This End user Guide of iConnect gives an overall view on how to user Siddhartha iConnect. It show with the functionality of all the menus under Siddhartha iConnect. This user guide will show the clear picture using screenshots.

Inorder to login to Siddhartha iConnect system the URL is https://iconnect.siddharthabank.com/netbanking/ which is a secured site and and is secured through veri sign and digital certificate linked. The screenshot of which is as follows.
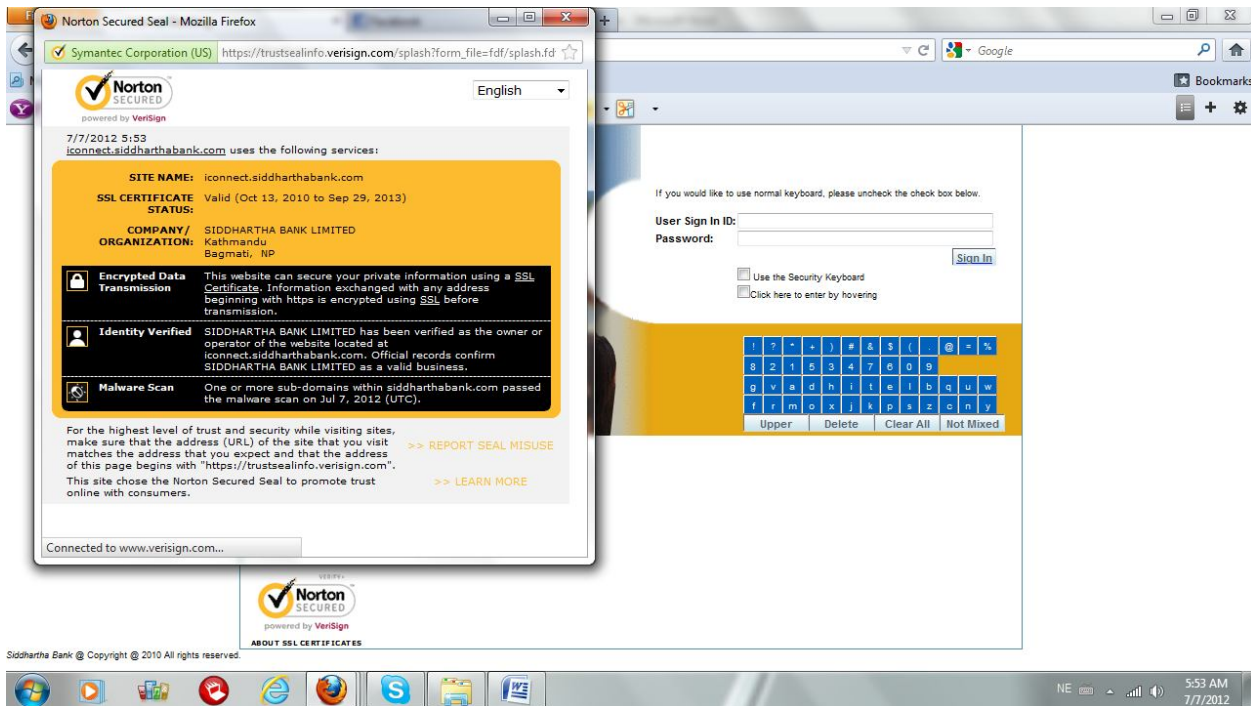
Any user can view this digitial certificate so as to be confirmed if its secured to use Siddhartha's iConnect or not.

The URL https://iconnect.siddharthabank.com/netbanking/ loads the login page of Siddhartha's iConnect where the user has to put the User Name and Login Password provided to them in the sealed PIN MAILER. The Screenshot of the page is as
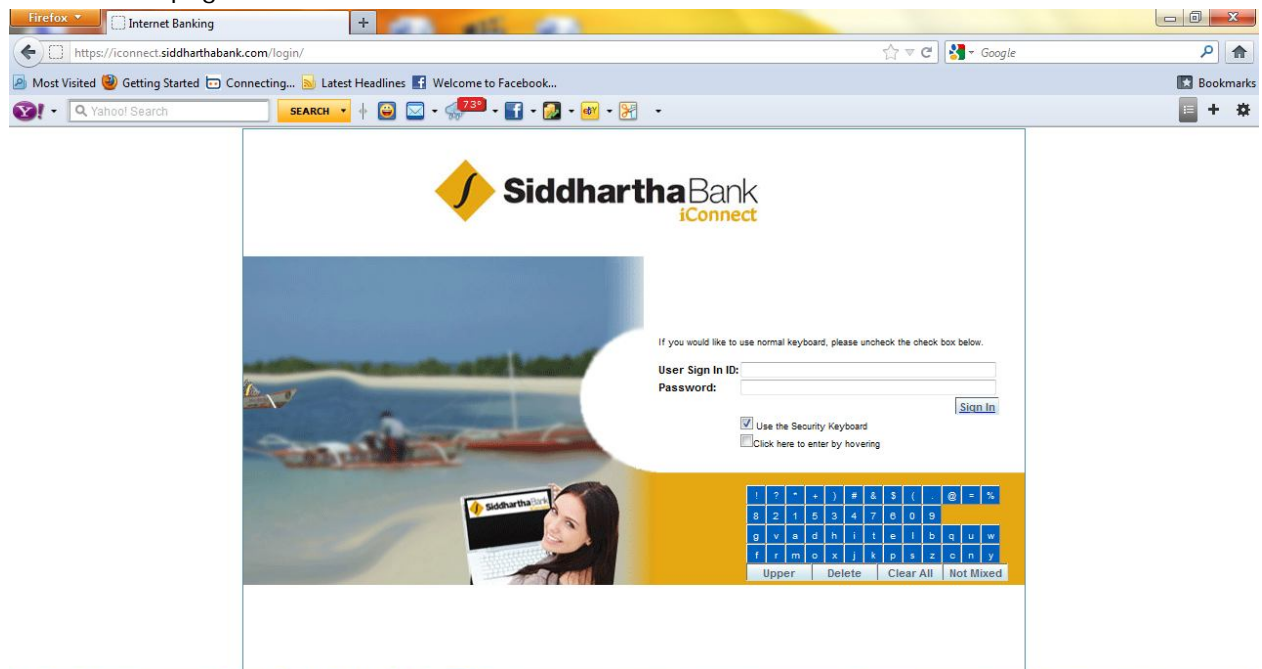
below.

User has to put the User Sign in ID and can use the security Keyboard below to type the password. Which is much more secured than typing the password from keyboard itself. However to type from the Keyboard itself one has to untick the option of Use the Security keyboard, a window will pops out reminding the protection level of not using the security keyboard. User can click ok and proceed if they really don't want to use the Security keyboard. The screenshot of which is below.
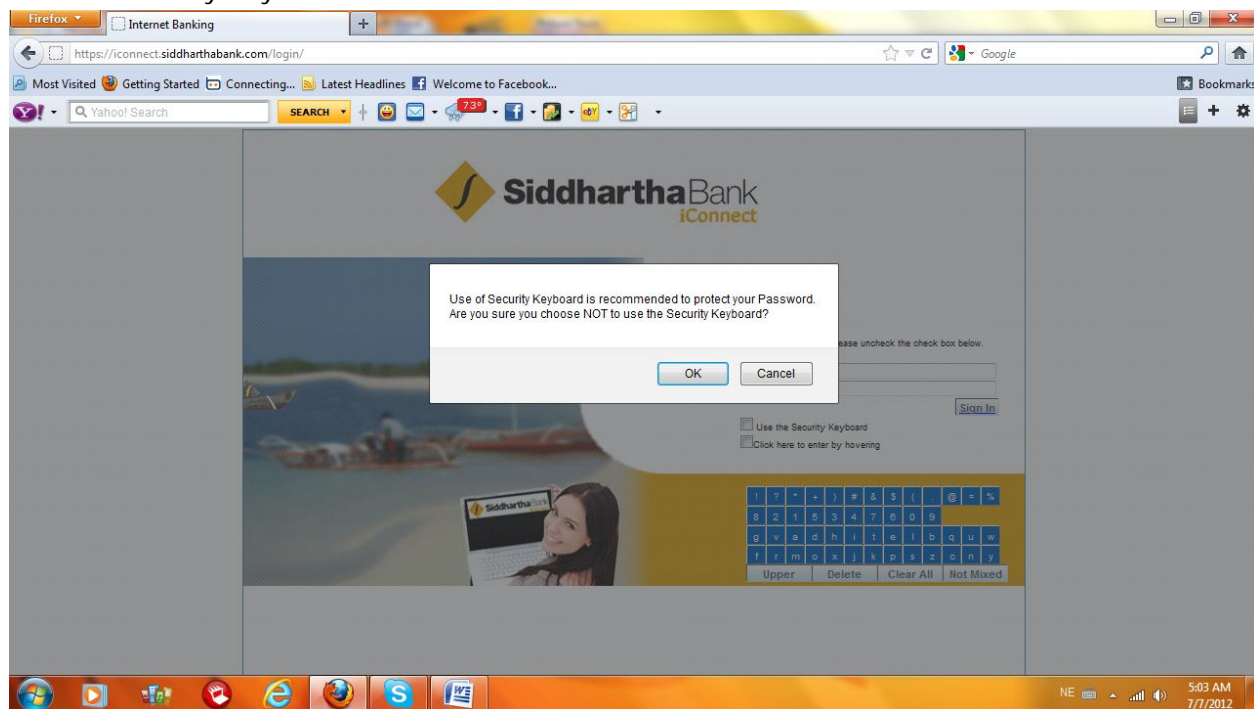
The Login ID and the Login Password provided in the sealed PIN MAILER cannot be use to login and view the infromation at first. For security of the customer the provided password is expired in first time, one has to change the password provied to them in printed form on first login and set a new password. When try to login with that password a pops up window will appear stating the message "YOUR PASSWORD............" user The screenshot of which is shown below.

User can click OK and will reach in the page where they can change the password. The screenshot of which is shown below.

User can choose which password they want to change wheather its a Login Password or a Transaction Password from Choose Option Drop Down as shown in the screen shot above. User has to put the old password provided to them in PIN MAILER and put the new desired password and then Confirm to change the password. The cretiria for the new password will be shown in the page itself for user convinence. Once the password is changed user has to login again with the new changed password.

There are numbers of Menus for an iConnect User. User can get the information of their Saving and Current Account, Term Deposits and Loans from Siddhartha Bank. The details of each menus and how to use it is described. After successful login user will reach in the main page. The screenshot of which is shown as below

The main screen show various information such as Last Login Date and Time on Left top corner. Last Failed Login on the same corner as well. User can change the password by clicking change password on Right Top Corner of the screen.

The details of any account can be viewed from Account Summary Menu by click the desired account no or IT can be viewed form Account Details Menu by selecting the account no from dropdown as shown in the screedshot
below.
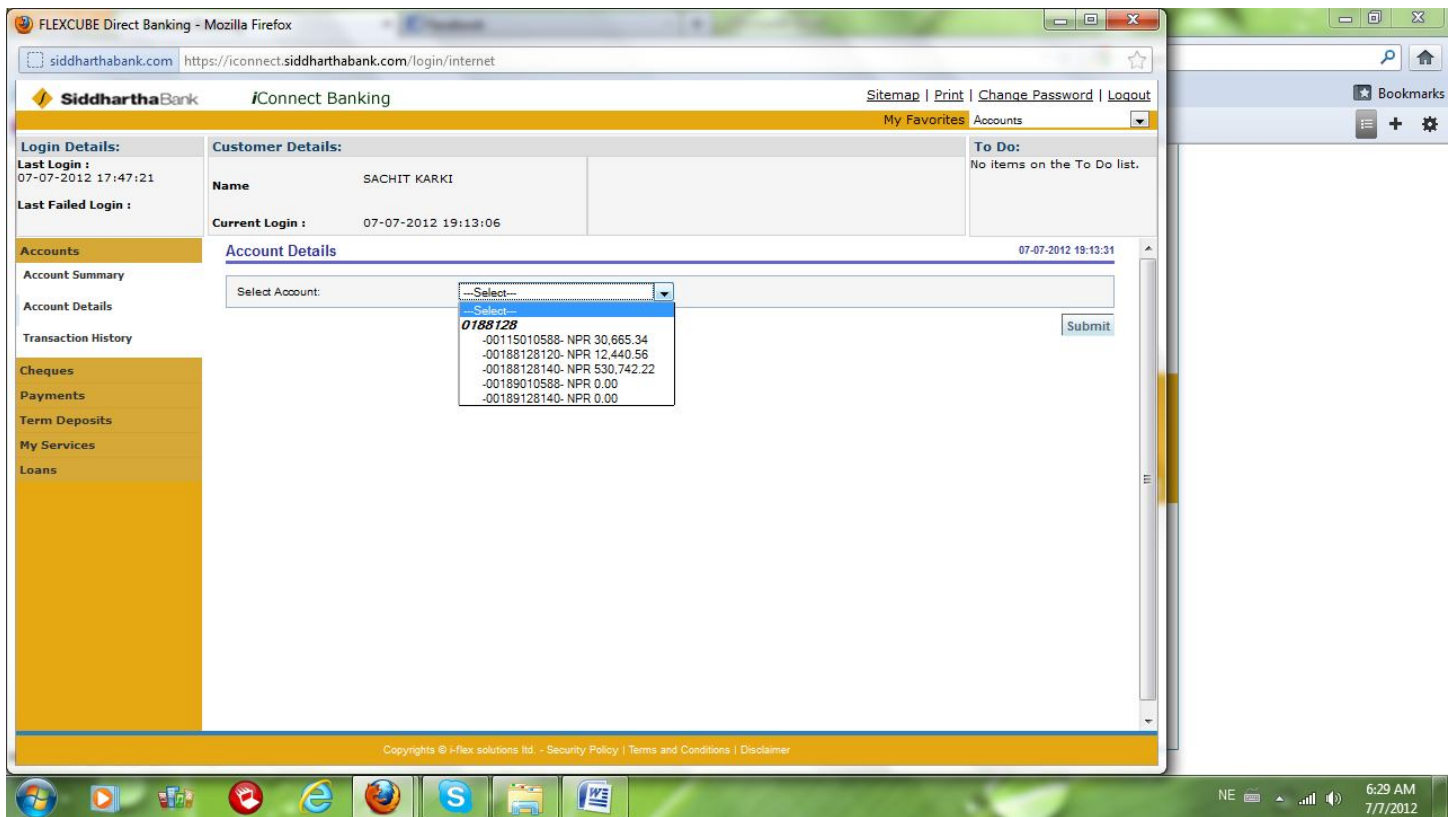
The user can either select the account directly from Account Summary menu of from drop down of Account Details Menu and submit to view the overal information of their account. The screenshot of which is as below.
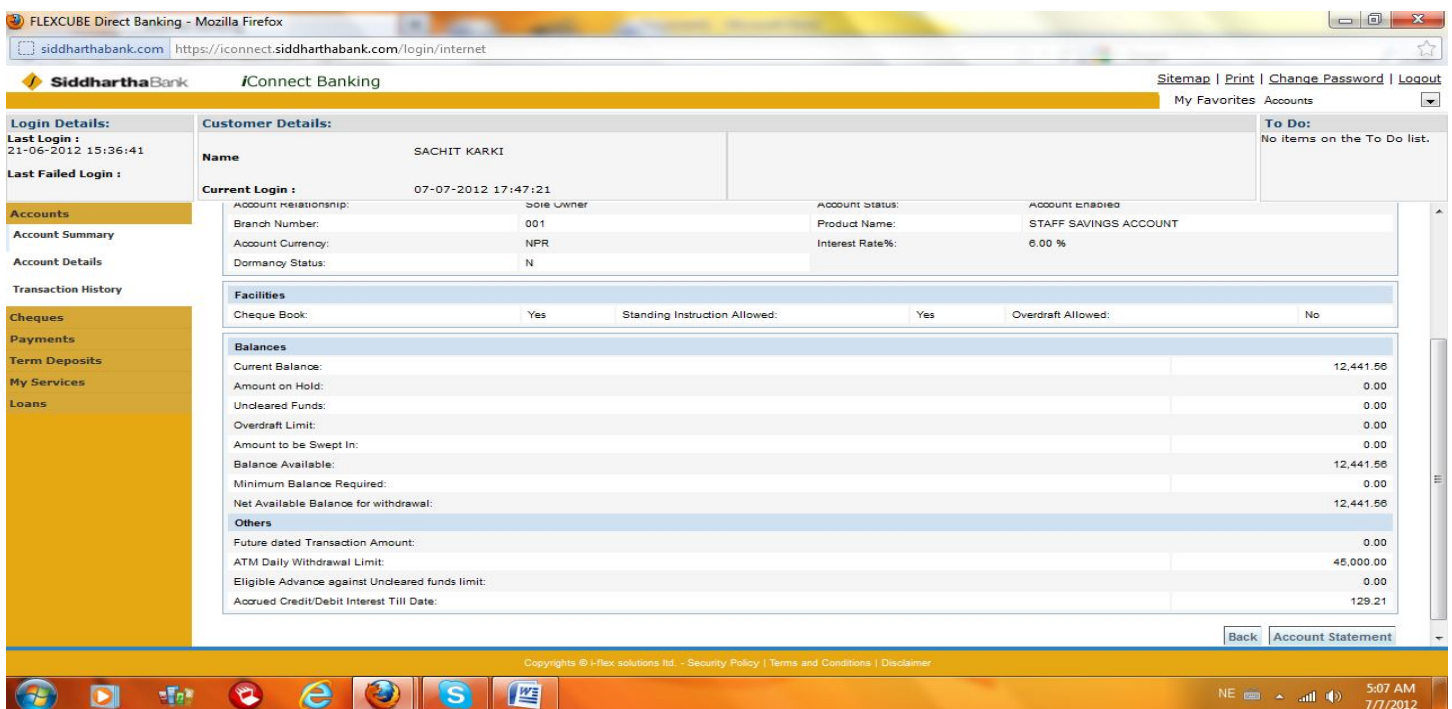
As showin in the screenshot the user can see all the information of his/ her account like Intrest Rate, Avaliable Amoun, Uncleared Funds, Accured Intrest till date etc. User can View the Account statement of the current period by clicking the Account Statement tab in the Bottom Right Corner as shown in the above screenshot or Can view the statement from Transaction History Menu. The screenshot of Transaction History Menu is as below.

User can secify the Account no whose statement to be viewed from dropdown and select the search By cretiria from dropdown whether its for Current Period or Previous Period of for Specified Date. In case of Specified Period the user has to put the date from the Calender as shown in the screenshot. The user can also specify other searching cretiria like Transaction Type, Sort by and order by from dropdown as per their need and submit the request. Upon submitting the request the statement will apper as shown in the screenshot below.

The statement can be viewed in the screen itself and can be downloaded as well in various format like in .xls or .pdf by selecting the download format from dropdown in the bottom Right Corner and clicking Download.

Using a Siddhartha iConnect user can view the details of their cheque books. The screenshot of the cheque books Menu is as below.

User can select the Account no and the Status of the cheque to view the entire cheque no and it present status as shown in the screenshot above.

iConnect allows you to do various payment from your one account to another or from your account to another person account within Siddhartha Bank. The Menus under Payments are shown is the screenshot below.
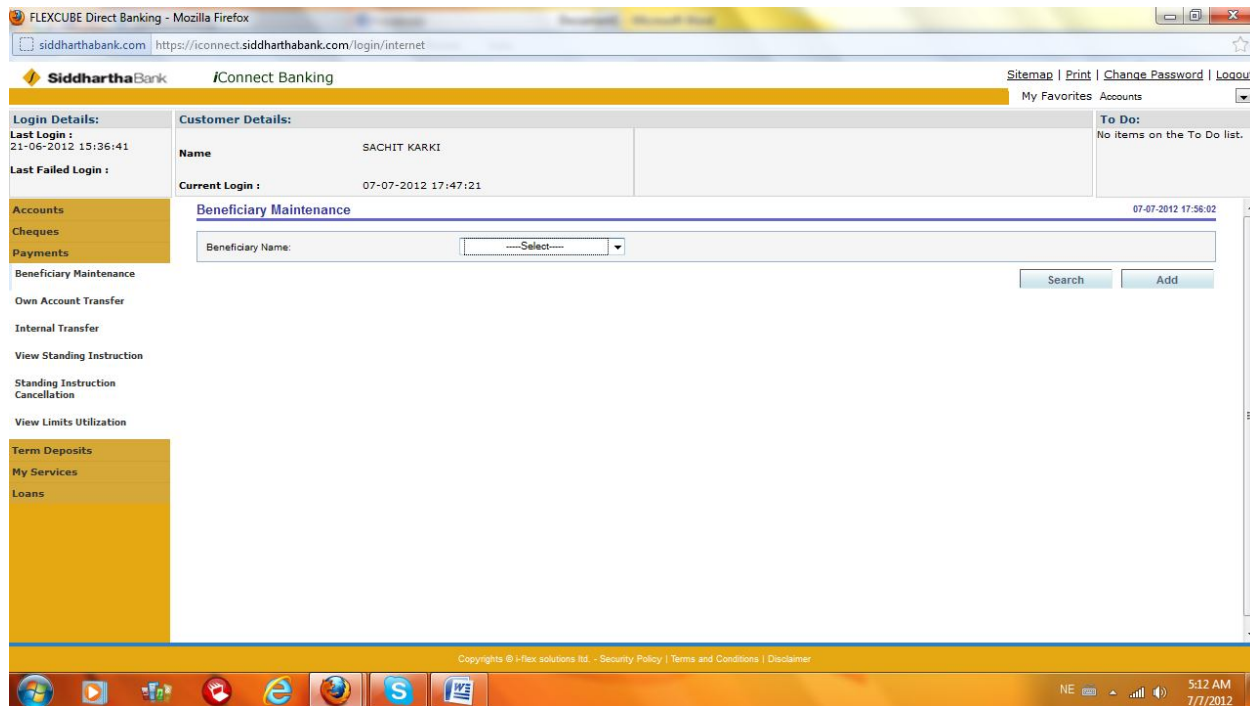

If a person has a regular benificiary the he/ she can add the beneficiary so that he/ she doesn't have to fill the same information again and agian. The screenshot of the Beneficiary Maintenance menu is shown is the screenshot below.
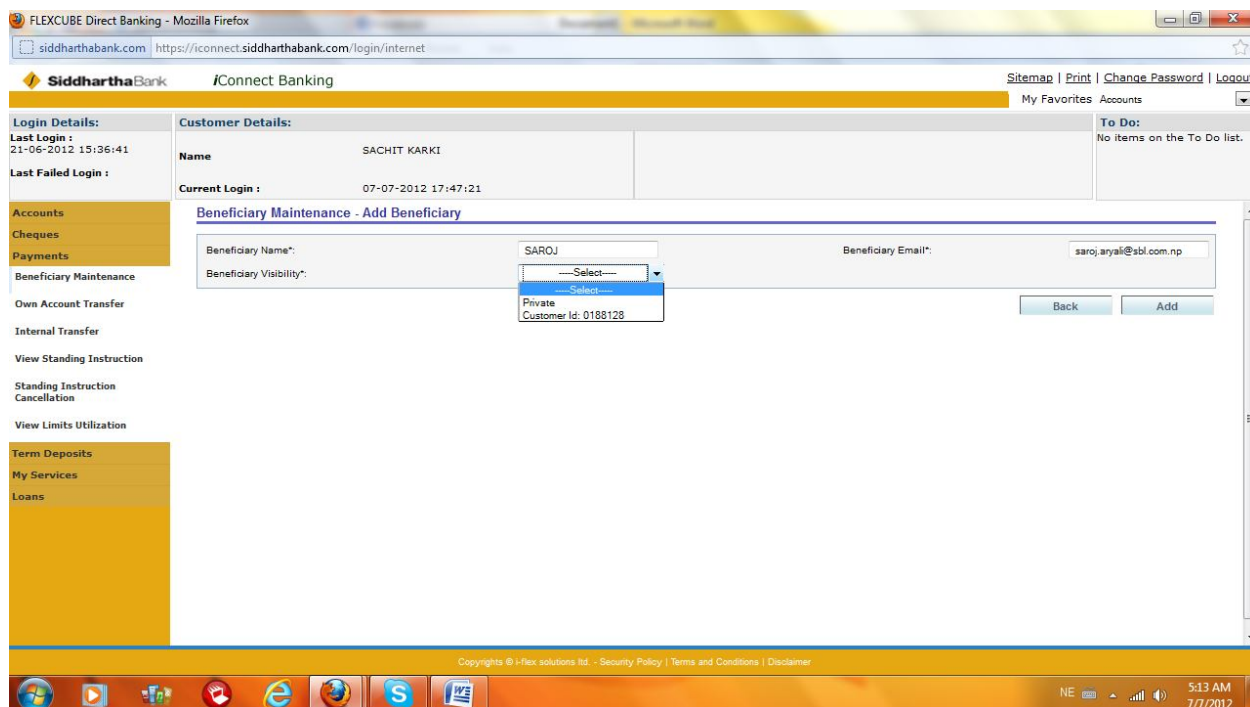
One can define the Beneficiary Visibility of the beneficiary maintained to that user only or any other user that is using the same CIF from the dropdown. and click ADD. The Screenshot of which is shown as below.
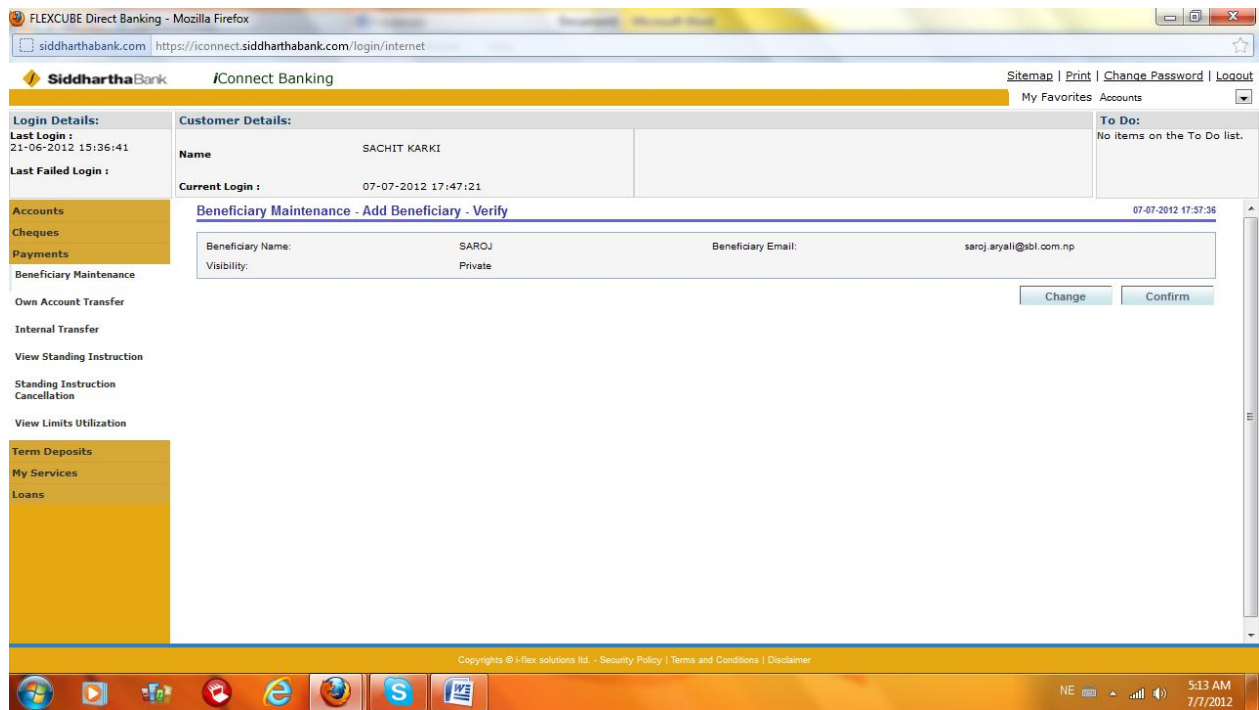
Once all the information of the
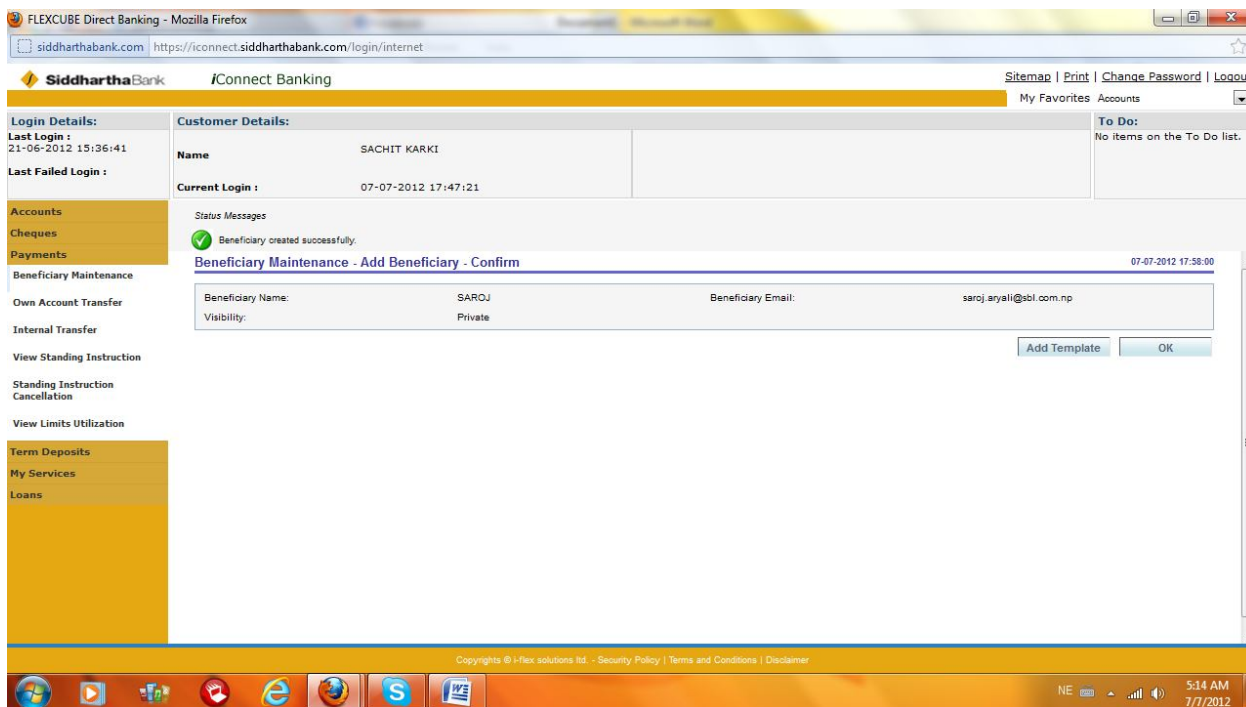
Once all the information of the Beneficiary is Input and confirm the screenshot shown above will appear. The user can then add the Template for future use. The screenshot of which is shown below.
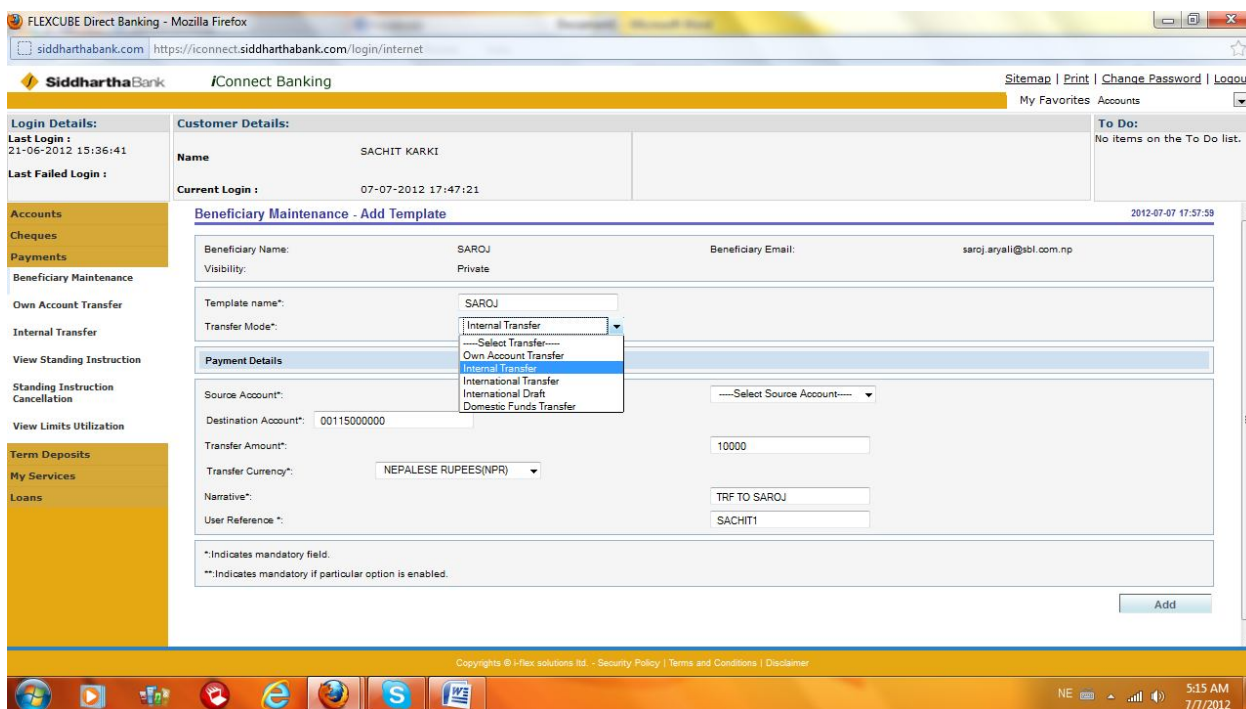
User can give the Template name and select the Transfer mode from dropdown. User needs to fill in all the information and then click ADD to add the Beneficiary Template. The screenshot of which is shown

below.

User can verify the infromation feed and then Confirm to add the template. Upon Confirmation Beneficiay and Template add will be complete.

Own Account Transfer will allow the iConnect user to transfer fund from his/ her one account of Siddhartha Bank to his/ her another account. The screenshot of which is shown below.

The user can choose the payment mode either to Existing Beneficiary for already created Beneficiary or Make New Payment for entirely new Beneficiary. For Own Account Transfer user need to select From and Destination Account from dropdown. The User Reference has to be unique everytime the User reference used once cannot be used again. After defining the Amount and Narrative the user can select if he/ she wants to execute the Fund Transfer now by choosing Pay Now as shown in the Screenshot above.

The Fund Transfer can be executed in a specify date by select the option Pay Later and specifing the date from the Calender as shown is the screenshot below.

A Standing instruction can be set to transfer the fund automatically in regular interval by selection the Setup Standing Instruction option. This option will be useful for payment of Rents, Loan etc The screenshot is

below

One can define the Execution frequency and can select the First and FInal Execution Date form the Calender. One should keep in mind that the first Execution date cannot be the same day in which the Standing Instruction is created. It has to be a minimum a day after. Whatever the option be Pay Now, Pay Later or Setup Standing Instruction Upon submiting the request the system will allow for reconfirmation. The screenshot of which is shown below.

Once the value entered is reconfirmed then it can be executed by clickiing the Confirm Button and the sytem will show is the request has been proceed of not. The screen shot of which is below.

Own Account Transfer is used to transfer fund form your one account to your another account whereas Internal transfer allow to transfer fund from your account to another account holder of Siddhartha Bank. The screenshot of which is below.

The user can choose the payment mode either to Existing Beneficiary for already created Beneficiary or Make New Payment for entirely new Beneficiary. For Internal Transfer user need to select From Account from

dropdown and needed to put the Destination Account manually. The User Reference has to be unique everytime the User reference used once cannot be used again. After defining the Amount and Narrative the user can select if he/ she wants to execute the Fund Transfer now by choosing Pay Now as shown in the Screenshot above.

The Fund Transfer can be executed in a specify date by select the option Pay Later and specifing the date from the Calender as shown is the screenshot below.

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Once the value entered is reconfirmed then it can be executed by clickiing the Confirm Button and the sytem will ask for the Transaction Password. Siddhartha iConnect is a two layer protection sytem Login password will only allow to login whereas Transation Password allow to make Fund Transfer. Initially both Login and Transaction password are dirrerent however it can be changed and made same. Transaction Passoword is not

requeired for Own Account Transfer but it is must for Internal transfer. The screen shot of which is
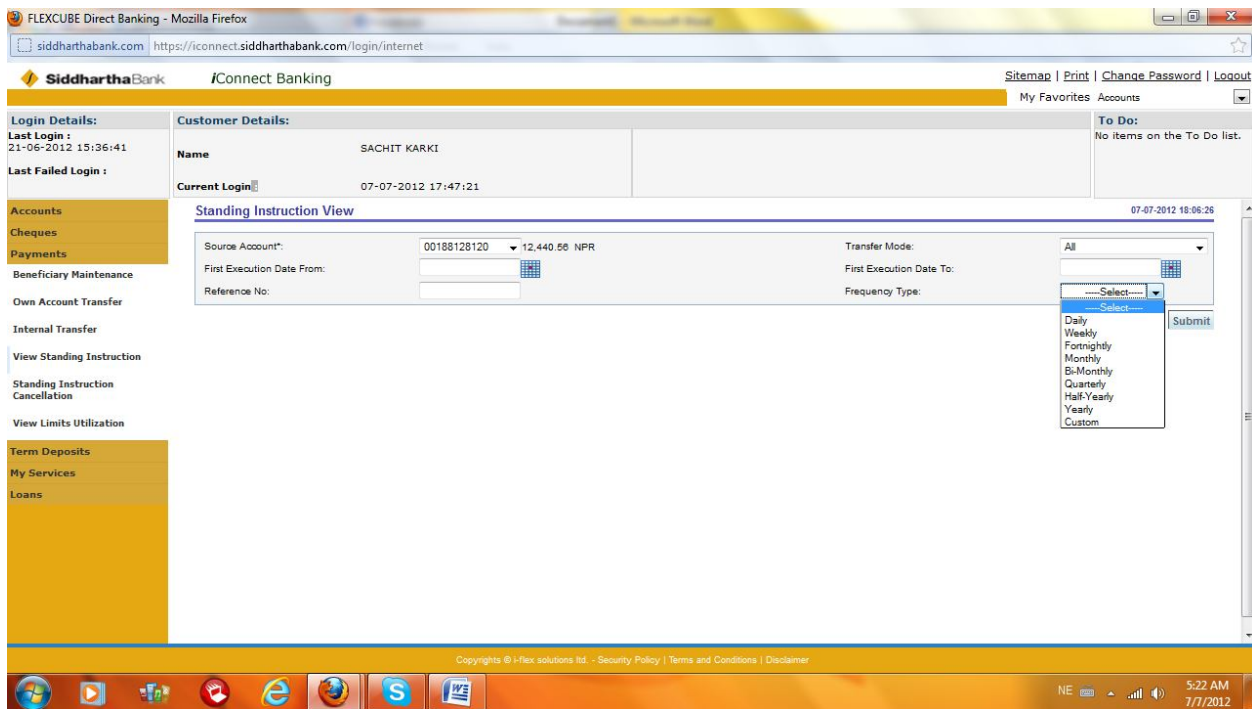

below.

If we see the screenshot above it is showing three different boxes with some numbers specified above each box. One should keep in mind that the system doesn't ask for full Transaction Password is give you 3 boxes with random number above it and you need to put the same digit of password as per the box. for eg: if the Transaction Password is "Aeroplane123" then the total length of password is 12 now for the screen above showing three boxe with no 11 8 and 5 above the box, so one has to put the 11th 8th and 5th character of the Transaction Password i.e. 2 n and p.
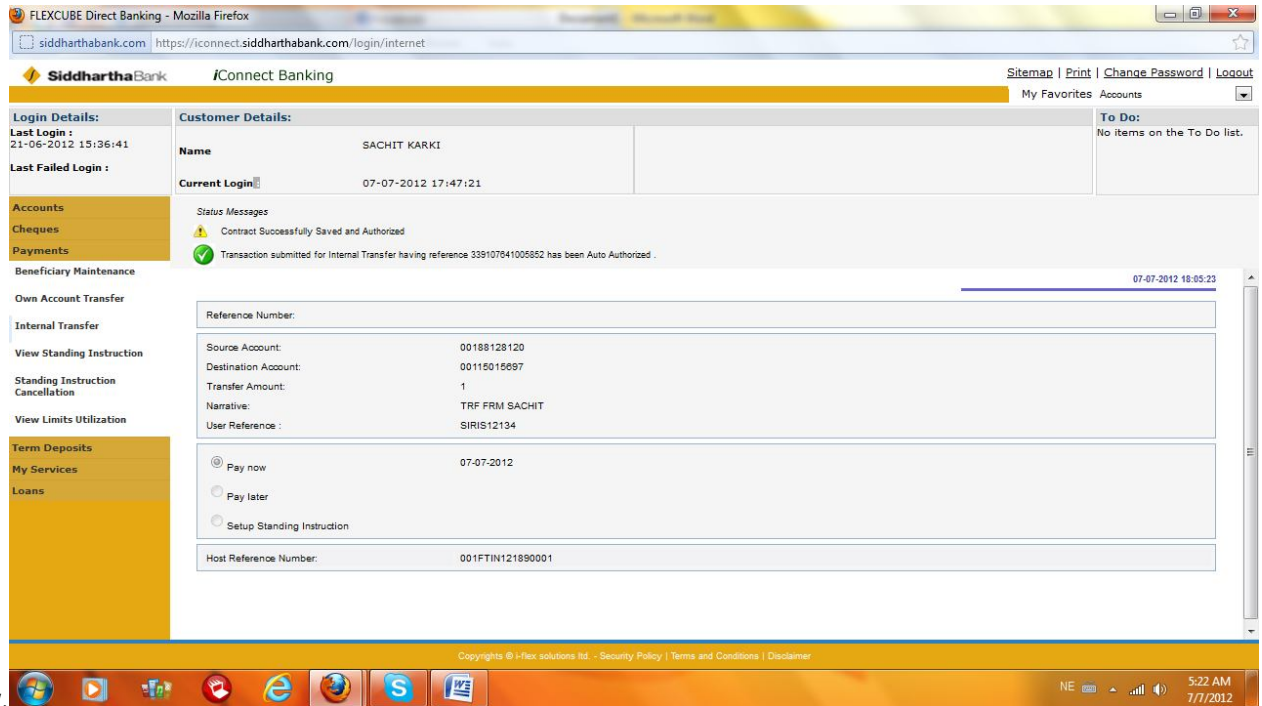
Once the value entered is reconfirmed then it can be executed by clickiing the Confirm Button and the sytem will show is the request has been proceed of not. The screen shot of which is below.

View Standing Instruction allow to view all the Standing Instruction that you have created.The screenshot of which is below.

One can specify the Source Account, Transfer Mode, Frequency Type and submit to view the total Standing Instruction that has been created and the system will show all the Instruction. The screenshot of which is shown below.

Once the Instruction is displayed user can choose which Standing Instruction details he/ she wants to view and the system will show the details of it. The screenshot of which is below.


The Standing Instruction once created can be cancelled anytime prior its maturity. Standing Instruction Cancellation Menu allows us to do so. One can specify the Source Account, Transfer Mode, Frequency Type and submit to view the total Standing Instruction that has been created and the system will show all the Instruction. The screenshot of which is shown below.
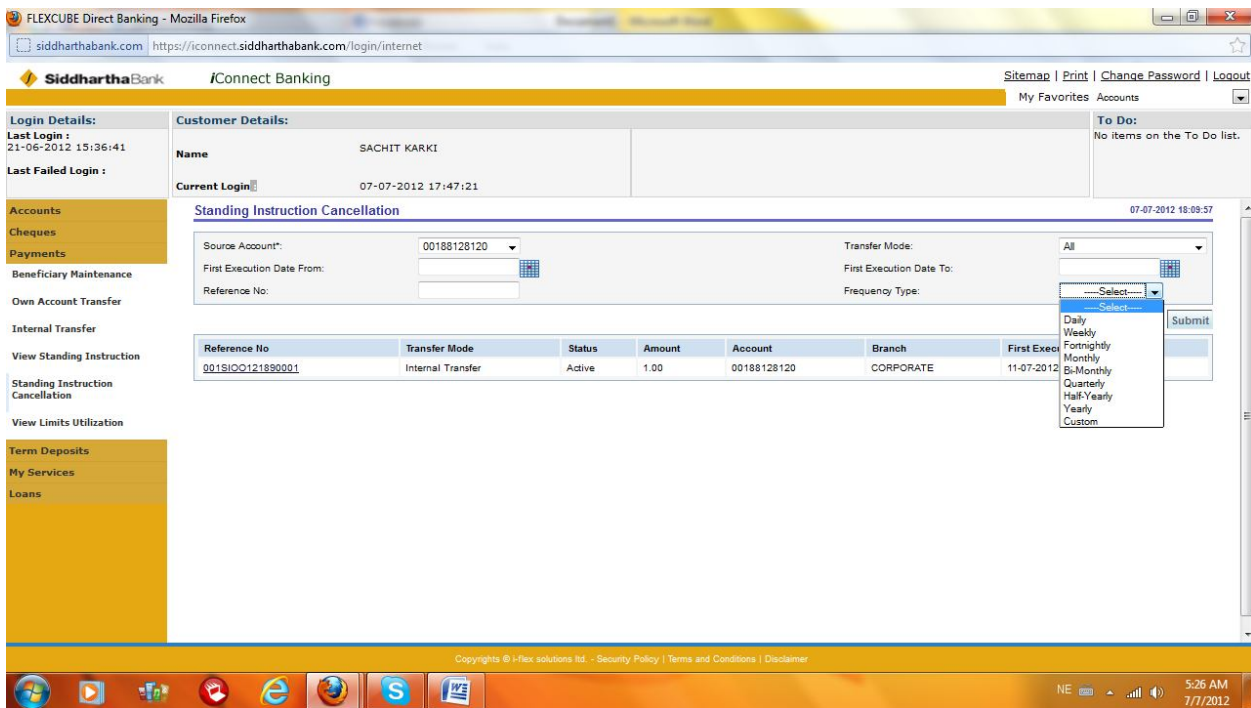
Once and specify the Source Account, Transfer Mode, Frequency Type and submit to view the total Standing Instruction that has been created and the system will show all the Instruction. The screenshot of which is shown below.
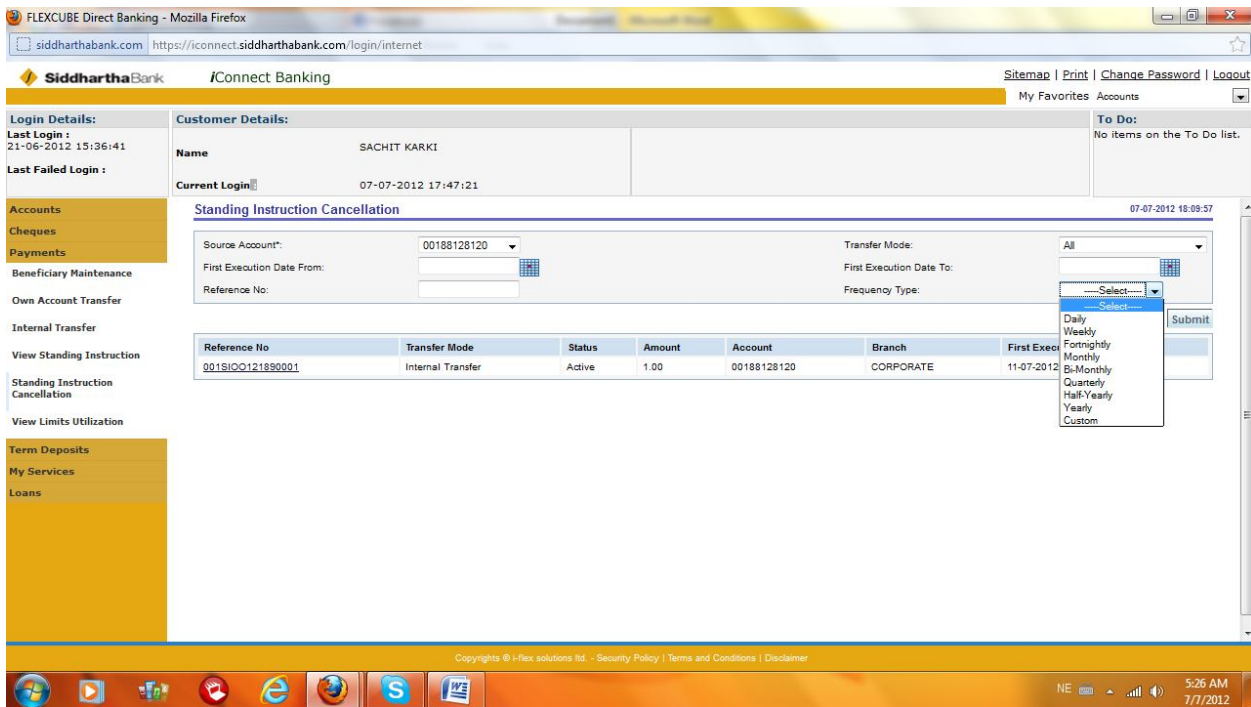

The user can then select the Standing Instruction he/ she want to cancel. The screenshot is below.
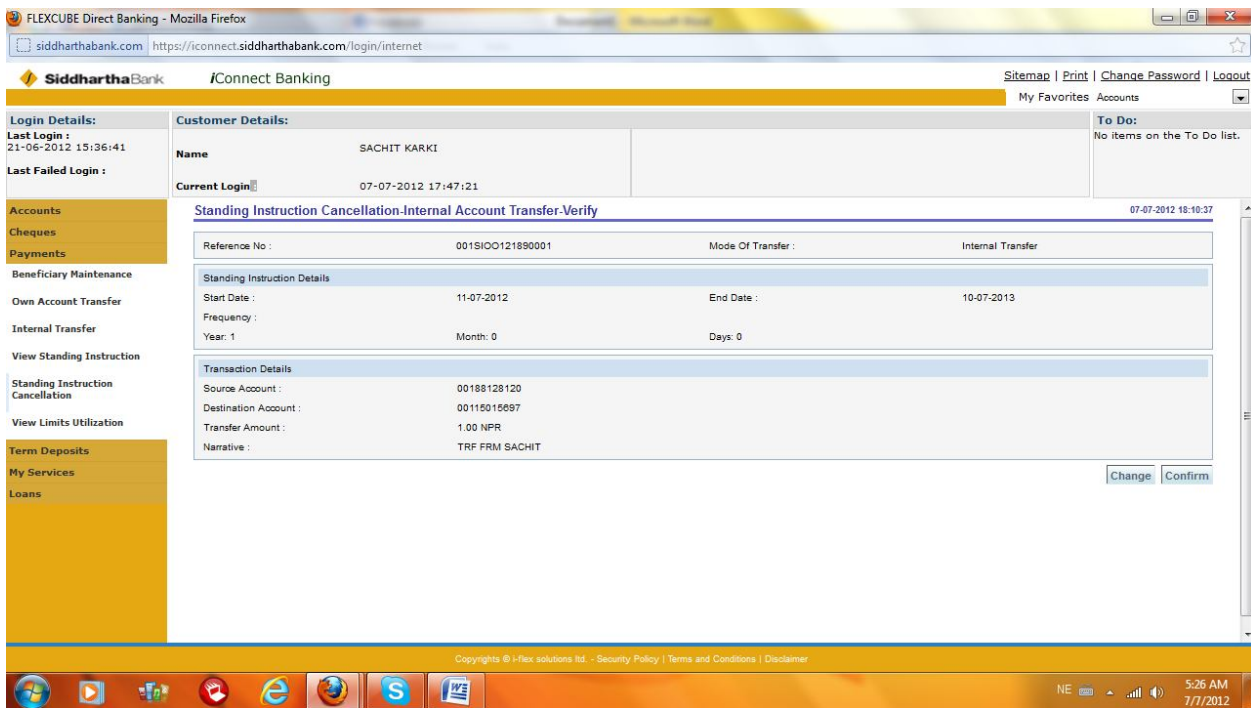
If the user really want to confirm the Standing Instruction after confirming its details he/ she need to click Confirm to cancel the set Standing Instruction.

There are certain Limits set for Fund transfer and the utilization of those limit can be viewed from View Limit Utilization menu. The screenshot of which is below.
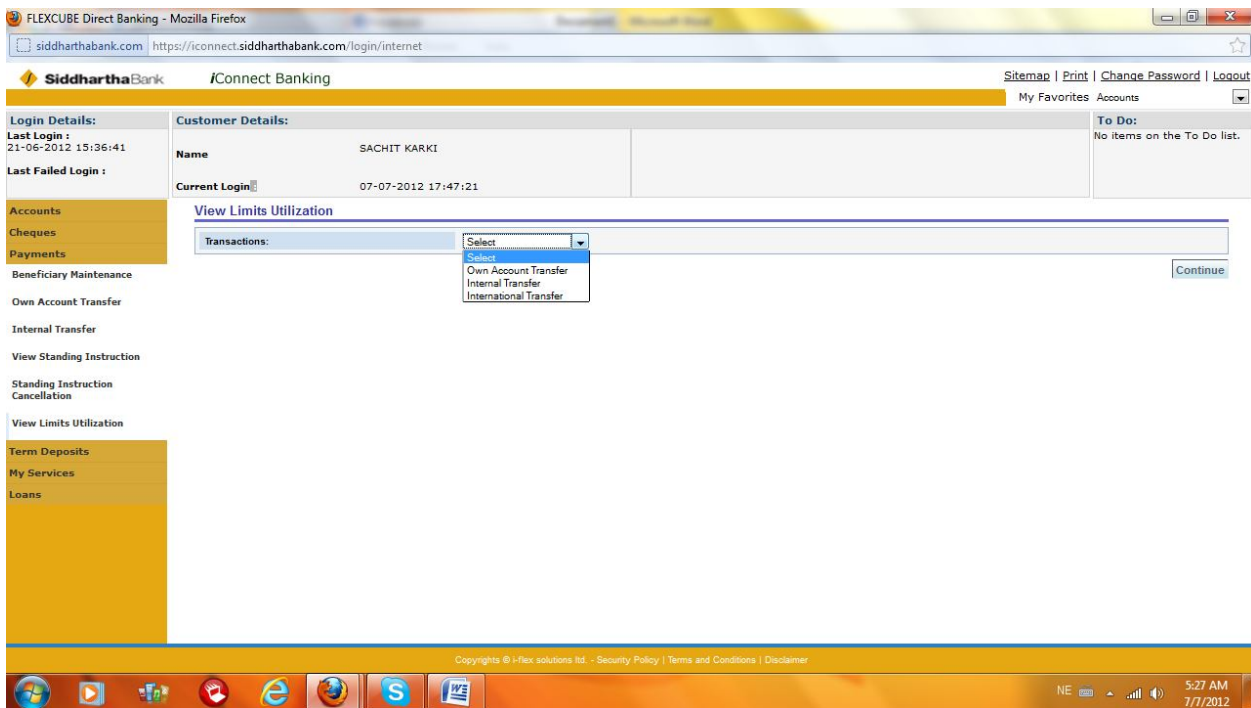
Limit utilization can be viewed from various Transaction like Own Account Transfer or Internal Transfer and it can be selected through dropdown as shown in the screenshot above.

The limit package has been set by the admin user and currently there are two limit package

- ➢ Retails Transfer Policy: For Indivisual Account holder,
    - o Max 10 Transaction per day
    - o Per Transaction Limit Rs. 40,000
    - o Per Day Max Llimit Rs. 200,000
- ➢ Corporate Transfer Policy: For Corporate Account Holder
    - o Max 10 Transaction per day
    - o Per Transaction Limit Rs. 100,000
    - o Per Day Max Llimit Rs. 500,000

Upon confirming which limit utilization you wana view for the day the details are shown. The screenshot of which is below.

Siddhartha iConnect allow for other service rather than checking the account details. The screenshot of the total menus under My Service is shown
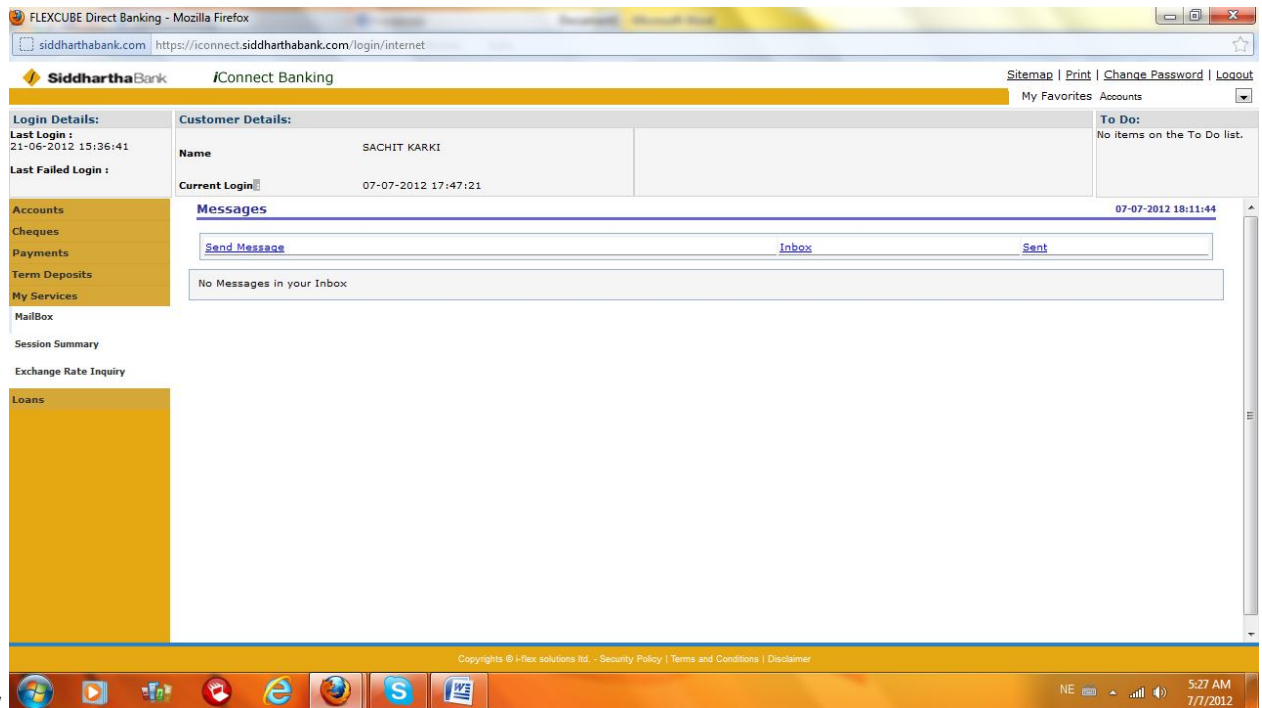
below.

Mail allow you to send and receive mail to the admin user who will provide the requested information based on the mail. To view if you have received any mail from admin regarding latest changes or reply for your query you can go to inbox. To view the message that is sent by you one can go to sent menu and to create a new mail and send to admin user you can go to Send Message the screenshot of which is below.
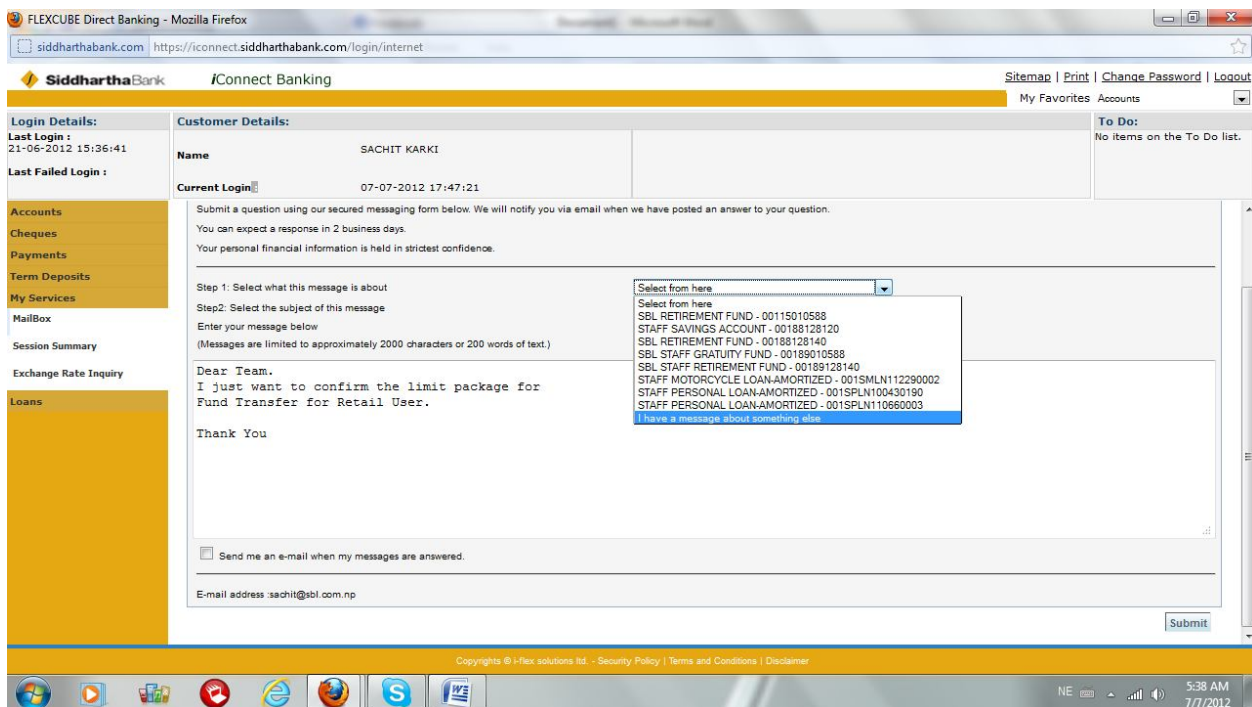
You can select what the message is about from dropdown to be specific of the problem and type the message in the blank box and the submit. The screenshot of which is below

The admin user will get back to you at earliest upon receiving your message.

Session Summary allow you to view the details session you have logged in earlier. This option will make Siddhartha iConnect more secured as you can counter check if anyone other than you has logged in you iConnect user or not. The screenshot of which is below.

To view the total details of what you have done previously during login just click on the view session info for the particular date any the details will appear. The screenshot of which is shown below.

If you see here on that particular date you have logged in check Account Details and Logged off. All the menus you used will be tracked from this option.

Siddhartha iConnect also allow you to see the Exchange Rate of multiple currencies on that particular date. However the final rate cannot be confirmed depending on this information. The screenshot of which is below.

Siddhartha iConnect can be used to see the total information of your loan account. Loan Details menu will show the total number of Loan Account you have in Siddhartha Bank. The screen shot of which is below.

If you click any Loan Account the details information of the loan will be shown to you. The screenshot of which is

below.

As you can see from the screenshot above iConnect will show the total due amount, Interest rate, Accured Interest, Past Dues etc.

The Loan Repayment Inquiry menu will allow you to know how much amount that you have repaid till date. The screenshot of which is

below

The loan Account no can be choosed from dropdown and other cretiria can also be specified and upon submiting the request the screenshot below will

appear.

You can view the total repaid amount on various date for any particual loan as like in the screenshot above.

The Loan Schedule menu will allow you to know the total installment schedule for you loan account. The screenshot of which is below.

If you choose any loan account it will show you the total Installment Schedule with the expected Principle and Interest that will be settled. The screenshot of which is

below.

Upon using Siddhartha iConnect user are recommended to logout for secutiry after using it. The logout option is in the top Right corner. The screenshot of which is

below.

Even if the user forget to login, for the security of the customer the session will automatically be terminated if the system is left idea for more than 10 Mins. If one tries to use any menu after leaving the system idea for sometime it will automatically be terminated and user has to login again. The screenshot of which is below.