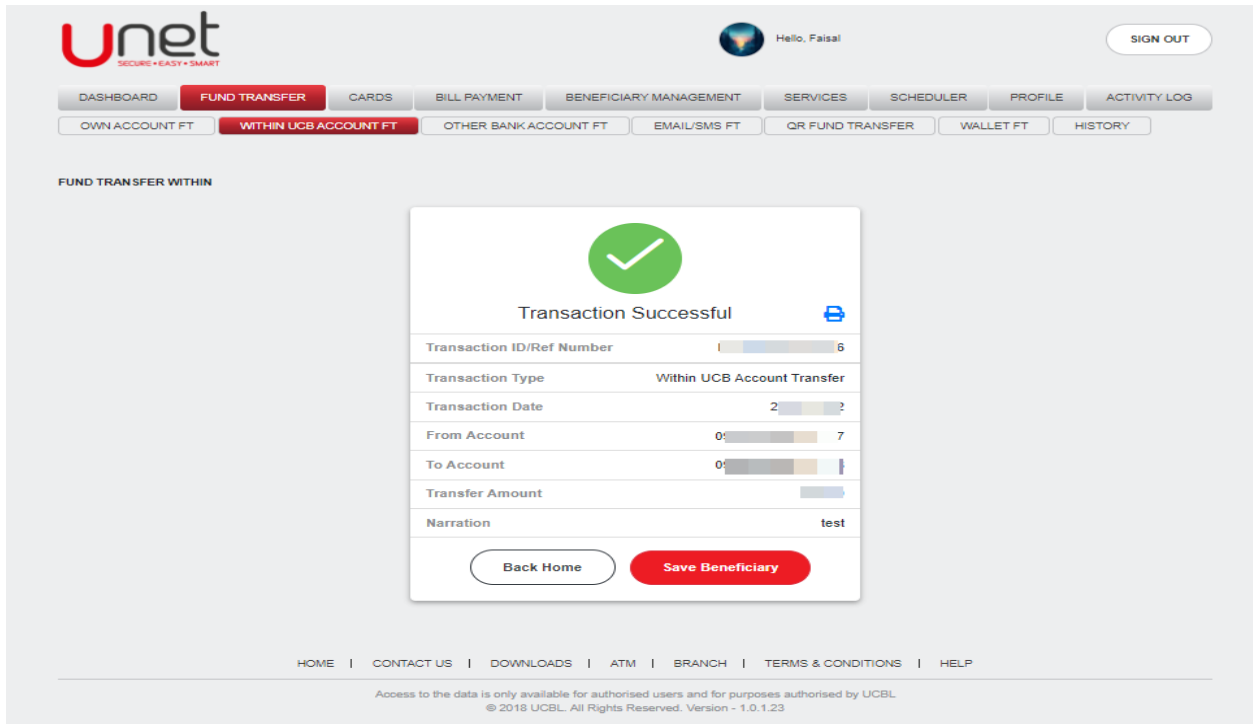


The screenshot shows the 'OTP Verification (Within Account)' modal window. It contains the following fields and options:

- Input OTP:** A text input field.
- Buttons:** Back and Transfer.

The background shows the 'FUND TRANSFER WITHIN' section of the UCB Net interface, with the 'WITHIN UCB ACCOUNT FT' option selected.

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.



Transaction Successful

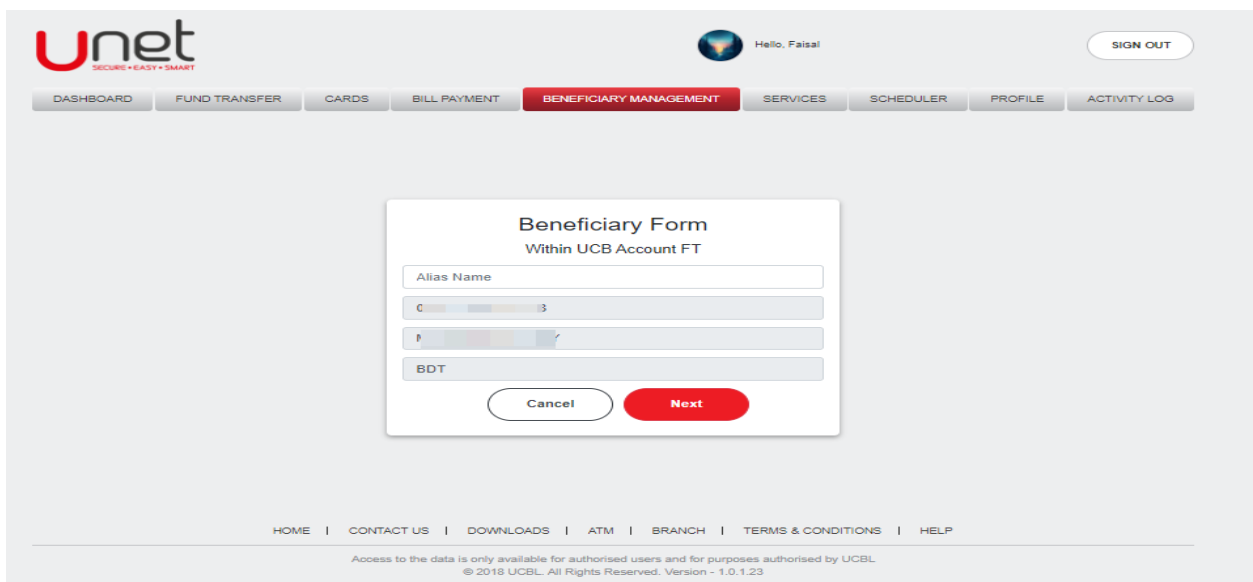
Transaction ID/Ref Number	6
Transaction Type	Within UCB Account Transfer
Transaction Date	2
From Account	0
To Account	0
Transfer Amount	
Narration	test

[Back Home](#) [Save Beneficiary](#)

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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.



Beneficiary Form
Within UCB Account FT

Alias Name

C

P

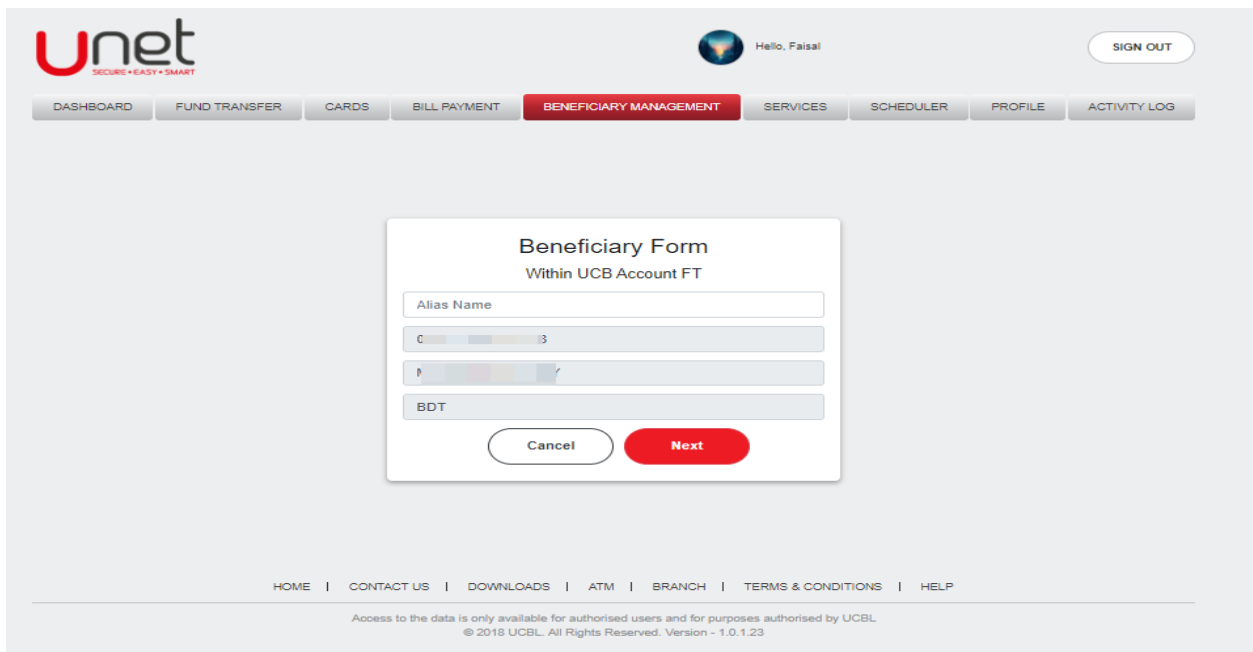
BDT

[Cancel](#) [Next](#)

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



Beneficiary Form
Within UCB Account FT

Alias Name

C 3

P

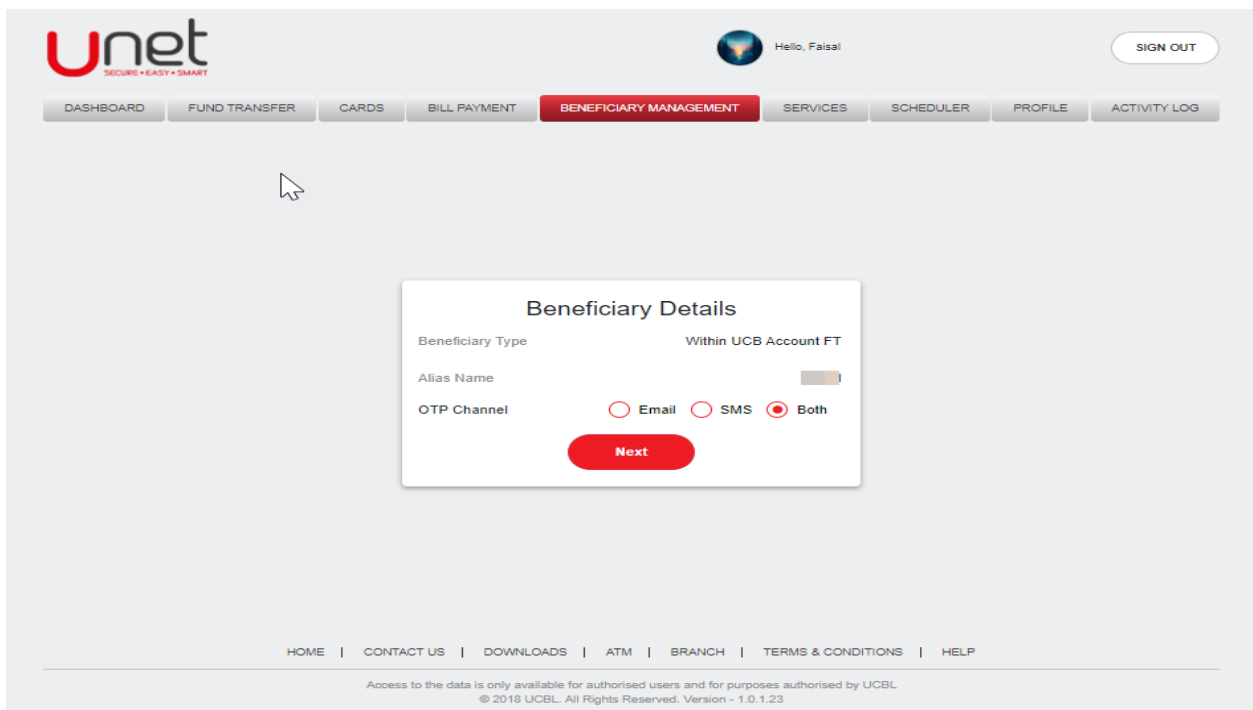
BDT

Cancel Next

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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.



Beneficiary Details
Within UCB Account FT

Beneficiary Type

Alias Name

OTP Channel

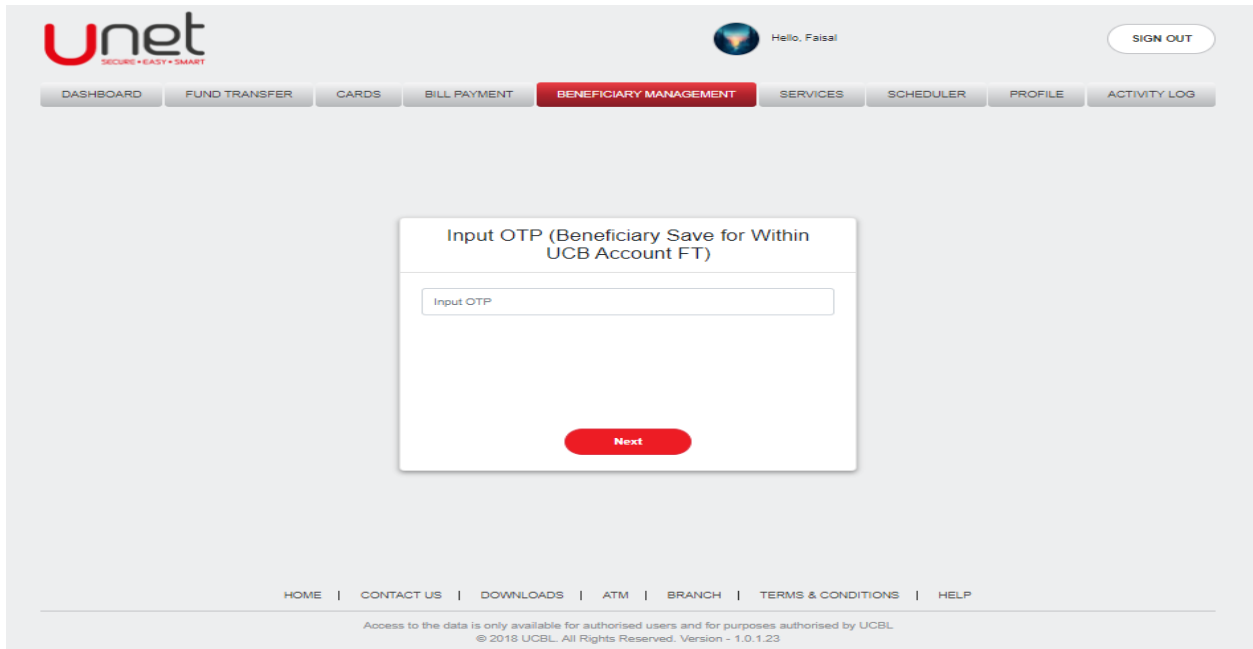
☐ Email ☐ SMS ☒ Both

Next

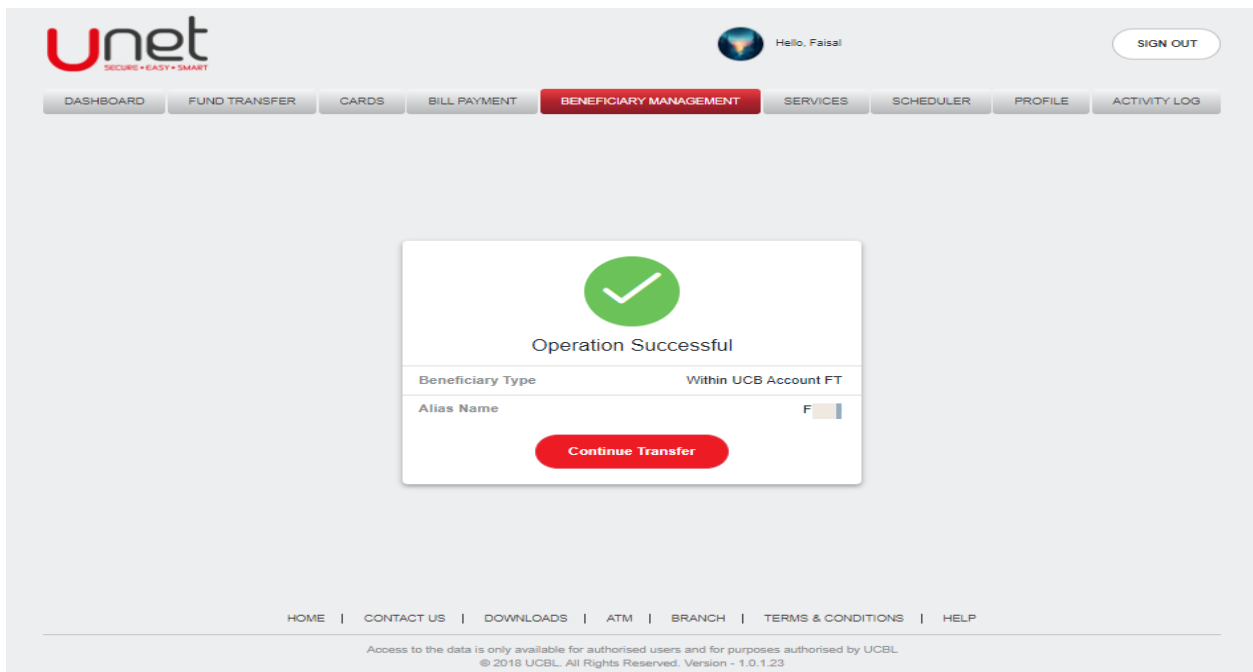
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Step 9: Based on your selection, the system will send an Email/SMS/Both into your Unet register Email Address/Mobile Number/Both. Input the correct OTP and hit on the 'Next' button to add this beneficiary. Please note that, if you inputted the wrong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



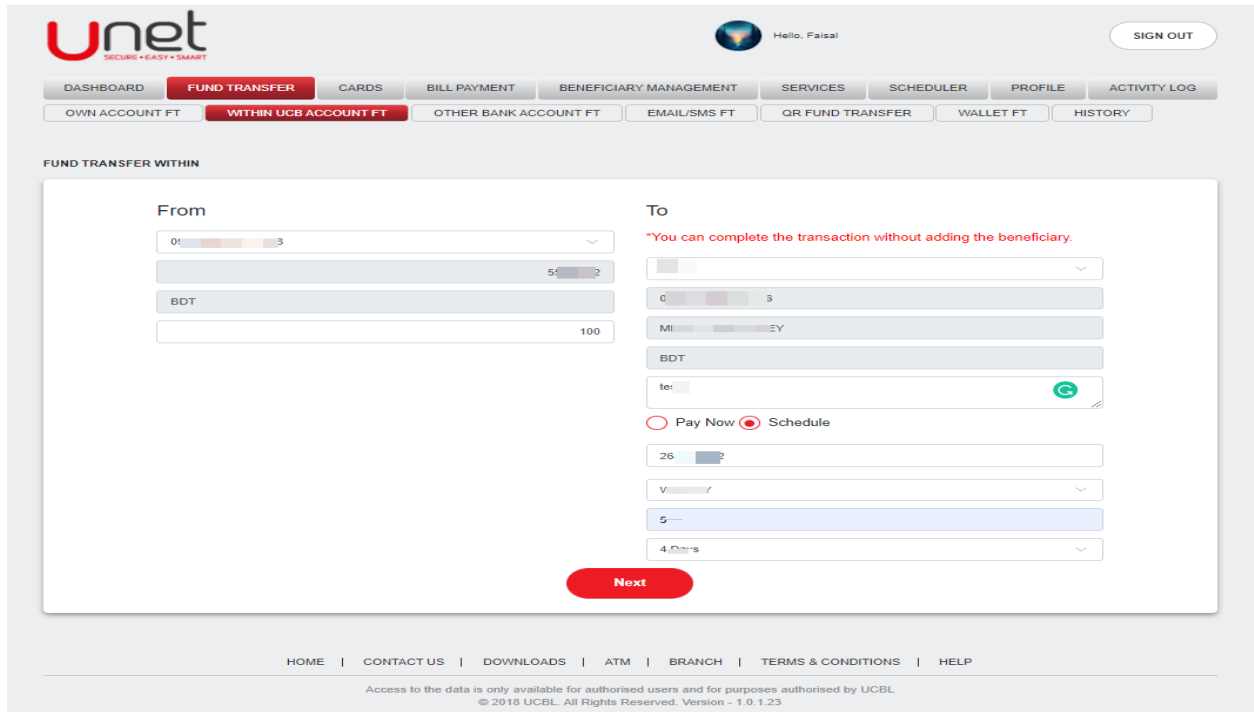
Step 10: After inputting the correct OTP, app shows the **‘Operation Successful’** alert message with all the added beneficiary details. By clicking on the **‘Continue Transfer’** button, you can get back to the Within UCB Account FT page.



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.

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



From

01 3

50 2

BDT

100

To

*You can complete the transaction without adding the beneficiary.

0 3

Million

BDT

ter

☐ Pay Now ☒ Schedule

26

5:00

4 Days

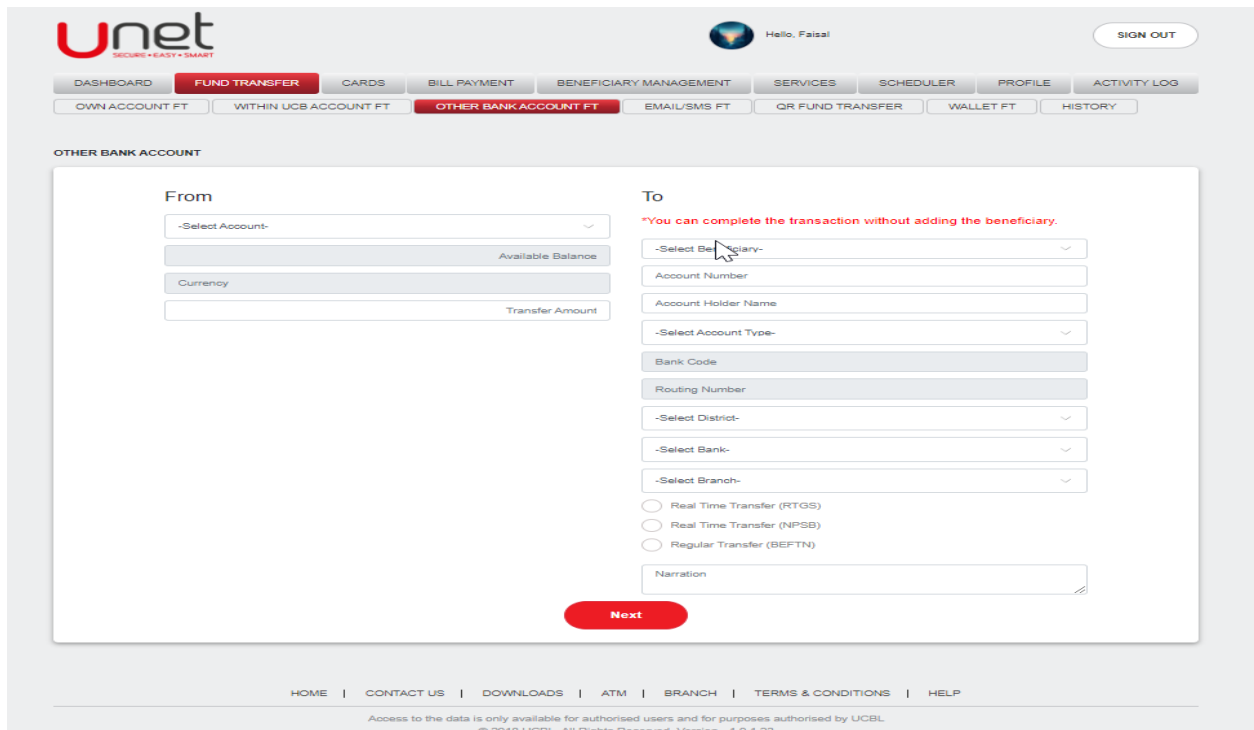
Next

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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**



From

-Select Account-

Available Balance

Currency

Transfer Amount

To

*You can complete the transaction without adding the beneficiary.

-Select Beneficiary-

Account Number

Account Holder Name

-Select Account Type-

Bank Code

Routing Number

-Select District-

-Select Bank-

-Select Branch-

☐ Real Time Transfer (RTGS)
☐ Real Time Transfer (NPSB)
☒ Regular Transfer (BEFTN)

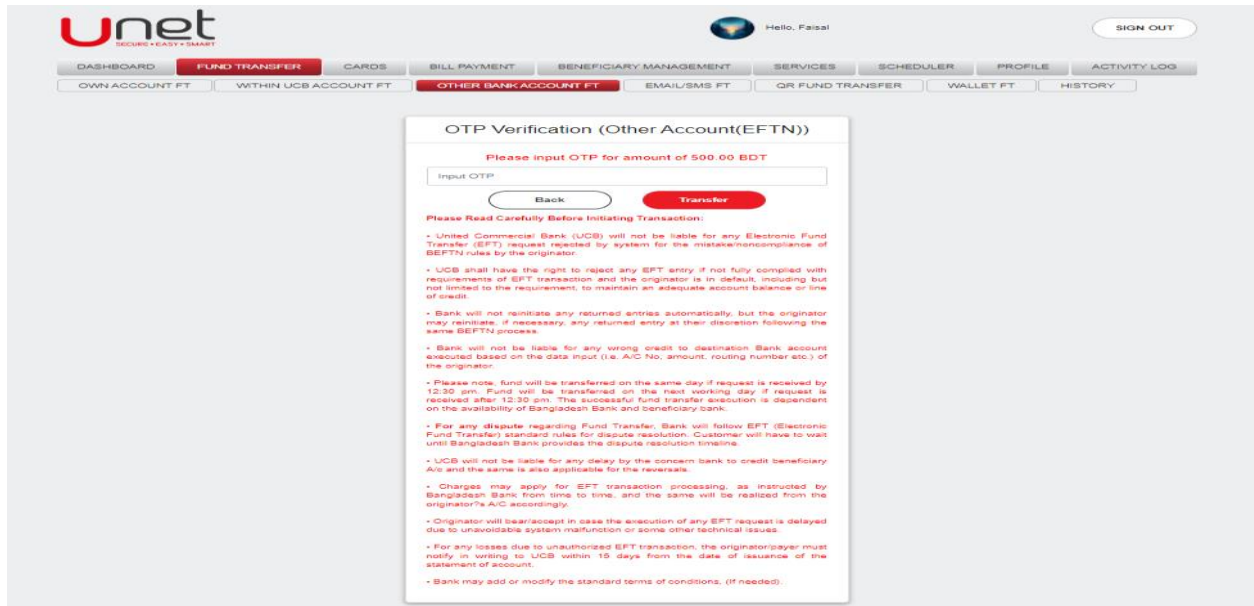
Narration

Next

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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.



Unet
SECURE • EASY • SMART

Hello, Faisal

SIGN OUT

DASHBOARD FUND TRANSFER CARDS BILL PAYMENT BENEFICIARY MANAGEMENT SERVICES SCHEDULER PROFILE ACTIVITY LOG

OWN ACCOUNT FT WITHIN UCB ACCOUNT FT OTHER BANK ACCOUNT FT EMAIL/SMS FT QR FUND TRANSFER WALLET FT HISTORY

OTP Verification (Other Account(EFTN))

Please input OTP for amount of 500.00 BDT

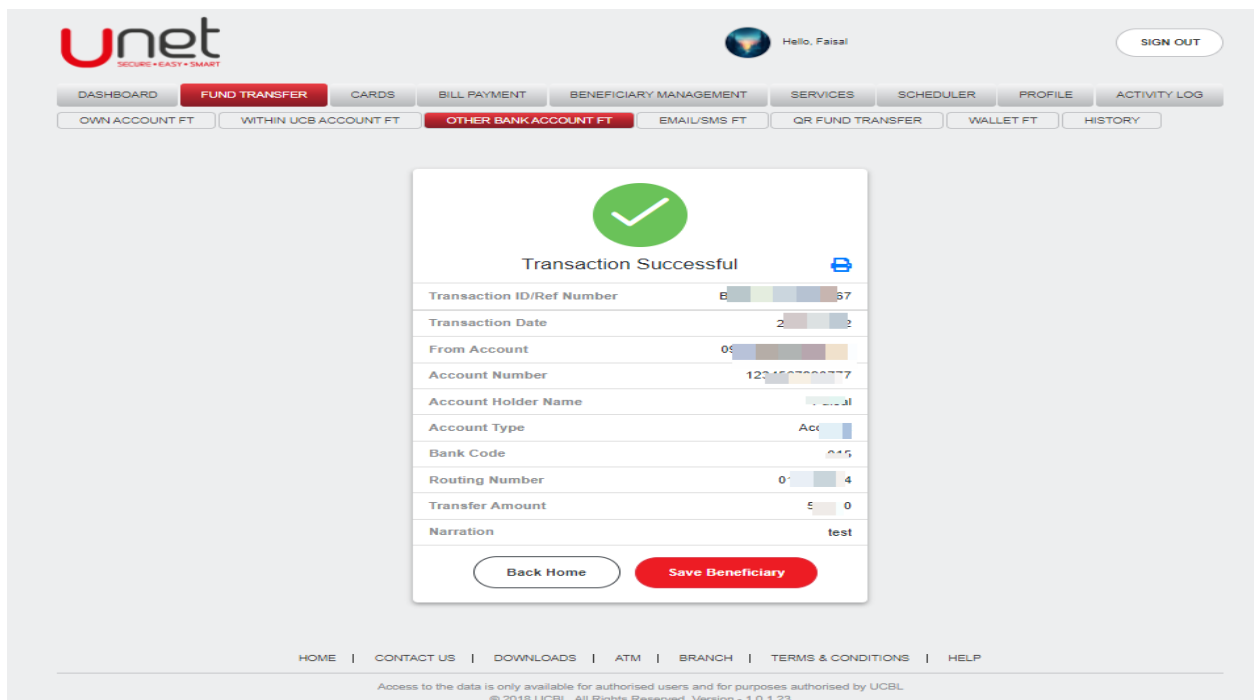
Input OTP

Back Transfer

Please Read Carefully Before Initiating Transaction:

- United Commercial Bank (UCB) will not be liable for any Electronic Fund Transfer (EFT) request rejected by system for the mistake/noncompliance of BEFTN rules by the originator.
- UCB shall have the right to reject any EFT entry if not fully complied with requirements of EFT transaction and the originator is in default, including but not limited to the requirement, to maintain an adequate account balance or line of credit.
- Bank will not reinitiate any returned entries automatically, but the originator may reinitiate, if necessary, any returned entry at their discretion following the same BEFTN process.
- Bank will not be liable for any wrong credit to destination Bank account executed based on the data input (i.e. A/C No, amount, routing number etc.) of the originator.
- Please note, fund will be transferred on the same day if request is received by 12:30 pm. Fund will be transferred on the next working day if request is received after 12:30 pm. The successful fund transfer execution is dependent on the availability of Bangladesh Bank and beneficiary bank.
- For any dispute regarding Fund Transfer, Bank will follow EFT (Electronic Fund Transfer) standard rules for dispute resolution. Customer will have to wait until Bangladesh Bank provides the dispute resolution timeline.
- UCB will not be liable for any delay by the concern bank to credit beneficiary A/c and the same is also applicable for the reversal.
- Charges may apply for EFT transaction processing, as instructed by Bangladesh Bank from time to time, and the same will be realized from the originator's A/C accordingly.
- Originator will bear/accept in case the execution of any EFT request is delayed due to unavoidable system malfunction or some other technical issues.
- For any losses due to unauthorized EFT transaction, the originator/payer must notify in writing to UCB within 15 days from the date of issuance of the statement of account.
- Bank may add or modify the standard terms of conditions, (if needed).

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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Hello, Faisal

SIGN OUT

DASHBOARD FUND TRANSFER CARDS BILL PAYMENT BENEFICIARY MANAGEMENT SERVICES SCHEDULER PROFILE ACTIVITY LOG

OWN ACCOUNT FT WITHIN UCB ACCOUNT FT OTHER BANK ACCOUNT FT EMAIL/SMS FT QR FUND TRANSFER WALLET FT HISTORY

Transaction Successful

Transaction ID/Ref Number E 57

Transaction Date 2 2

From Account 05

Account Number 123456789012

Account Holder Name Faisal

Account Type Acc

Bank Code 015

Routing Number 01 4

Transfer Amount 500.00

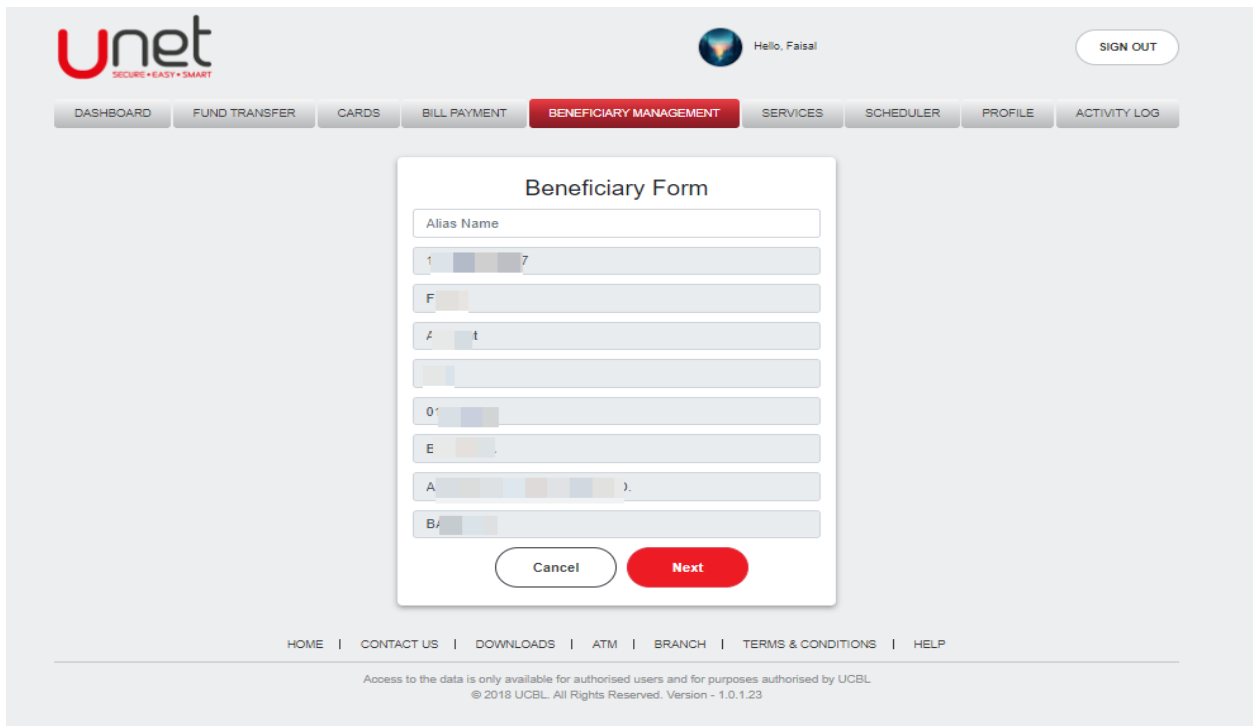
Narration test

Back Home Save Beneficiary

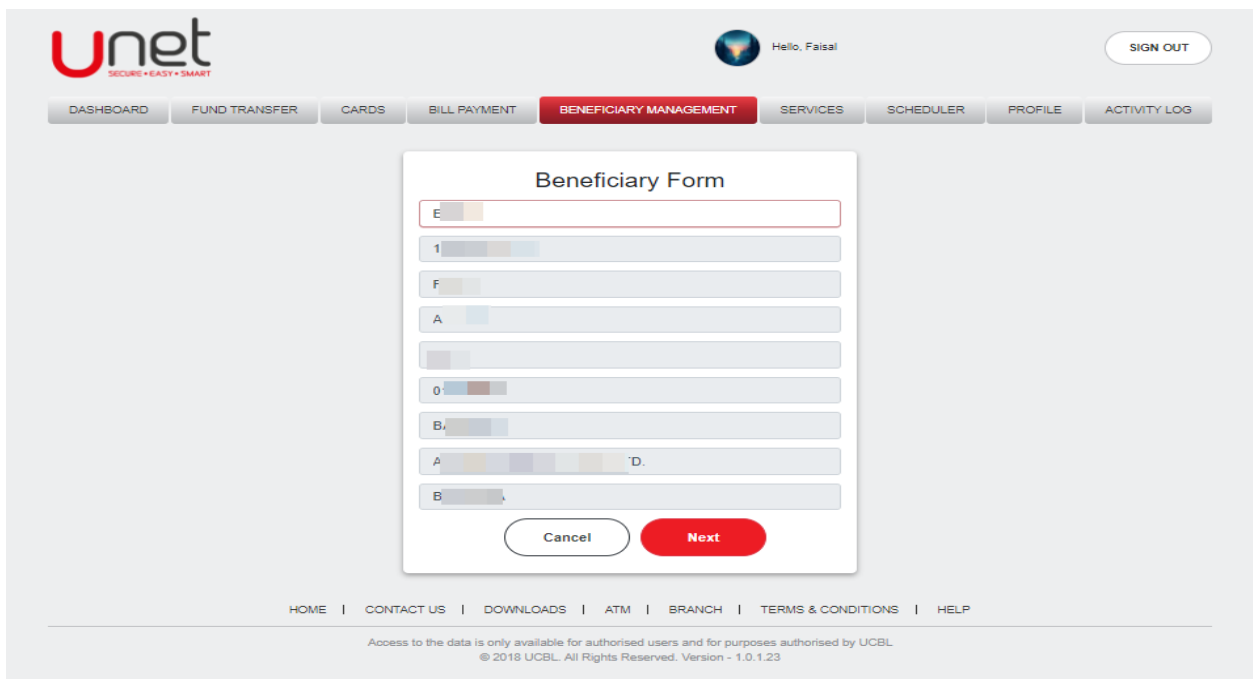
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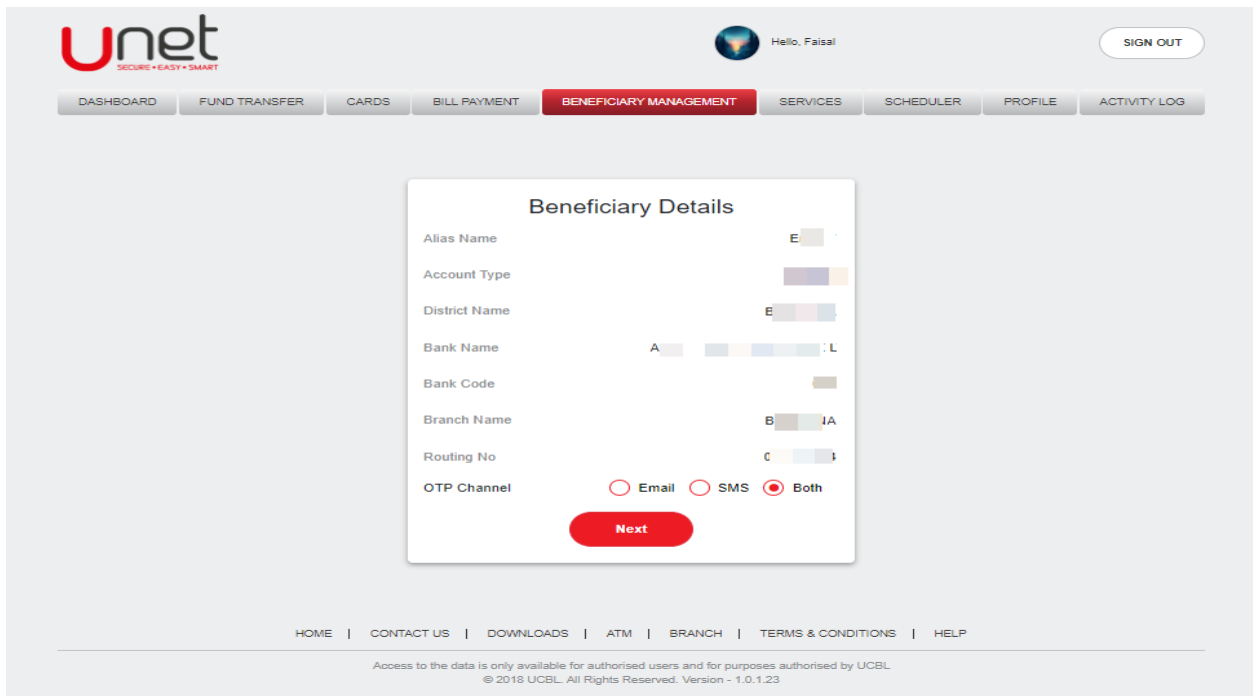
Step 7: In the 'Transaction Successful' page, if you don't have the account number added as beneficiary yet, then system shows the 'Save Beneficiary' button. Click on the 'Save Beneficiary' button to add the number as beneficiary. System will redirect to the add beneficiary page along with all the information.



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



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.



Beneficiary Details

Alias Name: E

Account Type:

District Name: E

Bank Name: A : L

Bank Code:

Branch Name: B JA

Routing No: C

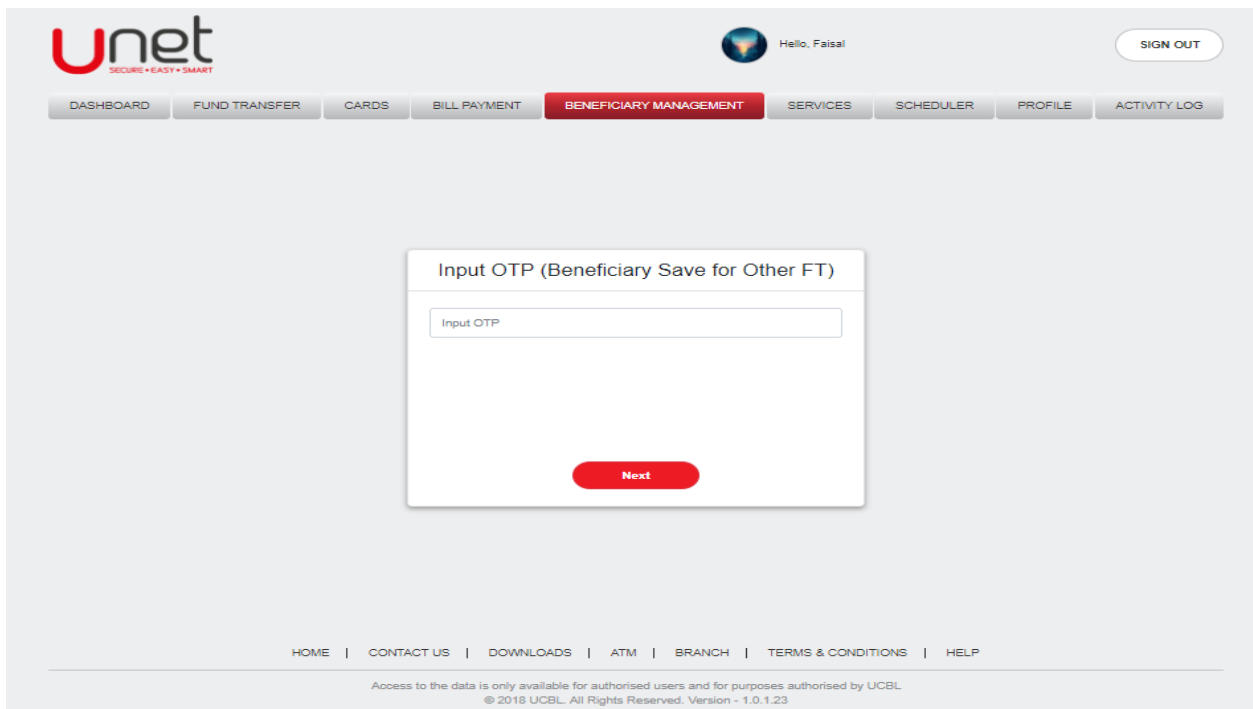
OTP Channel: ☐ Email ☐ SMS ☒ Both

Next

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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.



Input OTP (Beneficiary Save for Other FT)

Input OTP

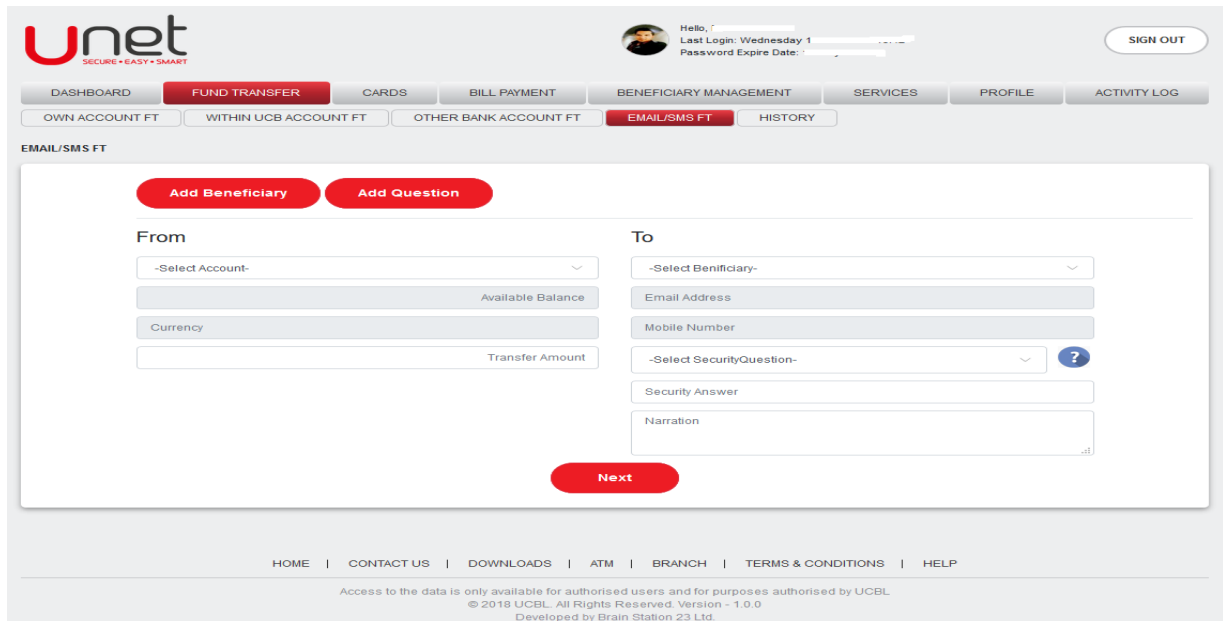
Next

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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**.



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Hello, [User Name]
Last Login: Wednesday 1 [Date]
Password Expire Date: [Date]

SIGN OUT

DASHBOARD **FUND TRANSFER** CARDS BILL PAYMENT BENEFICIARY MANAGEMENT SERVICES PROFILE ACTIVITY LOG

OWN ACCOUNT FT WITHIN UCB ACCOUNT FT OTHER BANK ACCOUNT FT **EMAIL/SMS FT** HISTORY

EMAIL/SMS FT

Add Beneficiary **Add Question**

From

-Select Account-

Available Balance

Currency

Transfer Amount

To

-Select Beneficiary-

Email Address

Mobile Number

-Select SecurityQuestion-

Security Answer

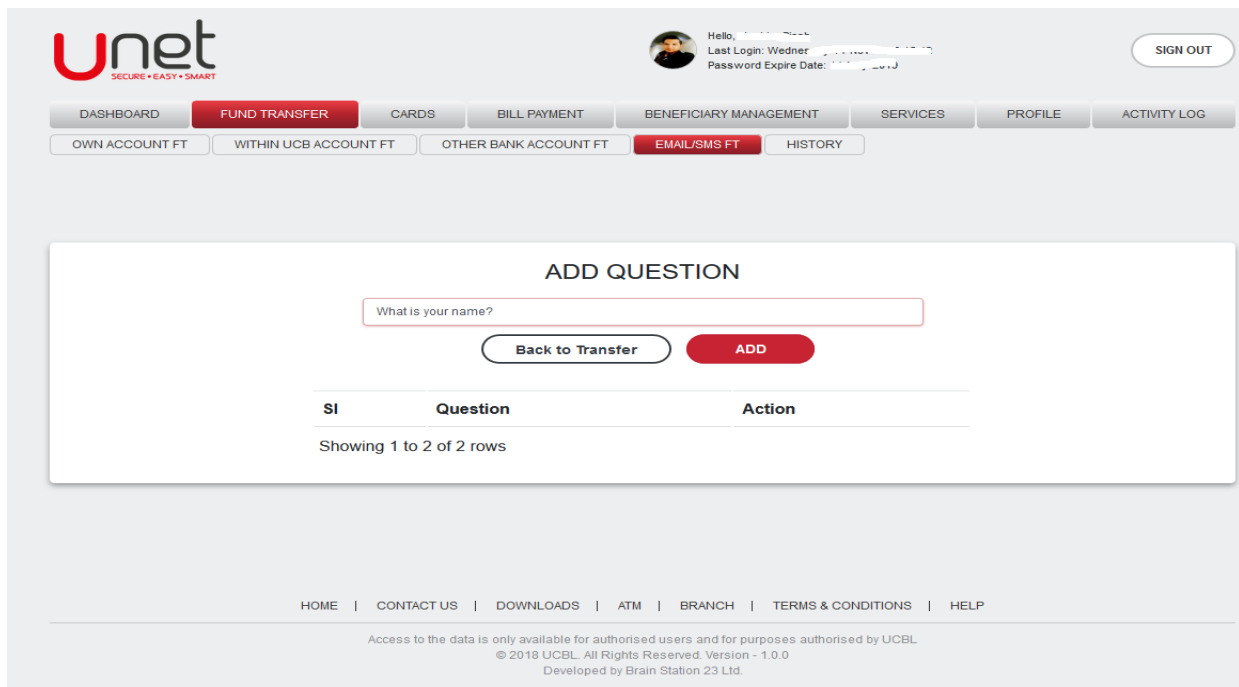
Narration

Next

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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 **'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'.



unet
SECURE • EASY • SMART

Hello, [User Name]
Last Login: Wednesday 1 [Date]
Password Expire Date: [Date]

SIGN OUT

DASHBOARD **FUND TRANSFER** CARDS BILL PAYMENT BENEFICIARY MANAGEMENT SERVICES PROFILE ACTIVITY LOG

OWN ACCOUNT FT WITHIN UCB ACCOUNT FT OTHER BANK ACCOUNT FT **EMAIL/SMS FT** HISTORY

ADD QUESTION

What is your name?

Back to Transfer **ADD**

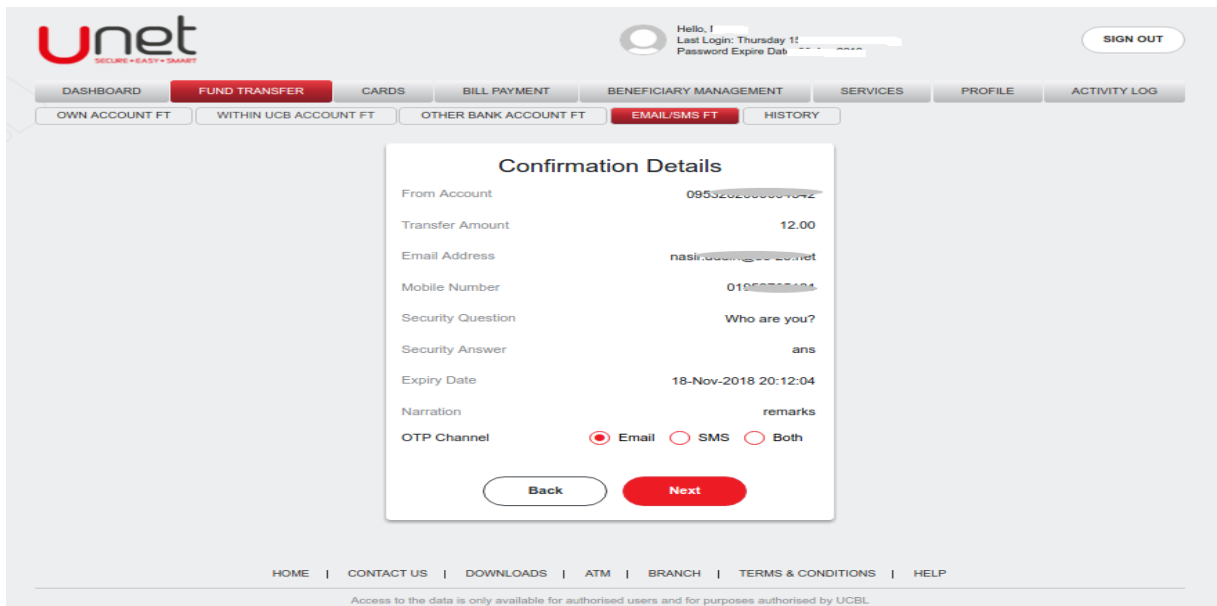
SI	Question	Action
1	What is your name?	
2		

Showing 1 to 2 of 2 rows

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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.

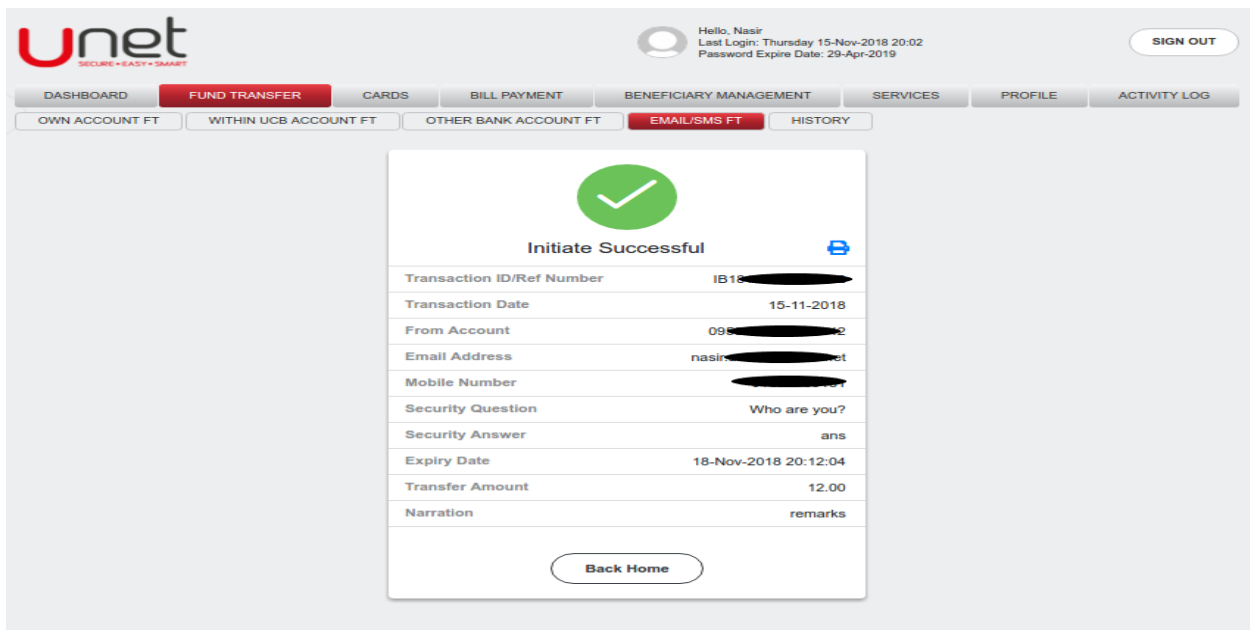


The screenshot shows the 'Confirmation Details' page in the UCB Unet system. The page displays the following information:

Confirmation Details	
From Account	0953202000000002
Transfer Amount	12.00
Email Address	nasir.uss@ucb.com.net
Mobile Number	01050000000
Security Question	Who are you?
Security Answer	ans
Expiry Date	18-Nov-2018 20:12:04
Narration	remarks
OTP Channel	<input checked="" type="radio"/> Email <input type="radio"/> SMS <input type="radio"/> Both

At the bottom of the form, there are two buttons: 'Back' and 'Next'.

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.

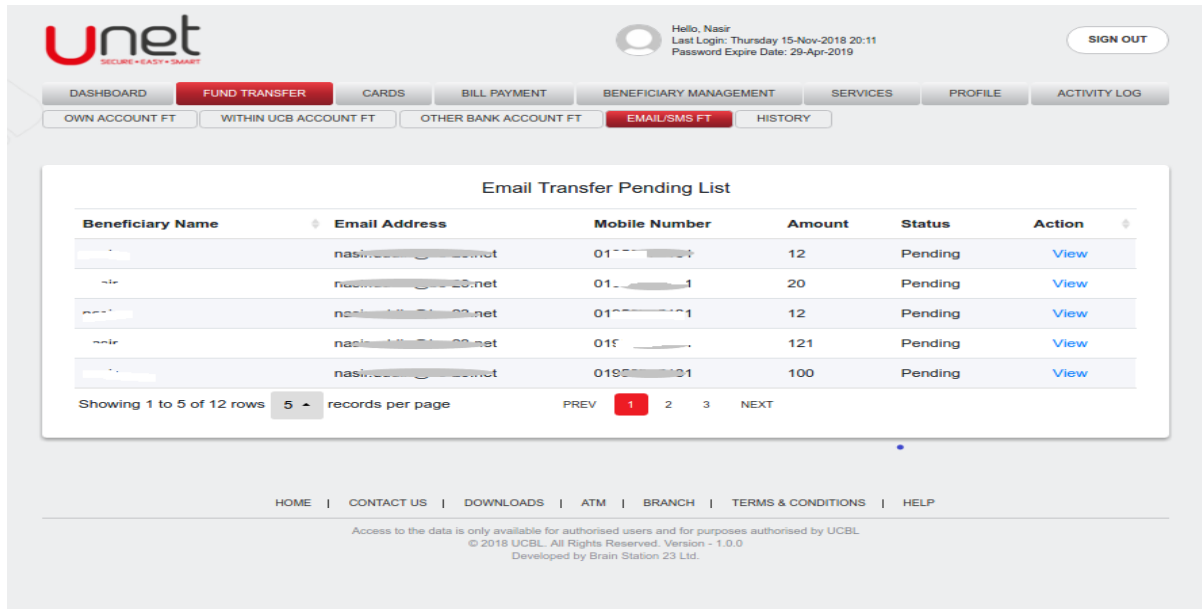


The screenshot shows the 'Initiate Successful' page in the UCB Unet system. The page displays the following information:

Initiate Successful	
Transaction ID/Ref Number	IB18-0000000000000000
Transaction Date	15-11-2018
From Account	0953202000000002
Email Address	nasir.uss@ucb.com.net
Mobile Number	01050000000
Security Question	Who are you?
Security Answer	ans
Expiry Date	18-Nov-2018 20:12:04
Transfer Amount	12.00
Narration	remarks

At the bottom of the form, there is a button: 'Back Home'.

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.



The screenshot shows the Unet web interface. At the top, there's a user greeting: "Hello, Nasir. Last Login: Thursday 15-Nov-2018 20:11. Password Expire Date: 29-Apr-2019." and a "SIGN OUT" button. Below this is a navigation menu with tabs: DASHBOARD, FUND TRANSFER (selected), CARDS, BILL PAYMENT, BENEFICIARY MANAGEMENT, SERVICES, PROFILE, and ACTIVITY LOG. Under FUND TRANSFER, there are sub-tabs: OWN ACCOUNT FT, WITHIN UCB ACCOUNT FT, OTHER BANK ACCOUNT FT, EMAIL/SMS FT (selected), and HISTORY. The main content area is titled "Email Transfer Pending List" and contains a table with the following columns: Beneficiary Name, Email Address, Mobile Number, Amount, Status, and Action. The table lists five pending transactions, all with a status of "Pending". Each row has a "View" link in the Action column. Below the table, there's a pagination control showing "Showing 1 to 5 of 12 rows" and a "5 records per page" dropdown. There are also "PREV", "1" (selected), "2", "3", and "NEXT" buttons. At the bottom of the page, there's a footer with links: HOME, CONTACT US, DOWNLOADS, ATM, BRANCH, TERMS & CONDITIONS, and HELP. A small disclaimer states: "Access to the data is only available for authorised users and for purposes authorised by UCBL. © 2018 UCBL. All Rights Reserved. Version - 1.0.0. Developed by Brain Station 23 Ltd."

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

Unet - UCBL Email Transfer: Faisal sent you money



To: Faisal Ibn Awal

Time & Date: 2018-11-15 20:11

Dear Recipient,

Greetings from United Commercial Bank Ltd.

Thank you for choosing United Commercial Bank Digital Banking service - Unet. You have received BDT 200.0 from Faisal through Unet Email Fund transfer. **Please contact the sender for the answer of the security question.**

Receive Your Money

Expires: 30 days

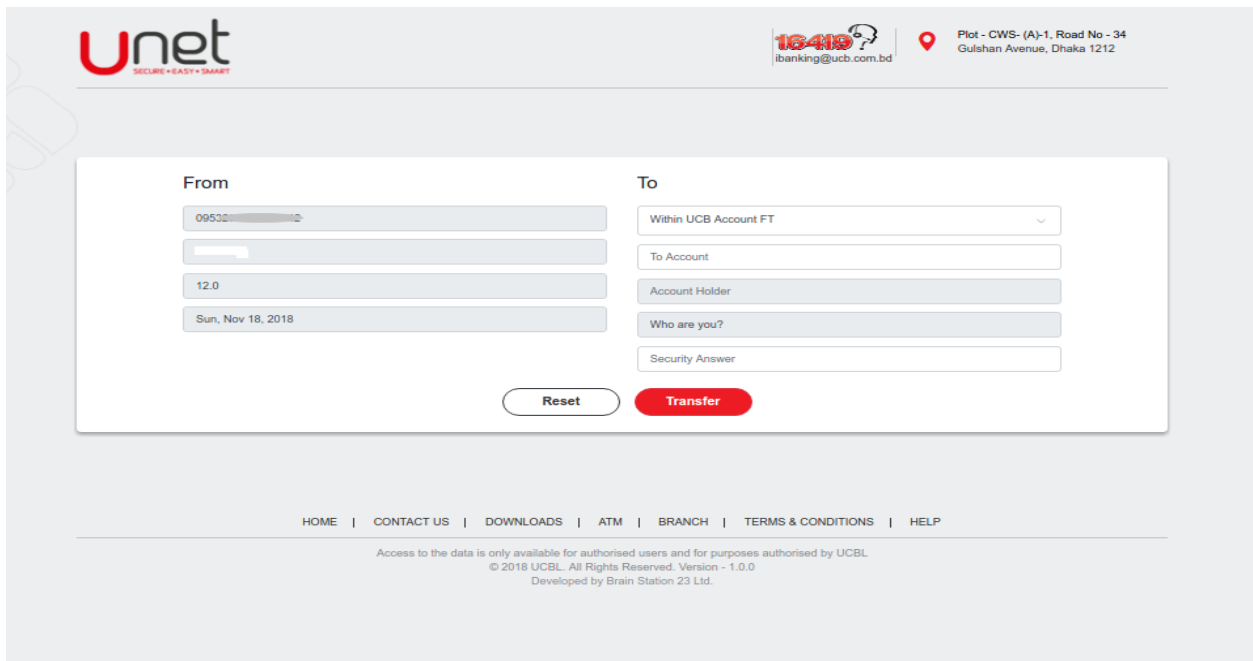
Please do not share any credential of your bank accounts and/or of this transaction with anyone.

For queries, you can call to **16419 (local)** & from outside Bangladesh +880 2 886 16419 or send email to ibanking@ucb.com.bd.

Thank you for banking with us.

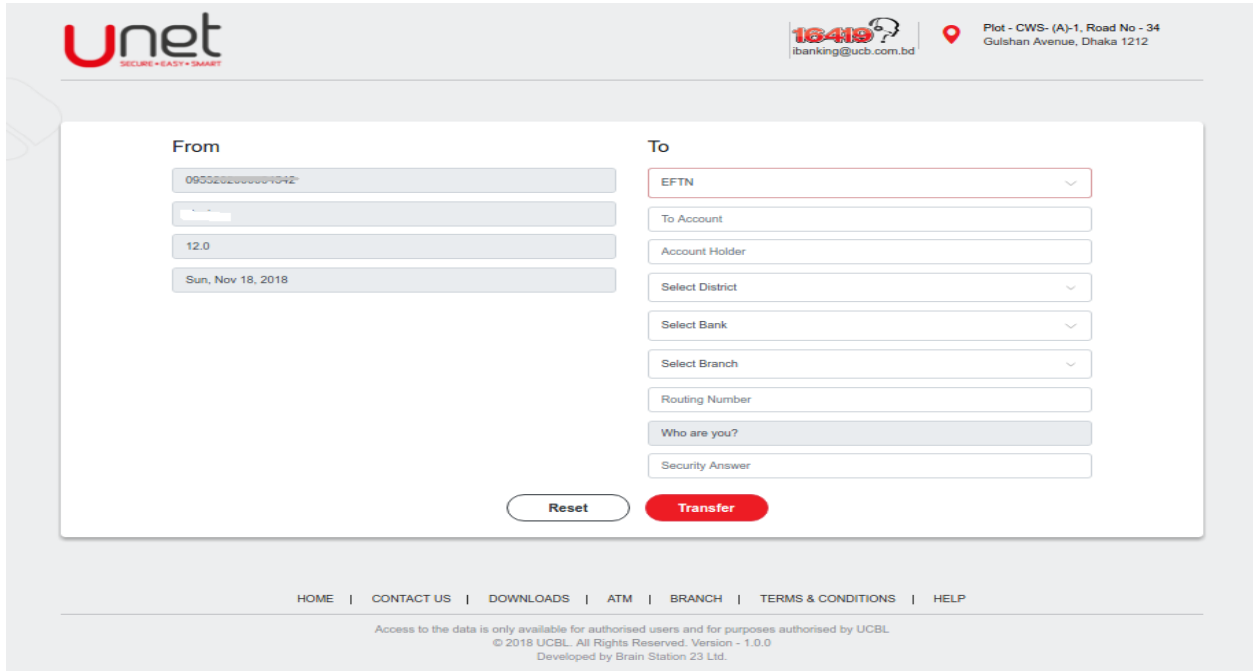
UNET Team

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.




The screenshot shows the Unet web interface. At the top, there is a header with the Unet logo (SECURE • EASY • SMART), a 16419 helpline icon, and the address: Plot - CWS- (A)-1, Road No - 34, Gulshan Avenue, Dhaka 1212. The main form is divided into two columns: 'From' and 'To'. The 'From' column contains four input fields: a masked account number (09532...), a masked name, the amount (12.0), and the date (Sun, Nov 18, 2018). The 'To' column contains a dropdown menu set to 'Within UCB Account FT', followed by input fields for 'To Account', 'Account Holder', 'Who are you?', and 'Security Answer'. At the bottom of the form are 'Reset' and 'Transfer' buttons. The footer includes a navigation menu (HOME, CONTACT US, DOWNLOADS, ATM, BRANCH, TERMS & CONDITIONS, HELP) and a disclaimer: 'Access to the data is only available for authorised users and for purposes authorised by UCBL. © 2018 UCBL. All Rights Reserved. Version - 1.0.0. Developed by Brain Station 23 Ltd.'


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




This screenshot shows the Unet web interface with the 'To' dropdown menu set to 'EFTN'. The 'From' column remains the same. The 'To' column now includes additional fields: 'Select District', 'Select Bank', 'Select Branch', and 'Routing Number', followed by 'Who are you?' and 'Security Answer'. The 'Reset' and 'Transfer' buttons are still present at the bottom of the form. The footer is identical to the previous screenshot.

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.







Plot - CWS- (A)-1, Road No - 34
Gulshan Avenue, Dhaka 1212

From

To

Within UCB Account FT

Who are you?


Reset


Transfer


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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.








Plot - CWS- (A)-1, Road No - 34
Gulshan Avenue, Dhaka 1212



Transaction Successful
Transaction Details



Transaction ID/Ref Number	<input type="text"/>
Transaction Type	Within UCBL Account
Received Account Number	<input type="text"/>
Transaction Date	11/11/2018
Transfer Amount	1000.00

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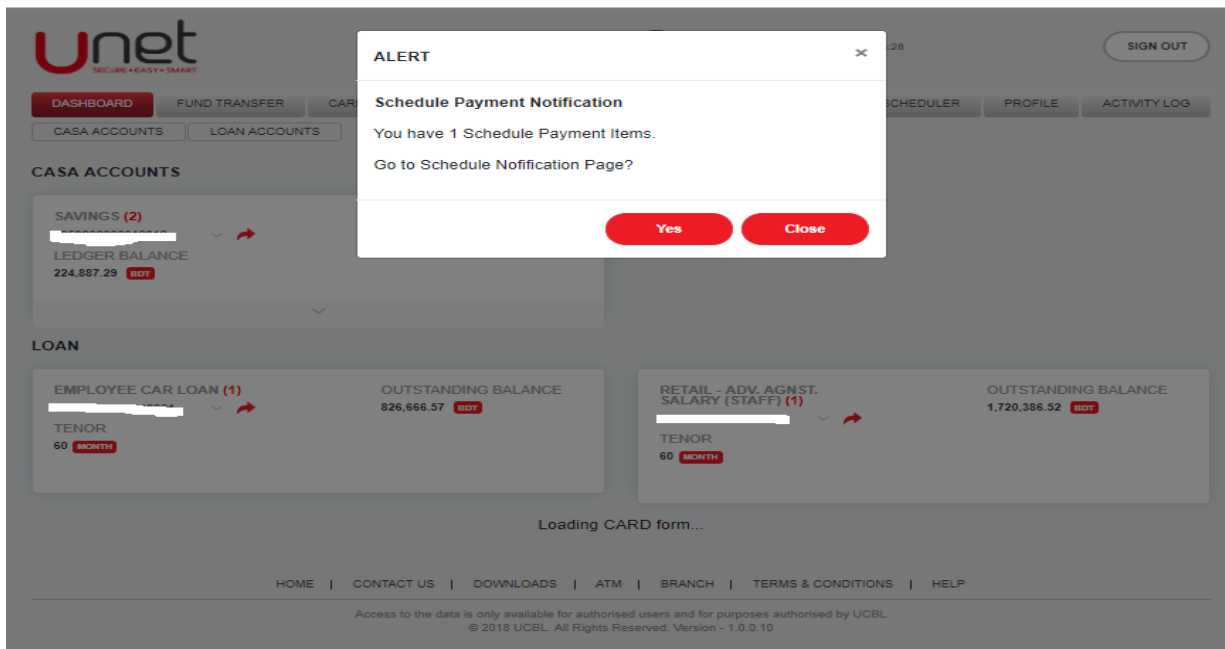
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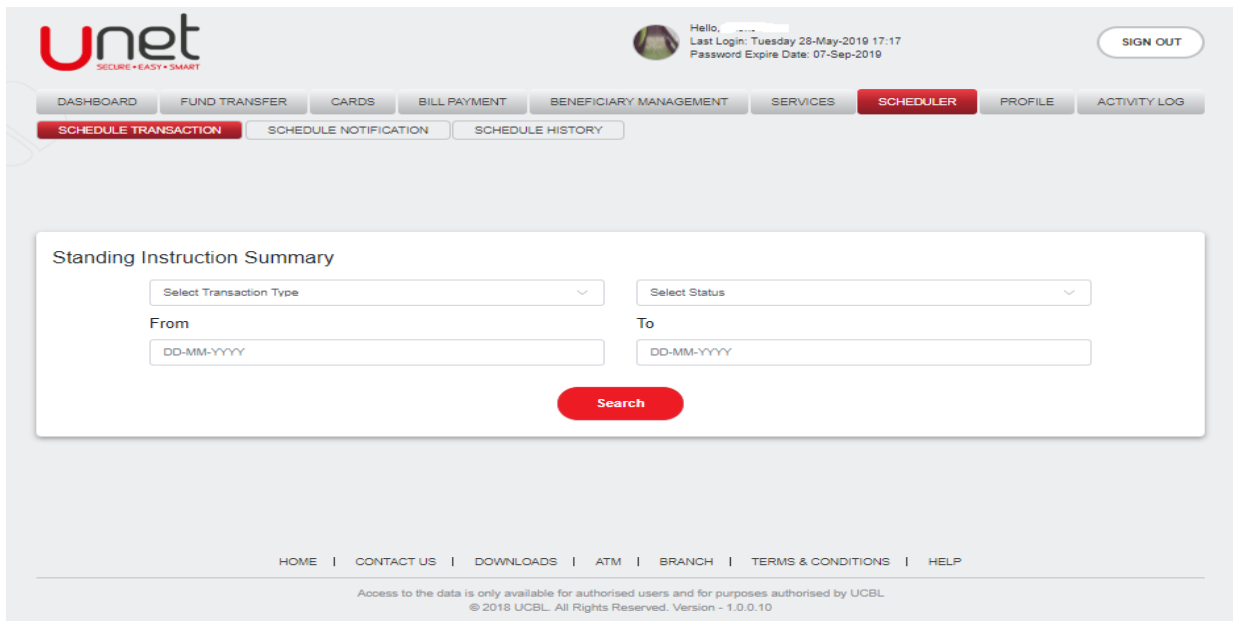
Page | 45

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

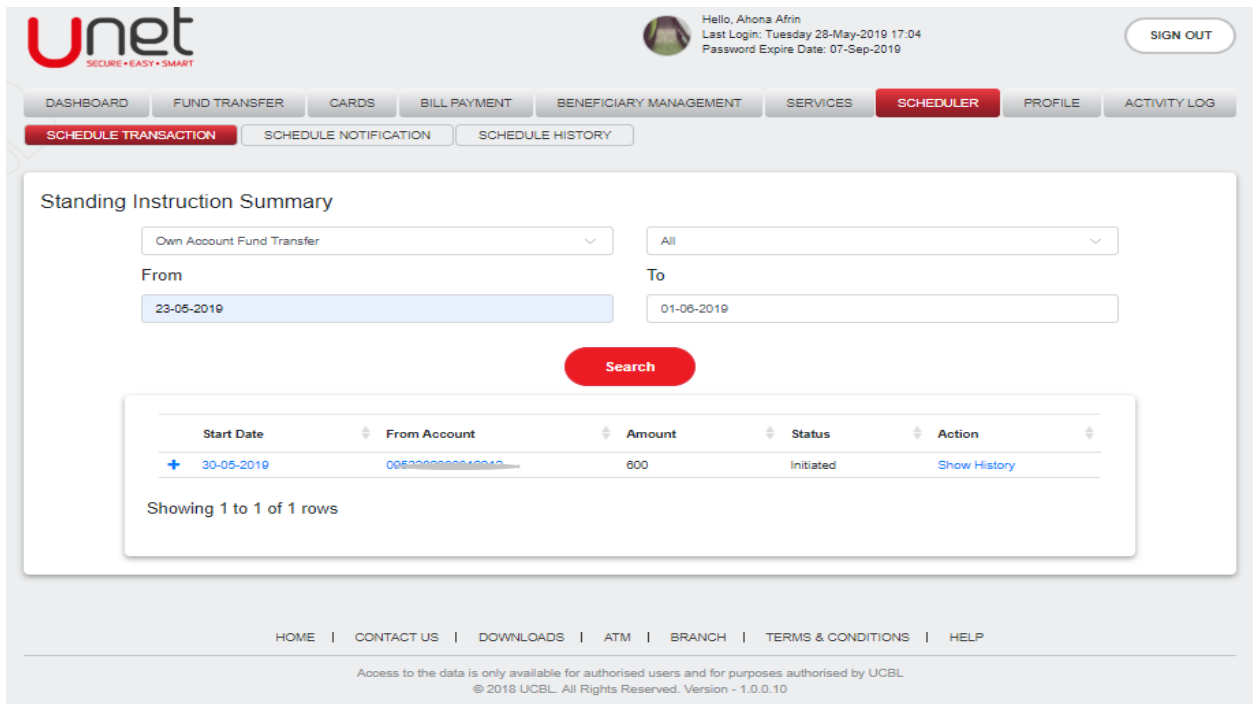
When you will login to your account if you have any schedule transaction on the selective days then it will show a message. If you click on the “Yes” button then it will take you to “Schedule notification” page.



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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Hello, Ahona Afrin
Last Login: Tuesday 28-May-2019 17:04
Password Expire Date: 07-Sep-2019

SIGN OUT

DASHBOARD | FUND TRANSFER | CARDS | BILL PAYMENT | BENEFICIARY MANAGEMENT | SERVICES | **SCHEDULER** | PROFILE | ACTIVITY LOG

SCHEDULE TRANSACTION | SCHEDULE NOTIFICATION | SCHEDULE HISTORY

Standing Instruction Summary

Own Account Fund Transfer | All

From: 23-05-2019 | To: 01-06-2019

Search

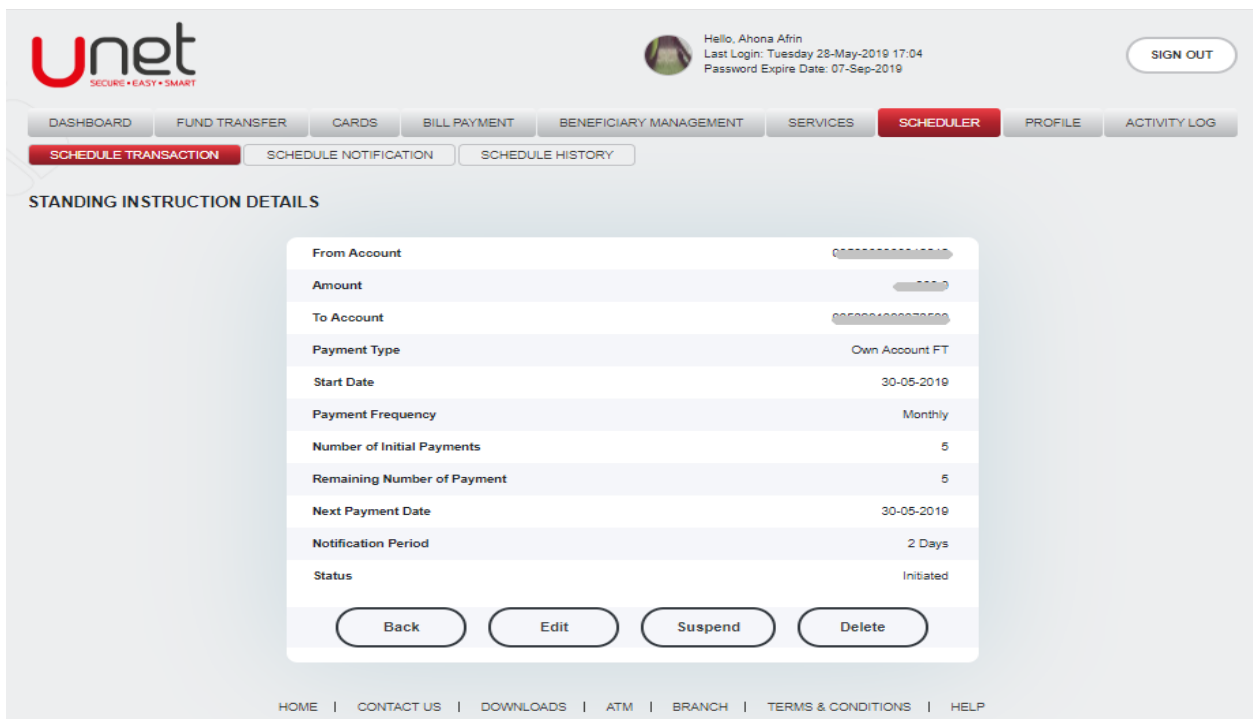
Start Date	From Account	Amount	Status	Action
+ 30-05-2019	00532000000000000000	600	Initiated	Show History

Showing 1 to 1 of 1 rows

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Step 3: If you click on the “Account 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.



Unet SECURE • EASY • SMART

Hello, Ahona Afrin
Last Login: Tuesday 28-May-2019 17:04
Password Expire Date: 07-Sep-2019

SIGN OUT

DASHBOARD | FUND TRANSFER | CARDS | BILL PAYMENT | BENEFICIARY MANAGEMENT | SERVICES | **SCHEDULER** | PROFILE | ACTIVITY LOG

SCHEDULE TRANSACTION | SCHEDULE NOTIFICATION | SCHEDULE HISTORY


STANDING INSTRUCTION DETAILS


From Account	00532000000000000000
Amount	600.00
To Account	00532000000000000000
Payment Type	Own Account FT
Start Date	30-05-2019
Payment Frequency	Monthly
Number of Initial Payments	5
Remaining Number of Payment	5
Next Payment Date	30-05-2019
Notification Period	2 Days
Status	Initiated

[Back](#) | [Edit](#) | [Suspend](#) | [Delete](#)

HOME | CONTACT US | DOWNLOADS | ATM | BRANCH | TERMS & CONDITIONS | HELP

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.





Hello, /
 Last Login: Tuesday 28-May-2019 17:57
 Password Expire Date: 07-Sep-2019

SIGN OUT

DASHBOARD | FUND TRANSFER | CARDS | BILL PAYMENT | BENEFICIARY MANAGEMENT | SERVICES | **SCHEDULER** | PROFILE | ACTIVITY LOG

SCHEDULE TRANSACTION | SCHEDULE NOTIFICATION | SCHEDULE HISTORY

EDIT STANDING INSTRUCTION


Back


Submit

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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.





Hello, /
 Last Login: Tuesday 28-May-2019 17:04
 Password Expire Date: 07-Sep-2019

SIGN OUT

DASHBOARD | FUND TRANSFER | CARDS | BILL PAYMENT | BENEFICIARY MANAGEMENT | SERVICES | **SCHEDULER** | PROFILE | ACTIVITY LOG

SCHEDULE TRANSACTION | SCHEDULE NOTIFICATION | SCHEDULE HISTORY

STANDING INSTRUCTION DETAILS AND INDIVIDUAL HISTORY

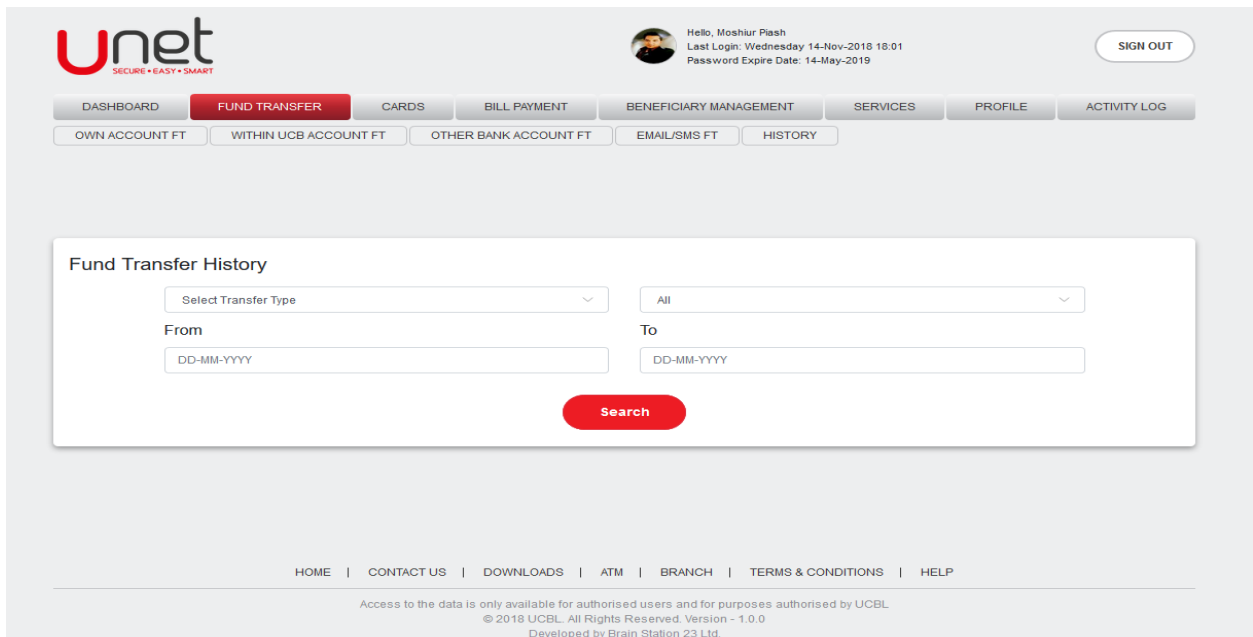
From Account	
Amount	600.0
Transaction Information	
Payment Type	Own Account FT
Start Date	30-05-2019
Payment Frequency	Monthly
Number of Initial Payments	5
Remaining Number of Payment	5
Next Payment Date	30-05-2019
Notification Period	2 Days
Status	Initiated

Transaction Number	Operation Date	Status
No matching records found		

HOME | CONTACT US | DOWNLOADS | ATM | BRANCH | TERMS & CONDITIONS | HELP

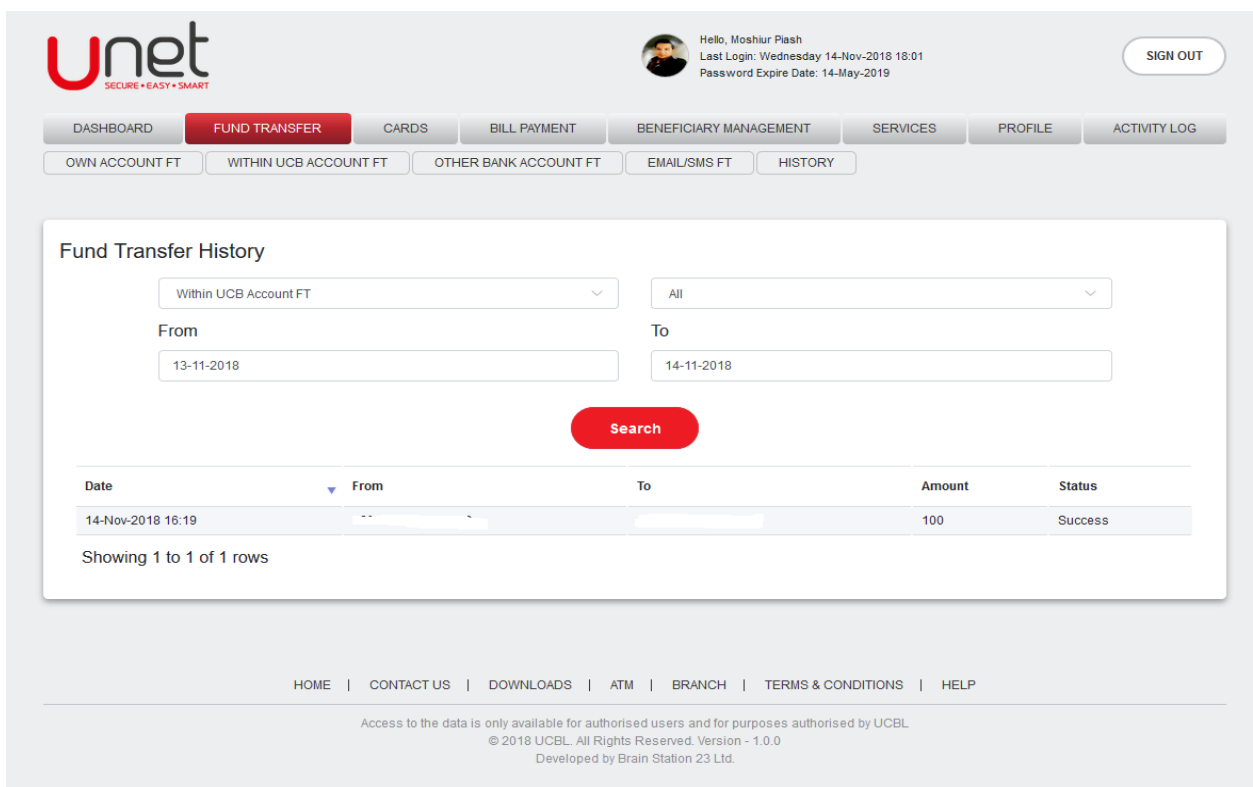
12. How do I get my Fund Transfer History in Unet?

Step 1: Go to Fund Transfer > History.



The screenshot shows the Unet web interface. At the top, there's a user profile section with a greeting, last login time, and password expiry date. Below this is a navigation bar with tabs: DASHBOARD, FUND TRANSFER (highlighted), CARDS, BILL PAYMENT, BENEFICIARY MANAGEMENT, SERVICES, PROFILE, and ACTIVITY LOG. Under FUND TRANSFER, there are sub-tabs: OWN ACCOUNT FT, WITHIN UCB ACCOUNT FT, OTHER BANK ACCOUNT FT, EMAIL/SMS FT, and HISTORY. The main content area is titled 'Fund Transfer History' and contains two dropdown menus: 'Select Transfer Type' and 'All'. Below these are 'From' and 'To' date input fields with the placeholder 'DD-MM-YYYY'. A red 'Search' button is at the bottom of the form. The footer contains links: HOME, CONTACT US, DOWNLOADS, ATM, BRANCH, TERMS & CONDITIONS, and HELP. A disclaimer at the bottom states: 'Access to the data is only available for authorised users and for purposes authorised by UCBL. © 2018 UCBL. All Rights Reserved. Version - 1.0.0. Developed by Brain Station 23 Ltd.'

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



This screenshot shows the same Unet interface as the previous one, but with the search filters updated. The 'Select Transfer Type' dropdown is now set to 'Within UCB Account FT'. The 'From' date is '13-11-2018' and the 'To' date is '14-11-2018'. The 'Search' button is still present. Below the search filters, a table displays the results:

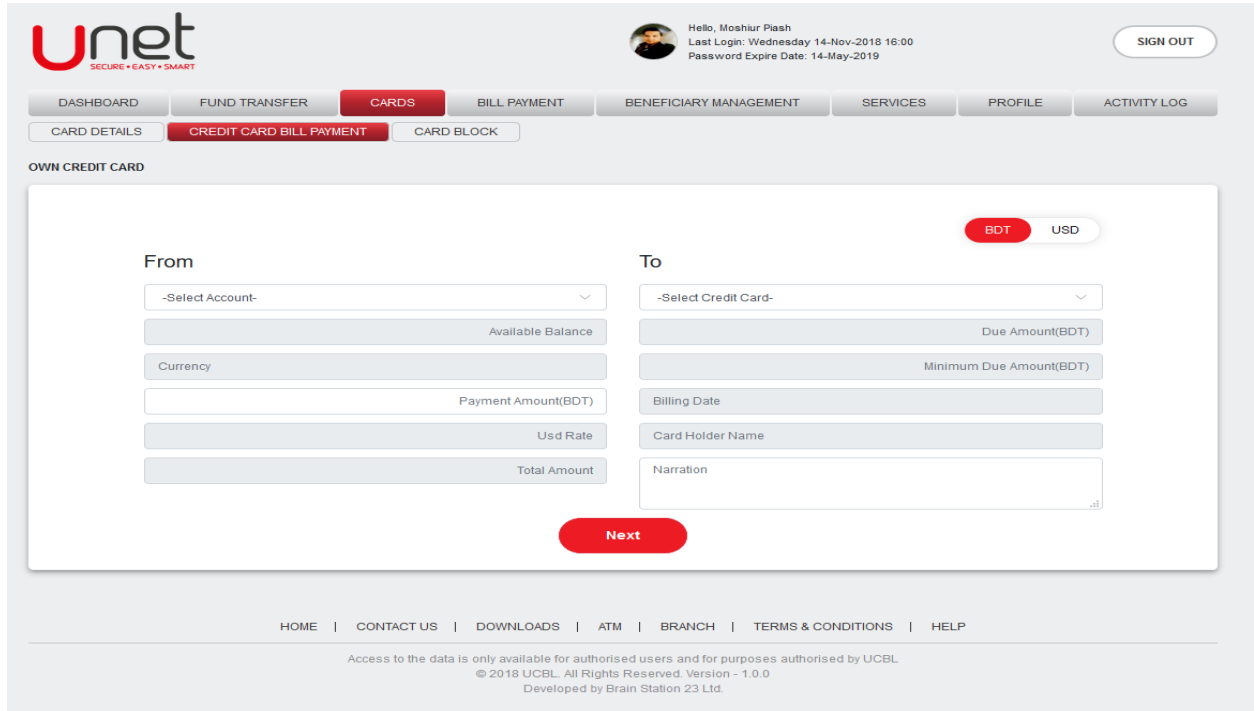
Date	From	To	Amount	Status
14-Nov-2018 16:19	100	Success

Below the table, it says 'Showing 1 to 1 of 1 rows'. The footer and disclaimer are identical to the previous screenshot.

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

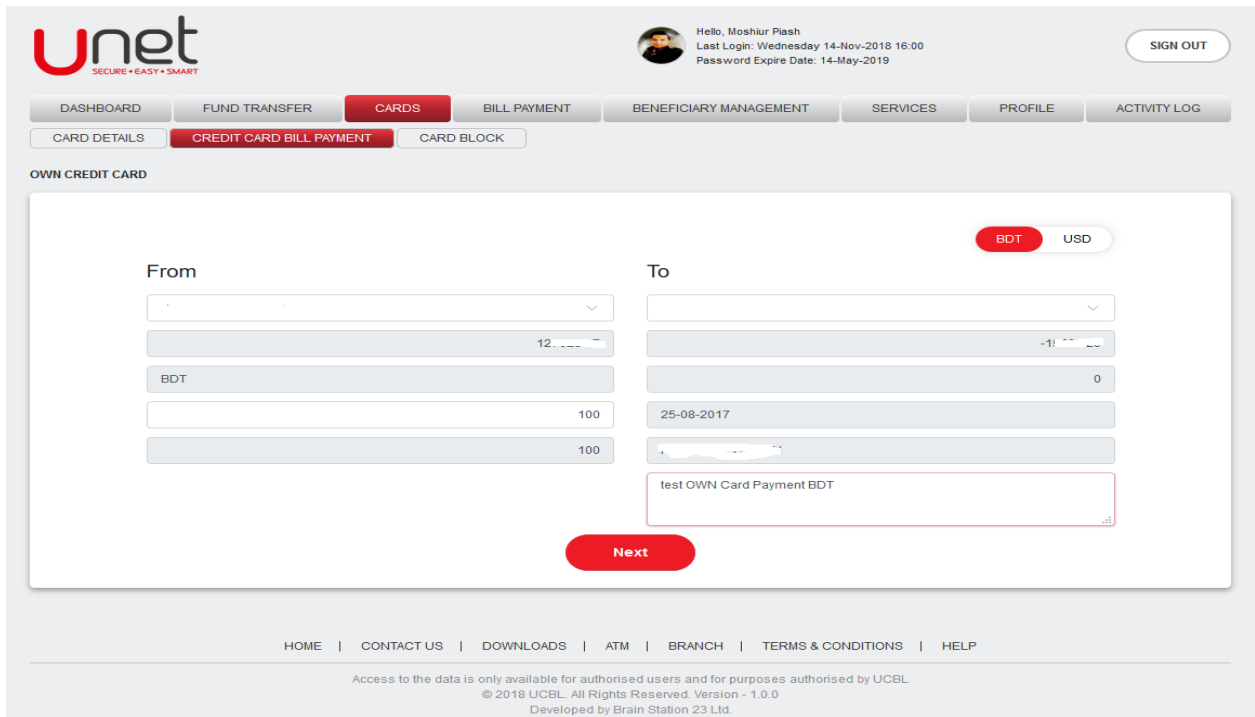
13.1. OWN Credit Card Bill Payment

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**.



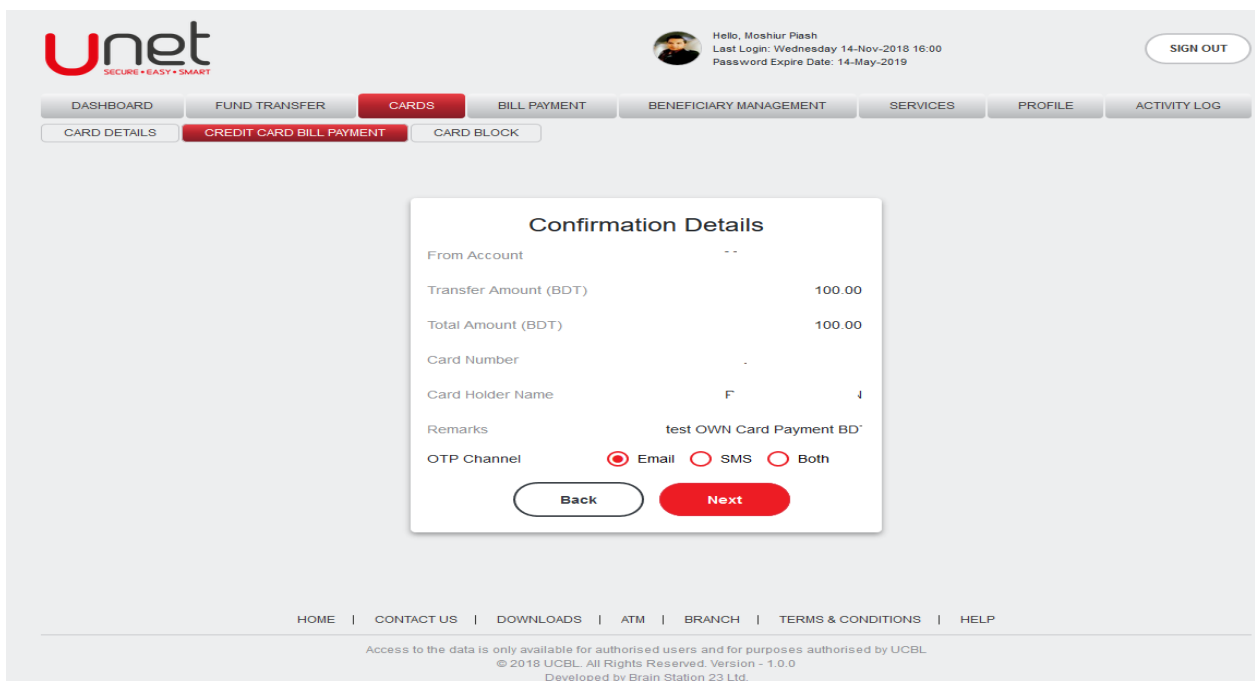
The screenshot shows the Unet web interface for Credit Card Bill Payment. The top navigation bar includes links for DASHBOARD, FUND TRANSFER, CARDS (highlighted), BILL PAYMENT, BENEFICIARY MANAGEMENT, SERVICES, PROFILE, and ACTIVITY LOG. Below this, there are sub-links for CARD DETAILS, CREDIT CARD BILL PAYMENT (highlighted), and CARD BLOCK. The main content area is titled 'OWN CREDIT CARD'. It features a currency toggle for BDT and USD. The 'From' section includes a dropdown for '-Select Account-', and the 'To' section includes a dropdown for '-Select Credit Card-'. Both sections display fields for Available Balance, Currency, Payment Amount(BDT), and Total Amount. The 'To' section also displays Due Amount(BDT), Minimum Due Amount(BDT), Billing Date, Card Holder Name, and a Narration field. A red 'Next' button is located at the bottom of the form. The footer contains a navigation bar with links for HOME, CONTACT US, DOWNLOADS, ATM, BRANCH, TERMS & CONDITIONS, and HELP. Below the footer, there is a disclaimer: 'Access to the data is only available for authorised users and for purposes authorised by UCBL. © 2018 UCBL. All Rights Reserved. Version - 1.0.0. Developed by Brain Station 23 Ltd.'

Step 2: Select your desired payment currency from the top right corner toggle. Select your desired **'From Account'**. After selecting the account, the app will display your selected account's **'Available Balance'** and **'Currency'**. Select your credit card from the **'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.



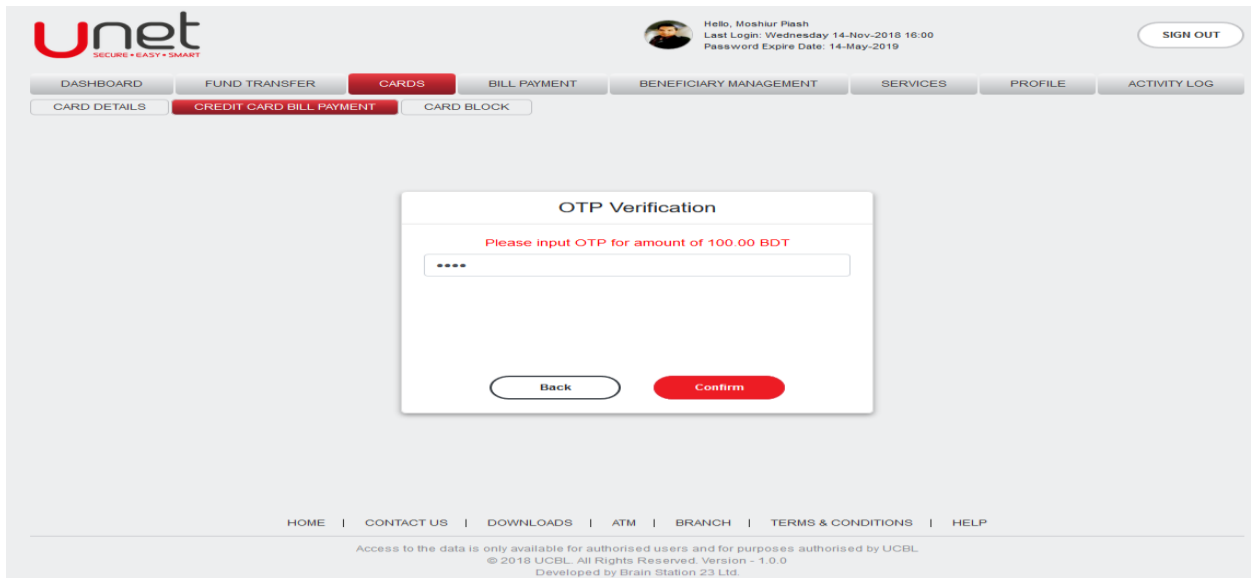
The screenshot shows the 'OWN CREDIT CARD' payment interface. At the top, the 'unet' logo is on the left, and user information (Hello, Moshir Pash, Last Login: Wednesday 14-Nov-2018 16:00, Password Expire Date: 14-May-2019) and a 'SIGN OUT' button are on the right. A navigation bar includes 'DASHBOARD', 'FUND TRANSFER', 'CARDS' (highlighted), 'BILL PAYMENT', 'BENEFICIARY MANAGEMENT', 'SERVICES', 'PROFILE', and 'ACTIVITY LOG'. Below this, a sub-navigation bar has 'CARD DETAILS', 'CREDIT CARD BILL PAYMENT' (highlighted), and 'CARD BLOCK'. The main form area is titled 'OWN CREDIT CARD' and contains two columns: 'From' and 'To'. The 'From' column has a dropdown menu, a masked card number '12...', a currency selector 'BDT', and two input fields for amounts, both containing '100'. The 'To' column has a dropdown menu, a masked card number '1...', a date field '25-08-2017', and a text area containing 'test OWN Card Payment BDT'. A 'Next' button is at the bottom right of the form. The footer contains a navigation bar with 'HOME', 'CONTACT US', 'DOWNLOADS', 'ATM', 'BRANCH', 'TERMS & CONDITIONS', and 'HELP', followed by a disclaimer: 'Access to the data is only available for authorised users and for purposes authorised by UCBL. © 2018 UCBL. All Rights Reserved. Version - 1.0.0. Developed by Brain Station 23 Ltd.'

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.



The screenshot shows the 'Confirmation Details' page. The top navigation and user information are identical to the previous page. The main content area is a modal window titled 'Confirmation Details'. It displays the following information: 'From Account' (masked), 'Transfer Amount (BDT)' (100.00), 'Total Amount (BDT)' (100.00), 'Card Number' (masked), 'Card Holder Name' (F...), 'Remarks' (test OWN Card Payment BD*), and 'OTP Channel' with three radio buttons: 'Email' (selected), 'SMS', and 'Both'. At the bottom of the modal are 'Back' and 'Next' buttons. The footer is identical to the previous page.

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.



Unet
SECURE • EASY • SMART

Hello, Moshur Rashid
Last Login: Wednesday 14-Nov-2018 16:00
Password Expire Date: 14-May-2019

SIGN OUT

DASHBOARD | FUND TRANSFER | **CARDS** | BILL PAYMENT | BENEFICIARY MANAGEMENT | SERVICES | PROFILE | ACTIVITY LOG

CARD DETAILS | **CREDIT CARD BILL PAYMENT** | CARD BLOCK

OTP Verification

Please input OTP for amount of 100.00 BDT

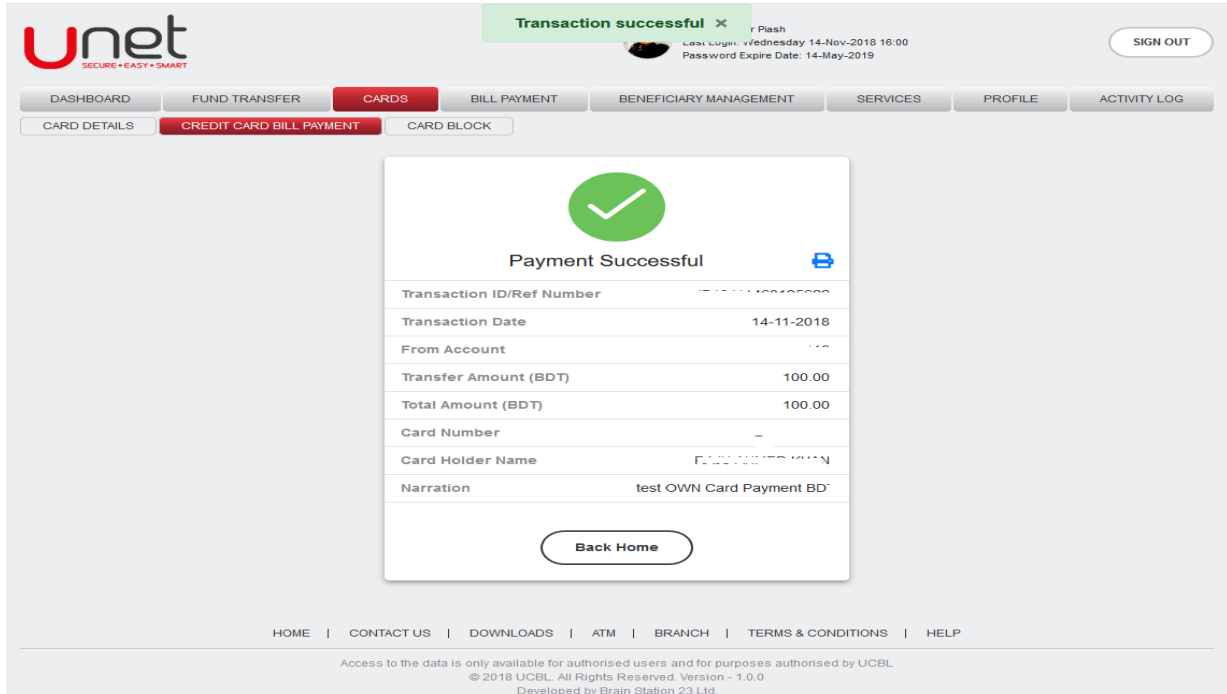
.....

Back Confirm

HOME | CONTACT US | DOWNLOADS | ATM | BRANCH | TERMS & CONDITIONS | HELP

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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 transaction 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.



Unet
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Transaction successful

Hello, Moshur Rashid
Last Login: Wednesday 14-Nov-2018 16:00
Password Expire Date: 14-May-2019

SIGN OUT

DASHBOARD | FUND TRANSFER | **CARDS** | BILL PAYMENT | BENEFICIARY MANAGEMENT | SERVICES | PROFILE | ACTIVITY LOG

CARD DETAILS | **CREDIT CARD BILL PAYMENT** | CARD BLOCK

Payment Successful

Transaction ID/Ref Number: 1511111001000000

Transaction Date: 14-11-2018

From Account: 1000000000000000

Transfer Amount (BDT): 100.00

Total Amount (BDT): 100.00

Card Number: 1000000000000000

Card Holder Name: FAKHRIYAH BIN

Narration: test OWN Card Payment BDT


Back Home


HOME | CONTACT US | DOWNLOADS | ATM | BRANCH | TERMS & CONDITIONS | HELP

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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**.




Hello, Faisal

SIGN OUT

DASHBOARD
FUND TRANSFER
CARDS
BILL PAYMENT
BENEFICIARY MANAGEMENT
SERVICES
SCHEDULER
PROFILE
ACTIVITY LOG

CREDIT CARD BILL PAYMENT
CREDIT CARD BLOCK

OTHER UCB CREDIT CARD

Add Beneficiary

BDT USD

From

-Select Account-

Available Balance

Currency

Payment Amount(BDT)

USD Rate

Total Amount

To

-Select Beneficiary-

Card Number

Client Id


Card Holder Name


Narration

☒ Pay Now
☐ Schedule

Next

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.




Hello, Moshir Plash
Last Login: Wednesday 14-Nov-2018 16:00
Password Expire Date: 14-May-2019

SIGN OUT

DASHBOARD
FUND TRANSFER
CARDS
BILL PAYMENT
BENEFICIARY MANAGEMENT
SERVICES
PROFILE
ACTIVITY LOG

Beneficiary Form

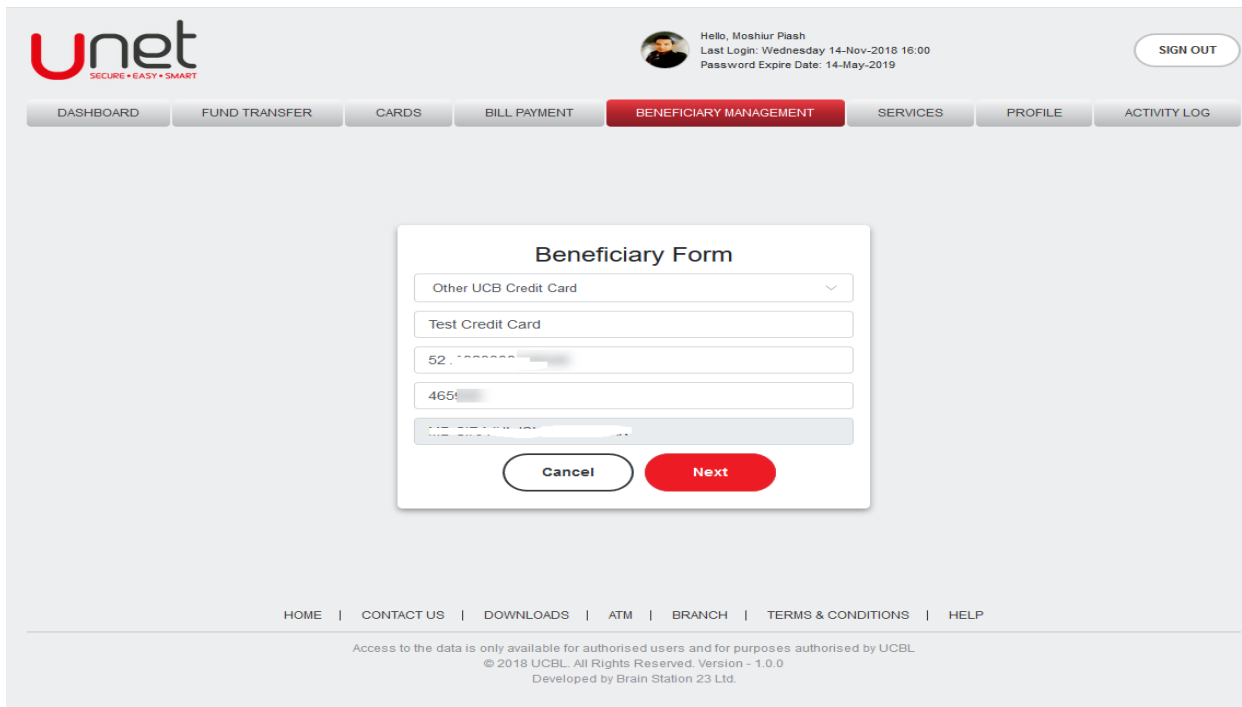
Other UCB Credit Card
Alias Name
Card Number
Client Id
Card Holder Name

Cancel
Next

HOME | CONTACT US | DOWNLOADS | ATM | BRANCH | TERMS & CONDITIONS | HELP

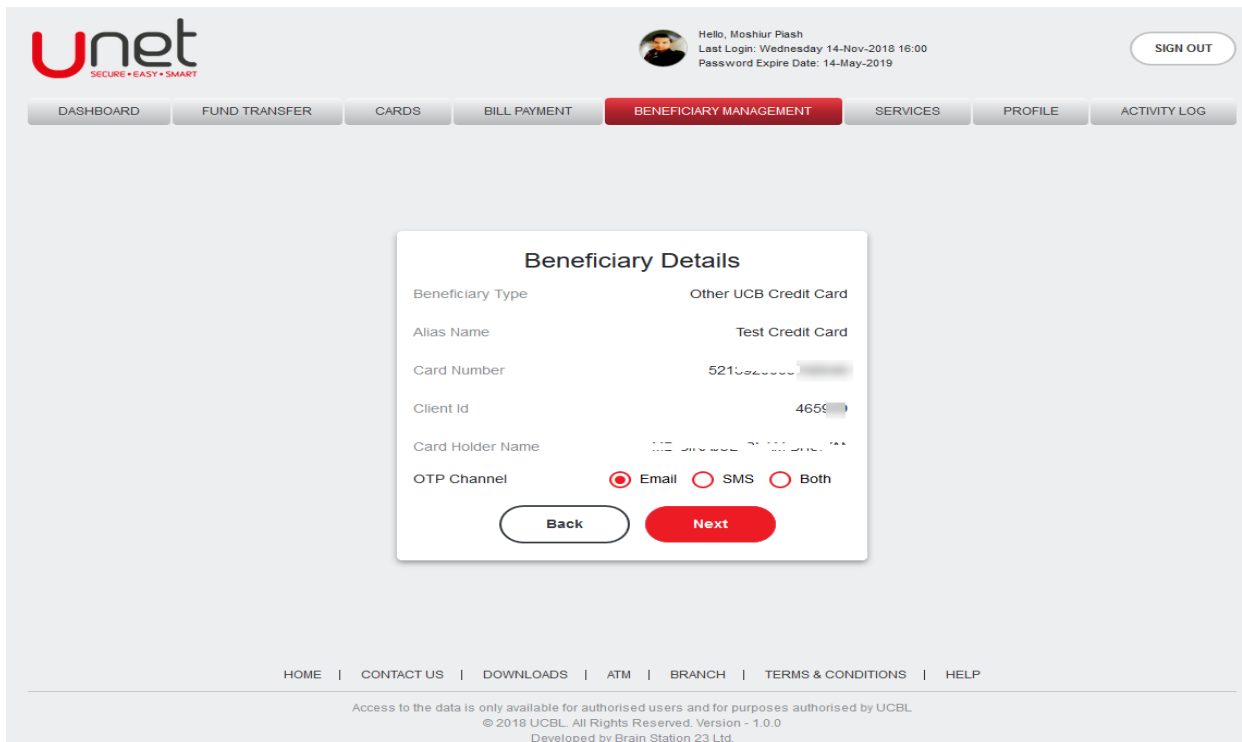
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Step 3: Input the beneficiary name in 'Alias Name' field. Input the beneficiary **Credit Card Number** and **Client ID**, after inputting valid information, on focus out the system will display the beneficiary **Card Holder Name**. Click the '**Next**'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



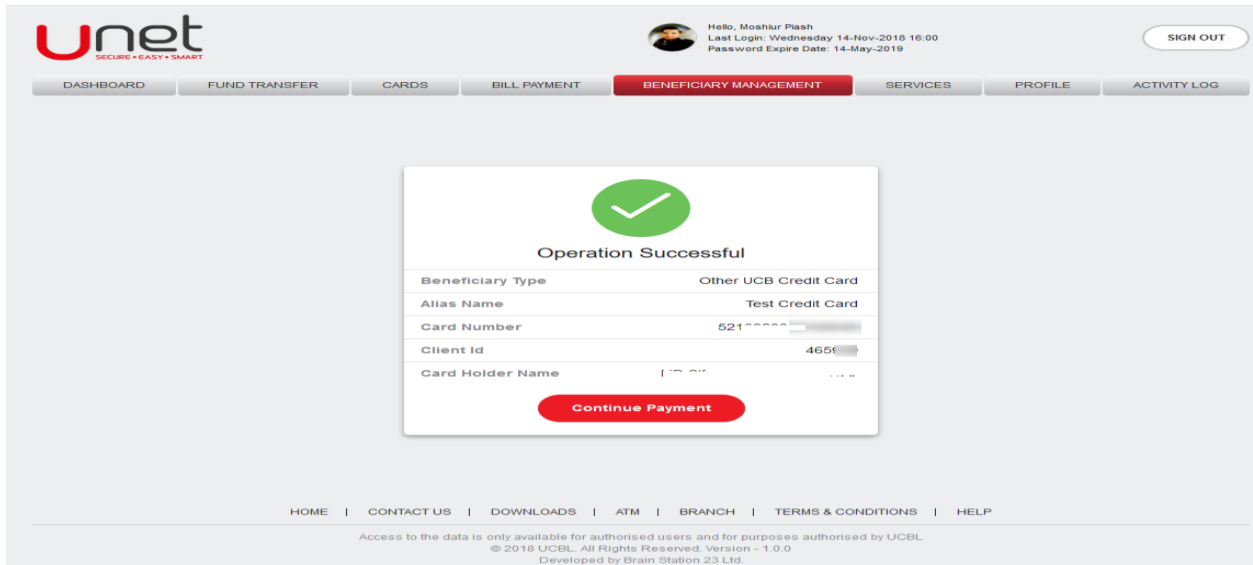
The screenshot shows the UCB Unet interface. At the top, there's a header with the Unet logo, a user profile section (Hello, Moshir Plash, Last Login: Wednesday 14-Nov-2018 16:00, Password Expire Date: 14-May-2019), and a SIGN OUT button. Below the header is a navigation bar with buttons: DASHBOARD, FUND TRANSFER, CARDS, BILL PAYMENT, BENEFICIARY MANAGEMENT (highlighted in red), SERVICES, PROFILE, and ACTIVITY LOG. The main content area displays the 'Beneficiary Form'. This form has a dropdown menu set to 'Other UCB Credit Card', followed by input fields for 'Test Credit Card', '5210000000000000', '4650000000000000', and 'MR. MOSHIR PLASH'. At the bottom of the form are 'Cancel' and 'Next' buttons. The footer contains links (HOME, CONTACT US, DOWNLOADS, ATM, BRANCH, TERMS & CONDITIONS, HELP), a disclaimer, and copyright information.

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.



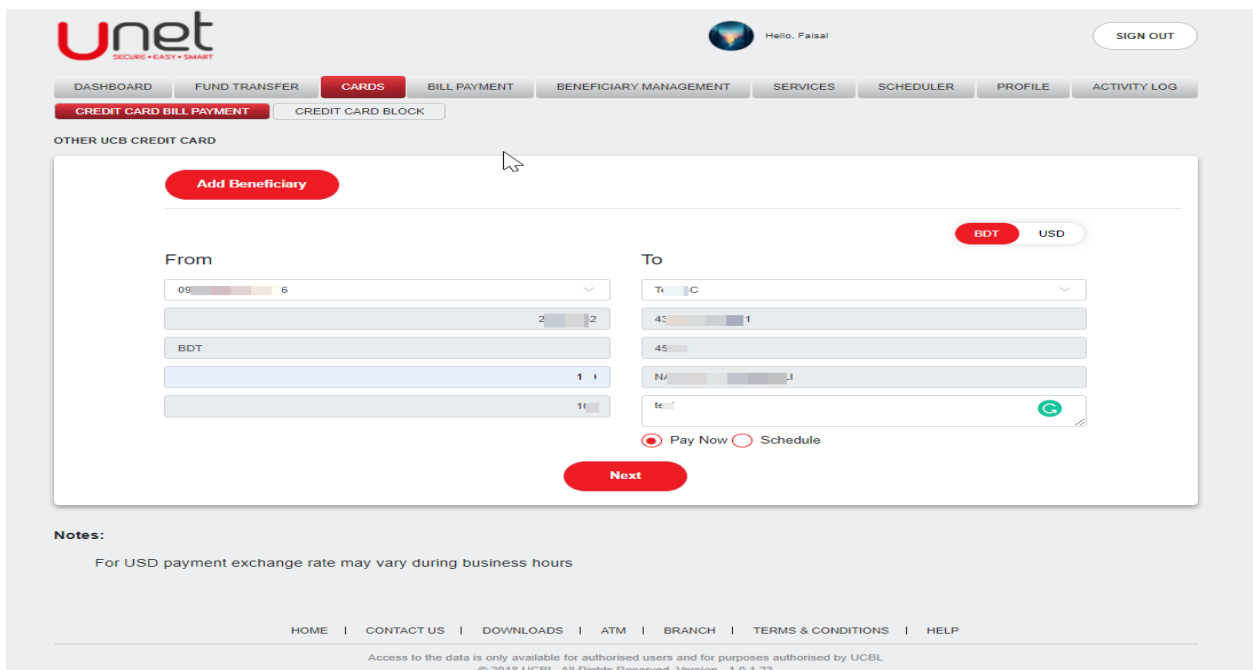
The screenshot shows the UCB Unet interface, similar to the previous one. The navigation bar is the same. The main content area displays the 'Beneficiary Details' confirmation page. This page lists the details entered in the previous step: Beneficiary Type (Other UCB Credit Card), Alias Name (Test Credit Card), Card Number (5210000000000000), Client Id (4650000000000000), and Card Holder Name (MR. MOSHIR PLASH). Below these details is the 'OTP Channel' section with three radio buttons: Email (selected), SMS, and Both. At the bottom of the form are 'Back' and 'Next' buttons. The footer is identical to the previous screenshot.

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.



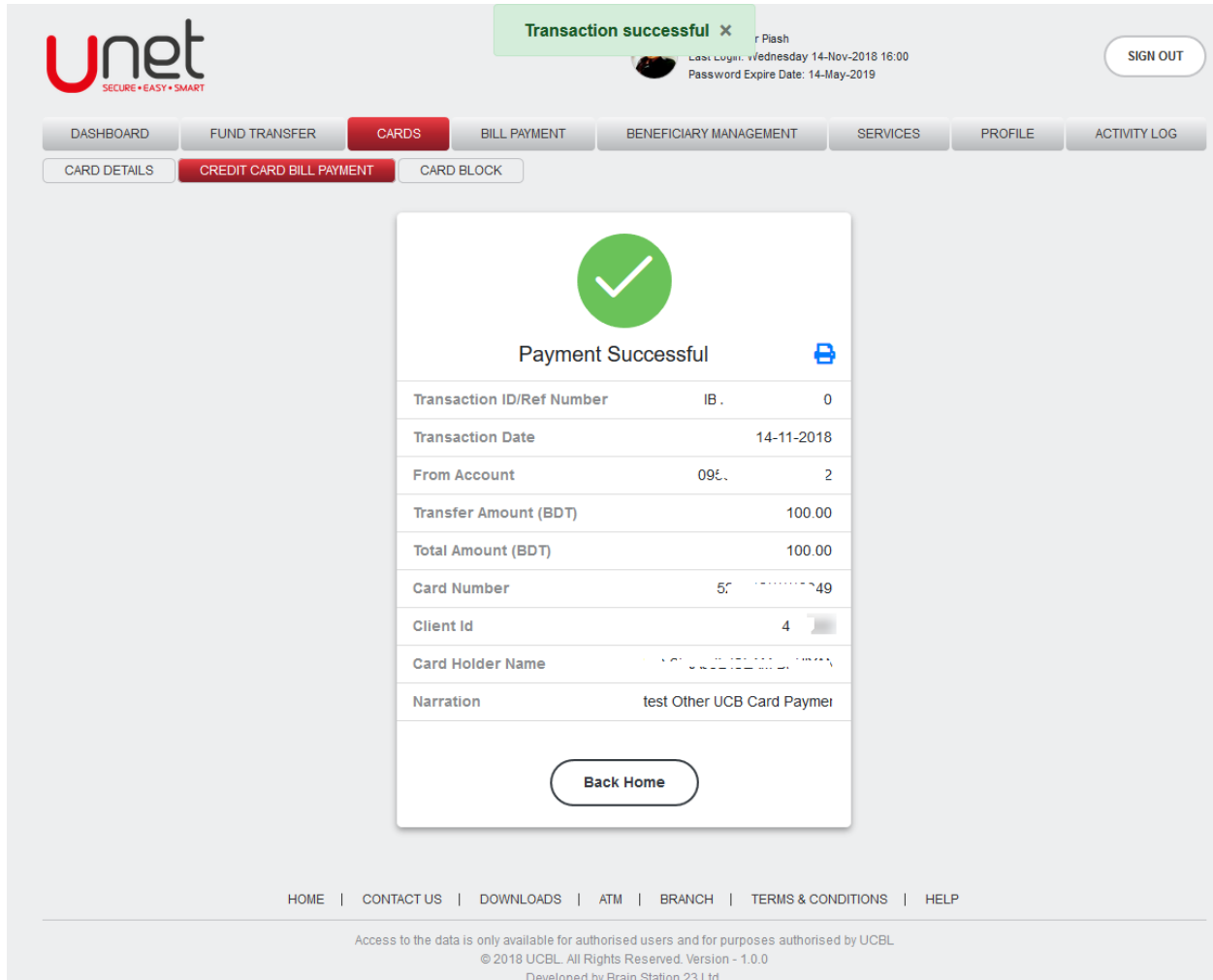
The screenshot shows the Unet app interface. At the top, there's a header with the Unet logo, a user greeting "Hello, Moshur Pash", login details, and a "SIGN OUT" button. Below the header is a navigation bar with tabs: DASHBOARD, FUND TRANSFER, CARDS, BILL PAYMENT, BENEFICIARY MANAGEMENT (highlighted), SERVICES, PROFILE, and ACTIVITY LOG. The main content area displays a green checkmark icon and the text "Operation Successful". Below this, a table lists beneficiary details: Beneficiary Type (Other UCB Credit Card), Alias Name (Test Credit Card), Card Number (5210000000000000), Client Id (4650000000000000), and Card Holder Name (Test Card Holder). A red "Continue Payment" button is at the bottom of the table. At the very bottom, there's a footer with links: HOME, CONTACT US, DOWNLOADS, ATM, BRANCH, TERMS & CONDITIONS, and HELP. Below the footer, a small disclaimer states: "Access to the data is only available for authorised users and for purposes authorised by UCBL. © 2018 UCBL. All Rights Reserved. Version - 1.0.0. Developed by Brain Station 23 Ltd."

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.



The screenshot shows the Unet app interface for the "Add Beneficiary" step. The header is similar to the previous screenshot, but the navigation bar highlights "CARDS" and "CREDIT CARD BILL PAYMENT". The main content area is titled "OTHER UCB CREDIT CARD" and features a red "Add Beneficiary" button. Below this, there's a form with two main sections: "From" and "To". The "From" section has a dropdown menu showing "09" and "6", a "BDT" currency toggle, and a "1" payment amount. The "To" section has a dropdown menu showing "Tr" and "C", a "USD" currency toggle, and a "1" payment amount. Below these sections, there's a "Pay Now" button and a "Schedule" button. A red "Next" button is at the bottom of the form. At the bottom of the screen, there's a "Notes" section stating: "For USD payment exchange rate may vary during business hours". The footer is identical to the previous screenshot.

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 transaction 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.

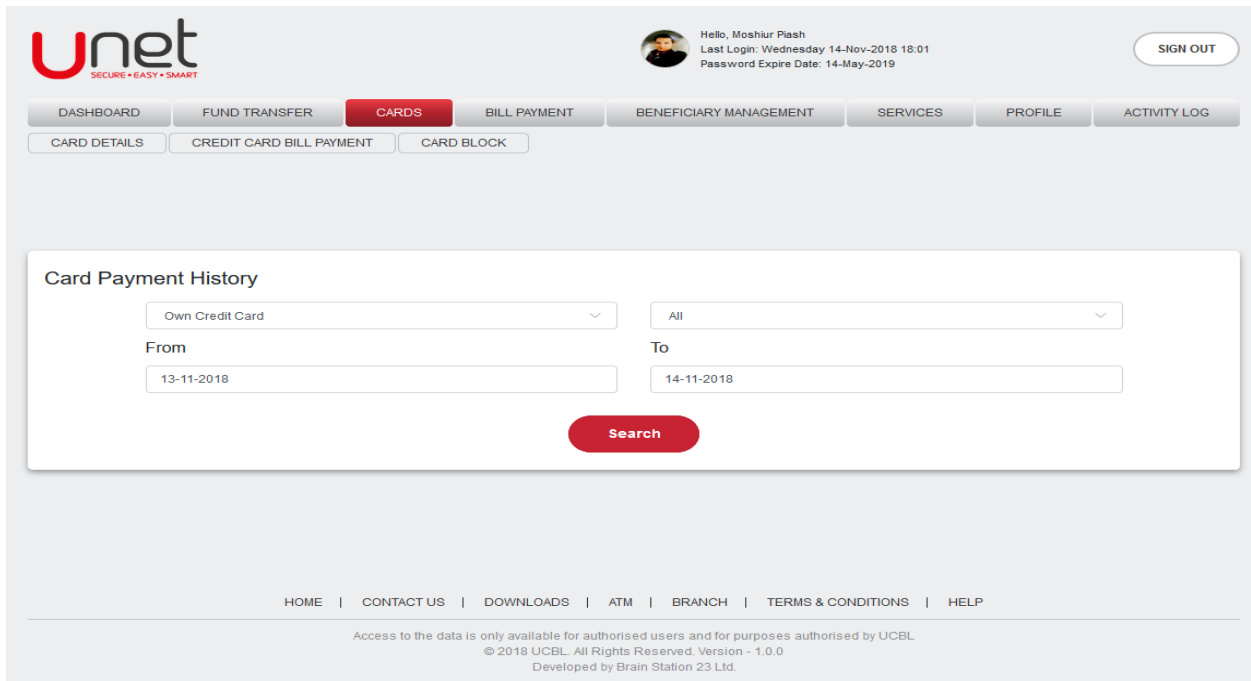


The screenshot shows the Unet mobile application interface. At the top, there is a green banner that says "Transaction successful" with a close button. Below this, the user's profile is visible, including the name "r Plash", the last login time "Wednesday 14-Nov-2018 16:00", and the password expiry date "14-May-2019". A "SIGN OUT" button is located in the top right corner. The main navigation bar includes buttons for "DASHBOARD", "FUND TRANSFER", "CARDS" (which is highlighted), "BILL PAYMENT", "BENEFICIARY MANAGEMENT", "SERVICES", "PROFILE", and "ACTIVITY LOG". Below the navigation bar, there are three sub-buttons: "CARD DETAILS", "CREDIT CARD BILL PAYMENT" (which is highlighted), and "CARD BLOCK". The central part of the screen displays a "Payment Successful" message with a green checkmark icon. Below the message is a table containing transaction details. At the bottom of the table is a "Back Home" button. The footer of the application includes links for "HOME", "CONTACT US", "DOWNLOADS", "ATM", "BRANCH", "TERMS & CONDITIONS", and "HELP". Below these links, there is a disclaimer: "Access to the data is only available for authorised users and for purposes authorised by UCBL." followed by the copyright notice "© 2018 UCBL. All Rights Reserved. Version - 1.0.0" and the developer information "Developed by Brain Station 23 Ltd."

Transaction Details		
Transaction ID/Ref Number	IB .	0
Transaction Date	14-11-2018	
From Account	095.	2
Transfer Amount (BDT)	100.00	
Total Amount (BDT)	100.00	
Card Number	50	49
Client Id	4	
Card Holder Name	[REDACTED]	
Narration	test Other UCB Card Paymer	

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

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



unet
SECURE • EASY • SMART

Hello, Moshur Plash
Last Login: Wednesday 14-Nov-2018 18:01
Password Expire Date: 14-May-2019

SIGN OUT

DASHBOARD FUND TRANSFER **CARDS** BILL PAYMENT BENEFICIARY MANAGEMENT SERVICES PROFILE ACTIVITY LOG

CARD DETAILS CREDIT CARD BILL PAYMENT CARD BLOCK

Card Payment History

Own Credit Card All

From To

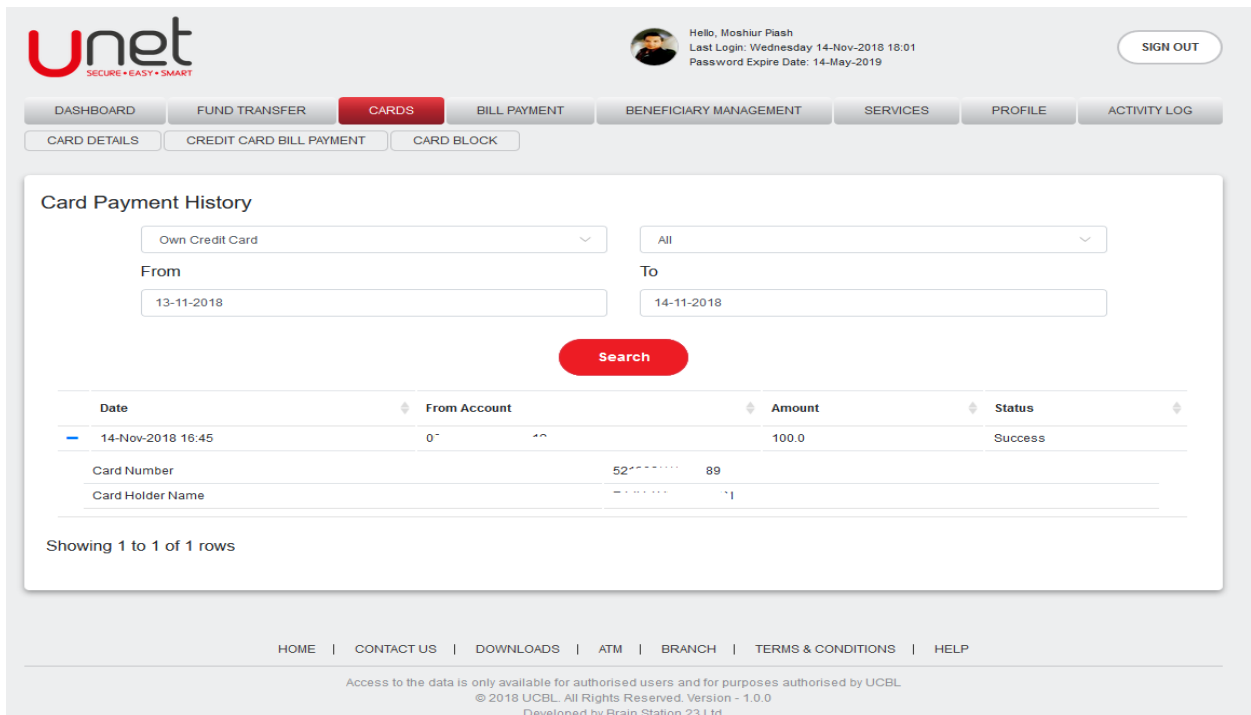
13-11-2018 14-11-2018

Search

HOME | CONTACT US | DOWNLOADS | ATM | BRANCH | TERMS & CONDITIONS | HELP

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



unet
SECURE • EASY • SMART

Hello, Moshur Plash
Last Login: Wednesday 14-Nov-2018 18:01
Password Expire Date: 14-May-2019

SIGN OUT

DASHBOARD FUND TRANSFER **CARDS** BILL PAYMENT BENEFICIARY MANAGEMENT SERVICES PROFILE ACTIVITY LOG

CARD DETAILS CREDIT CARD BILL PAYMENT CARD BLOCK

Card Payment History

Own Credit Card All

From To

13-11-2018 14-11-2018

Search

Date	From Account	Amount	Status
14-Nov-2018 16:45	0*	100.0	Success

Card Number 52**** 89

Card Holder Name **** *1

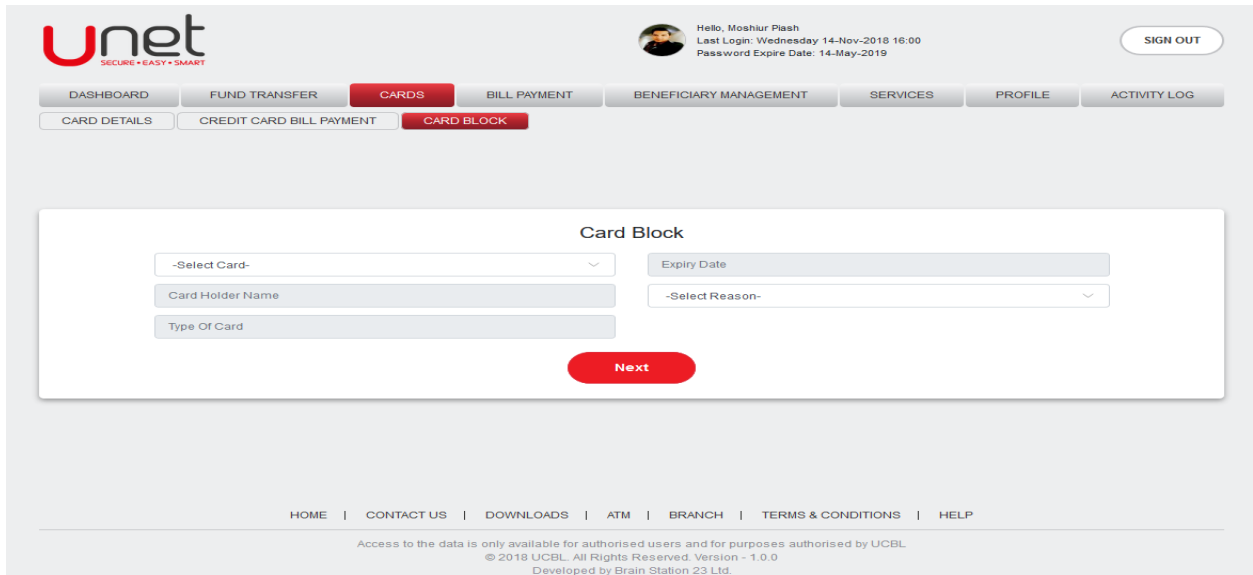
Showing 1 to 1 of 1 rows

HOME | CONTACT US | DOWNLOADS | ATM | BRANCH | TERMS & CONDITIONS | HELP

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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.

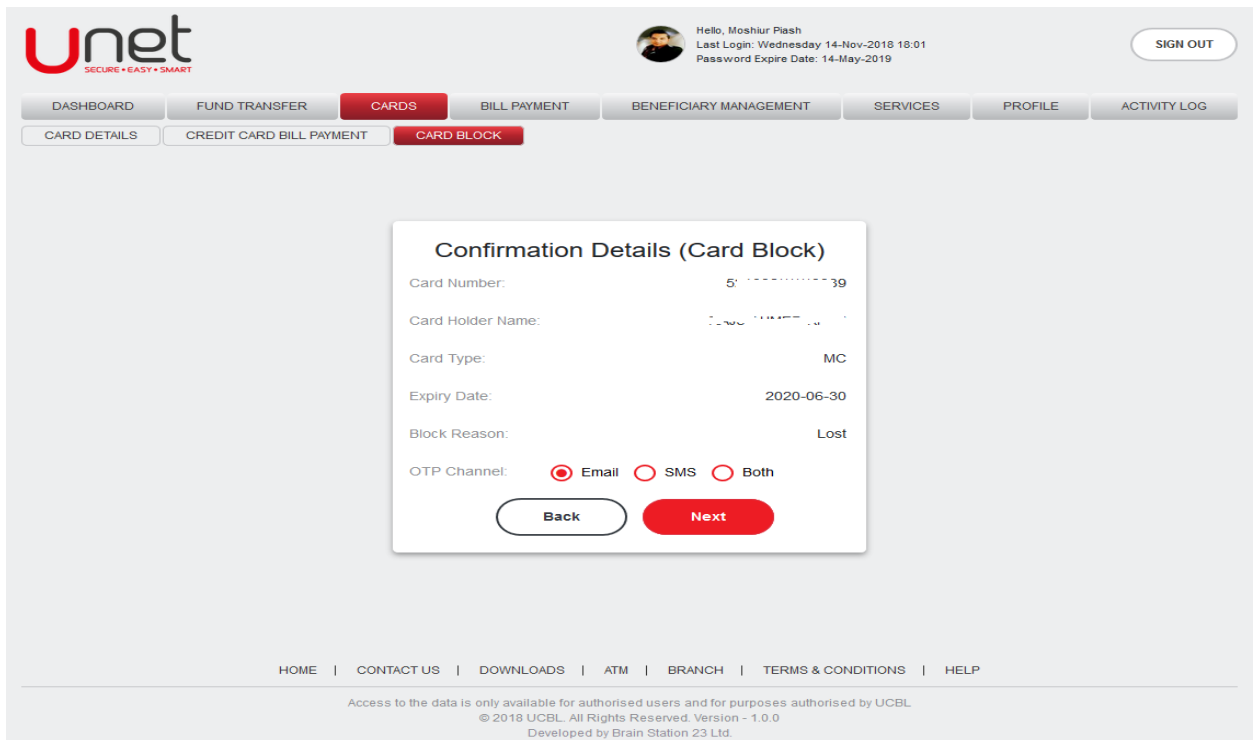


The screenshot shows the 'Card Block' form in the Unet application. The form is titled 'Card Block' and contains the following fields:

- Select Card- (dropdown menu)
- Expiry Date (text input)
- Card Holder Name (text input)
- Select Reason- (dropdown menu)

Below the fields is a red 'Next' button. The background shows the Unet dashboard with a navigation bar and a user profile section.

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.

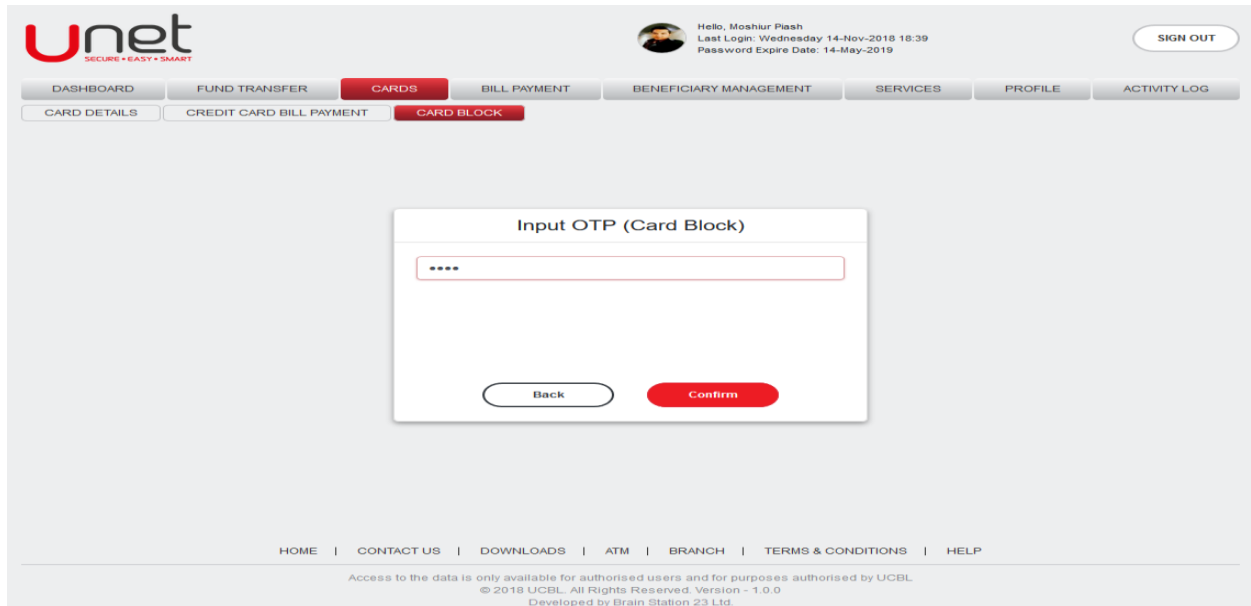


The screenshot shows the 'Confirmation Details (Card Block)' form in the Unet application. The form displays the following information:

- Card Number: 5 **** * 39
- Card Holder Name: Moshur Plash
- Card Type: MC
- Expiry Date: 2020-06-30
- Block Reason: Lost
- OTP Channel: ☒ Email ☐ SMS ☐ Both

Below the form are 'Back' and 'Next' buttons. The background shows the Unet dashboard with a navigation bar and a user profile section.

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.



The screenshot shows the Unet dashboard with the 'CARDS' menu selected. A modal window titled 'Input OTP (Card Block)' is displayed in the center. It contains a text input field with four asterisks (****) and two buttons: 'Back' and 'Confirm'.

Unet
SECURE • EASY • SMART

Hello, Moshir Plash
Last Login: Wednesday 14-Nov-2018 18:39
Password Expire Date: 14-May-2019

SIGN OUT

DASHBOARD | FUND TRANSFER | **CARDS** | BILL PAYMENT | BENEFICIARY MANAGEMENT | SERVICES | PROFILE | ACTIVITY LOG

CARD DETAILS | CREDIT CARD BILL PAYMENT | **CARD BLOCK**

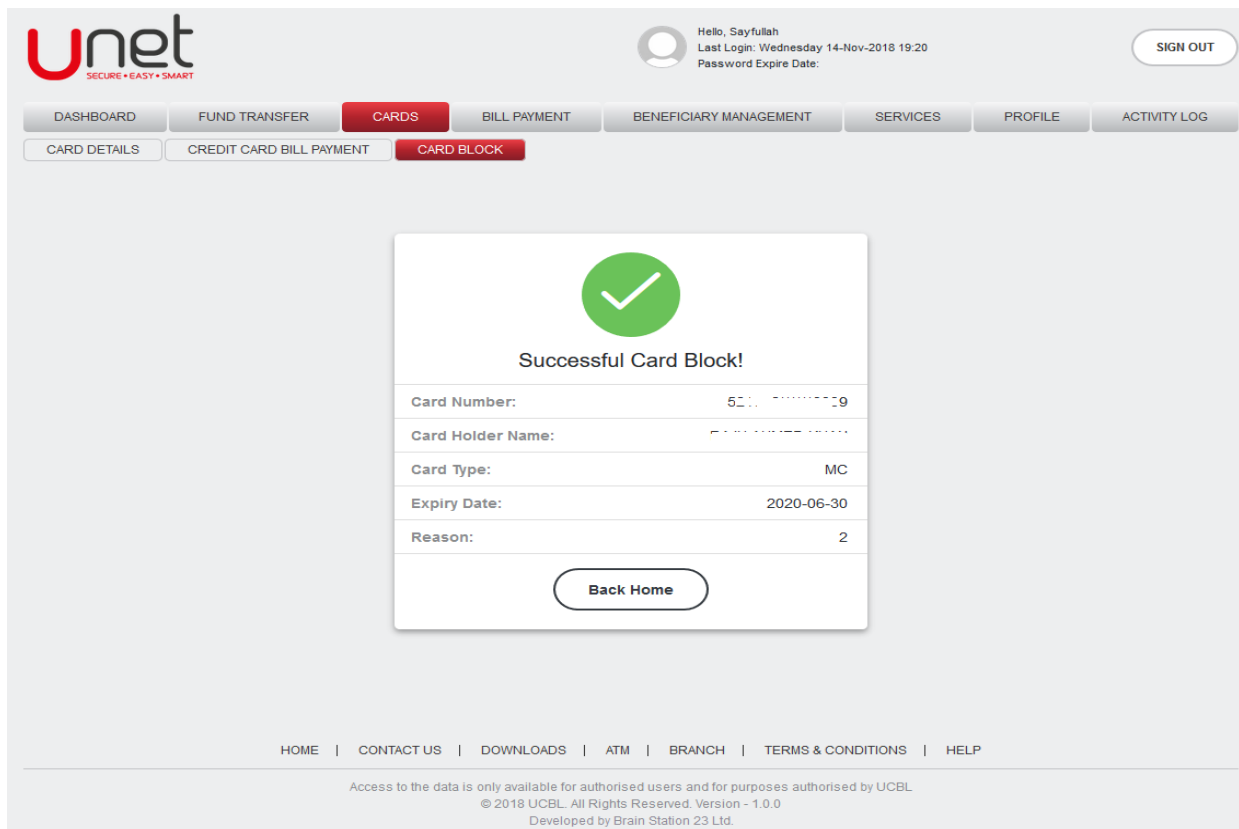
Input OTP (Card Block)

Back Confirm

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Developed by Brain Station 23 Ltd.

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



The screenshot shows the Unet dashboard with the 'CARDS' menu selected. A modal window titled 'Successful Card Block!' is displayed in the center. It features a green checkmark icon and a table with card details. A 'Back Home' button is at the bottom.

Unet
SECURE • EASY • SMART

Hello, Sayfullah
Last Login: Wednesday 14-Nov-2018 19:20
Password Expire Date:

SIGN OUT

DASHBOARD | FUND TRANSFER | **CARDS** | BILL PAYMENT | BENEFICIARY MANAGEMENT | SERVICES | PROFILE | ACTIVITY LOG

CARD DETAILS | CREDIT CARD BILL PAYMENT | **CARD BLOCK**

Successful Card Block!

Card Number:	5211 1111111119
Card Holder Name:	SAIFULAH SAIF
Card Type:	MC
Expiry Date:	2020-06-30
Reason:	2

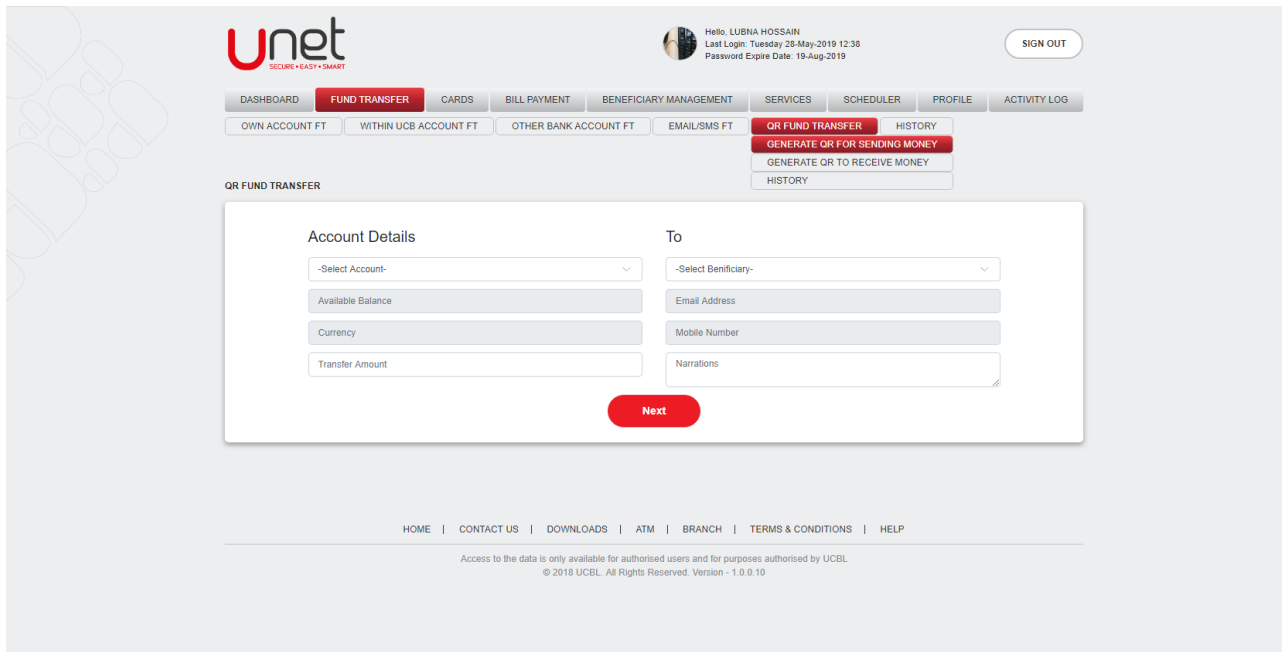
Back Home

HOME | CONTACT US | DOWNLOADS | ATM | BRANCH | TERMS & CONDITIONS | HELP

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16. QR Fund Transfer

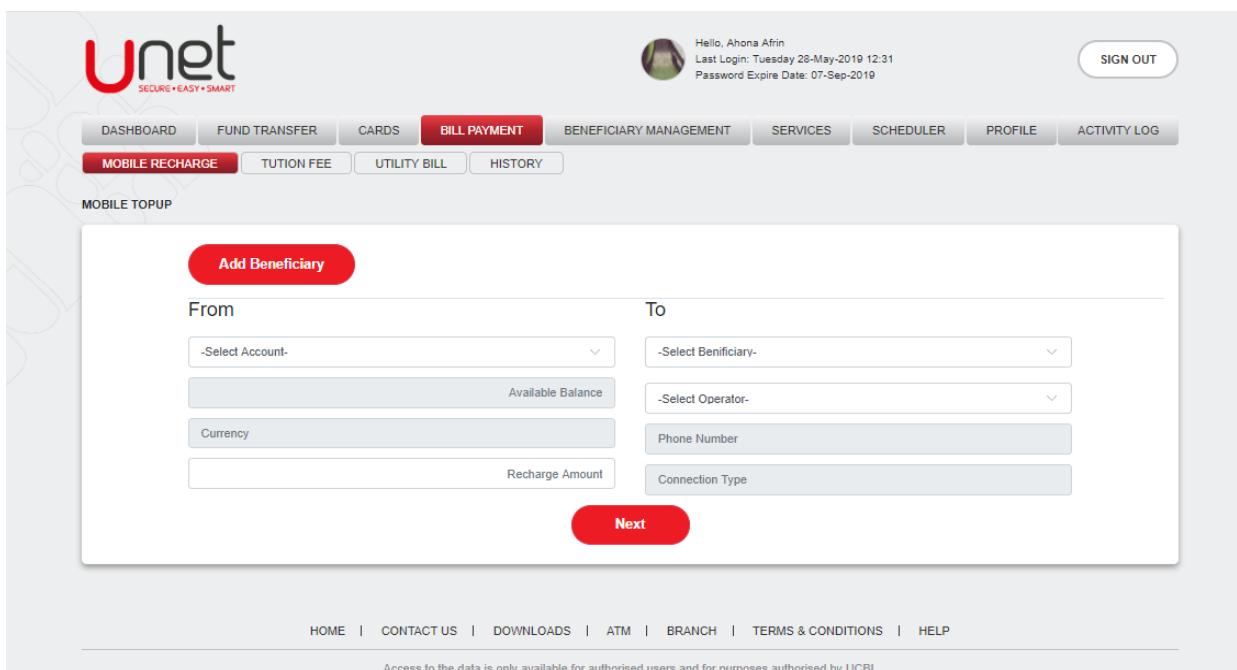
Step 1: You can transfer money from your CASA accounts to any of UCB CASA account by using this feature. Go to **Fund Transfer > QR Fund Transfer**.



The screenshot shows the UCB Unet web interface. At the top, there's a user profile section with the name 'Hello, LUBNA HOSSAIN', last login time, and password expiry date. A 'SIGN OUT' button is present. Below this is a navigation menu with tabs: DASHBOARD, FUND TRANSFER (selected), CARDS, BILL PAYMENT, BENEFICIARY MANAGEMENT, SERVICES, SCHEDULER, PROFILE, and ACTIVITY LOG. Under 'FUND TRANSFER', there are sub-tabs: OWN ACCOUNT FT, WITHIN UCB ACCOUNT FT, OTHER BANK ACCOUNT FT, EMAIL/SMS FT, QR FUND TRANSFER (selected), and HISTORY. The 'QR FUND TRANSFER' sub-tab has two options: 'GENERATE QR FOR SENDING MONEY' (selected) and 'GENERATE QR TO RECEIVE MONEY'. The main content area is titled 'QR FUND TRANSFER' and contains a form with two columns: 'Account Details' and 'To'. The 'Account Details' column has fields for '-Select Account-', 'Available Balance', 'Currency', and 'Transfer Amount'. The 'To' column has fields for '-Select Beneficiary-', 'Email Address', 'Mobile Number', and 'Narrations'. A red 'Next' button is at the bottom right of the form. At the bottom of the page, there's a footer with links: HOME, CONTACT US, DOWNLOADS, ATM, BRANCH, TERMS & CONDITIONS, and HELP. A small disclaimer states: 'Access to the data is only available for authorised users and for purposes authorised by UCBL. © 2018 UCBL. All Rights Reserved. Version - 1.0.0.10'.

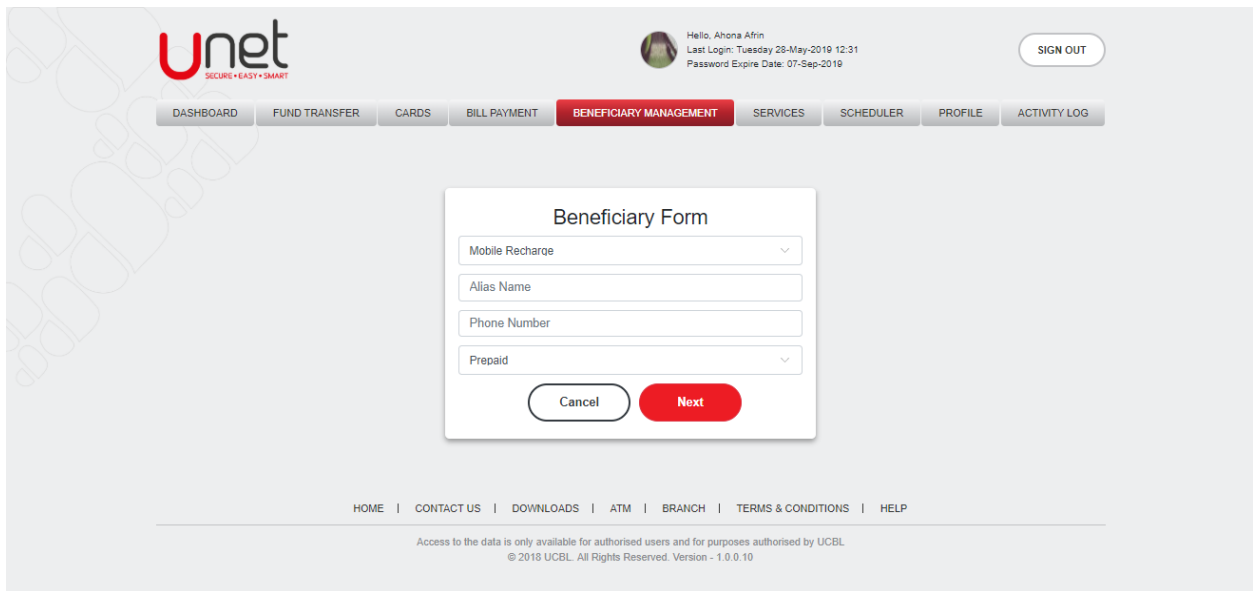
17. How do I make Mobile Recharge from Unet?

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**



The screenshot shows the UCB Unet web interface. At the top, there's a user profile section with the name 'Hello, Ahona Afrin', last login time, and password expiry date. A 'SIGN OUT' button is present. Below this is a navigation menu with tabs: DASHBOARD, FUND TRANSFER, CARDS, BILL PAYMENT (selected), BENEFICIARY MANAGEMENT, SERVICES, SCHEDULER, PROFILE, and ACTIVITY LOG. Under 'BILL PAYMENT', there are sub-tabs: MOBILE RECHARGE (selected), TUITION FEE, UTILITY BILL, and HISTORY. The main content area is titled 'MOBILE TOPUP' and contains a form with two columns: 'From' and 'To'. The 'From' column has fields for '-Select Account-', 'Available Balance', 'Currency', and 'Recharge Amount'. The 'To' column has fields for '-Select Beneficiary-', '-Select Operator-', 'Phone Number', and 'Connection Type'. A red 'Next' button is at the bottom right of the form. At the bottom of the page, there's a footer with links: HOME, CONTACT US, DOWNLOADS, ATM, BRANCH, TERMS & CONDITIONS, and HELP. A small disclaimer states: 'Access to the data is only available for authorised users and for purposes authorised by UCBL'.

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.



unet
SECURE • EASY • SMART

Hello, Ahona Afrin
Last Login: Tuesday 28-May-2019 12:31
Password Expire Date: 07-Sep-2019

SIGN OUT

DASHBOARD FUND TRANSFER CARDS BILL PAYMENT **BENEFICIARY MANAGEMENT** SERVICES SCHEDULER PROFILE ACTIVITY LOG

Beneficiary Form

Mobile Recharge

Alias Name

Phone Number

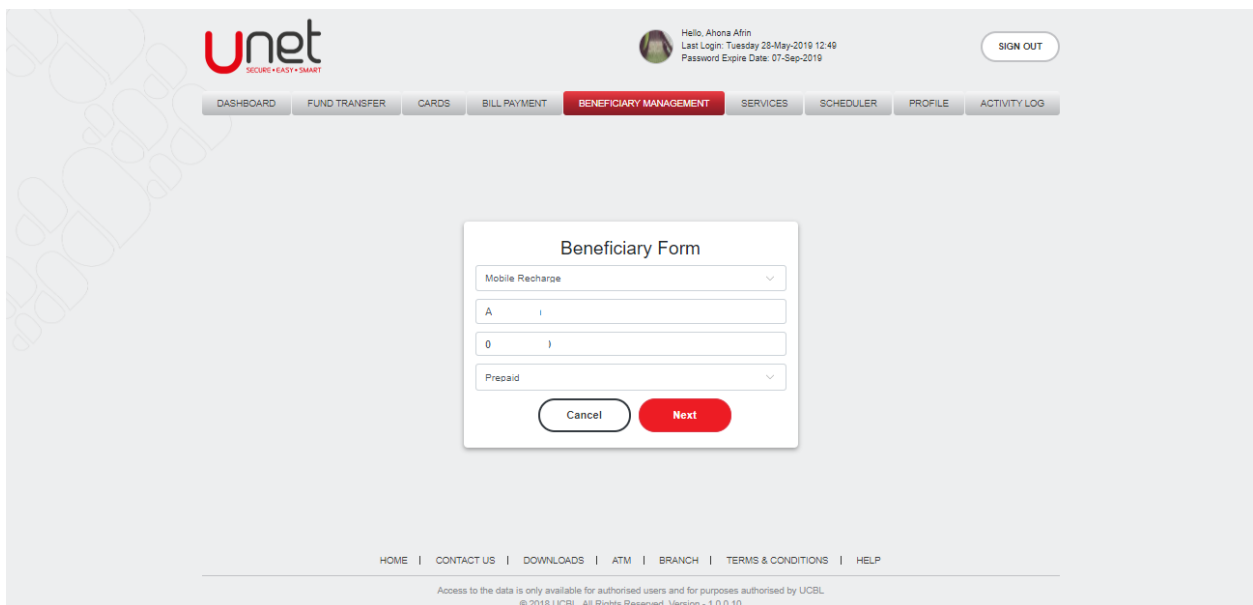
Prepaid

Cancel Next

HOME | CONTACT US | DOWNLOADS | ATM | BRANCH | TERMS & CONDITIONS | HELP

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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.



unet
SECURE • EASY • SMART

Hello, Ahona Afrin
Last Login: Tuesday 28-May-2019 12:46
Password Expire Date: 07-Sep-2019

SIGN OUT

DASHBOARD FUND TRANSFER CARDS BILL PAYMENT **BENEFICIARY MANAGEMENT** SERVICES SCHEDULER PROFILE ACTIVITY LOG

Beneficiary Form

Mobile Recharge

A

0

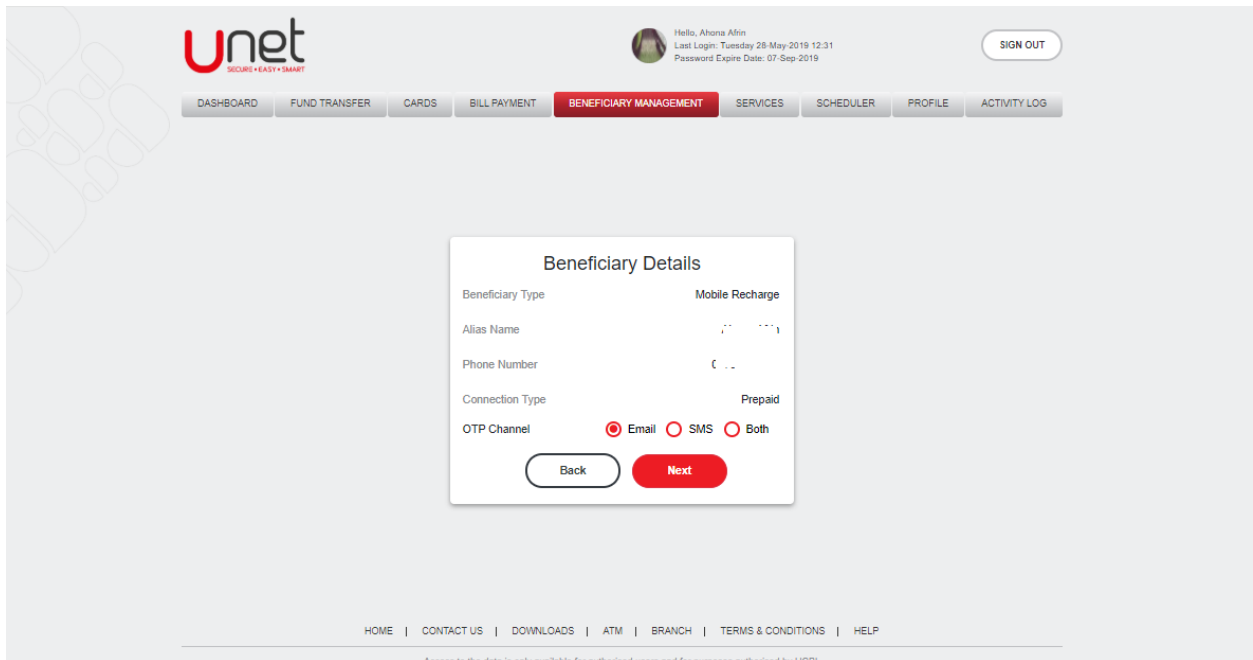
Prepaid

Cancel Next

HOME | CONTACT US | DOWNLOADS | ATM | BRANCH | TERMS & CONDITIONS | HELP

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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.

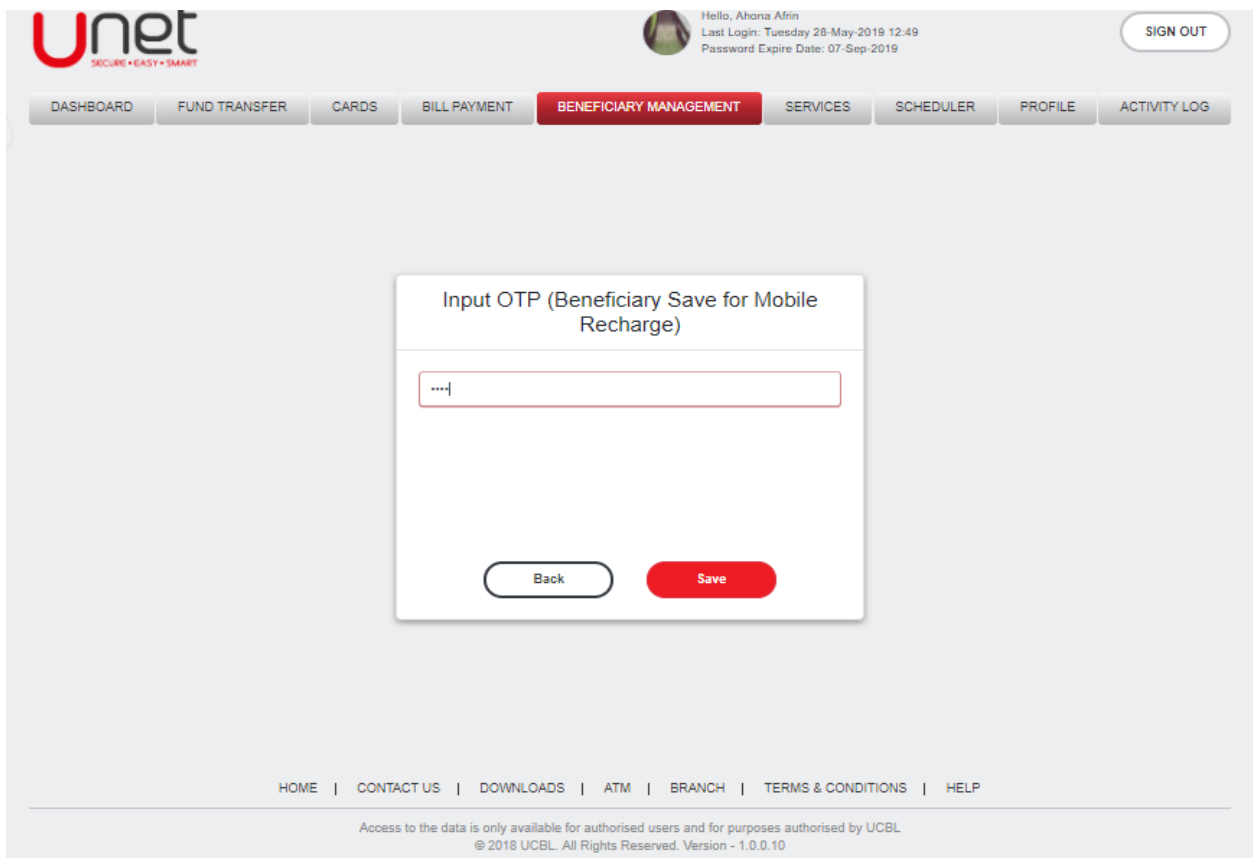


The screenshot shows the 'Unet' web interface with the 'BENEFICIARY MANAGEMENT' menu highlighted. A modal window titled 'Beneficiary Details' is displayed. It contains the following fields and options:

- Beneficiary Type:** Mobile Recharge
- Alias Name:** [Input field with masked characters]
- Phone Number:** [Input field with masked characters]
- Connection Type:** Prepaid
- OTP Channel:** Radio buttons for Email (selected), SMS, and Both.
- Buttons:** 'Back' and 'Next'.

The footer of the page includes a navigation bar with links: HOME | CONTACT US | DOWNLOADS | ATM | BRANCH | TERMS & CONDITIONS | HELP. Below this is a disclaimer: 'Access to this data is only available for authorised users and for purposes authorised by UCBL'.

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.

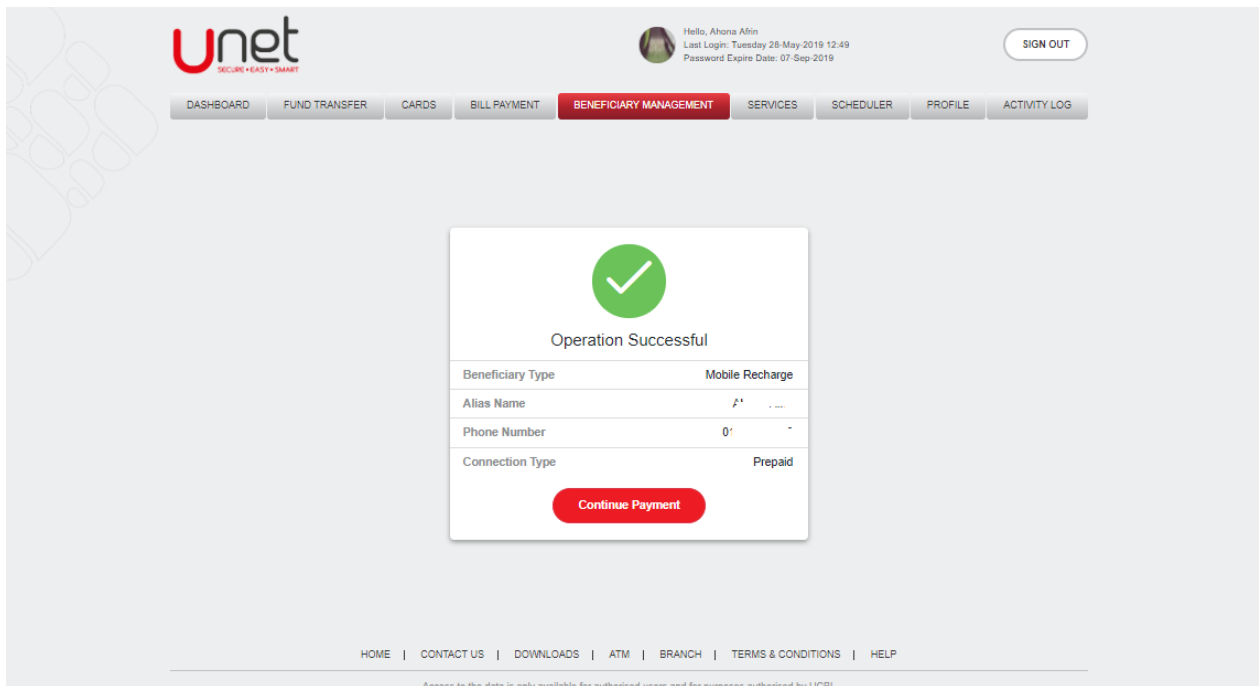


The screenshot shows the 'Unet' web interface with the 'BENEFICIARY MANAGEMENT' menu highlighted. A modal window titled 'Input OTP (Beneficiary Save for Mobile Recharge)' is displayed. It contains the following elements:

- Input Field:** A single-line text input field for the OTP, with masked characters.
- Buttons:** 'Back' and 'Save'.

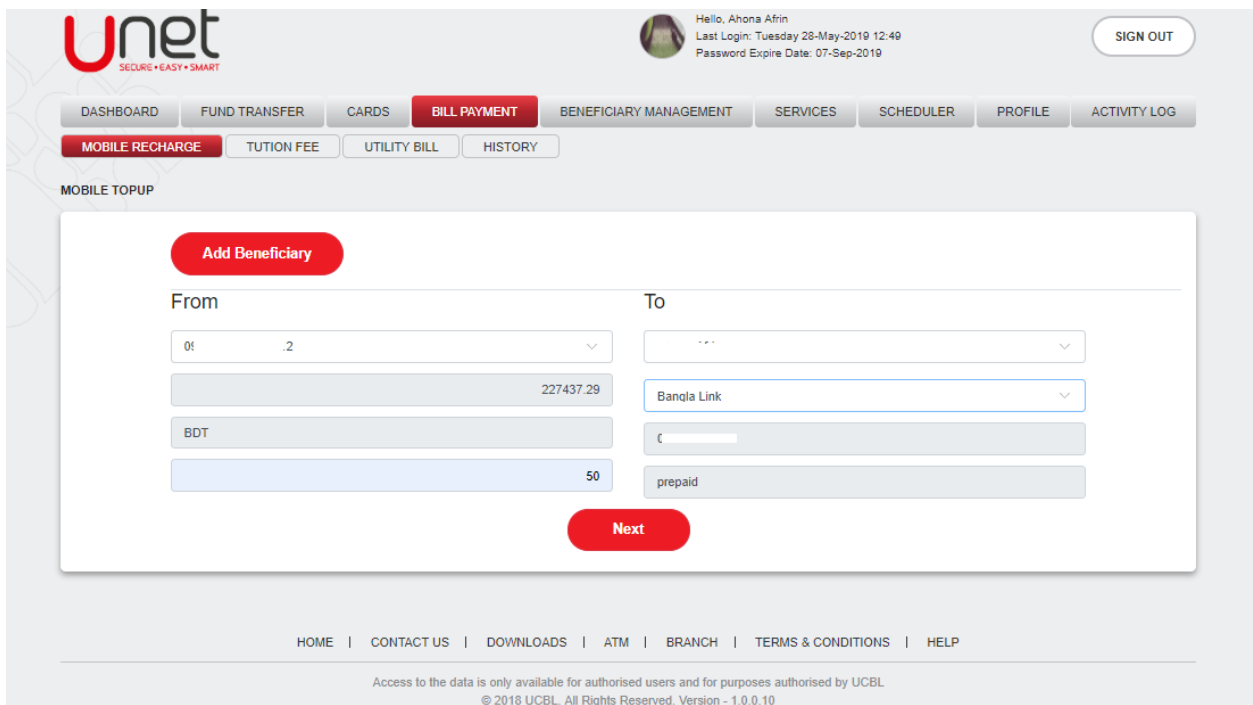
The footer of the page includes a navigation bar with links: HOME | CONTACT US | DOWNLOADS | ATM | BRANCH | TERMS & CONDITIONS | HELP. Below this is a disclaimer: 'Access to this data is only available for authorised users and for purposes authorised by UCBL © 2018 UCBL. All Rights Reserved. Version - 1.0.0.10'.

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.



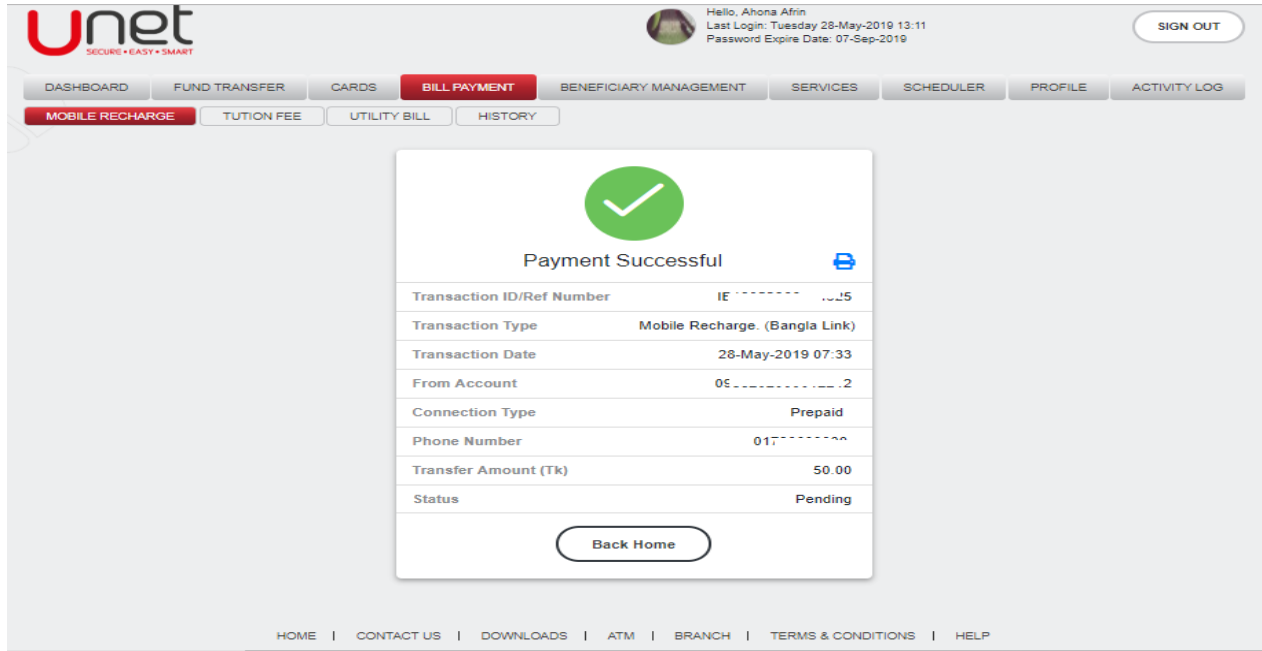
The screenshot shows the UCB Unet app interface. At the top, there's a header with the Unet logo, a user profile section (Hello, Ahona Afrin, Last Login: Tuesday 28-May-2019 12:49, Password Expire Date: 07-Sep-2019), and a SIGN OUT button. Below the header is a navigation bar with buttons: DASHBOARD, FUND TRANSFER, CARDS, BILL PAYMENT, BENEFICIARY MANAGEMENT (highlighted), SERVICES, SCHEDULER, PROFILE, and ACTIVITY LOG. The main content area displays a green checkmark icon and the text 'Operation Successful'. Below this, a table shows beneficiary details: Beneficiary Type (Mobile Recharge), Alias Name (A*), Phone Number (01*), and Connection Type (Prepaid). A red 'Continue Payment' button is at the bottom of the table. At the very bottom, there's a footer with links: HOME, CONTACT US, DOWNLOADS, ATM, BRANCH, TERMS & CONDITIONS, and HELP. A small disclaimer states: 'Access to the data is only available for authorised users and for purposes authorised by UCBL'.

Step 7: Select your desired ‘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.



The screenshot shows the UCB Unet app interface for the 'MOBILE TOPUP' section. The header and navigation bar are the same as in the previous screenshot. The main content area features a red 'Add Beneficiary' button. Below it, the 'MOBILE TOPUP' section is displayed. It has two columns: 'From' and 'To'. The 'From' column shows a dropdown menu with '01' and '2' selected, a balance of '227437.29', and a currency of 'BDT'. The 'To' column shows a dropdown menu with 'Bangla Link' selected, a balance of '50', and a connection type of 'prepaid'. A red 'Next' button is at the bottom of the form. At the very bottom, there's a footer with links: HOME, CONTACT US, DOWNLOADS, ATM, BRANCH, TERMS & CONDITIONS, and HELP. A small disclaimer states: 'Access to the data is only available for authorised users and for purposes authorised by UCBL'. Below the disclaimer, it says '© 2018 UCBL. All Rights Reserved. Version - 1.0.0.10'.

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.



The screenshot shows the 'Payment Successful' screen in the Unet app. At the top, there's a green checkmark icon and the text 'Payment Successful'. Below this is a table with transaction details:

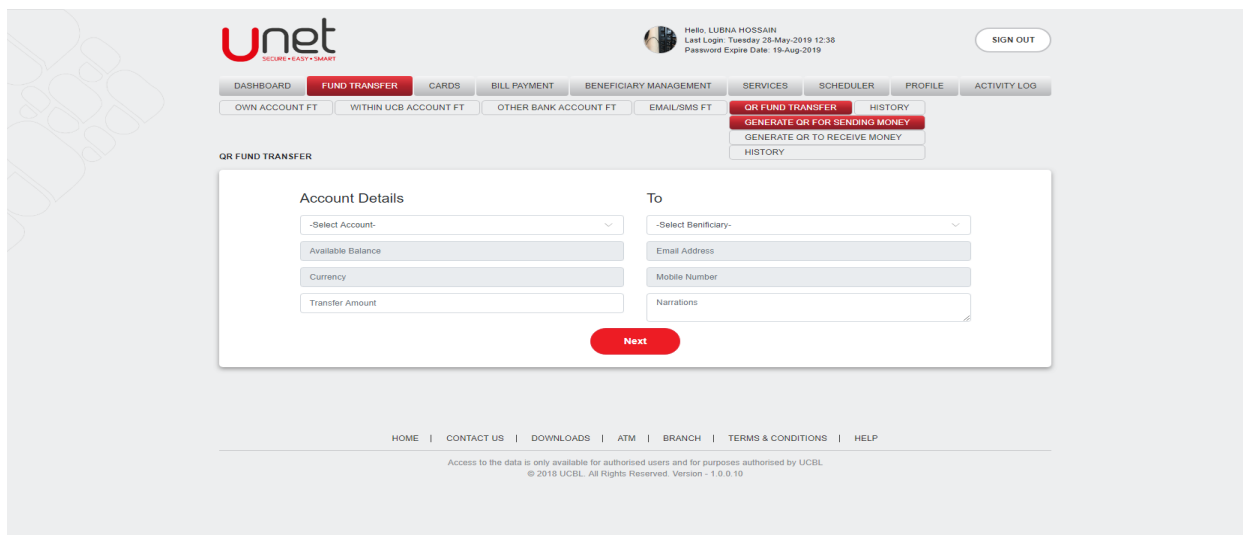
Transaction ID/Ref Number	IE 0025
Transaction Type	Mobile Recharge. (Bangla Link)
Transaction Date	28-May-2019 07:33
From Account	05 2
Connection Type	Prepaid
Phone Number	017 00
Transfer Amount (Tk)	50.00
Status	Pending

Below the table is a 'Back Home' button. At the top right of the screen, there's a 'SIGN OUT' button. The bottom navigation bar includes links for HOME, CONTACT US, DOWNLOADS, ATM, BRANCH, TERMS & CONDITIONS, and HELP.

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.**

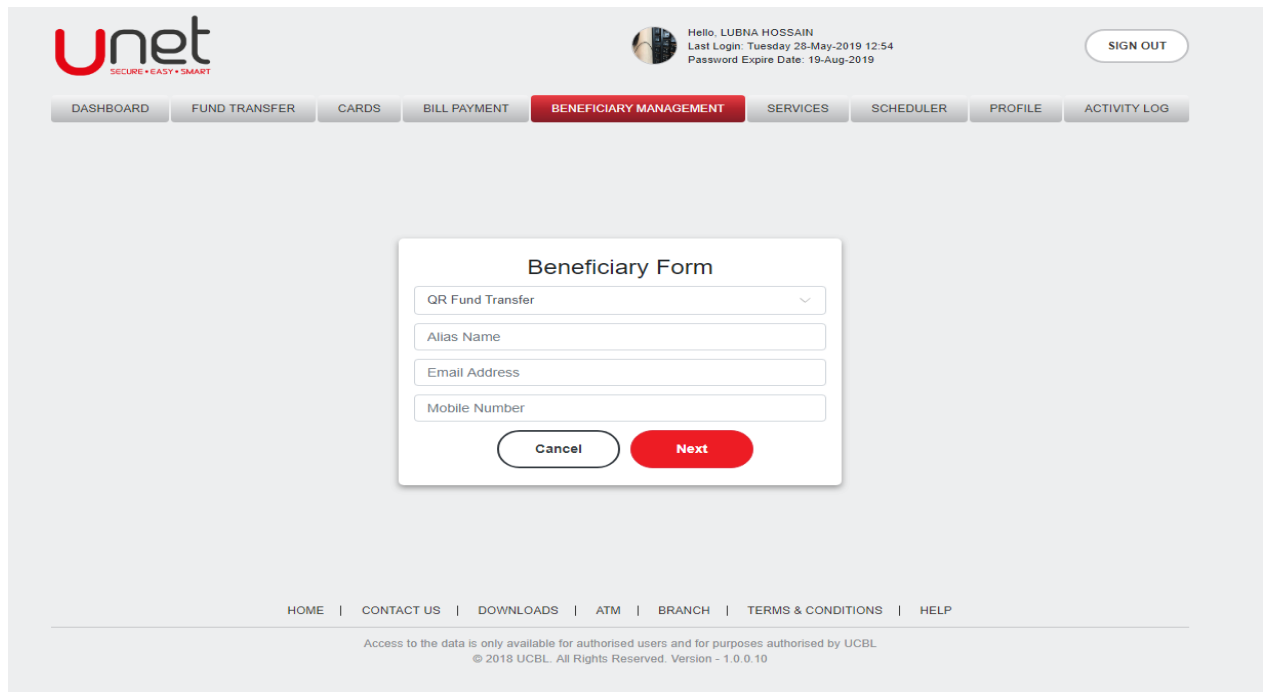


The screenshot shows the 'QR FUND TRANSFER' screen in the Unet app. At the top, there's a 'SIGN OUT' button. Below the navigation bar, there's a 'QR FUND TRANSFER' button. Underneath, there's a 'GENERATE QR FOR SENDING MONEY' button. Below this is a form with two columns: 'Account Details' and 'To'.

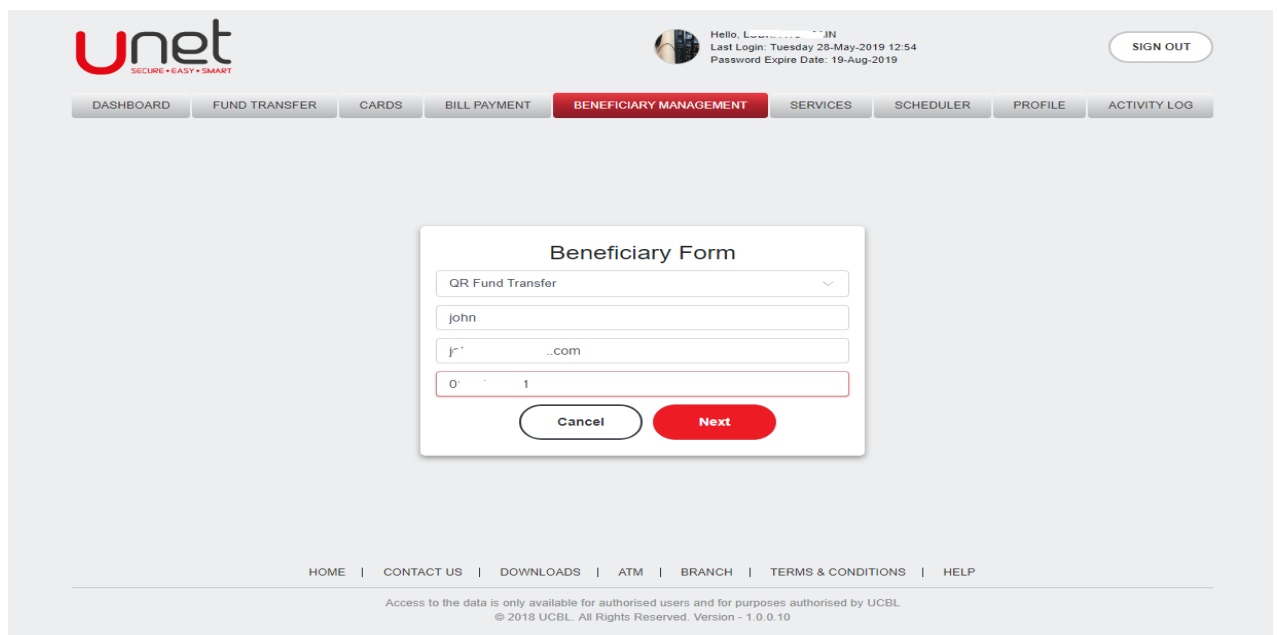
Account Details	To
-Select Account-	-Select Beneficiary-
Available Balance	Email Address
Currency	Mobile Number
Transfer Amount	Narrations

Below the form is a 'Next' button. At the bottom of the screen, there's a footer with links for HOME, CONTACT US, DOWNLOADS, ATM, BRANCH, TERMS & CONDITIONS, and HELP. Below the footer, there's a small text: 'Access to the data is only available for authorised users and for purposes authorised by UCBL. © 2019 UCBL. All Rights Reserved. Version - 1.0.0.10'.

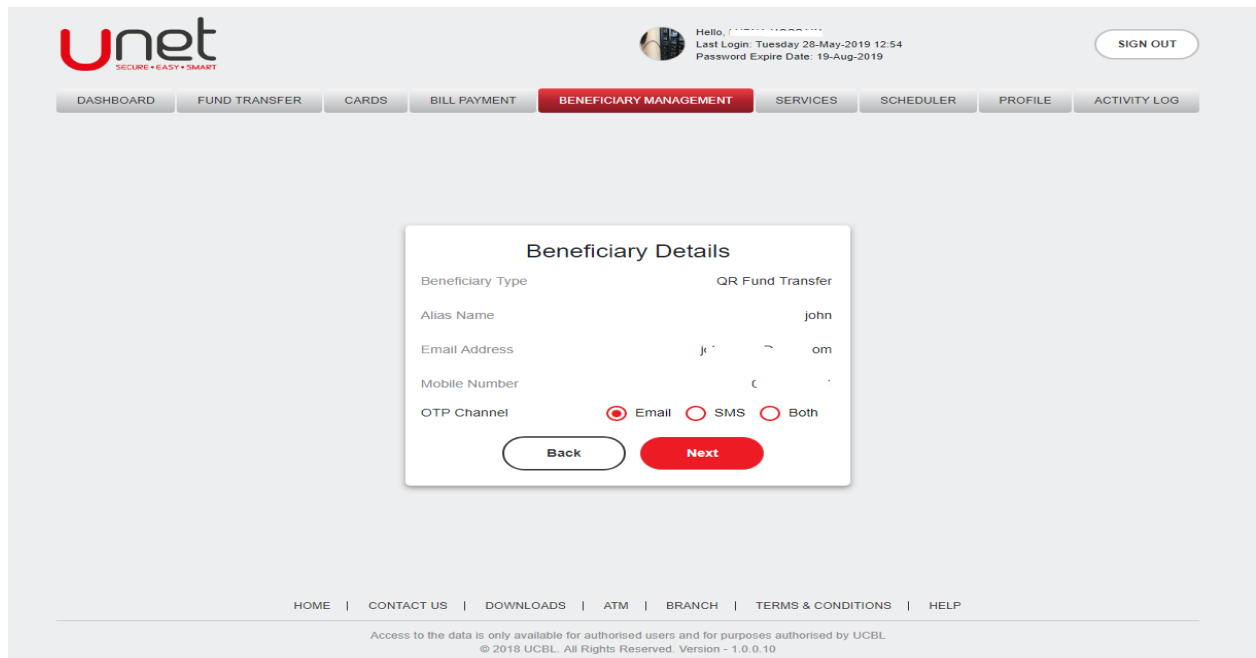
Step 2: After going to the feature page, if you don't have any beneficiary added yet, then app directly shows the beneficiary add page. You can also reach into this page by hitting on the **'Beneficiary Management >Add Beneficiary'** button from the menu bar and select **'QR Fund Transfer'** as beneficiary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



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.



Beneficiary Details

Beneficiary Type: QR Fund Transfer

Alias Name: John

Email Address: john@domain.com

Mobile Number: 01712345678

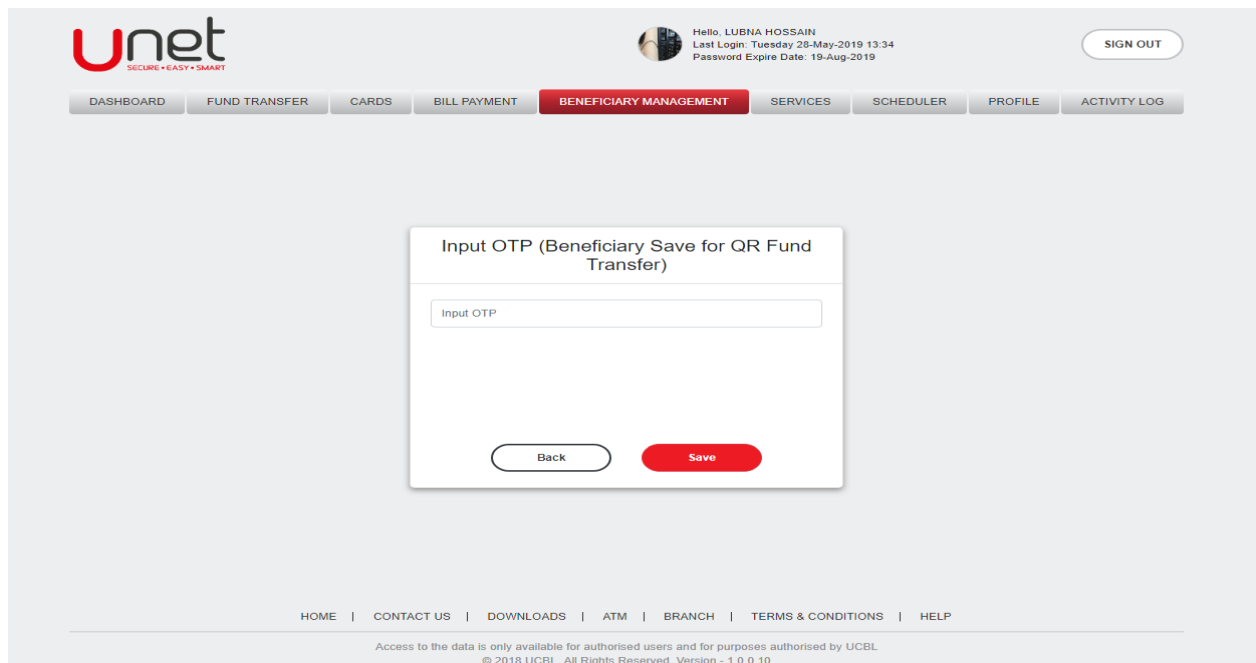
OTP Channel: ☒ Email ☐ SMS ☐ Both

[Back](#) [Next](#)

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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.



Input OTP (Beneficiary Save for QR Fund Transfer)

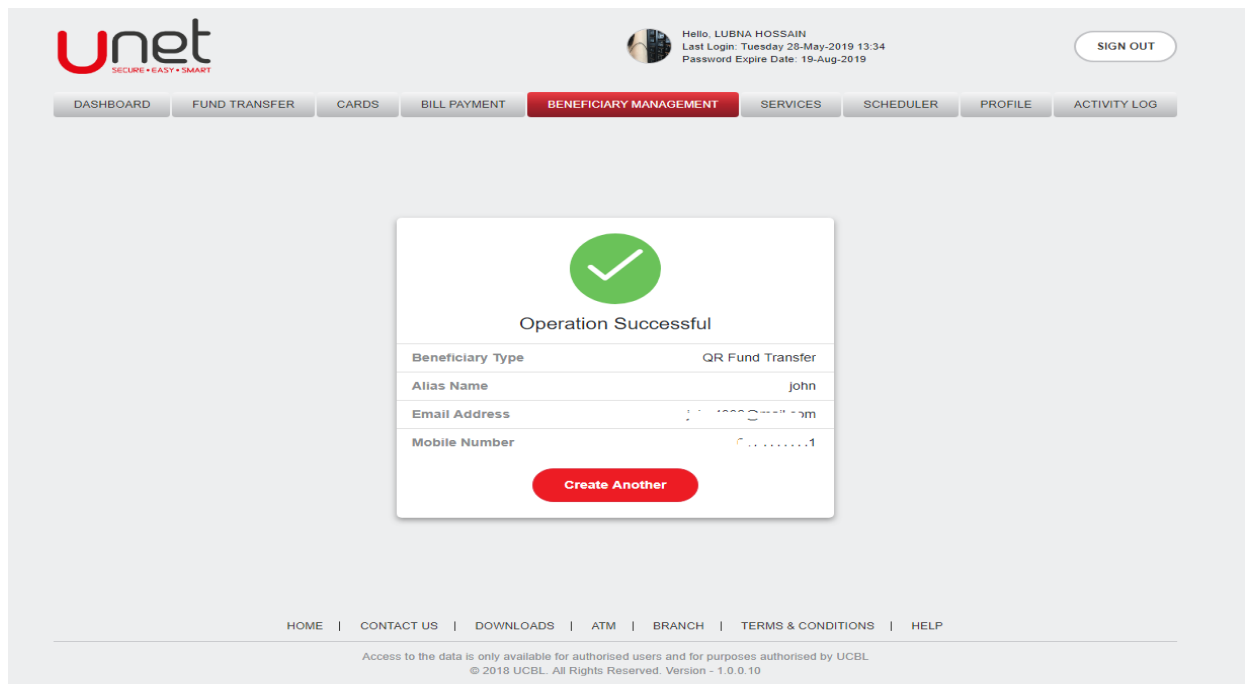
Input OTP

[Back](#) [Save](#)

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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.

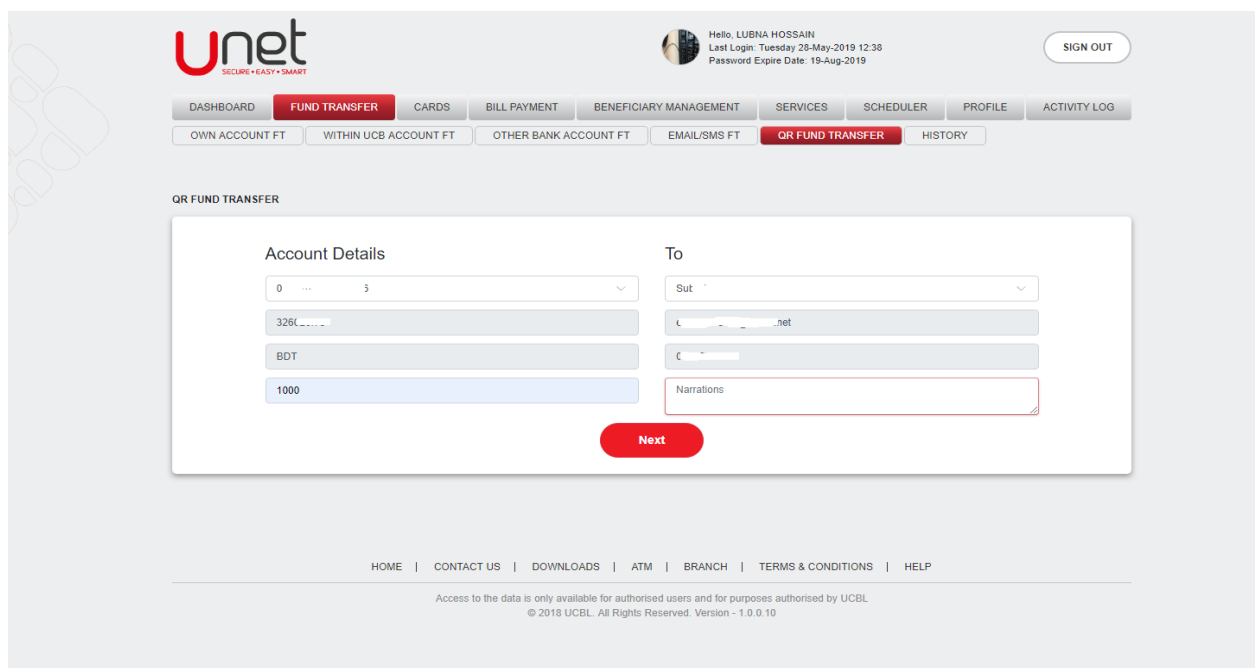


Operation Successful

Beneficiary Type	QR Fund Transfer
Alias Name	john
Email Address	john.doe@ucb.com
Mobile Number	01711111111

[Create Another](#)

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.

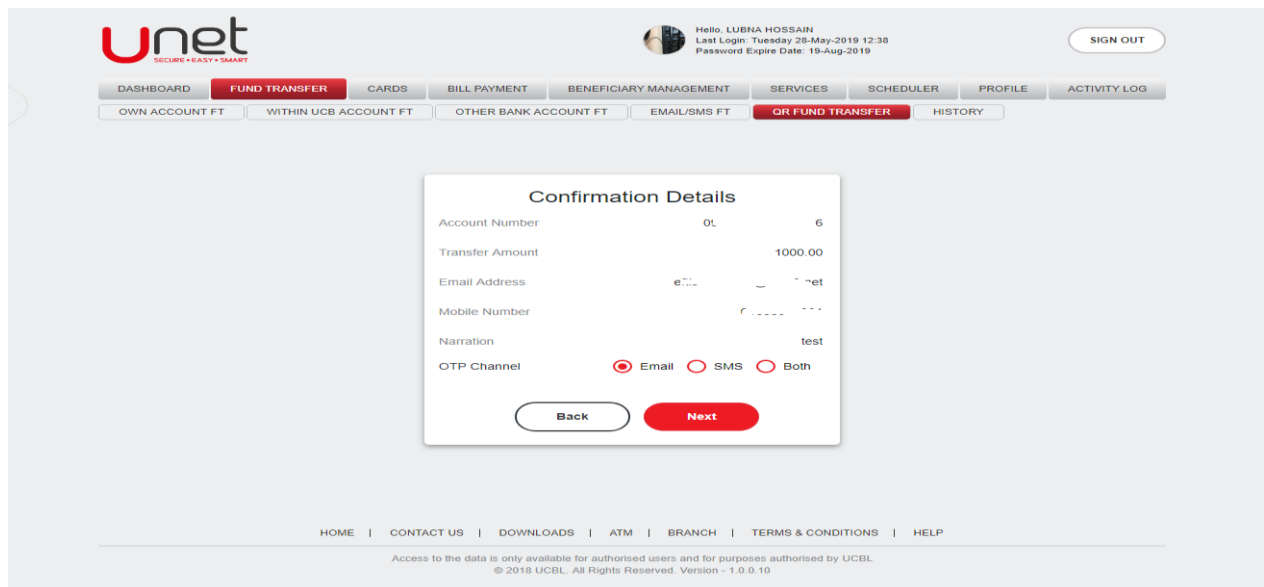


QR FUND TRANSFER

Account Details	To
0 ... 3	Sut ...
326@ucb.com
BDT	...
1000	Narrations

[Next](#)

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.

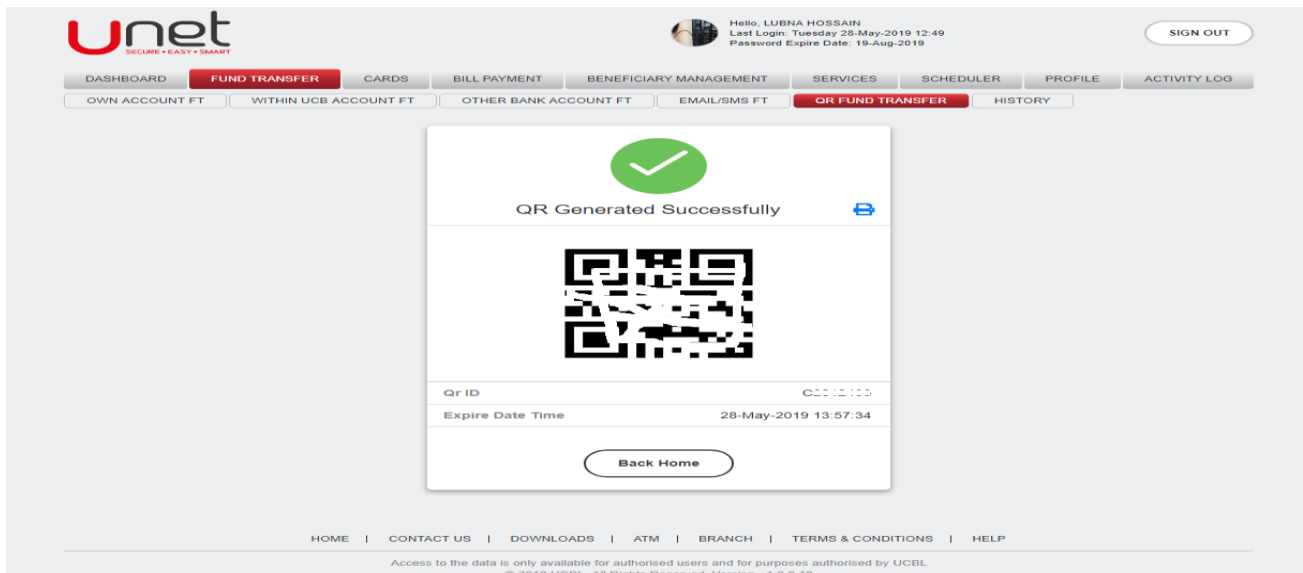


The screenshot shows the 'Confirmation Details' modal in the Unet app. It displays the following information:

- Account Number: 01 6
- Transfer Amount: 1000.00
- Email Address: e...@...net
- Mobile Number: 01... ..
- Narration: test
- OTP Channel: ☒ Email ☐ SMS ☐ Both

At the bottom of the modal are 'Back' and 'Next' buttons. The 'Next' button is highlighted in red. The background shows the app's navigation menu with 'FUND TRANSFER' and 'QR FUND TRANSFER' selected.

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.



The screenshot shows the 'QR Generated Successfully' modal. It features a green checkmark icon and the text 'QR Generated Successfully'. Below this is a QR code. The modal also displays the following details:

- Qr ID: 02112103
- Expire Date Time: 28-May-2019 13:57:34

A 'Back Home' button is located at the bottom of the modal. The background shows the app's navigation menu with 'QR FUND TRANSFER' selected.

You have made the below transaction.

Particular	Details
QR ID	C
Or Purpose	Send Money
Account Number	0' '6
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.



Hello, LUBNA HOSSAIN
Last Login: Tuesday 28-May-2019 12:49
Password Expire Date: 19-Aug-2019

SIGN OUT

DASHBOARD
FUND TRANSFER
CARDS
BILL PAYMENT
BENEFICIARY MANAGEMENT
SERVICES
SCHEDULER
PROFILE
ACTIVITY LOG

OWN ACCOUNT FT
WITHIN UCB ACCOUNT FT
OTHER BANK ACCOUNT FT
EMAIL/SMS FT
QR FUND TRANSFER
HISTORY
GENERATE QR FOR SENDING MONEY
GENERATE QR TO RECEIVE MONEY
HISTORY

QR FUND TRANSFER

Account Details

-Select Account-
-Select Account-
06' .76

Single QR Receive

Currency

Transfer Amount

Narrations

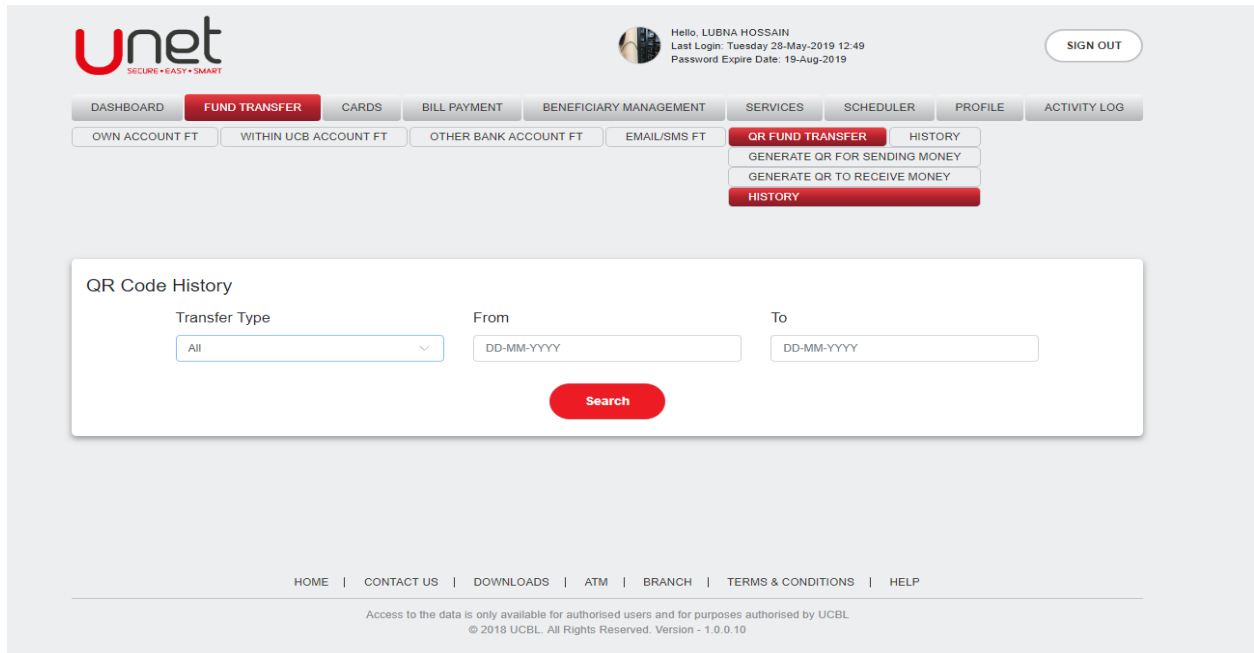
Next

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18.3 How can i find QR Fund Transfer history?

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



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Hello, LUBNA HOSSAIN
Last Login: Tuesday 28-May-2019 12:49
Password Expire Date: 19-Aug-2019

SIGN OUT

DASHBOARD FUND TRANSFER CARDS BILL PAYMENT BENEFICIARY MANAGEMENT SERVICES SCHEDULER PROFILE ACTIVITY LOG

OWN ACCOUNT FT WITHIN UCB ACCOUNT FT OTHER BANK ACCOUNT FT EMAIL/SMS FT QR FUND TRANSFER HISTORY

GENERATE QR FOR SENDING MONEY
GENERATE QR TO RECEIVE MONEY
HISTORY

QR Code History

Transfer Type: All

From: DD-MM-YYYY

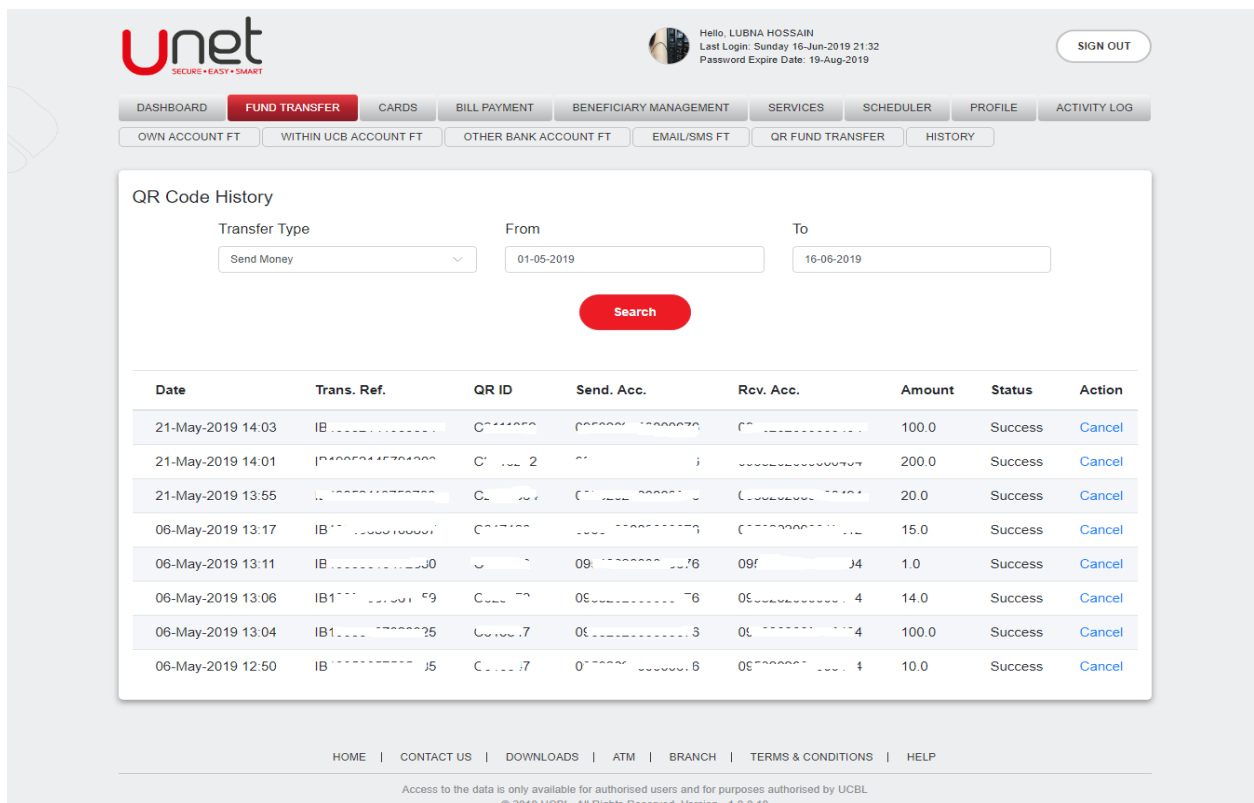
To: DD-MM-YYYY

Search

HOME | CONTACT US | DOWNLOADS | ATM | BRANCH | TERMS & CONDITIONS | HELP

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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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Hello, LUBNA HOSSAIN
Last Login: Sunday 16-Jun-2019 21:32
Password Expire Date: 19-Aug-2019

SIGN OUT

DASHBOARD FUND TRANSFER CARDS BILL PAYMENT BENEFICIARY MANAGEMENT SERVICES SCHEDULER PROFILE ACTIVITY LOG

OWN ACCOUNT FT WITHIN UCB ACCOUNT FT OTHER BANK ACCOUNT FT EMAIL/SMS FT QR FUND TRANSFER HISTORY

QR Code History

Transfer Type: Send Money

From: 01-05-2019

To: 16-06-2019

Search


Date	Trans. Ref.	QR ID	Send. Acc.	Rev. Acc.	Amount	Status	Action
21-May-2019 14:03	IB1111111111111111	C1111111111111111	0911111111111111	0911111111111111	100.0	Success	Cancel
21-May-2019 14:01	IB1111111111111111	C1111111111111111	0911111111111111	0911111111111111	200.0	Success	Cancel
21-May-2019 13:55	IB1111111111111111	C1111111111111111	0911111111111111	0911111111111111	20.0	Success	Cancel
06-May-2019 13:17	IB1111111111111111	C1111111111111111	0911111111111111	0911111111111111	15.0	Success	Cancel
06-May-2019 13:11	IB1111111111111111	C1111111111111111	0911111111111111	0911111111111111	1.0	Success	Cancel
06-May-2019 13:06	IB1111111111111111	C1111111111111111	0911111111111111	0911111111111111	14.0	Success	Cancel
06-May-2019 13:04	IB1111111111111111	C1111111111111111	0911111111111111	0911111111111111	100.0	Success	Cancel
06-May-2019 12:50	IB1111111111111111	C1111111111111111	0911111111111111	0911111111111111	10.0	Success	Cancel


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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.





Hello, LUBNA HOSSAIN

Last Login: Tuesday 28-May-2019 12:49

Password Expire Date: 19-Aug-2019

SIGN OUT

DASHBOARD

FUND TRANSFER

CARDS

BILL PAYMENT

BENEFICIARY MANAGEMENT

SERVICES

SCHEDULER

PROFILE

ACTIVITY LOG

OWN ACCOUNT FT

WITHIN UCB ACCOUNT FT

OTHER BANK ACCOUNT FT

EMAIL/SMS FT

QR FUND TRANSFER

HISTORY

GENERATE QR FOR SENDING MONEY

GENERATE QR TO RECEIVE MONEY

HISTORY

QR Code History

Transfer Type

From

To

All

DD-MM-YYYY

DD-MM-YYYY

Search

HOME

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DOWNLOADS

ATM

BRANCH

TERMS & CONDITIONS

HELP

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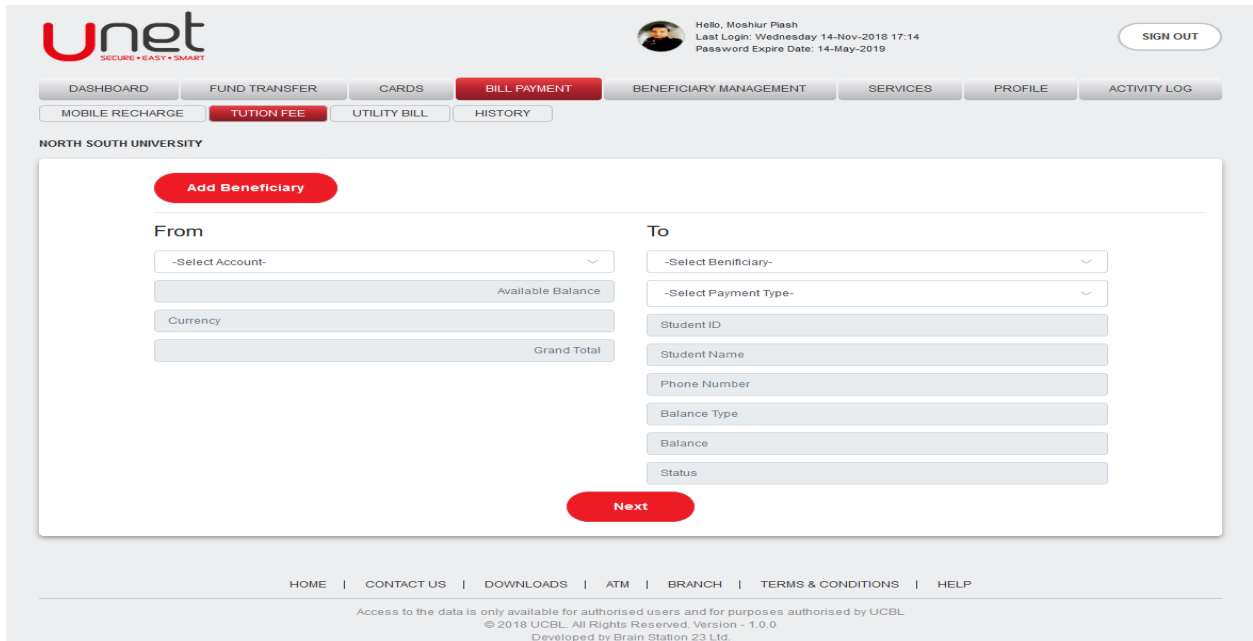
Step 2: Select '**Transfer Type as send**', '**From Date**' and '**To Date**'. After selection click on '**Search**' button to see the respective Transaction history.

[illegible]

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

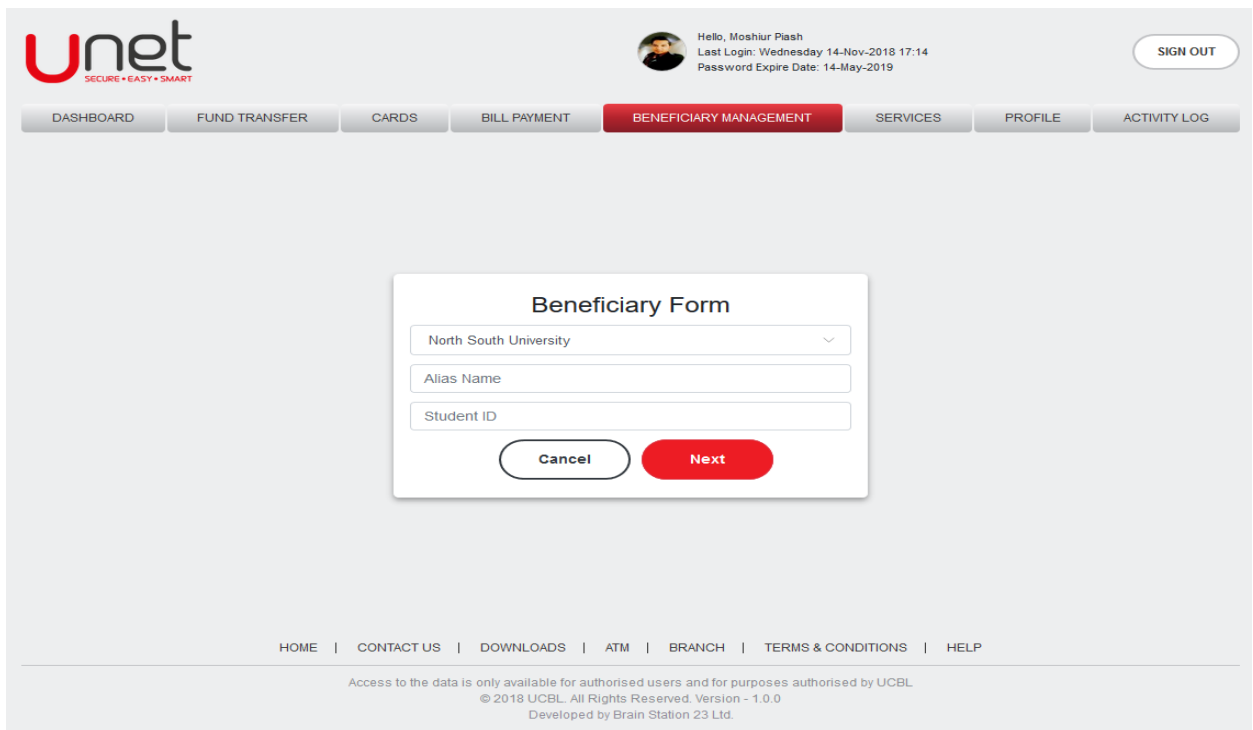
19. How do I pay North South University tuition fee from Unet?

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**.



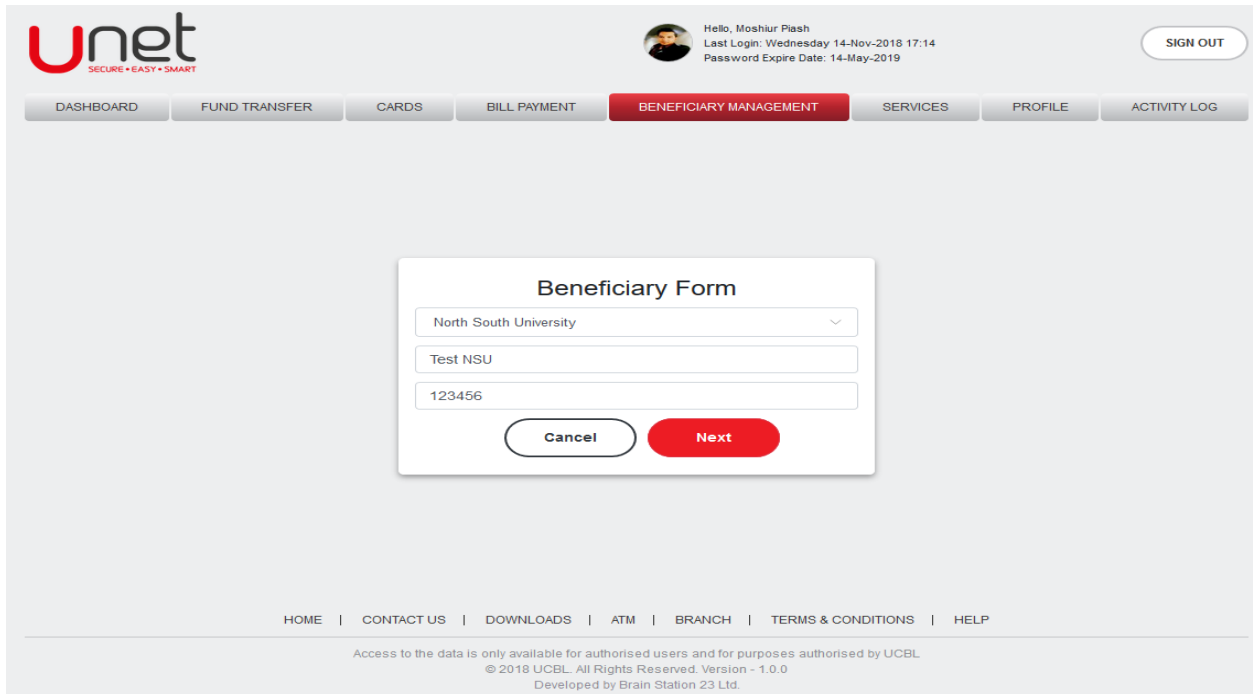
The screenshot shows the Unet mobile app interface for paying a North South University (NSU) tuition fee. The user is logged in as Moshur Plash. The navigation bar includes options like DASHBOARD, FUND TRANSFER, CARDS, BILL PAYMENT (selected), BENEFICIARY MANAGEMENT, SERVICES, PROFILE, and ACTIVITY LOG. Below the navigation bar, there are tabs for MOBILE RECHARGE, TUITION FEE (selected), UTILITY BILL, and HISTORY. The main content area is titled 'NORTH SOUTH UNIVERSITY' and features a red 'Add Beneficiary' button. Below this button, there are two columns of input fields: 'From' and 'To'. The 'From' column includes a dropdown for '-Select Account-', an 'Available Balance' field, a 'Currency' field, and a 'Grand Total' field. The 'To' column includes a dropdown for '-Select Beneficiary-', a dropdown for '-Select Payment Type-', and several text input fields for 'Student ID', 'Student Name', 'Phone Number', 'Balance Type', 'Balance', and 'Status'. A red 'Next' button is located at the bottom right of the form. At the very bottom of the screen, there is a footer with links for HOME, CONTACT US, DOWNLOADS, ATM, BRANCH, TERMS & CONDITIONS, and HELP, along with a disclaimer and copyright information.

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 NSU payment page.



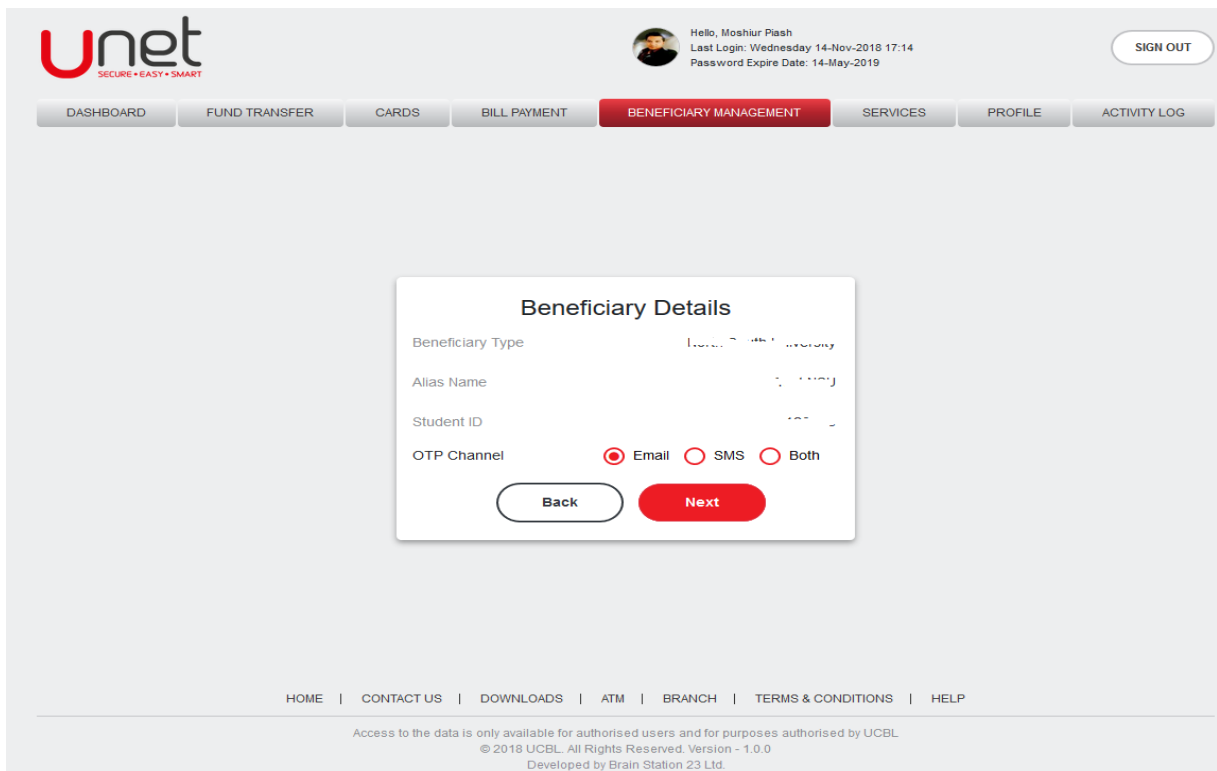
The screenshot shows the Unet mobile app interface for adding a new beneficiary. The user is logged in as Moshur Plash. The navigation bar includes options like DASHBOARD, FUND TRANSFER, CARDS, BILL PAYMENT, BENEFICIARY MANAGEMENT (selected), SERVICES, PROFILE, and ACTIVITY LOG. The main content area is titled 'Beneficiary Form' and features a dropdown menu for 'North South University', a text input field for 'Alias Name', and a text input field for 'Student ID'. Below these fields are two buttons: a white 'Cancel' button and a red 'Next' button. At the very bottom of the screen, there is a footer with links for HOME, CONTACT US, DOWNLOADS, ATM, BRANCH, TERMS & CONDITIONS, and HELP, along with a disclaimer and copyright information.

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



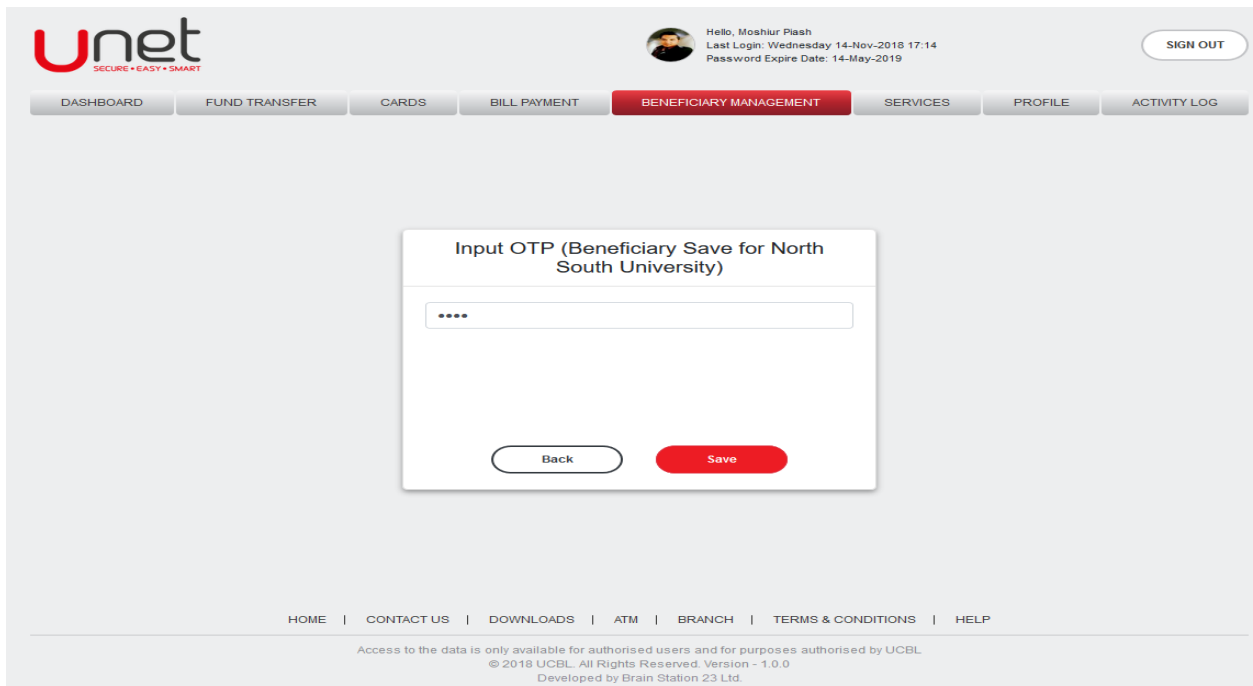
The screenshot shows the UCB U-net interface. At the top, there's a header with the U-net logo (tagline: SECURE • EASY • SMART), a user profile for Moshur Plash, and a 'SIGN OUT' button. Below the header is a navigation bar with buttons for DASHBOARD, FUND TRANSFER, CARDS, BILL PAYMENT, BENEFICIARY MANAGEMENT (highlighted in red), SERVICES, PROFILE, and ACTIVITY LOG. The main content area displays a 'Beneficiary Form' with three input fields: 'North South University' (a dropdown menu), 'Test NSU', and '123456'. At the bottom of the form are 'Cancel' and 'Next' buttons. The footer contains links for HOME, CONTACT US, DOWNLOADS, ATM, BRANCH, TERMS & CONDITIONS, and HELP, along with a disclaimer and copyright information.

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.



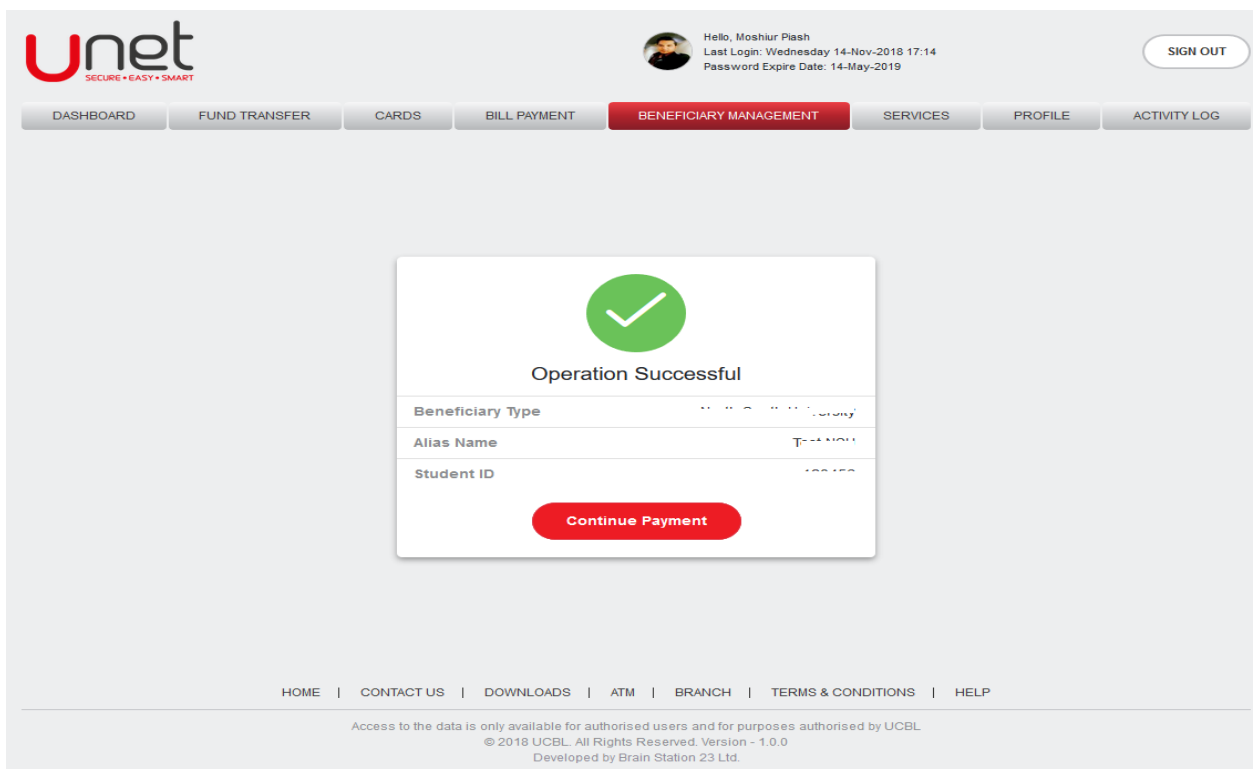
The screenshot shows the UCB U-net interface with the 'Beneficiary Details' confirmation page. The header and navigation bar are identical to the previous screenshot. The main content area displays a 'Beneficiary Details' form that summarizes the information entered in the previous step: Beneficiary Type (North South University), Alias Name (Test NSU), and Student ID (123456). Below this, the 'OTP Channel' is set to 'Email' (indicated by a selected radio button). There are also 'Back' and 'Next' buttons at the bottom of the form. The footer remains the same as in the previous screenshot.

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.



The screenshot shows the Unet web interface. At the top, the Unet logo is on the left, and a user profile section on the right says "Hello, Moshur Plash" with login details. A navigation bar contains buttons for DASHBOARD, FUND TRANSFER, CARDS, BILL PAYMENT, BENEFICIARY MANAGEMENT (highlighted in red), SERVICES, PROFILE, and ACTIVITY LOG. A "SIGN OUT" button is also present. The main content area features a modal titled "Input OTP (Beneficiary Save for North South University)". Inside the modal is a text input field with four asterisks, and two buttons at the bottom: "Back" and "Save". The footer includes a list of links (HOME, CONTACT US, DOWNLOADS, ATM, BRANCH, TERMS & CONDITIONS, HELP) and a disclaimer about data access.

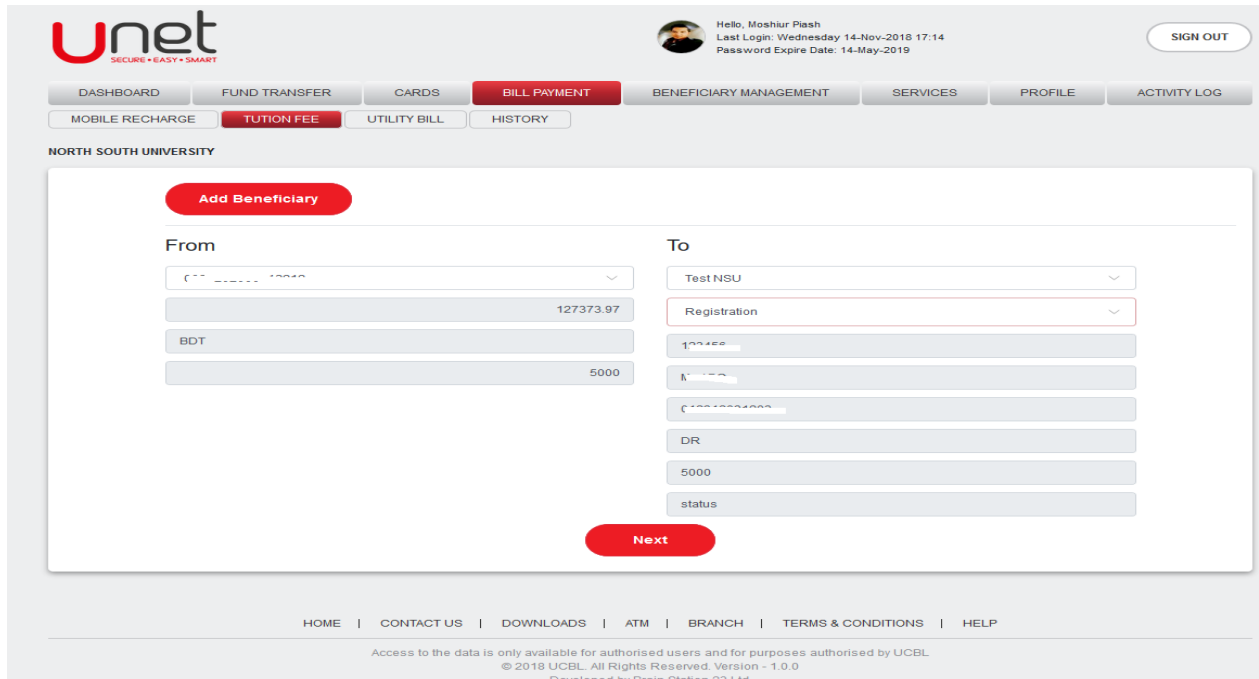
Step 6: After inputting the correct OTP, app shows the 'Operation Successful' alert message with all the added beneficiary details. By clicking on the **'Continue Payment'** you can get back to the NSU payment page.



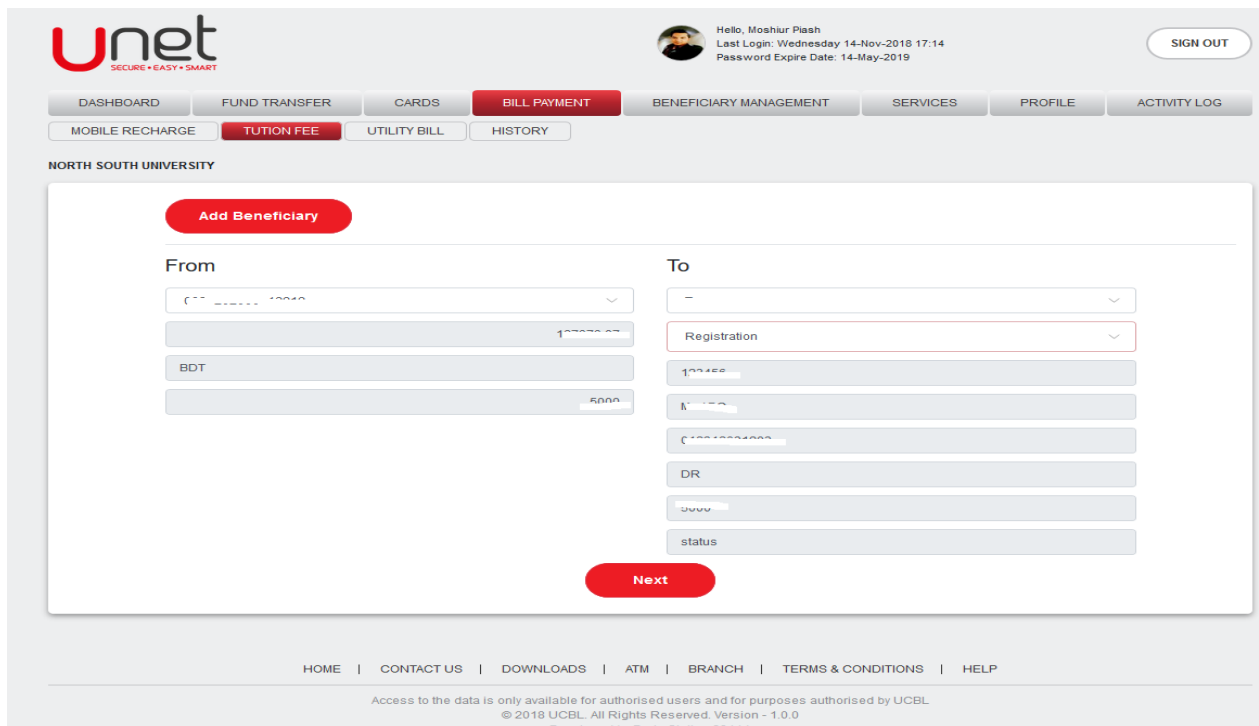
The screenshot shows the Unet web interface after a successful operation. The layout is identical to the previous screen, but the modal now displays a green checkmark icon and the text "Operation Successful". Below this, a table lists the beneficiary details: Beneficiary Type (North South University), Alias Name (TANMOL), and Student ID (100123). A red "Continue Payment" button is at the bottom of the modal. The footer remains the same.

Beneficiary Type	North South University
Alias Name	TANMOL
Student ID	100123

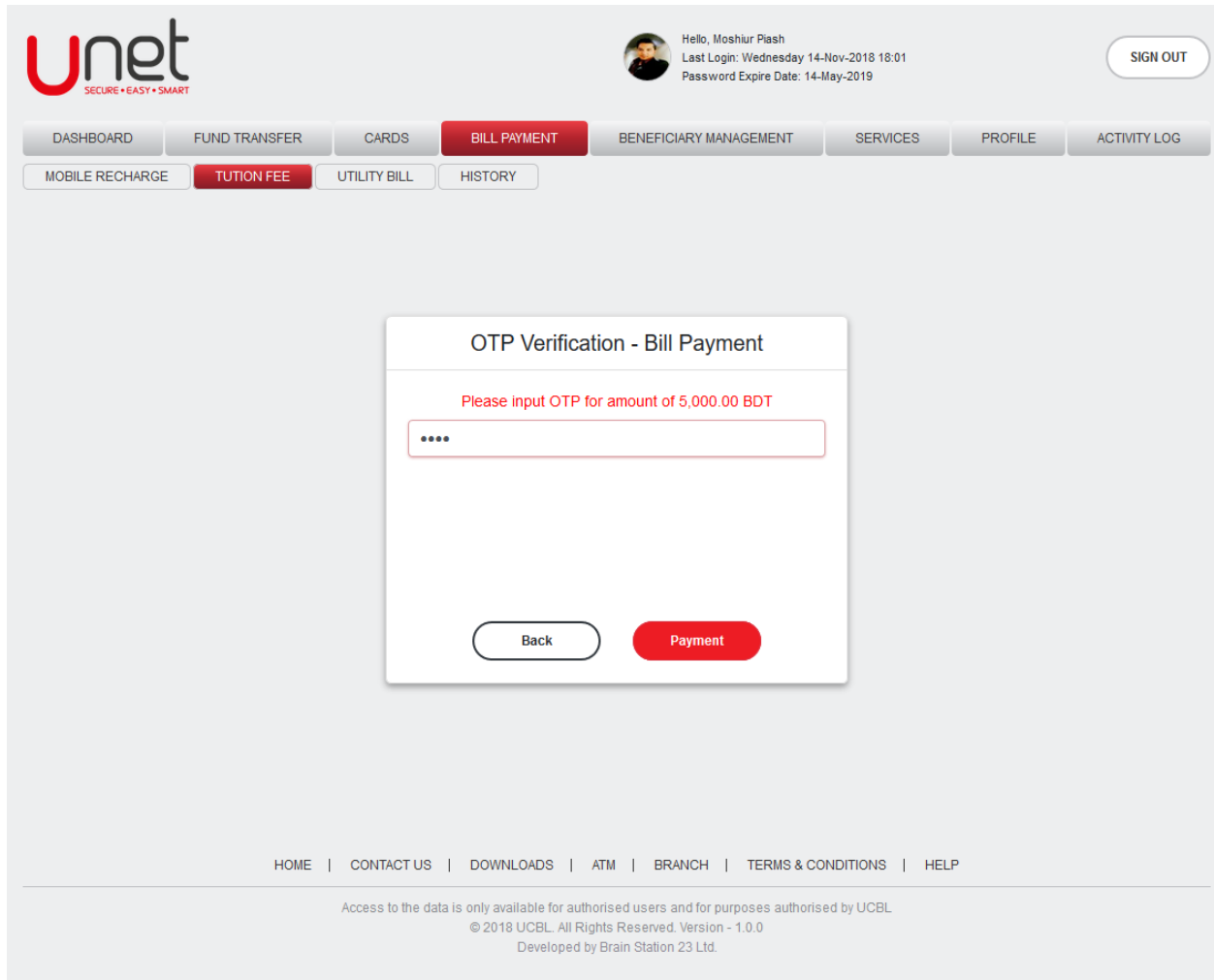
Step 7: Select your desired **'From Account'**. After selecting the account, the app will display your selected account's **'Available Balance'** and **'Currency'**. Select the **'Beneficiary'** and **'Payment Type'**, then the app will show all the information of selected beneficiary along with selected 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 desired **'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 **'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.



Unet
SECURE • EASY • SMART

Hello, Moshir Pash
Last Login: Wednesday 14-Nov-2018 18:01
Password Expire Date: 14-May-2019

[SIGN OUT](#)

[DASHBOARD](#) [FUND TRANSFER](#) [CARDS](#) [BILL PAYMENT](#) [BENEFICIARY MANAGEMENT](#) [SERVICES](#) [PROFILE](#) [ACTIVITY LOG](#)

[MOBILE RECHARGE](#) [TUTION FEE](#) [UTILITY BILL](#) [HISTORY](#)

OTP Verification - Bill Payment

Please input OTP for amount of 5,000.00 BDT

....

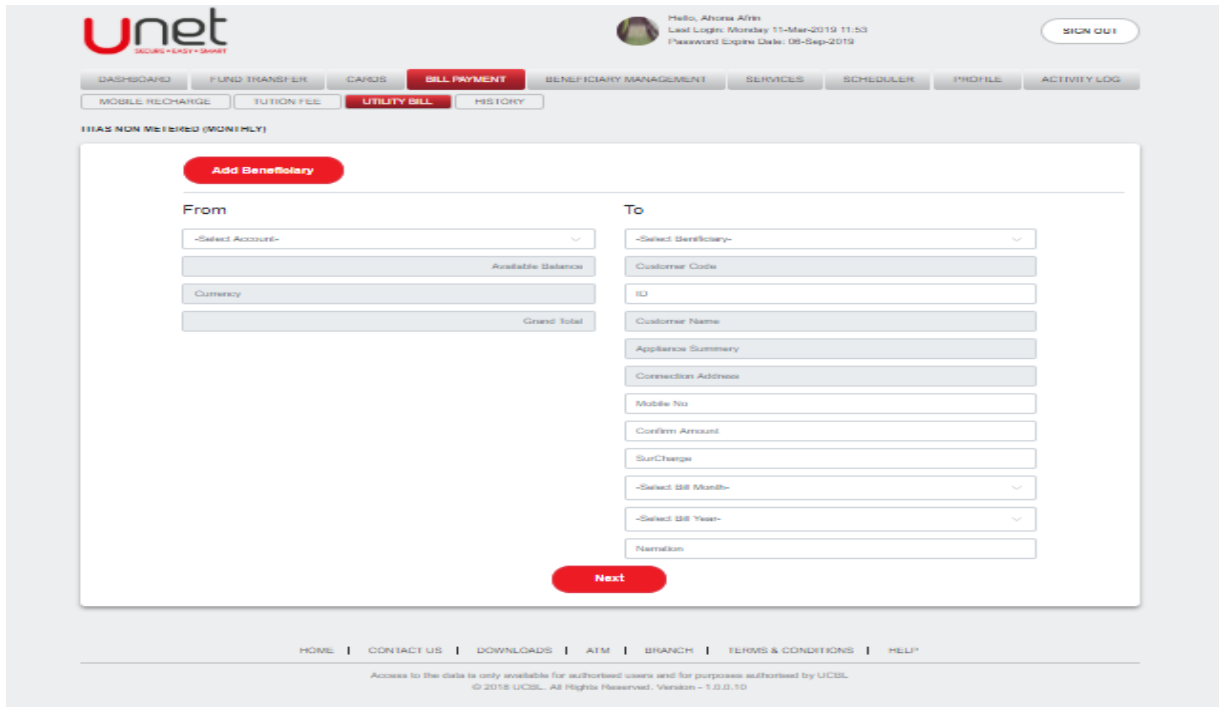
[Back](#) [Payment](#)

[HOME](#) | [CONTACT US](#) | [DOWNLOADS](#) | [ATM](#) | [BRANCH](#) | [TERMS & CONDITIONS](#) | [HELP](#)

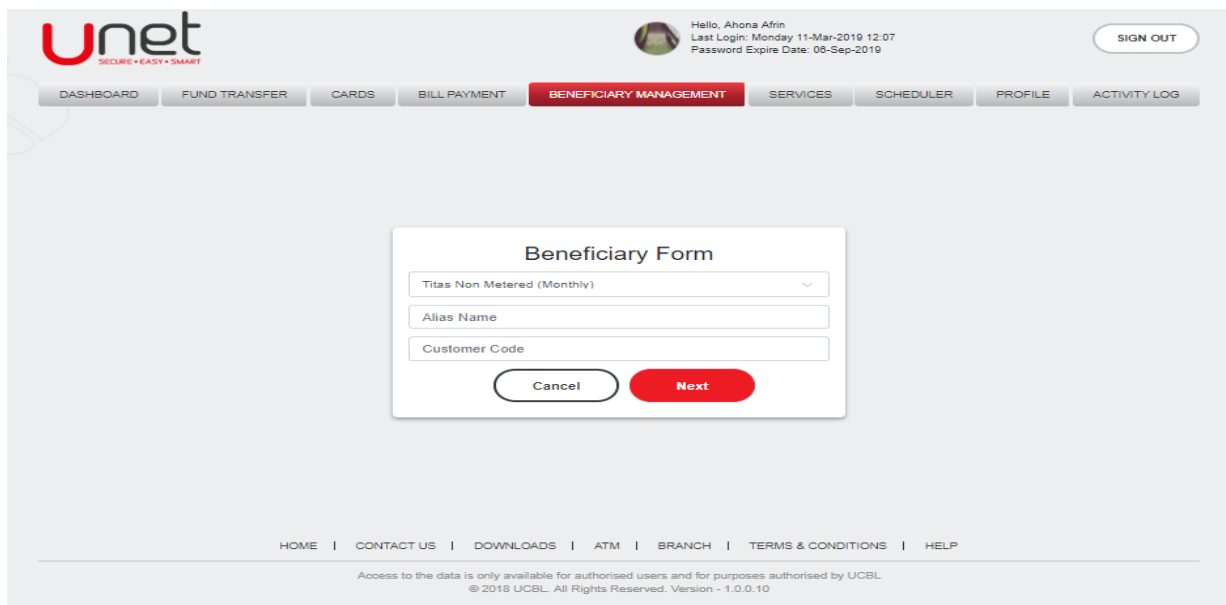
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20. How do I pay TITAS Non Metered (monthly) utility bill from Unet?

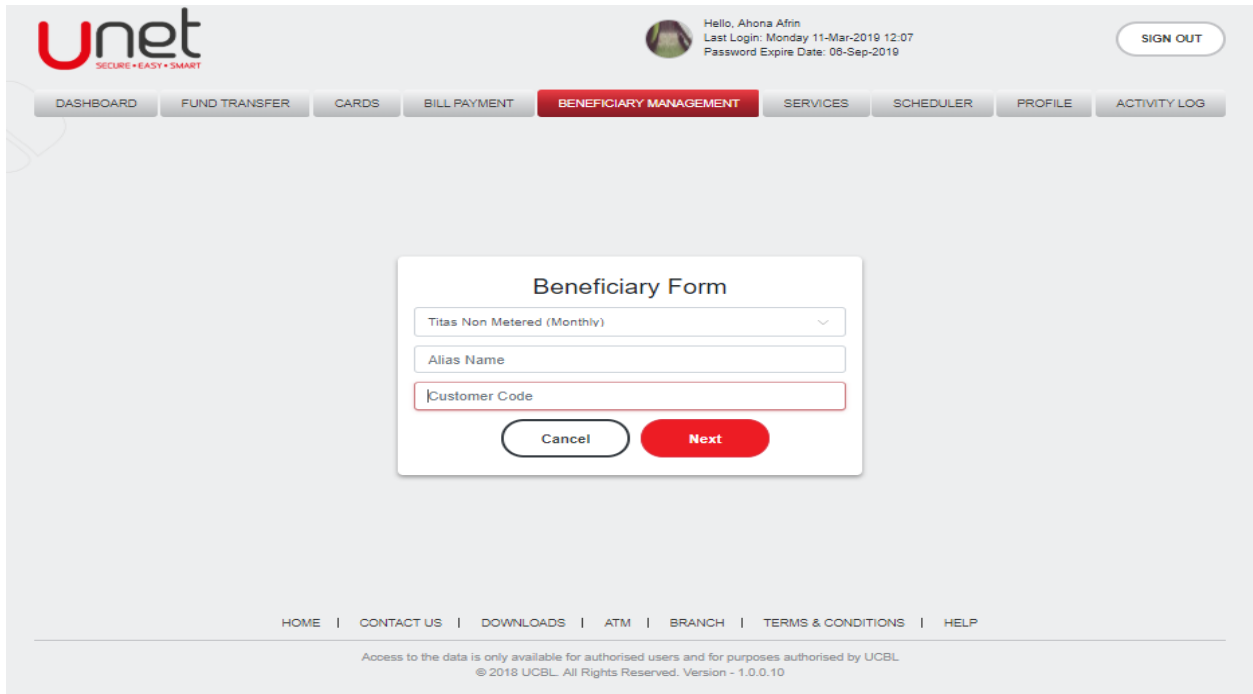
Step 1: By using this feature, you can pay Utility Bill from your CASA account and Credit Card in Unet. Go to the **Bill Payment > Utility Bill > TITAS Non Metered (Monthly)**



Step 2: After going to the feature page, if you don't have any beneficiary added yet, then app 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.

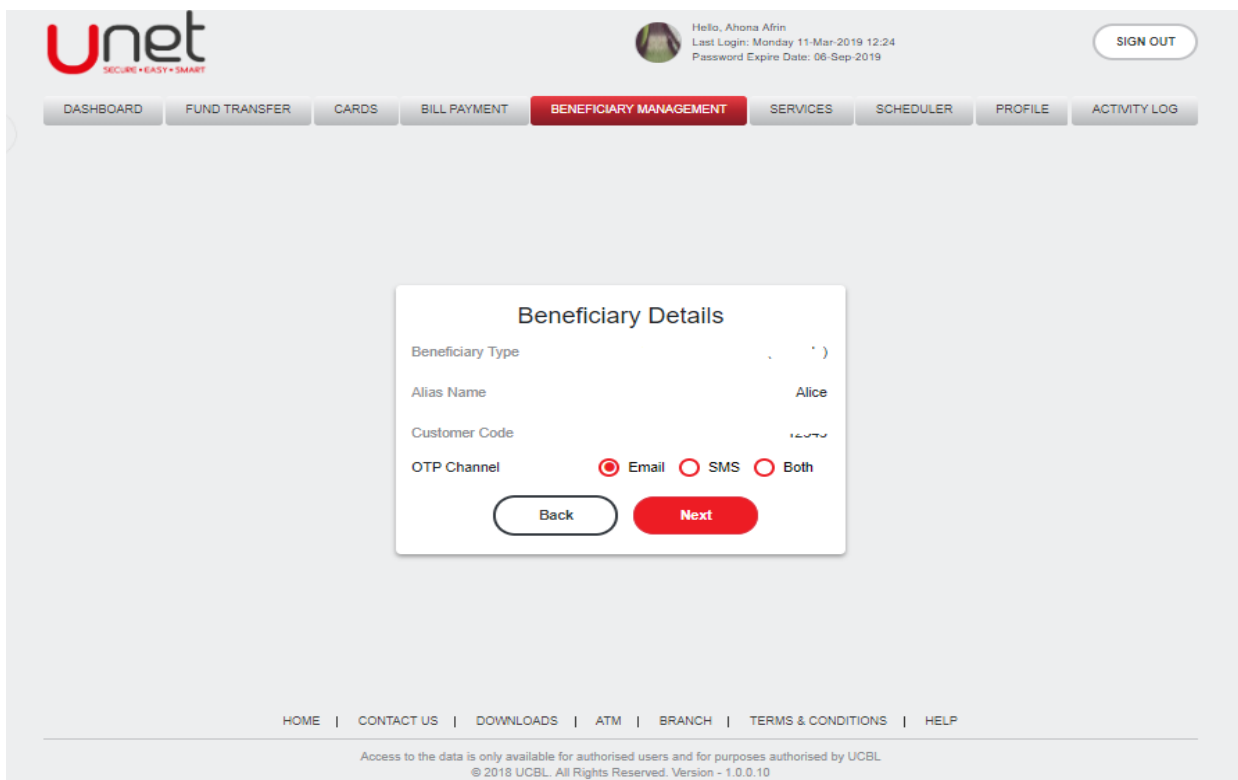


Step 3: Input the 'Beneficiary Name' and 'Student ID' in 'Alias Name' and 'Customer Code' fields respectively. Click the 'Next' button for further steps.



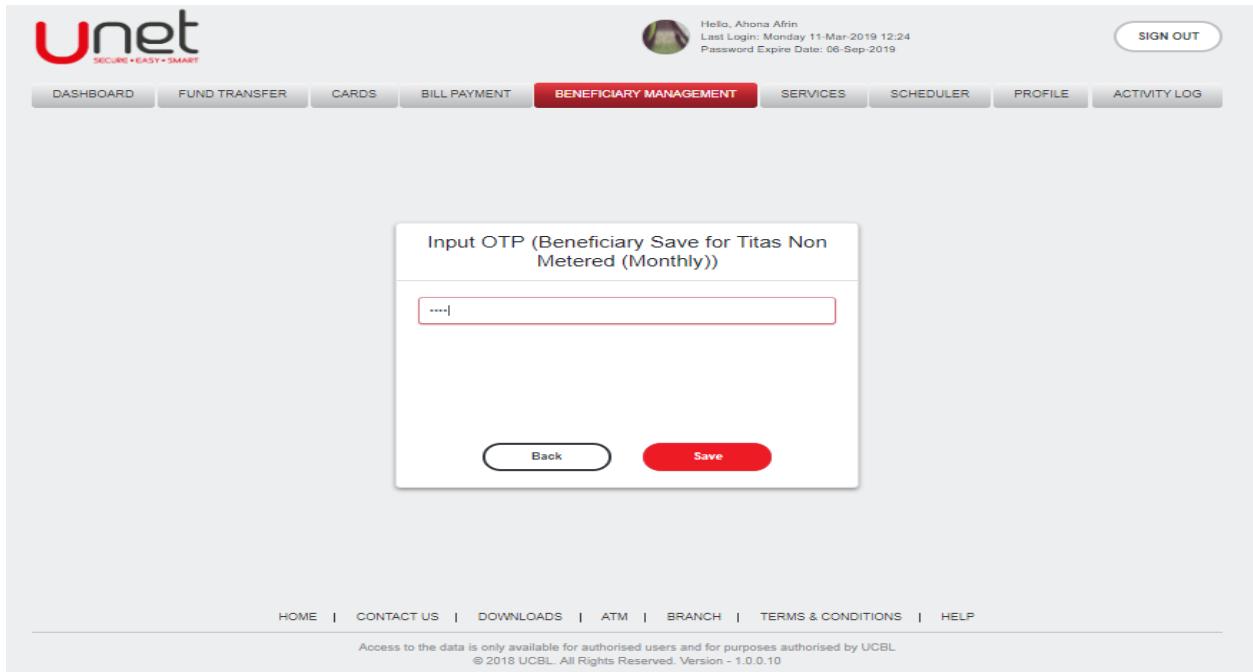
The screenshot shows the UCB U-net interface. At the top, there's a header with the UCB logo, a user profile section (Hello, Ahona Afrin, Last Login: Monday 11-Mar-2019 12:07, Password Expire Date: 06-Sep-2019), and a SIGN OUT button. Below the header is a navigation bar with buttons: DASHBOARD, FUND TRANSFER, CARDS, BILL PAYMENT, BENEFICIARY MANAGEMENT (highlighted in red), SERVICES, SCHEDULER, PROFILE, and ACTIVITY LOG. The main content area displays the 'Beneficiary Form'. It includes a dropdown menu for 'Titas Non Metered (Monthly)', text input fields for 'Alias Name' and 'Customer Code', and two buttons: 'Cancel' and 'Next' (highlighted in red). At the bottom, there's a footer with links: HOME, CONTACT US, DOWNLOADS, ATM, BRANCH, TERMS & CONDITIONS, and HELP. Below the footer is a disclaimer: 'Access to the data is only available for authorised users and for purposes authorised by UCBL. © 2018 UCBL. All Rights Reserved. Version - 1.0.0.10'.

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.



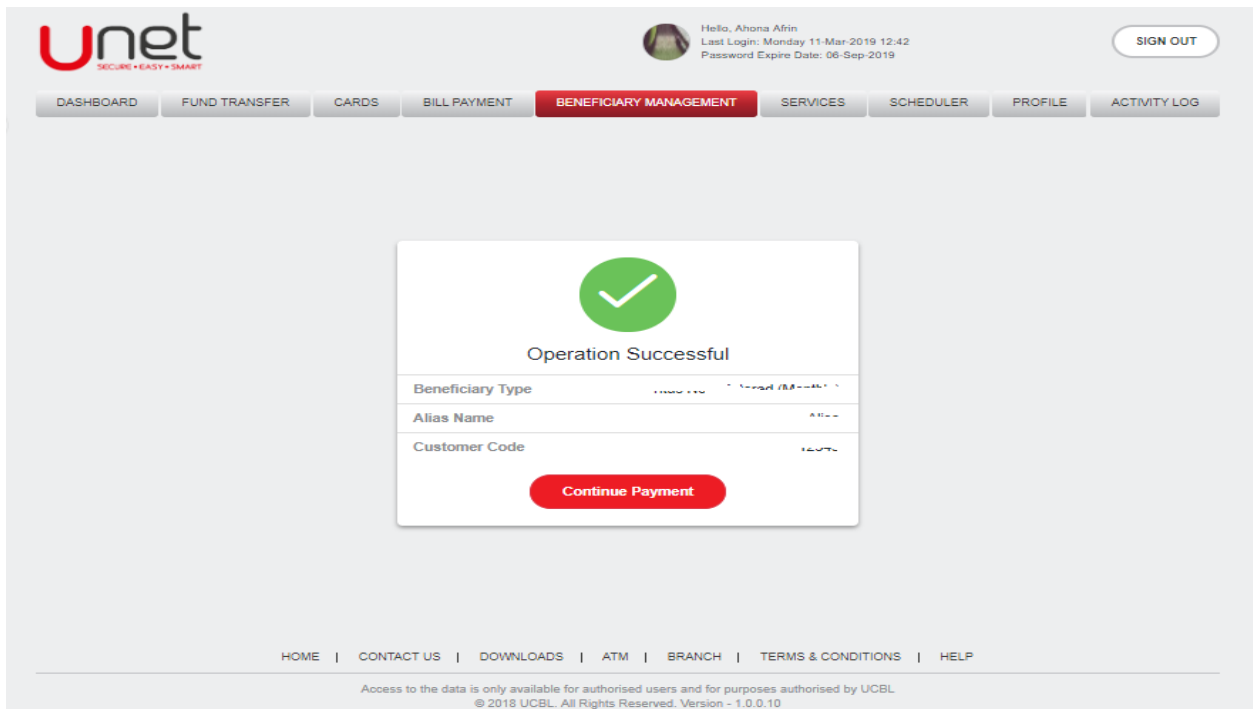
The screenshot shows the UCB U-net interface. At the top, there's a header with the UCB logo, a user profile section (Hello, Ahona Afrin, Last Login: Monday 11-Mar-2019 12:24, Password Expire Date: 06-Sep-2019), and a SIGN OUT button. Below the header is a navigation bar with buttons: DASHBOARD, FUND TRANSFER, CARDS, BILL PAYMENT, BENEFICIARY MANAGEMENT (highlighted in red), SERVICES, SCHEDULER, PROFILE, and ACTIVITY LOG. The main content area displays the 'Beneficiary Details' form. It includes fields for 'Beneficiary Type', 'Alias Name' (filled with 'Alice'), and 'Customer Code' (filled with '123456'). Below these fields is the 'OTP Channel' section with three radio buttons: 'Email' (selected), 'SMS', and 'Both'. At the bottom of the form are two buttons: 'Back' and 'Next' (highlighted in red). At the bottom of the page, there's a footer with links: HOME, CONTACT US, DOWNLOADS, ATM, BRANCH, TERMS & CONDITIONS, and HELP. Below the footer is a disclaimer: 'Access to the data is only available for authorised users and for purposes authorised by UCBL. © 2018 UCBL. All Rights Reserved. Version - 1.0.0.10'.

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.



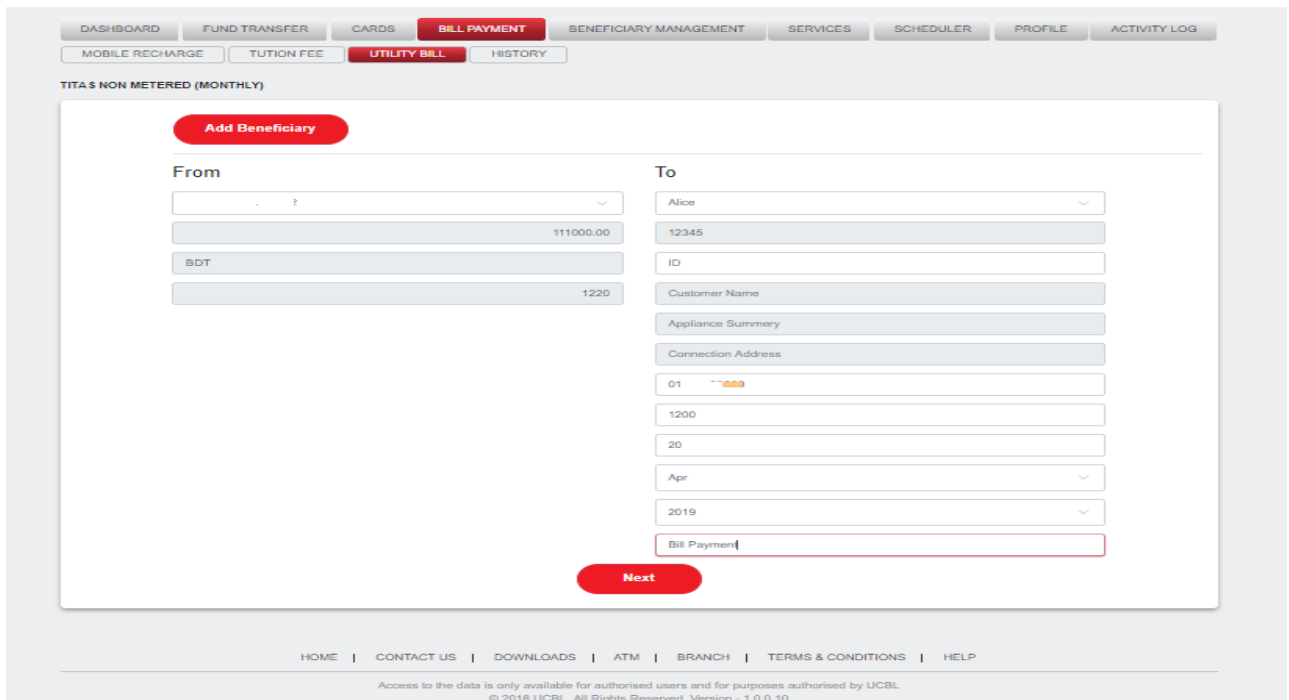
The screenshot shows the Unet web interface. At the top, the Unet logo is on the left, and a user profile section on the right shows 'Hello, Ahona Afrin' with login details. A navigation bar contains links: DASHBOARD, FUND TRANSFER, CARDS, BILL PAYMENT, BENEFICIARY MANAGEMENT (highlighted in red), SERVICES, SCHEDULER, PROFILE, and ACTIVITY LOG. A 'SIGN OUT' button is in the top right. The main content area displays a modal titled 'Input OTP (Beneficiary Save for Titas Non Metered (Monthly))'. Inside the modal is a text input field with a red border and a red 'X' icon, indicating an error. Below the input field are two buttons: 'Back' and 'Save'. The footer contains a list of links: HOME, CONTACT US, DOWNLOADS, ATM, BRANCH, TERMS & CONDITIONS, and HELP. At the very bottom, a small disclaimer states: 'Access to the data is only available for authorised users and for purposes authorised by UCBL. © 2018 UCBL. All Rights Reserved. Version - 1.0.0.10'.

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.



The screenshot shows the Unet web interface after a successful operation. The layout is identical to the previous screen, but the modal now displays a green checkmark icon and the text 'Operation Successful'. Below this, a table shows the beneficiary details: Beneficiary Type, Alias Name, and Customer Code. At the bottom of the modal is a red button labeled 'Continue Payment'. The footer and disclaimer are the same as in the previous screenshot.

Step 7: Select your desired **'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 this information, provide mobile no, amount, charge, select month and year to fill up all the fields, click to the **'Next'** button for further steps.



From

Available Balance: 111000.00

Currency: BDT

To

Beneficiary: Alice

ID: 12345

Customer Name: [Field]

Appliance Summary: [Field]

Connection Address: [Field]

Mobile No: 01-1200-20

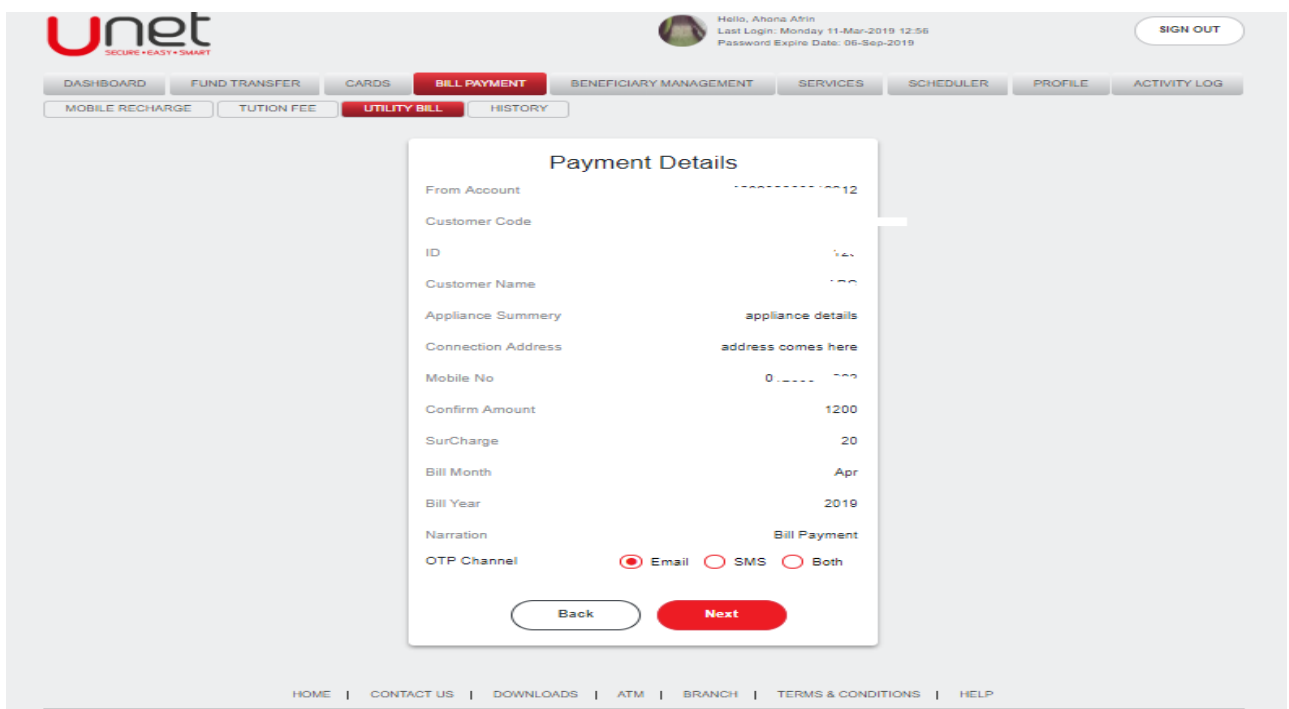
Bill Month: Apr

Bill Year: 2019

Bill Payment: [Checkbox]

Next

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 desired **'OTP Channel'** as Email/SMS/Both for generating the **One Time Password** and click on the **'Next'** button.



Payment Details

From Account: [Field]

Customer Code: [Field]

ID: [Field]

Customer Name: [Field]

Appliance Summary: [Field]

Connection Address: [Field]

Mobile No: [Field]

Confirm Amount: 1200

SurCharge: 20

Bill Month: Apr

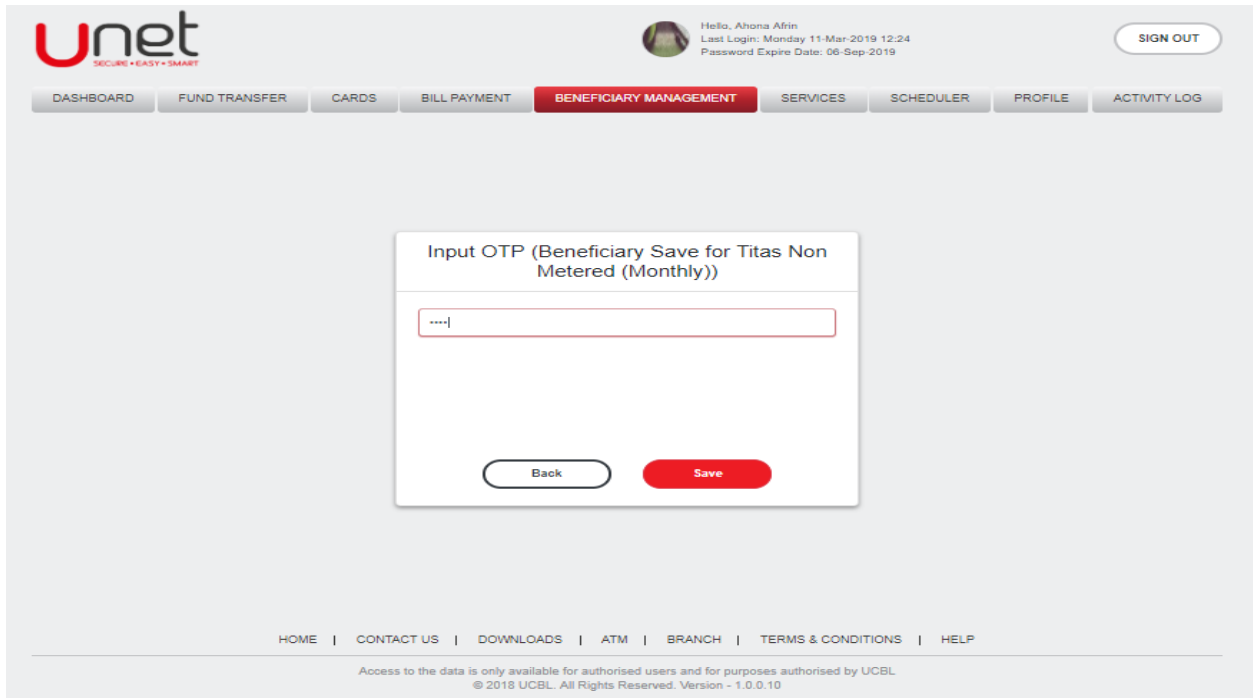
Bill Year: 2019

Narration: Bill Payment

OTP Channel: ☒ Email ☐ SMS ☐ Both

Back **Next**

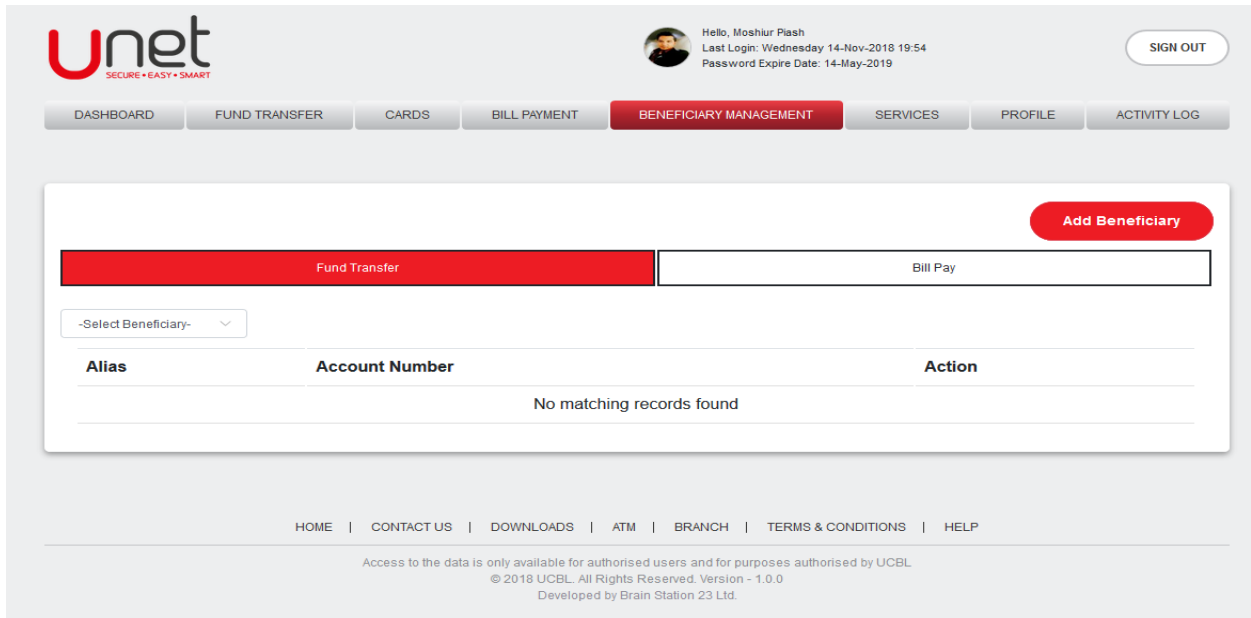
Step 9: Based on your selection, the system will send an Email/SMS/Both into your Unet register Email Address/Mobile Number/Both. The app shows the transaction amount in top of the transaction input field. Input the correct OTP and hit on the **'Payment'** button to make this transaction. Please note 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.



The screenshot displays the Unet web application interface. At the top, the Unet logo is on the left, and user information (Hello, Ahona Afrin, Last Login: Monday 11-Mar-2019 12:24, Password Expire Date: 06-Sep-2019) and a SIGN OUT button are on the right. A navigation bar contains buttons for DASHBOARD, FUND TRANSFER, CARDS, BILL PAYMENT, BENEFICIARY MANAGEMENT (highlighted in red), SERVICES, SCHEDULER, PROFILE, and ACTIVITY LOG. The main content area shows a modal window titled "Input OTP (Beneficiary Save for Titas Non Metered (Monthly))". Inside the modal is a text input field with a red border and a red outline, containing four dots. Below the input field are two buttons: "Back" (white with a black border) and "Save" (solid red). At the bottom of the page, there is a footer with links: HOME | CONTACT US | DOWNLOADS | ATM | BRANCH | TERMS & CONDITIONS | HELP. Below the links, a small disclaimer states: "Access to the data is only available for authorised users and for purposes authorised by UCBL. © 2018 UCBL. All Rights Reserved. Version - 1.0.0.10".

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.



unet
SECURE • EASY • SMART

Hello, Moshur Plash
Last Login: Wednesday 14-Nov-2018 19:54
Password Expire Date: 14-May-2019

SIGN OUT

DASHBOARD FUND TRANSFER CARDS BILL PAYMENT **BENEFICIARY MANAGEMENT** SERVICES PROFILE ACTIVITY LOG

Add Beneficiary

Fund Transfer Bill Pay

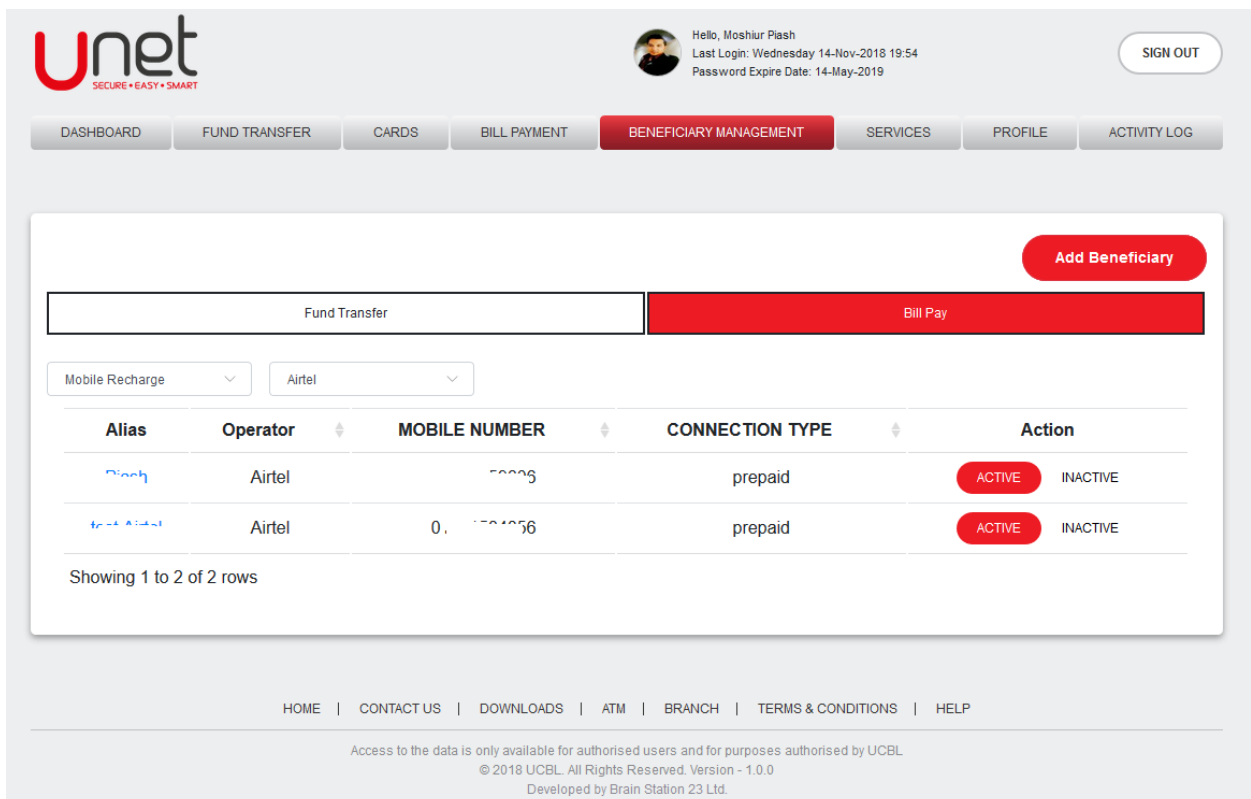
-Select Beneficiary-

Alias	Account Number	Action
No matching records found		

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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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Hello, Moshur Plash
Last Login: Wednesday 14-Nov-2018 19:54
Password Expire Date: 14-May-2019

SIGN OUT

DASHBOARD FUND TRANSFER CARDS BILL PAYMENT **BENEFICIARY MANAGEMENT** SERVICES PROFILE ACTIVITY LOG

Add Beneficiary

Fund Transfer Bill Pay

Mobile Recharge Airtel

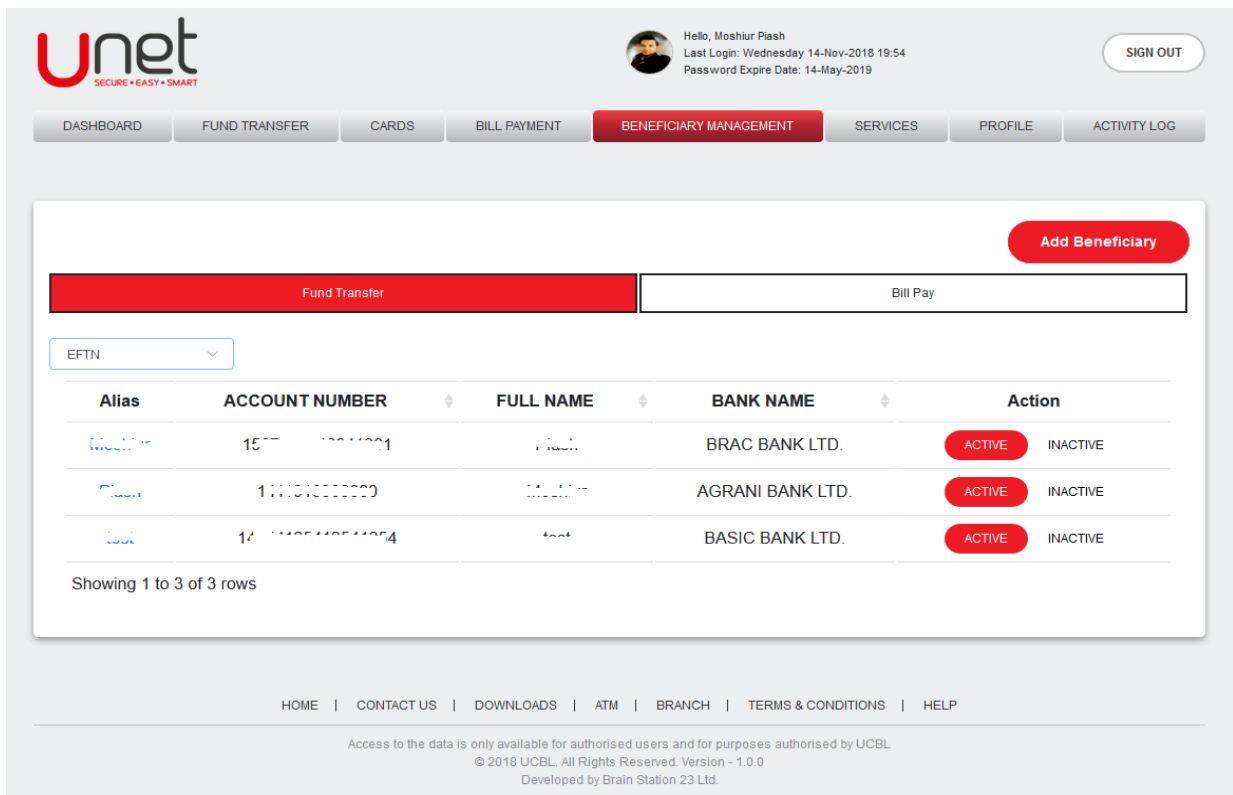
Alias	Operator	MOBILE NUMBER	CONNECTION TYPE	Action
Deep	Airtel	50005	prepaid	ACTIVE INACTIVE
test Airtel	Airtel	0, 1501056	prepaid	ACTIVE INACTIVE

Showing 1 to 2 of 2 rows

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



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Hello, Moshir Plash
Last Login: Wednesday 14-Nov-2018 19:54
Password Expire Date: 14-May-2019

SIGN OUT

DASHBOARD FUND TRANSFER CARDS BILL PAYMENT **BENEFICIARY MANAGEMENT** SERVICES PROFILE ACTIVITY LOG

Add Beneficiary

Fund Transfer Bill Pay

EFTN

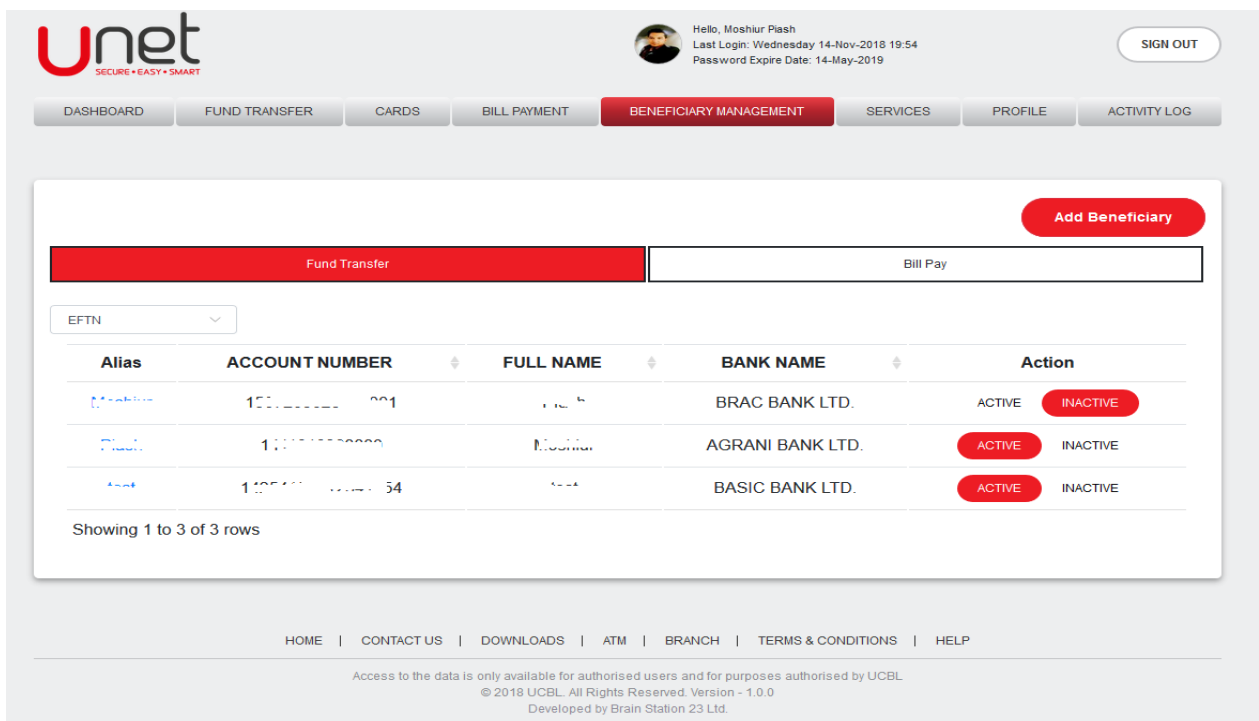
Alias	ACCOUNT NUMBER	FULL NAME	BANK NAME	Action
Moshir	1511111111111111	Moshir	BRAC BANK LTD.	ACTIVE INACTIVE
Moshir	1111111111111111	Moshir	AGRANI BANK LTD.	ACTIVE INACTIVE
Moshir	1111111111111111	Moshir	BASIC BANK LTD.	ACTIVE INACTIVE

Showing 1 to 3 of 3 rows

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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.



unet
SECURE • EASY • SMART

Hello, Moshir Plash
Last Login: Wednesday 14-Nov-2018 19:54
Password Expire Date: 14-May-2019

SIGN OUT

DASHBOARD FUND TRANSFER CARDS BILL PAYMENT **BENEFICIARY MANAGEMENT** SERVICES PROFILE ACTIVITY LOG

Add Beneficiary

Fund Transfer Bill Pay

EFTN

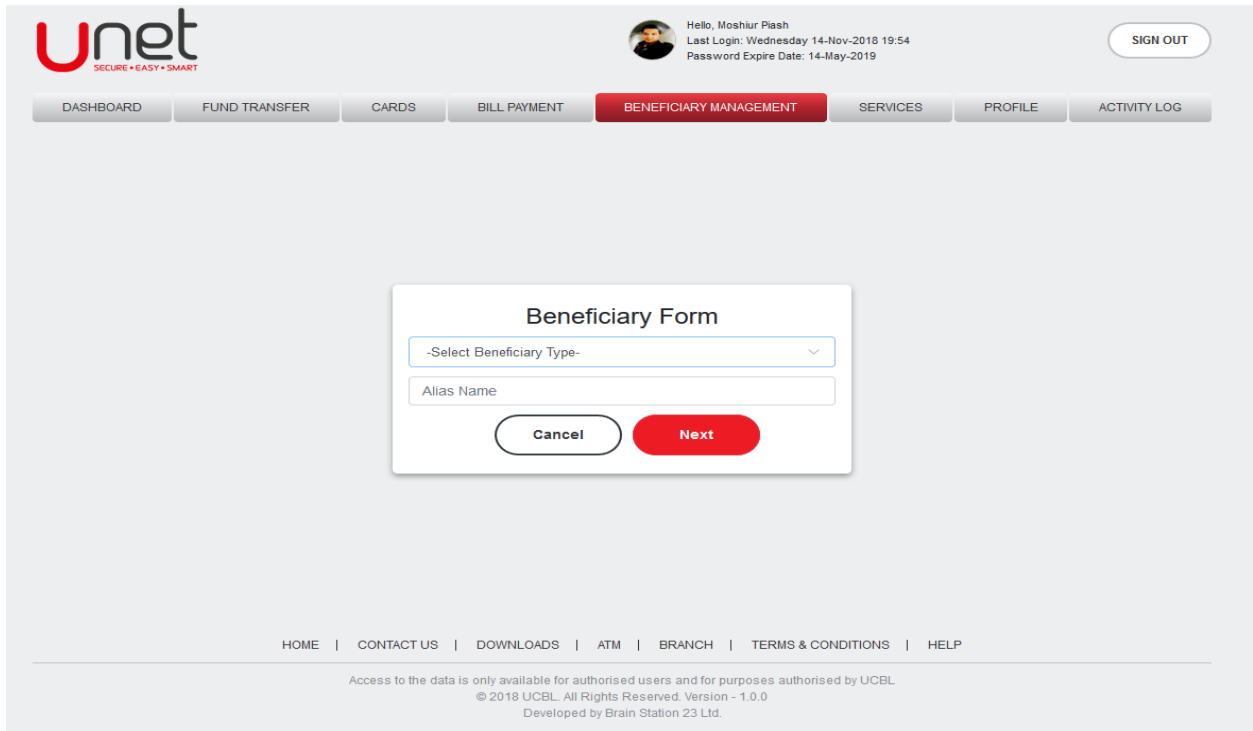
Alias	ACCOUNT NUMBER	FULL NAME	BANK NAME	Action
Moshir	1511111111111111	Moshir	BRAC BANK LTD.	ACTIVE INACTIVE
Moshir	1111111111111111	Moshir	AGRANI BANK LTD.	ACTIVE INACTIVE
Moshir	1111111111111111	Moshir	BASIC BANK LTD.	ACTIVE INACTIVE

Showing 1 to 3 of 3 rows

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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.



Beneficiary Form

-Select Beneficiary Type-

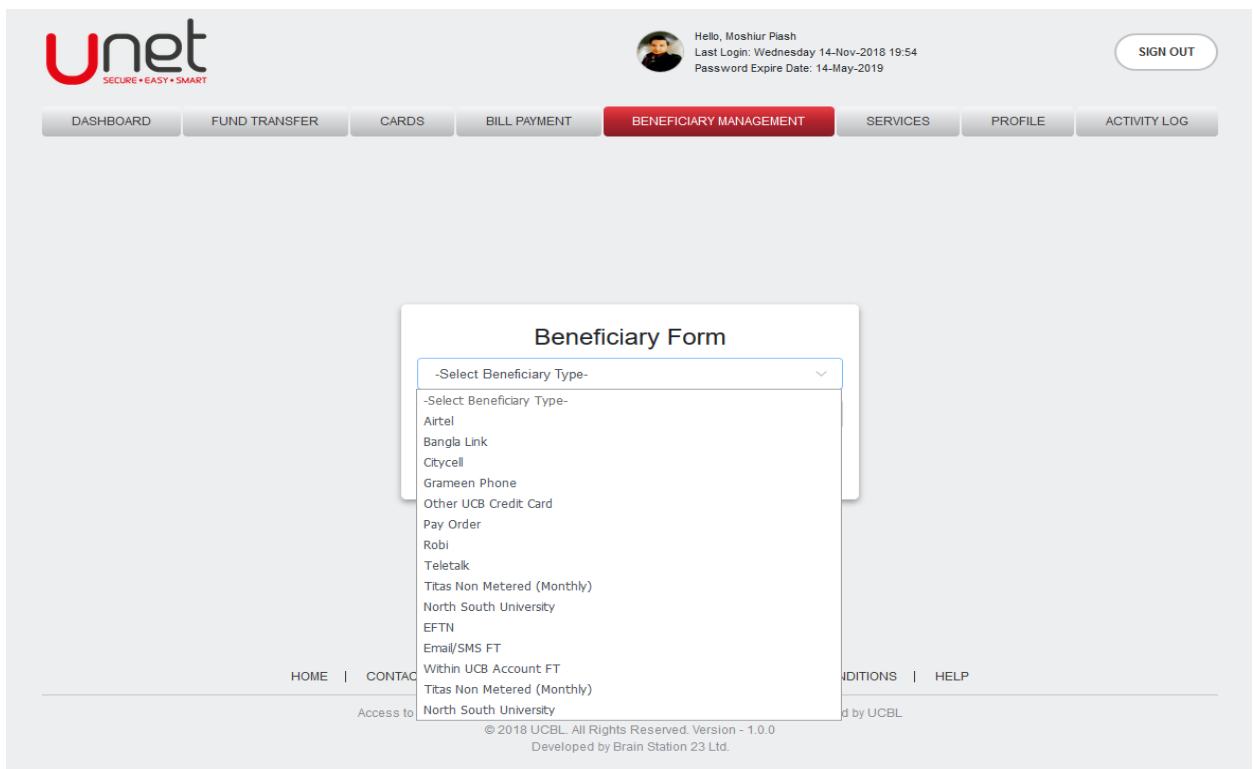
Alias Name

Cancel Next

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



Beneficiary Form

-Select Beneficiary Type-

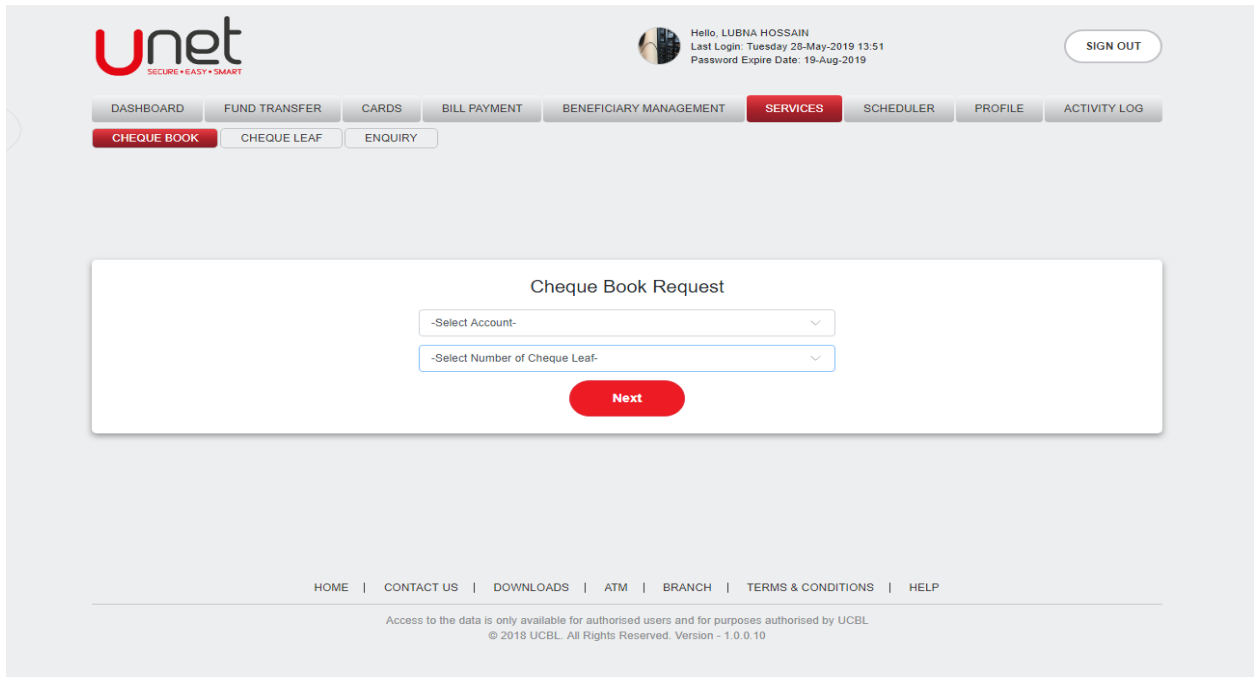
- Select Beneficiary Type-
- Airtel
- Bangla Link
- Citycell
- Grameen Phone
- Other UCB Credit Card
- Pay Order
- Robi
- Teletalk
- Titas Non Metered (Monthly)
- North South University
- EFTN
- Email/SMS FT
- Within UCB Account FT
- Titas Non Metered (Monthly)
- North South University

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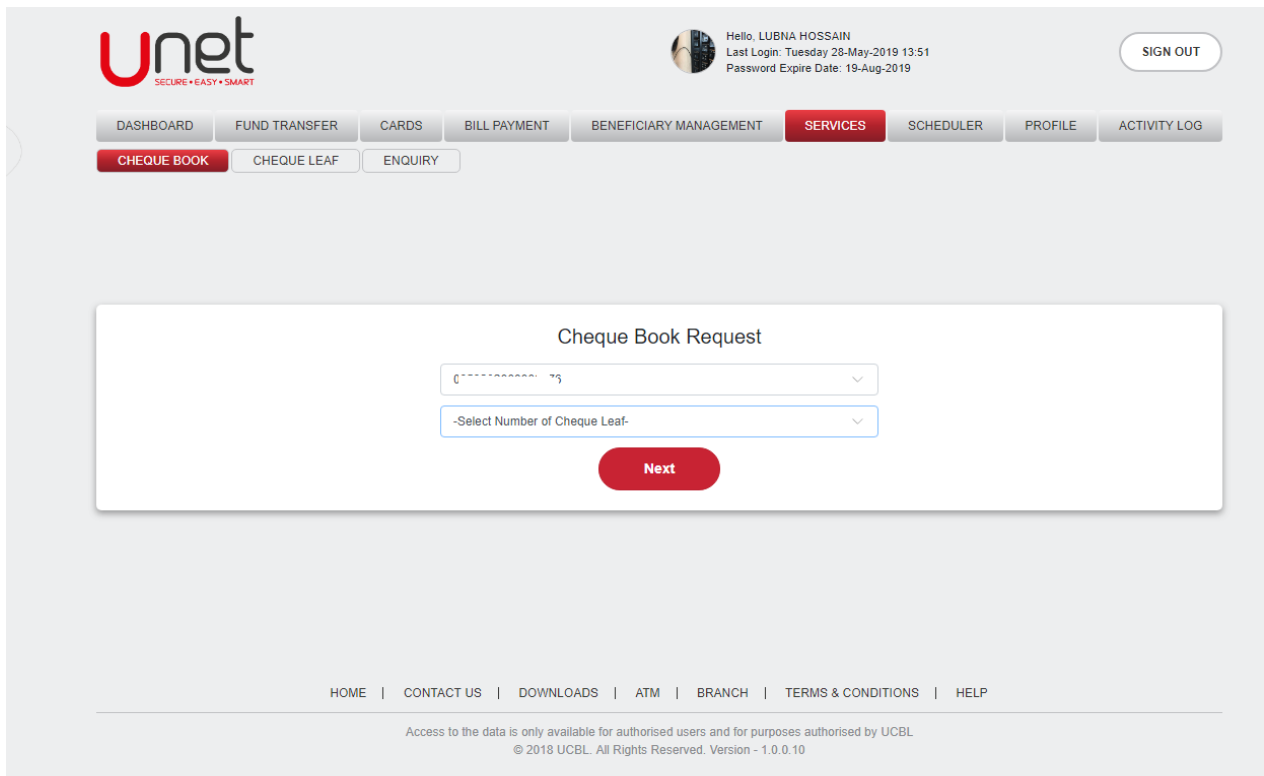
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23. How do I request for a cheque book in Unet?

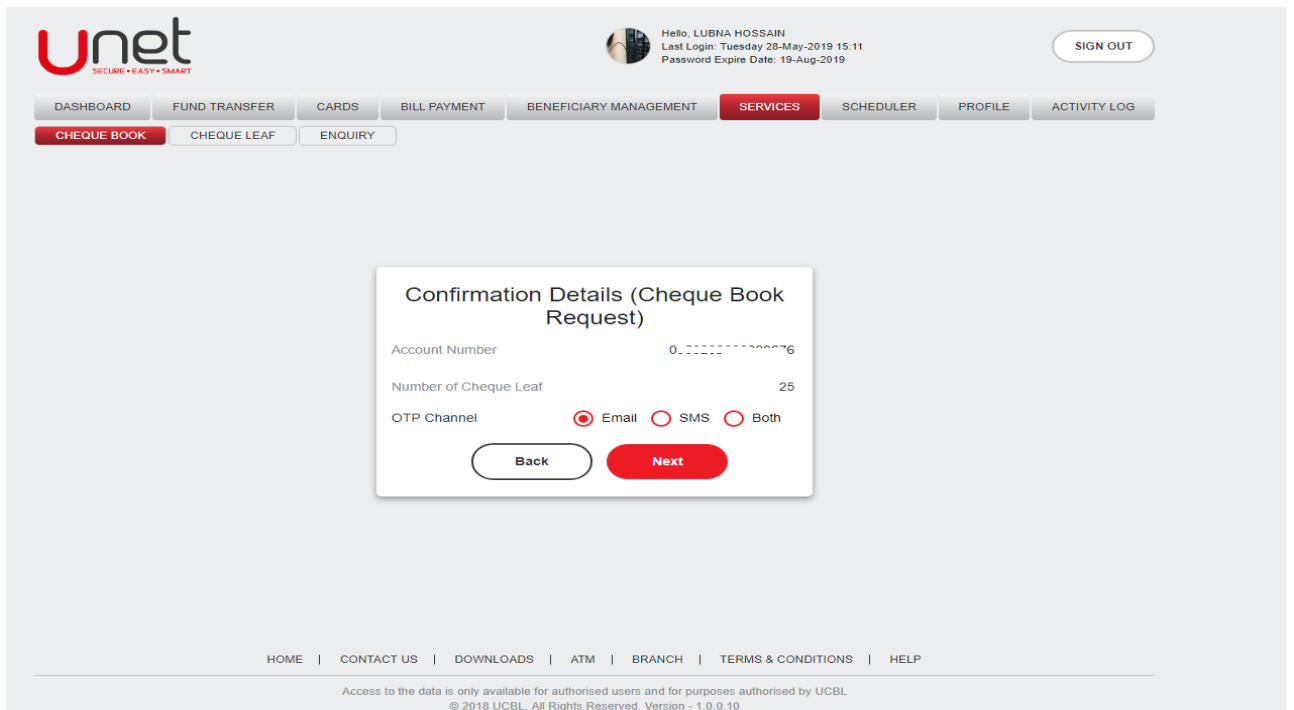
Step 1: Go to Services > Cheque Book.



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



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.



Confirmation Details (Cheque Book Request)

Account Number: 0.....000076

Number of Cheque Leaf: 25

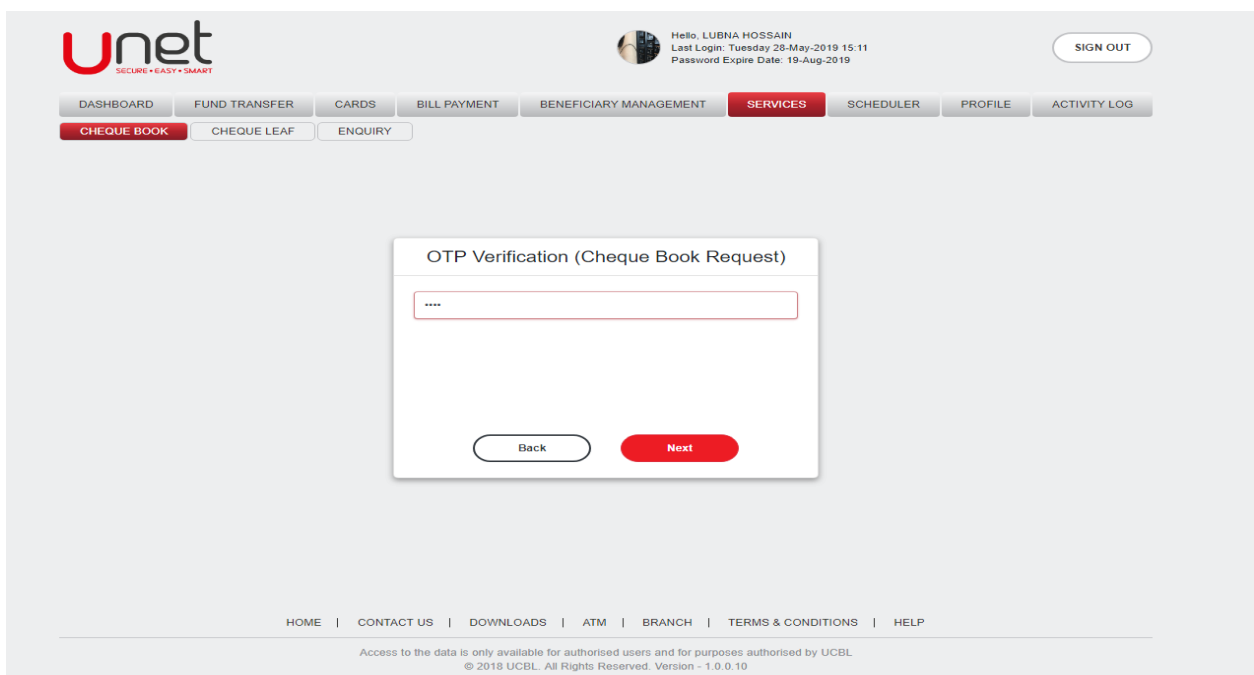
OTP Channel: ☒ Email ☐ SMS ☐ Both

[Back](#) [Next](#)

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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. 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.



OTP Verification (Cheque Book Request)

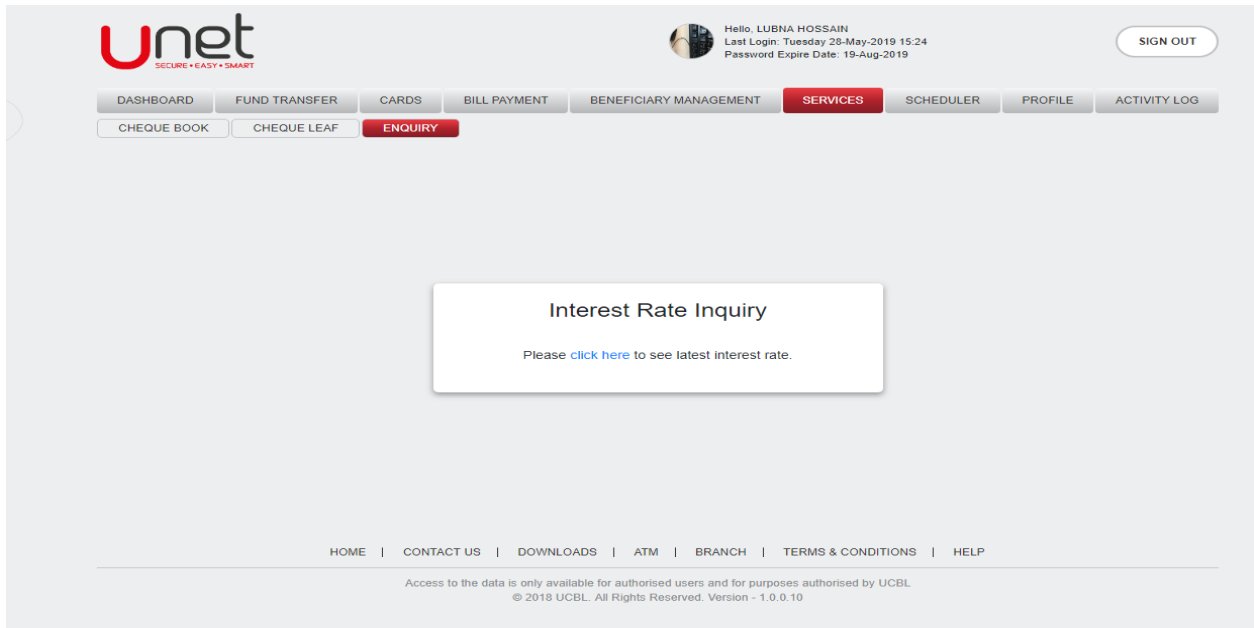
[Back](#) [Next](#)

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24.2 Interest Rate Enquiry

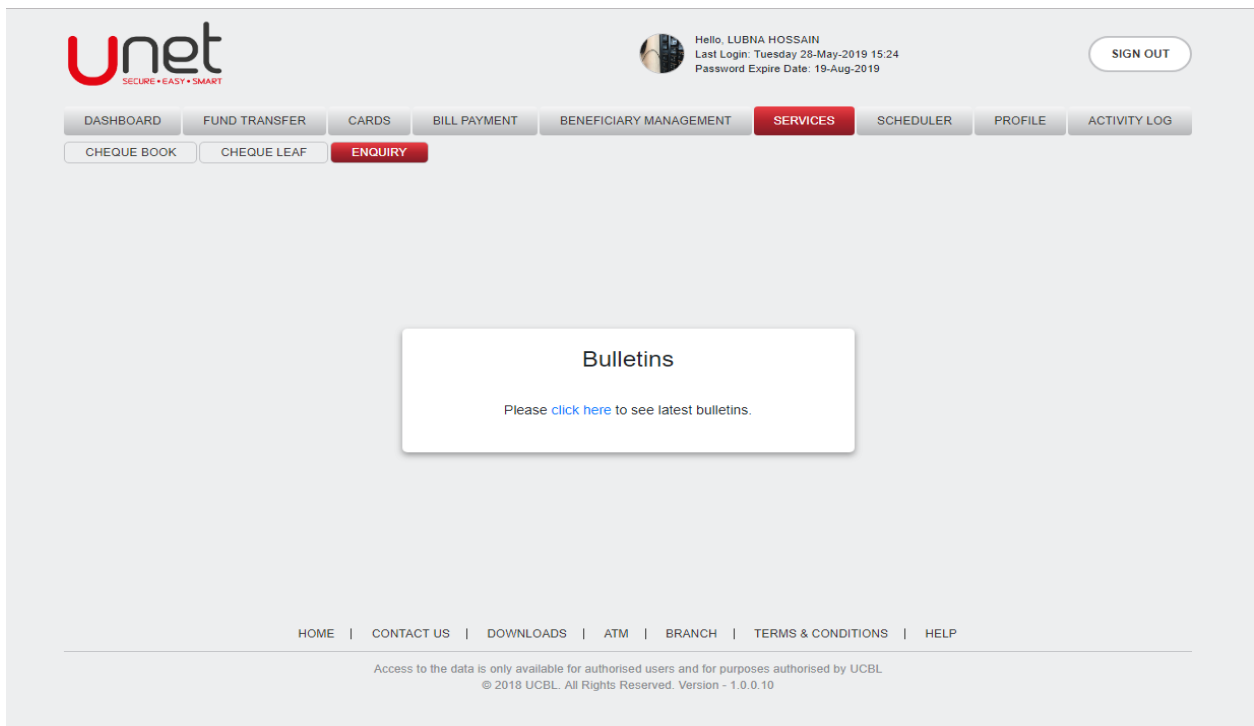
Go to **Services > Enquiry> Interest Rate Enquiry**. Click '[Click here](#)' link system will redirect to a webpage to show Latest Interest rate.



The screenshot shows the UCB Unet portal interface. At the top left is the 'unet' logo with the tagline 'SECURE • EASY • SMART'. To the right of the logo, a user profile is displayed: 'Hello, LUBNA HOSSAIN', 'Last Login: Tuesday 28-May-2019 15:24', and 'Password Expire Date: 19-Aug-2019'. A 'SIGN OUT' button is located to the right of the profile. Below the header is a navigation bar with buttons for 'DASHBOARD', 'FUND TRANSFER', 'CARDS', 'BILL PAYMENT', 'BENEFICIARY MANAGEMENT', 'SERVICES' (highlighted in red), 'SCHEDULER', 'PROFILE', and 'ACTIVITY LOG'. Under the 'SERVICES' button, there is a sub-menu with 'CHEQUE BOOK', 'CHEQUE LEAF', and 'ENQUIRY' (highlighted in red). The main content area features a white box with the title 'Interest Rate Inquiry' and the text 'Please [click here](#) to see latest interest rate.' At the bottom of the page, there is a footer with links: 'HOME | CONTACT US | DOWNLOADS | ATM | BRANCH | TERMS & CONDITIONS | HELP'. Below the links, a disclaimer states: 'Access to the data is only available for authorised users and for purposes authorised by UCBL. © 2018 UCBL. All Rights Reserved. Version - 1.0.0.10'.

24.3 Bulletins

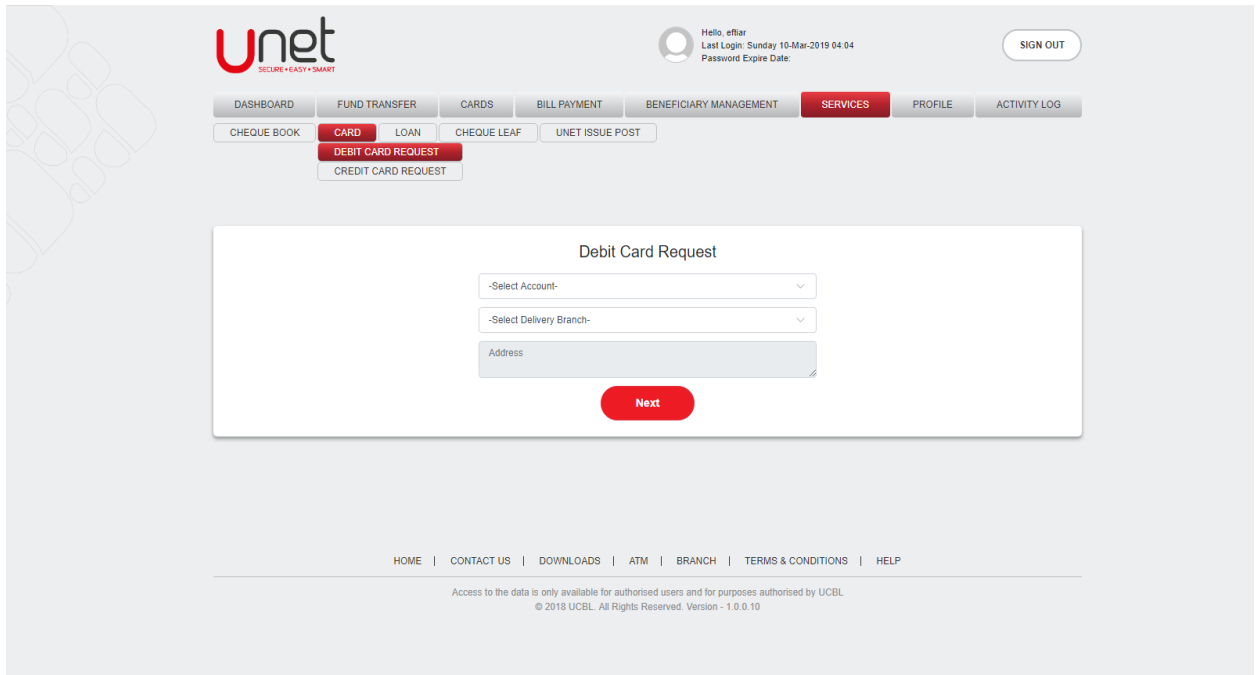
Go to **Services > Enquiry> Bulletins**. Click '[Click here](#)' link system will redirect to a webpage to show Latest Bulletins.



The screenshot shows the UCB Unet portal interface, similar to the previous one. The user profile and navigation bar are identical. In the main content area, a white box displays the title 'Bulletins' and the text 'Please [click here](#) to see latest bulletins.' The footer is also identical, showing the same links and disclaimer.

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

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



unet
SECURE • EASY • SMART

Hello, effar
Last Login: Sunday 10-Mar-2019 04:04
Password Expire Date: [button: SIGN OUT]

DASHBOARD FUND TRANSFER CARDS BILL PAYMENT BENEFICIARY MANAGEMENT SERVICES PROFILE ACTIVITY LOG

CHEQUE BOOK CARD LOAN CHEQUE LEAF UNET ISSUE POST

DEBIT CARD REQUEST CREDIT CARD REQUEST

Debit Card Request

-Select Account- [dropdown arrow]

-Select Delivery Branch- [dropdown arrow]

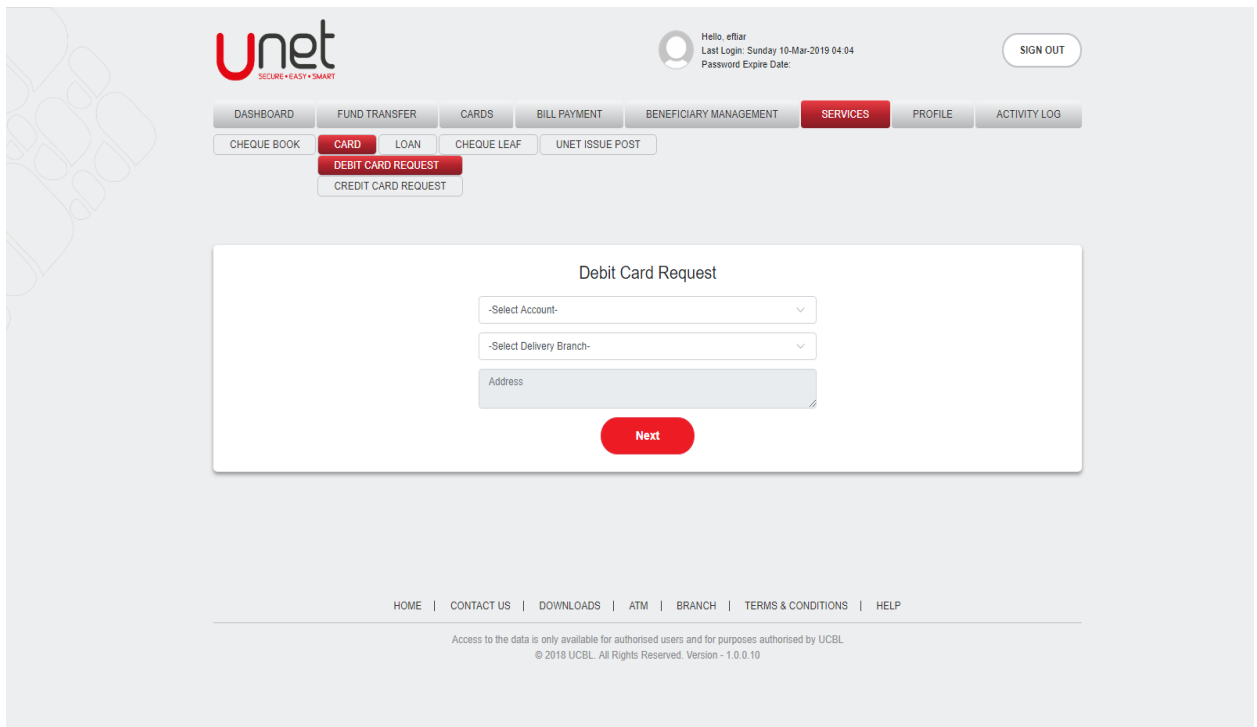
Address [text input]

Next

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



unet
SECURE • EASY • SMART

Hello, effar
Last Login: Sunday 10-Mar-2019 04:04
Password Expire Date: [button: SIGN OUT]

DASHBOARD FUND TRANSFER CARDS BILL PAYMENT BENEFICIARY MANAGEMENT SERVICES PROFILE ACTIVITY LOG

CHEQUE BOOK CARD LOAN CHEQUE LEAF UNET ISSUE POST

DEBIT CARD REQUEST CREDIT CARD REQUEST

Debit Card Request

-Select Account- [dropdown arrow]

-Select Delivery Branch- [dropdown arrow]

Address [text input]

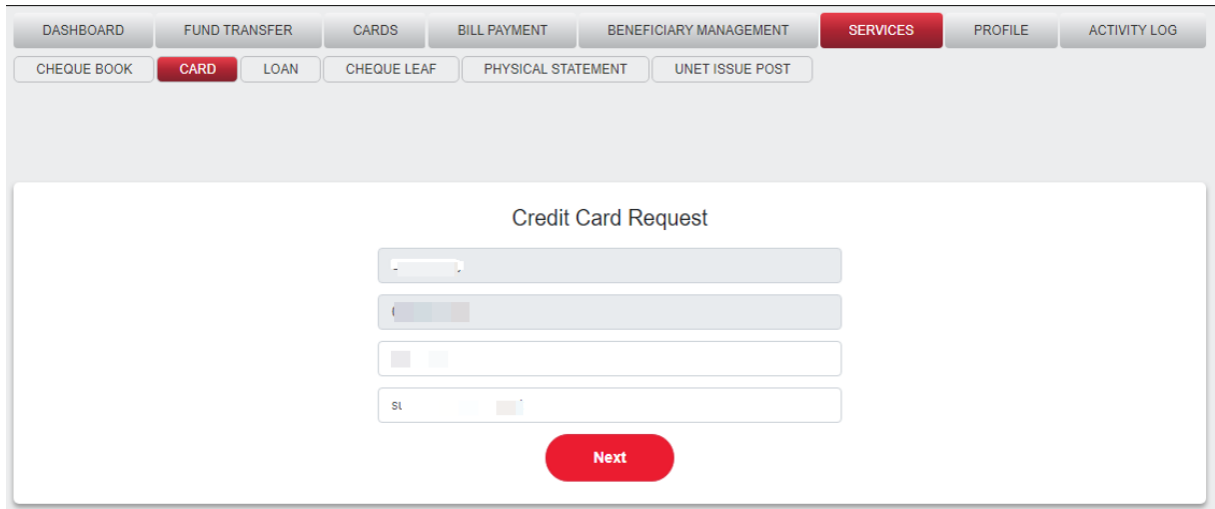
Next

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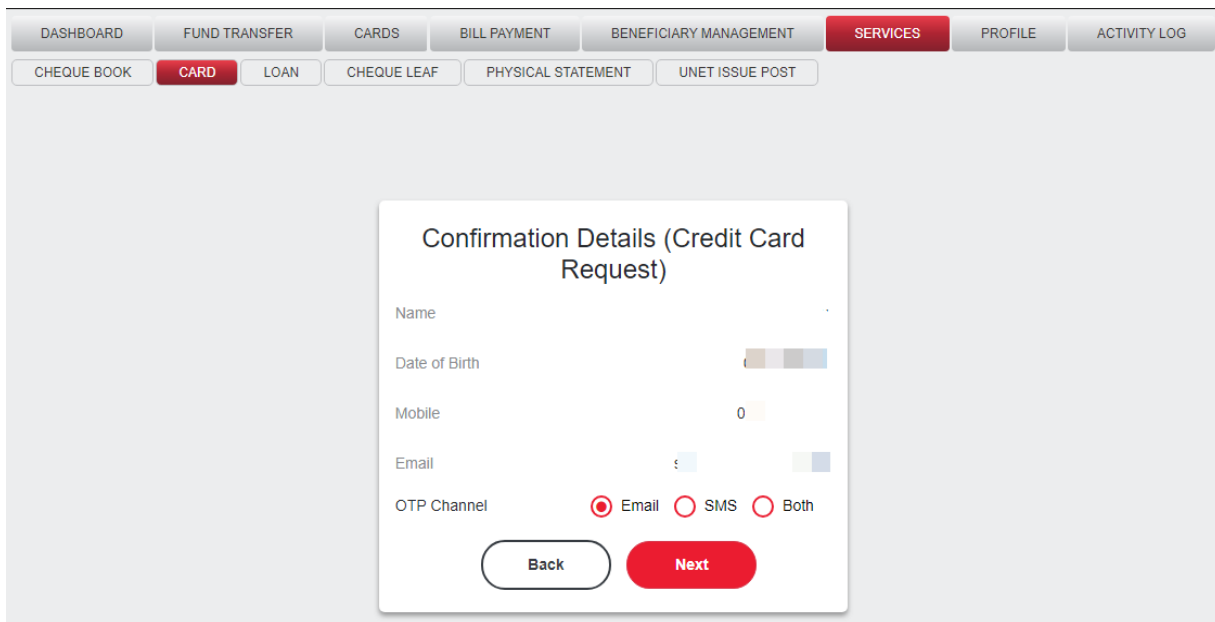
26. How do I request for a Credit Card in Unet?

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.



The screenshot shows the 'Credit Card Request' form within the Unet app. The top navigation bar includes 'DASHBOARD', 'FUND TRANSFER', 'CARDS', 'BILL PAYMENT', 'BENEFICIARY MANAGEMENT', 'SERVICES' (highlighted), 'PROFILE', and 'ACTIVITY LOG'. Below this, a secondary bar shows 'CHEQUE BOOK', 'CARD' (highlighted), 'LOAN', 'CHEQUE LEAF', 'PHYSICAL STATEMENT', and 'UNET ISSUE POST'. The main form area is titled 'Credit Card Request' and contains four input fields: 'Name', 'Date of Birth', 'Mobile', and 'Email'. A red 'Next' button is positioned at the bottom right of the form.

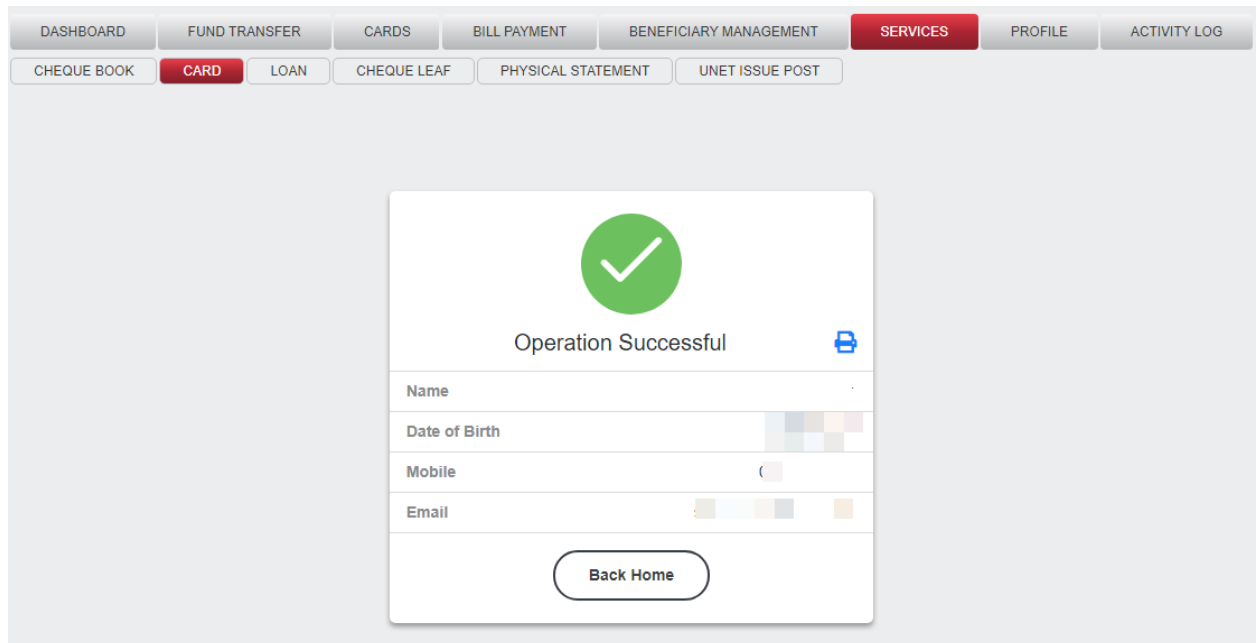
Step 2: By pressing next, the system shows the '**Confirmation Details**' page. From this page, you can check all the inputted information of previous page. Select your desire 'OTP Channel' as Email/SMS/Both for generating the **One Time Password** and click on the '**Next**' button.



The screenshot shows the 'Confirmation Details (Credit Card Request)' form. The top navigation bar is identical to the previous step. The main form area is titled 'Confirmation Details (Credit Card Request)' and displays the inputted information: 'Name', 'Date of Birth', 'Mobile', and 'Email'. Below this, there is an 'OTP Channel' section with three radio buttons: 'Email' (selected), 'SMS', and 'Both'. At the bottom of the form, there are two buttons: a grey 'Back' button and a red '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

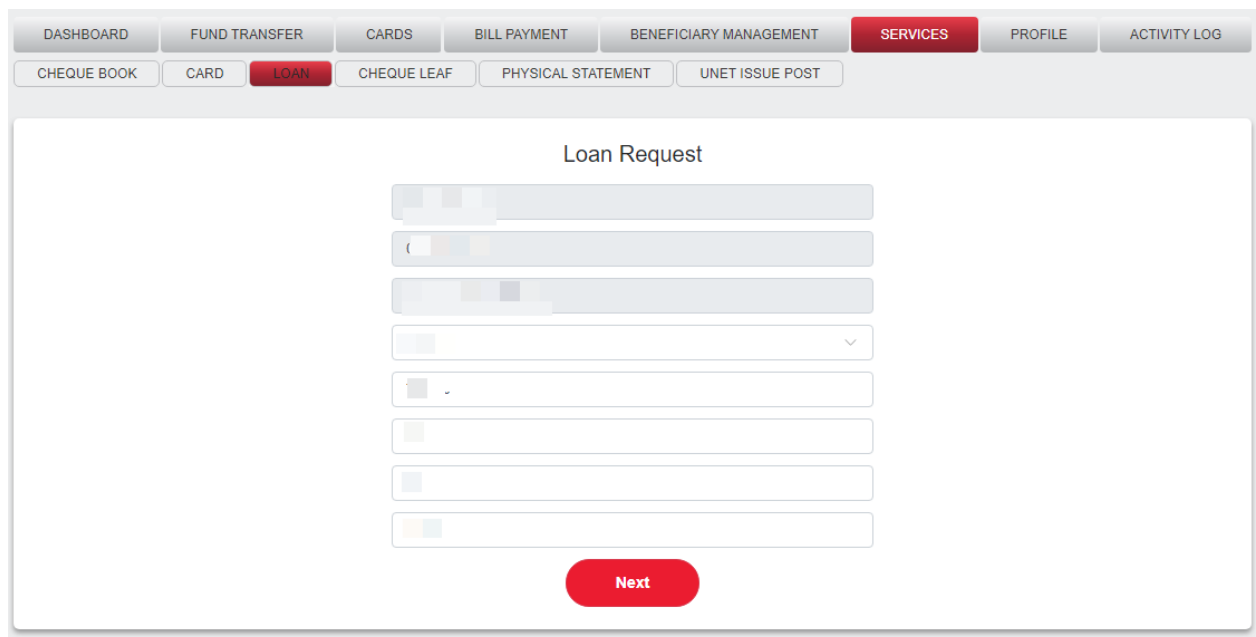
message with the Credit card request details and an email will send to your registered email address. By clicking on the **'Back Home'** button, you can get back to the Dashboard page.



The screenshot shows the UCB Services page with a navigation bar at the top containing: DASHBOARD, FUND TRANSFER, CARDS, BILL PAYMENT, BENEFICIARY MANAGEMENT, SERVICES (highlighted in red), PROFILE, and ACTIVITY LOG. Below the navigation bar is a sub-bar with: CHEQUE BOOK, CARD (highlighted in red), LOAN, CHEQUE LEAF, PHYSICAL STATEMENT, and UNET ISSUE POST. The main content area displays a white box with a green checkmark icon and the text "Operation Successful". Below this, there are input fields for Name, Date of Birth, Mobile, and Email, each with a small icon to its right. At the bottom of the box is a "Back Home" button.

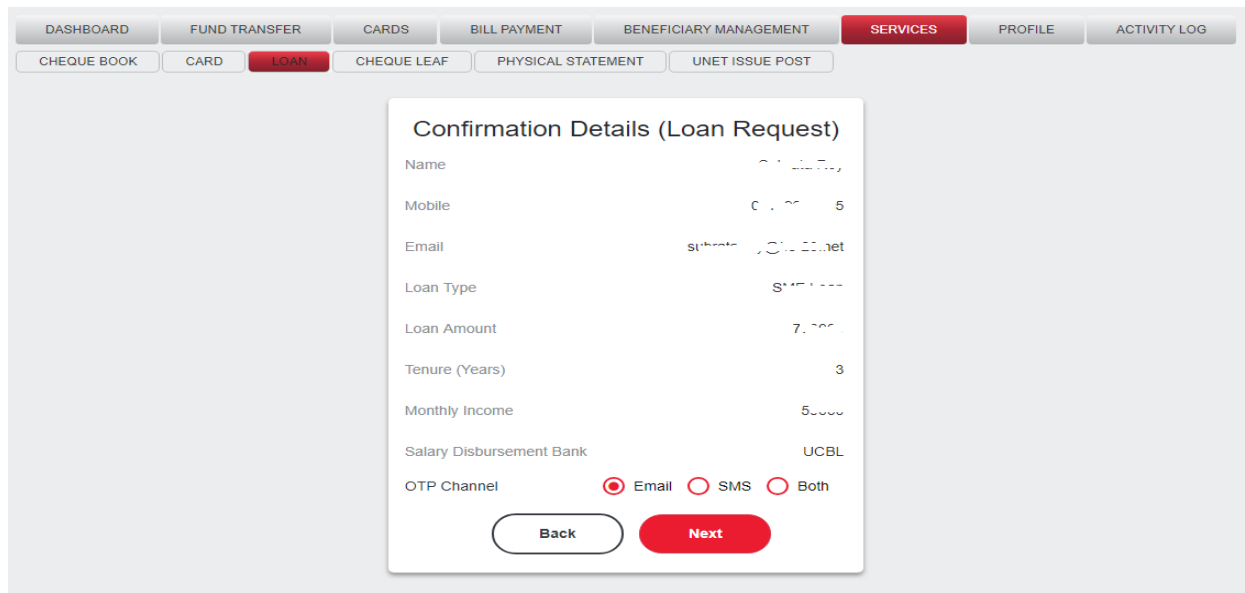
27. How do I request for a Loan in Unet?

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.



The screenshot shows the UCB Services page with the same navigation bar as the previous image. The sub-bar now has: CHEQUE BOOK, CARD, LOAN (highlighted in red), CHEQUE LEAF, PHYSICAL STATEMENT, and UNET ISSUE POST. The main content area displays a white box titled "Loan Request". Inside the box, there are several input fields: a text field for Name, a date field for Date of Birth, a text field for Mobile, a dropdown menu for Email, and four more text fields for additional information. At the bottom of the box is a red "Next" button.

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.

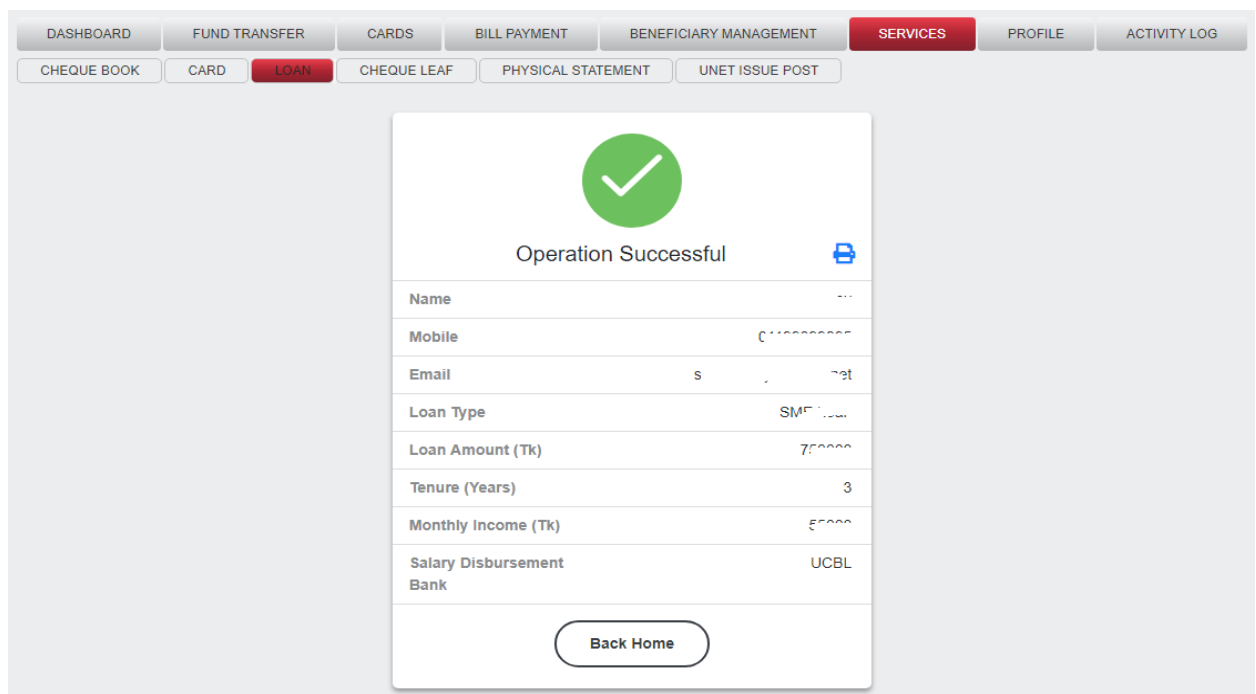


The screenshot shows the 'Confirmation Details (Loan Request)' form. It contains the following fields and values:

Name	Subrata Kumar
Mobile	01700000005
Email	subrata.kumar@unet.net
Loan Type	Salary Loan
Loan Amount	7,00,000
Tenure (Years)	3
Monthly Income	50,000
Salary Disbursement Bank	UCBL
OTP Channel	<input checked="" type="radio"/> Email <input type="radio"/> SMS <input type="radio"/> Both

At the bottom of the form, there are two buttons: 'Back' and 'Next'.

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.



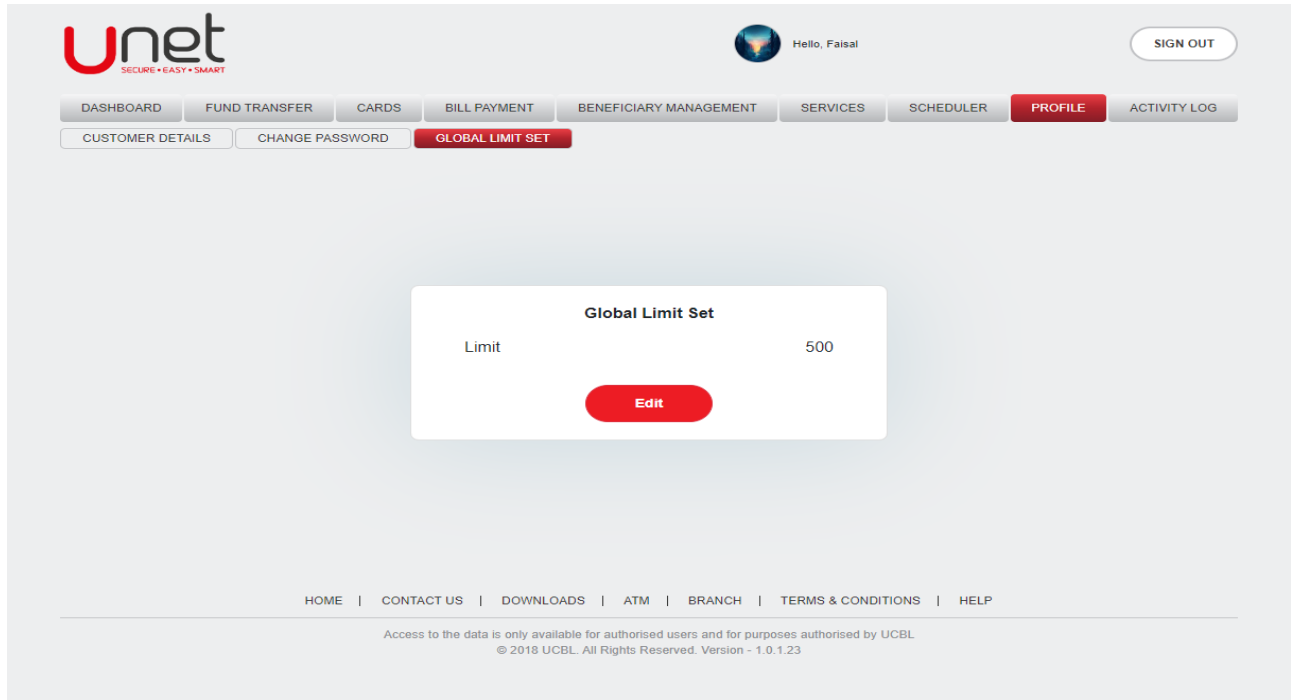
The screenshot shows the 'Operation Successful' alert message. It features a green checkmark icon and a list of loan details:

Name	Subrata Kumar
Mobile	01700000005
Email	subrata.kumar@unet.net
Loan Type	Salary Loan
Loan Amount (Tk)	7,00,000
Tenure (Years)	3
Monthly Income (Tk)	50,000
Salary Disbursement Bank	UCBL

At the bottom of the alert, there is a 'Back Home' button.

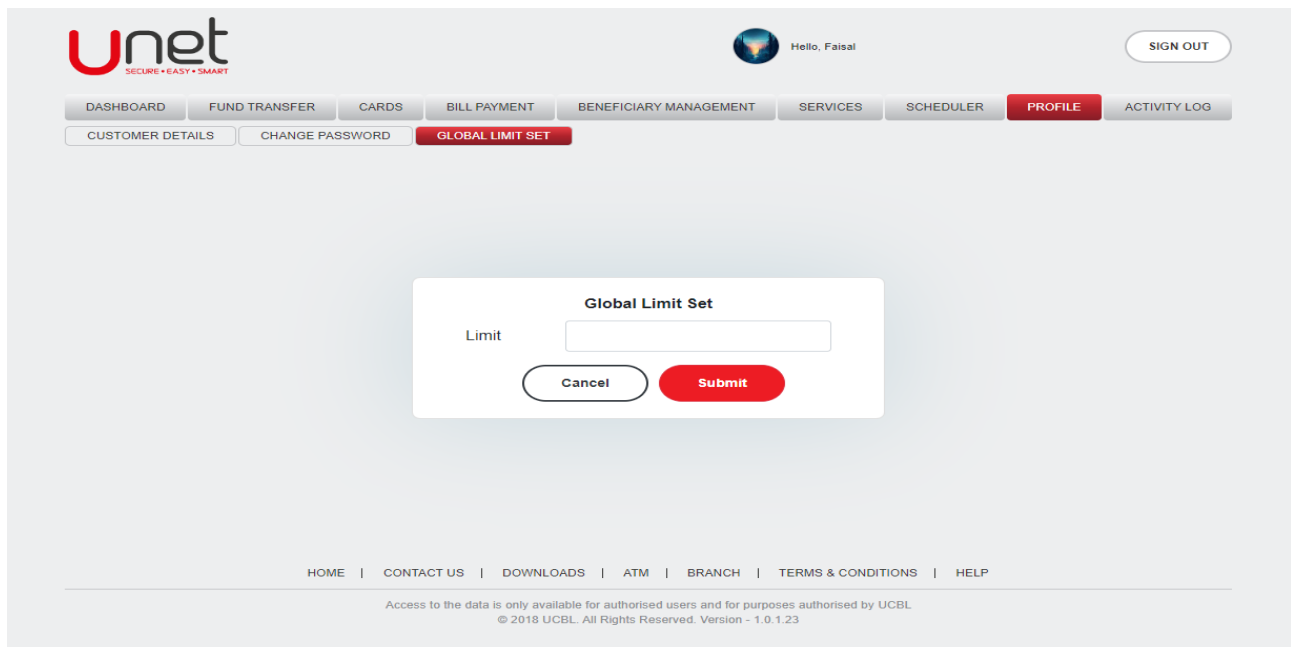
28. How do I change customer global limit?

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

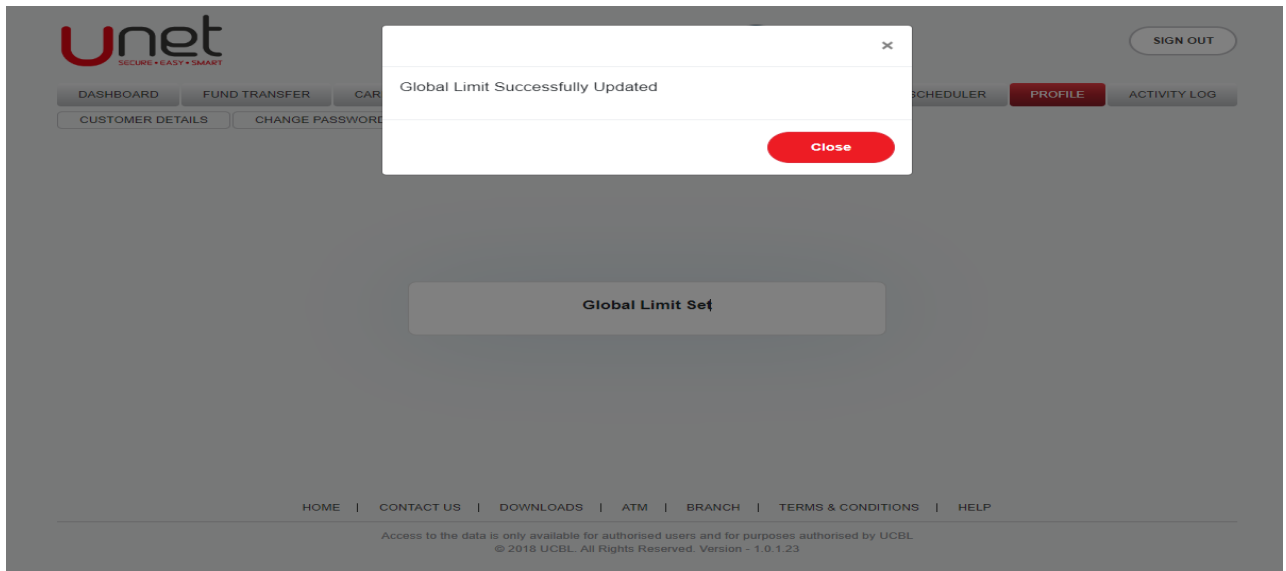


The screenshot shows the UCB unet interface. At the top, there's a header with the unet logo, a user greeting 'Hello, Faisal', and a 'SIGN OUT' button. Below the header is a navigation bar with buttons for DASHBOARD, FUND TRANSFER, CARDS, BILL PAYMENT, BENEFICIARY MANAGEMENT, SERVICES, SCHEDULER, PROFILE, and ACTIVITY LOG. The PROFILE button is highlighted. Below the navigation bar, there's a sub-navigation bar with buttons for CUSTOMER DETAILS, CHANGE PASSWORD, and GLOBAL LIMIT SET. The GLOBAL LIMIT SET button is highlighted. In the center of the page, there's a modal titled 'Global Limit Set'. Inside the modal, there's a label 'Limit' followed by the value '500'. Below this, there's a red 'Edit' button.

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.

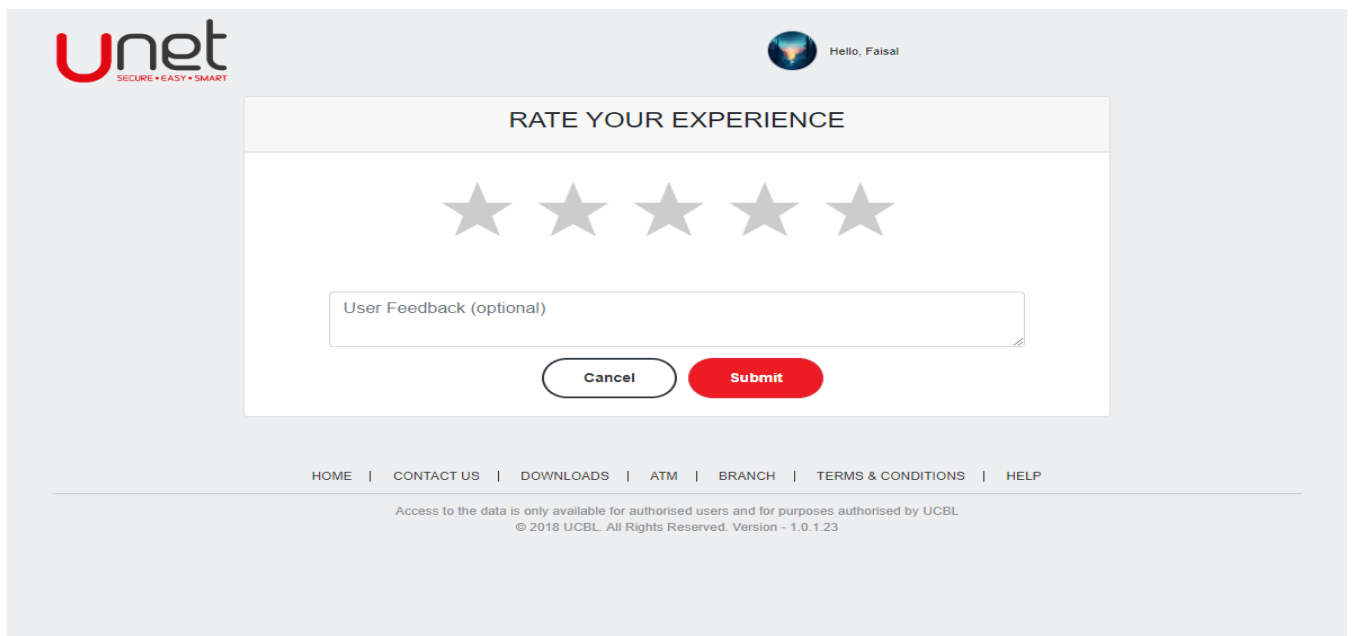


The screenshot shows the UCB unet interface after clicking the 'Edit' button. The 'Global Limit Set' modal is still present, but the 'Limit' value is now in an input field. Below the input field, there are two buttons: 'Cancel' and 'Submit'. The 'Submit' button is highlighted. The rest of the interface, including the header, navigation bar, and sub-navigation bar, remains the same as in the previous screenshot.



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.

Please do not share your password with anyone. [Click here](#) for security tips. [Help](#).

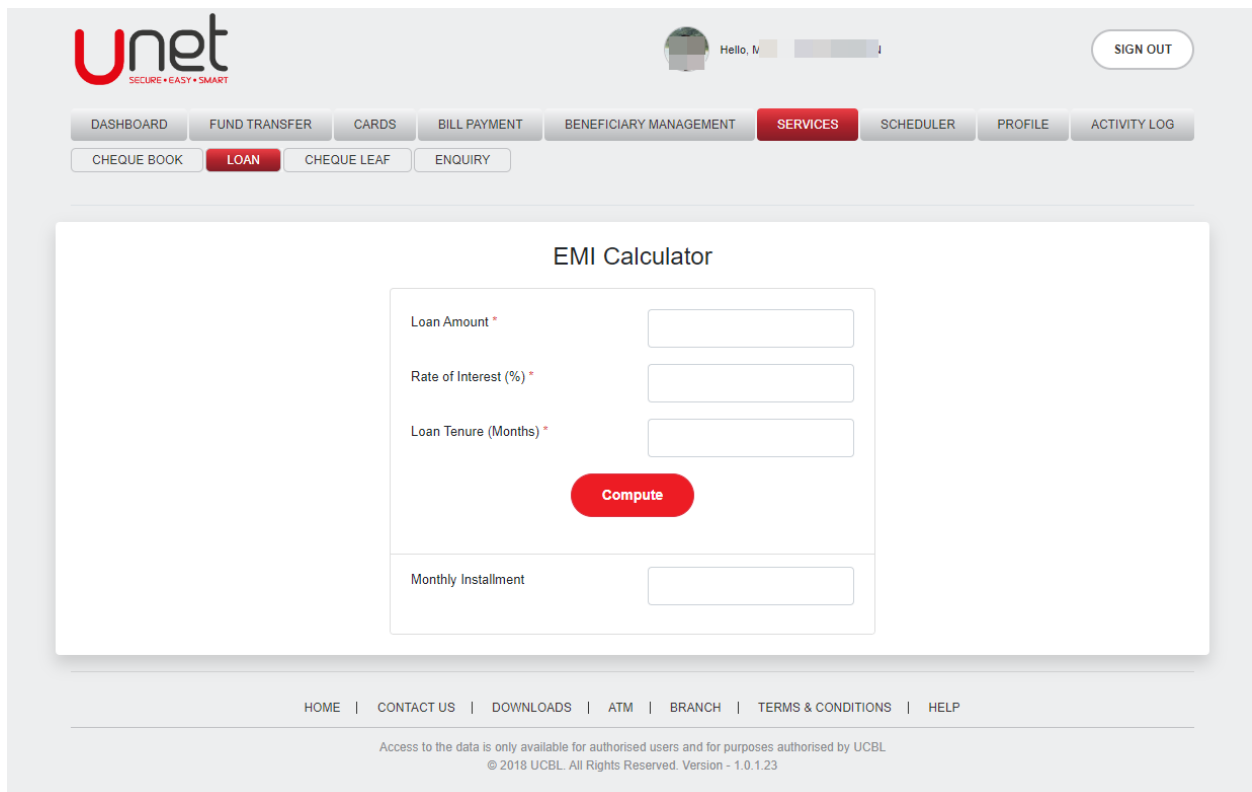
You have been successfully logged out. [Click here](#) to login again.

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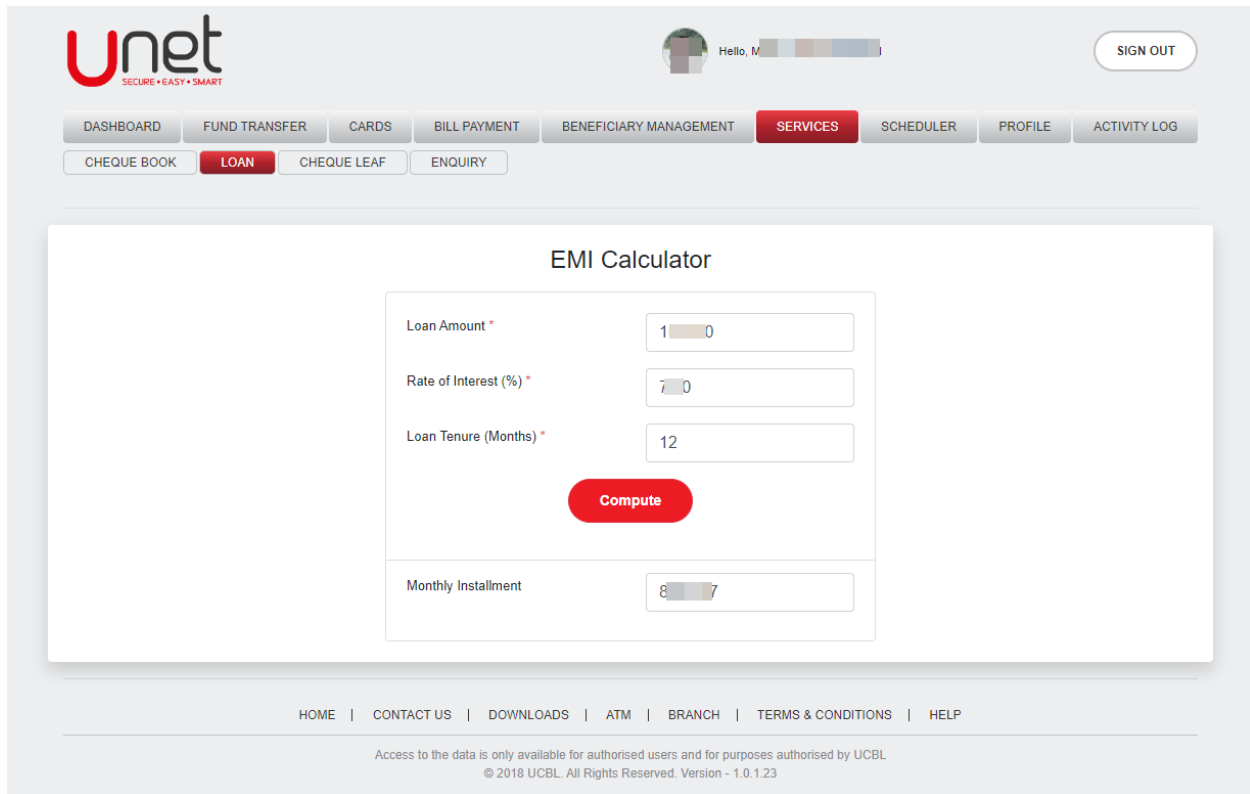
30. How do I calculate EMI from Unet?

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



The screenshot shows the Unet EMI Calculator interface. At the top, there's a navigation bar with the Unet logo and a user profile section showing 'Hello, M' and a 'SIGN OUT' button. Below the navigation bar, there's a menu with options: DASHBOARD, FUND TRANSFER, CARDS, BILL PAYMENT, BENEFICIARY MANAGEMENT, SERVICES (highlighted in red), SCHEDULER, PROFILE, and ACTIVITY LOG. Under the SERVICES menu, there's a sub-menu with CHEQUE BOOK, LOAN (highlighted in red), CHEQUE LEAF, and ENQUIRY. The main content area is titled 'EMI Calculator' and contains a form with three input fields: 'Loan Amount *', 'Rate of Interest (%) *', and 'Loan Tenure (Months) *'. Below these fields is a red 'Compute' button. At the bottom of the form, there's a 'Monthly Installment' label and an empty input field. The footer of the page contains the same navigation links as the first screenshot and the copyright notice.

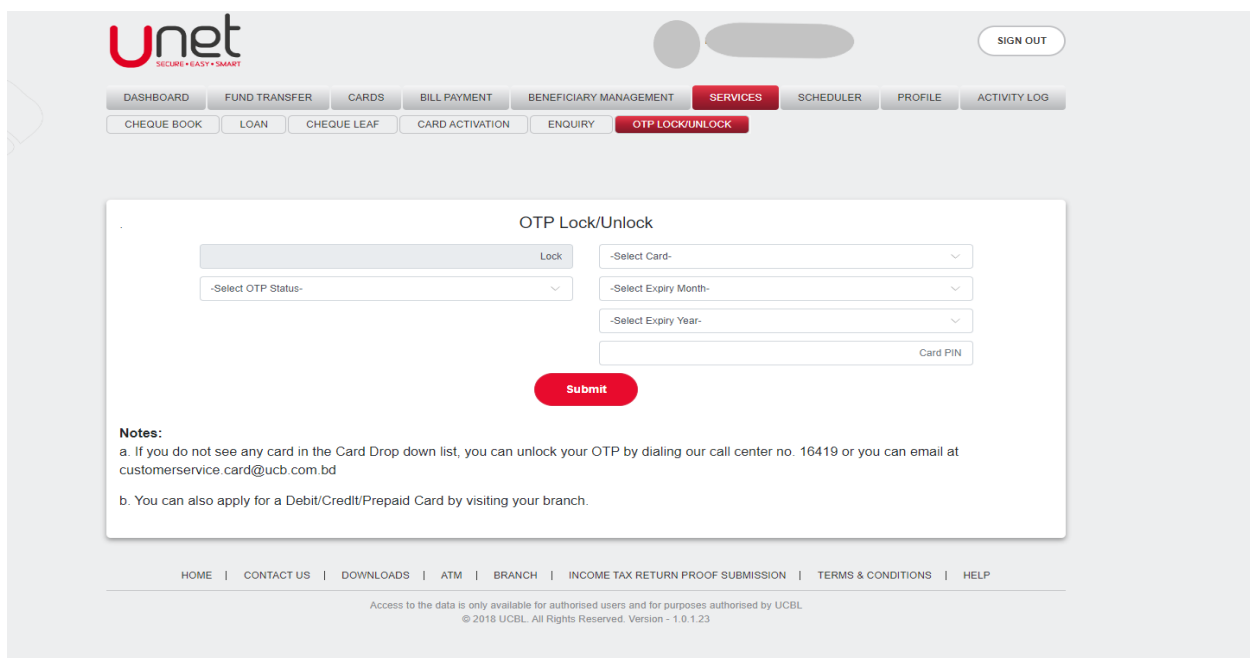
Step 2: Input 'Loan Amount', 'Rate of Interest', 'Loan Tenure' and click on the 'Compute' button. System will show the calculated value in the 'Monthly Installment' field.



The screenshot shows the UCB U-net interface. At the top, there's a header with the U-net logo, a user profile with a 'Hello, M' greeting, and a 'SIGN OUT' button. Below the header is a navigation bar with buttons for DASHBOARD, FUND TRANSFER, CARDS, BILL PAYMENT, BENEFICIARY MANAGEMENT, SERVICES (highlighted), SCHEDULER, PROFILE, and ACTIVITY LOG. A secondary bar contains CHEQUE BOOK, LOAN (highlighted), CHEQUE LEAF, and ENQUIRY. The main content area features the 'EMI Calculator' form. It has three input fields: 'Loan Amount *' with a value of 1,000,000, 'Rate of Interest (%) *' with a value of 7.0, and 'Loan Tenure (Months) *' with a value of 12. A red 'Compute' button is positioned below these fields. The result, 'Monthly Installment', is displayed as 8,700. At the bottom, there's a footer with links: HOME, CONTACT US, DOWNLOADS, ATM, BRANCH, TERMS & CONDITIONS, and HELP. A disclaimer states: 'Access to the data is only available for authorised users and for purposes authorised by UCBL © 2018 UCBL. All Rights Reserved. Version - 1.0.1.23'.

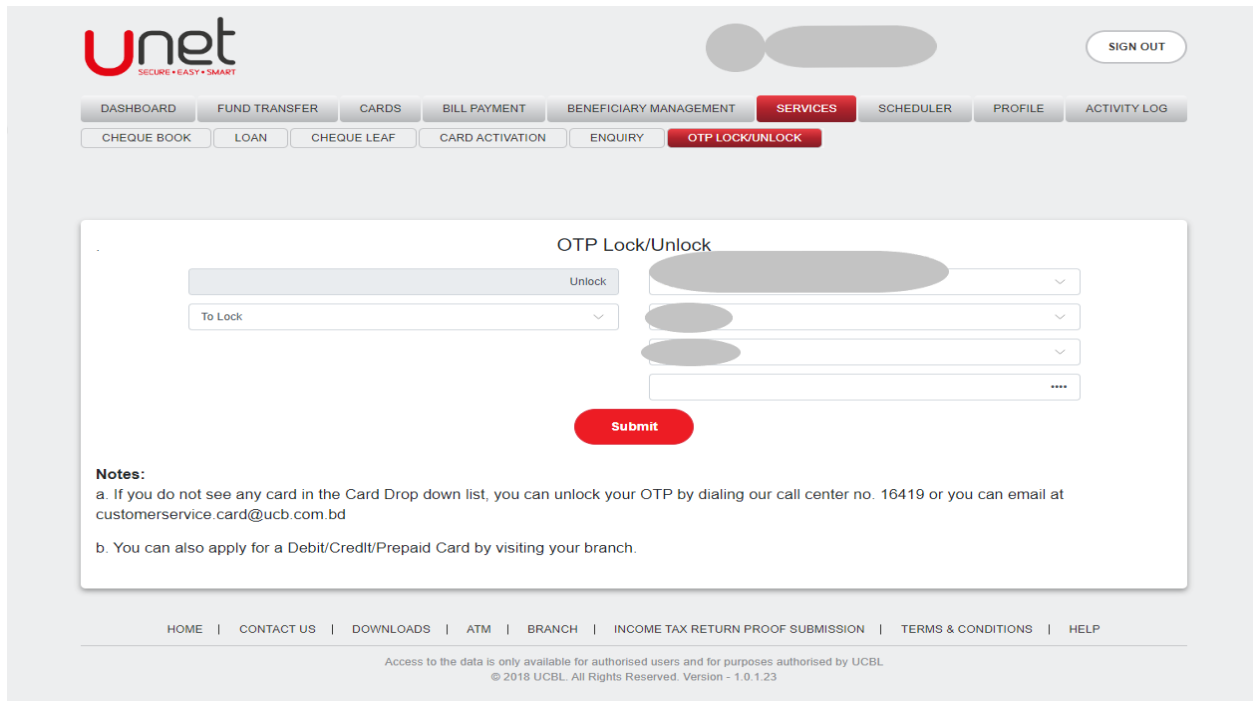
31.How do I lock/unlock OTP in UNET?

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



The screenshot shows the UCB U-net interface for the 'OTP Lock/Unlock' service. The header and navigation bar are identical to the previous screenshot. The 'SERVICES' button is highlighted, and the 'OTP LOCK/UNLOCK' button is selected in the secondary bar. The main content area is titled 'OTP Lock/Unlock'. It contains a 'Lock' button, a dropdown for '-Select Card-', a dropdown for '-Select OTP Status-', a dropdown for '-Select Expiry Month-', a dropdown for '-Select Expiry Year-', and a 'Card PIN' input field. A red 'Submit' button is located below these fields. Below the form, there are 'Notes':
 Notes:
 a. If you do not see any card in the Card Drop down list, you can unlock your OTP by dialing our call center no. 16419 or you can email at customerservice.card@ucb.com.bd
 b. You can also apply for a Debit/Credit/Prepaid Card by visiting your branch.
 The footer is the same as the previous screenshot, with the disclaimer: 'Access to the data is only available for authorised users and for purposes authorised by UCBL © 2018 UCBL. All Rights Reserved. Version - 1.0.1.23'.

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.



unet
SECURE • EASY • SMART

SIGN OUT

DASHBOARD FUND TRANSFER CARDS BILL PAYMENT BENEFICIARY MANAGEMENT SERVICES SCHEDULER PROFILE ACTIVITY LOG

CHEQUE BOOK LOAN CHEQUE LEAF CARD ACTIVATION ENQUIRY **OTP LOCK/UNLOCK**

OTP Lock/Unlock

Unlock

To Lock

Card

Expiry Month

Expiry Year

Card Pin

Submit

Notes:

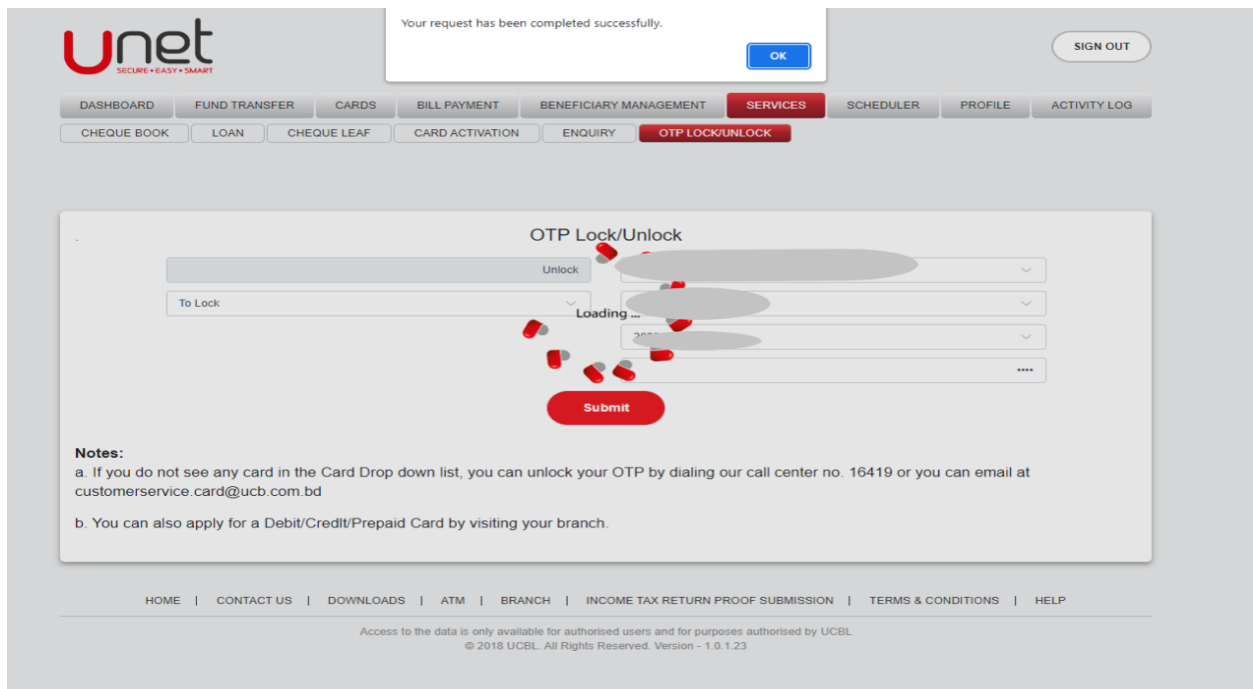
a. If you do not see any card in the Card Drop down list, you can unlock your OTP by dialing our call center no. 16419 or you can email at customerservice.card@ucb.com.bd

b. You can also apply for a Debit/Credit/Prepaid Card by visiting your branch.

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



unet
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SIGN OUT

DASHBOARD FUND TRANSFER CARDS BILL PAYMENT BENEFICIARY MANAGEMENT SERVICES SCHEDULER PROFILE ACTIVITY LOG

CHEQUE BOOK LOAN CHEQUE LEAF CARD ACTIVATION ENQUIRY **OTP LOCK/UNLOCK**

OTP Lock/Unlock

Unlock

To Lock

Card

Expiry Month

Expiry Year

Card Pin

Submit

Notes:

a. If you do not see any card in the Card Drop down list, you can unlock your OTP by dialing our call center no. 16419 or you can email at customerservice.card@ucb.com.bd

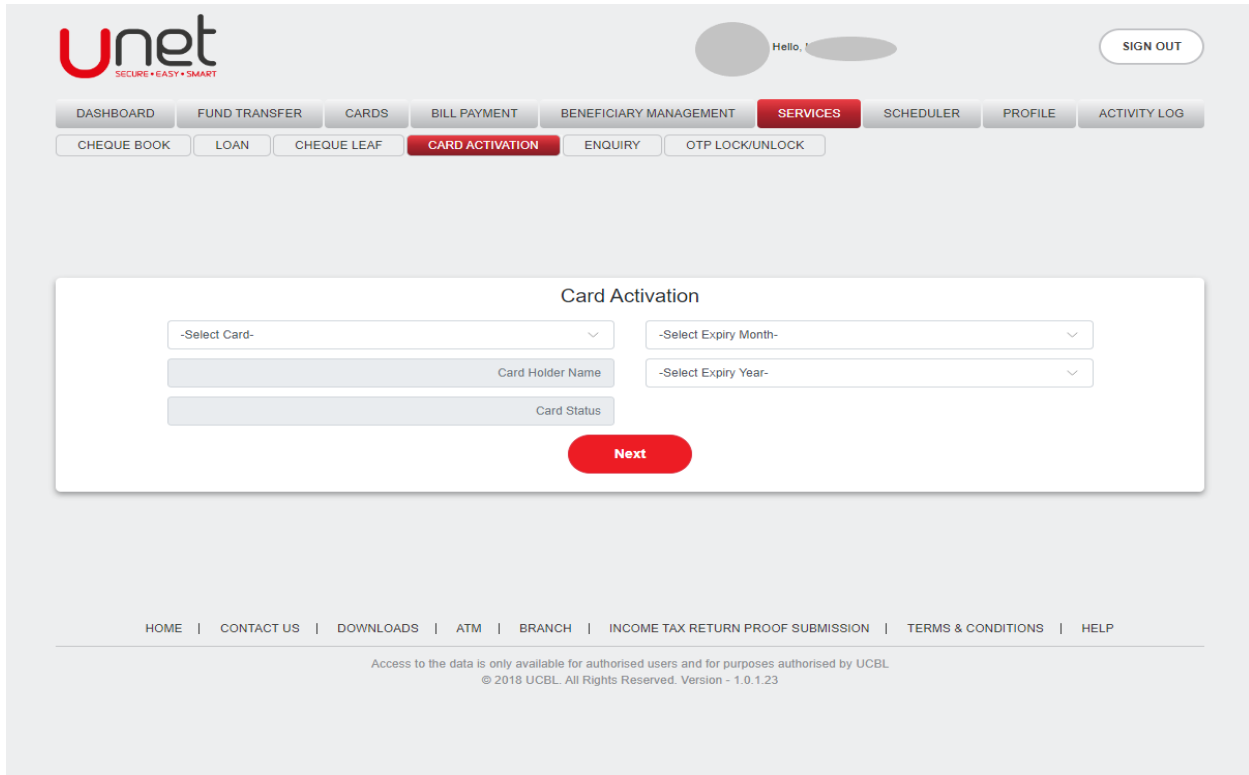
b. You can also apply for a Debit/Credit/Prepaid Card by visiting your branch.

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32.How do I activate my card in UNET?

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



UNET
SECURE • EASY • SMART

Hello, [User Name]

SIGN OUT

DASHBOARD | FUND TRANSFER | CARDS | BILL PAYMENT | BENEFICIARY MANAGEMENT | **SERVICES** | SCHEDULER | PROFILE | ACTIVITY LOG

CHEQUE BOOK | LOAN | CHEQUE LEAF | **CARD ACTIVATION** | ENQUIRY | OTP LOCK/UNLOCK

Card Activation

-Select Card- [v]

-Select Expiry Month- [v]

Card Holder Name [v]

-Select Expiry Year- [v]

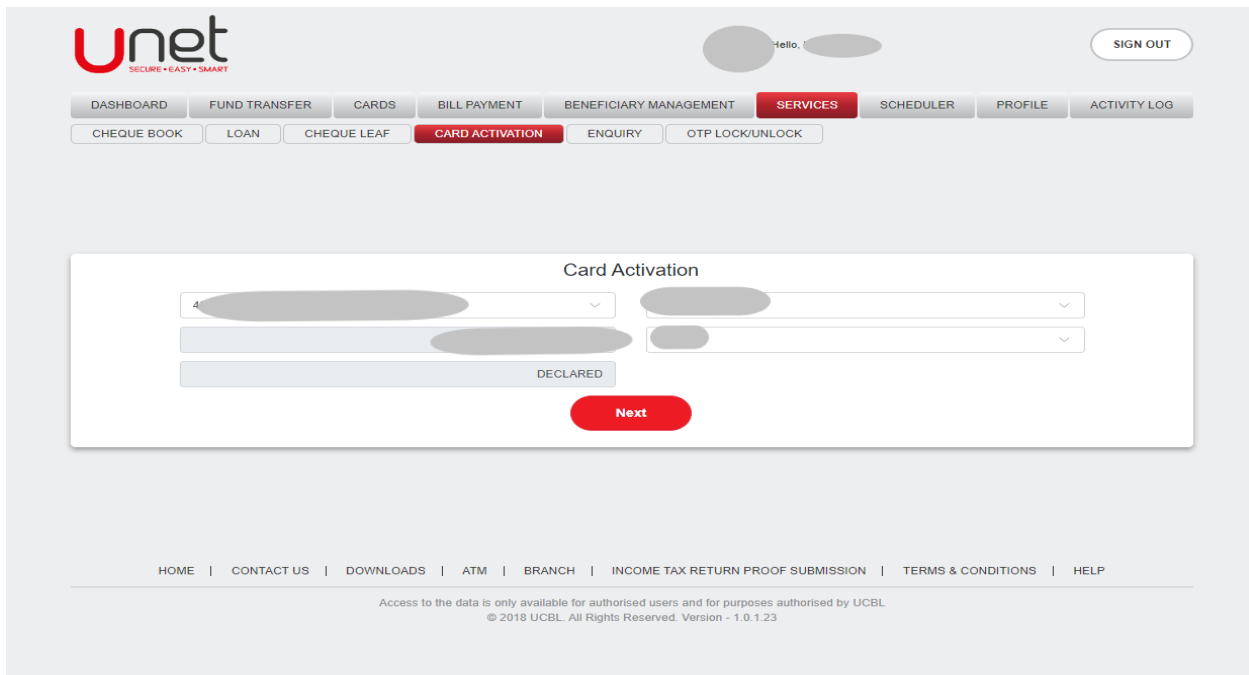
Card Status [v]

Next

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



UNET
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Hello, [User Name]

SIGN OUT

DASHBOARD | FUND TRANSFER | CARDS | BILL PAYMENT | BENEFICIARY MANAGEMENT | **SERVICES** | SCHEDULER | PROFILE | ACTIVITY LOG

CHEQUE BOOK | LOAN | CHEQUE LEAF | **CARD ACTIVATION** | ENQUIRY | OTP LOCK/UNLOCK

Card Activation

4 [v]

[v]

[v]

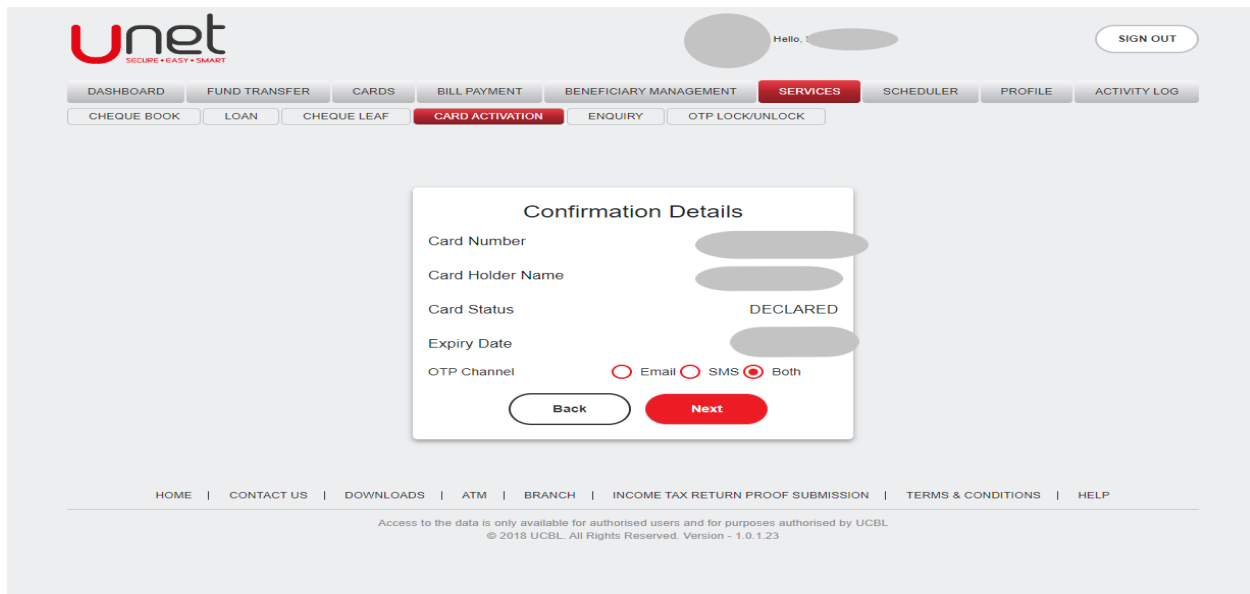
DECLARED [v]

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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.



Confirmation Details

Card Number: [Redacted]

Card Holder Name: [Redacted]

Card Status: DECLARED

Expiry Date: [Redacted]

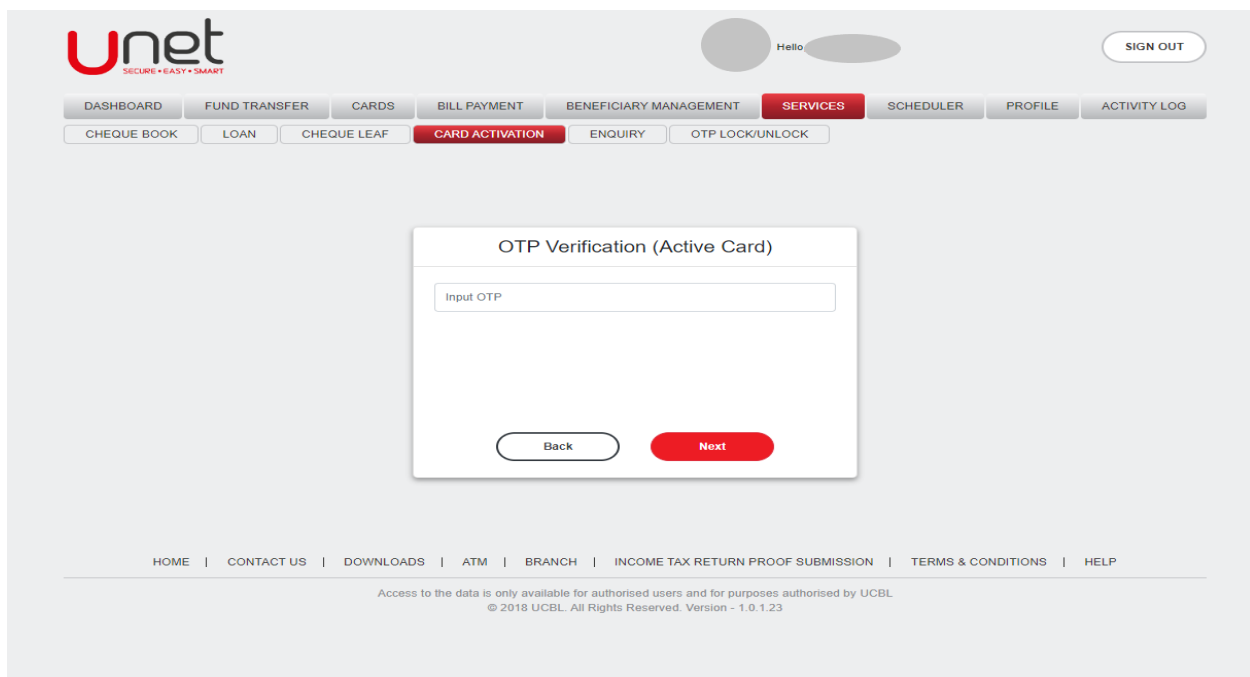
OTP Channel: ☐ Email ☐ SMS ☒ Both

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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. 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.



OTP Verification (Active Card)

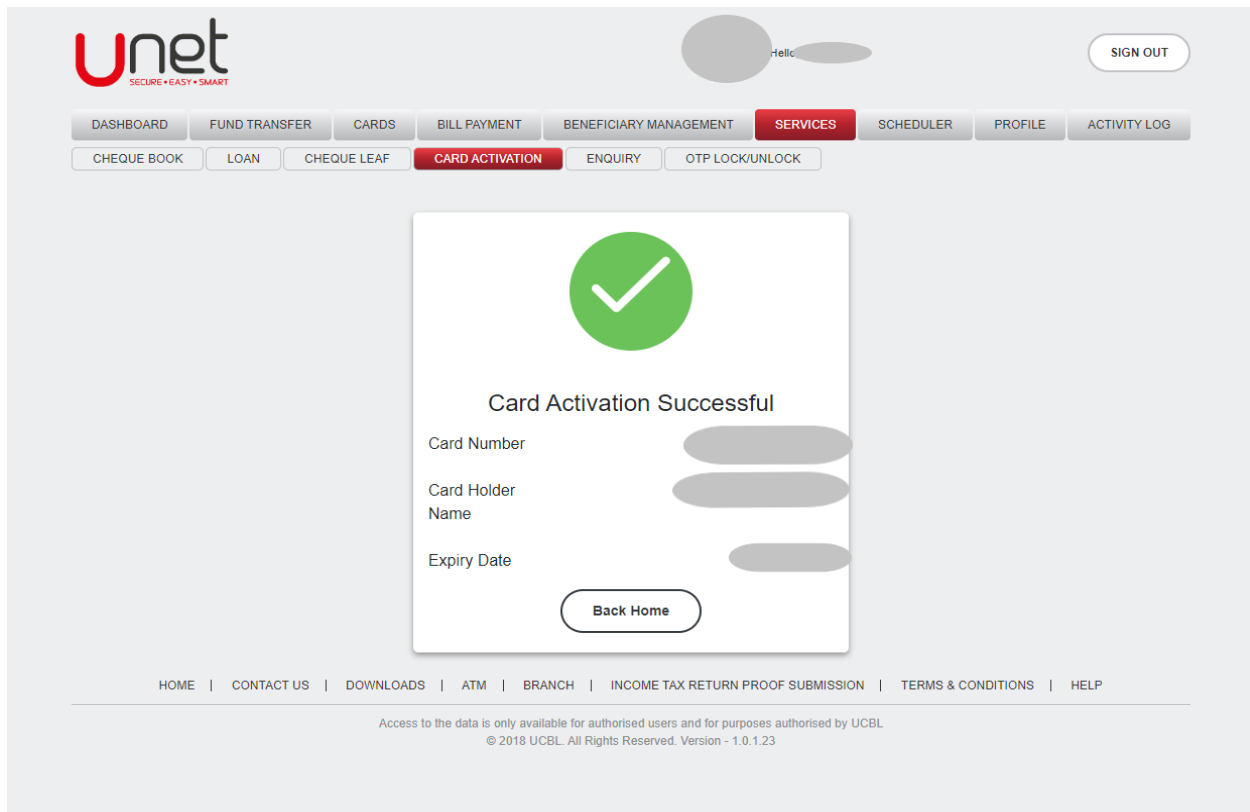
Input OTP: [Text Field]

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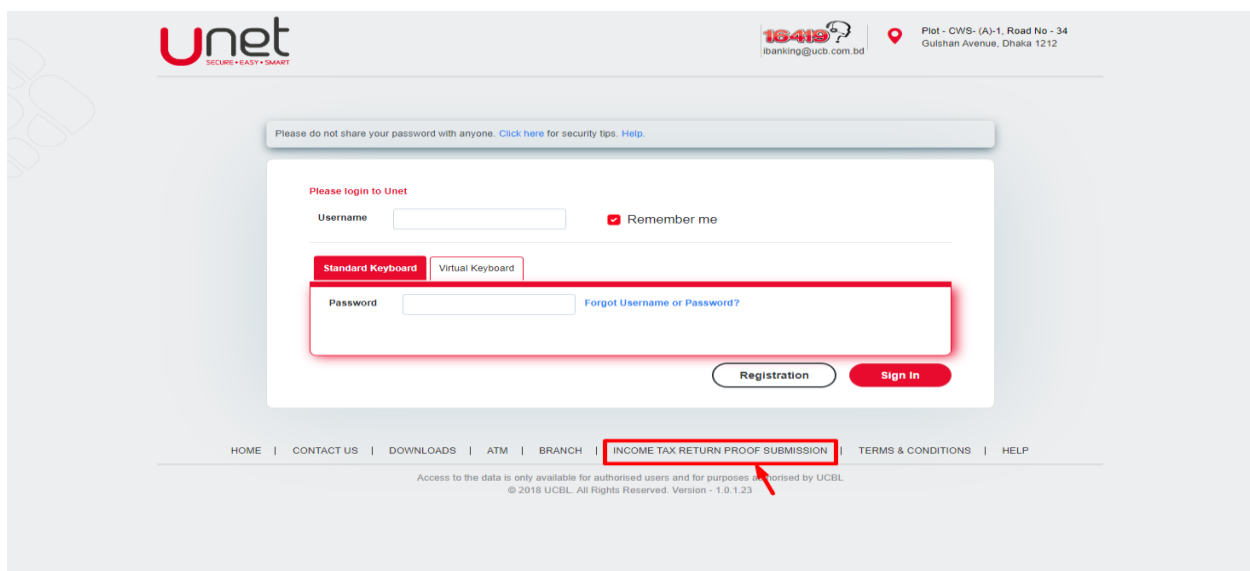
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Step 5: After clicking on **Next** button a success message will show.

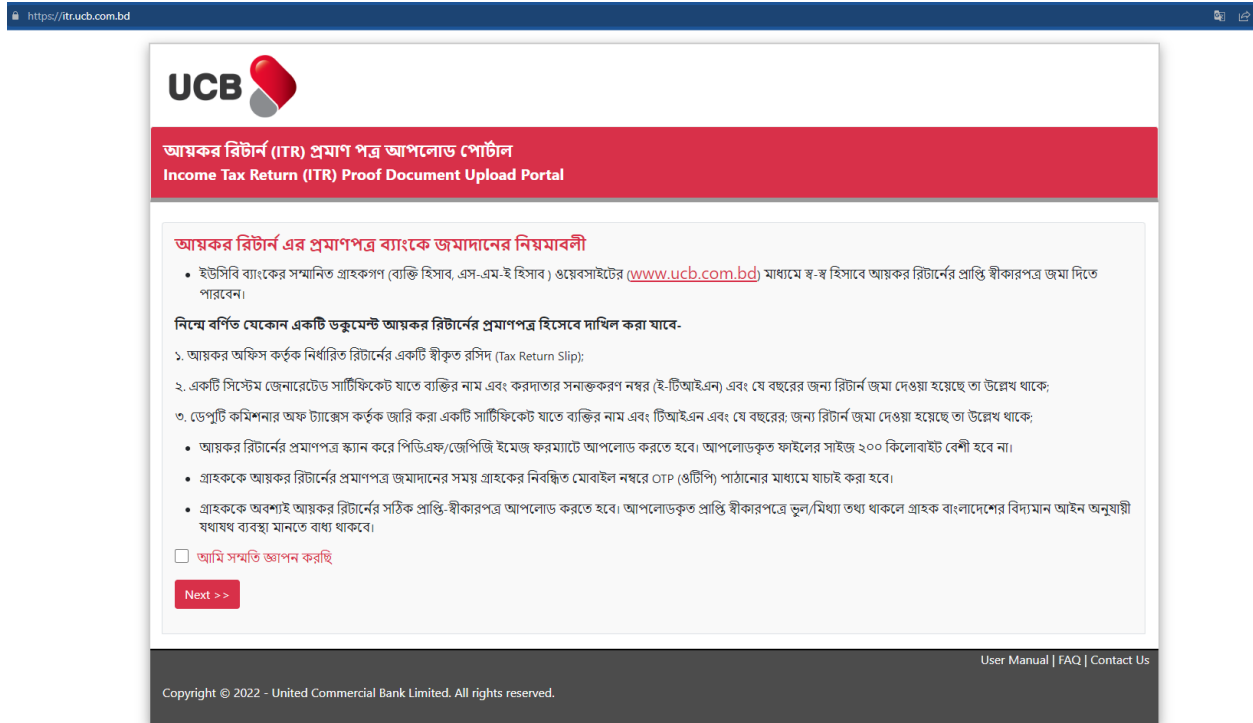


33. How do I see income tax return proof submission in UNET?

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



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



The screenshot shows the 'Income Tax Return (ITR) Proof Document Upload Portal' on the UCB website. The page is in Bengali and provides instructions for uploading ITR proof documents. It includes a list of required documents and a 'Next >>' button.

আয়কর রিটার্ন (ITR) প্রমাণ পত্র আপলোড পোর্টাল
Income Tax Return (ITR) Proof Document Upload Portal

আয়কর রিটার্ন এর প্রমাণপত্র ব্যাংকে জমাদানের নিয়মাবলী

- ইউসিবি ব্যাংকের সম্মানিত গ্রাহকগণ (ব্যক্তি হিসাব, এস-এম-ই হিসাব) ওয়েবসাইটের (www.ucb.com.bd) মাধ্যমে স্ব-স্ব হিসাবে আয়কর রিটার্নের প্রাপ্তি স্বীকারপত্র জমা দিতে পারবেন।

নিম্নে বর্ণিত যেকোন একটি ডকুমেন্ট আয়কর রিটার্নের প্রমাণপত্র হিসেবে দাখিল করা যাবে-

- আয়কর অফিস কর্তৃক নির্ধারিত রিটার্নের একটি স্বীকৃত রসিদ (Tax Return Slip);
- একটি সিস্টেম জেনারেটেড সার্টিফিকেট যাতে ব্যক্তির নাম এবং করদাতার সনাক্তকরণ নম্বর (ই-টিআইএন) এবং যে বছরের জন্য রিটার্ন জমা দেওয়া হয়েছে তা উল্লেখ থাকে;
- ডেপুটি কমিশনার অফ ট্যাক্সেস কর্তৃক জারি করা একটি সার্টিফিকেট যাতে ব্যক্তির নাম এবং টিআইএন এবং যে বছরের জন্য রিটার্ন জমা দেওয়া হয়েছে তা উল্লেখ থাকে;

- আয়কর রিটার্নের প্রমাণপত্র স্ক্যান করে পিডিএফ/জেপিজি ইমেজ ফরম্যাটে আপলোড করতে হবে। আপলোডকৃত ফাইলের সাইজ ২০০ কিলোবাইট বেশী হবে না।
- গ্রাহককে আয়কর রিটার্নের প্রমাণপত্র জমাদানের সময় গ্রাহকের নিবন্ধিত মোবাইল নম্বরে OTP (ওটিপি) পাঠানোর মাধ্যমে যাচাই করা হবে।
- গ্রাহককে অবশ্যই আয়কর রিটার্নের সঠিক প্রাপ্তি-স্বীকারপত্র আপলোড করতে হবে। আপলোডকৃত প্রাপ্তি স্বীকারপত্রে ভুল/মিথ্যা তথ্য থাকলে গ্রাহক বাংলাদেশের বিদ্যমান আইন অনুযায়ী যথাযথ ব্যবস্থা মানতে বাধ্য থাকবে।

☐ আমি সম্মতি জ্ঞাপন করছি

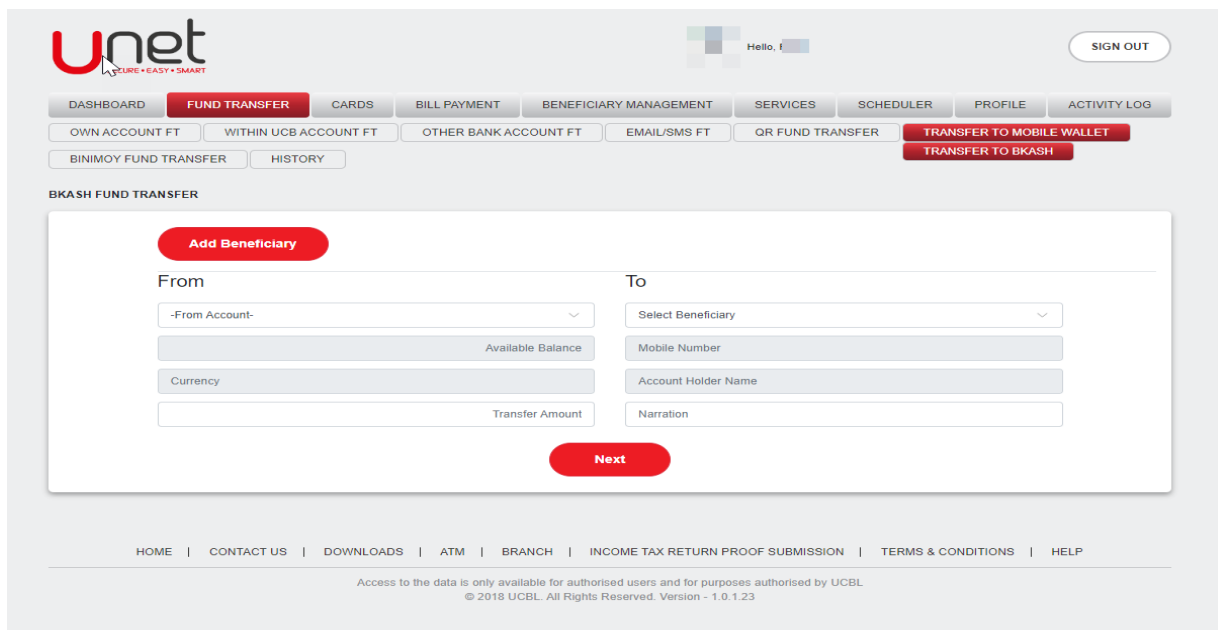
Next >>

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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**.



The screenshot shows the UCB Fund Transfer interface. The 'FUND TRANSFER' tab is selected, and the 'TRANSFER TO BKASH' option is highlighted. The 'Add Beneficiary' button is visible. The form fields for 'From' and 'To' are shown, including 'Available Balance', 'Currency', 'Transfer Amount', 'Select Beneficiary', 'Mobile Number', 'Account Holder Name', and 'Narration'. A 'Next' button is at the bottom of the form.

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Hello, **f**

SIGN OUT

DASHBOARD **FUND TRANSFER** **CARDS** **BILL PAYMENT** **BENEFICIARY MANAGEMENT** **SERVICES** **SCHEDULER** **PROFILE** **ACTIVITY LOG**

OWN ACCOUNT FT **WITHIN UCB ACCOUNT FT** **OTHER BANK ACCOUNT FT** **EMAIL/SMS FT** **QR FUND TRANSFER** **TRANSFER TO MOBILE WALLET** **TRANSFER TO BKASH**

BINIMOY FUND TRANSFER **HISTORY**

BKASH FUND TRANSFER

Add Beneficiary

From

-From Account-

Available Balance

Currency

Transfer Amount

To

Select Beneficiary

Mobile Number

Account Holder Name

Narration

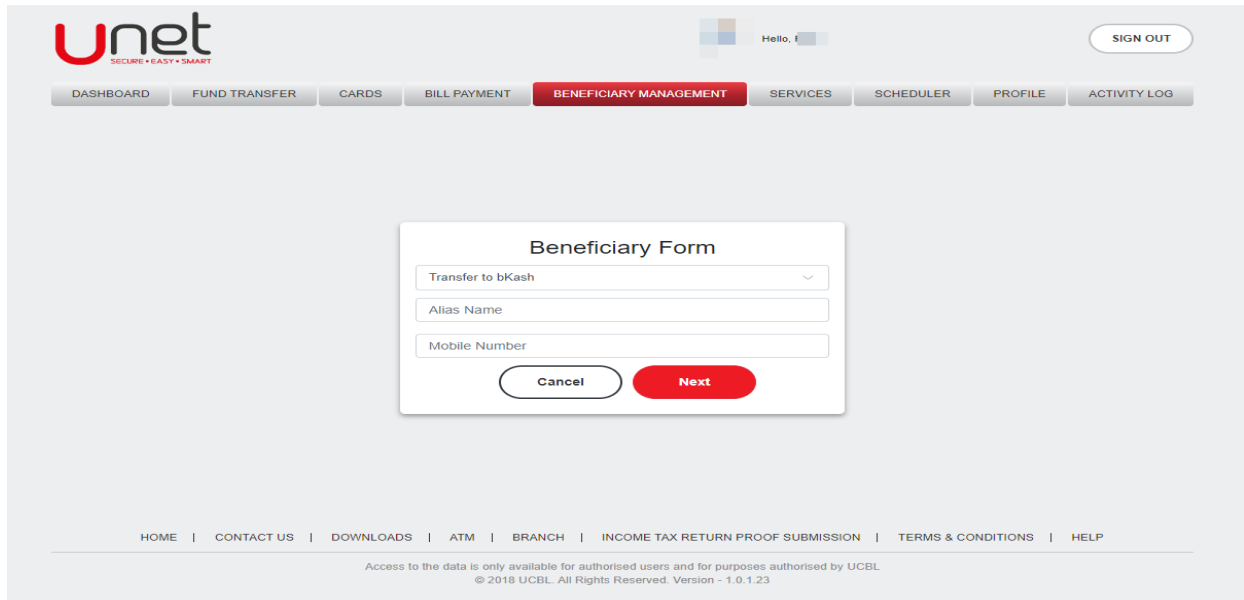
Next

HOME | **CONTACT US** | **DOWNLOADS** | **ATM** | **BRANCH** | **INCOME TAX RETURN PROOF SUBMISSION** | **TERMS & CONDITIONS** | **HELP**

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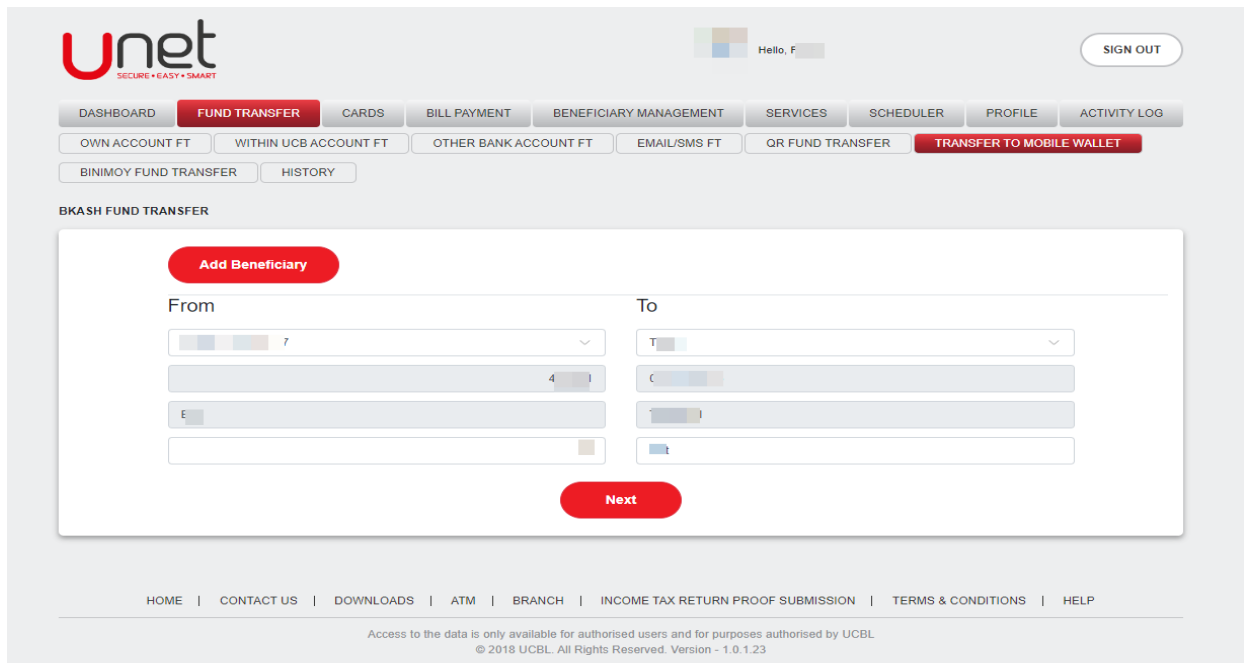
Step 2: After going to the feature page, if you don't have any beneficiary added yet, then you will be redirected to the beneficiary add page. You can also reach into this page by hitting on the **'Add Beneficiary'** button from the

'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.



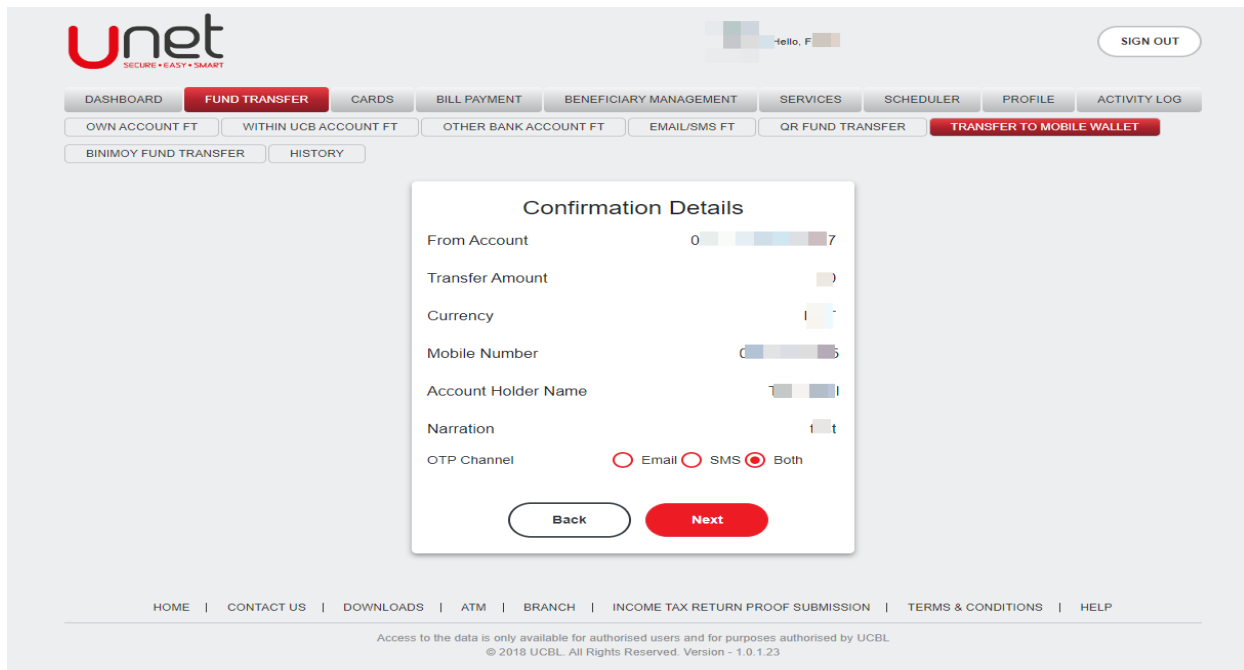
The screenshot shows the Unet web interface. At the top, there's a navigation bar with the Unet logo and a 'SIGN OUT' button. Below the navigation bar, there's a menu with options: DASHBOARD, FUND TRANSFER, CARDS, BILL PAYMENT, BENEFICIARY MANAGEMENT (highlighted), SERVICES, SCHEDULER, PROFILE, and ACTIVITY LOG. The main content area displays a 'Beneficiary Form' with the following fields: 'Transfer to bKash' (a dropdown menu), 'Alias Name' (a text input field), and 'Mobile Number' (a text input field). At the bottom of the form are two buttons: 'Cancel' and 'Next' (highlighted in red). The footer contains a list of links: HOME, CONTACT US, DOWNLOADS, ATM, BRANCH, INCOME TAX RETURN PROOF SUBMISSION, TERMS & CONDITIONS, and HELP. Below the links, there's a small disclaimer: 'Access to the data is only available for authorised users and for purposes authorised by UCBL. © 2018 UCBL. All Rights Reserved. Version - 1.0.1.23'.

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.



The screenshot shows the Unet web interface for the 'BKASH FUND TRANSFER' page. At the top, there's a navigation bar with the Unet logo and a 'SIGN OUT' button. Below the navigation bar, there's a menu with options: DASHBOARD, FUND TRANSFER (highlighted), CARDS, BILL PAYMENT, BENEFICIARY MANAGEMENT, SERVICES, SCHEDULER, PROFILE, and ACTIVITY LOG. Below the menu, there's a sub-menu with options: OWN ACCOUNT FT, WITHIN UCB ACCOUNT FT, OTHER BANK ACCOUNT FT, EMAIL/SMS FT, QR FUND TRANSFER, and TRANSFER TO MOBILE WALLET (highlighted). The main content area displays the 'BKASH FUND TRANSFER' page. At the top of this page is a red button labeled 'Add Beneficiary'. Below this button, there's a form with two columns: 'From' and 'To'. The 'From' column has three input fields: a dropdown menu, a text input field, and a text input field. The 'To' column has three input fields: a dropdown menu, a text input field, and a text input field. At the bottom of the form is a red button labeled 'Next'. The footer contains a list of links: HOME, CONTACT US, DOWNLOADS, ATM, BRANCH, INCOME TAX RETURN PROOF SUBMISSION, TERMS & CONDITIONS, and HELP. Below the links, there's a small disclaimer: 'Access to the data is only available for authorised users and for purposes authorised by UCBL. © 2018 UCBL. All Rights Reserved. Version - 1.0.1.23'.

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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Dashboard | **FUND TRANSFER** | CARDS | BILL PAYMENT | BENEFICIARY MANAGEMENT | SERVICES | SCHEDULER | PROFILE | ACTIVITY LOG

OWN ACCOUNT FT | WITHIN UCB ACCOUNT FT | OTHER BANK ACCOUNT FT | EMAIL/SMS FT | QR FUND TRANSFER | **TRANSFER TO MOBILE WALLET**

BINIMOV FUND TRANSFER | HISTORY

Confirmation Details

From Account: 0 7

Transfer Amount: 0

Currency: B

Mobile Number: 0 6

Account Holder Name: 1

Narration: t

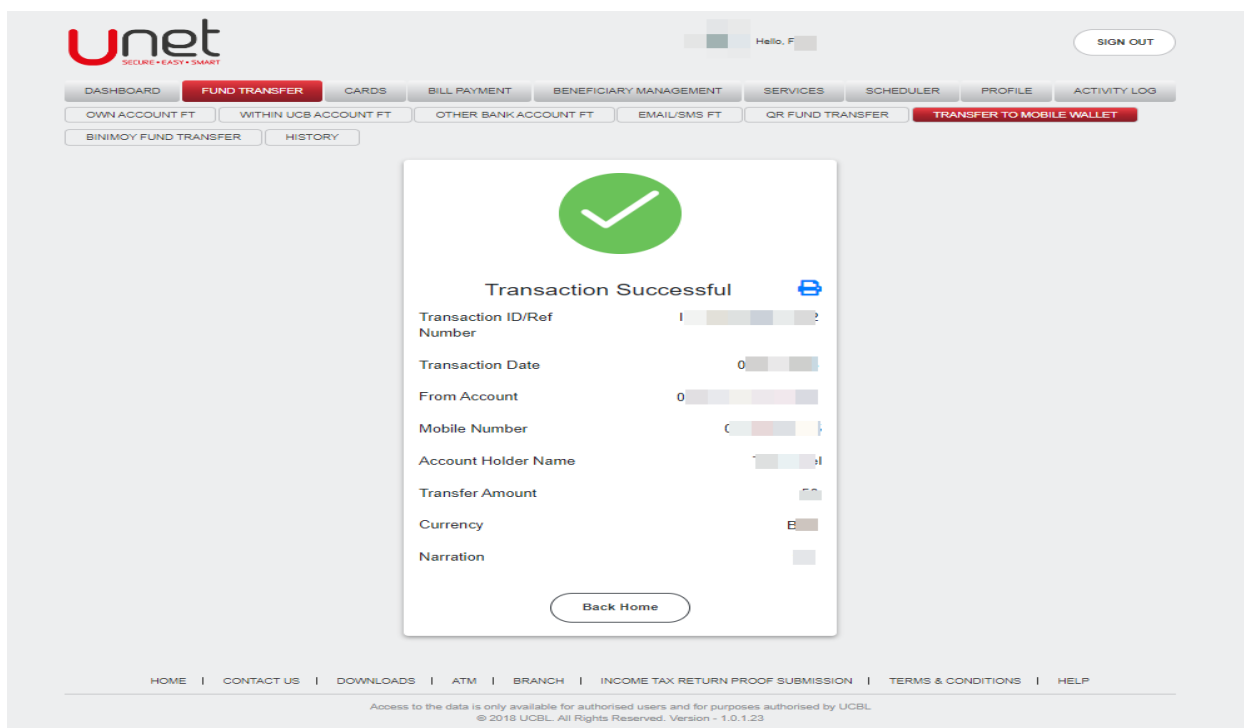
OTP Channel: ☐ Email ☐ SMS ☒ Both

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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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Dashboard | **FUND TRANSFER** | CARDS | BILL PAYMENT | BENEFICIARY MANAGEMENT | SERVICES | SCHEDULER | PROFILE | ACTIVITY LOG

OWN ACCOUNT FT | WITHIN UCB ACCOUNT FT | OTHER BANK ACCOUNT FT | EMAIL/SMS FT | QR FUND TRANSFER | **TRANSFER TO MOBILE WALLET**

BINIMOV FUND TRANSFER | HISTORY

Transaction Successful

Transaction ID/Ref Number: 1 2

Transaction Date: 0

From Account: 0

Mobile Number: 0 6

Account Holder Name: 1

Transfer Amount: 0

Currency: B

Narration: t

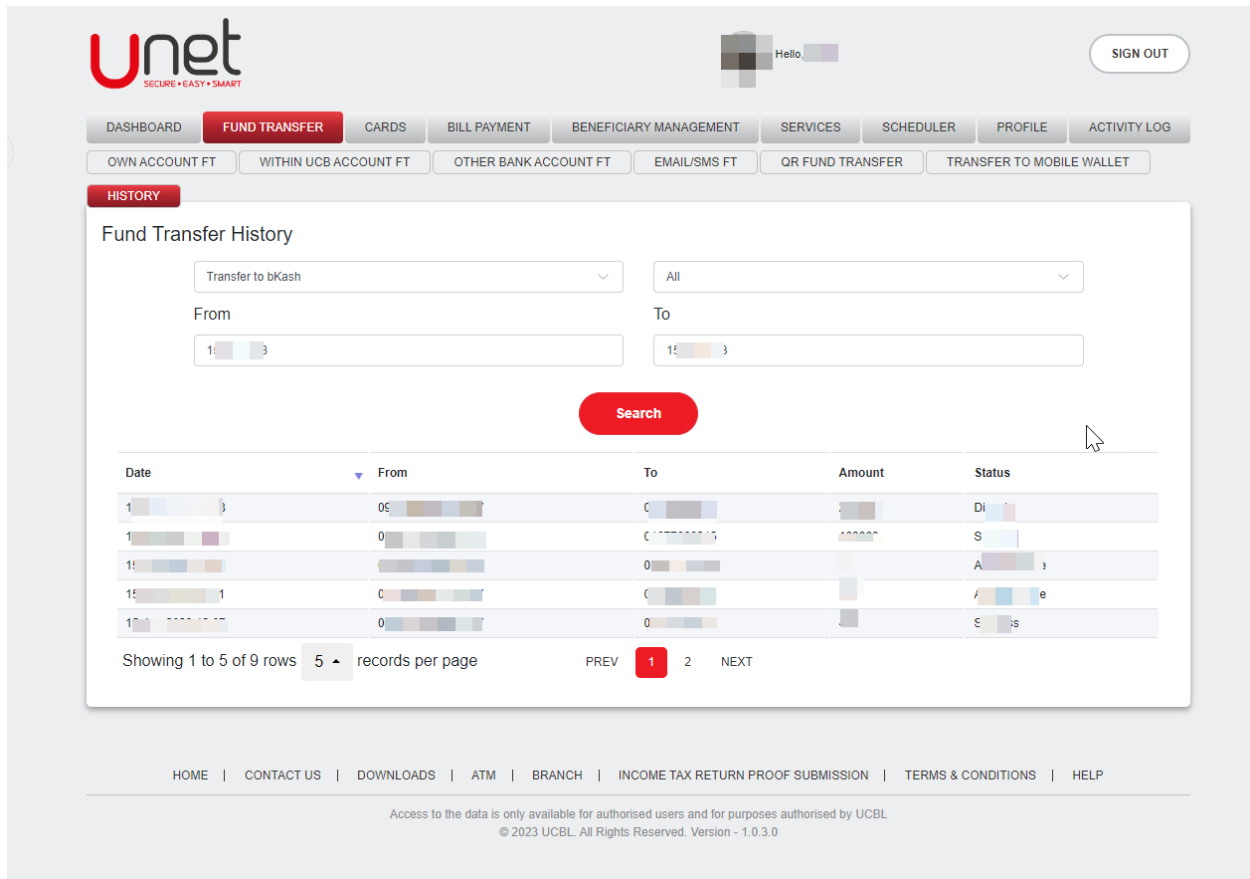
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35. How do I check bKash fund transfer history?

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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Hello, [User Name]

[SIGN OUT](#)

[DASHBOARD](#) [FUND TRANSFER](#) [CARDS](#) [BILL PAYMENT](#) [BENEFICIARY MANAGEMENT](#) [SERVICES](#) [SCHEDULER](#) [PROFILE](#) [ACTIVITY LOG](#)

[OWN ACCOUNT FT](#) [WITHIN UCB ACCOUNT FT](#) [OTHER BANK ACCOUNT FT](#) [EMAIL/SMS FT](#) [QR FUND TRANSFER](#) [TRANSFER TO MOBILE WALLET](#)

HISTORY

Fund Transfer History

Transfer to bKash

All

From: 15/03/2023

To: 15/03/2023

Search

Date	From	To	Amount	Status
15/03/2023	05/03/2023	05/03/2023	20000	Disputed
15/03/2023	05/03/2023	05/03/2023	100000	Successful
15/03/2023	05/03/2023	05/03/2023	100000	Approved
15/03/2023	05/03/2023	05/03/2023	100000	Failed
15/03/2023	05/03/2023	05/03/2023	100000	Successful

Showing 1 to 5 of 9 rows | 5 records per page | [PREV](#) [1](#) [2](#) [NEXT](#)

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