



**connectIPS e-Payment System
Bank Module
User Manual**

Version 1.0

April, 2018

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Document Control

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1. Introduction

ConnectIPS e-Payment System is standardized payment interface to facilitate online payments. Such online payments could be merchant payments, bill payments or account transfers that are processed directly from/ to the bank accounts. Customer may link multiple bank accounts (same or different banks) and then use the *connectIPS* e-Payment system for initiating such payment by the customer. Creditor/ Merchant will receive their payments directly in their bank account. *ConnectIPS* allows the enrolled customers to 'Pay Direct From Bank'.

The purpose of this document is to describe necessary steps for bank user creation (maker and checker) user, approving customer's linked account, user management and related setups to enable bank users to initiate and monitor its payment transactions from its bank account(s). The intended audience for this document are the users of the member banks and financial institutions (BFIs) having their customers as *connectIPS* users who will initiate e-payment or Creditors/ Merchants who will receive e-payments.

2. Root and Admin User

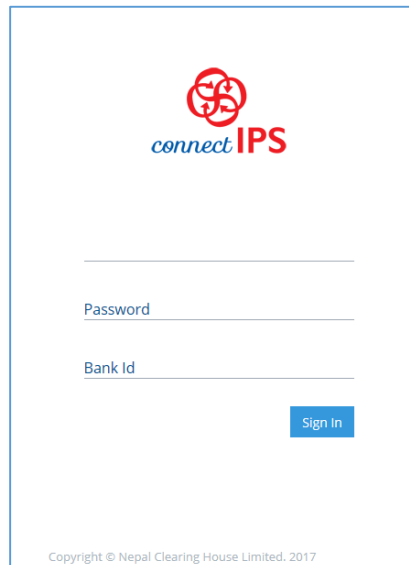
While the member is enrolled in the *connectIPS* e-Payment System, the credentials of *root* and *admin* users will be provided by NCHL, which could be changed by the bank administrator. Based on the internal policy of the member, *root*/ *admin* users could be disabled and named users with *root* and *admin* role can be created separately.


Root and Admin users have maker and checker role. User created or edited by one of the users has to be approved by the other user.

3. Create Bank User

3.1. Create Maker and Checker User

1. Login into the Bank Module with *root* user.

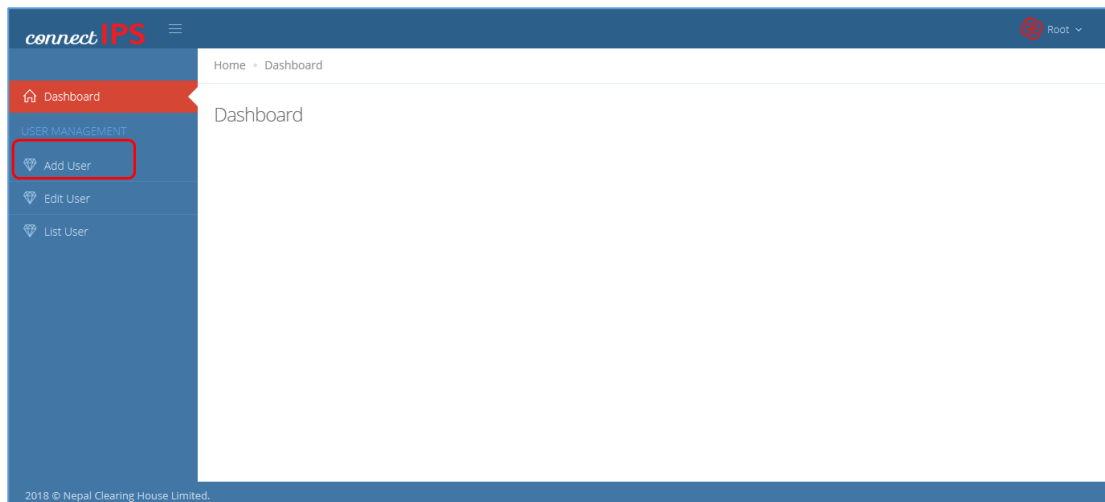



connectIPS

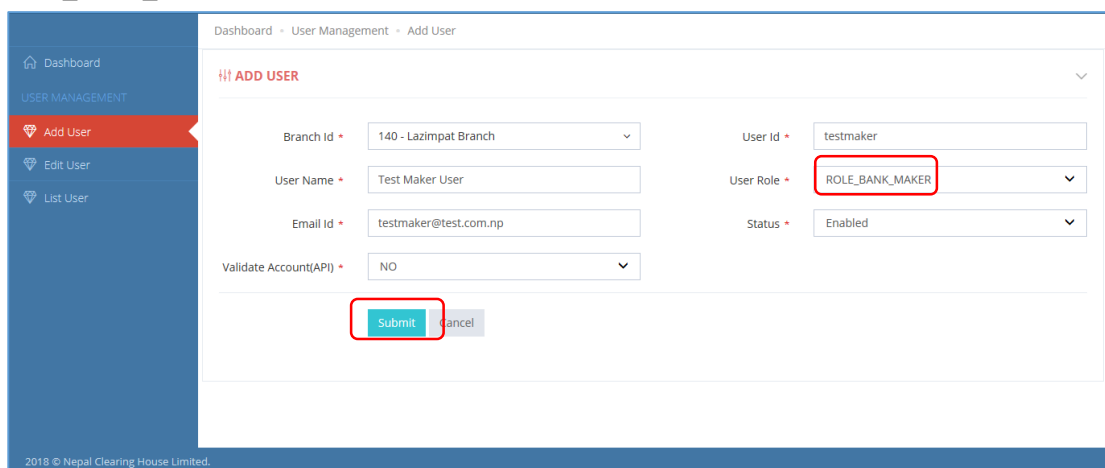
Password

Bank Id

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- Click on Add User and fill all the required fields as shown. For 'maker' user select **Role_Bank_Maker** as the User Role and Submit.

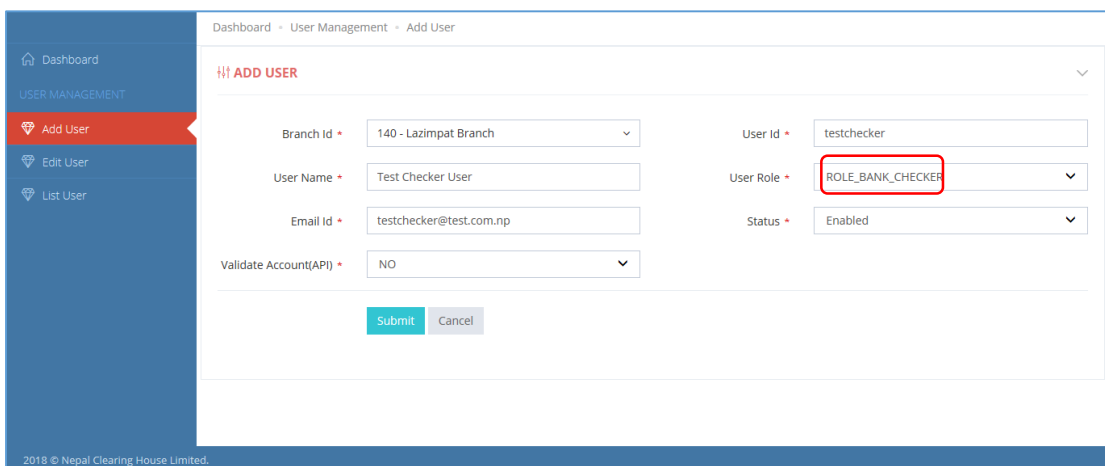


The screenshot shows the 'Add User' form. The fields are filled as follows:

- Branch Id: 140 - Lazimpat Branch
- User Id: testmaker
- User Name: Test Maker User
- User Role: **ROLE_BANK_MAKER** (highlighted with a red box)
- Email Id: testmaker@test.com.np
- Status: Enabled
- Validate Account(API): NO

The 'Submit' button is highlighted with a red box.

- For 'checker' user select **Role_Bank_Checker** as the User Role and Submit.

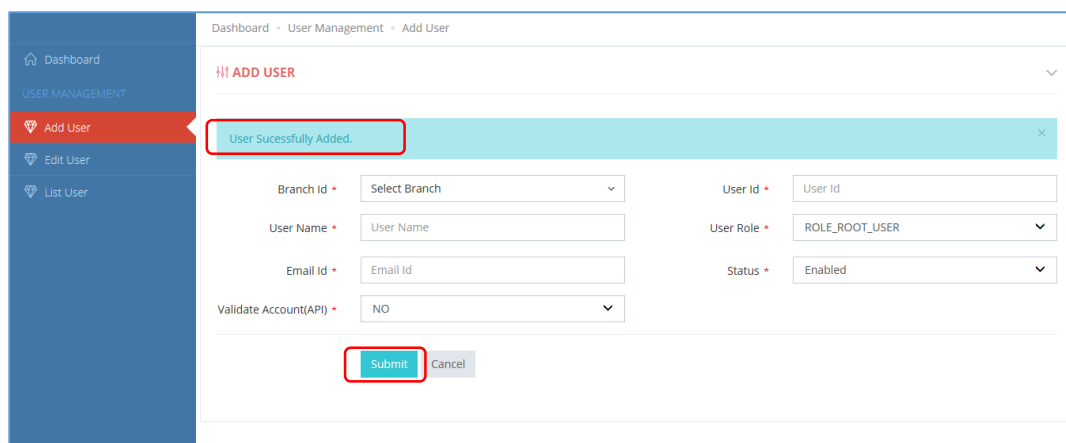


The screenshot shows the 'Add User' form. The fields are filled as follows:

- Branch Id: 140 - Lazimpat Branch
- User Id: testchecker
- User Name: Test Checker User
- User Role: **ROLE_BANK_CHECKER** (highlighted with a red box)
- Email Id: testchecker@test.com.np
- Status: Enabled
- Validate Account(API): NO

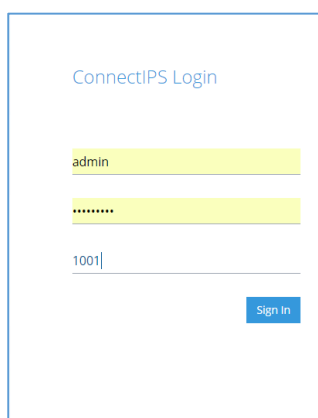
The 'Submit' button is highlighted with a red box.

- Maker and Checker users are now created, which needs to be approved by *admin* user. While creating and verifying a user, maker and checker user should be of the same branch.

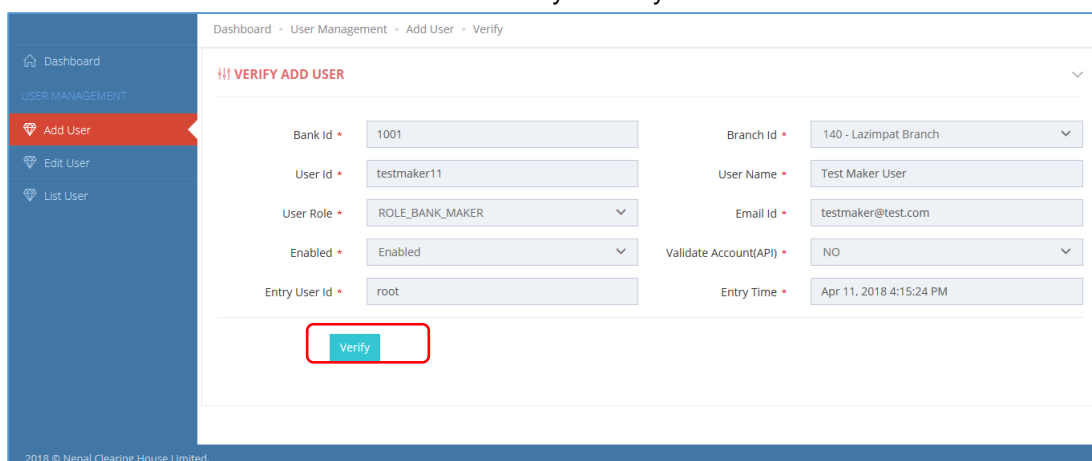


3.2. Approve Maker and Checker User

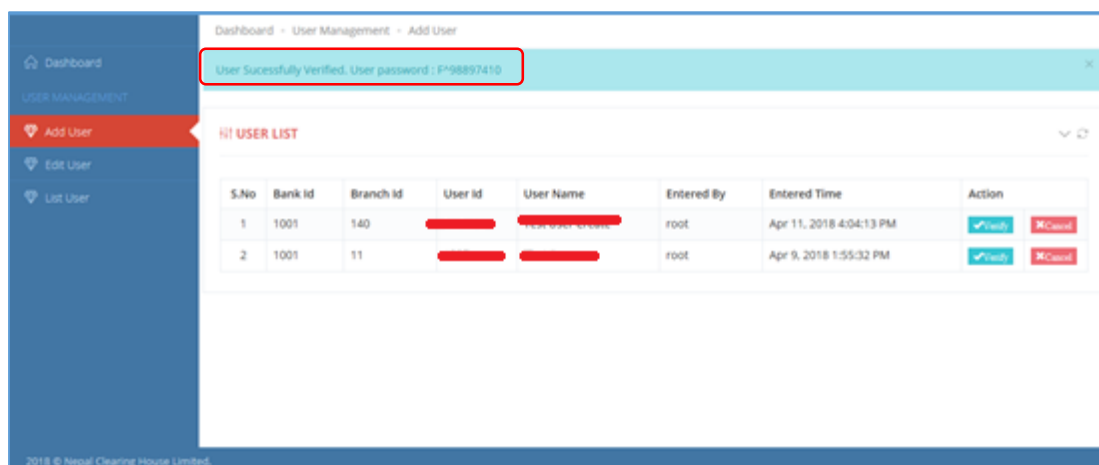
1. Login into the Bank Module with *admin* user.



2. Click on Add User and from the user list, identify the user to be verified and click on Verify, corresponding to the record to be verified.
3. Check the details of the user and click on Verify to verify the user.

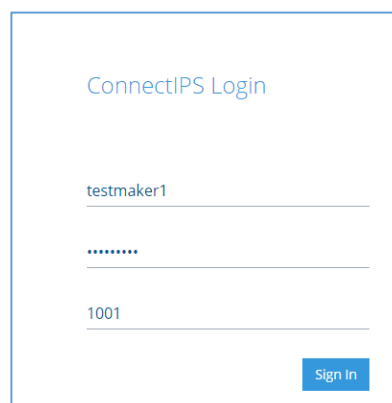


4. Once user is verified, password for that particular user will be displayed on the top of the page, which needs to be shared with the user by the Admin. Also the password will be sent to the registered email id of the user. The password needs to be reset on first login



3.3. Login by Bank User

1. Maker and Checker users can login from the provided URL and by using the login/ password as shared by the bank Admin.



ConnectIPS Login

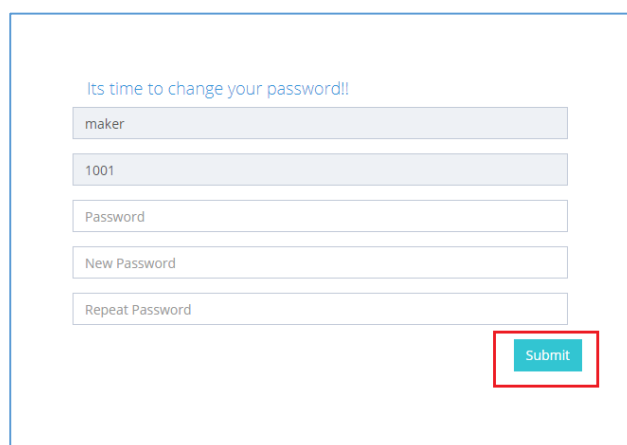
testmaker1

.....

1001

[Sign In](#)

2. For the first time login, the system will be prompted to change the password. The user will have to reset the new Password and click on Submit.



Its time to change your password!!

maker

1001

Password

New Password

Repeat Password

[Submit](#)

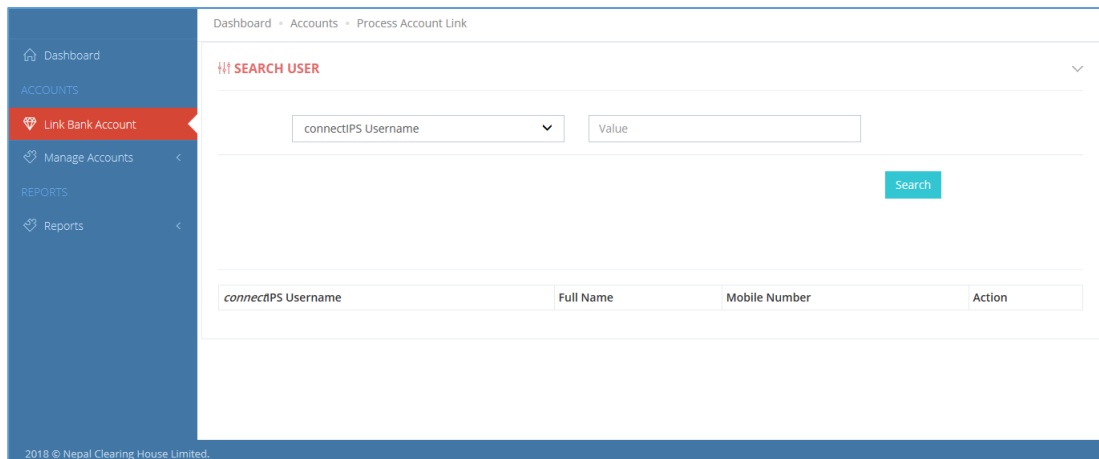
3. Now the Maker and Checker users can be used for other business operations including verification of the link bank accounts as requested by the customers.

4. Manage Link Accounts

4.1. Verify Link Bank Account

1. Customer after successful enrollment as a user, can link its bank account from www.connectips.com, corresponding to which the customer will request the respective bank to verify the linked bank account, as one-time enrollment verification.

2. Customer will bring with it the 'connectPS Link Bank Account Form' or its username to the Bank. The bank user will obtain necessary information and/ or documents needed for its KYC and then verify the linked bank account as follows.
3. Login as Maker user in the Bank Module and click on 'Link Bank Account'. Search with the provided connectPS username in the system and click on Search.



Dashboard > Accounts > Process Account Link

SEARCH USER

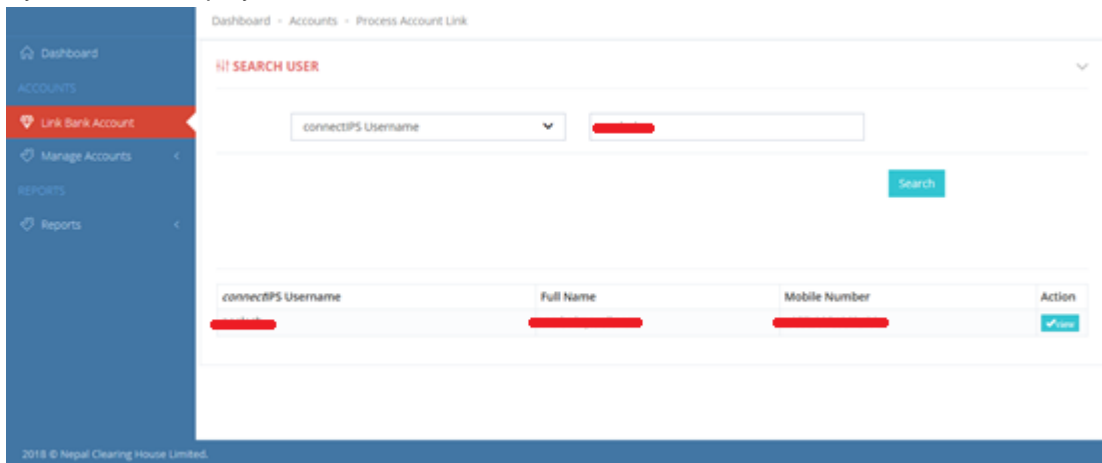
connectPS Username

Search

connectPS Username	Full Name	Mobile Number	Action
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4. System will display all the Link Bank Account records of the username in all status.



Dashboard > Accounts > Process Account Link

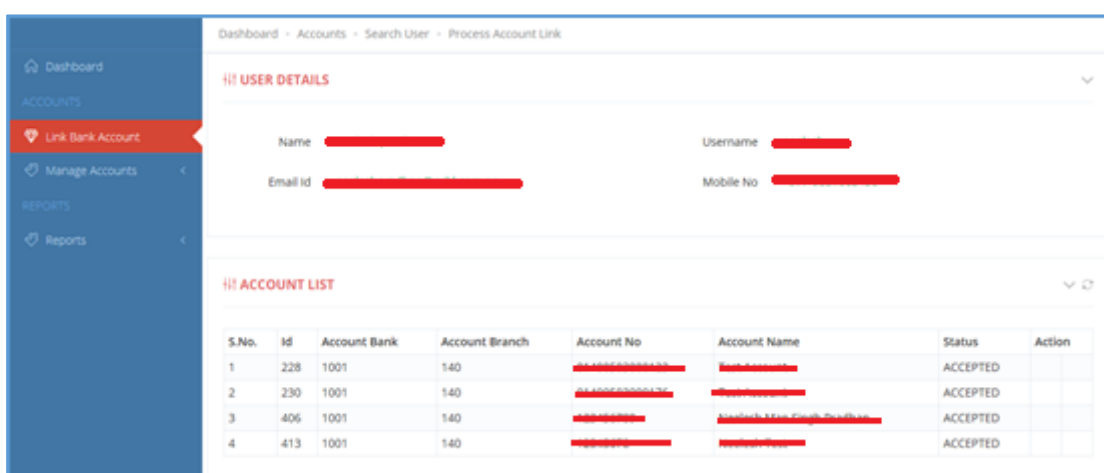
SEARCH USER

connectPS Username

Search

connectPS Username	Full Name	Mobile Number	Action
Redacted	Redacted	Redacted	Approve

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Dashboard > Accounts > Search User > Process Account Link

USER DETAILS

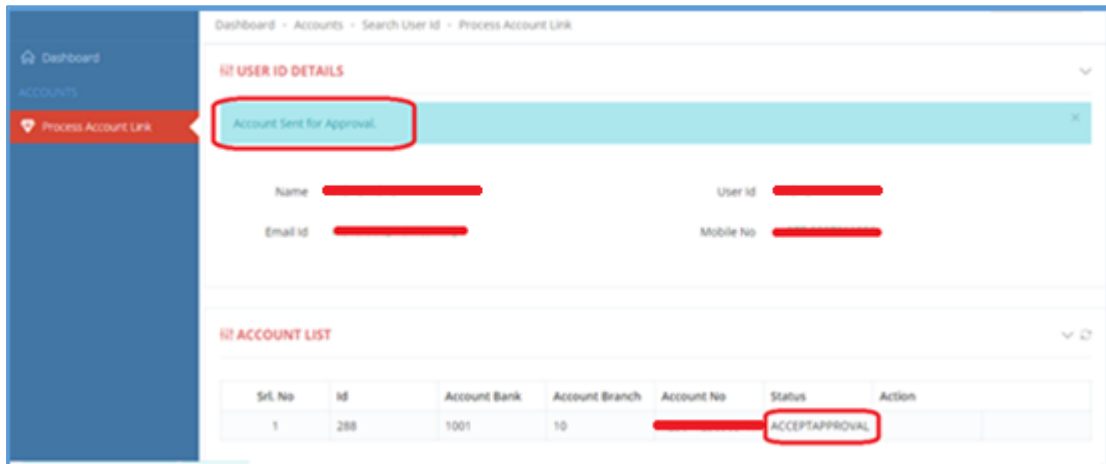
Name Username

Email Id Mobile No

ACCOUNT LIST

S.No.	Id	Account Bank	Account Branch	Account No	Account Name	Status	Action
1	228	1001	140	Redacted	Redacted	ACCEPTED	
2	230	1001	140	Redacted	Redacted	ACCEPTED	
3	406	1001	140	Redacted	Redacted	ACCEPTED	
4	413	1001	140	Redacted	Redacted	ACCEPTED	

5. Click on Verify corresponding to the pending account, to display the bank account details
6. Click on Approve, which will change the status to ACCEPTAPPROVAL.



Dashboard > Accounts > Search User Id > Process Account Link

USER ID DETAILS

Account Sent for Approval.

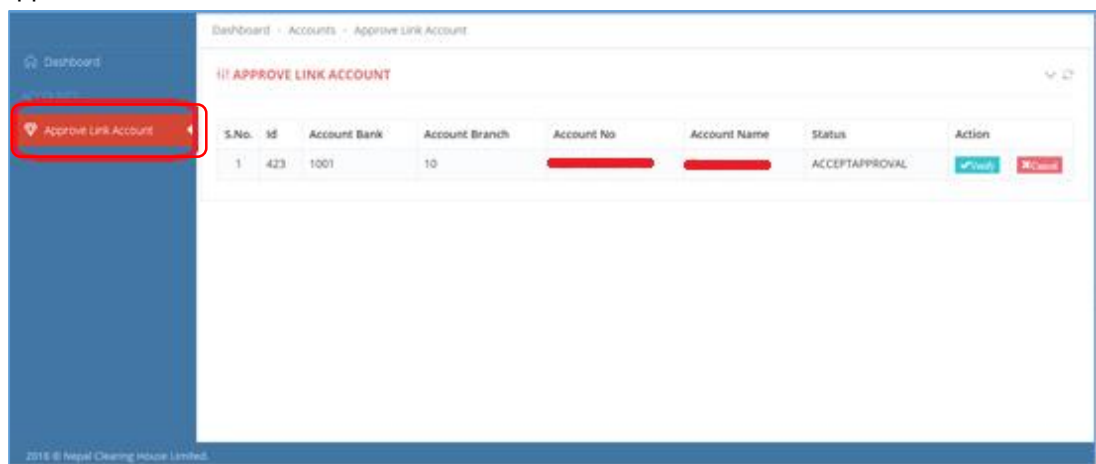
Name User Id

Email Id Mobile No

ACCOUNT LIST

S.No	Id	Account Bank	Account Branch	Account No	Status	Action
1	288	1001	10	[redacted]	ACCEPTAPPROVAL	[redacted]

7. Login as Checker user of the bank and click on Aprove Link Account, which will list the pending approvals.



Dashboard > Accounts > Approve Link Account

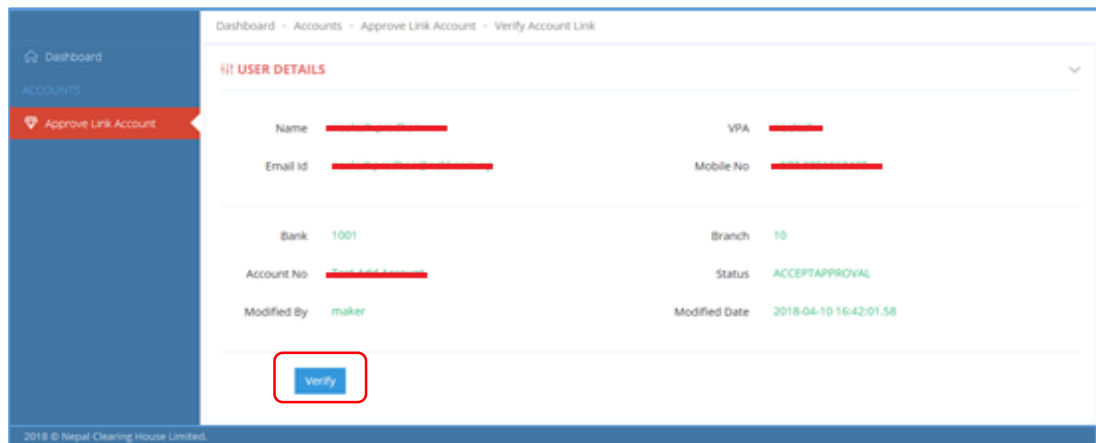
APPROVE LINK ACCOUNT

Approve Link Account

S.No	Id	Account Bank	Account Branch	Account No	Account Name	Status	Action
1	423	1001	10	[redacted]	[redacted]	ACCEPTAPPROVAL	[Verify] [Cancel]

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8. Click on Verify to view the details of the linked bank account. And then click on Verify to confirm.



Dashboard > Accounts > Approve Link Account > Verify Account Link

USER DETAILS

Name VPA

Email Id Mobile No

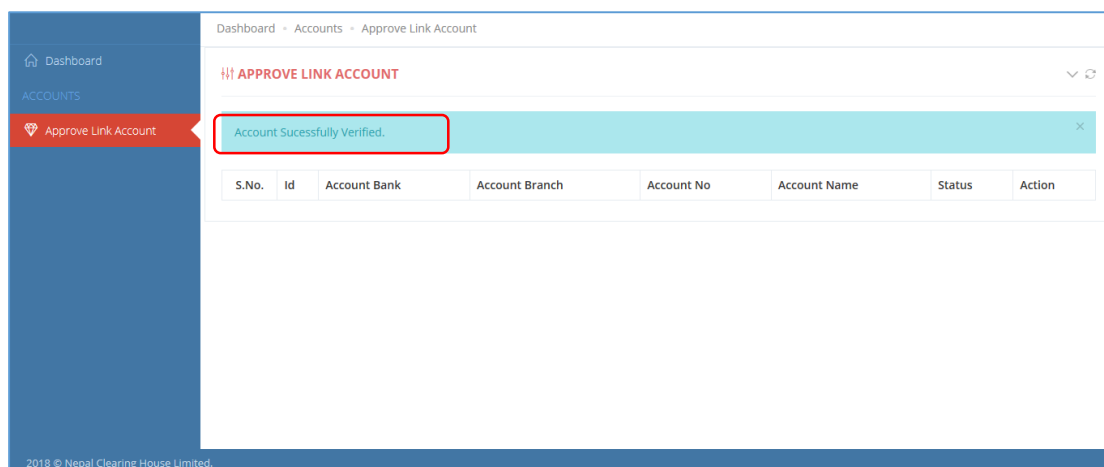
Bank 1001 Branch 10

Account No [redacted] Status ACCEPTAPPROVAL

Modified By maker Modified Date 2018-04-10 16:42:01.58

Verify

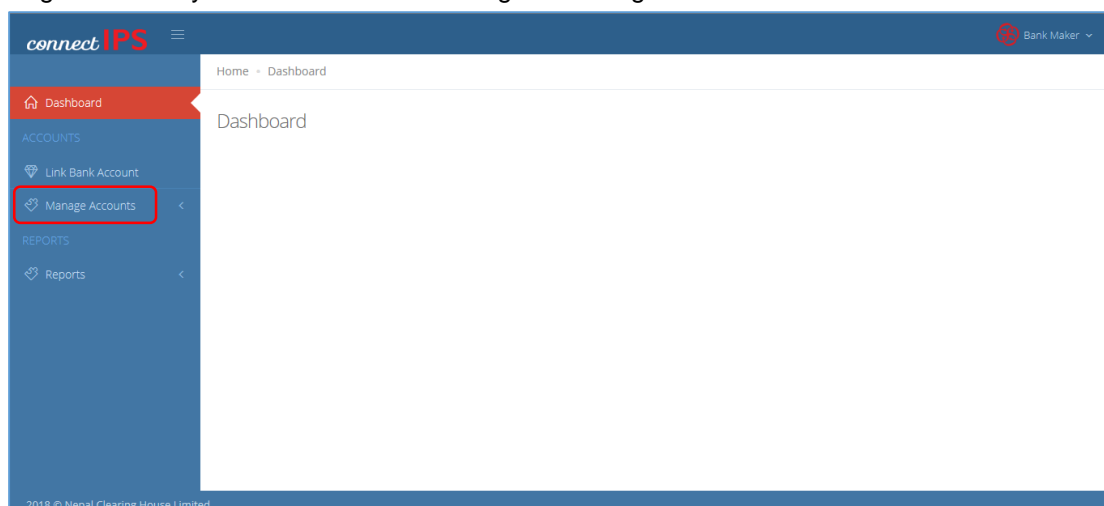
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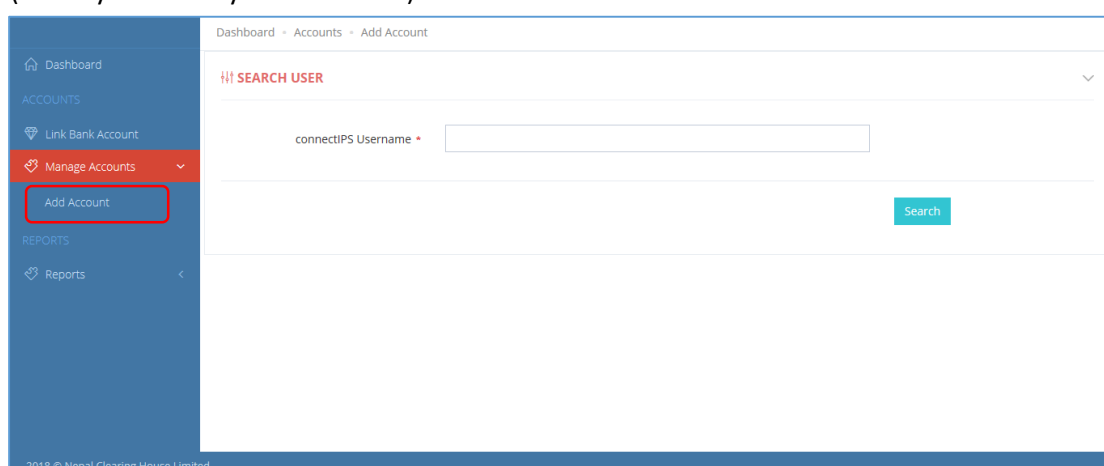
4.2. Add Link Bank Account

In case username has been created by a customer but has not linked bank account, then the customer can visit its bank and request to Add a linked bank account to its *connectIPS* user. Bank user can add link bank account as follows, after obtaining all the details from the customer:

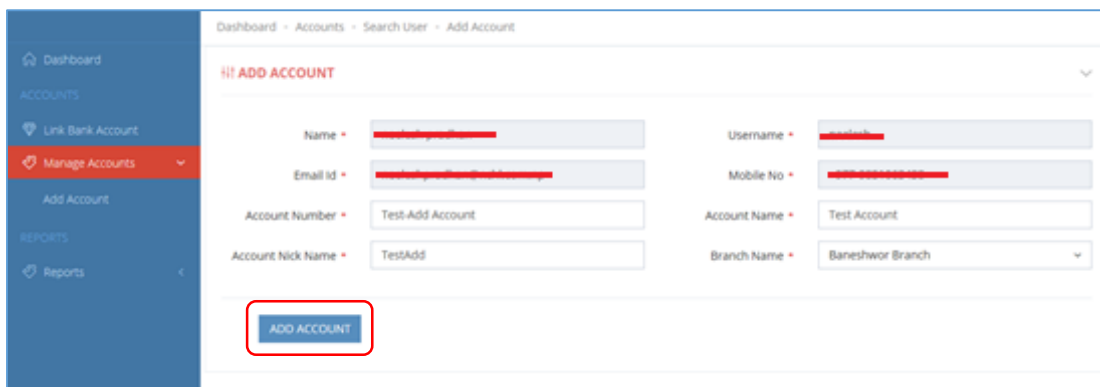
9. Login into the system as Maker user and go to Manage Accounts menu.



10. Click on Add Account and enter username as provide by the customer and search for the details (already created by the customer).



11. Enter the bank account details to link with the username and click on Add Account.



Dashboard - Accounts - Search User - Add Account

ADD ACCOUNT

Name *

Username *

Email Id *

Mobile No *

Account Number *

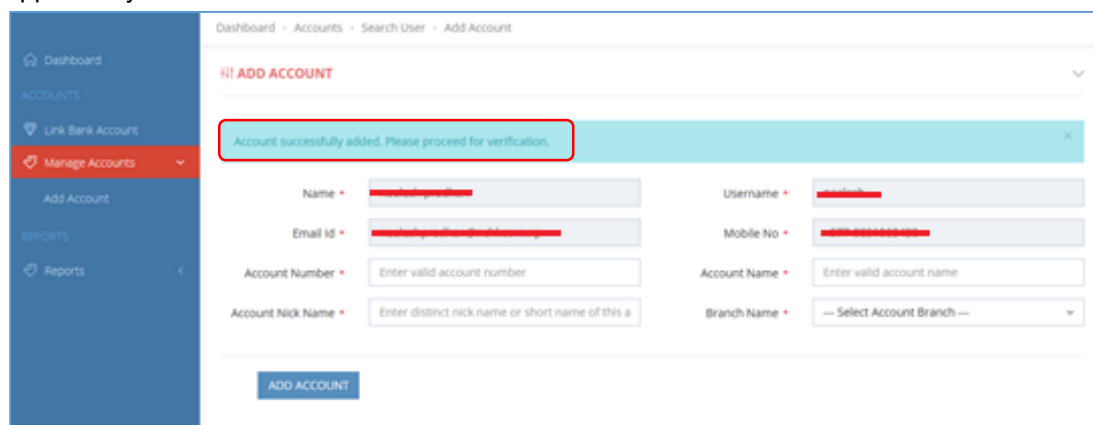
Account Name *

Account Nick Name *

Branch Name *

ADD ACCOUNT

12. The Link Bank Account will be created with ACCEPTAPPROVAL status, which needs to be approved by the bank's Checker user.



Dashboard - Accounts - Search User - Add Account

ADD ACCOUNT

Account successfully added. Please proceed for verification.

Name *

Username *

Email Id *

Mobile No *

Account Number *

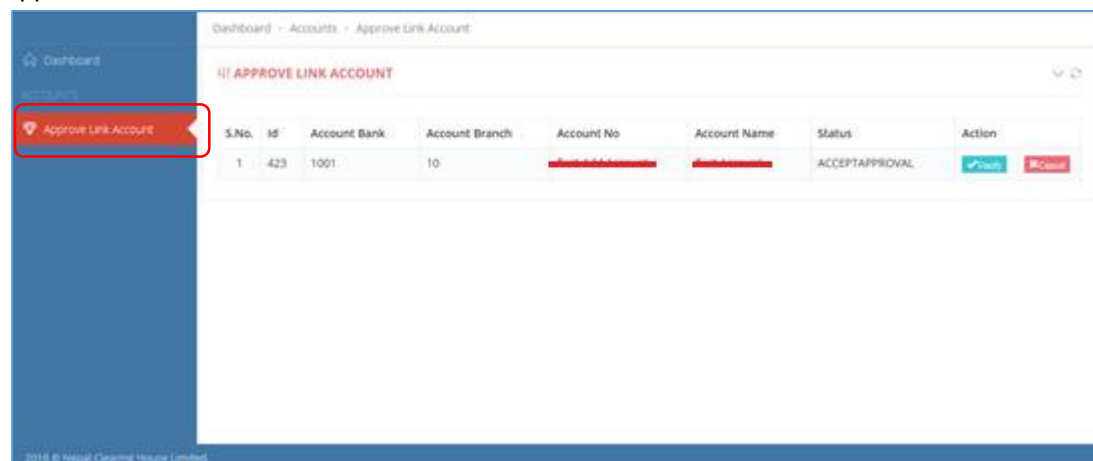
Account Name *

Account Nick Name *

Branch Name *

ADD ACCOUNT

13. Login as Checker user of the bank and click on Approve Link Account, which will list the pending approvals.



Dashboard - Accounts - Approve Link Account

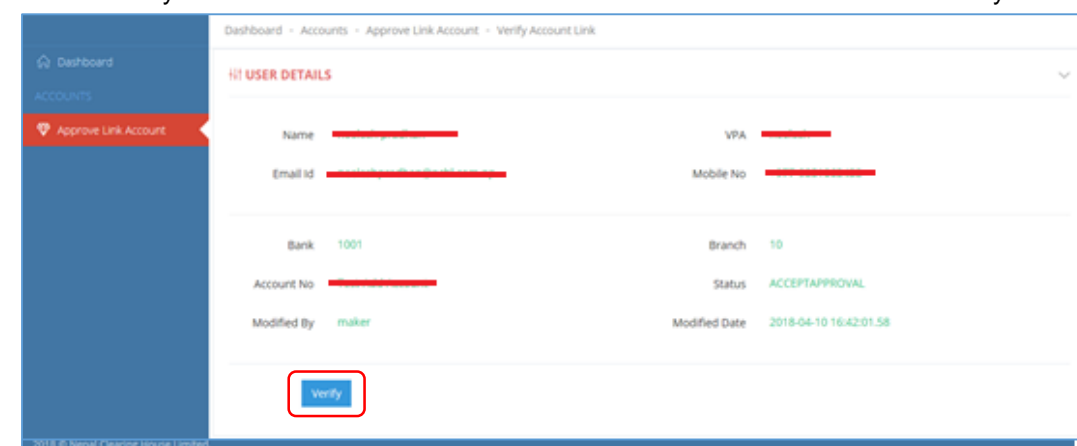
APPROVE LINK ACCOUNT

Approve Link Account

S.No.	ID	Account Bank	Account Branch	Account No	Account Name	Status	Action
1	423	1001	10	<input type="text"/>	<input type="text"/>	ACCEPTAPPROVAL	<input type="button" value="Verify"/> <input type="button" value="Cancel"/>

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14. Click on Verify to view the details of the linked bank account. And then click on Verify to confirm.



Dashboard - Accounts - Approve Link Account - Verify Account Link

USER DETAILS

Name

VPA

Email Id

Mobile No

Bank

Branch

Account No

Status

Modified By

Modified Date

Verify

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Dashboard
ACCOUNTS
Approve Link Account

Dashboard > Accounts > Approve Link Account

APPROVE LINK ACCOUNT

Account Sucessfully Verified.

S.No.	Id	Account Bank	Account Branch	Account No	Account Name	Status	Action
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