



# **connectIPS e-Payment System Retail Module User Manual**

***Version 1.0***

***April, 2018***

## Contents

<b>Document Control</b> .....	3
1. Introduction.....	4
2. Customer Enrollment .....	4
2.1. Create User .....	4
2.2. Verify Email and Mobile.....	6
3. Link Bank Account .....	7
3.1. Request for Link Bank Account.....	7
3.2. Verify Link Bank Account by Bank.....	8
4. Payment Processing - Pay Direct From Bank.....	9
5. Transaction Reports .....	10
6. Account Management .....	11
6.1. Manage Account.....	11
6.2. Set Primary Account .....	11
7. User Management .....	12
7.1. Forgot Username.....	12
7.2. Forgot Password: .....	12
7.3. Change Password .....	13
7.4. Change Mobile Number/ Email Id .....	15

## Document Control

Document Name:	<i>connectIPS</i> e-Payment User Manual – Retail Module				
Document Number:	OP/M003				
Document Owner:	System Manager				
Document Version	Date	Created/ Modified By	Reviewed By	Approved By	Remarks/ Amendment
Ver 0.1	Jan, 2018	System Analyst	System Manager		Draft created
Ver 1.0	April 2018	System Analyst	System Manager, Operations Manager	CEO	Approved
Ver 2.0	April 2018	System Analyst	System Manager, Operations Manager	CEO	Updated and Approved

## 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'.

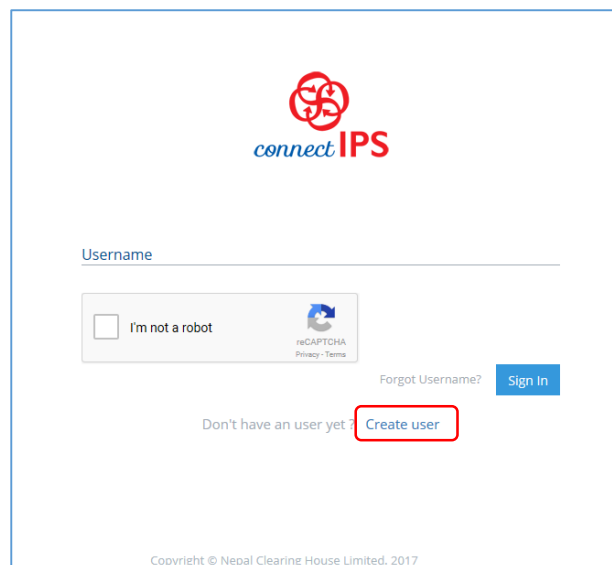
The purpose of this document is to describe necessary steps for customer user creation, bank account linking, user management and related setups to enable bank users to initiate and monitor its payment transactions from its bank account(s). The intended audience for this document are the end customers of the banks and financial institutions who initiate online payments and the Creditors/ Merchants who will receive payments in their bank account.

## 2. Customer Enrollment

Customers need to do one-time enrollment on *connectIPS* e-Payment System from the portal <https://www.connectips.com>. Steps for new customer enrollment is as follows:

### 2.1. Create User

1. Click on 'Create an account' for new enrollment.



2. Fill all the required information for creating new username in *connectIPS*. Username and password are case sensitive.
3. Select CAPTCHA and then click on Register.
4. After successful enrollment, customer will be re-directed to the login page. Customer can use the login credentials to verify the provided Email Id and Mobile Number.
5. Note that on every login, the customer will be displayed with the security image and the phrase selected/ set at the time of enrollment.

connectIPS

Create Your connectIPS User

Step 1  
Create User

Step 2  
Link bank account

Step 3  
Verify link account by bank

REGISTER

first name

last name

mobile no

email id


Date of Birth


Birth date information may be used to help verify your identity or enable certain connectIPS services


username


password


confirm password











phrase

The selected image and phrase will be displayed at the time of login to secure from phishing sites.

Security Question 1

answer

Security Question 2


answer

Security Question 3

answer

These questions will be used to verify your identity and recover your password if you ever forget it.


☐ I'm not a robot



☐ I have read and Agree with the [Terms and Conditions](#)

Register


Back



Registration successful, Please sign in to link bank account. ✕

Username


☐ I'm not a robot
 


[Privacy](#) [Terms](#)


Forgot Username? [Sign In](#)

Don't have an user yet ? [Create user](#)

Copyright © Nepal Clearing House Limited. 2017



Phrase : Bird



Username

Password

By signing in, I confirm that the image and phrase displayed matches with my initial selection.

Forgot Password? [Sign In](#)

Copyright © Nepal Clearing House Limited. 2017

## 2.2. Verify Email and Mobile

- On first login, the customer dashboard will be notified as Verification Pending!! with a link for verification.

Dashboard

[Dashboard](#)

FUND TRANSFER

[Account Transfer](#)

ACCOUNT MANAGEMENT

[Link Bank Account](#)

[Set Primary Account](#)

REPORTS

[List Transaction](#)

SETTINGS

[Edit Profile](#)

Dashboard

Dashboard

Verification Pending!!

Click here to verify your Mobile Number and Email id.

- Click on the link 'Here' to proceed.
- Click on "Get Code for Mobile" to get a verification OTP in your mobile.
- Click on "Get Code for Email" to get a verification OTP on email.

Dashboard

[Dashboard](#)

FUND TRANSFER

[Account Transfer](#)

ACCOUNT MANAGEMENT

[Link Bank Account](#)

[Set Primary Account](#)

REPORTS

[List Transaction](#)

SETTINGS

[Edit Profile](#)

Dashboard > Settings > User Verification

VERIFY USER INFORMATION

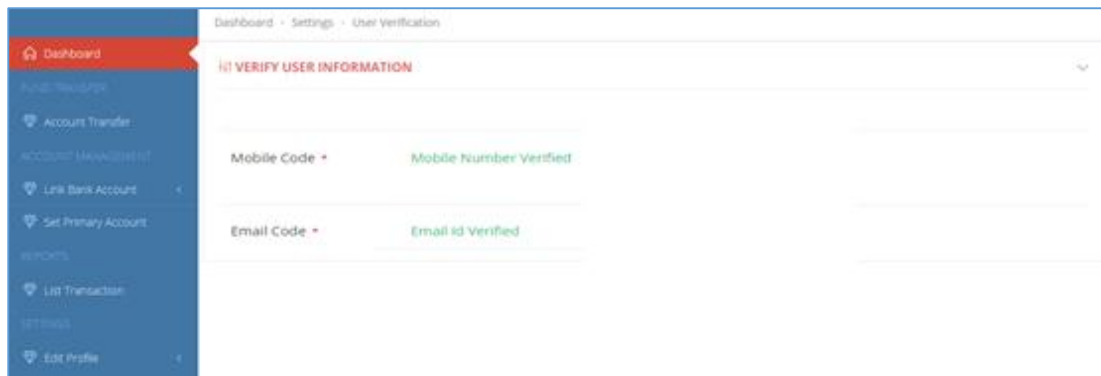
Mobile Code \*

[Verify](#)
[Get Code for mobile](#)

Email Code \*

[Verify](#)
[Get Code for email](#)

- Enter the mobile & email OTP on respective fields and click on Verify.



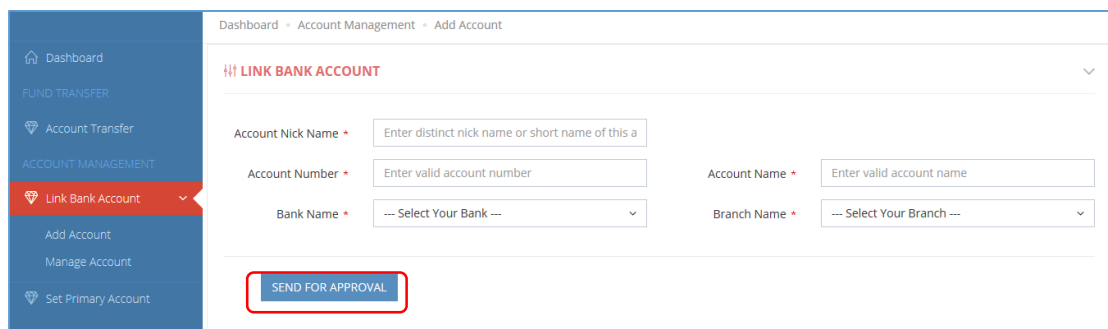
6. Once the verification is successful, the customer can now link its bank account.

### 3. Link Bank Account

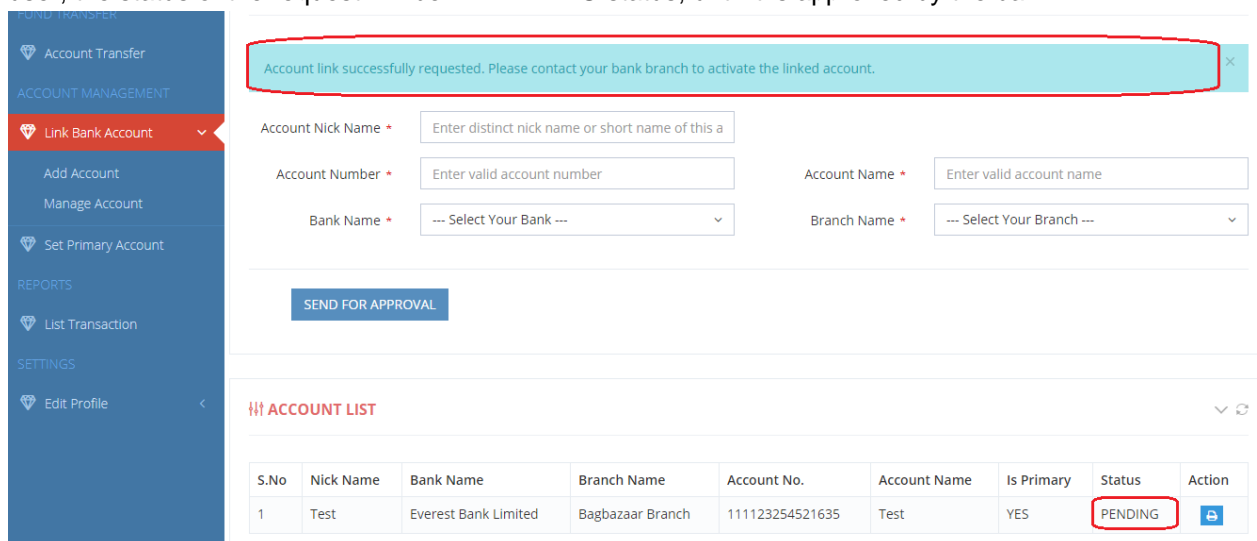
#### 3.1. Request for Link Bank Account


An active *connectIPS* user can link its bank account as follows:

1. Login into the system (<https://www.connectips.com>) using valid username and password.
2. From the menu, click on Link Bank Account and then to Add Account.
3. Fill information related to the bank account (Bank Name, Branch Name, Account Number, Account Name and Nick Name) to be linked. 'Account Nick Name' is a short name of the account for the customer to remember.



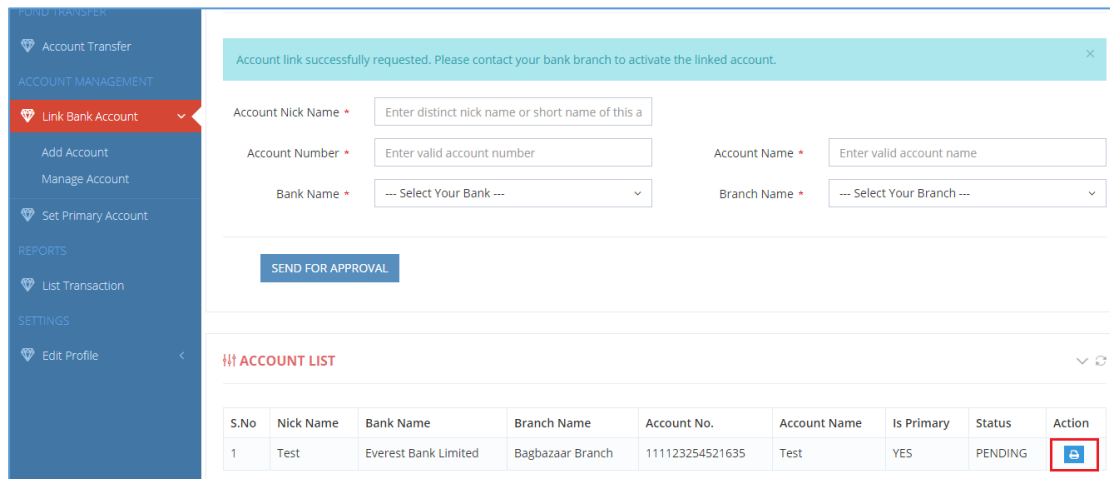
4. Click on "Send for Approval" for linking the account. On successful linking of the account by the user, the status of the request will be in PENDING status, until it is approved by the bank.



S.No	Nick Name	Bank Name	Branch Name	Account No.	Account Name	Is Primary	Status	Action
1	Test	Everest Bank Limited	Bagbazaar Branch	111123254521635	Test	YES	PENDING	

### 3.2. Verify Link Bank Account by Bank

1. Click on Print download of the 'Customer Bank Account Link Form', duly sign the form and then visit the bank to request for one-time approval of the link bank account by the bank.



Account link successfully requested. Please contact your bank branch to activate the linked account.

Account Nick Name \*

Account Number \*


Account Name \*

Bank Name \*

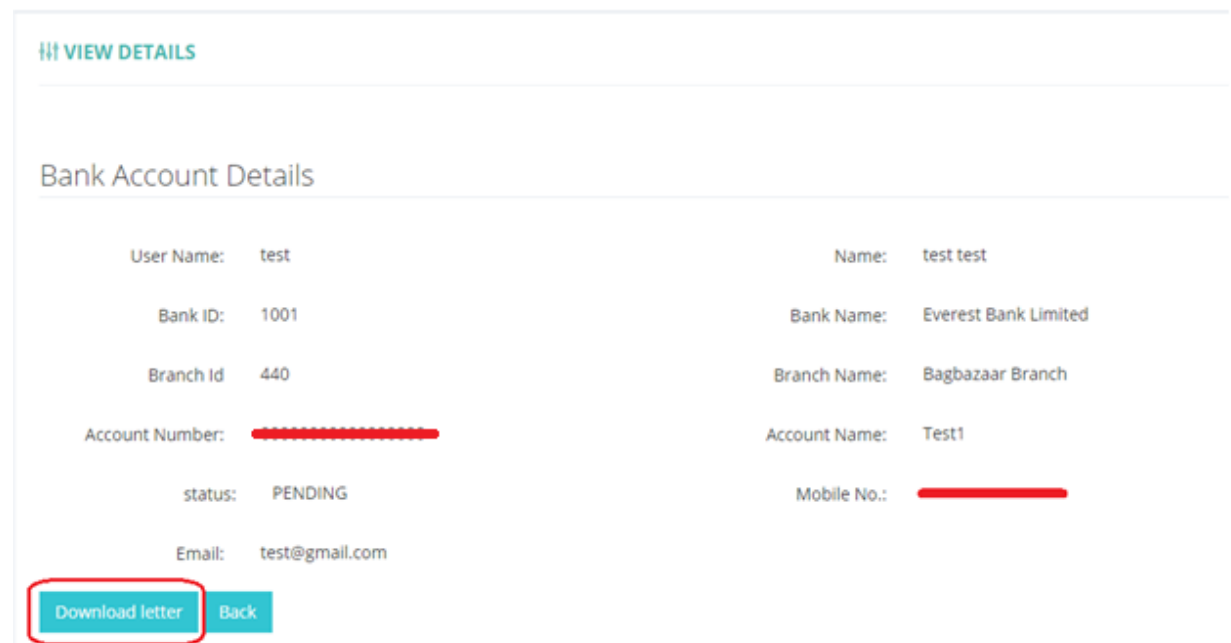
Branch Name \*

[SEND FOR APPROVAL](#)

**ACCOUNT LIST**

S.No	Nick Name	Bank Name	Branch Name	Account No.	Account Name	Is Primary	Status	Action
1	Test	Everest Bank Limited	Bagbazaar Branch	111123254521635	Test	YES	PENDING	

Dashboard » Reports » Accounts » Account Details



**VIEW DETAILS**

**Bank Account Details**

User Name: test      Name: test test

Bank ID: 1001      Bank Name: Everest Bank Limited

Branch Id: 440      Branch Name: Bagbazaar Branch

Account Number: XXXXXXXXXX      Account Name: Test1

status: PENDING      Mobile No.: XXXXXXXXXX

Email: test@gmail.com

[Download letter](#) [Back](#)

5. Once the account is approved by the bank, the Link Bank Account will be in ACCEPTED status. Customer can now use this account for payment transactions.



### LINK BANK ACCOUNT

Account Nick Name \*

Account Number \*

Account Name \*

Bank Name \*

Branch Name \*

SEND FOR APPROVAL

### ACCOUNT LIST

S.No	Nick Name	Bank Name	Branch Name	Account No.	Account Name	Is Primary	Status	Action
1	Test	Everest Bank Limited	Bagbazaar Branch	111123254521635	Test	YES	ACCEPTED	

#### 4. Payment Processing - Pay Direct From Bank

- From the web portal of a creditor or merchant, on payment/ checkout, click on 'connectIPS' or 'PayByconnectIPS'.
- It will redirect to the login page of the connectIPS system. Enter the valid username, password and other credentials.
- Details of the payment transactions will be displayed at the top of the screen for user's verification. Now, select a linked bank account, through which the payment is to be made and click on 'Submit'.

### PAYMENT DETAILS

Return to Creditor Site

Merchant Id : MER-7-APP-1

Merchant Name : Revenue on Global Bank

Txn Amount : (NPR) 10,000.00

Charge Amount : (NPR) 15.00

Total Amount : (NPR) - 10,015.00

Transaction Id : 2074-260

Reference Id : 2074-260

Particulars : Revenue Payment

### ACCOUNT DETAILS

Debit Account :

Submit

### PAYMENT DETAILS

Return to Creditor Site

Merchant Id : MER-7-APP-1

Merchant Name : Revenue on Global Bank

Txn Amount : (NPR) 10,000.00

Charge Amount : (NPR) 15.00

Total Amount : (NPR) - 10,015.00

Transaction Id : 2074-260

Reference Id : 2074-260

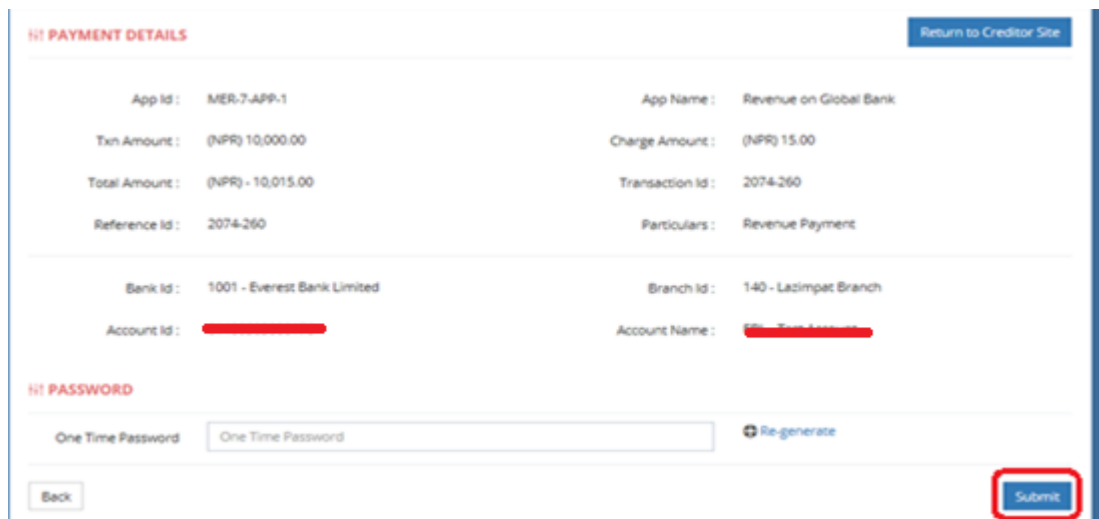
Particulars : Revenue Payment

### ACCOUNT DETAILS

Debit Account :

Submit

- The system will generate one-time-password (OTP) to the registered Email and Mobile number. Enter the OTP in the field and click on 'Submit'



**PAYMENT DETAILS**

App Id : MER-7-APP-1 App Name : Revenue on Global Bank

Txn Amount : (NPR) 10,000.00 Charge Amount : (NPR) 15.00

Total Amount : (NPR) - 10,015.00 Transaction Id : 2074-260

Reference Id : 2074-260 Particulars : Revenue Payment

Bank Id : 1001 - Everest Bank Limited Branch Id : 140 - Lazimpat Branch

Account Id : [Redacted] Account Name : [Redacted]

**PASSWORD**

One Time Password : [One Time Password] [Re-generate](#)

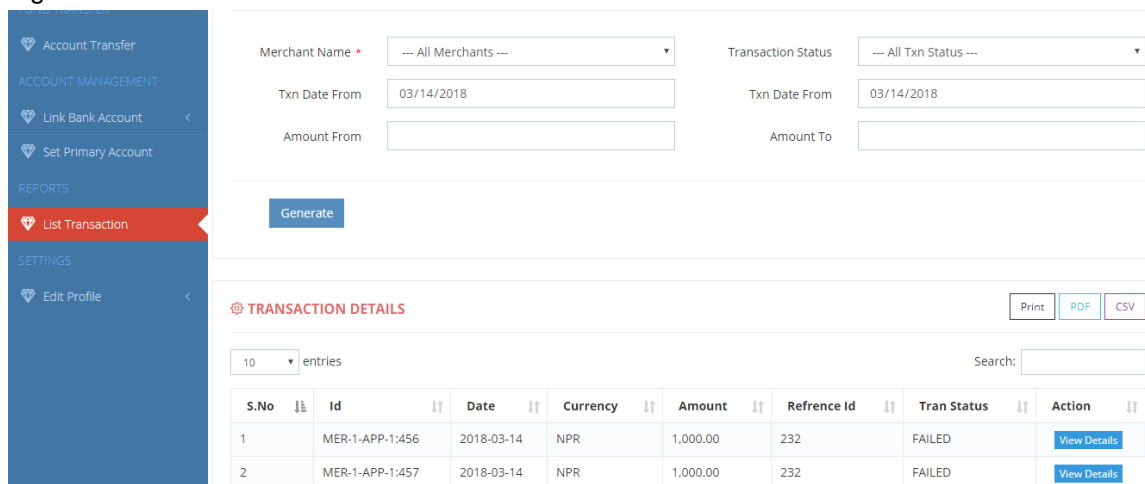
[Back](#) [Submit](#)

- On successful debit of the bank account, the system will be redirected to the creditor/ merchant's web portal. And the payment is done direct from bank...!

## 5. Transaction Reports

Customer can view its transactions directly from the *connectIPS* system. History transactions can also be viewed as per the prevailing transaction archive policy. User can view its transaction as follows:

- Login into the system and click on "List Transaction" menu. Use appropriate search criteria to generate the list of transactions.



Account Transfer

ACCOUNT MANAGEMENT

Link Bank Account

Set Primary Account

REPORTS

List Transaction

SETTINGS

Edit Profile

Merchant Name : --- All Merchants --- Transaction Status : --- All Txn Status ---

Txn Date From : 03/14/2018 Txn Date From : 03/14/2018

Amount From : Amount To :

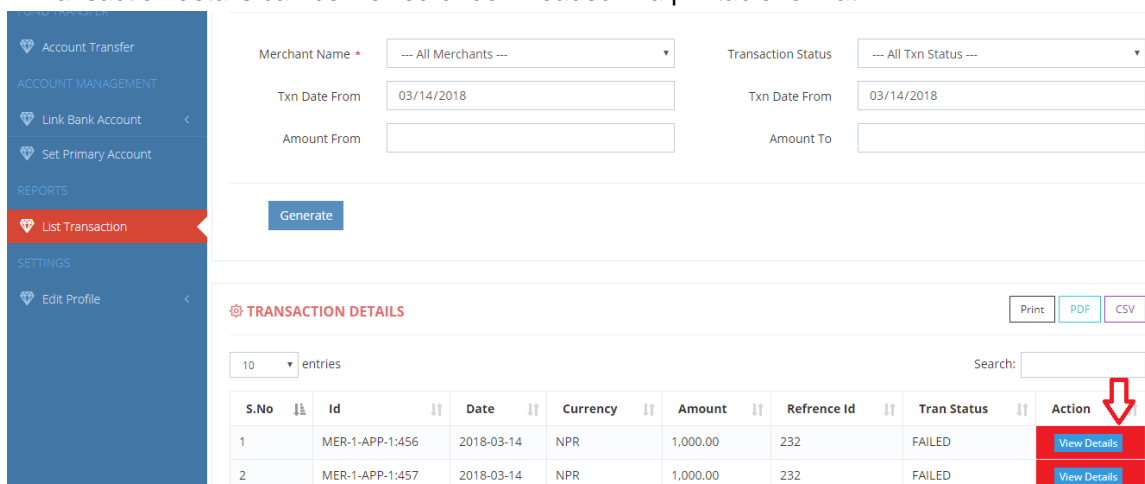
[Generate](#)

**TRANSACTION DETAILS** [Print](#) [PDF](#) [CSV](#)

10 entries Search:

S.No	Id	Date	Currency	Amount	Reference Id	Tran Status	Action
1	MER-1-APP-1:456	2018-03-14	NPR	1,000.00	232	FAILED	<a href="#">View Details</a>
2	MER-1-APP-1:457	2018-03-14	NPR	1,000.00	232	FAILED	<a href="#">View Details</a>

- Transaction details can be viewed or downloaded in a printable format.



Account Transfer

ACCOUNT MANAGEMENT

Link Bank Account

Set Primary Account

REPORTS

List Transaction

SETTINGS

Edit Profile

Merchant Name : --- All Merchants --- Transaction Status : --- All Txn Status ---

Txn Date From : 03/14/2018 Txn Date From : 03/14/2018

Amount From : Amount To :

[Generate](#)

**TRANSACTION DETAILS** [Print](#) [PDF](#) [CSV](#)

10 entries Search:

S.No	Id	Date	Currency	Amount	Reference Id	Tran Status	Action
1	MER-1-APP-1:456	2018-03-14	NPR	1,000.00	232	FAILED	<a href="#">View Details</a>
2	MER-1-APP-1:457	2018-03-14	NPR	1,000.00	232	FAILED	<a href="#">View Details</a>

VIEW DETAILS
Download

### Transaction Details

Transaction Id:	706	Transaction Status:	Failed
Currency:	NPR	Amount:	1,000.00
Reference Id:	232	Remarks:	1001
Particulars:	123654	Transaction Date:	Mar 14, 2018 1:02:39 PM

### Account Details

Tran Id:	MER-1-APP-1:456	Account No:	
Bank Name:	Everest Bank Limited	Branch Name:	Baneshwor Branch

## 6. Account Management

### 6.1. Manage Account

- Customer can Disable / Enable an already Approved bank account. Disabled account cannot be used for payment, however, the customer can itself Disable/ Enable its account.
- If a bank account is in PENDING status (not approved by bank), Customer can delete such linked account. Such bank account will not be available anymore.
- Click on Link Bank Account -> Manage Account

Dashboard > Account Management > Manage Account

### ACCOUNT LIST

S.No	Nick Name	Bank Name	Branch Name	Account No.	Account Name	Is Primary	Status	Action
1	Test	Everest Bank Limited	Bagbazaar Branch			TRUE	ACCEPTED	<a href="#">Link</a> <a href="#">Disable</a> <a href="#">Delete</a>

### 6.2. Set Primary Account

If there are multiple bank accounts linked to single username, the customer can set one of such bank accounts as Primary Account. In case of payment received by the user, it will be credited by default on the primary account. Customer can change the primary account as follows:

- Click on 'Set Primary Account' Menu.
- Select from the drop down for the account is to be set as Primary. And click on 'Set Primary Account'

Dashboard > Account Management > Set Primary Account

### SET PRIMARY ACCOUNT

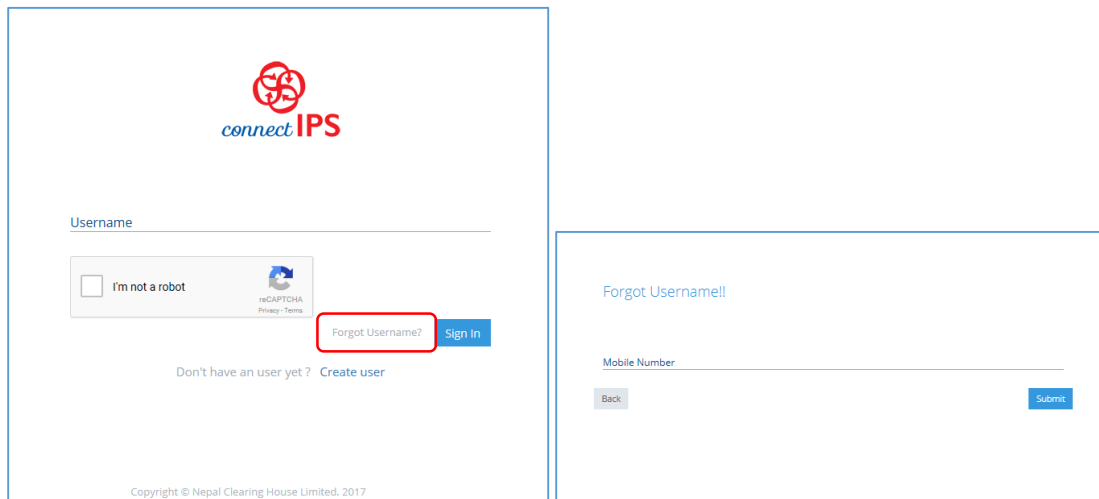
Account Nick Name
Test - 111123254521635

Set Primary Account

## 7. User Management

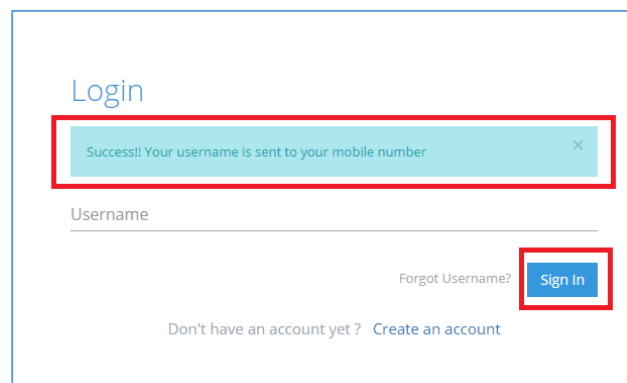
### 7.1. Forgot Username

1. The customer can retrieve their username from the Forgot Username link available in the login page.



The image shows two side-by-side screenshots of the connectIPS web application. The left screenshot is the main login page, featuring the connectIPS logo at the top. Below the logo is a 'Username' input field, a reCAPTCHA widget, and a 'Forgot Username?' link highlighted with a red box. There is also a 'Sign In' button. At the bottom, there is a 'Create user' link. The right screenshot is the 'Forgot Username!!' page, which has a 'Mobile Number' input field and a 'Submit' button. A 'Back' button is also present.

2. Enter the mobile number that has been used to create the user and then click on Submit.



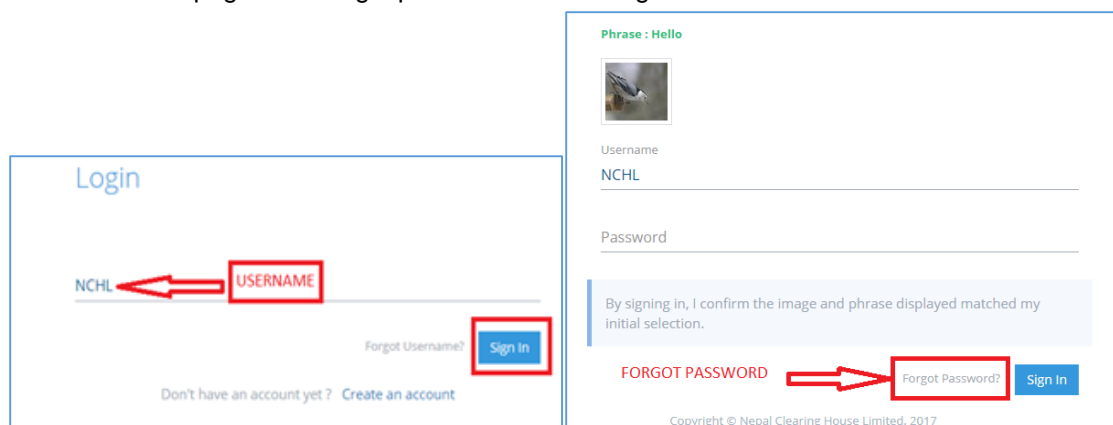
The image shows a 'Login' page. At the top, there is a success message in a light blue box: 'Success!! Your username is sent to your mobile number'. Below this is a 'Username' input field. To the right of the input field is a 'Forgot Username?' link and a 'Sign In' button, both highlighted with red boxes. At the bottom, there is a 'Create an account' link.

3. Username will be sent to the customer's mobile, that can be used to login into the system.

### 7.2. Forgot Password:

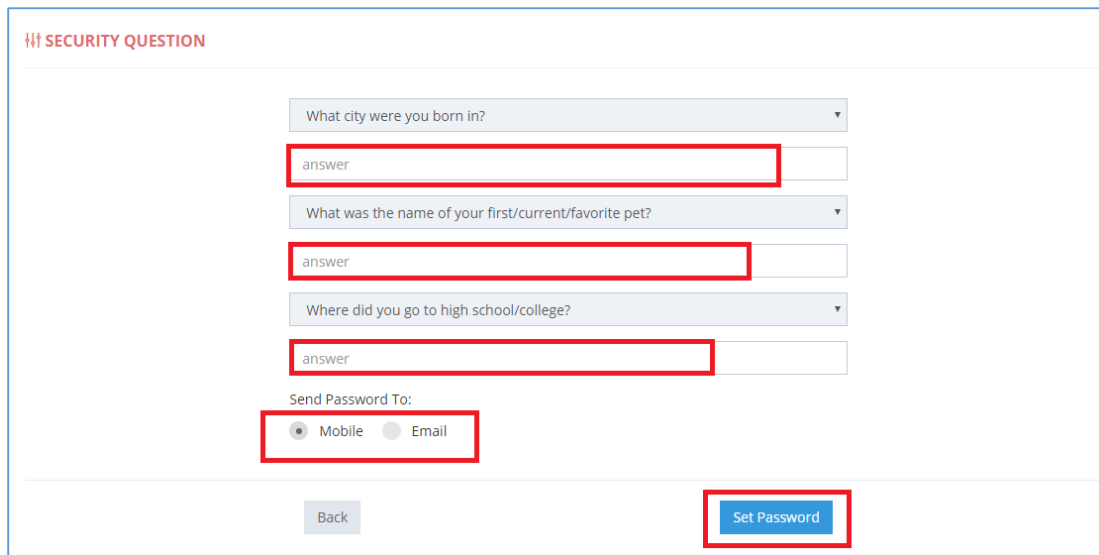
The customer can retrieve it's forgot password as follows:

1. On the second page of the login process click on Forgot Password link.



The image shows two side-by-side screenshots of the connectIPS web application. The left screenshot is the main login page, featuring the connectIPS logo at the top. Below the logo is a 'Username' input field, a reCAPTCHA widget, and a 'Forgot Username?' link highlighted with a red box. There is also a 'Sign In' button. At the bottom, there is a 'Create an account' link. The right screenshot is the 'Forgot Password' page. It features a 'Phrase' field with the value 'Hello' and a small image of a bird. Below this is a 'Username' input field with the value 'NCHL'. There is a 'Password' input field. At the bottom, there is a 'Forgot Password?' link highlighted with a red box and a 'Sign In' button. A red arrow points from the 'Forgot Password?' link on the left page to the 'Forgot Password?' link on the right page.

2. Answer the security questions which were set at the time of Customer enrollment.
3. Select Mobile or Email where the Password is to be sent and click on 'Set Password'.



**SECURITY QUESTION**

What city were you born in?

answer

What was the name of your first/current/favorite pet?

answer

Where did you go to high school/college?

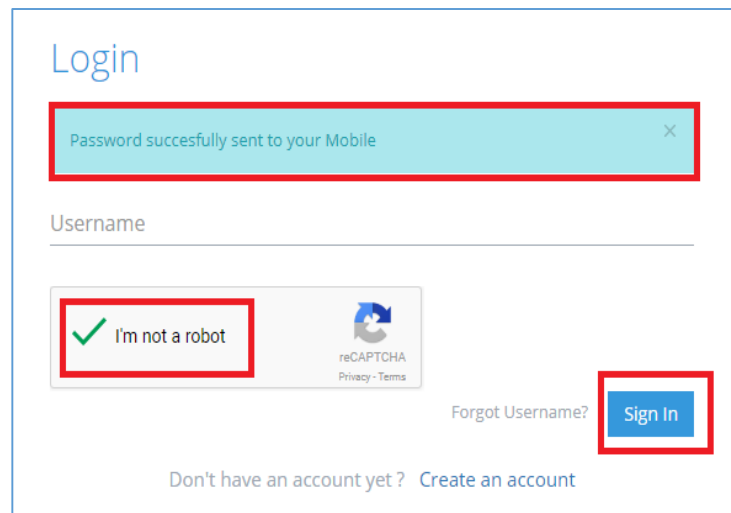
answer

Send Password To:

☒ Mobile ☐ Email

Back Set Password

- On successful reset of the password (based on the Security Questions), the customer will get its Password on Mobile or Email, as requested.



**Login**

Password successfully sent to your Mobile

Username

I'm not a robot

reCAPTCHA

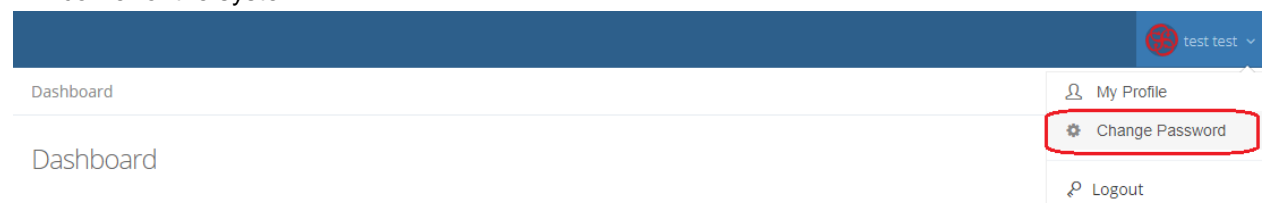
Forgot Username? Sign In

Don't have an account yet? [Create an account](#)

- On first time login (with new password), the customer has to verify the other medium. i.e. if the password is on Mobile for Forgot Password, it's Email Id has to be verified using 'Get Code for Email'.

### 7.3. Change Password

- Customer can change its password from the Change Password menu available on the upper right corner of the system.



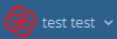
test test

Dashboard

My Profile

Change Password

Logout



Dashboard » Change Password

**CHANGE PASSWORD**

User Id \*

Current Password \*

New Password \*

Retype Password \*

Your password must include:

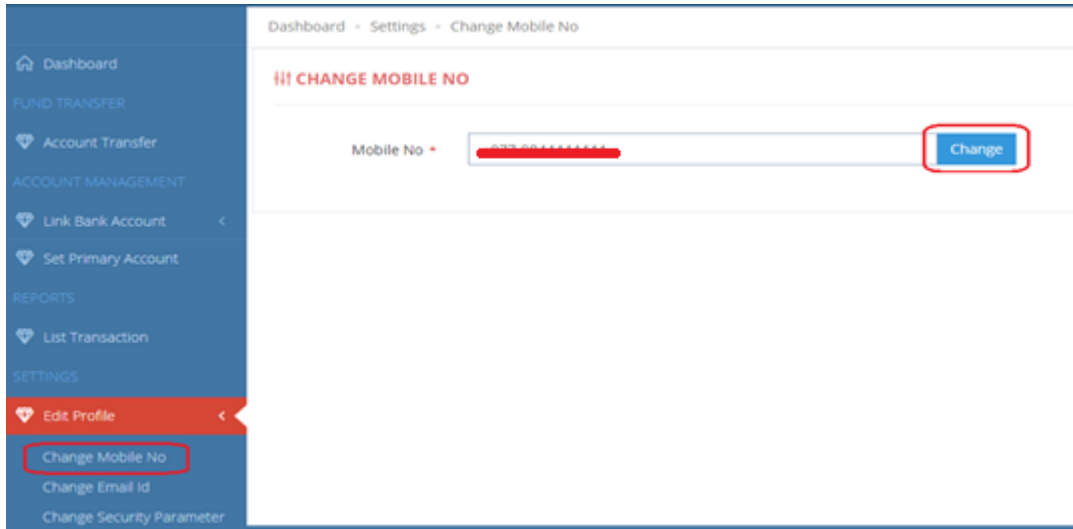
- At least 8 characters.
- At least 1 alphabet with minimum 1 upper case.
- At least 1 number.
- At least 1 special character.

**Change Password**

#### 7.4. Change Mobile Number/ Email Id

Customer can change its Mobile Number as follows:

1. Click on Edit Profile -> Change Mobile No.
2. Enter new Mobile No and click on Change.

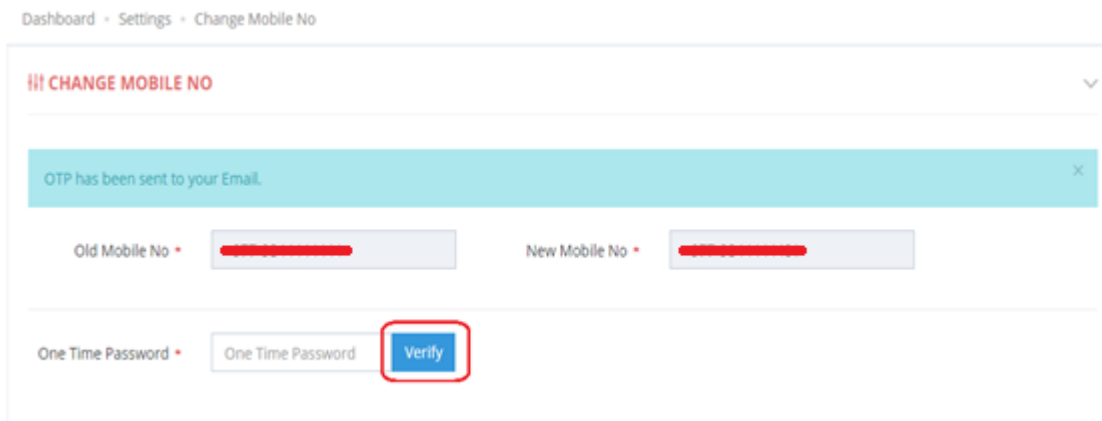


Dashboard • Settings • Change Mobile No

### CHANGE MOBILE NO

Mobile No \*

3. Verify an OTP received in the registered Email Id.



Dashboard • Settings • Change Mobile No

### CHANGE MOBILE NO

OTP has been sent to your Email.

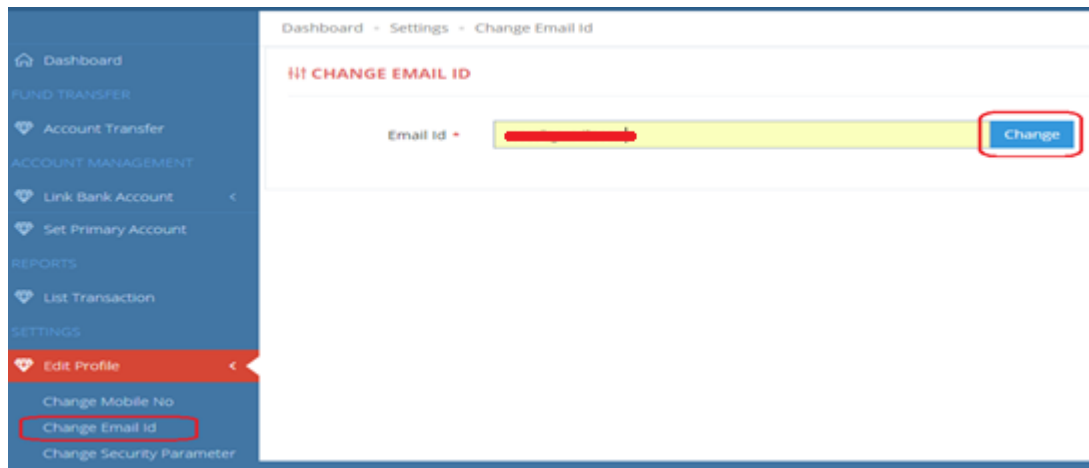
Old Mobile No \*  New Mobile No \*

One Time Password \*

4. Customer will have to re-verify the new Email Id also, using 'Get Code for Email'.

Customer can change its Email Id as follows:

1. Click on Edit Profile -> Change Email Id.
2. Enter new Email Id. and click on Change



Dashboard » Settings » Change Email Id

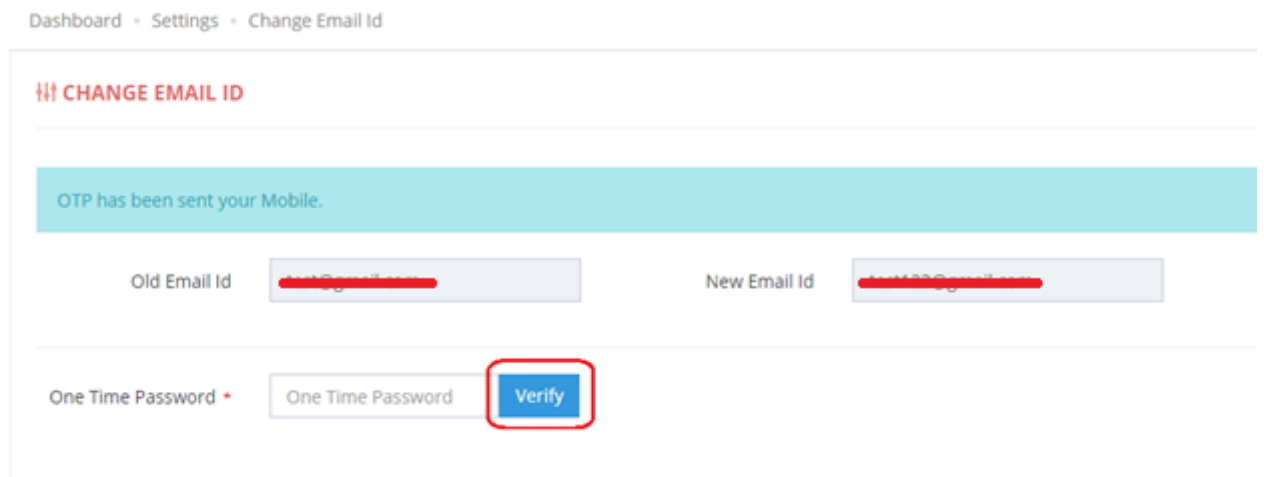
### CHANGE EMAIL ID

Email Id \*  Change

**Settings**

- Edit Profile
- Change Mobile No.
- Change Email Id**
- Change Security Parameter

3. Verify an OTP received in the registered Mobile No.



Dashboard » Settings » Change Email Id

### CHANGE EMAIL ID

OTP has been sent your Mobile.

Old Email Id  New Email Id

One Time Password \*  Verify

4. Customer will have to re-verify the new Mobile No. also, using 'Get Code for Mobile'.