1. How to get User ID/Password:

Submit request for registration at Branch → Get **Corporate ID, Administrator User ID & Password**.

- **Corporate ID** - identifies the Corporate & is common for all Users.
- **Administrator** - performs all the admin activities such as creation of Users for performing transactions.

2. How to use Internet Banking:

Logging in Internet Banking: -

Open https://ibanking.wbgb.bank.in→ Click on '**Corporate Internet Banking'**

- **Corporate Admin** – Login using Corporate ID, Admin User ID & password.
- **Other Users** – Login using Corporate ID and then their respective User ID & password

During first login:

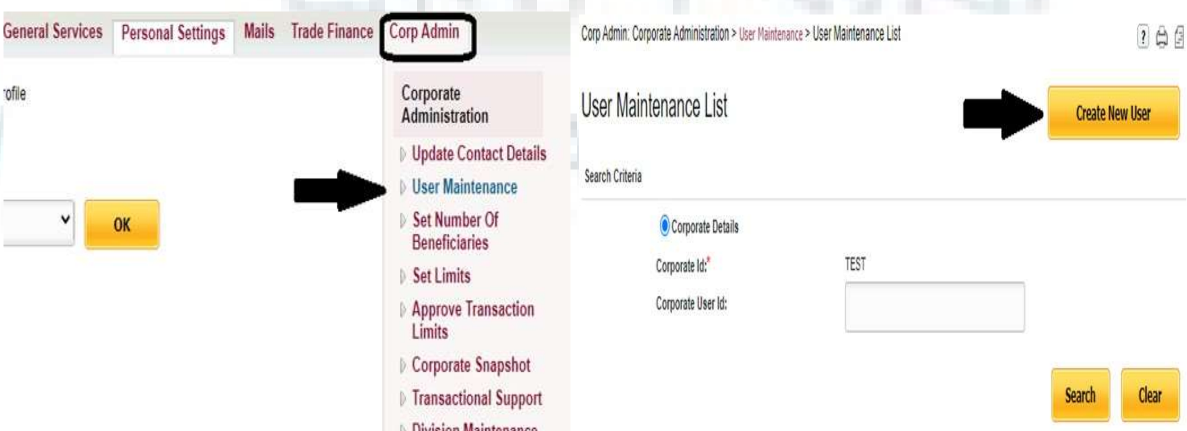
- Enter OTP received on the *registered mobile number* of the Admin User
- User will be forced to change the password(s).

Note: - Admin User is empowered to create different Users with **View&/or Transaction rights** but **Admin** himself is **not authorized to do transactions. Admin User** performs **only non-financial work.**

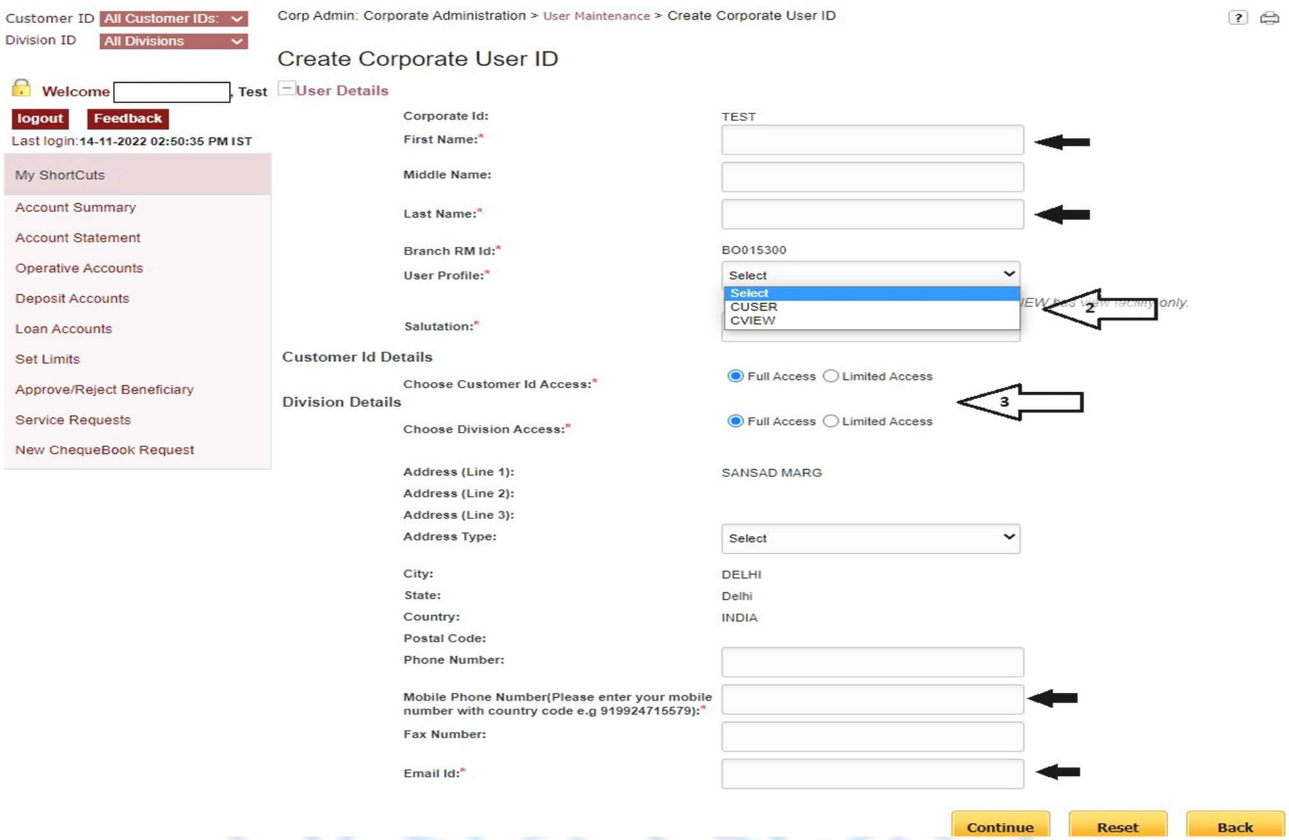
Administrator Activities:

3. Creating users for Login & Transaction by Admin User:

Click on '**Corp Admin'**→ **'User Maintenance'** → **'Create New User'** button



1. Enter the **First Name, Last Name** of the user
2. Select User Profile from dropdown
   - For View & Transaction **(CUSER)**
   - For View only **(CVIEW)**
3. Select **Customer ID Access Indicator or Division Access Indicator**



4. Enter the Mobile number (User will receive **One Time Password (OTP)** on this number) and the Email ID of the user
5. Click on **'Continue'**→ Enter **OTP** received on registered mobile number of Admin User → press '**Submit'** button → **User ID will be created.**

Note: -

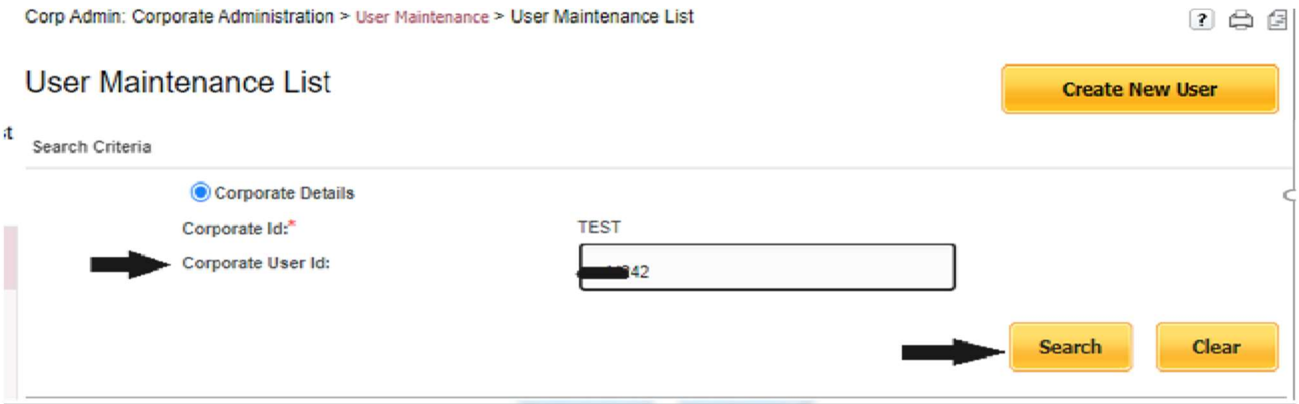
Customer ID Access Indicator (Applicable for corporate having multiple *Customer IDs)*

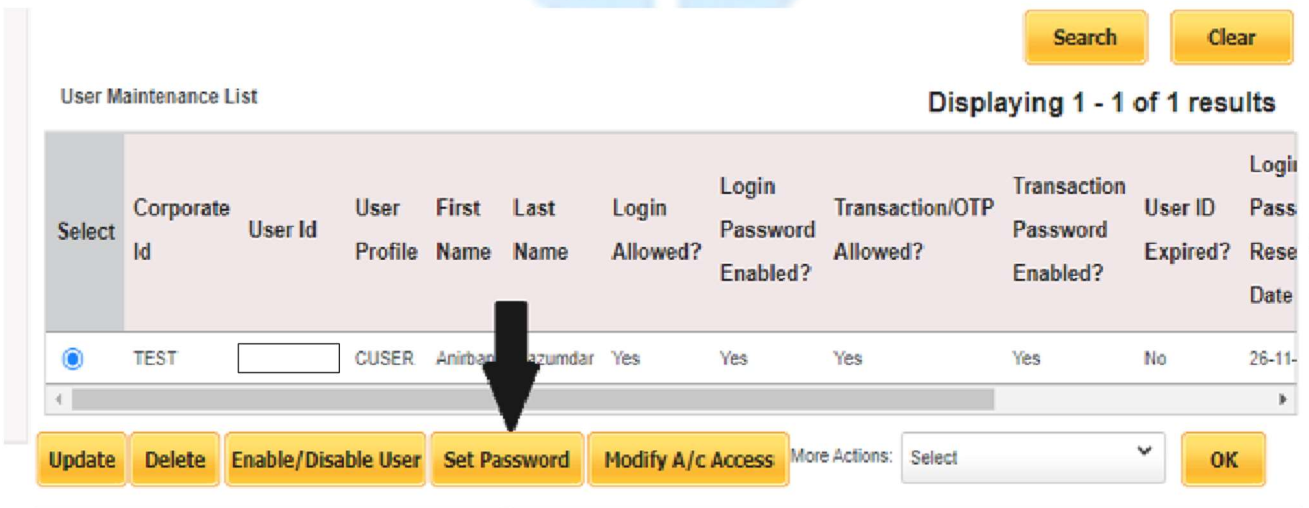
Full Access (Global)	Grant access to all accounts under all customer IDs
Limited Access (Local)	Grant access to all accounts under selected Customer IDs

For eg -: Company ABC has 3 customer IDs – r11111, r22222, r33333. If admin user chooses Full Access for the user A, then user A can use all the accounts under all 3 customer IDs(r11111, r22222, r33333) for view and transactions. But if user A is given limited access to customer ID r11111 then the user can only use the accounts available under customer ID r11111 for view and transaction.

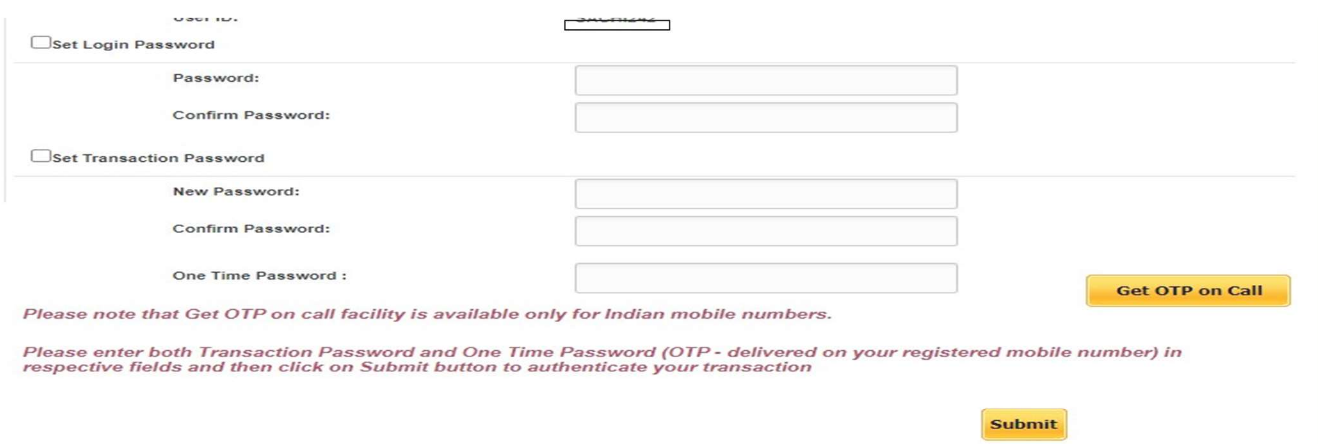
Set password:

Click on ‘**Corp Admin’→ ‘User Maintenance’** → Search the User for which password(s) is to be set → Click on ‘**Set Password’**



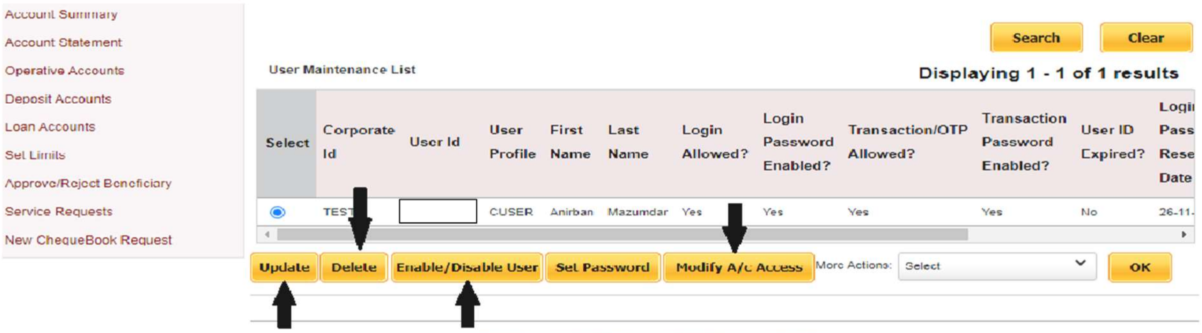


Select Check box(s) for setting of password(s) & enter the passwords → Enter OTP received on registered mobile number of Admin user → Click on ‘**Submit’**



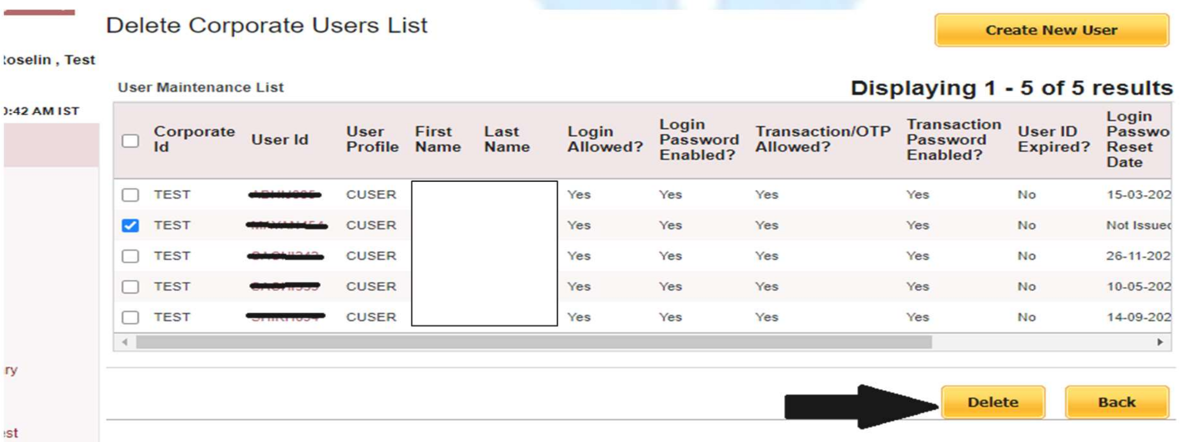
4. Update/Delete User:

Click on ‘**Corp Admin**’→ **‘User Maintenance’** → Search the User

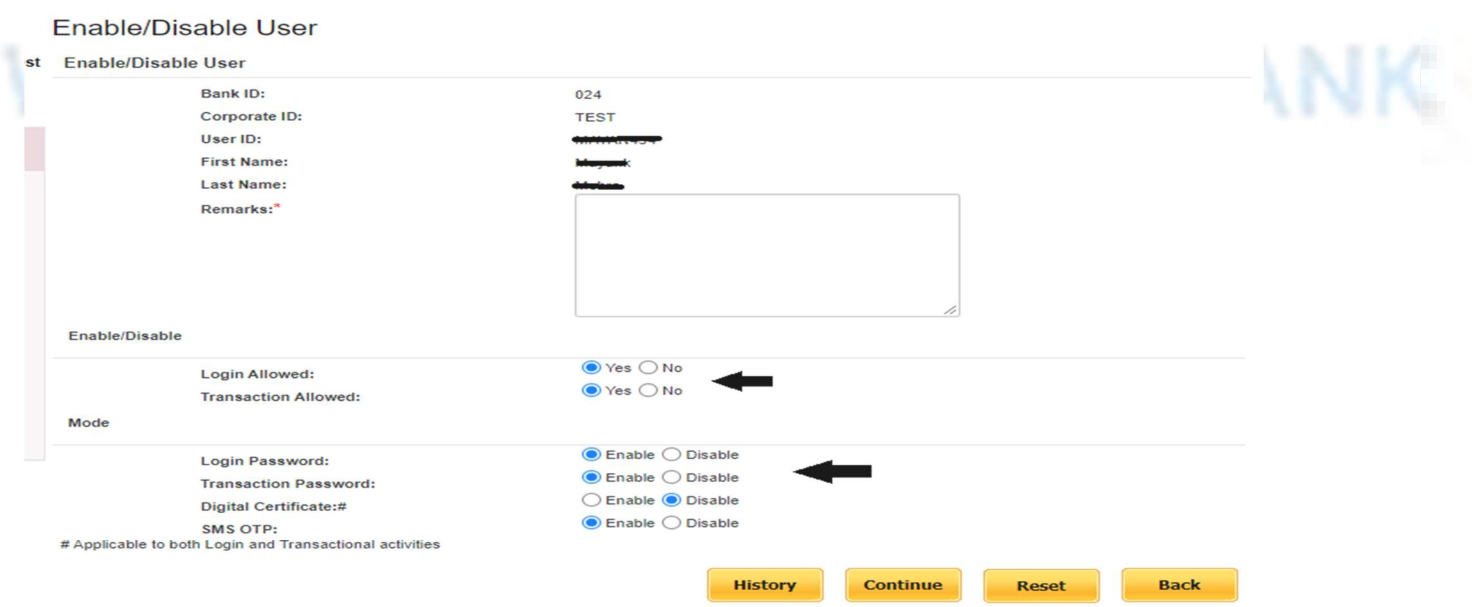


4.1 Update - Click on ‘Update’ → Update all the user details present during creation of user and click on Submit for e.g - click here

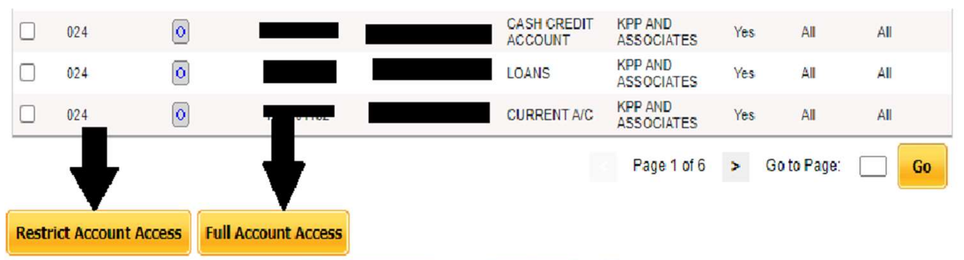
4.2 Delete - Click on ‘Delete’ → Click on ‘Submit’ button to confirm the deletion of user**.**



4.3 Enable/Disable User - In case User ID/password is disabled due to wrong/incorrect password (after 5 wrong attempts), then Admin user can enable the password.



4.4 Modify A/c Access - Select a record and then click Either 'Restrict Account Access' or 'Full Account Access'.

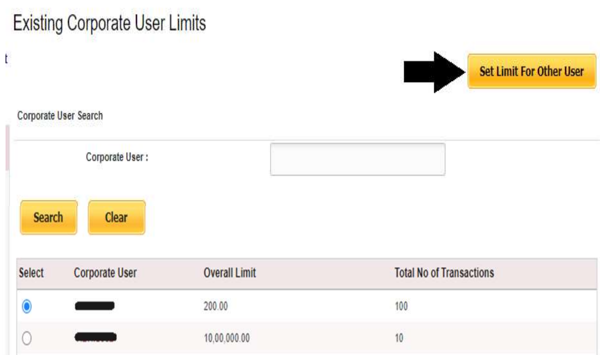


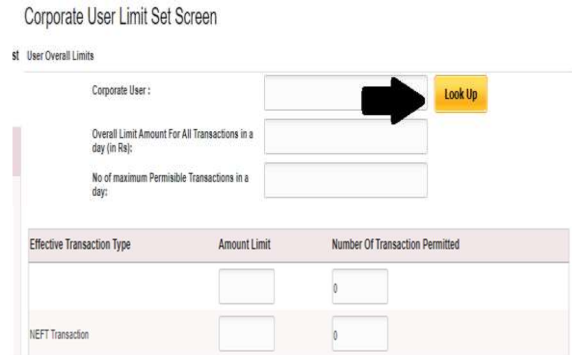
- Under Restrict Account Access select Access or No access **to restrict particular transaction type to a user**→ Click on 'Continue' button to confirm

5. Setting Limits:

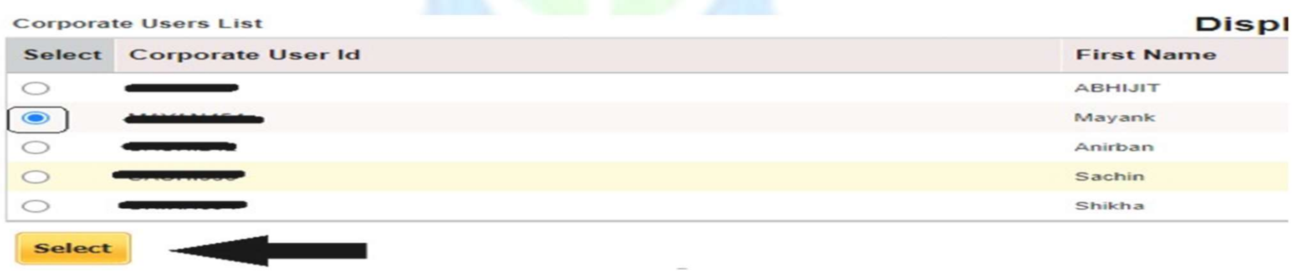
Limit assigned to the user is the total amount for which a user can perform transactions per day.

Click on '**Corp Admin' → 'Set Limits'→ 'Set Limit for User' → 'Look up'→**

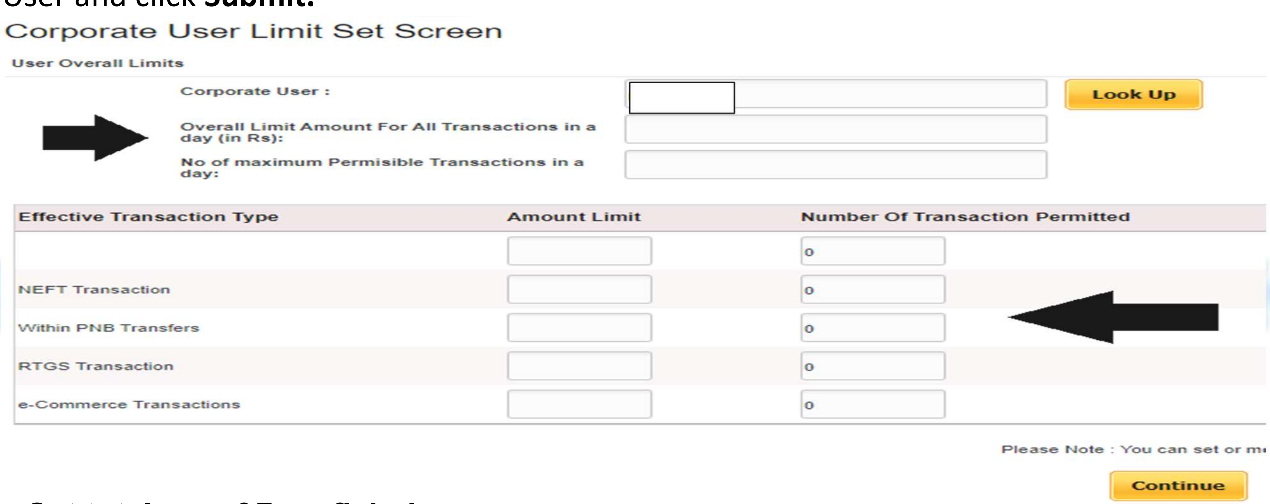




Select user for which the limit is to be set →



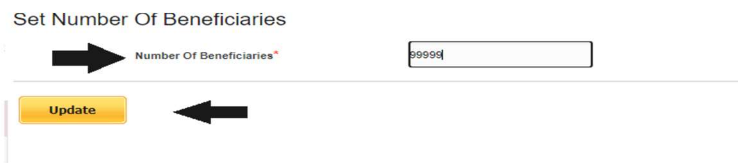
Enter overall per day maximum amount and per day number of transactions → Enter Amount Limit and No. of Transactions for various types of transactions → Click on '**Continue'** → Enter OTP received on registered mobile number of Admin User and click **Submit.**



Set total no. of Beneficiaries:

For setting overall number of beneficiaries that can be added for corporate level.

- Click on 'Corp Admin'→ Set no. of Beneficiaries → Enter the value → click on Update
- There is no limit on total number of beneficiaries that can be added but a limit can be set on number of beneficiaries that can be added in a day.



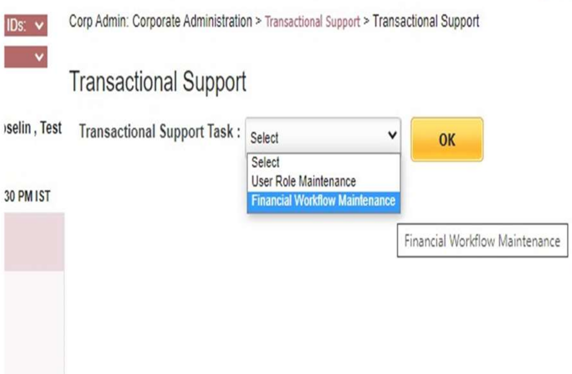
6. Creating user rules for various transactions:

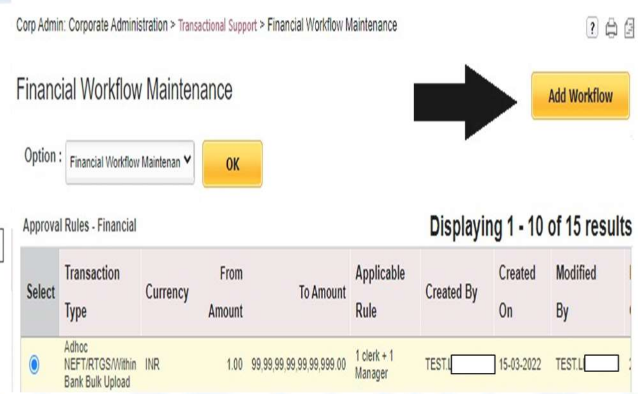
Transactions can be performed in following ways-:

a) **Single user**
b) **Maker and Checker** (one User will initiate the transaction and other will approve)

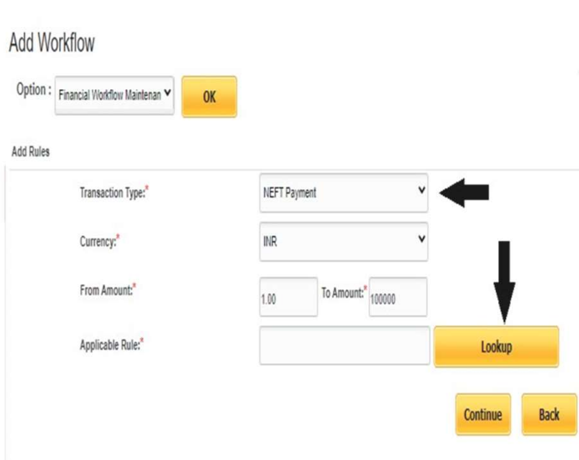
Multiple checks can be placed for transactions as per the requirement. For eg – for amount upto 50,000 in neft transactions, you want a single user to complete the transaction. But for amount greater than 50,000 in neft transactions you choose that 2 users are required to complete a transaction.

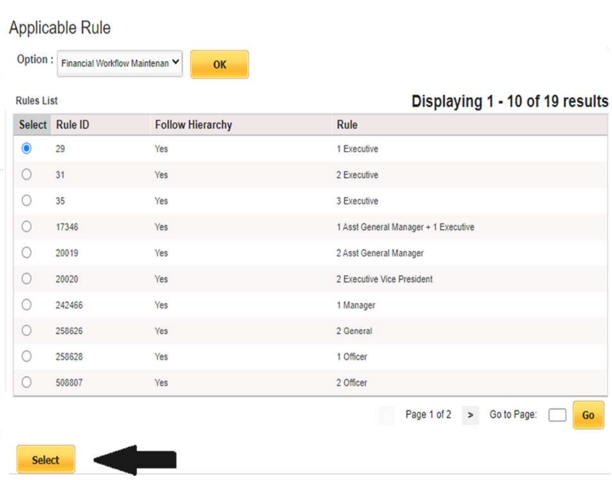
Process flow: Login with Corporate ID and Admin User → Click on '**Corp Admin'→'Transactional support'** → Select 'Financial Work Flow Maintenance' & click OK→ Click on 'Add Workflow'→





Select transaction type for which the rule is to be assigned → Enter Amount Range → Click on 'Look Up' for selecting the Applicable rule → Click on '**Continue**' & '**Submit**' to confirm the workflow of transaction.

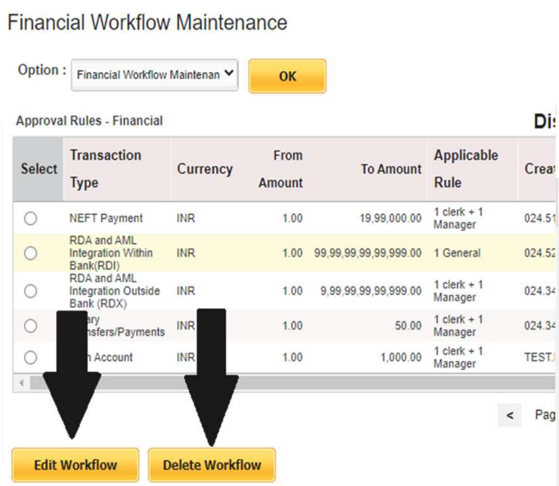


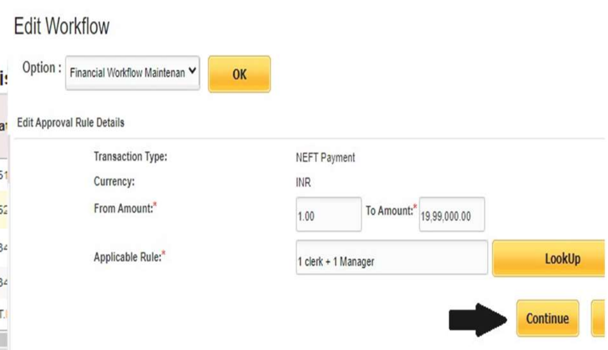


S.No.	Financial Workflow	Applicable Rule
1	Single user can perform transaction	1 Final Approver
2	Two users will be needed to perform the transaction. One person will initiate it and other will approve it.	1 Approver + 1 Final Approver
3	Three users will be needed to complete a transaction.	1 Initiator + 1 Approver + 1 Final Approver

For eg - You want that for NEFT payment upto Rs.50,000/- you require only 1 user to complete the transaction. So you may choose the applicable rule '1 Final Approver' for this particular transaction type. Now for all NEFT transactions upto Rs.50,000/-, the users available under 'Final Approver' role can perform transactions individually.

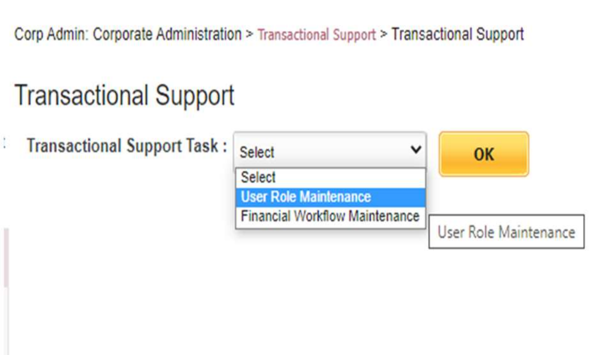
Note: - By default, certain roles will be available. For creation of new roles, the user may visit branch. Different Workflows may be created for different type of transactions and for different ranges of amount. **By default, all the users will be authorized for performing transactions as per S. No. 1 above if no workflow has been created.**
Also workflow can be edited and deleted as well by clicking the respective buttons under financial workflow maintenance.

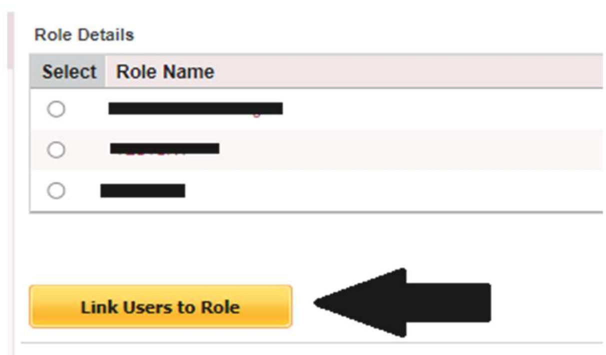




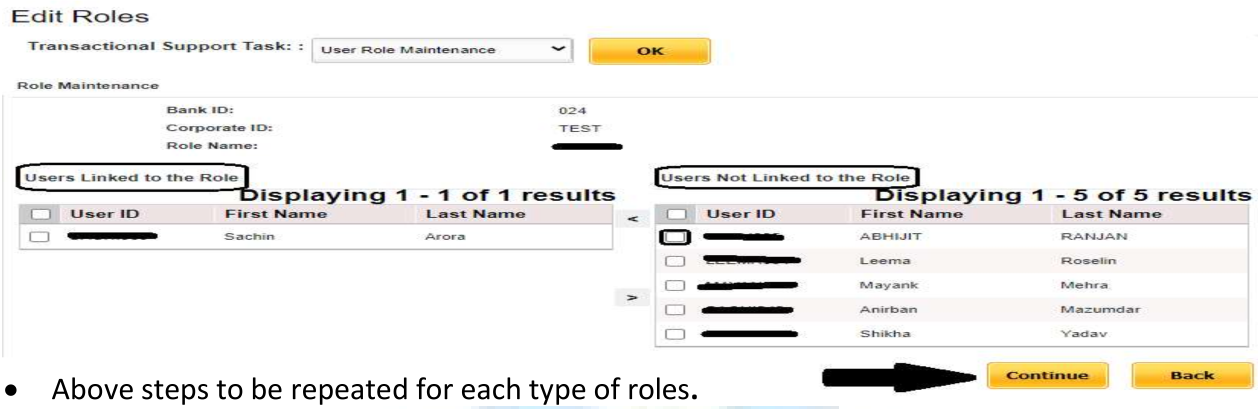
7. Assigning roles to users:

Login with Corporate ID & Admin User → Click on **'Corp Admin'** → **'Transactional Support'** → Select **'User Role Maintenance'** & click on **OK** → Select Role Name i.e. Final Approver/Approver/Initiator → Click on 'Link Users to Role'→





Select the User IDs for assigning the role → **'Continue'** → Enter **OTP (received on registered mobile number of Admin User)** & click on **'Submit'**



- Above steps to be repeated for each type of roles**.**
- **For eg –** You have 3 users Amit, Suresh, Manish. Now you link Manish to 'Final Approver' role and Amit & Suresh to 'Approver' role. Now all transactions for which you have choosen that only 1 user can complete the transaction can be done by Manish individually. For eg if you have chosen that NEFT payment upto Rs.50,000/- will be under ' 1 Final Approver' rule then all NEFT payments upto Rs.50,000/- can be done by Manish alone as he has been assigned 'Final Approver' role.

8. Transactions:

For making transaction(s), User will login with Corp ID and his respective User ID:

Managing Beneficiaries:

Click on **'Transaction'→ 'Transaction Support Service'** → Click on **'Manage Beneficiaries'** → Select **'Add Within WBGB Payee'/ 'Add other Bank Payee'→**

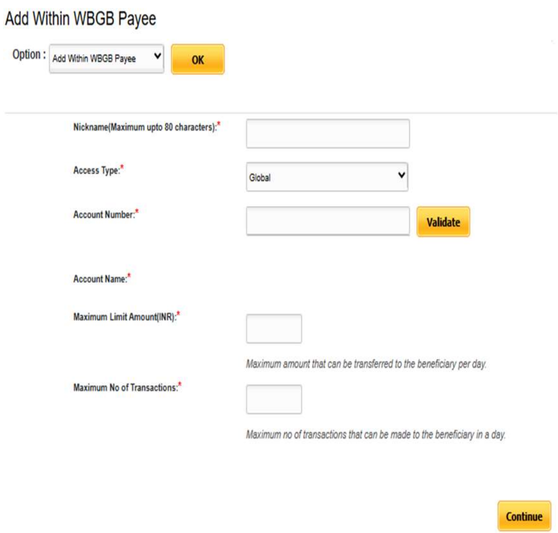
Click on **'OK'** → Enter Nick Name, beneficiary account number Click on **'Validate'** (for Within WBGB Payees only) →

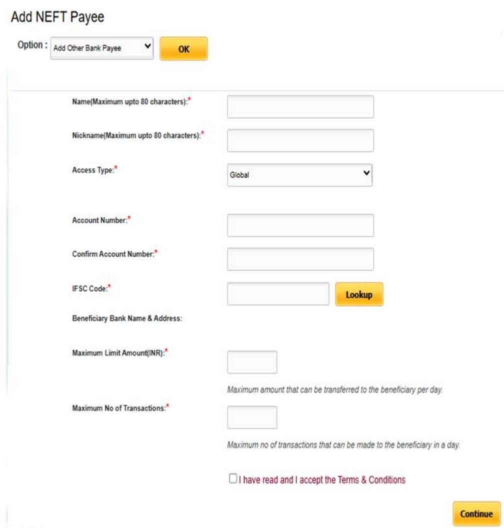
Select **Access** Type

- **Global:** Beneficiary added will be shown to all the users.
- **Local:** Beneficiary added will be shown only to limited users.

Enter IFSC Code or Search the same → Enter maximum Per day limit amount and No. of Transactions (Maximum amount that can be transferred to the beneficiary per day, Maximum no of transactions that can be made to the beneficiary in a day) → Click on ‘**Continue’** → Enter ‘Transaction Password’ & click on ‘**Submit’**.

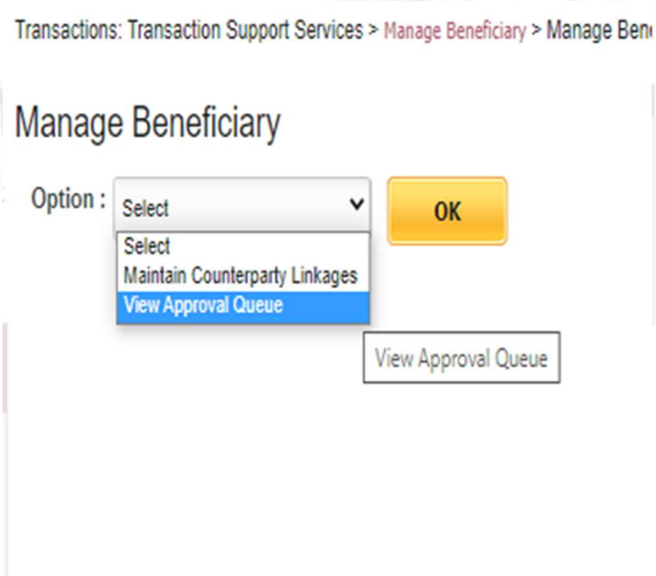
Admin User will approve the same.

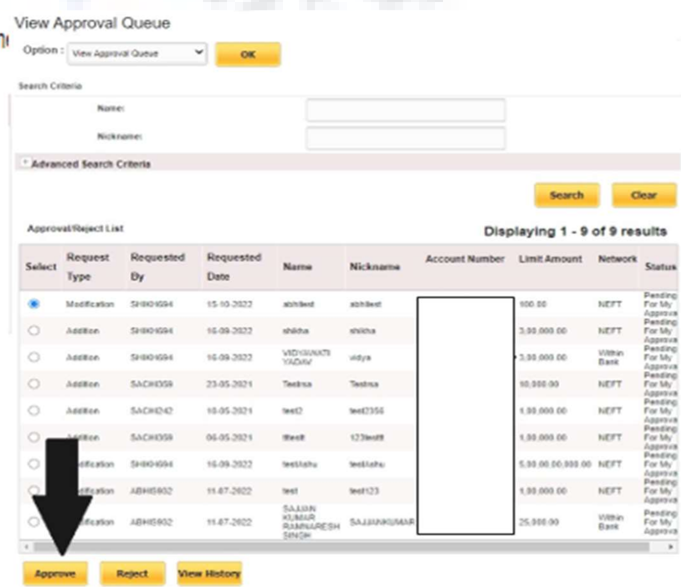




Approval of Beneficiary by Admin User:

Login with Admin User → Click on **‘Transactions’**→ **‘Transaction Support Service’** → Click on **‘Manage Beneficiaries’** → Select View Approval Queue → Click on **‘OK’** → Select the beneficiary and click on Approve and click on **‘Submit’**





Fund Transfer to own accounts

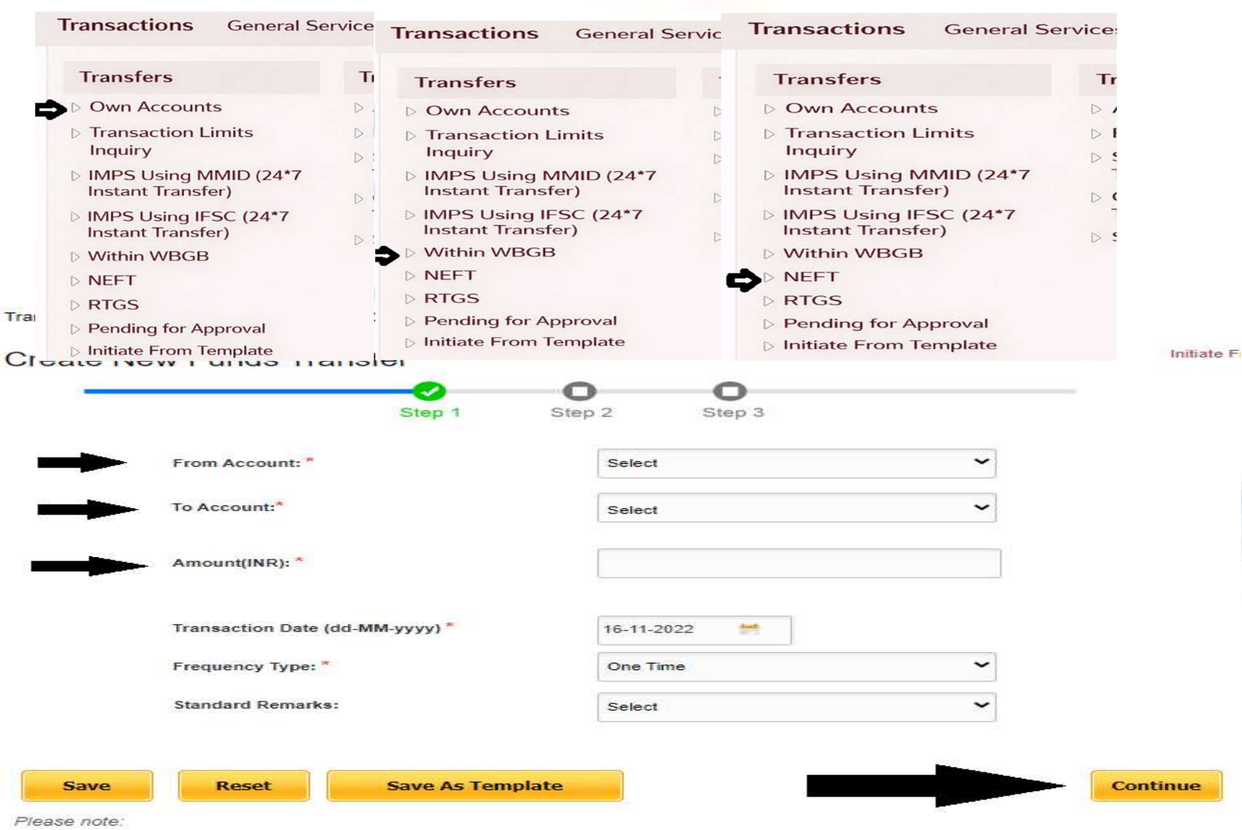
- Click on **'Transactions'**→ **'Own Accounts'** → Select the debit account Number & the beneficiary → Enter Amount → Click on **'Continue'** → Enter Transaction password & Click on **'Submit'**

Fund Transfer to other accounts within WBGB

- Click on **'Transactions'**→ **'Within WBGB'** → Select the debit account number and the beneficiary → Enter Amount → Click on **'Continue'** → Enter Transaction password & **OTP** → Click on **'Submit'**

NEFT Transactions:

- Click on **'Transactions'**→ **'NEFT'** → Select the debit account number and the beneficiary → Enter **Amount** → Click on **'Continue'** → Enter Transaction password & **OTP** → Click on **'Submit'**



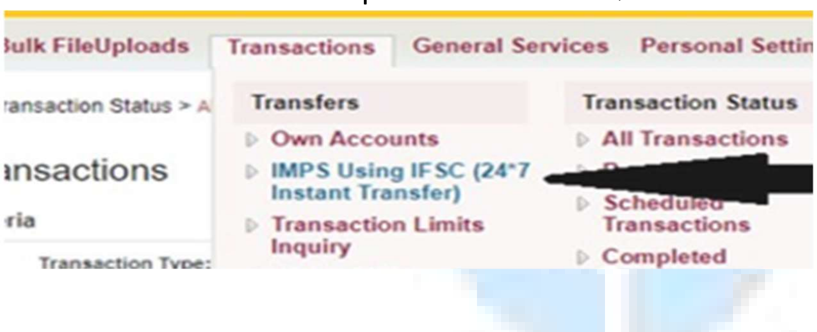
Note -:

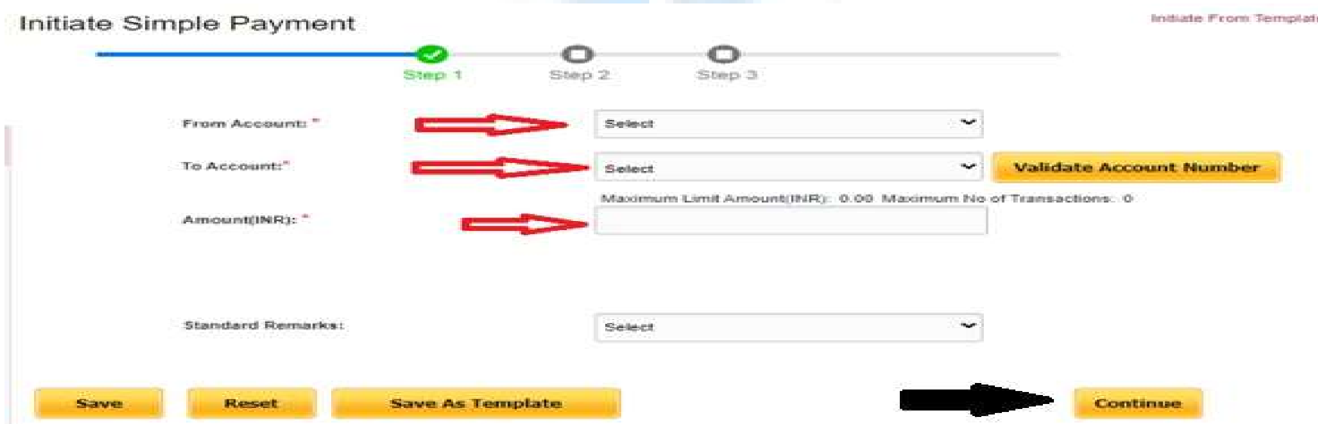
- By default, Transaction Date will be current date. For scheduling transaction for future date, date may be selected from the calendar.

- NEFT transactions can be done during RBI's prescribed timings. Transactions initiated after prescribed time will be executed on next working day.

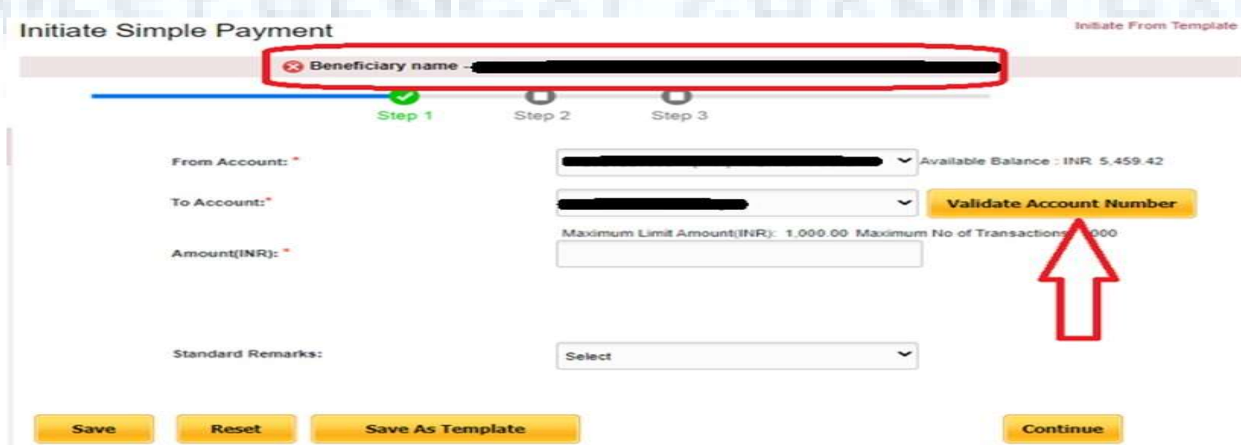
IMPS Transactions:

- Click on **'Transactions'**→ 'IMPS using IFSC'→ Select the debit account number and the beneficiary → Enter **Amount** → Click on **'Continue'** → Enter Transaction password & **OTP** → Click on **'Submit'**





- **Note –** You can validate account number of the beneficiary by clicking on **'Validate Accout Number'**.

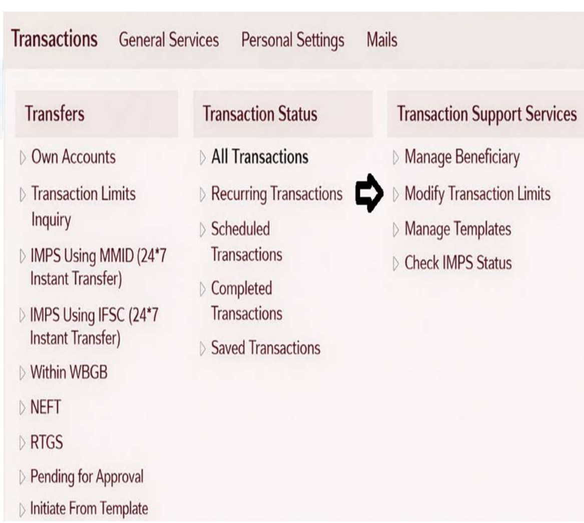


- **Check Status of IMPS transaction having suspect status -**
  Click on **'Transactions'**→ Select 'Check IMPS status' → Click on 'Check Transaction Status' → Latest status will be displayed

9. Modify Overall/Transaction Limit of Users:

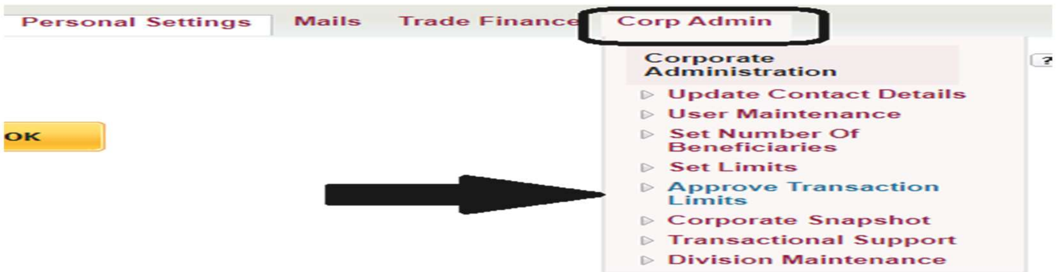
Login with your user ID & password → Click on **Transactions**→ **Transaction Support Service** → **Modify Transaction Limits** → Enter the new limits → Click on **'Continue'** → Enter OTP (delivered on your registered mobile number) → Click on **'Submit'.**

- Admin User will approve the same.



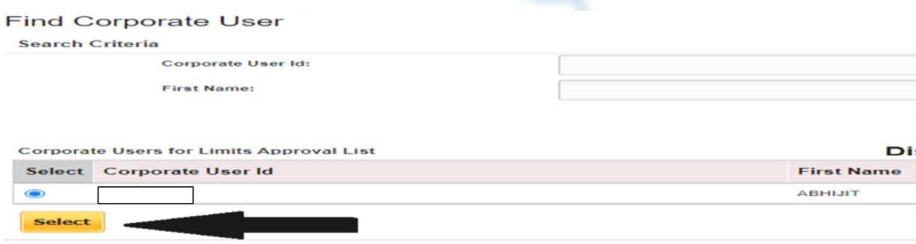
Approval of limit modification through Admin User:

Login with **Admin User →** Click on **'Corp Admin'→ 'Approve Transaction Limit' →**



Click on **'Look Up' →**

Select **'Request'** from the list **→**



Click on **'Search' →**

Click on **Approve/Reject.**

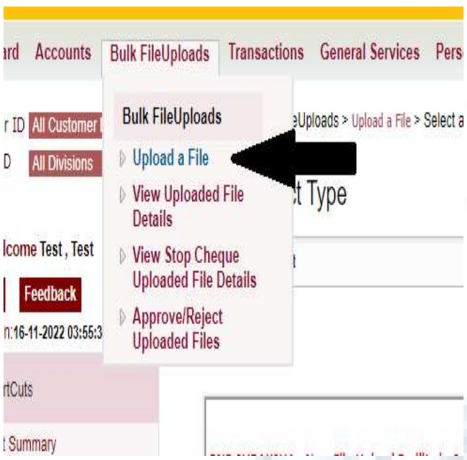
10. Bulk Upload:

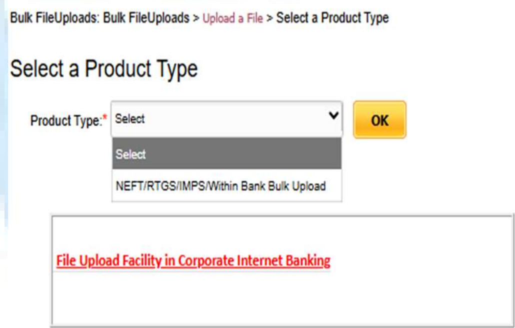
For transferring the funds to multiple accounts within the WBGB or different Banks.

Customer may use Text file format (.txt) or Excel file format (.csv) for Bulk transfers. The file format and sample files are given below separately for each specific bulk function.

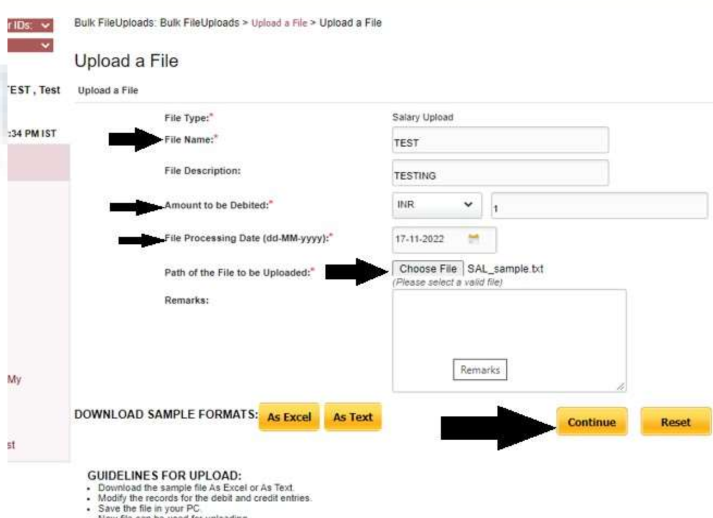
STEP 1 (Uploading the file with transaction user)

i. Click on **'Bulk FileUploads'**→ **'Upload a File'** → Select **Salary Upload** →

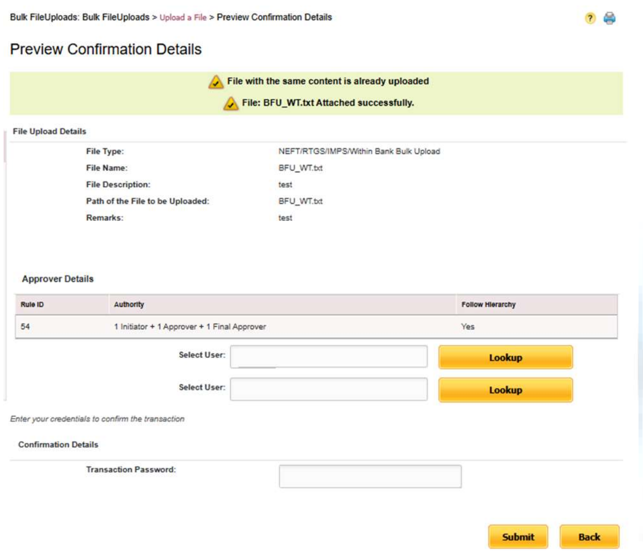




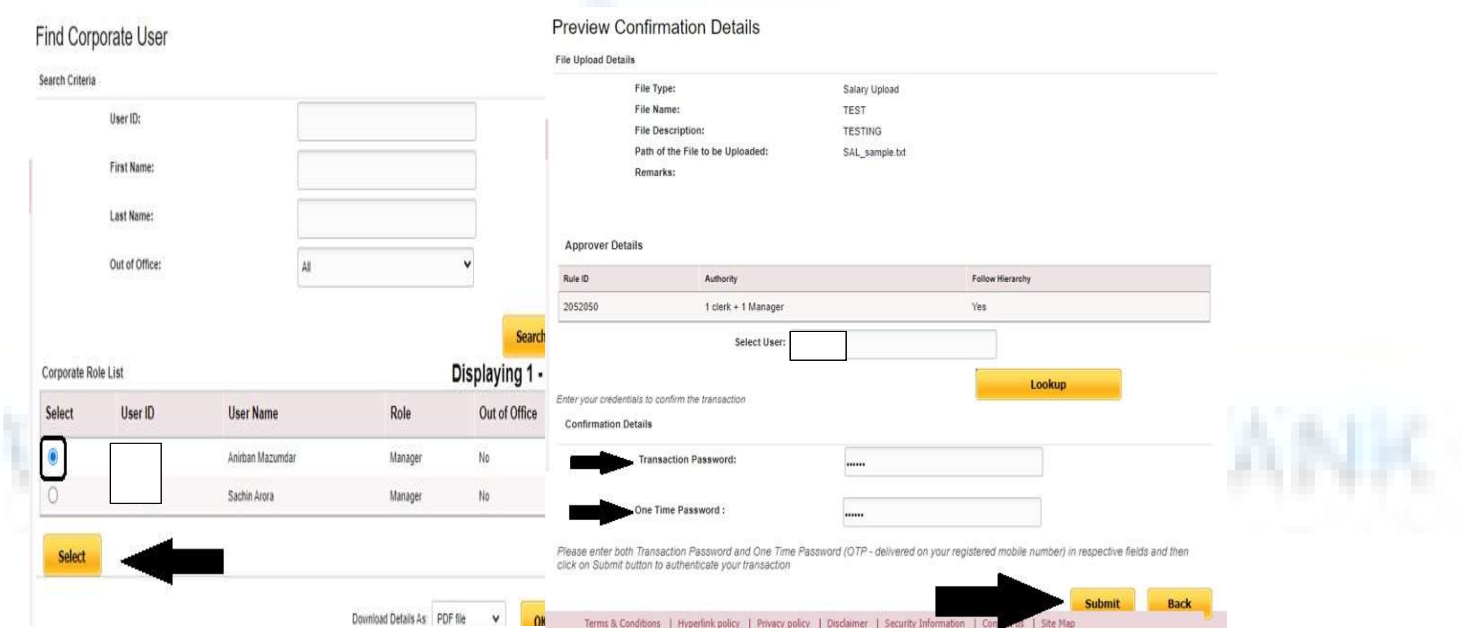
ii. **Enter** file name, amount to be debited, file processing date → Choose **File** to be uploaded (in the txt or csv format given below) → Click on **'Continue'**



iii. Click on **Lookup** to select user for authorization (as per defined workflow and user role mapping) →



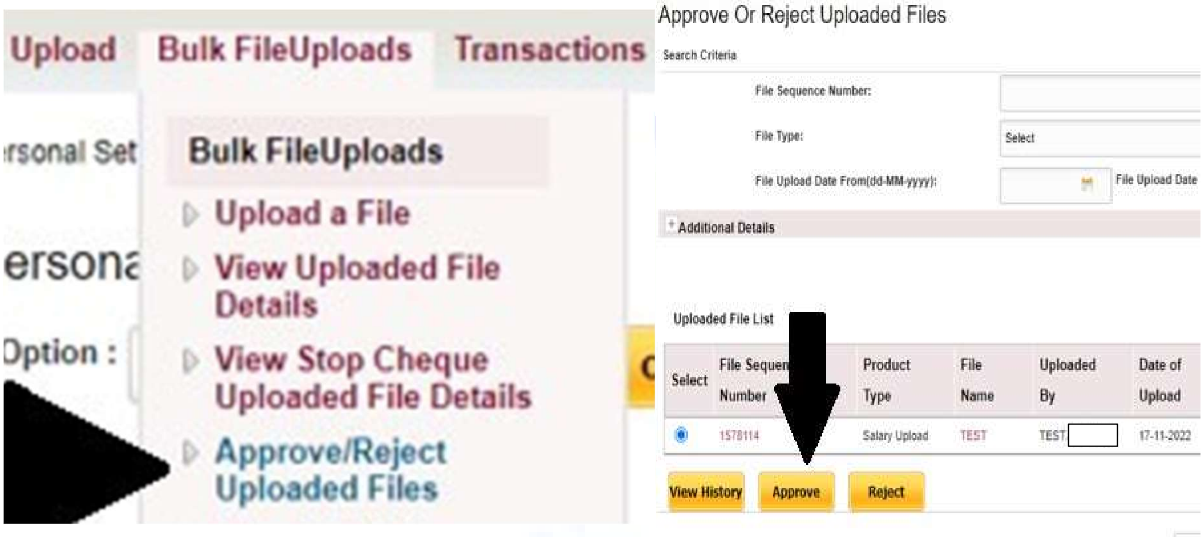
iv. Select the **User** → Enter Transaction Password & OTP → Click **Submit** →



v. File reference number is generated

STEP 2 (Verifying the file with Approver):

Login with user selected for authorization → Click on **'Bulk FileUploads'** → Click on '**Approve/Reject'** Uploaded Files → Click on '**Approve'** for approval or '**Reject'** to reject the file respectively→



Enter remarks & Click on '**Continue'** → Enter transaction password & OTP → Click '**Submit'**

TXT FORMAT for Bulk Transfer:

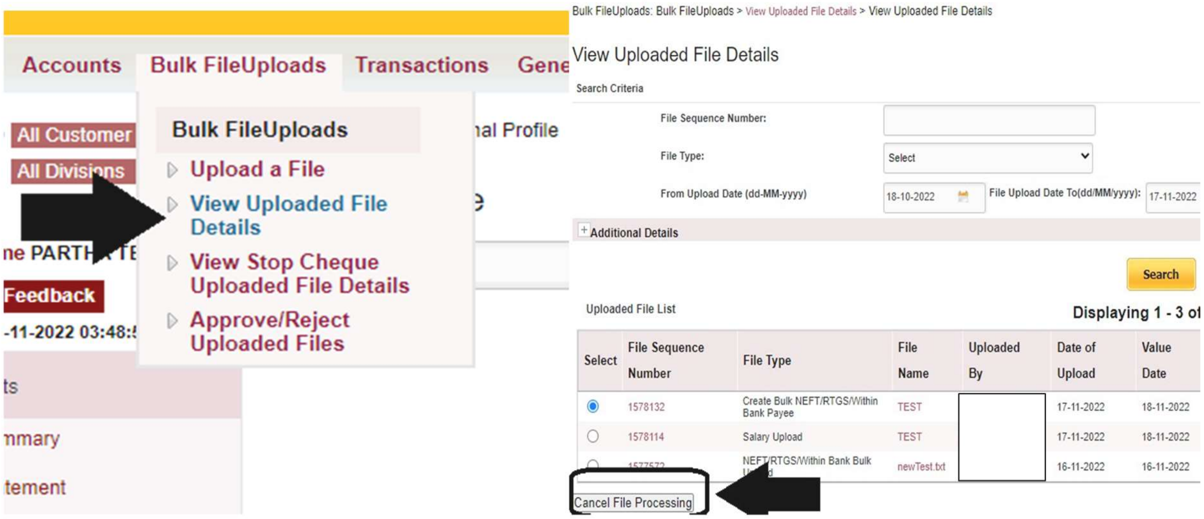
Transaction type, Debit Account No., Amount, Currency, Beneficiary Account Number, Beneficiary IFSC Code, Remarks

For Example:

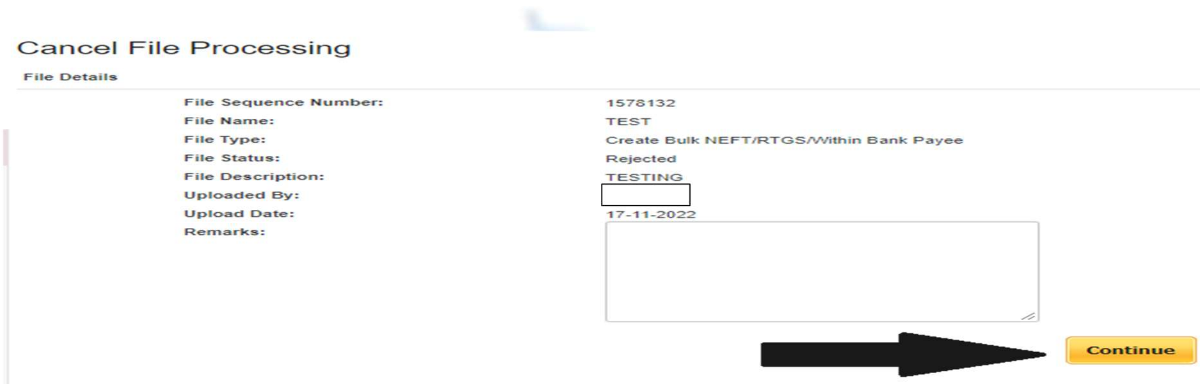
PMT,5353210000125,10000,INR,10360110011111,PUNB0RRBBGB,TEST
NFT,5353210000125,10000,INR,123456789,SBIN0001651,TESTing

B. <u>Cancel File Processing before verification by approver:</u>

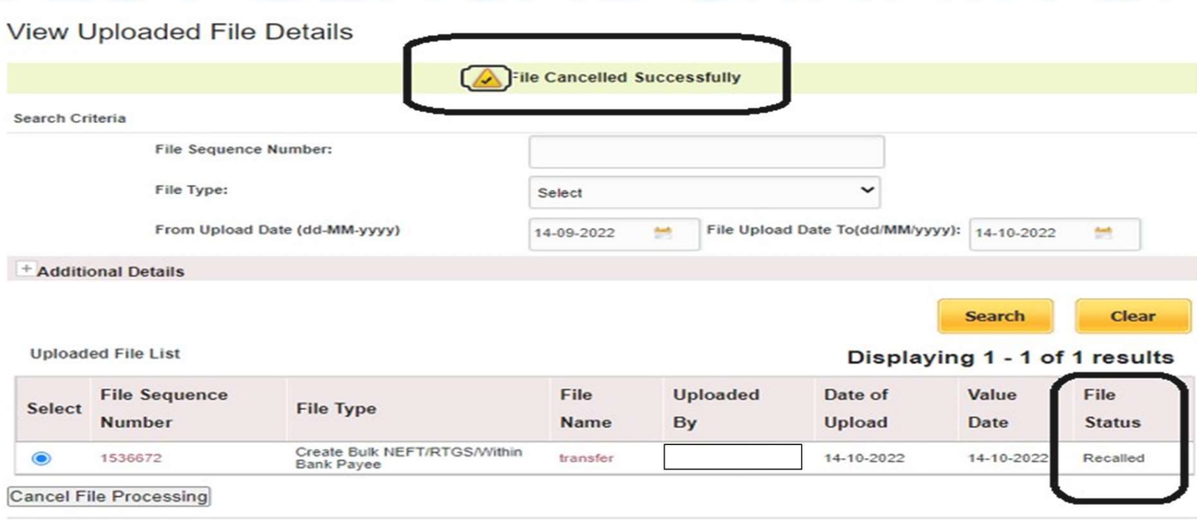
i. Click on **'Bulk FileUploads'→ 'View Uploaded File Details'** → Select File to be cancelled → Click '**Cancel File Processing'** →



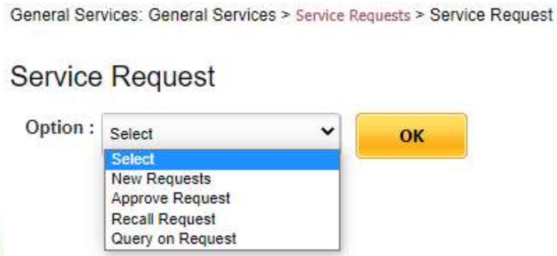
ii. Click on **'Continue'→** Enter Transaction Password & **OTP→** Click '**Submit'→**



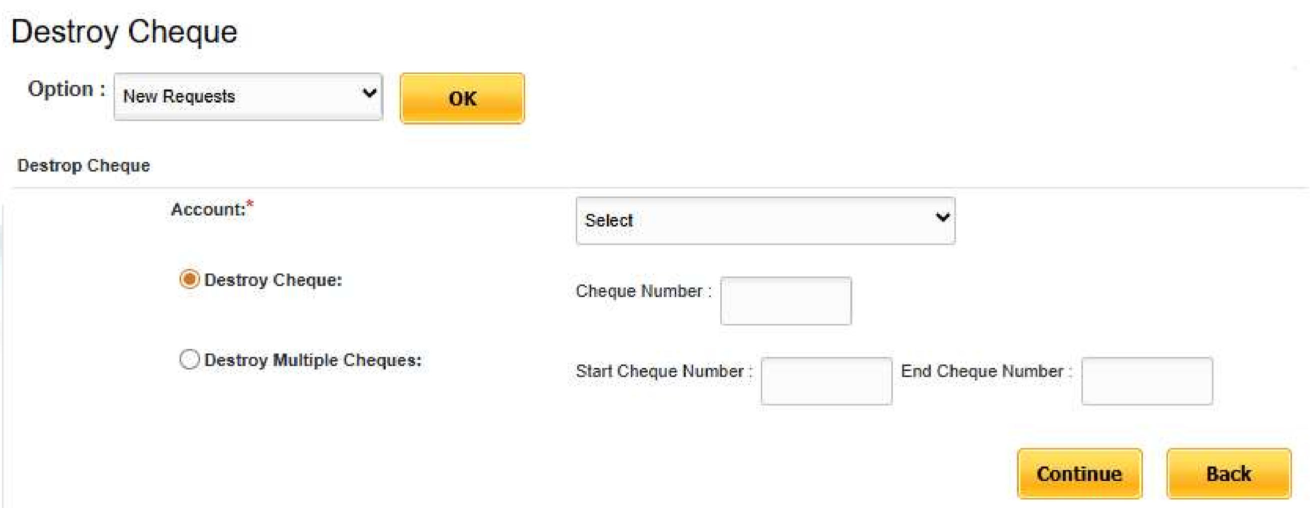
iii. After that the page with message "**File Cancelled Successfully**" will be displayed and **File Status** will change from "Entered" to "**Recalled**"



11. General Services:



Operative accounts destroy cheque:



Income Tax e-Filing:

General services→ ‘**Income Tax e-filing Login**’→ Select account & Click on ‘**Submit’**→

12. Flowcharts for quick reference:

1. **How to get Admin User ID & Password (for details click here):**

Submit request for registration at Branch → Get Corporate ID, Administrator User ID & Password → Login to Internet Banking as a Admin User

2. **How to create other users (for details click here):**

Click on 'Corp Admin' → ‘User Maintenance’ → 'Create New User' → Enter Details → 'Continue' → Authenticate