



इण्डियन ओवरसीज़ बैंक
Indian Overseas Bank
आपकी प्रगति का सच्चा साथी
Good people to grow with

IOB Net Banking-User Manual

Internet Banking – Sole Corporate Functionalities

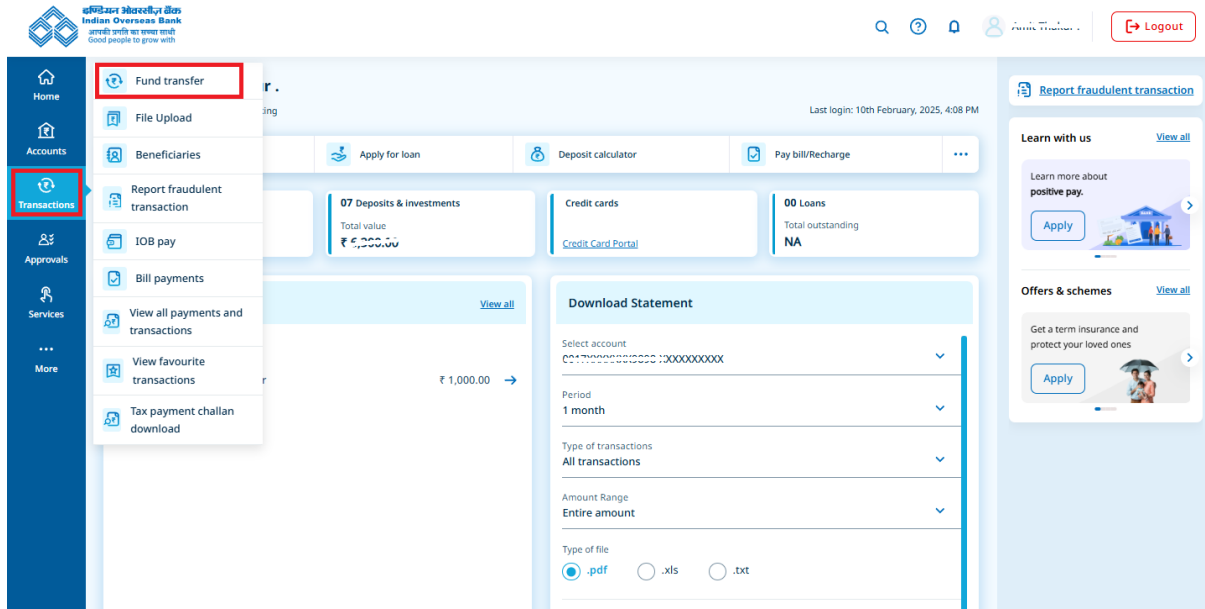


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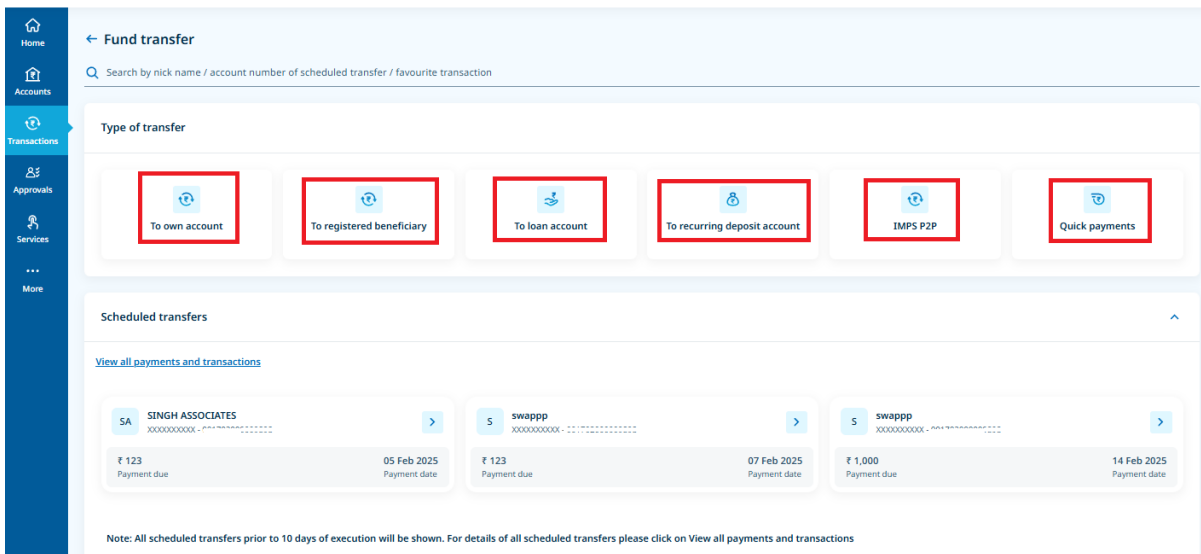
➤ **Transactions Module :**

User can perform various types of fund transfers like NEFT/RTGS/IMPS etc using this functionality.



On clicking Funds Transfer user will be redirected to the funds transfer page, various types of funds transfer are available for the user namely:

- **To Own Account:** User can transfer funds to self accounts if there are more than operative operative account for the corporate.
- **To Registered Beneficiary:** User can transfer funds to the registered beneficiary (IOB/Other Bank) using this functionality.
- **To Loan Account:** User can pay Loan installments using this option.
- **To Recurring Deposit:** User can transfer funds to the recurring deposit account using this option (*Note: Amount should be greater and in multiple of the principle amount*)
- **IMPS P2P:** User can transfer funds instantly using this option by providing the mobile number and MMID.
- **Quick Payments:** User can transfer funds instantly to account withing IOB or Other Bank without adding beneficiary using this option (*transaction limit for quick payment is rupees 10000*).
- *User can also check the scheduled transfers in this page.*



← Fund transfer

Search by nick name / account number of scheduled transfer / favourite transaction

Type of transfer

- To own account
- To registered beneficiary
- To loan account
- To recurring deposit account
- IMPS P2P
- Quick payments

Scheduled transfers

[View all payments and transactions](#)

Account	Amount	Payment date
SA SINGH ASSOCIATES	₹ 123	05 Feb 2025
S swappp	₹ 123	07 Feb 2025
S swappp	₹ 1,000	14 Feb 2025

Note: All scheduled transfers prior to 10 days of execution will be shown. For details of all scheduled transfers please click on View all payments and transactions

➤ **To Own Account:**

User must select this option to transfer funds between their own corporate accounts.

On clicking the 'To Own Accounts' button user will be redirected to the Transaction Details page.

- **Transfer From:** User can change the auto selected debit account from the dropdown.
- **Transfer To:** User must select the credit account from the dropdown.
- **Amount:** User must enter the transaction amount.
- **Remarks:** User must select the remarks from the dropdown, user can also enter manual remarks using the 'other' option from the dropdown.
- **Payment Type:** User can select either one time or recurring payment option from the dropdown.
- **Payment Date:** user can schedule a future dated transaction by selecting the future date.
- **Frequency:** user can select the frequency for the recurring payment from the available options- daily, weekly, monthly, quarterly, half yearly, yearly or every N days. *(This is for recurring payments only)*
- **Number of Instalments:** user must enter the number of instalments to repeat the transaction. *(This is for recurring payments only)*
- After entering all the details user must click 'PROCEED' button to go to review and authorization page.

← Fund transfer to own account

1 Transaction details — 2 Review & authorisation

Transfer from *	Select credit account *	Amount *
2122020000059 -XXXXXXXXXX	2122020000059 XXXXXXXXXXX	₹ 1000
Available balance ₹ 29,84	212202000005901 - 2122	Rupees One Thousand only
Remarks *		
DEPOSIT		
Payment type *	Payment date *	
One time	24 Mar 2025	

Proceed

- On clicking “PROCEED” user will get redirected to the review and authorization page. OTP will be sent to the registered mobile/email.

← Fund transfer to own account

Transaction details — 2 Review & authorisation

Transfer from	Transfer to	Amount
222020000059 -XXXXXXXXXX	222020000059 -XXXXXXXXXX	₹ 1,000 (Rupees One Thousand only)
Remarks	Payment type	Payment date
DEPOSIT	One time	24 Mar 2025

Please enter comments

Comments

Please enter your transaction password

Transaction password *

✔️ OTP has been sent to registered mobile number / email ID ❌

- User can also go back to the previous transaction details page if any changes are to be made.
- User must enter the transaction password and OTP received on registered mobile number or email id.
- After entering transaction password and OTP user must click on submit to complete the transaction.

Please enter your transaction password

Transaction password *

Please enter your OTP to authorize this transaction

OTP*

Didn't receive an OTP? [Resend](#)

Notes

1. DO NOT SHARE this OTP with anyone. Bank never asks for the same.
2. OTP will be received as normal SMS instead of flash messages.
3. In case OTP is not received within 2 minutes, please use "Resend" option.
4. The validity of the OTP received will be 30 seconds.

- On Clicking 'SUBMIT' success page will be displayed after the transaction gets completed successfully. User can download the transaction receipt in the local storage or send it to the registered mail id.
- User can also add this transaction to favourite transactions list by clicking on the checkbox 'Add Beneficiary to favourite transactions'.

← Fund transfer to own account

✔ Success

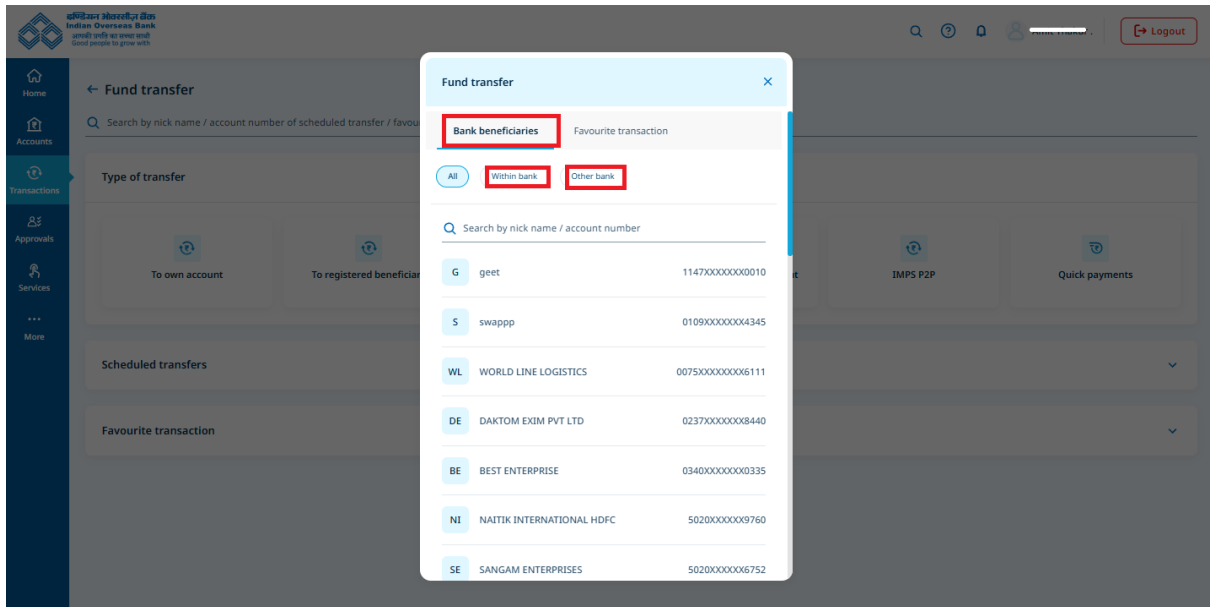
The transaction with reference ID is processed successfully. Ref. ID: [2000025]

Transaction reference number 2000025		Transaction date 24 Mar 2025, 12:45 PM	
Transfer from 2202000005 -XXXXXXXXXX	Transfer to 2202000009 -XXXXXXXXXX	Amount ₹ 1,000 (Rupees One Thousand only)	Payment date 24 Mar 2025, 12:45 PM
Payment type One Time	Remarks DEPOSIT		

Add beneficiary to favourite transactions.

➤ **To Registered Beneficiary:**

On clicking this option user will get a screen to select the registered beneficiary. User can filter the beneficiaries based on the the bank (IOB/Other bank) or the account number.



- On selecting the beneficiary user will be redirected to the Transaction Details page.
- **Transfer From:** User can change the auto selected debit account from the dropdown.
- **Transfer To:** user can change the selected beneficiary from the dropdown.
- **Amount:** User must enter the transaction amount.
- **Remarks:** User must select the remarks from the dropdown, user can also enter manual remarks using the other option from the dropdown.
- **Payment Type:** User can select either one time or recurring payment option from the dropdown.
- **Payment Date:** user can schedule a future dated transaction by selecting the future date.
- **Frequency:** user can select the frequency for the recurring payment from the available options- daily,weekly,monthly,quarterly, half yearly, yearly or every N days. *(This is for recurring payments only)*
- **Number of Instalments:** user must enter the number of instalments to repeat the transaction. *(This is for recurring payments only)*

← Fund transfer to IOB beneficiary

1 Transaction details — 2 Review & authorisation

Transfer from * 0017XXXXXXXX9898-XXXXXXXXXX	Transfer to * 0109XXXXXXXX4345 - swappp	Amount * ₹ 1000
Available balance ₹ 190.16	0109XXXXXXXX4345 - Within IOB	Rupees One Thousand only
Remarks * DEPOSIT		
Payment type * Recurring	Payment date * 14 Feb 2025	Frequency * Daily
Number of instalments * 5		

Proceed

- On clicking “PROCEED” user will get redirected to the review and authorization page. OTP will be sent to the registered mobile/email.
-

← Fund transfer to IOB beneficiary

Transaction details — 2 Review & authorisation

Transfer from 0017XXXXXXXX9898-XXXXXXXXXX	Transfer to 0109XXXXXXXX4345-swappp	Amount ₹ 1,000 (Rupees One Thousand only)
Remarks DEPOSIT	Payment date 13 Feb 2025	Payment type One time

Please enter comments

Comments

Please enter your transaction password

✔ OTP has been sent to registered mobile number / email ID ✕

- User can also go back to the previous transaction details page if any changes are to be made.
- User must enter the transaction password and OTP received on registered mobile number or email id.
- After entering transaction password and OTP user must click on submit to complete the transaction.

test

Please enter your transaction password

Transaction password *

.....

Please enter your OTP to authorize this transaction

OTP*

.....

Didn't receive an OTP? [Resend](#) (00:01)


Notes

1. DO NOT SHARE this OTP with anyone. Bank never asks for the same.
2. OTP will be received as normal SMS instead of flash messages.
3. In case OTP is not received within 2 minutes, please use "Resend" option.
4. The validity of the OTP received will be 30 seconds.

[Back](#)
[Submit](#)

- On Clicking 'SUBMIT' success page will be displayed after the transaction gets completed successfully. User can download the transaction receipt to the local storage or send it to the registered mail id.
- User can also add this transaction to favourite transactions list by clicking on the checkbox.

← Fund transfer to IOB beneficiary

 **Success**

The transaction with reference ID is processed successfully. Ref. ID: (XXXXXXXXXX)

Transaction reference number XXXXXXXXXX	Transaction date 13 Feb 2025		
Transfer from XXXXXXXXXXXXXXXXXXXX	Transfer to XXXXXXXXXXXXXXXXXXXX	Amount ₹ 100 (Rupees One Hundred only)	Remarks DEPOSIT
Payment date 13 Feb 2025	Payment type One Time		

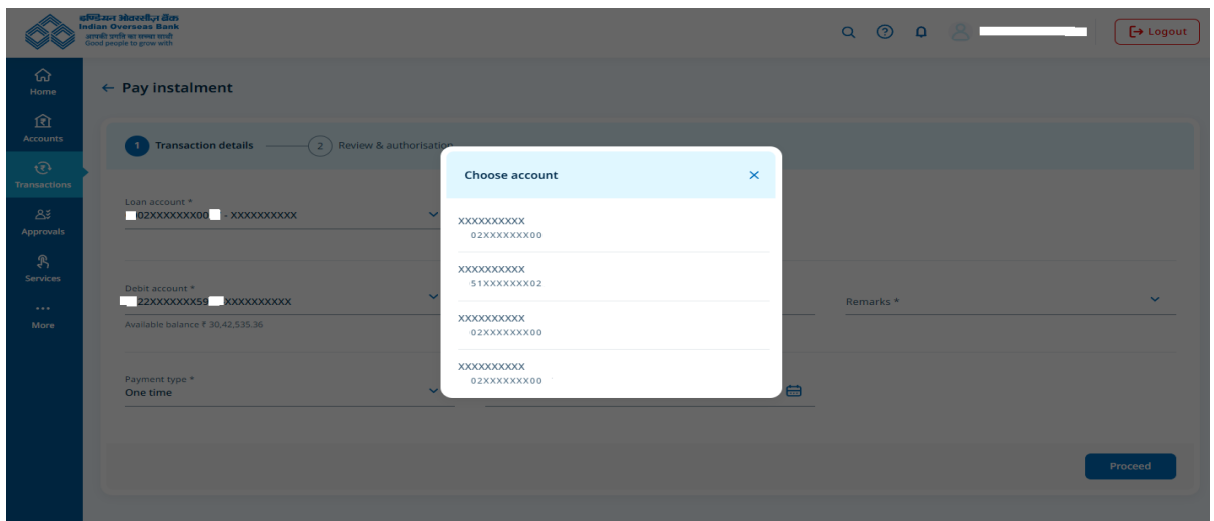
Add transaction to favourites.

[Send to email](#)
[Download receipt](#)

➤ **To Loan Account:**

User must select this option to pay installments for Loan Accounts.

- On clicking this option user will be redirected to transaction details page. User can select the Loan account from the dropdown for which the installment needs to be paid.



- After selecting the Loan Account, user must enter or select other required details.
- **Debit Account:** User can change the auto selected debit account from the dropdown.
- **Amount:** User must enter the transaction amount.
- **Remarks:** User must select the remarks from the dropdown, user can also enter manual remarks using the other option from the dropdown.
- **Payment Type:** User can select either one time or recurring payment option from the dropdown.
- **Payment Date:** user can schedule a future dated transaction by selecting the future date.
- **Frequency:** user can select the frequency for the recurring payment from the available options- daily, weekly, monthly, quarterly, half yearly, yearly or every N days. *(This is for recurring payments only)*
- **Number of Instalments:** user must enter the number of instalments to repeat the transaction. *(This is for recurring payments only)*
- After entering all the details user must click 'PROCEED' button to go to review and authorization page.

← Pay instalment

1 Transaction details
2 Review & authorisation

Loan account *	02032706000 -XXXXXXXXXX	▼		
Debit account *	22020000059 -XXXXXXXXXX	▼	Amount *	Remarks * ▼
Available balance ₹ 29,83,347.81				
Payment type *	One time	▼	Payment date *	24 Mar 2025

Proceed

- On clicking “PROCEED” user will get redirected to the review and authorization page. OTP will be sent to the registered mobile/email.

← Pay instalment

✓ Transaction details
2 Review & authorisation

Loan account	Loan account holder name	Debit account
02032706000	XXXXXXXXXX	22020000059 -XXXXXXXXXX
Amount	Remarks	Payment type
₹ 5,555 (Rupees Five Thousand Five Hundred and Fifty Five only)	HOME LOAN PAYMENT	One time
Payment date	24 Mar 2025	

Please enter comments

Comments

✓ OTP has been sent to registered mobile number / email ID ✕

- User can also go back to the previous transaction details page if any changes are to be made.
- User must enter the transaction password and OTP received on registered mobile number or email id.
- After entering transaction password and OTP user must click on submit to complete the transaction.

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Please enter your transaction password

Transaction password *

Please enter your OTP to authorize this transaction

OTP*

Didn't receive an OTP? [Resend](#)

Notes

1. DO NOT SHARE this OTP with anyone. Bank never asks for the same.
2. OTP will be received as normal SMS instead of flash messages.
3. In case OTP is not received within 2 minutes, please use "Resend" option.
4. The validity of the OTP received will be 30 seconds.

Back
Submit

- On Clicking 'SUBMIT' success page will be displayed after the transaction gets completed successfully. User can download the transaction receipt in the local storage or send it to the registered mail id.

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✔ **Success**

The transaction with reference ID is processed successfully. Ref.ID: [2000025]

Transaction reference number 2000025	Transaction date 24 Mar 2025, 2:40 PM		
Loan account 02032706000	Loan account holder name XXXXXXXXXX	Debit account 22020000059 - XXXXXXXXXX	Amount ₹ 5,555 (Rupees Five Thousand Five Hundred and Fifty Five only)
Remarks HOME LOAN PAYMENT	Payment type One Time	Payment date 24 Mar 2025, 2:40 PM	

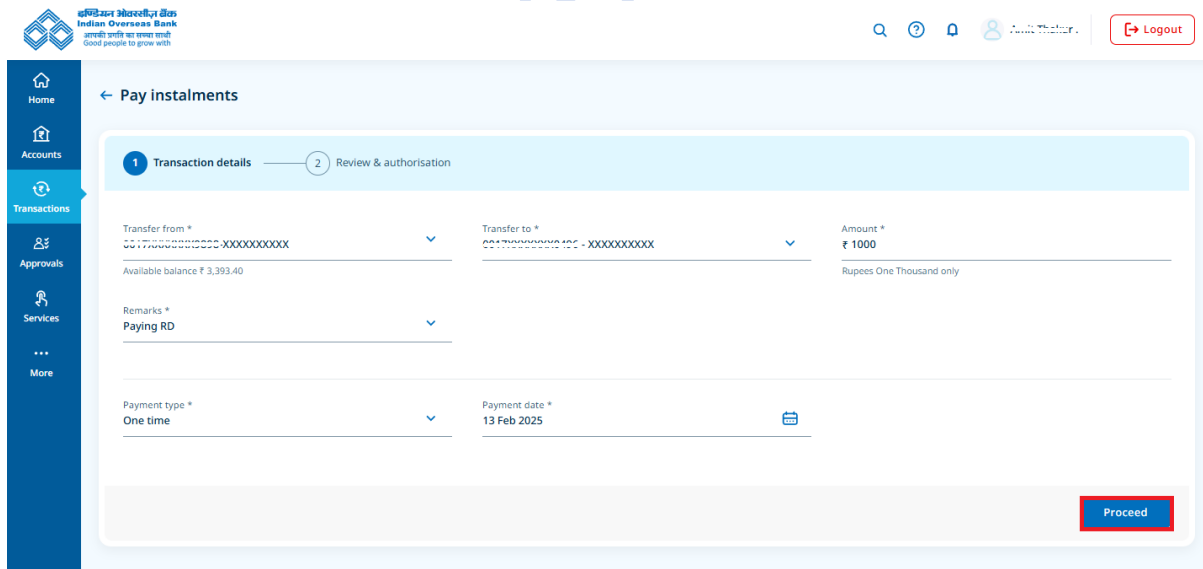
 Send to email
 Download receipt

➤ **To Recurring Deposit Account:**

On clicking this option user will be redirected to the transaction details page. User must enter the required details:

- **Transfer from:** User must select the debit account from the available options in the dropdown
- **Transfer To:** User must select the deposit account to which the instalment will be paid.
- **Amount:** User must enter the instalment amount.
- **Remarks:** User must select the remarks from the drop down. User can also manually enter the remarks by selecting 'OTHER' option from the drop down.
- **Payment Type:** User must select the payment type whether one time or recurring payment.
- **Payment Date:**
- **Frequency:** user can select the frequency for the recurring payment from the available options- daily,weekly,monthly,quarterly, half yearly, yearly or every N days. *(This is for recurring payments only)*
- **Number of Instalments:** user must enter the number of times to repeat the transaction. *(This is for recurring payments only)*

After entering all the details user must click on the "PROCEED" button.



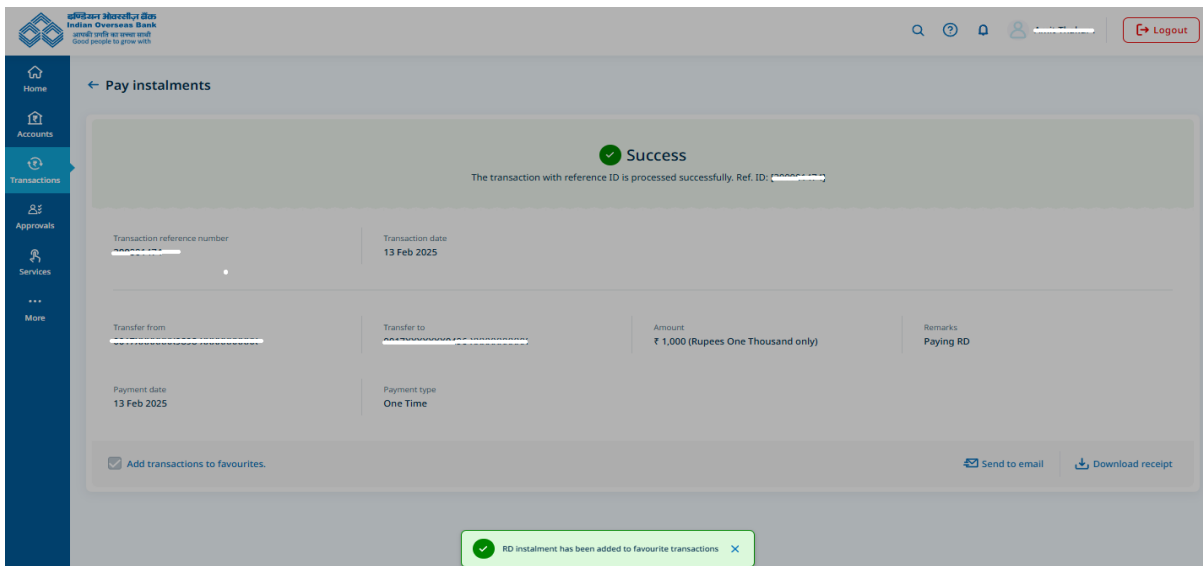
The screenshot shows the 'Pay instalments' screen in the Indian Overseas Bank Net Banking application. The screen is divided into two main sections: 'Transaction details' and 'Review & authorisation'. The 'Transaction details' section includes the following information:

- Transfer from *:** XXXXXXXXXXXX (Available balance ₹ 3,393.40)
- Transfer to *:** XXXXXXXXXXXX
- Amount *:** ₹ 1000 (Rupees One Thousand only)
- Remarks *:** Paying RD
- Payment type *:** One time
- Payment date *:** 13 Feb 2025

A 'Proceed' button is located at the bottom right of the screen.

- On clicking "PROCEED" user will get redirected to the review and authorization page. OTP will be sent to the registered mobile/email.
- User can also go back to the previous transaction details page if any changes are to be made.

- User can also add this transaction to favourite transactions list. On clicking the checkbox user will get popup confirmation message that the transaction is successfully added to the favourite transaction list.



➤ **IMPS P2P:**

On clicking this option user will be redirected to the transaction details page. User must enter the required details:

- **From Account:** User must select the debit account from the available options in the dropdown.
- **Beneficiary Name:** User must enter the beneficiary name in this field.
- **MMID:** User must enter the 7 digit MMID code in this field
- **Phone Number:** User must enter the phone number of the beneficiary in this field.
- **Amount:** User must enter the transaction amount.
- **Remarks:** User must enter the remarks in this field.

← Quick payment to unregistered beneficiary

✔ **Success**

The transaction with reference ID is processed successfully. Ref. ID: [XXXXXXXXXX]

Transaction reference number XXXXXXXXXX	Transaction date 13 Feb 2025		
Transfer from XXXXXXXXXXXX - XXXXXXXXXXXX	Transfer to XXXXXXXXXXXX : NITISH	Amount ₹ 1,000 (Rupees One Thousand only)	Payment method IOB
Remarks DEPOSIT			

[Send to email](#)
[Download receipt](#)

User must enter the below details for IMPS or NEFT transfers. User must enter the below details:

- **Transfer from:** User must select the debit account from the available options in the dropdown
- **Transfer To:** User must enter the account number of the beneficiary.
- **A/C Holder's Name:** User must enter the beneficiary name.
- **Amount:** User must enter the transaction amount (*the amount should not be more than rupees 10000*).
- **Remarks:** User must select the remarks from the drop down.
- **Payment Method:** User must select IMPS or NEFT radio button.
- **Branch IFSC Code:** User must enter the IFSC code of the beneficiary account number.

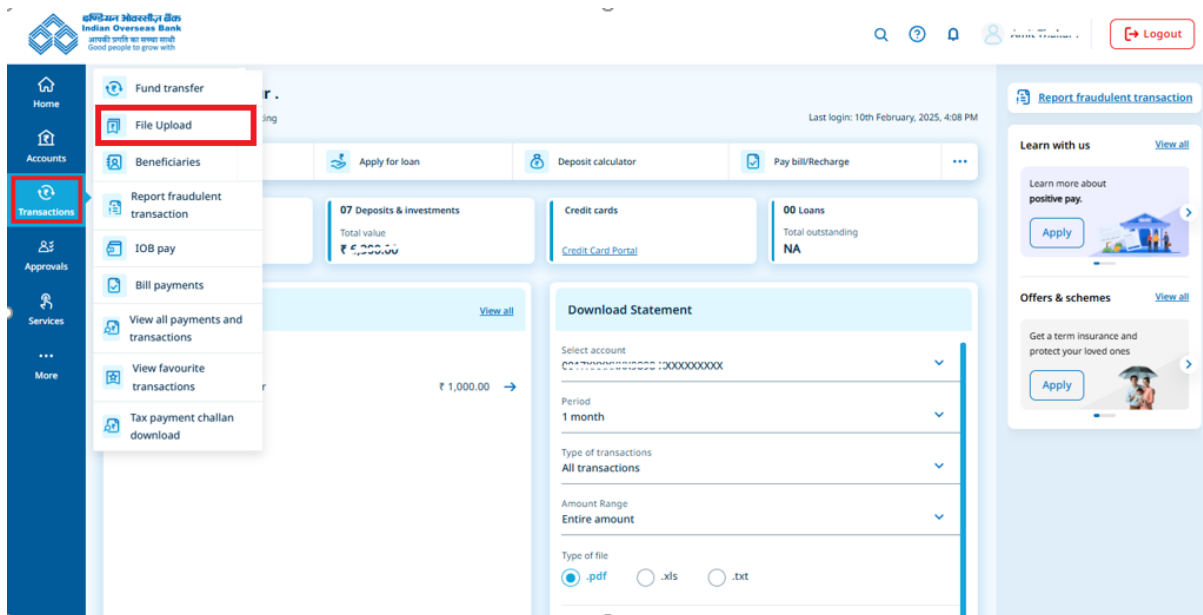
← Quick payment to unregistered beneficiary

1 Transaction details — 2 Review & authorisation

Transfer from * XXXXXXXXXXXX - XXXXXXXXXXXX Available balance ₹ 290.44	Transfer to * XXXXXXXXXXXX	A/c holder's name * *****
Amount (Max. amount ₹10,000) * ₹ 1000 Rupees One Thousand only	Remarks * DEPOSIT	
Payment method * <input type="radio"/> IOB Quick transfers to within bank accounts. Available 24*7 365 days. <input type="radio"/> IMPS Maximum 5 lakh, available 24*7 365 days <input checked="" type="radio"/> NEFT Any amount, regular transac available 24*7 365 days		
Branch IFSC code * IDIB000BES34	Beneficiary bank name INDIAN BANK	
Beneficiary branch INDIAN BANK, BAGESHWAR, BAGES, HIMACHAL PRADESH, 171011		

[Proceed](#)

- User must enter the transaction password and OTP received on registered mobile number or email id.



- In this page user will be displayed an option to upload a new file and also to search for the status of already uploaded files.

User can use search filter using the below parameters:

- **File sequence number:** This is a unique sequence number given to a uploaded file.
- **File type:** User can choose the type of the file from drop down (Counterparty Upload or Payment to Adhoc payee)
- **From Date:** User can filter file upload for a particular period based on the start date
- **To Date:** User can filter file upload for a particular period based on the start date
- **Status:** User can filter File upload based on the status of the uploaded file.

(Note: These are not mandatory fields, user can click on search button without adding any parameter and all the file uploads will be displayed.)

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Search criteria

File sequence number

File type

From date

To date

Status

Reset
Search

[Upload new file](#)

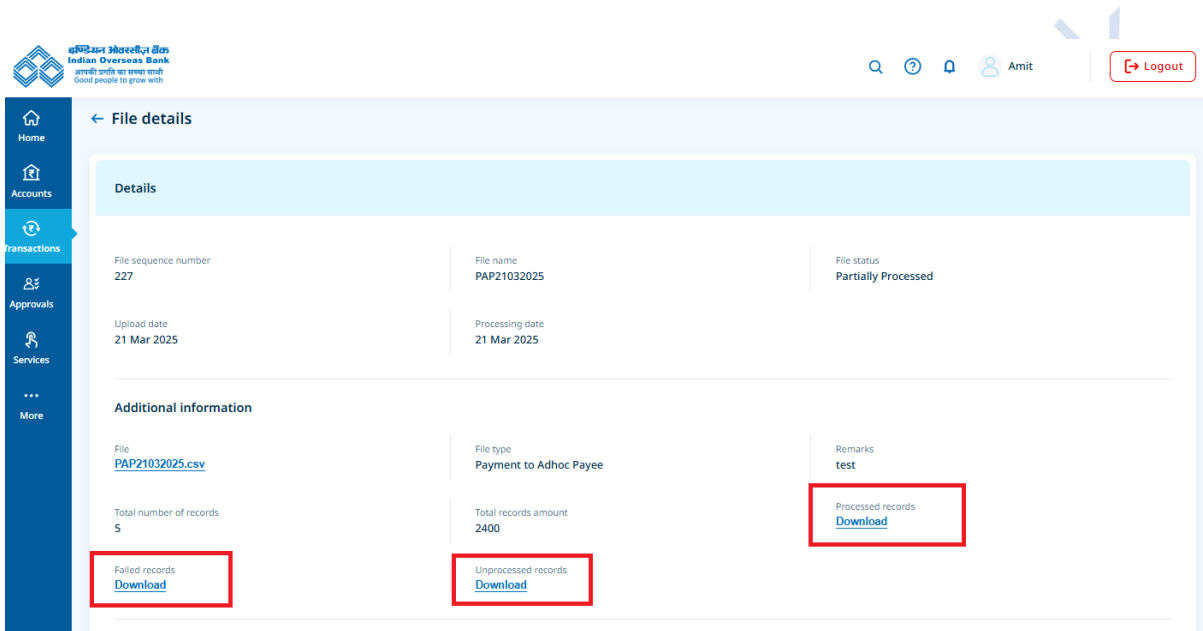
- On Clicking 'SEARCH" button user will be displayed the search results based on the filter parameters. File name along with File status and upload date will be displayed on this page.
- For checking complete details for the uploaded file, user can click on the 'VIEW DETAILS" action button.

File upload				
File sequence number	File name	File status	Upload date	Action
22712	PAP21032025	Partially Processed	21 Mar 2025	View details
22710	PAP20032025	Partially Processed	20 Mar 2025	View details
22707	PAP20032025	Partially Processed	20 Mar 2025	View details
22705	PAP19032025	Validation Failed	19 Mar 2025	View details
22703	PAP18032025	Partially Processed	18 Mar 2025	View details
22701	PAP18032025	Partially Processed	18 Mar 2025	View details
22406	PAP13032025	Partially Processed	13 Mar 2025	View details
22097	PAP0603_2025	Partially Processed	06 Mar 2025	View details
22088	PAP04032025	Processing Completed	04 Mar 2025	View details

- On Clicking 'VIEW DETAILS' button user will be redirected to file details page. This page will display the basic details as well as additional information for the uploaded file.

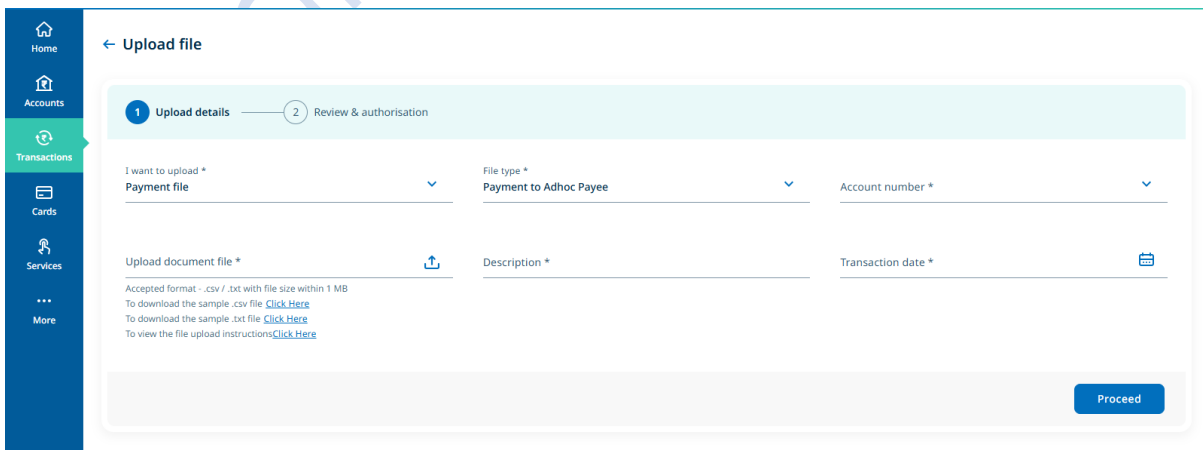
User can check the payment status of each record by downloading different records file:

- **Processed Records:** This File will contain the records which are processed successfully.
- **Failed Records:** This File will contain records which are processed but failed due to some reason. User can check the failure reason by downloading this file.
- **UnProcessed Records:** This file will contain records which are not processed due to reasons like invalid IFSC code.



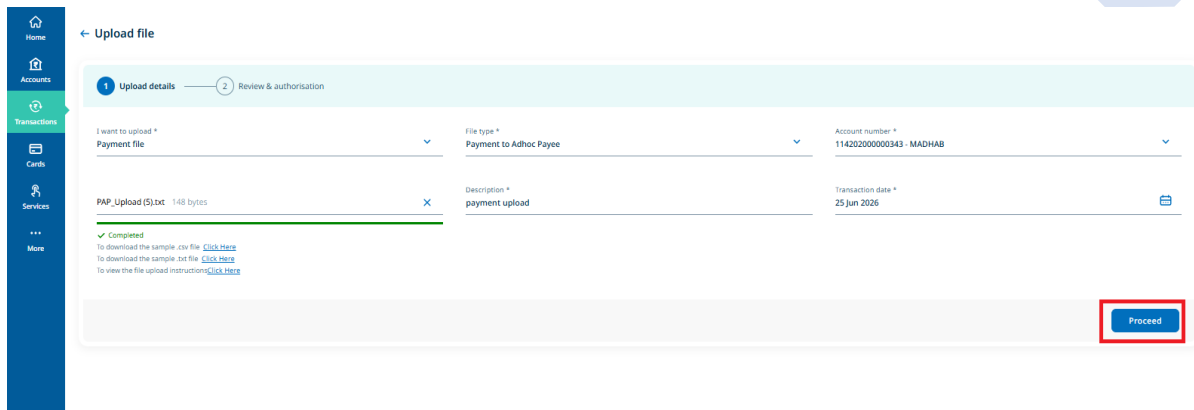
➤ **Uploading New File:**

To Upload a new file user must click on "UPLOAD NEW FILE" Button available on file upload page.

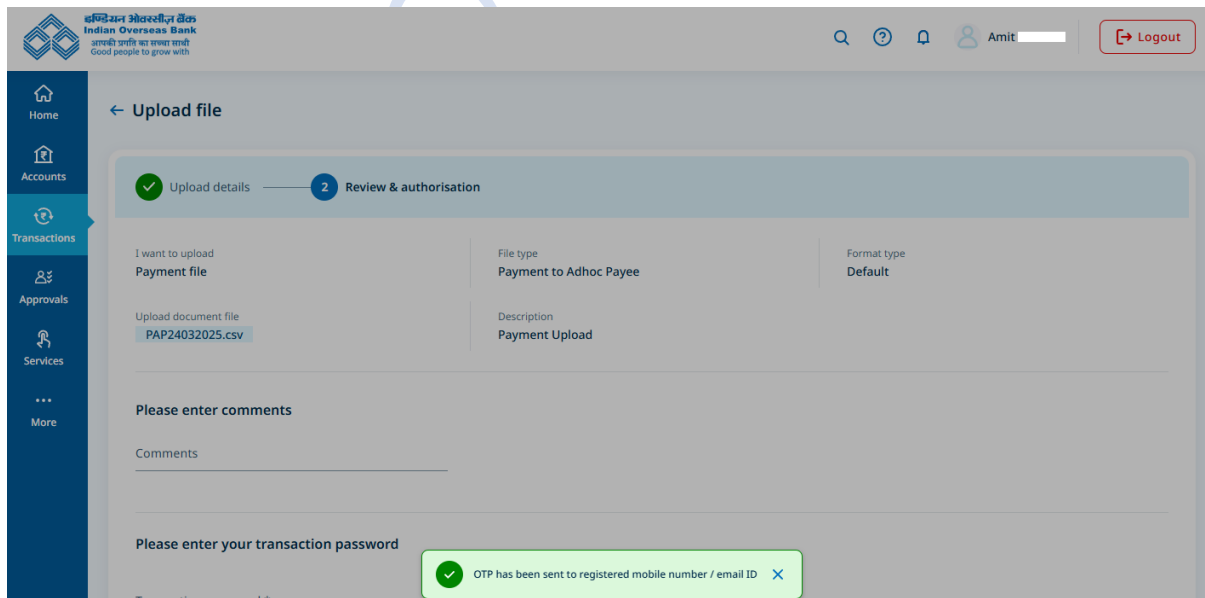


- User must enter the below details for uploading the file:

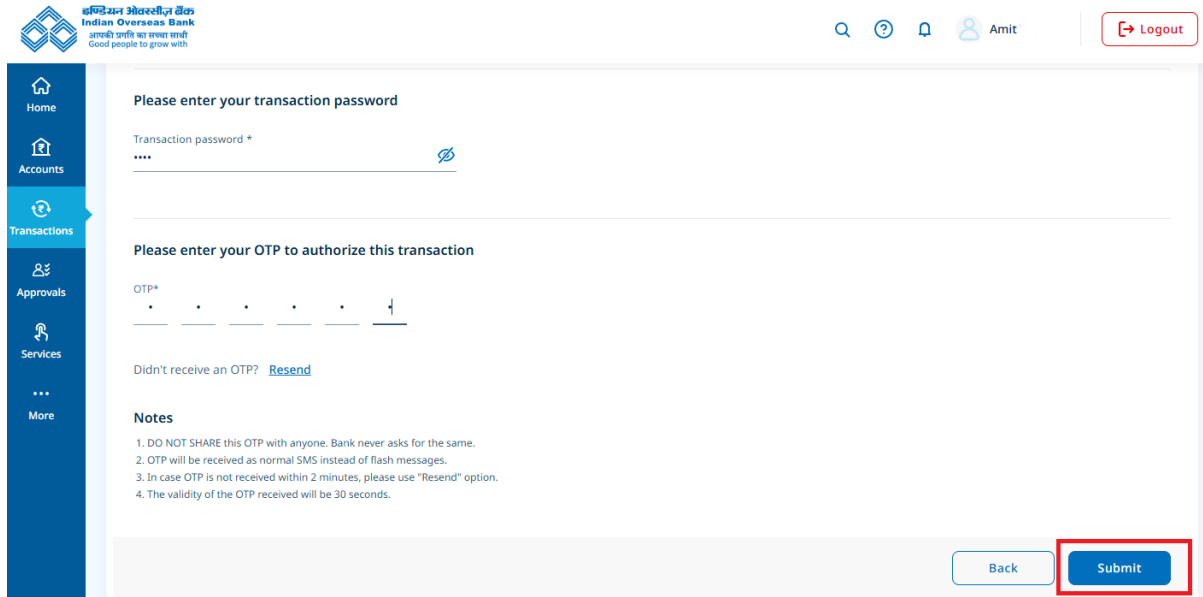
- **I want to upload:** User must select the type of file from the drop down (Payment file)
- **File type:** User must select the file type from the drop down (Payment to Adhoc Payee)
- **Account Number:** user must choose account number from the dropdown.
- **Upload Document file:** User must upload the file by clicking on the upload button. User can download the sample file from the link provided.
- **Description:** User must enter the description for the file upload.
- **Transaction date:** User must enter the date of transaction.
- After entering all the required details user must click on “PROCEED” button.



- On clicking “PROCEED” user will get redirected to the review and authorization page. OTP will be sent to the registered mobile/email.

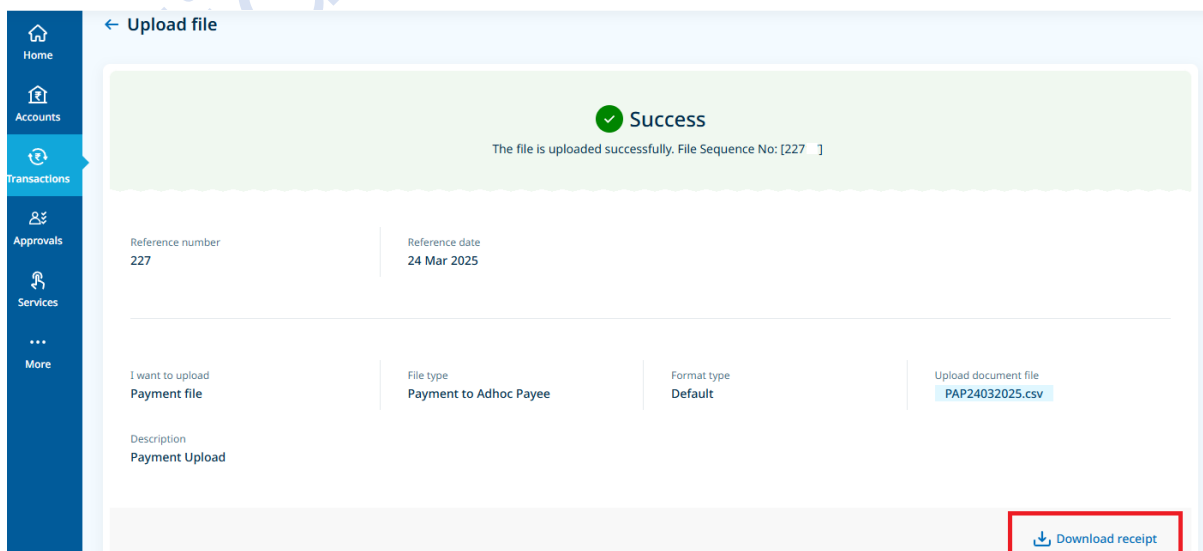


- User can also go back to the previous transaction details page if any changes are to be made.
- User must enter the transaction password and OTP received on registered mobile number or email id.
- After entering transaction password and OTP user must click on submit to complete the transaction.



The screenshot shows the net banking interface for Indian Overseas Bank. The user is logged in as 'Amit'. The main content area displays a form for entering transaction details. It includes a section for 'Please enter your transaction password' with a password input field and a 'Transaction password *' label. Below this is a section for 'Please enter your OTP to authorize this transaction' with an 'OTP*' label and a numeric input field. There is a 'Resend' link for users who didn't receive an OTP. A 'Notes' section provides instructions: 1. DO NOT SHARE this OTP with anyone. Bank never asks for the same. 2. OTP will be received as normal SMS instead of flash messages. 3. In case OTP is not received within 2 minutes, please use "Resend" option. 4. The validity of the OTP received will be 30 seconds. At the bottom right, there are 'Back' and 'Submit' buttons, with the 'Submit' button highlighted by a red box.

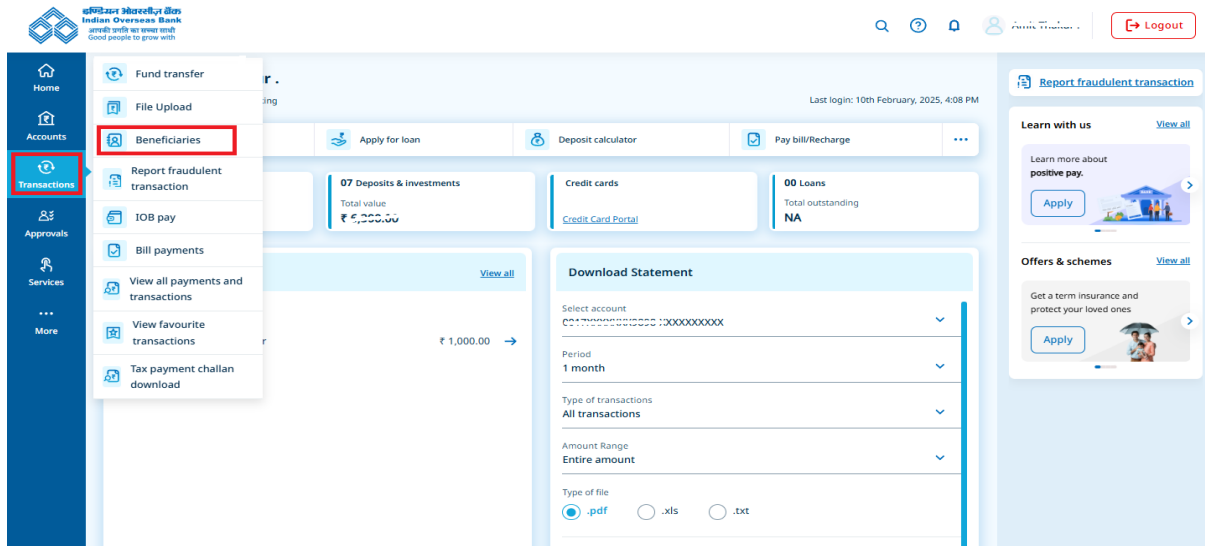
- On Clicking 'SUBMIT' success page will be displayed after the File Upload gets completed successfully. Reference number will be displayed on the page, user can use this reference number as file sequence number to search for the file status.
- User can download the upload receipt in the local storage by clicking on the 'DOWNLOAD RECEIPT' button.



The screenshot shows the 'Upload file' success page in the net banking interface. A green success message states: 'Success. The file is uploaded successfully. File Sequence No: [227]'. Below the message, there are two columns of information: 'Reference number' (227) and 'Reference date' (24 Mar 2025). Further down, there are four columns: 'I want to upload' (Payment file), 'File type' (Payment to Adhoc Payee), 'Format type' (Default), and 'Upload document file' (PAP24032025.csv). The description is 'Payment Upload'. At the bottom right, there is a 'Download receipt' button with a download icon, highlighted by a red box.

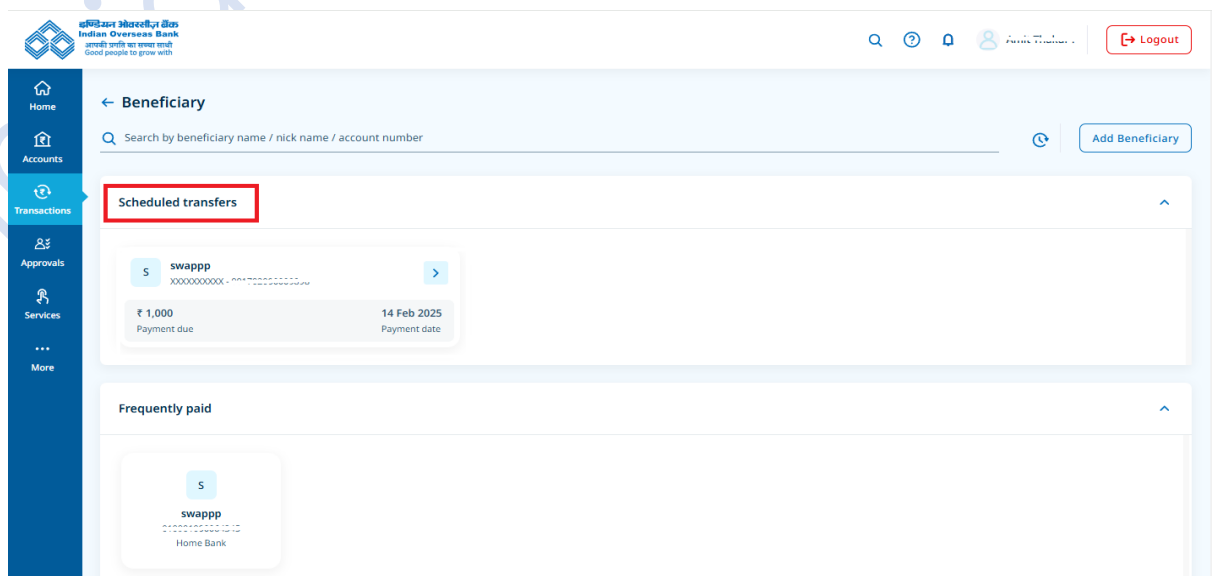
➤ **Beneficiaries Functionalities:**

On clicking beneficiaries user will be redirected to the beneficiaries page where all the registered beneficiaries for the corporate will be displayed. User can directly search the beneficiary from the search bar using beneficiary name/ nickname or account number.



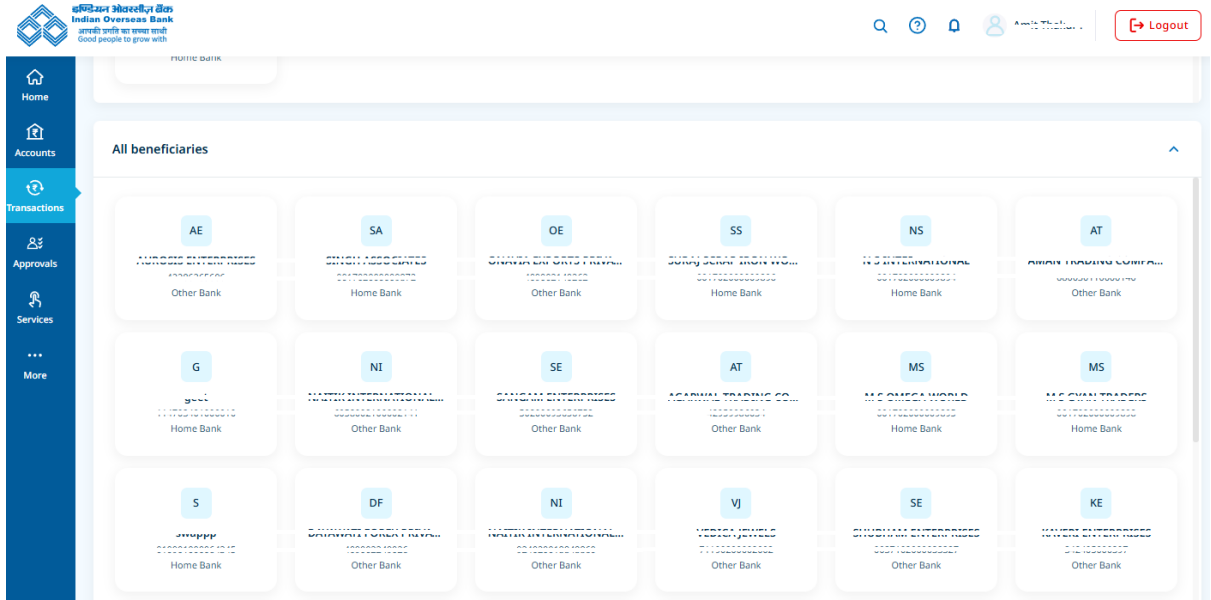
There are three sections available in this page:

- **Scheduled Transfers:** In this section, transactions that are scheduled for future dates will be displayed.
- **Frequently Paid:** In this section, beneficiaries which are paid frequently will be displayed.



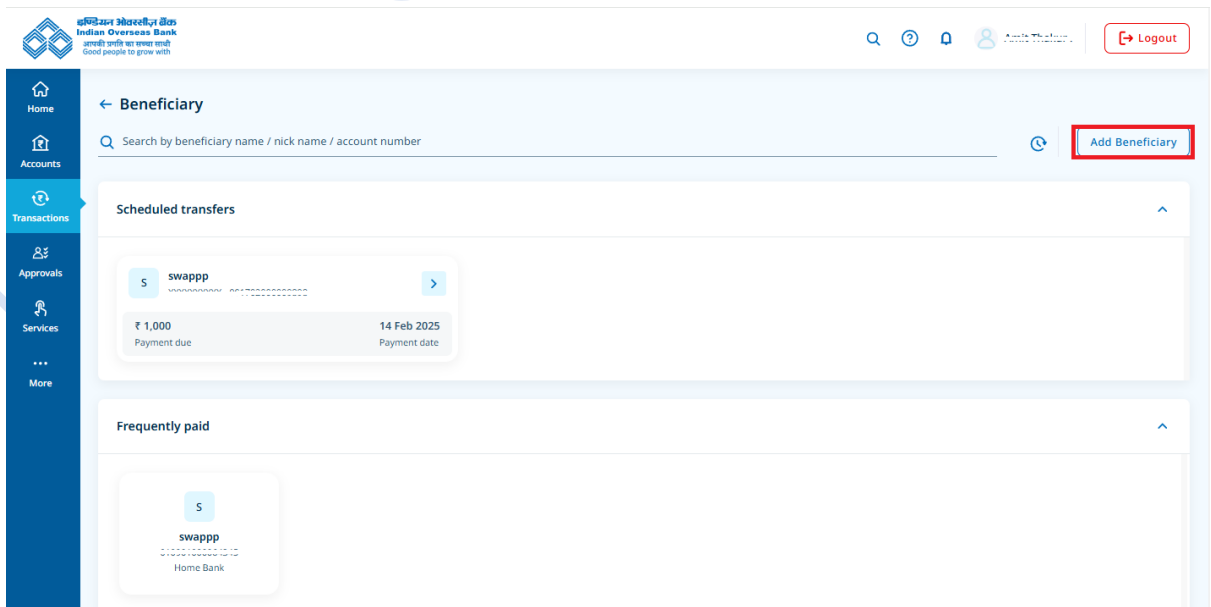
➤ **All Beneficiaries View:**

This section will display all the registered beneficiaries for the corporate user. User can check the details of the beneficiaries by clicking on the icon.



➤ **Beneficiary Addition:**

User can register new beneficiary by clicking on the Add Beneficiary button.



- On clicking Add beneficiary user will be redirected to the beneficiary details page.

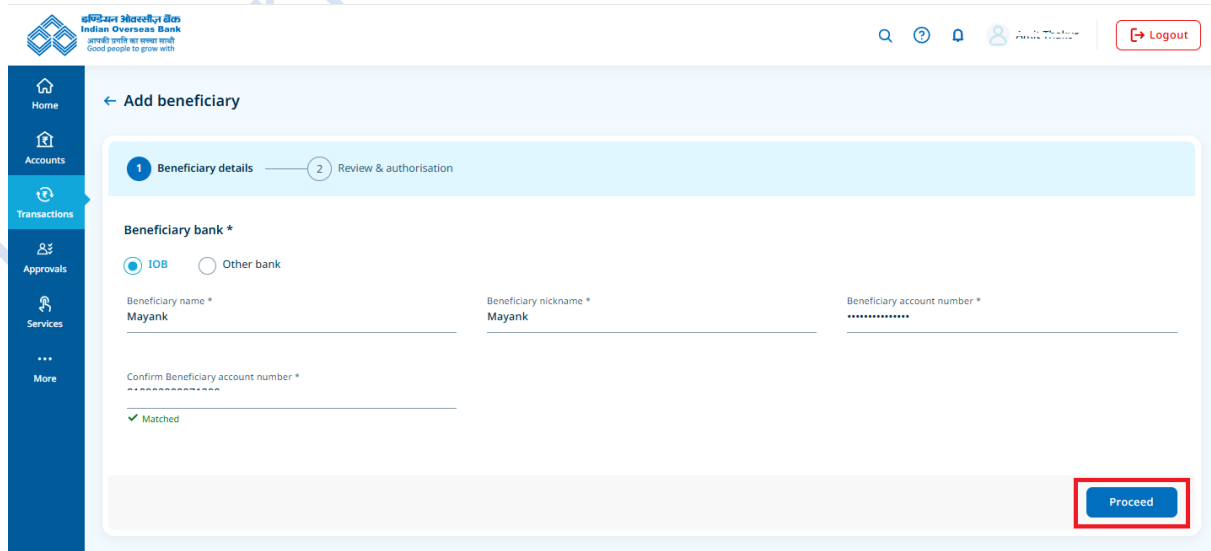
User can add beneficiary of two types – IOB beneficiary (Home Bank) and Other bank beneficiary.

User must enter the below details to add the beneficiary:

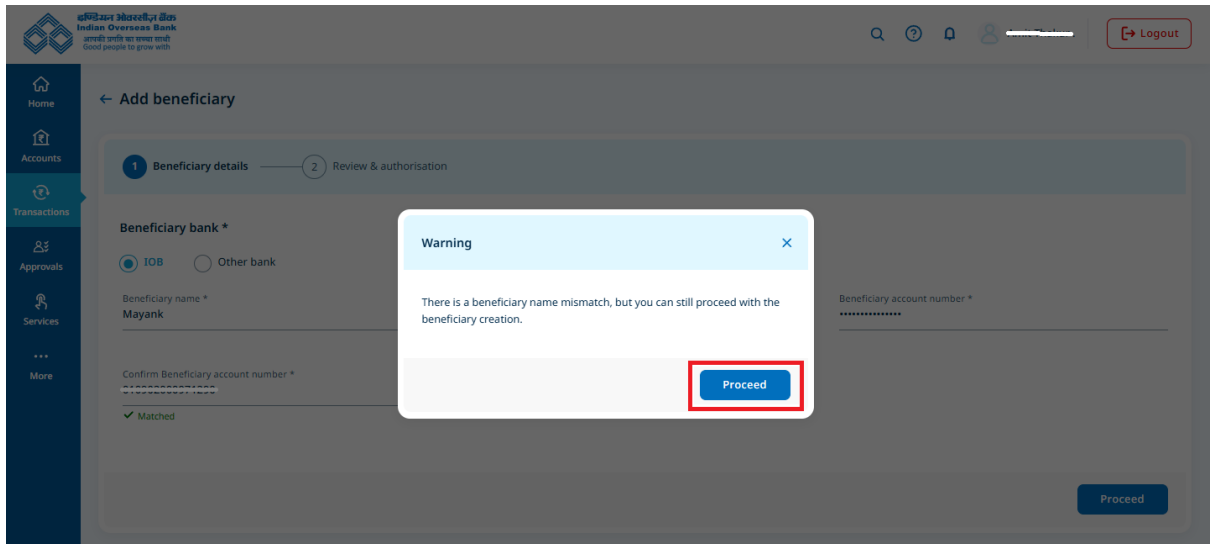
- **Beneficiary Name:** User must enter any name for the beneficiary.
- **Beneficiary NickName:** User must enter nickname for the beneficiary, this name will get displayed on the All Beneficiaries page.
- **Beneficiary Account Number:** User must enter the account number of the beneficiary.
- **Confirm Beneficiary Account Number:** User must enter the same account number once again to confirm the account.

If user is adding a beneficiary of other account, then user must fill some additional fields which are mentioned below:

- **Beneficiary Account Type:** User must select the account type from the available options in the drop-down (current/savings/overdraft/NRE/NRO).
- **Branch IFSC Code:** User must enter the branch IFSC code for the beneficiary account. There is an option to search the Branch code based on Bank name and City.

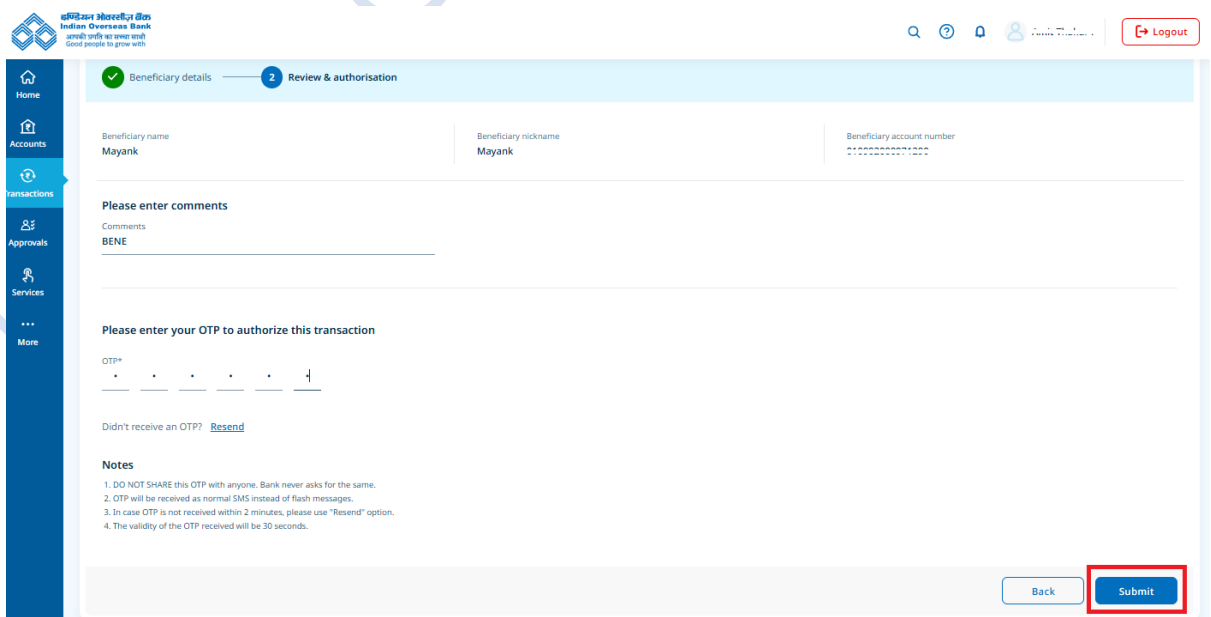


- On clicking “PROCEED” button user will be redirected to the review and authorisation page.
- For Beneficiaries of Home Bank if the Beneficiary Name is not matched with the Account Name, then a popup will be displayed to confirm the same. User can either change the Beneficiary Name or can proceed with the same name.



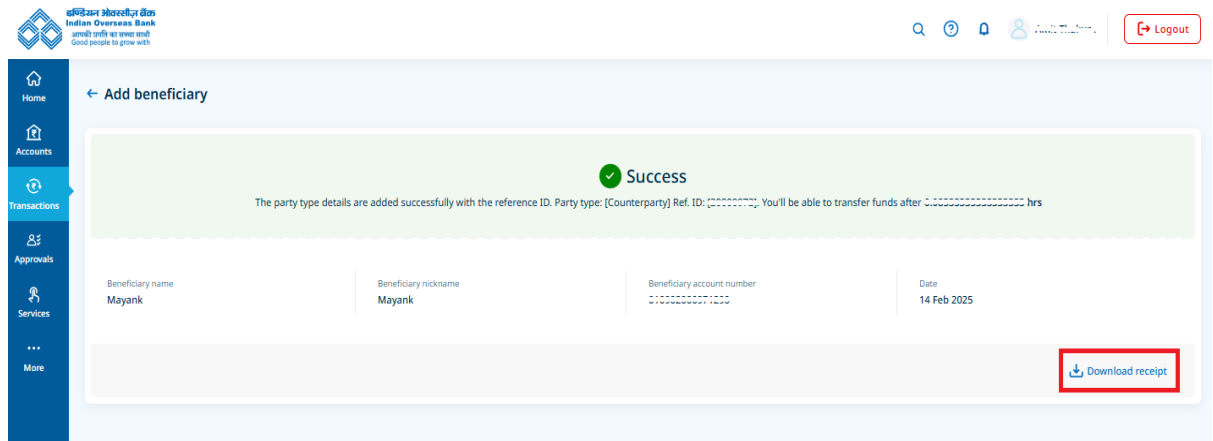
- On clicking Proceed, OTP will be triggered to the registered mobile number and user will be redirected to Review & Authorisation Page.

User must enter the OTP and add comments if any and click on 'SUBMIT' button to complete the registration of the beneficiary.

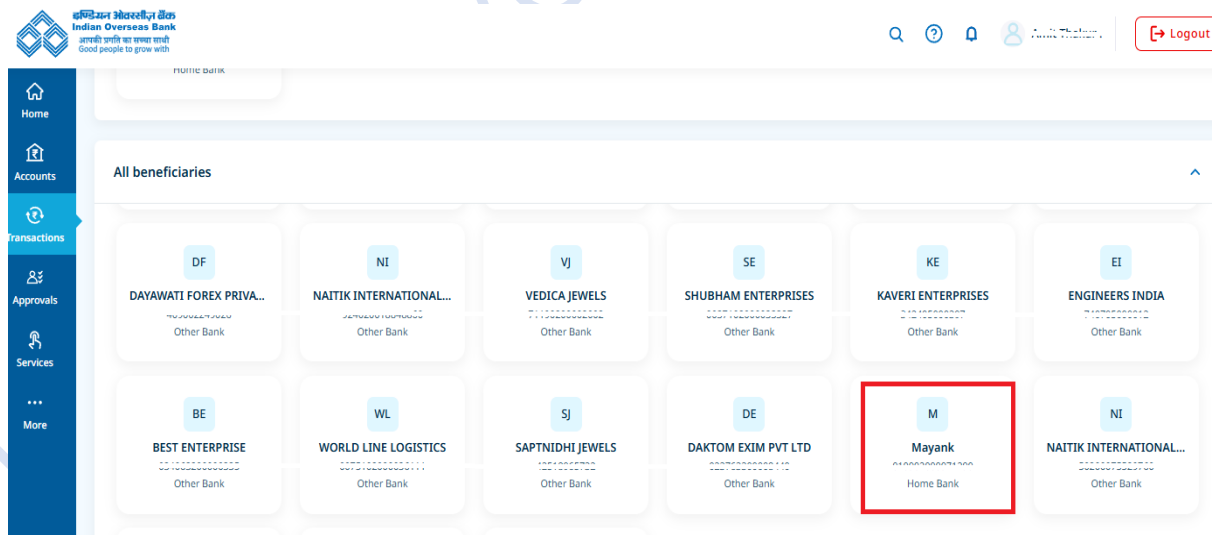


- On Clicking Submit, Beneficiary will be successfully registered for the corporate and a success page will be displayed to the user with all details. User can also download the receipt by clicking on the 'DOWNLOAD RECEIPT' Button.

NOTE: User can transfer funds upto 50000 to the newly registered beneficiary after 4 hrs of cooling period.



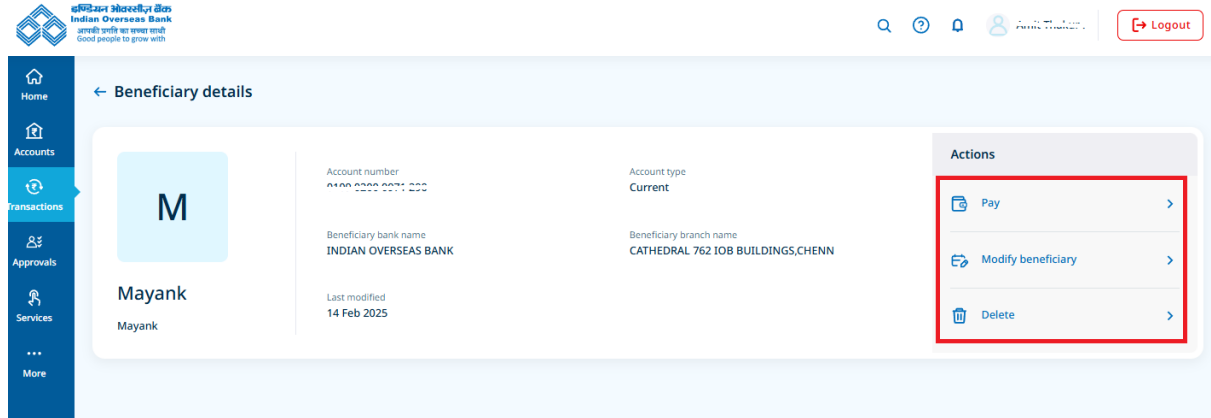
- This newly added beneficiary will be displayed in All Beneficiaries Section. User can check the details of the beneficiary by clicking on the beneficiary name.



- In beneficiary details page, user gets option to perform certain actions on the registered beneficiary:
 - **Pay:** User can choose this option to make payment to the beneficiary account.
 - **Modify Beneficiary:** User can modify the beneficiary nickname using this option.

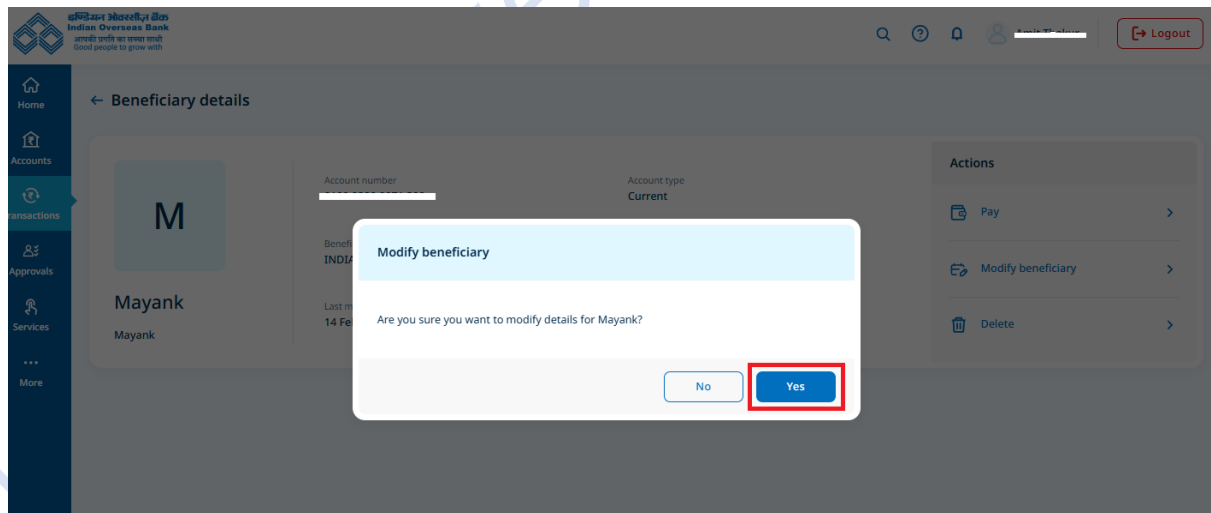
- **Delete:** User can delete the beneficiary for the corporate using this option.

NOTE: Beneficiary Modification and Deletion can be done only after the completion of cooling period of 24 hrs

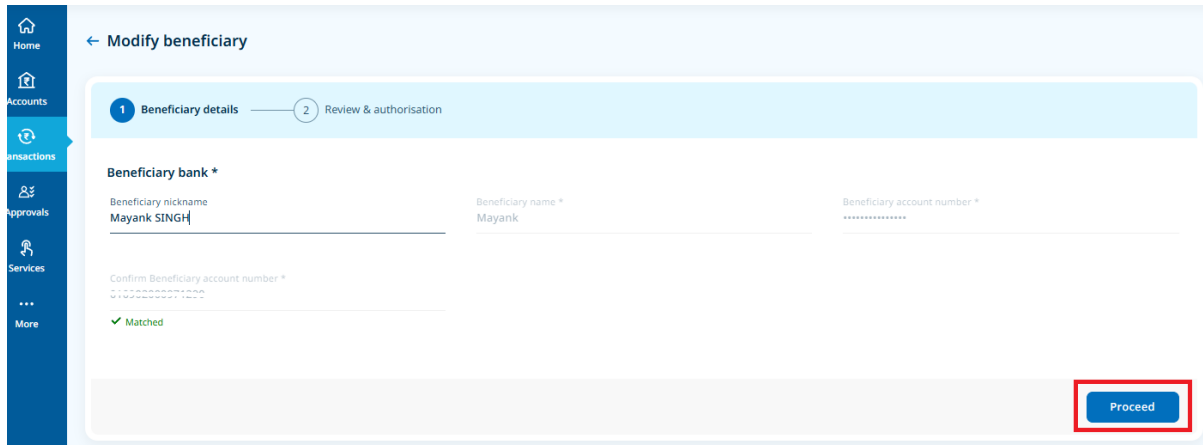


- **Modify Beneficiary:**

On clicking modify beneficiary a popup will be displayed on the screen to confirm for the modification. User must click on the yes button to proceed for modification.



- On clicking YES user will be redirected to the beneficiary details page where user can edit the nickname of the beneficiary. After editing the details user must click on the proceed button to proceed further.



← Modify beneficiary

1 Beneficiary details — 2 Review & authorisation

Beneficiary bank *

Beneficiary nickname
Mayank SINGH

Beneficiary name *
Mayank

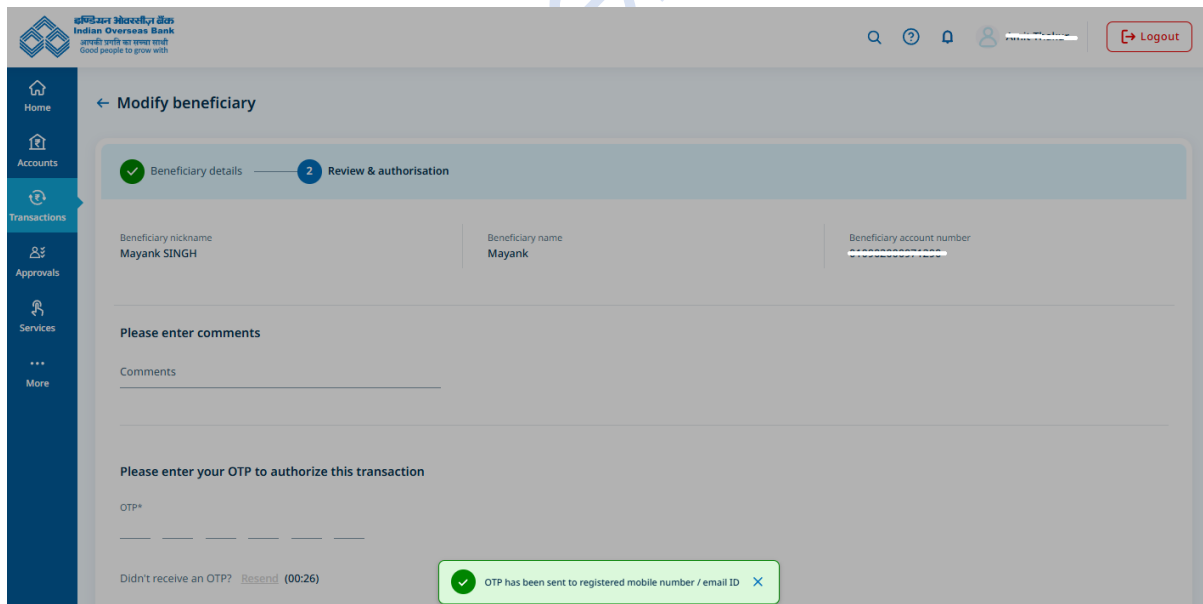
Beneficiary account number *

Confirm Beneficiary account number *

✓ Matched

Proceed

- After clicking 'PROCEED' user will be redirected to the review and authorisation page. OTP will be sent to the registered mobile number/ Email ID. User must enter the OTP and click on the 'SUBMIT' button.



← Modify beneficiary

✓ Beneficiary details — 2 Review & authorisation

Beneficiary nickname
Mayank SINGH

Beneficiary name
Mayank

Beneficiary account number

Please enter comments

Comments

Please enter your OTP to authorize this transaction

OTP*

Didn't receive an OTP? [Resend](#) (00:26)

✓ OTP has been sent to registered mobile number / email ID ✕

- On clicking submit button a success page will be displayed on the screen. User can check the details and also can download the receipt by clicking on the download Receipt button.

← Delete beneficiary

Review and authorisation

Beneficiary nickname AUROSIS ENTERPRISE	Beneficiary name AUROSIS ENTERPRISES	Payee account type Current
Beneficiary account number XXXXXXXXXXXX	Beneficiary bank name STATE BANK OF INDIA (SBI)	Beneficiary branch P S ROAD

Please enter comments

Comments
delete

Please enter your OTP to authorize this transaction

OTP*

Didn't receive an OTP? [Resend](#)

- On clicking the submit button, user will get a popup success message for confirmation of beneficiary deletion.

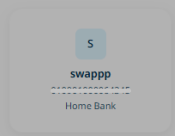
← Beneficiary

Search by beneficiary name / nick name / account number [Add Beneficiary](#)

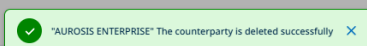
Scheduled transfers

No results found!

Frequently paid

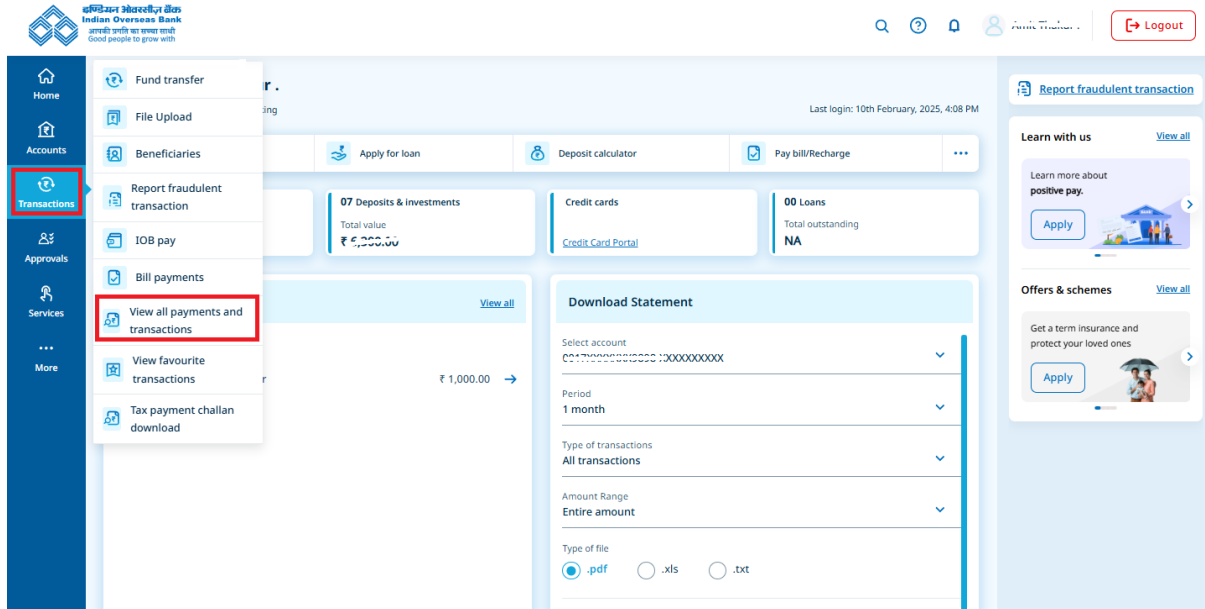

 swappp
 Home Bank

All beneficiaries

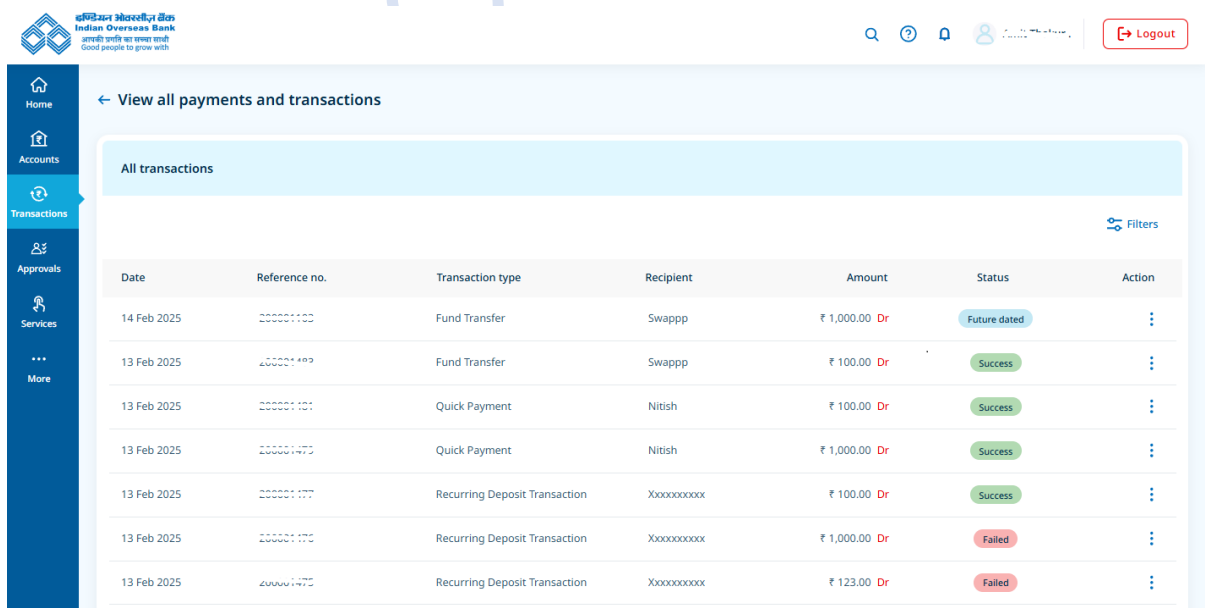


➤ **View All Payments and Transactions:**

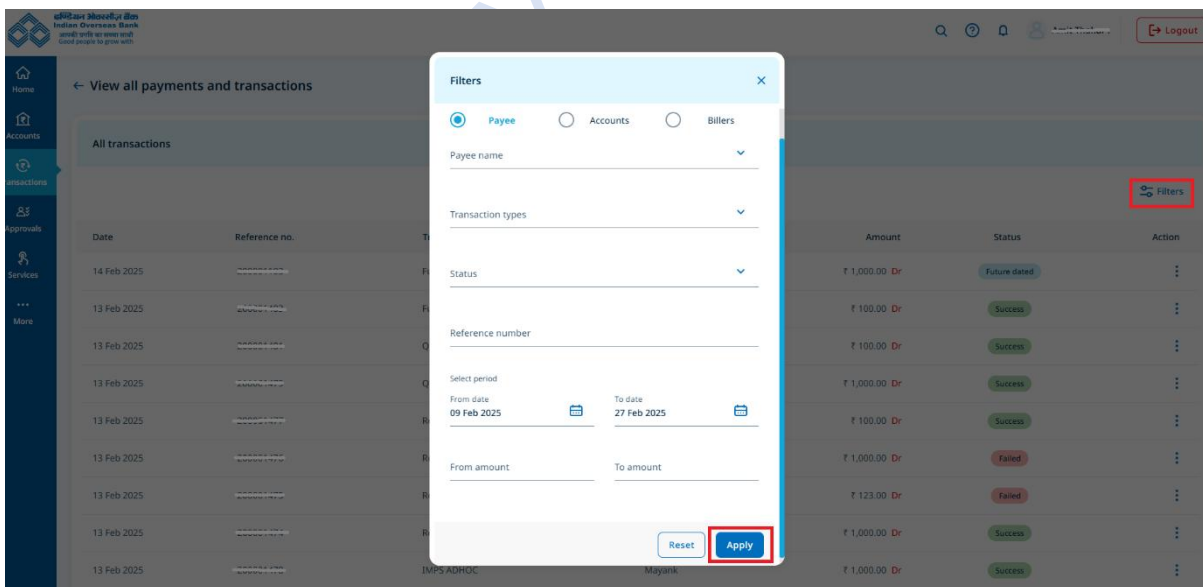
User can check all the transaction done through Internet Banking in this section.



- On clicking "View all payments and Transactions under Transactions module, user will be redirected to the transactions page. This page will display all the completed or scheduled transactions which are done through internet banking.



- By clicking on the Filter button user can filter the transactions based on different parameters. User must select the category of the transaction (Payee/Accounts/Billers).
- After selecting the category, user can select the other details to make the filter process quick and more accurate:
 - **Payee name/Account number/ Biller Name:** user can select from the options available in the drop down.
 - **Transaction Types:** User can filter based on type of the transaction by selecting one from the dropdown.
 - **Status:** User can filter based on the status of the transaction like suspect,aborted,active,success,future dated etc.
 - **Period:** User must select the transaction period (From Date and To Date).
 - **Amount:** User can filter the transactions based on amount (From Amount and To Amount).
- After filling the details user must click on the APPLY button to get the filtered results.



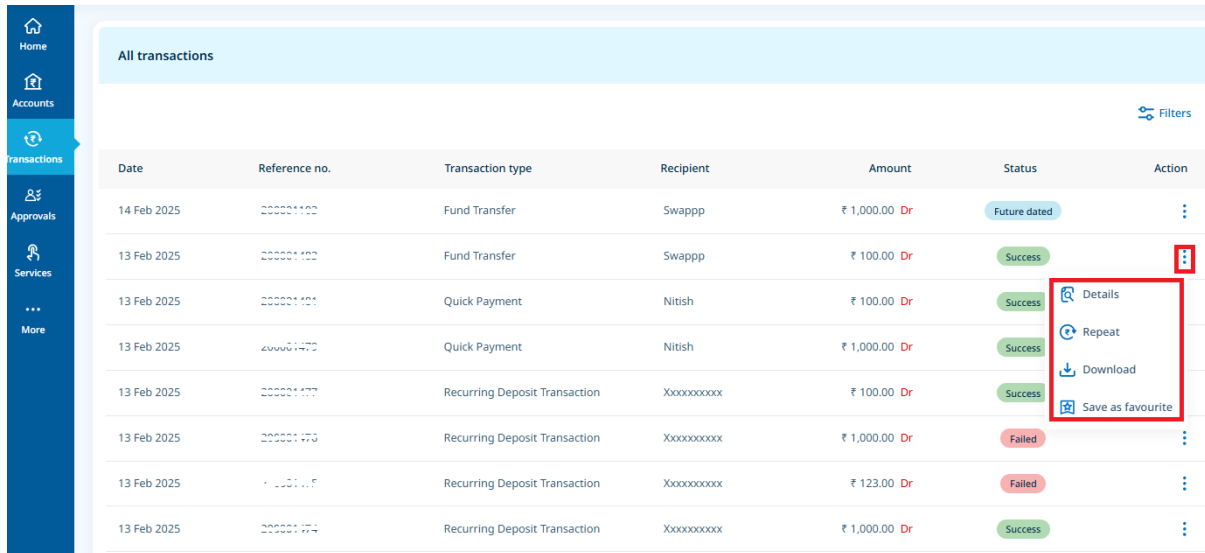
By clicking the three dots user can perform different actions on a particular transaction.

- **Details:** User can check the details of the transaction.
- **Repeat:** User can repeat the same transaction using this option.

➤ **Download:**

User can download the transaction receipt using this option.

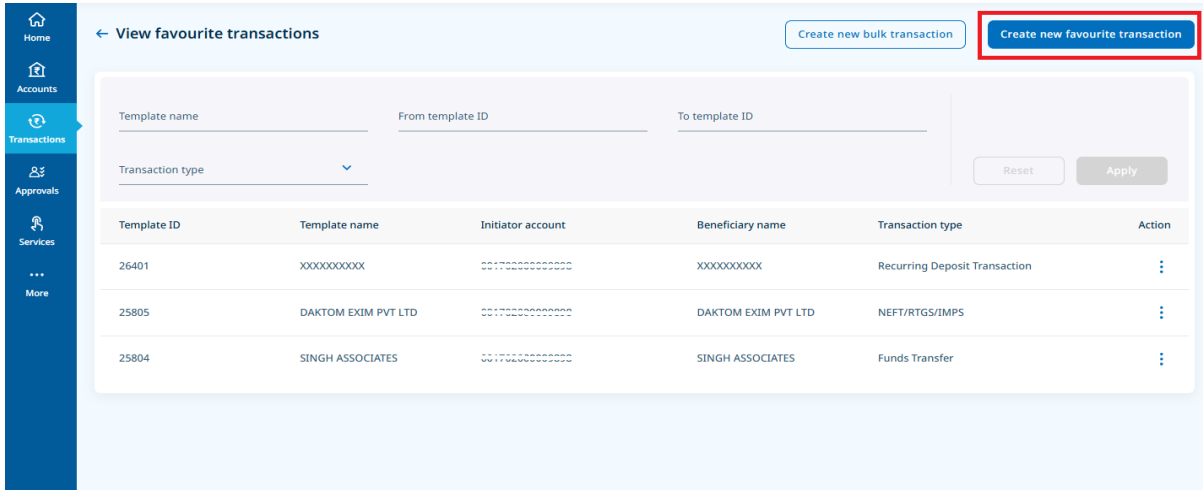
- **Save as Favourite:** User can use this option to save the transaction in favourite transactions list.



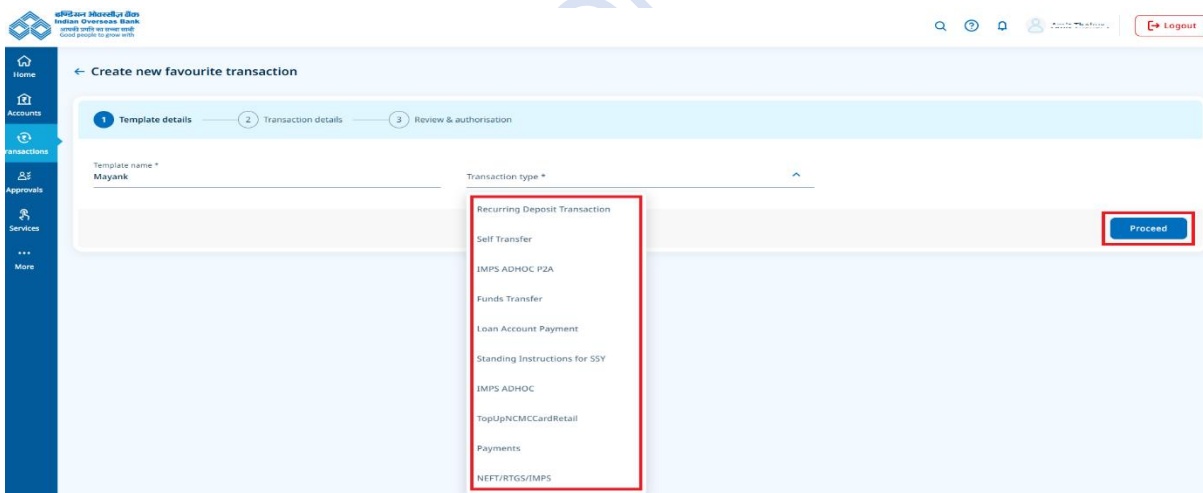
All transactions							
Date	Reference no.	Transaction type	Recipient	Amount	Status	Action	
14 Feb 2025	000001100	Fund Transfer	Swappp	₹ 1,000.00 Dr	Future dated	⋮	
13 Feb 2025	000001100	Fund Transfer	Swappp	₹ 100.00 Dr	Success	⋮	
13 Feb 2025	000001101	Quick Payment	Nitish	₹ 100.00 Dr	Success	⋮	
13 Feb 2025	000001170	Quick Payment	Nitish	₹ 1,000.00 Dr	Success	⋮	
13 Feb 2025	000001177	Recurring Deposit Transaction	Xxxxxxxxxx	₹ 100.00 Dr	Success	⋮	
13 Feb 2025	000001170	Recurring Deposit Transaction	Xxxxxxxxxx	₹ 1,000.00 Dr	Failed	⋮	
13 Feb 2025	000001178	Recurring Deposit Transaction	Xxxxxxxxxx	₹ 123.00 Dr	Failed	⋮	
13 Feb 2025	000001174	Recurring Deposit Transaction	Xxxxxxxxxx	₹ 1,000.00 Dr	Success	⋮	

- **View Favourite Transaction:** User can check all the saved favourite transactions in this section. User can also create new templates for favourite transactions for reducing the effort to enter the details every time. A template Id will be create for every favourite transaction.

- User can create both individual and bulk templates for favourite transacitons. By clicking on the three dots user can perform actions (Pay/Delete) on a template.

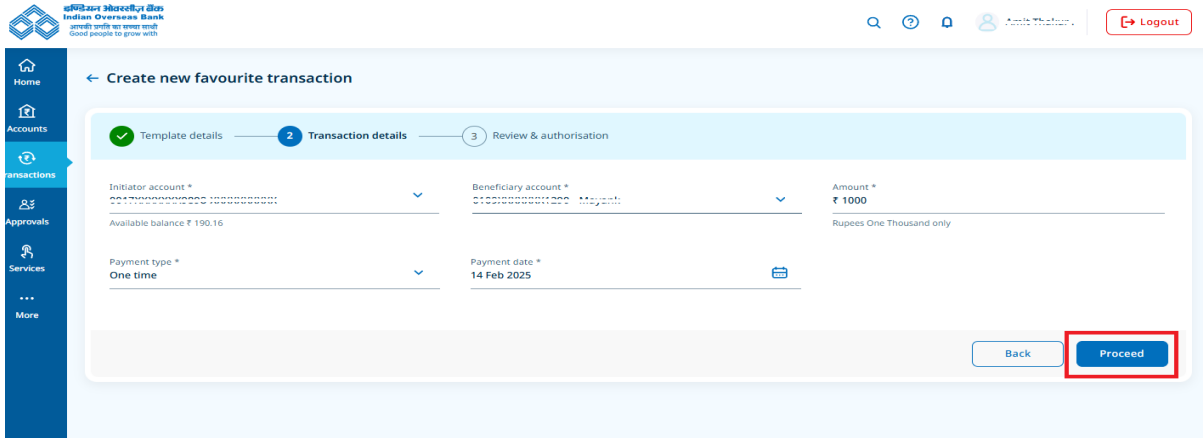


- **Creating new template (individual):** User can create new template for individual transaction by clicking on the 'Create new favourite transaction' button.
- On clicking user will be redirected to the template details page. User must enter the template name and select the transaction type from the available options in the dropdown. After filling all details user must click the 'PROCEED' button.

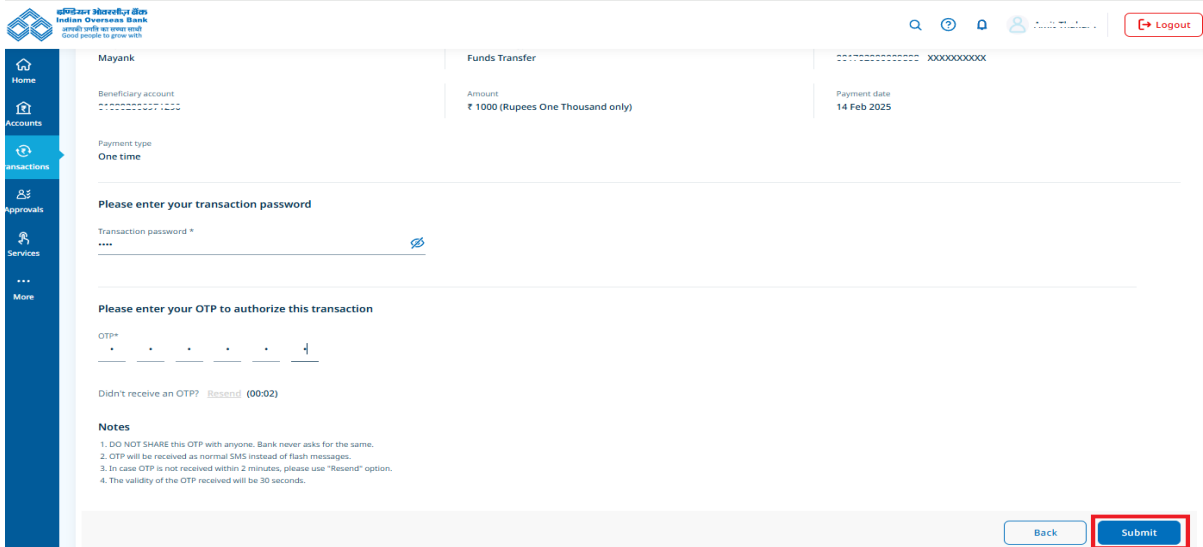


- On clicking 'PROCEED' user will be redirected to the transaction details page. User must enter the below details:
- **Initiator account:** user must select the debit account from the drop down
- **Beneficiary Account:** user must select the registered beneficiary from the drop down.
- **Amount:** user must enter the transaction amount.
- **Payment Type:** User can select either one time or recurring payment option from the dropdown.

- **Payment Date:** user can schedule a future dated transaction by selecting the future date.
- After entering the details, user must click the PROCEED button.



- On clicking PROCEED user will be redirected to the review and authorisation page. OTP will be sent to the registered mobile number/Email ID.
- User must enter the transaction password and OTP. After entering transaction password and OTP user must click on submit to complete the template creation.



- On Clicking 'SUBMIT' success page will be displayed after the template gets created successfully. User can check the details of the template on this page.

← Create new favourite transaction

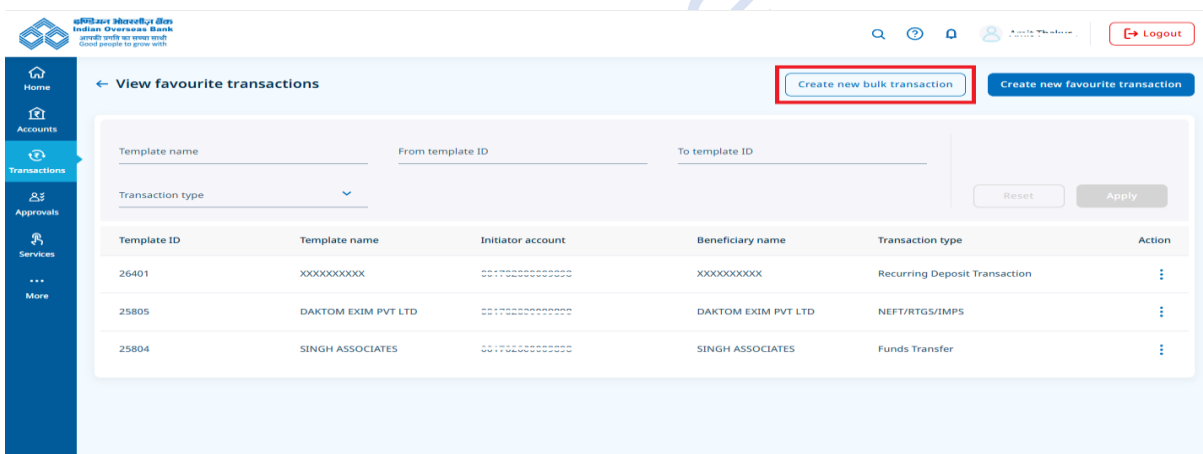
Success

The template is created successfully. Template ID: [26402]

Template reference number XXXX	Date 14 Feb 2025		
Template name Mayank	Transaction type Fund Transfer	Initiator account XXXXXXXXXX	Beneficiary account XXXXXXXXXX
Amount ₹ 1,000 (Rupees One Thousand only)	Payment date 14 Feb 2025	Payment type One Time	

➤ **Creating new template (BULK):**

User can create new template for bulk transaction by clicking on the 'Create new bulk transaction' button.



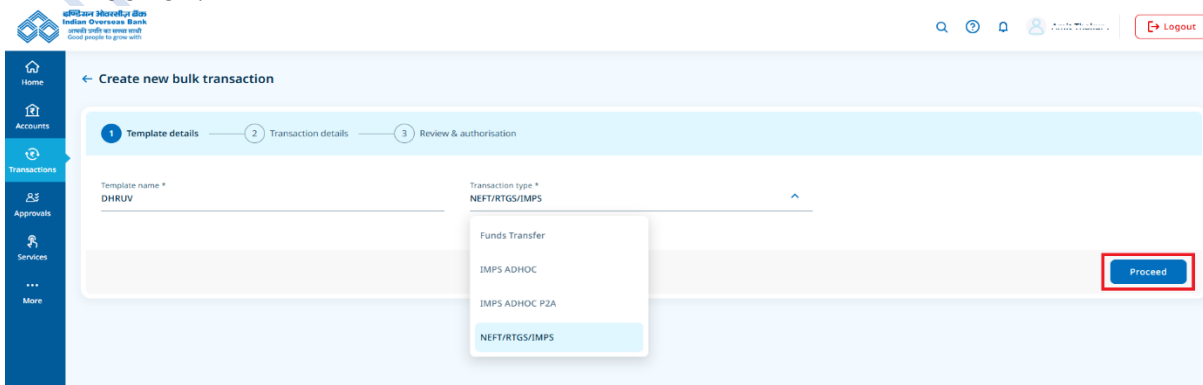
← View favourite transactions

Create new bulk transaction

Create new favourite transaction

Template ID	Template name	Initiator account	Beneficiary name	Transaction type	Action
26401	XXXXXXXXXX	XXXXXXXXXXXX	XXXXXXXXXX	Recurring Deposit Transaction	⋮
25805	DAKTOM EXIM PVT LTD	XXXXXXXXXXXX	DAKTOM EXIM PVT LTD	NEFT/RTGS/IMPS	⋮
25804	SINGH ASSOCIATES	XXXXXXXXXXXX	SINGH ASSOCIATES	Funds Transfer	⋮

- On clicking user will be redirected to the template details page. User must enter the template name and select the transaction type from the available options in the dropdown. After filling all details user must click the 'PROCEED' button.



← Create new bulk transaction

1 Template details — 2 Transaction details — 3 Review & authorisation

Template name *
DHRUV

Transaction type *
NEFT/RTGS/IMPS

- Funds Transfer
- IMPS ADHOC
- IMPS ADHOC P2A
- NEFT/RTGS/IMPS

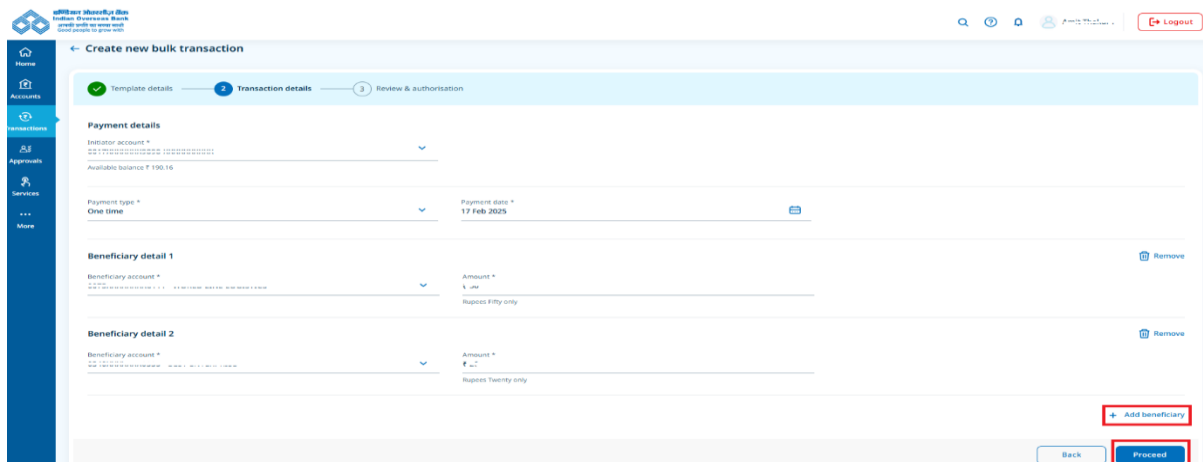
Proceed

On clicking 'PROCEED' user will be redirected to the transaction details page. User must enter the below details:


- **Initiator account:** user must select the debit account from the drop down
- **Payment Type:** User can select either one time or recurring payment option from the dropdown.
- **Payment Date:** user can schedule a future dated transaction by selecting the future date.
- **Beneficiary Details 1:** user must select the registered beneficiary from the drop down.
- **Beneficiary Details 2:** user must select the registered beneficiary from the drop down.
- **Amount:** user must enter the transaction amount for both the beneficiaries individually.





(NOTE: User can add upto 5 beneficiaries in the template by clicking on the Add Beneficiary button and each beneficiary should be different)

- After entering the details, user must click the PROCEED button.



- On clicking PROCEED user will be redirected to the review and authorisation page. OTP will be sent to the registered mobile number/Email ID.
- User must enter the transaction password and OTP. After entering transaction password and OTP user must click on SUBMIT to complete the template creation.












Logout

Template details
Transaction details
Review & authorisation

Template name DHRUV	Transaction type NEFT/RTGS/IMPS	Initiator account XXXXXXXXXXXX
Beneficiary detail 1		
Beneficiary account XXXXXXXXXXXX	Amount ₹ 50 (Rupees Fifty only)	
Beneficiary detail 2		
Beneficiary account XXXXXXXXXXXX	Amount ₹ 20 (Rupees Twenty only)	
Please enter your transaction password		
Transaction password *		
Please enter your OTP to authorize this transaction		
OTP		
Didn't receive an OTP? Resend (00:05)		
<p>Notes</p> <ol style="list-style-type: none"> DO NOT SHARE this OTP with anyone. Bank never asks for the same. OTP will be received as normal SMS instead of flash messages. In case OTP is not received within 2 minutes, please use "Resend" option. The validity of the OTP received will be 30 seconds. 		
Back	Submit	

- On Clicking 'SUBMIT' success page will be displayed after the template gets created successfully. User can check the details of the template on this page.







Logout

← Create new bulk transaction

✔ Success

The template is created successfully. Template ID: [XXXXXXXXXX]

Transaction reference number XXXXXX	Transaction date 17 Feb 2025		
Template name DHRUV	Transaction type NEFT/RTGS/IMPS	Initiator account 0017XXXXXXXX9898 - XXXXXXXXXX	Payment date 17 Feb 2025
Payment type One Time	Beneficiary account XXXXXXXXXXXX	Amount ₹ 50,000.00	Beneficiary account XXXXXXXXXXXX
Amount ₹ 50,000.00			
