

Internet Banking

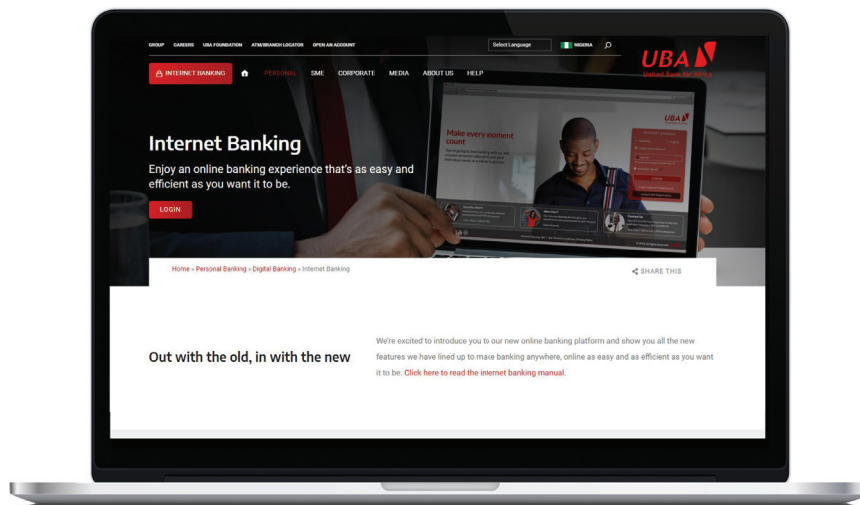
User Guide





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Internet Banking is one of the ways we put you in charge and make your banking experience memorable. With our easy-to-use and secure online banking platform, you can bank from anywhere, literally. Internet banking helps you manage your account and process your daily transactions quickly and conveniently.

This document will guide you on how to set up your Internet Banking and start enjoying the multiple features on the platform.



What you need

Before you begin, please make sure you have the following close by as you will need them to complete the Activation process:

- Your Secure Device
- Your Welcome letter (contains your Internet Banking Password and User Id were sent by email & sms)

If you have forgotten your log in details [click here](#) to get them or call the customer Fulfillment center on **+234 1 280 8822**, **+234 700 2255 822** or send an email to **cfc@ubagroup.com**

Setting Up

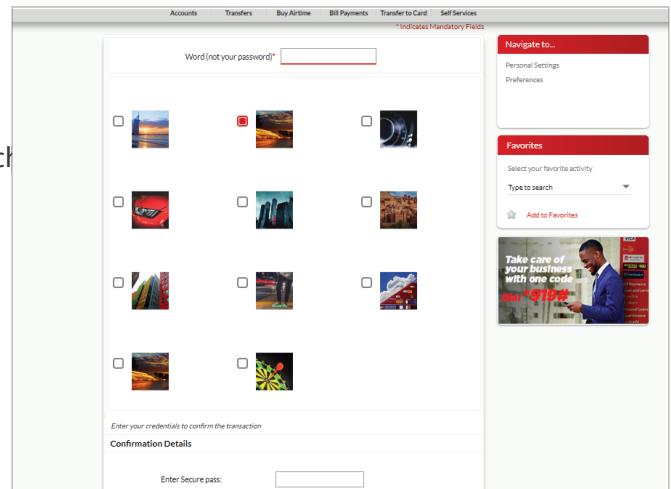


Once you receive your default login details from the bank, you are expected to visit <https://ibank.ubagroup.com> to:

- Input the user ID and password,
- Set up your display image and phrase (this will show up each time you log in. Please ensure the image and phrase are correct before inputting your password))
- Set up your security questions.

You're in!

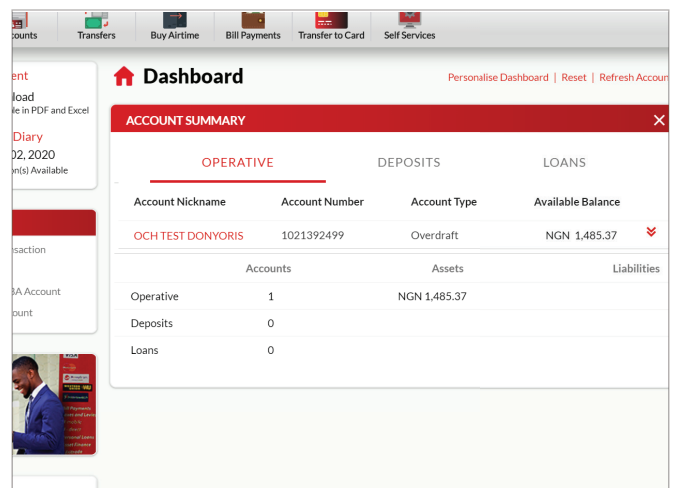
At every successful login, you are directed to the home page.



The Home Page

The page shows you a **DASHBOARD** consisting of a list of your Operative, Deposit and Loan account(s) with their balances. The hamburger menu (the three red horizontal lines) at the top left corner of the screen leads you to a list of menus with further selection of options

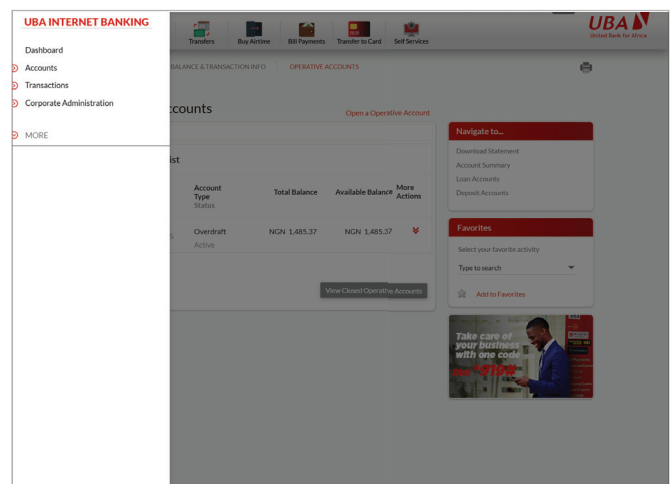
- Accounts
- Other Bank Account
- Transaction



Accounts

Here, you can view your account balance and transaction details. You can also download statements of account.

To **download statements**, click on the menu and select the account number and also the duration you wish to download for.



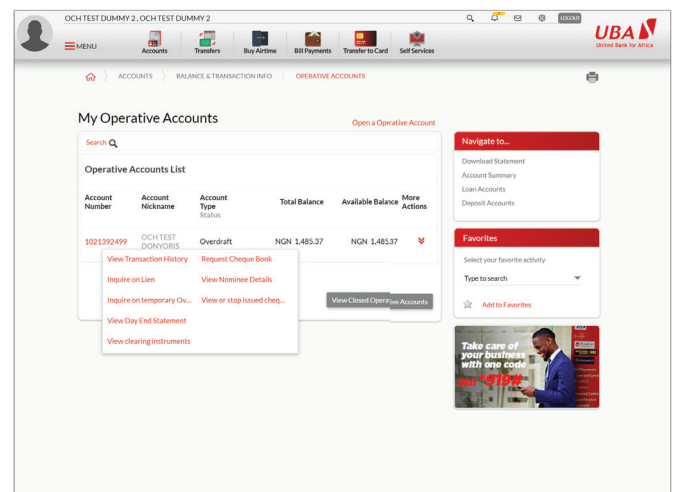


End Of Day Statement In Mt 940 Format:

MT 940 is an end of day statement file which details all entries booked to your account.

To view or download, follow the steps below:

- Click on the menu icon, then select **"Accounts"**, which expands into further options
- Select **"Balance & Transaction Info"** which also expands to further options
- Select **"Operative accounts"**
- Click on the **"More Actions"** drop down button
- Select **"View Day End Statement"**
- Click on **"download details as"** and download in the required format





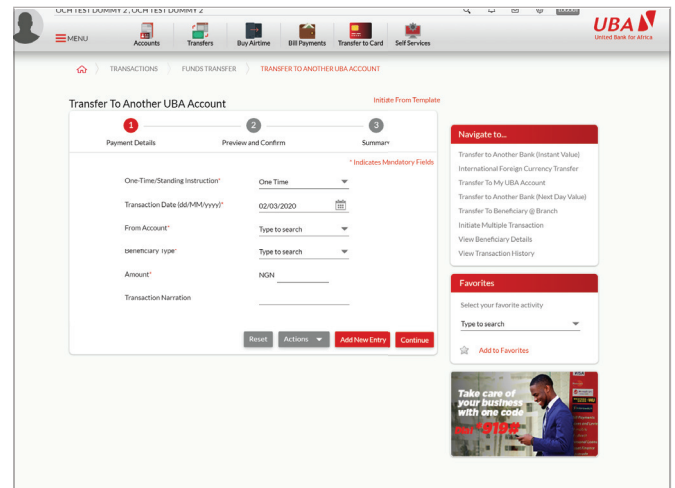
Here, you can initiate transfers to your other accounts or third party accounts within and outside the bank. You can also load your Prepaid Card, as well as make FX and remittance based transactions.

Add Entry Transactions

If you'd like to add more than one transaction for a single authentication, this where you do it.

The maximum number of entry allowed for a loop of transactions is 15.

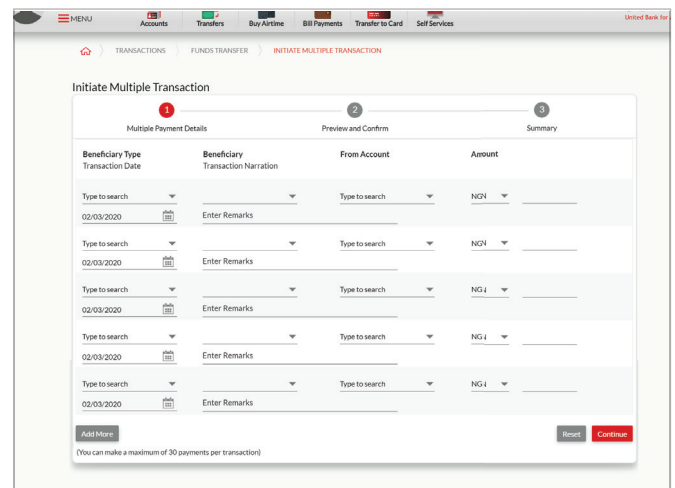
To initiate the transaction, select the transaction type under the Funds Transfer menu and enter the details of the transaction, then click **"Add Entry"**.



Multiple Payments On-screen

The Multiple On-screen transaction feature is only available to retail internet banking users. Here, you can make transactions to a maximum of 30 beneficiaries. These beneficiaries are either Saved Beneficiaries or your other UBA accounts.

To transfer to multiple beneficiaries, select **Initiate Multiple Transaction** from the list of sub menus under the **"Funds Transfer"** Menu.





Saving Beneficiaries

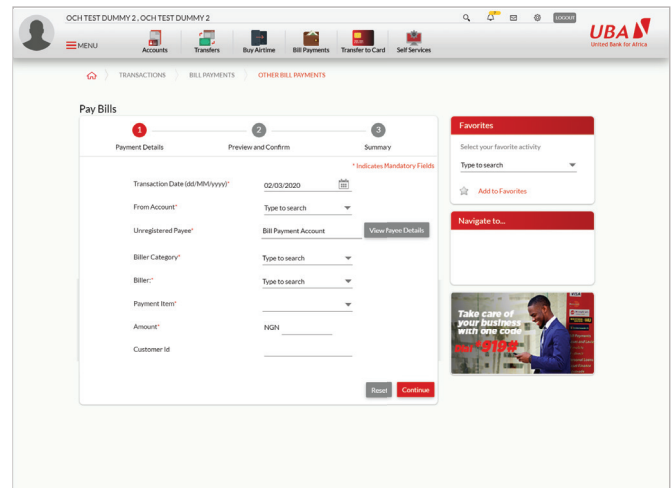
The Internet Banking comes with a beneficiary management feature that makes it easy for you to add/delist beneficiaries and billers. You can also segment the beneficiaries and decide whether to make payments to them with authentication or not..

To use this feature, click on Transactions > Transaction Support Services, then select **“Manage Beneficiary”** to add both UBA and non UBA account holders or Manage Biller (to view/deregister the already saved billers at the point of transaction)..

Bill Payment

You can initiate bill payment transactions from the **“Transactions”** menu. You can also save the biller by checking the **“Add to Registered Billers List”** box.

- For subsequent transactions, select the **“saved biller”** to fetch the billers you have saved. This feature helps to reduce the time spent on typing Unique Identifiers which sometimes could be long e.g. DSTV Smart Card Number.

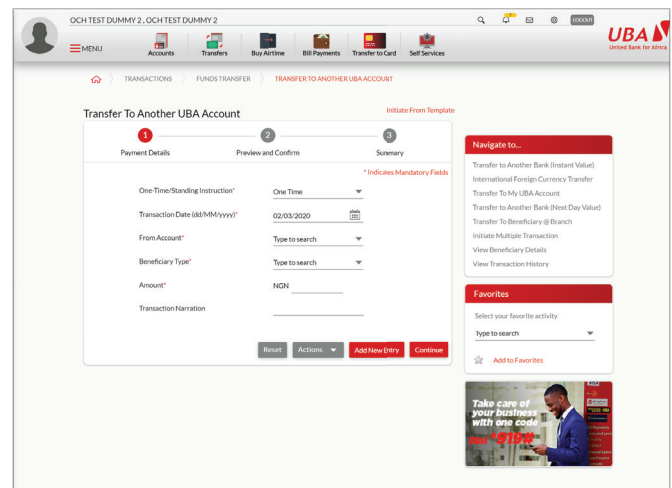


Standing Instructions

With this feature, you can define recurring transactions for a specific period.

- Daily
- Weekly
- Monthly
- Quarterly
- Half Yearly
- Yearly
- Every N Days

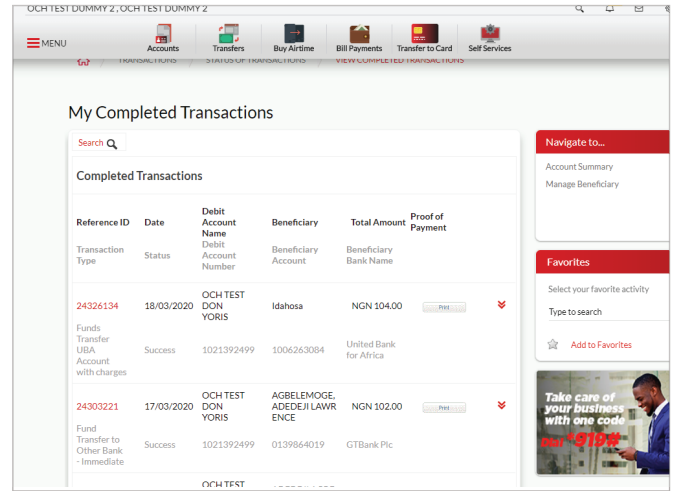
To use this feature, select **“Recurring”** in the One Time/Standing Instruction field. With this instruction, the system applies the debits from the specified account on the selected days till the end of the instalment/cycle. This feature is available for both UBA to UBA transactions and UBA to other banks transactions.





Transaction Status

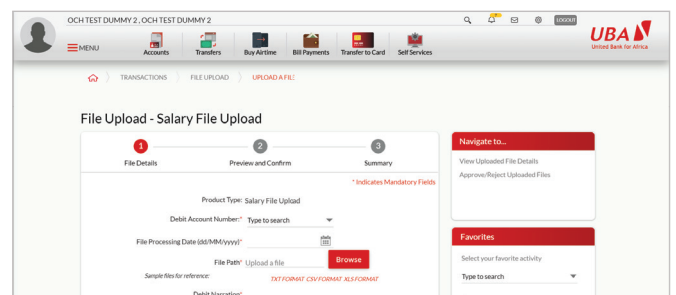
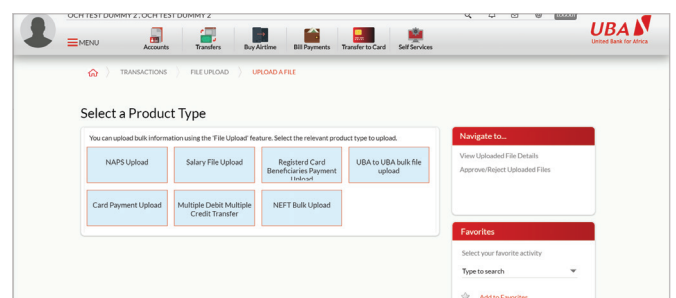
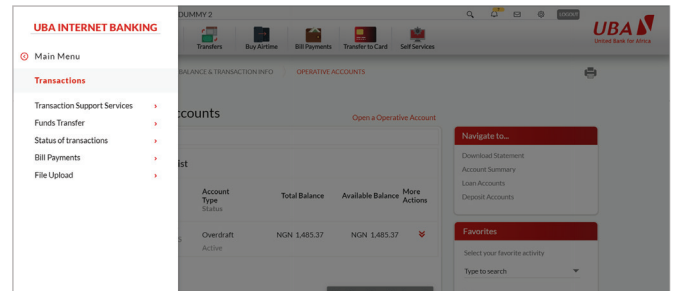
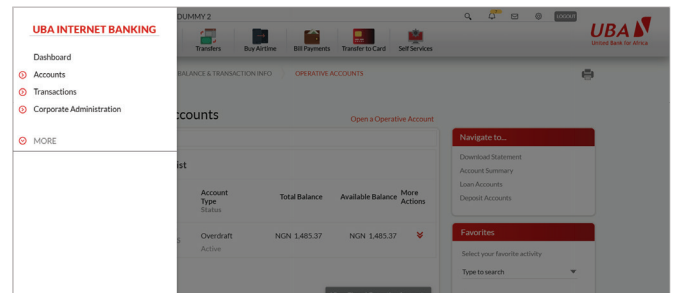
This allows you to view the status of your transaction. You can view completed, incomplete, recurring and scheduled transactions. You can also print the receipt of successful transactions here.



File Uploads (For Corporate Users)

To initiate file upload transactions:

- Click on the menu icon, then select “Transaction”
- From the list of options under “Transaction”, select “File Upload”
- You can upload xls, csv or txt file formats. The file upload transactions include Salary payment, Naps Upload, Multi-debit, Multi-credit and NEFT Bulk Upload.
- Select any of the above listed File Upload Transaction type Eg. Salary File Upload



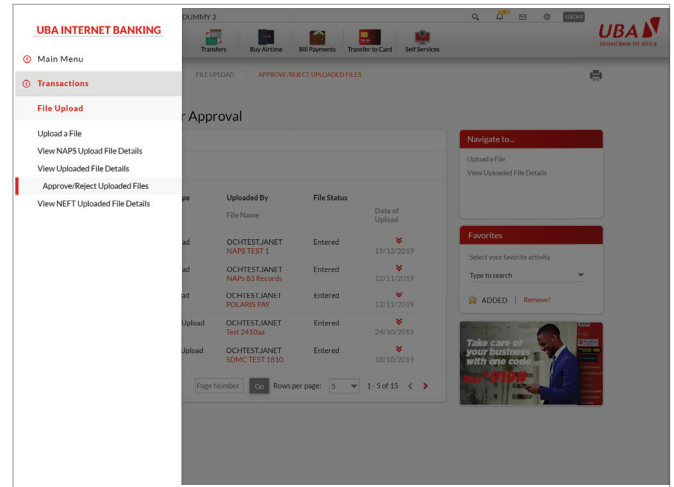


Approving Transactions (For Corporate Users)

To approve transactions, the corporate reviewer and final authorizer can approve transactions successfully initiated by the processor in two steps.

Step 1: How to Approve NAPs & NEFT File Upload

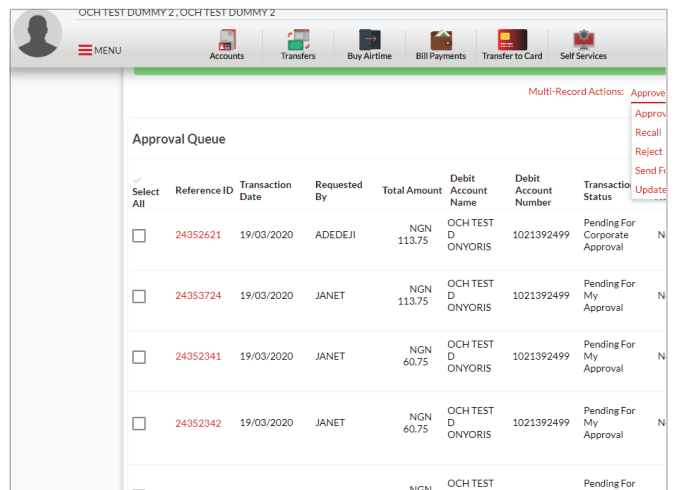
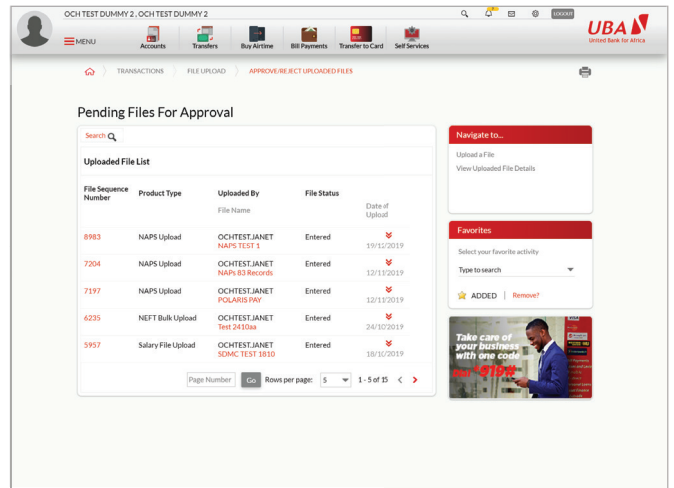
- Click on View NAPs or NEFT Upload File Details
- Click on Approve/Reject Menu
- Details of the upload file will be displayed
- Click on the Red drop down Arrow on the Right to Approve or Reject the Upload File



To view single transaction details in the uploaded file, click **File Sequence Number**

Step 2: How to Approve MDMC & SDMC

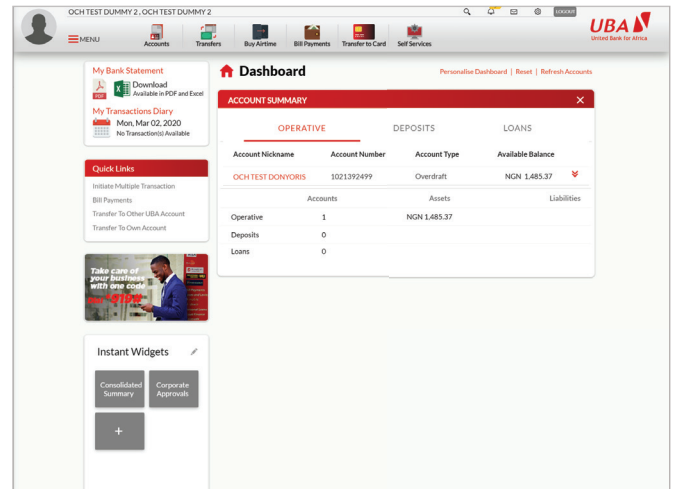
- Select Main Menu
- Click on Transactions
- Select Status of Transaction
- Click View Approval Queue
- Click on Approve/Reject Menu. Details of the uploaded file will be displayed
- Click on the Red drop down Arrow on the Right to Approve or Reject the Uploaded File





Global View

1. The customers' list of accounts across countries becomes visible on the homepage once privilege is given.
2. If the customer has accounts with other UBA affiliate countries, such customer can click on the "Subsidiaries" button



Enjoy Other Features on Internet Banking

- Make up to 30 transfers at the click of a button
- Load prepaid cards
- Send Bank Statements to Embassy
- Buy Airtime & Data
- Set recurrent payments

Other points of reference

To learn more about Internet Banking, please visit <https://www.ubagroup.com/internet-banking/>

You can also speak to your dedicated Relationship Manager or call our 24-hour Customer Fulfillment Center (CFC) on +234 1 280 8822, +234 700 2255 822 or send an email to cfc@ubagroup.com.



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