

NEFT/RTGS INITIATION PROCESS IN NAINI NET BANKING

Customer has login the net banking portal.

1. Dashboard opens as below.

The screenshot shows the Nainital Bank net banking dashboard. The header includes the bank logo, name, and tagline 'amulya rishta ha atoot bandhan'. A search bar is present with the text 'What are you looking for?'. The main content area is divided into several sections:

- Your Transactions:** Shows 'Thu, Oct 26, 2023' and '5 Transaction(s) Completed'.
- Make a Payment:** Includes links for 'Own Accounts Fund transfer', 'Within Bank Fund Transfer', and 'Other Bank Fund Transfer'.
- Other Services:** Includes a link for 'Add Beneficiary'.
- Insta Widgets:** Includes a 'Account Snapshot' button and a '+' icon.
- Good Evening, [User Name]:** Shows 'Welcome to your Dashboard' and 'Last login 26/10/2023 02:39:59 PM GMT+05:30 (Internet Banking)'. It includes links for 'Personalize Dashboard', 'Reset', and 'Refresh Accounts'.
- ACCOUNT SUMMARY:** A table with tabs for 'OPERATIVE', 'DEPOSITS', 'LOANS', 'CREDIT CARDS', and 'CONSOLIDATED'. The table shows 'Account Nickname', 'Account Type', and 'Available Balance'. One entry is visible: 'Savings' with an available balance of ₹ 66,518.35.

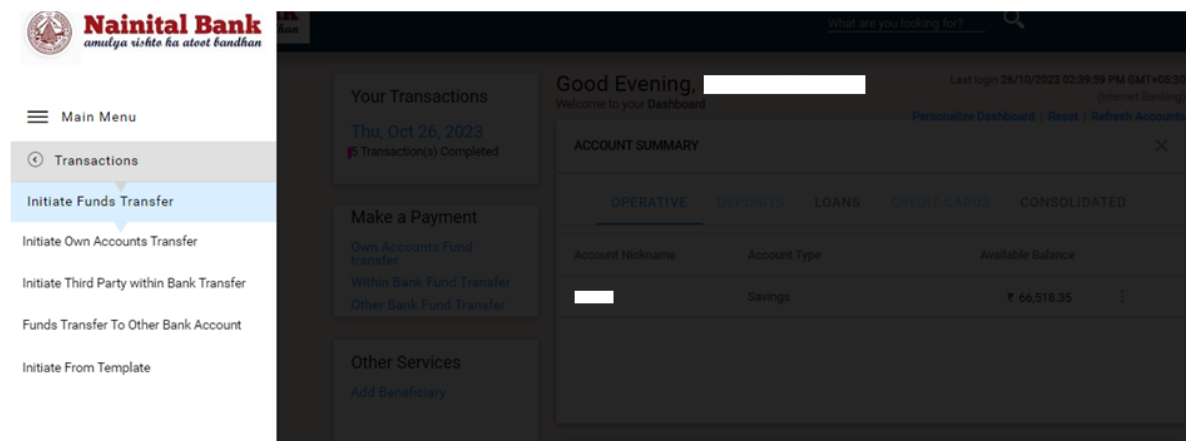
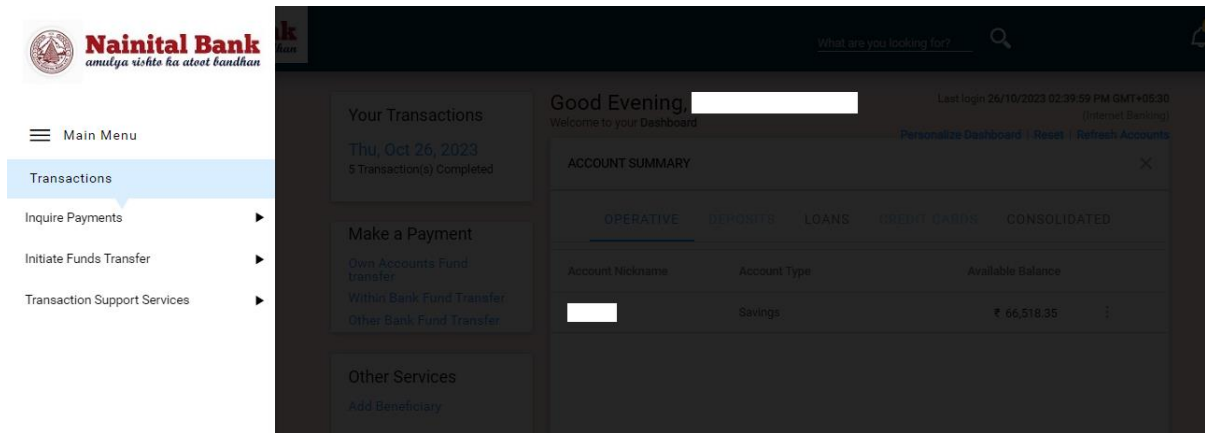
2. Click on the menu button on the top left. The menu options opens up as in the screenshot.

This screenshot shows the same dashboard as above, but with the menu button on the top left clicked. The menu is open, displaying the following options:

- Dashboard
- Accounts
- Transactions
- General Services
- MORE

The main content area is dimmed, and the 'Transactions' option in the menu is highlighted. The rest of the dashboard content, including the 'Your Transactions', 'Make a Payment', 'Other Services', and 'Insta Widgets' sections, remains visible but is slightly faded.

3. Click On Transactions Menu → Initiate Fund Transfer → Funds Transfer To Other Bank Account



4. The Screen gets open when clicked on Funds Transfer To Other Bank Account

The screenshot shows the Nainital Bank website interface for initiating a funds transfer to another bank account. The header includes the bank logo and name, a search bar, and a breadcrumb trail: Transactions > Initiate Funds Transfer > Funds Transfer To Other Bank Account. The main heading is "Funds Transfer To Other Bank Account" with a red "INITIATE FROM TEMPLATE" button. A progress indicator shows three steps: 1. Payment Details (active), 2. Preview and Confirm, and 3. Summary. The form is divided into three sections: "Common Details" with fields for Transaction Date (26/10/2023) and Initiator Account; "Make a Payment To" with fields for Personal Payee and Amount; and "Other Details" with fields for Network (NEFT) and Remarks. A note states that remarks are stored in the Finacle Core. At the bottom right are "RESET" and "CONTINUE" buttons. On the right sidebar, there are "Favorites" and "Navigate to..." sections with various links and a small image of a person at a desk.

Transactions > Initiate Funds Transfer > Funds Transfer To Other Bank Account

Funds Transfer To Other Bank Account

INITIATE FROM TEMPLATE

1 **Payment Details** 2 **Preview and Confirm** 3 **Summary**

Common Details * Indicates Mandatory Fields

Transaction Date (dd/MM/yyyy)* 26/10/2023

Initiator Account* Select

Make a Payment To

Personal Payee* Select

Amount* ₹

Other Details

Network* NEFT

Remarks

Note: Remarks entered here will be stored in Finacle Core

RESET **CONTINUE**

Favorites

Select your favorite activity

Select

ADD TO FAVORITES

Navigate to...

[Manage Beneficiary](#)

[Dashboard](#)

[Initiate Own Accounts Tran...](#)

5. Fill all the required details to initiate NEFT/RTGS.

Initiator Account: Select from the TXN account which will be debited.

Personal Payees: It is the Beneficiary account which will received the Fund Transferred.

Beneficiary account comes only when beneficiary details are already added in system.

Amount: NEFT/RTGS amount.

Network: Based on the amount user can select either NEFT or RTGS.

NEFT for amount up to 2Lakh.

RTGS for amount more than 2Lakh.

Transactions > Initiate Funds Transfer > Funds Transfer To Other Bank Account

Funds Transfer To Other Bank Account

INITIATE FROM TEMPLATE

1 Payment Details 2 Preview and Confirm 3 Summary

Common Details * Indicates Mandatory Fields

Transaction Date (dd/MM/yyyy)* 26/10/2023

Initiator Account* (₹) - 032200000

Available Balance : INR 66,518.35

Make a Payment To

Personal Payees* 146348260

Amount* ₹ 250

Other Details

Network* NEFT

Remarks

to be stored in Finacle Core

RESET **CONTINUE**

6. Click on continue button.

The Below screen opens up. Select the Term and condition checkbox.

On the Confirmation Details Section enter

a) *One Time Password*

b) *Transaction Password* to proceed with the transaction.

Transactions > Initiate Funds Transfer > Funds Transfer To Other Bank Account

INITIATE FROM TEMPLATE

Confirm the details before submission

General Transaction Details

Transaction Type: Fund Transfer Other Bank Account
Pay From Account Name: [REDACTED]

Beneficiary Type: Personal Payees
Beneficiary Account no/Nickname: [REDACTED]

Amount: ₹ 250.00
Payment Date 26/10/2023 (dd/MM/yyyy):
Remarks: Network: NEFT

Amount & Frequency Details

Total Amount: ₹ 250.00
Total Charge Amount: ₹ 0.00
Transaction Currency: ₹

Additional Details

Remarks

I have read and I accept the Terms & Conditions

Enter your credentials to confirm the transaction

Confirmation Details

One Time Password* [REGENERATE OTP]
Transaction Password*

Select

★ ADD TO FAVORITES

Navigate to...

Manage Beneficiary
Dashboard
Initiate Own Accounts Tra...

7. Payment Summary Page will open up with status of the txn.

The screenshot displays a 'Payment Summary' page. At the top, a green banner with a checkmark icon states: 'The transaction with reference ID is processed successfully. Ref. ID: [224680]'. Below this is a progress bar with three steps: 'Payment Details' (checked), 'Preview and Confirm' (checked), and 'Summary' (active, indicated by a blue circle with the number 3). The main content is divided into sections: 'Payment Details' and 'Amount & Frequency Details'. The 'Payment Details' section is further divided into 'General Transaction Details' and 'Amount & Frequency Details'. The 'General Transaction Details' section contains the following information: Reference ID: 224680; Transaction Type: Fund Transfer Other Bank Account; Pay From Account Name: [redacted]; Beneficiary Account no/Nickname: [redacted]; Amount: ₹ 20,000; Payment Date (dd/MM/yyyy): 26/10/2023; Beneficiary Type: Personal Payees; Remarks: [redacted]; Network: NEFT; Transaction Status: Success. The 'Amount & Frequency Details' section contains: Total Amount: ₹ 20,000; Total Charge Amount: ₹ 0.00; Transaction Currency: ₹. At the bottom left, there are download icons for PDF, Word, and Excel. At the bottom right, there is a 'NEW TRANSACTION' button.

8. Transaction Status

- a. **Success:** - Transaction is initiated and amount is debited from customer account.
- b. **Suspect:** - Check if the amount is debited from customer account.
 - ➔ If **debited**, then contact net banking cell for further information.
 - ➔ If **not debited**, then customer can initiate the txn again.