



IDFC RemitFirst User Guide Document

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1. Scope

RemitFirst is IDFC Bank's cross-border online money transfer offering. RemitFirst, a white label platform of Fable Fintech, is a multi-country, multi-currency, state-of-the-art, AML/KYC compliant, cross-border remittance technology platform that enables banks, exchange houses, digital money transfer companies, telecom companies, and essentially any company in the world that wants to launch its brand of digital remittance services or enhance its current offerings to its customers for sending money from one country to another.

In industry lingo, the platform supports inward remittance services, i.e., receiving money from multiple countries into India.

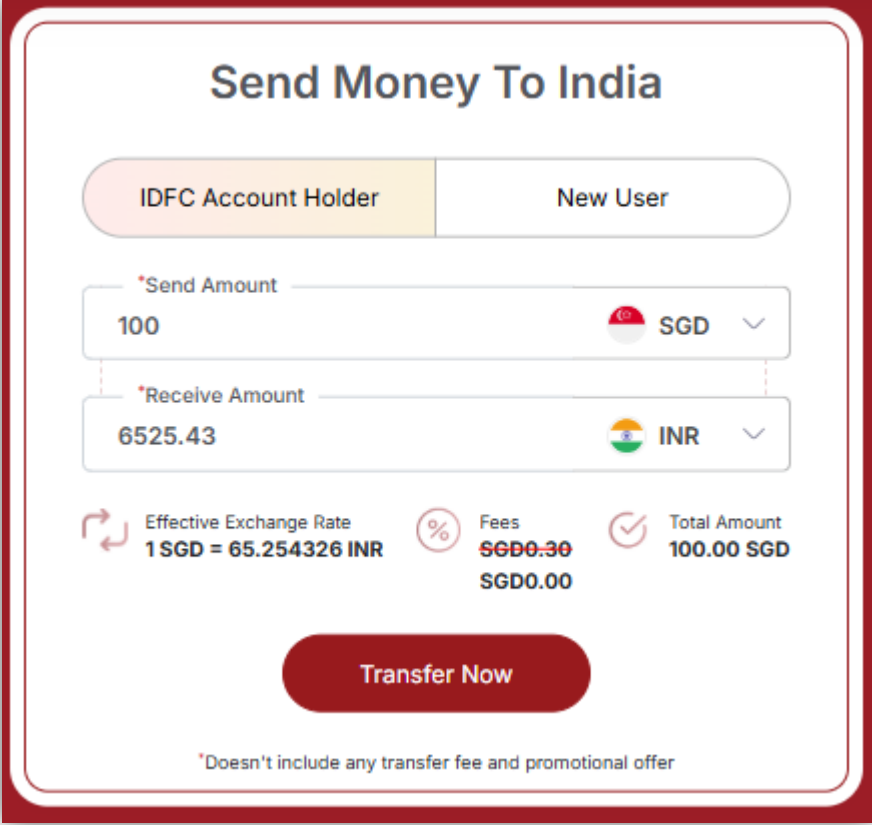
The platform can be used for C2C (Customer to Customer) remittances.

2. Pre-Login

The Pre-Login section offers quick access to key features like Send Money, Help and Support, and Legal information. Users can explore How It Works, Contact Us, give Feedback, set alerts, and use Quick Links for easy navigation— all without logging in.

2.1 Calculator

It shows the amount you send in SGD, the amount your recipient gets in INR, the exchange rate, and any fees (currently waived).



The calculator interface is titled "Send Money To India". It features two tabs: "IDFC Account Holder" (selected) and "New User". Below the tabs, there are two input fields: "Send Amount" with a value of 100 and a dropdown for SGD, and "Receive Amount" with a value of 6525.43 and a dropdown for INR. Below these fields, there are three summary items: "Effective Exchange Rate" showing 1 SGD = 65.254326 INR, "Fees" showing ~~SGD0.30~~ SGD0.00, and "Total Amount" showing 100.00 SGD. A red "Transfer Now" button is at the bottom. A small note at the bottom states: "*Doesn't include any transfer fee and promotional offer".

Field	Value
Send Amount	100 SGD
Receive Amount	6525.43 INR
Effective Exchange Rate	1 SGD = 65.254326 INR
Fees	SGD0.30 SGD0.00
Total Amount	100.00 SGD

The Pre-Login section offers quick access to key features like Send Money, Help and Support, and Legal information. Users can explore How It Works, Contact Us, give Feedback, set alerts, and use Quick Links for easy navigation— all without logging in.

At the bottom of the website, a set of options is available for exploration. Scroll down to view and explore these options.

Send Money From	Help & Support	Quick Links	Legal
Australia	How it Works	Offers	Cookie Policy
Singapore	Contact us	Open A/C with IDFC Bank	Privacy Policy
Hong Kong	FAQs	Send Money Abroad	Terms & Condition
	Set Rate Alert	Smart Wire Advice	Disclaimer

2.2 Send Money

Choose the country from which you want to send money. Options include Australia, Singapore, and Hong Kong.

2.3 Help And Support

Find answers to your questions, learn how things work, contact customer service or set rate alerts.

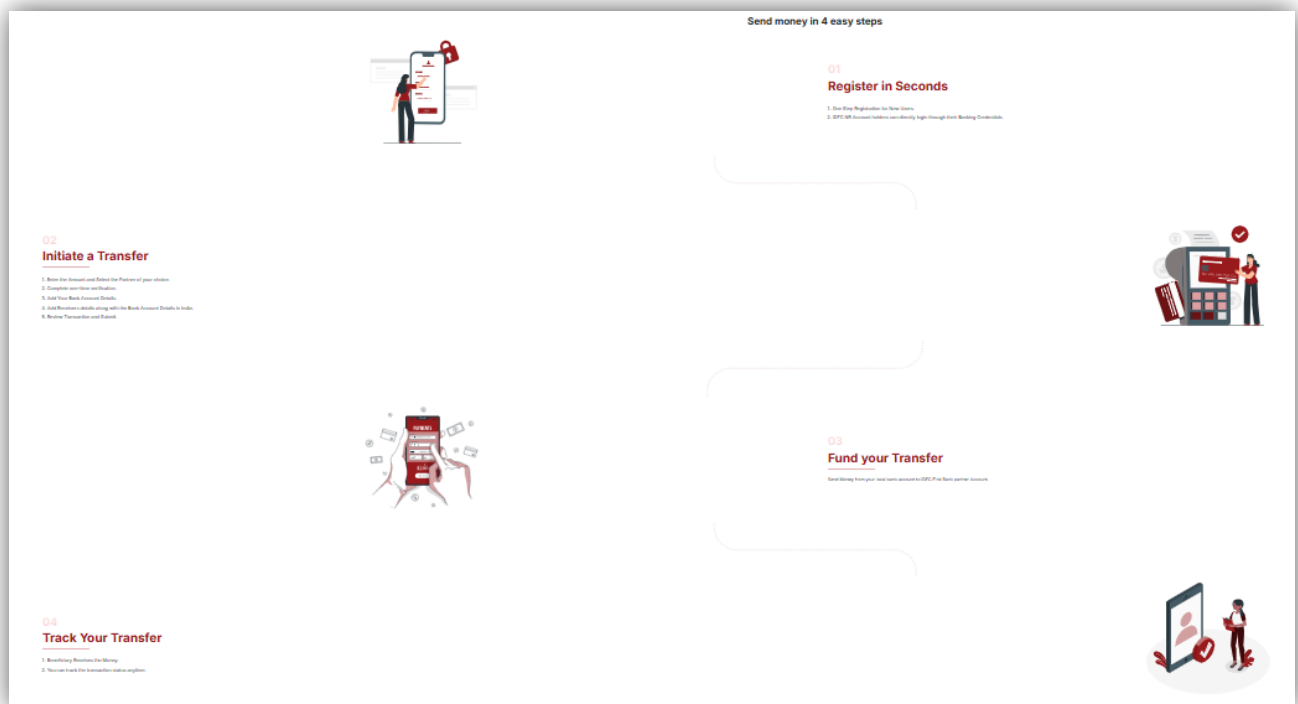
To explore the Help and Support options, follow the steps below:

2.3.1 How It Work

Learn the simple steps to send money, access services, or use the platform effectively with an easy-to-follow guide.

Step 1 Click the **How it works** option.

How it works displays.

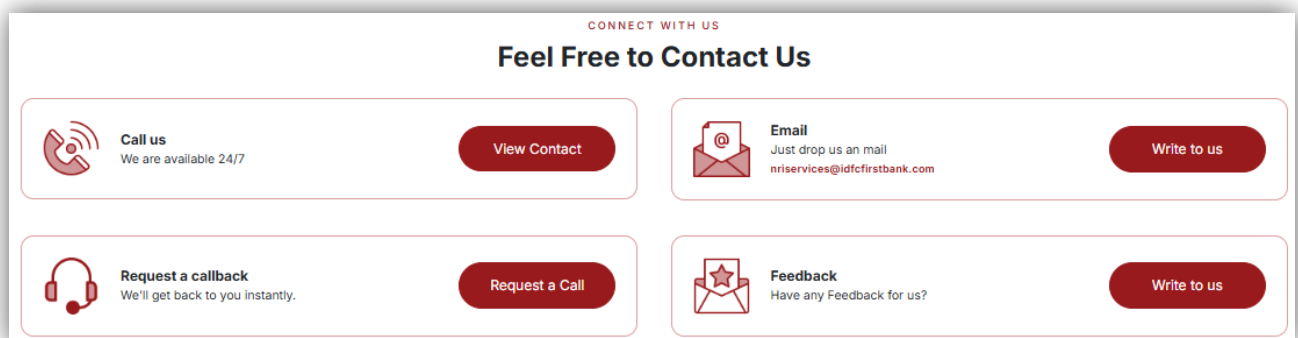


2.3.2 Contact Us

Reach out to our support team for assistance, questions, or feedback through the available communication channels.

Step 1 Click the **Contact Us** option to access the page.

Contact Us screen displays.



Call Us:

Available 24/7 for your assistance. Click **View Contact** to see the details.

Email:

Drop us an email at nriservices@idfcfirstbank.com for any queries. Click **Write to us to** compose your email.

Request a Callback:

Can't reach us? Request a call, and we'll get back to you instantly.

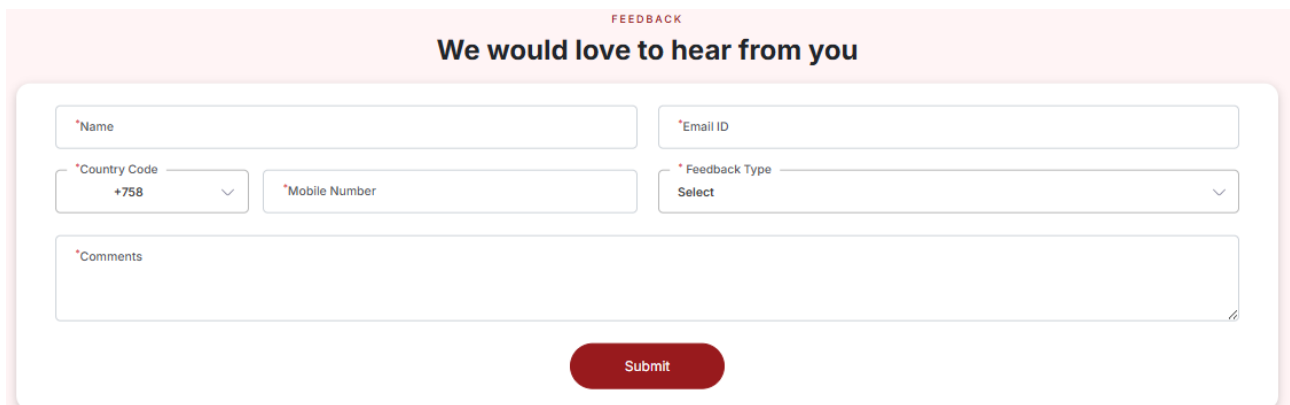
Feedback:

Have suggestions or feedback? Share your thoughts by clicking **Write to us**.

2.3.3 Feedback

Step 1 Click the **Feedback** option to access.

Feedback screen displays



The screenshot shows a feedback form titled "We would love to hear from you" with a "FEEDBACK" label above it. The form contains the following fields: a text box for "Name", a text box for "Email ID", a dropdown for "Country Code" (showing "+758"), a text box for "Mobile Number", a dropdown for "Feedback Type" (showing "Select"), and a large text area for "Comments". A red "Submit" button is at the bottom.

Step 2 ***Name:** Enter the name in the textbox.

Step 3 ***Email ID:** Enter the Email ID in the textbox.

Step 4 ***Country Code:** Select the desired country code from the drop-down.

Step 5 ***Mobile Number:** Enter the mobile number in the textbox.

Step 6 ***Feedback Type:** Select the desired feedback from the drop-down.

Step 7 ***Comment:** Enter the comment in the textbox.

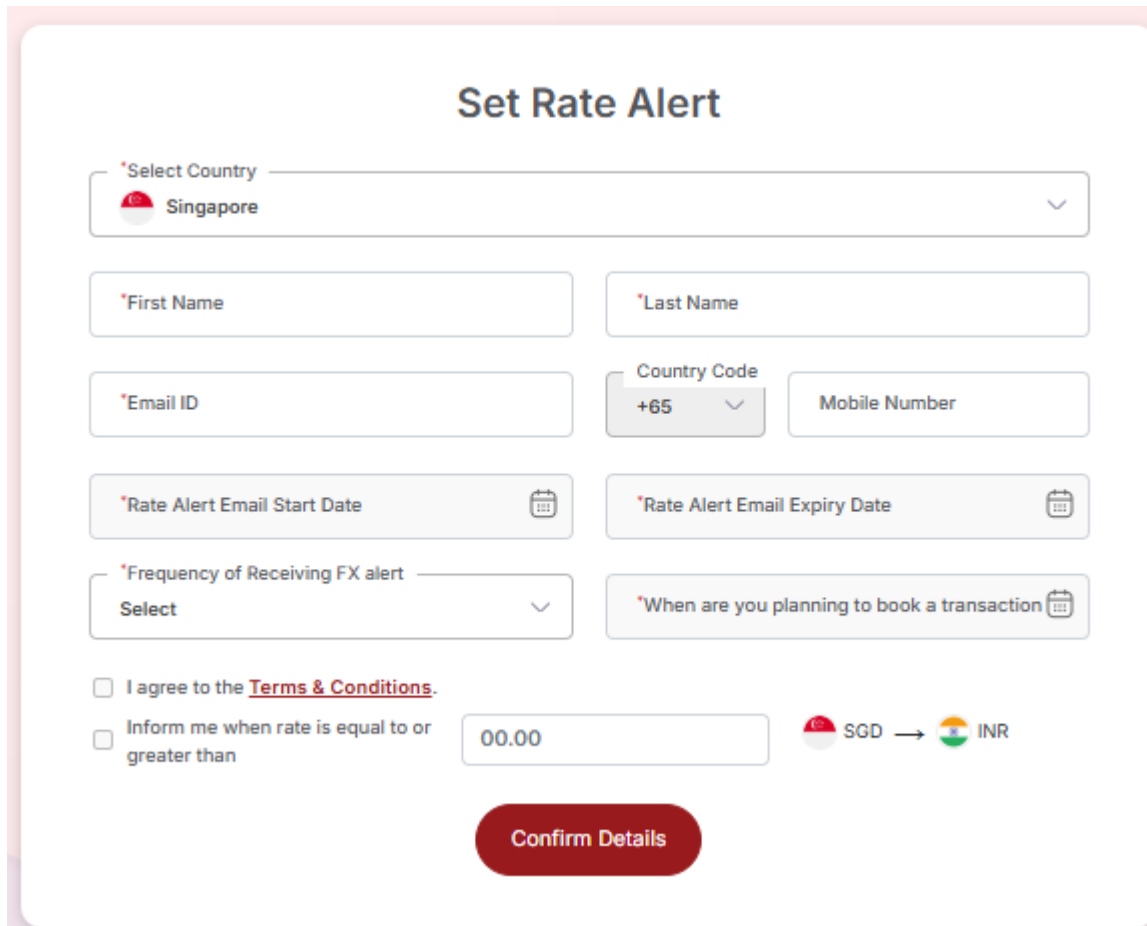
Step 8 Click the **Submit** button to send your feedback.

2.3.4 Set rate Alert

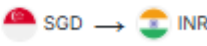
To Set an alert follow the steps below.

Step 1 Click on the **Set rate alert** button located in the top-right corner.

Set rate alert screen display.



The form is titled "Set Rate Alert" and contains the following fields and controls:

- *Select Country:** A dropdown menu with "Singapore" selected.
- *First Name:** A text input field.
- *Last Name:** A text input field.
- *Email ID:** A text input field.
- Country Code:** A dropdown menu with "+65" selected.
- Mobile Number:** A text input field.
- *Rate Alert Email Start Date:** A date picker with a calendar icon.
- *Rate Alert Email Expiry Date:** A date picker with a calendar icon.
- *Frequency of Receiving FX alert:** A dropdown menu with "Select" chosen.
- *When are you planning to book a transaction:** A date picker with a calendar icon.
- ☐ I agree to the [Terms & Conditions](#).
- ☐ Inform me when rate is equal to or greater than 
- Confirm Details:** A red button at the bottom.

- Step 1** ***Select country:** Select the desired country from the drop-down.
- Step 2** ***First Name:** Enter the first name in the textbox.
- Step 3** ***Last Name:** Enter the last name in the textbox.
- Step 4** ***Email ID:** Enter the Email ID in the textbox.
- Step 5** ***Country Code:** Select the desired country code from the drop-down.
- Step 6** ***Mobile Number:** Enter the mobile number in the textbox.
- Step 7** ***Rate Alert Email Start Date:** Click the calendar icon to select the rate alert email start date.
- Step 8** ***Rate Alert Email Expiry Date:** Click the calendar icon to select the rate alert email expiry date.
- Step 9** ***Frequency of Receiving FX Alert:** Select the desired frequency of receiving FX alert from the drop-down.
- Step 10** ***When are you planning to book a transaction:** Click the calendar icon to select the planning to book transaction.
- Step 11** Click the **Terms & Conditions** checkbox.
- Step 12** Enter the desired rate in the text box
- Step 13** Click the **Confirm Details** to add in the record.

2.4 Quick links

Access useful tools and features like offers, opening an account with IDFC Bank, sending money abroad, and getting advice on smart wire transfers.

2.5 Legal

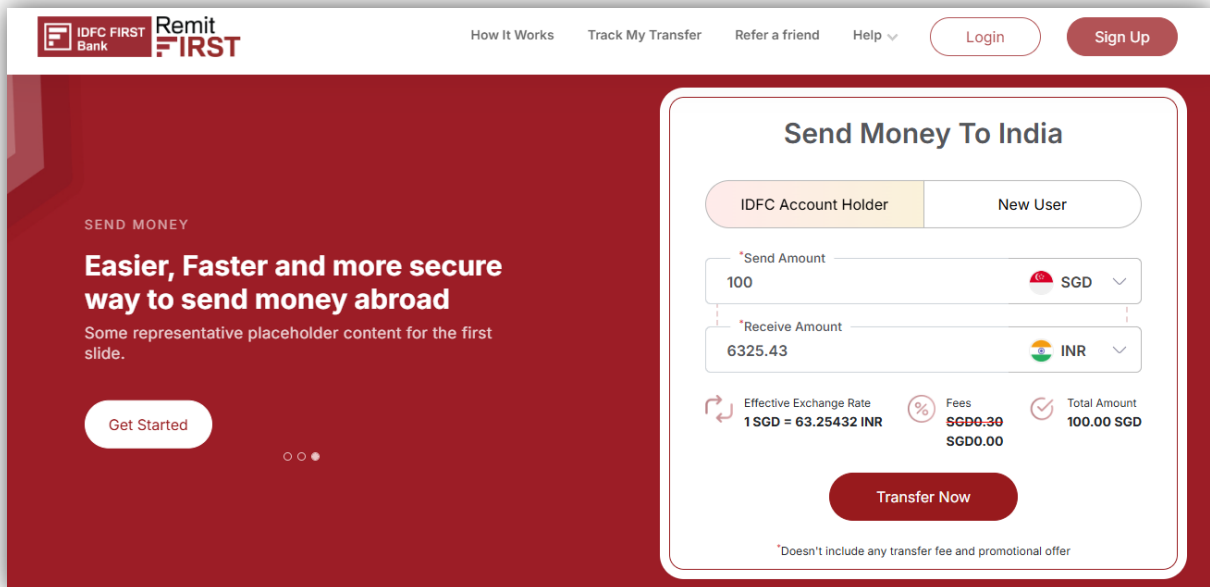
Review important policies, including the cookie policy, privacy policy, terms & conditions, and disclaimers.

3. Login

A login is a process that allows you to access a website by entering their credentials,

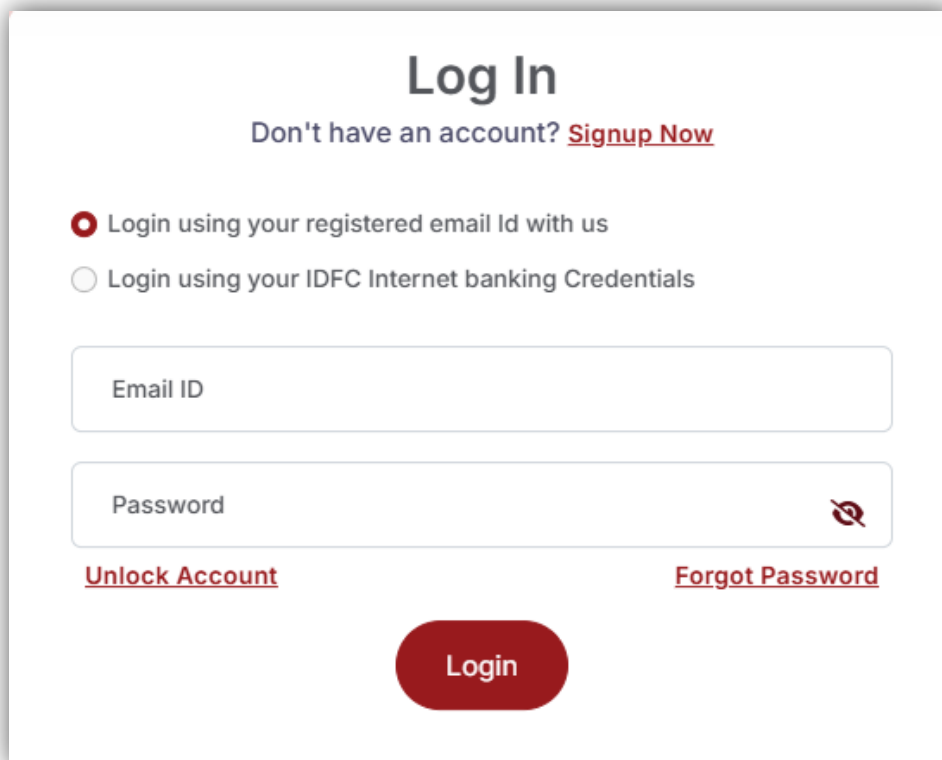
To Login into the IDFC RemitFirst, follow the steps below:

Click on the **login** button



The screenshot displays the IDFC RemitFirst website interface. The top navigation bar includes the IDFC FIRST Bank logo, the Remit FIRST logo, and links for 'How It Works', 'Track My Transfer', 'Refer a friend', 'Help', 'Login', and 'Sign Up'. The main content area is divided into two sections. On the left, a red banner with white text reads 'SEND MONEY' and 'Easier, Faster and more secure way to send money abroad', followed by a 'Get Started' button. On the right, a white box titled 'Send Money To India' contains a form. The form has two tabs: 'IDFC Account Holder' (selected) and 'New User'. Below the tabs, there are input fields for 'Send Amount' (100) and 'Receive Amount' (6325.43). The 'Send Amount' field has a dropdown menu set to 'SGD'. The 'Receive Amount' field has a dropdown menu set to 'INR'. Below these fields, there are three summary items: 'Effective Exchange Rate' (1 SGD = 63.25432 INR), 'Fees' (SGD0.30 / SGD0.00), and 'Total Amount' (100.00 SGD). A 'Transfer Now' button is located at the bottom of the form. A small disclaimer at the bottom of the form states: '*Doesn't include any transfer fee and promotional offer'.

The login option displays.



The screenshot shows a 'Log In' form with the following elements:

- Log In** (Section Header)
- Don't have an account? [Signup Now](#)
- Two radio button options:
 - ☒ Login using your registered email Id with us
 - ☐ Login using your IDFC Internet banking Credentials
- Email ID input field
- Password input field with a toggle icon (eye) on the right
- [Unlock Account](#) (Link)
- [Forgot Password](#) (Link)
- Login** button

If you already have login credentials, follow the steps below to log in.

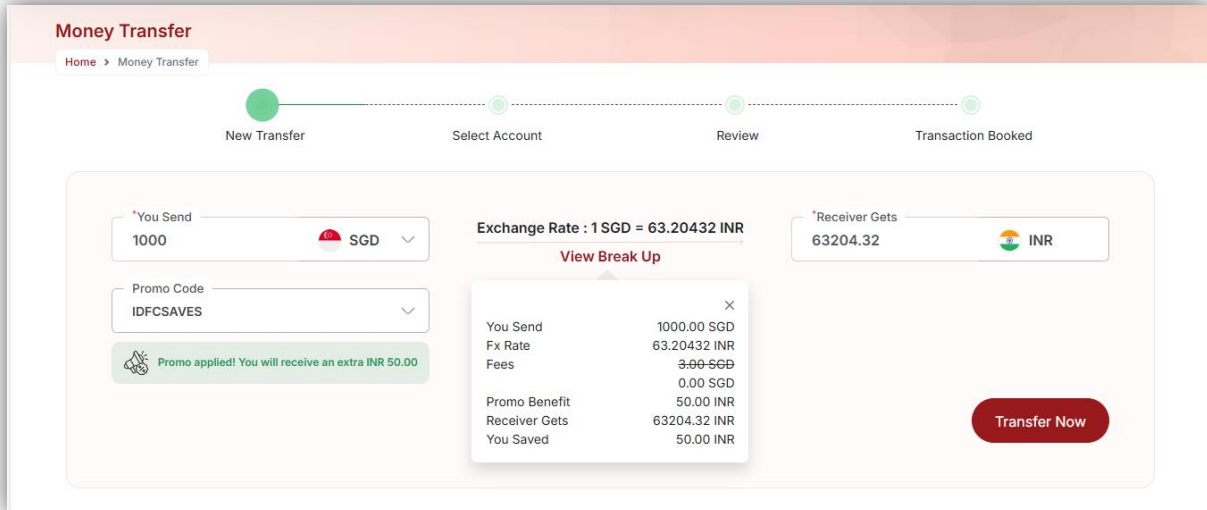
- Step 1** Select Your Login Option
- Step 2** **Login using your registered email ID** with us (this is selected by default). **OR**
Login using your IDFC Internet Banking Credentials (click the second option if you want to use these credentials).
- Step 3** **Email address:** Enter the email address in the text box.
- Step 4** **Password:** Enter the password in the text box.
- Step 5** Click the **Login** button to continue.

Now you are login into IDFC RemitFirst site.

4. Money Transfer

Money Transfer refers to the process of electronically moving funds from one person or entity to another.

To money transfer, follow the steps below:



Money Transfer

Home > Money Transfer

Progress: New Transfer (Active), Select Account, Review, Transaction Booked

You Send: 1000 SGD

Exchange Rate: 1 SGD = 63.20432 INR

Receiver Gets: 63204.32 INR

Promo Code: IDFC SAVES

Promo applied! You will receive an extra INR 50.00

View Break Up:

Break Up	
You Send	1000.00 SGD
Fx Rate	63.20432 INR
Fees	3.00 SGD
	0.00 SGD
Promo Benefit	50.00 INR
Receiver Gets	63204.32 INR
You Saved	50.00 INR

Transfer Now

Step 1 Enter the sending amount in the desired currency.

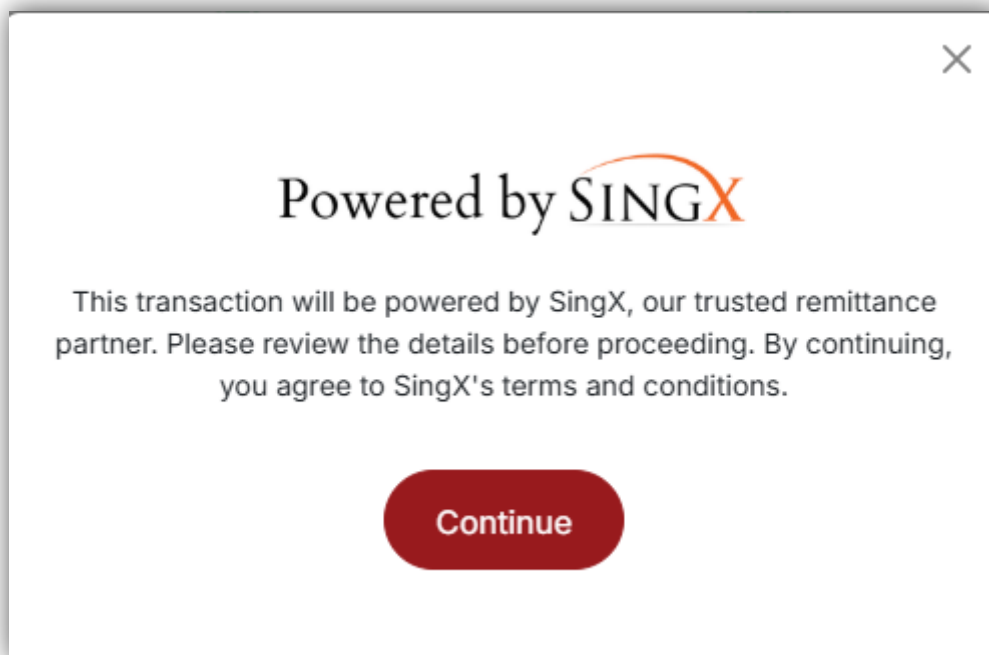
Apply the promo code if you have one to receive additional benefits or savings on the transaction.

The receiving amount is calculated based on the current exchange rate, and the breakup shows detailed charges and benefits.

Step 2 Click on the **Transfer Now** button.

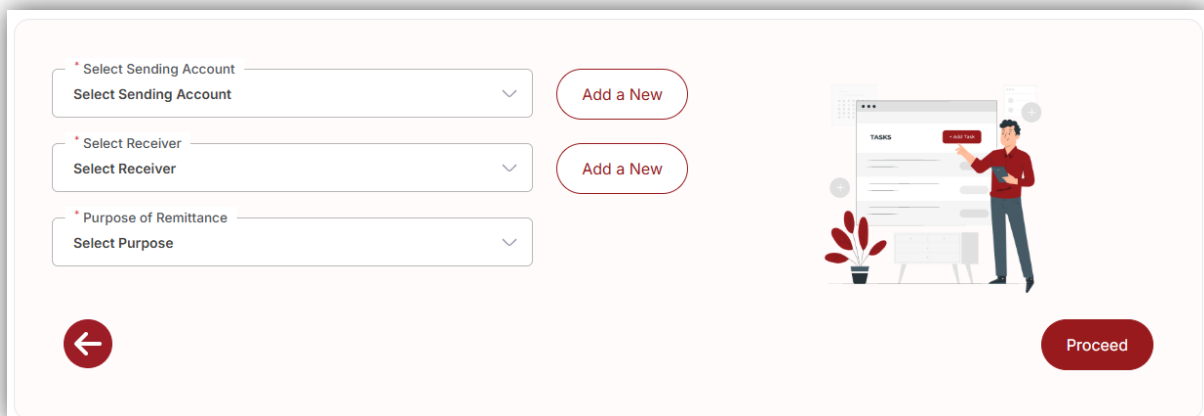
The Screen displays.

The transaction uses RemitFirst as the remittance partner. Review the details carefully.



Step 3 Click **Continue** to agree to the terms and proceed.

Select Account screen displays.

The screen displays three dropdown menus for selection. The first dropdown is labeled '* Select Sending Account' with the placeholder text 'Select Sending Account' and a downward arrow. To its right is a red 'Add a New' button. The second dropdown is labeled '* Select Receiver' with the placeholder text 'Select Receiver' and a downward arrow, also with a red 'Add a New' button to its right. The third dropdown is labeled '* Purpose of Remittance' with the placeholder text 'Select Purpose' and a downward arrow. At the bottom left is a red circular button with a white left-pointing arrow. At the bottom right is a red 'Proceed' button. On the right side of the screen is an illustration of a man in a red shirt and blue pants standing next to a desk with a computer monitor displaying a 'TASKS' list, with a potted plant in front of him.

Step 4 ***Select Sending Account:** Select the desired sending account from the drop-down.

Step 5 ***Select Receive:** Select the desired receiving account from the drop-down.

Step 6 ***Purpose of Remittance:** Select the desired purpose from the drop-down.

Step 7 Click the **Proceed** to continue.

The **Review** displays.

Receiver Details

Change

Receiver Name :

Receiver Bank :

Receiver Account Number :

IFSC Code :

Relationship :
Friend

Email ID :

Promo Code
IDFCSAVES

Promo applied! You will receive an extra INR 50.00

Transaction Details

Edit

Total Send Amount :
SGD 1000.00

Total Fees :
SGD 3.00
0.00

Receiver Gets :
INR 63204.32

Sender Bank :
MITSUBISHI UFJ SECURITIES (SINGAPO)

Sender Account Number

☐ I agree to the [Terms & Conditions](#)

Exchange Rate :
1 SGD =
63.45432
63.20432 INR

Promo Benefit :
INR 50.00

ETA :
1 Working day

Transfer Purpose :
Education

←

Transfer Now

Review the details and confirm the same.

Step 8 Tick on the **Terms & Conditions**.

Step 9 Click on the **Transfer Now** button.

Transaction booked successfully and displays.

✓

Transaction Booked

Transaction Reference Number - INWDREMI21012025000002

We have sent a booking receipt to your registered email id. [Download Receipt](#)

Bank Details for Fund Transfer

Please Transfer **SGD 1,000** to below Account

Reference Number [INWDREMI21012025000002](#)


Account Name [SingX Singapore PL - Customers Account](#)

Bank Name [DBS Bank](#)

Account Number [726375366](#)

Bank Address [12 Marina Boulevard Marina Bay, Financial Centre Tower 3, Singapore 018982](#)

OR



Scan QR to Transfer SGD 1,000

The funds must be sent from a bank account in your name. Transfers from an account not in your name will be rejected.

Make sure you include the reference INWDREMI21012025000002 where your bank asks for a reference number. It helps our partner know that the money came from you.

For any queries or assistance, you can contact us: nriservices@idfcfirstbank.com [1800 10888](tel:180010888)

The QR code ensures easy and accurate payment processing.

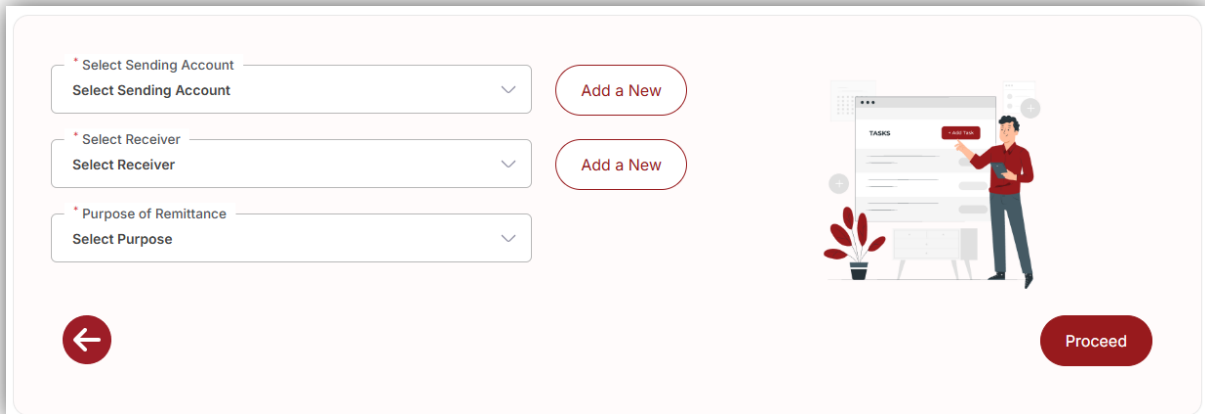
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5. Add Sender

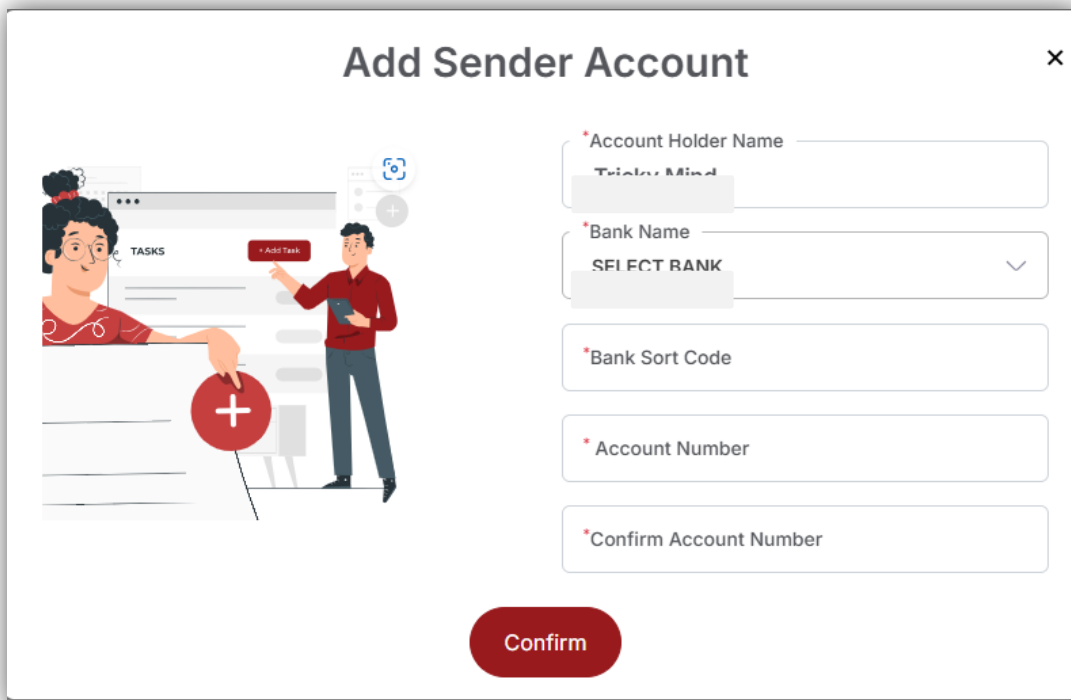
Add Sender refers to the process of entering or saving the details of the person or entity who will be sending money in a money transfer system. This step is crucial for ensuring that the transaction is correctly initiated and routed.

To add a sender, follow the steps below.



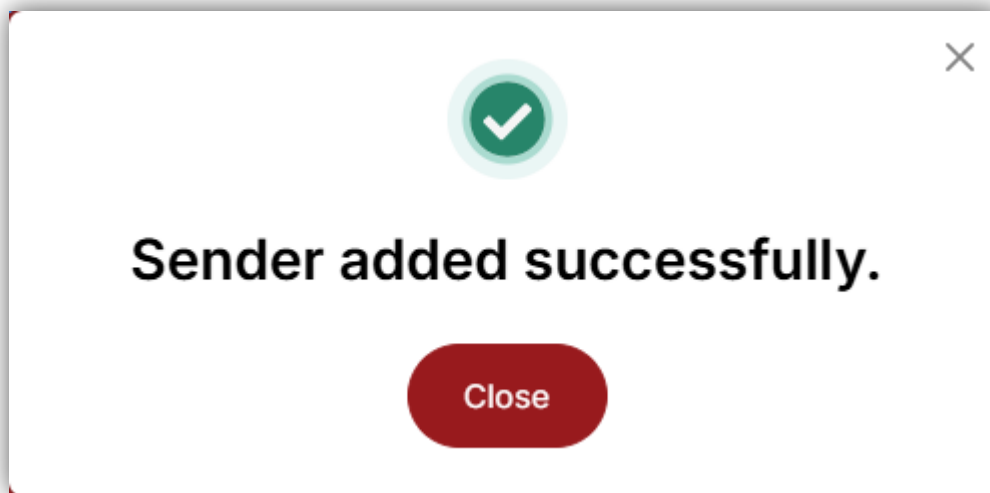
Step 1 Click the **Add New Sending account** button.

The **Add Sender Account** screen displays.



- Step 2** ***Account Holder Name:** Enter the account holder's name in the textbox.
- Step 3** ***Bank Name:** Select the desired bank name from the drop-down.
- Step 4** ***Bank Sort Code:** Enter the bank sort code in the textbox.
- Step 5** ***Account Number:** Enter the account number in the textbox.
- Step 6** ***Confirm Account Number:** Renter the account number in the textbox.
- Step 7** Click on the **Confirm** to continue.

The **Sender added** screen displays

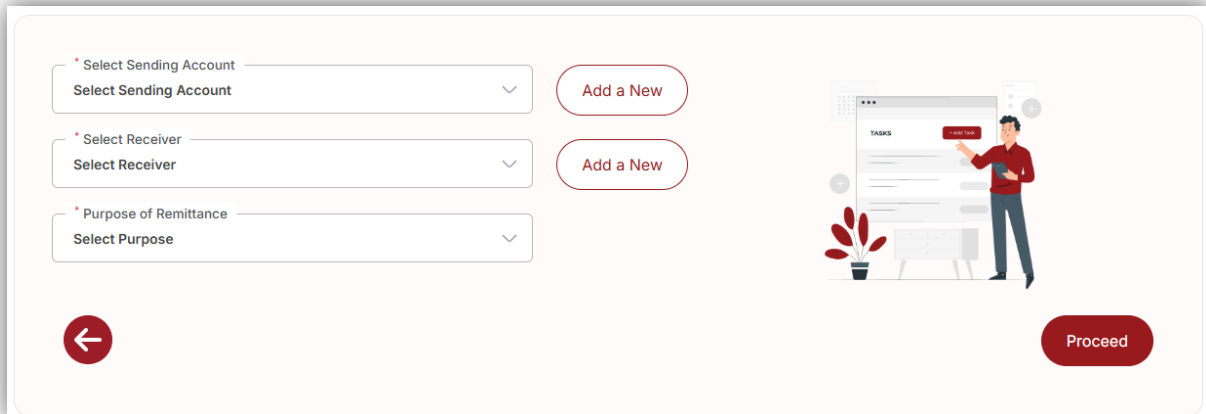


Sender details added successfully.

6. Add Receiver

Add Receiver refers to the process of entering or saving the details of the person or entity who will receive money in a money transfer system. This step ensures that funds are sent accurately and securely. You can add a new recipient while sending the money.

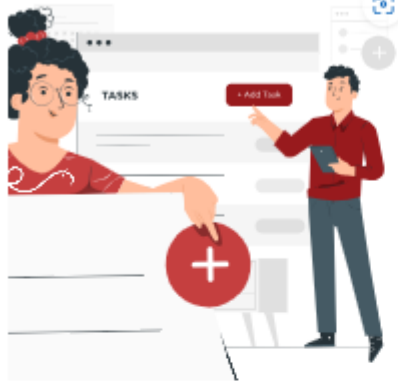
To add a new recipient, follow the steps below:



Step 1 Click on the **Add a New** button and select receiver.

The Add Recipient screen displays.

Add Receiver ×



*Email

*Purpose
Select Purpose

*Bank Name
Select Bank

*IFSC Code
I do not have IFSC code

*Account Number

*Confirm Account Number

*First Name

*Last Name

*Beneficiary Address

*Account Type
Savings

*Relationship
Select

*Receiver Type
Individual

Confirm

- Step 2** *Email: Enter the email address in the textbox.
- Step 3** *Purpose: Select the desired purpose from the drop-down.
- Step 4** *Bank Name: Select the desired bank name from the drop-down.
- Step 5** *IFSC code: Enter the IFSC code in the textbox.
- Step 8** *Account Number: Enter the account number in the textbox.
- Step 9** *Confirm Account Number: Renter the account number in the textbox.
- Step 6** *First Name: Enter the First name in the textbox.
- Step 7** *Last Name: Enter the Last name in the textbox.
- Step 8** *Beneficiary Name: Enter the beneficiary's name in the textbox.
- Step 9** *Account Type: Select the desired account type from the drop-down.
- Step 10** *Relationship: Select the desired relationship from the drop-down.

Step 11 ***Receiver Type:** Select the desired receiver type from the drop-down.

Step 12 Click on the **Confirm** to continue.

Receiver data add successfully

7. Track My Transaction

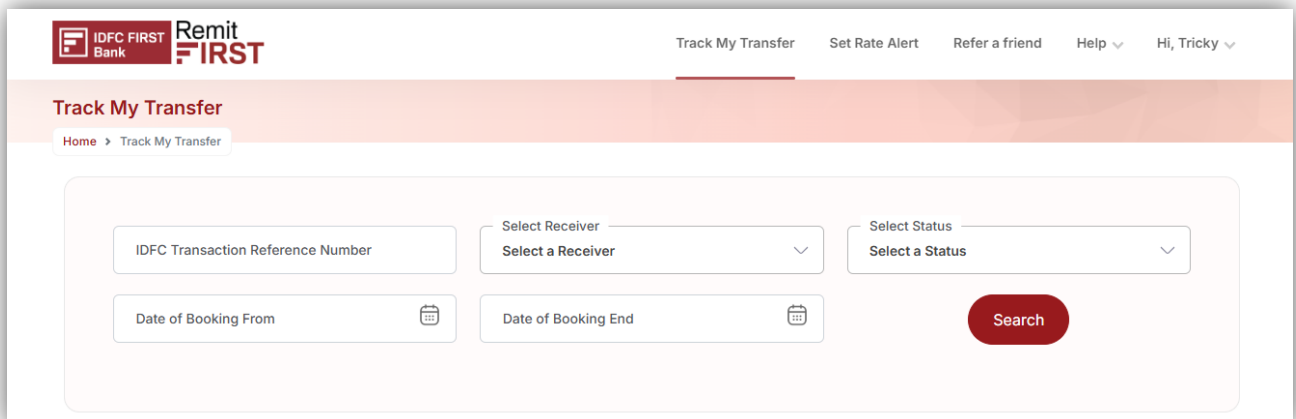
Track My Transaction allows you to monitor the status of their money transfers in real-time. This feature provides transparency and helps ensure that funds reach the intended recipient securely and on time.

To track transactions, follow the steps below.

Step 1 Click on the **Track My Transaction** button located in the top-right corner.

Track My Transfer

Track my transaction screen displays.



Step 2 **IDFC Transaction Reference Number:** Enter the reference number in the textbox.

Step 3 **Select Receiver:** Select the desired receiver from the drop-down.





Step 4 **Select Status:** Select the desired status from the drop-down.

Step 5 **Date of Booking From:** Click the calendar icon to select the booking date.

Step 6 **Date of Booking End:** Click the calendar icon to select the end booking date.

Step 7 Click on the **Search** button to continue.

Transaction Screen displays.

Past Transactions						
Favourite	Receiver Details	Conversion Rate	Send Amount	Receiving Amount	Transaction Reference Number	Actions
☆					Transaction in Process	   

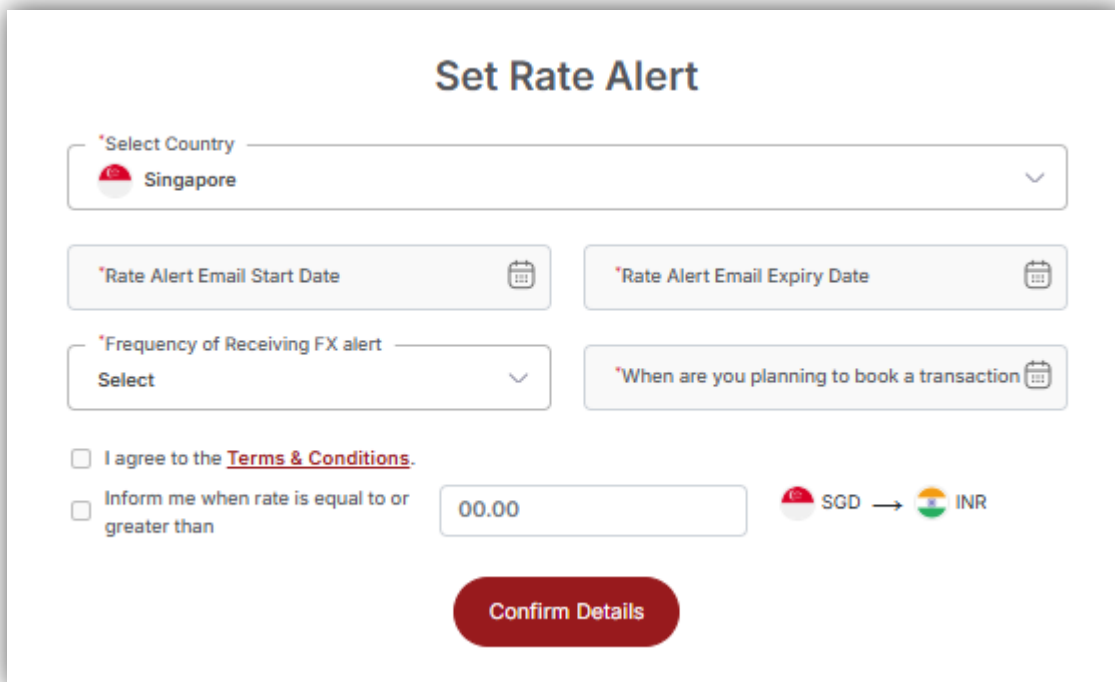
8. Set Rate Alert

The rate, such as currency exchange, and specify the desired range and timeframe. Once configured, you'll receive automatic email notifications whenever the rate meets your criteria within the set period, ensuring you stay updated without constant monitoring.



To Set an alert follow the steps below.

Step 14 Click on the **Set rate alert** button located in the top-right corner.

Set a alert screen display.



The image shows a 'Set Rate Alert' form with the following fields and options:

- *Select Country:** A dropdown menu with 'Singapore' selected.
- *Rate Alert Email Start Date:** A date selection field with a calendar icon.
- *Rate Alert Email Expiry Date:** A date selection field with a calendar icon.
- *Frequency of Receiving FX alert:** A dropdown menu with 'Select' chosen.
- *When are you planning to book a transaction:** A date selection field with a calendar icon.
- ☐ I agree to the [Terms & Conditions](#).
- ☐ Inform me when rate is equal to or greater than  SGD →  INR
- Confirm Details** (Red button)

Step 15 ***Select country:** Select the desired country from the drop-down.

Step 16 ***Rate Alert Email Start Date:** Click the calendar icon to select the rate alert email start date.

Step 17 ***Rate Alert Email Expiry Date:** Click the calendar icon to select the rate alert email expiry date.

Step 18 ***Frequency of Receiving FX Alert:** Select the desired frequency of receiving FX alert from the drop-down.

Step 19 ***When are you planning to book a transaction:** Click the calendar icon to select the planning to book transaction.

Step 20 Click the **Terms & Conditions** checkbox.

Step 21 Enter the desired rate in the text box

Step 22 Click the **Confirm Details** to add in the record.

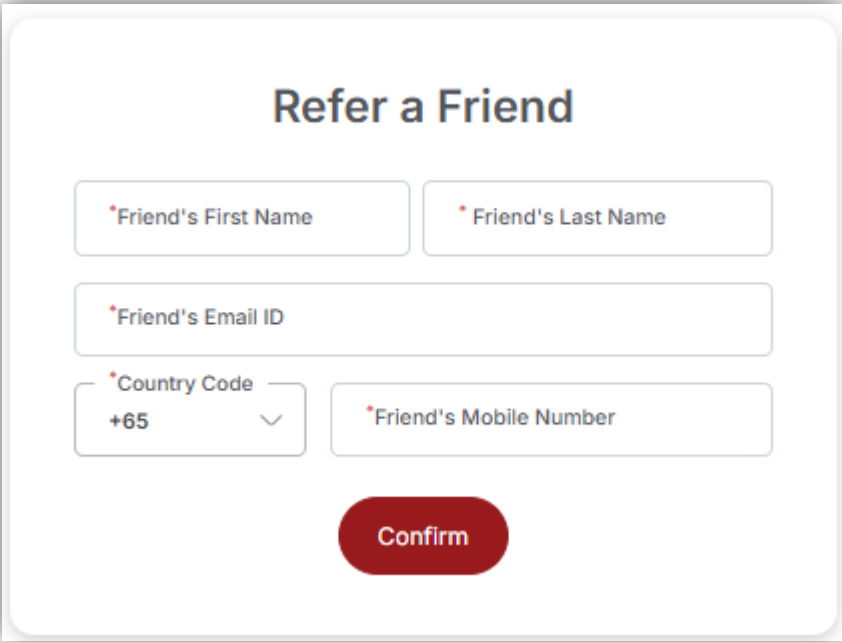
9. Refer a Friend

Refer a Friend is a feature that allows you to invite others to use a service in exchange for rewards, such as discounts, cashback, or bonus credits.

To Refer a friend, follow the steps below

Step 1 Click on the **Refer a Friend** button located in the top-right corner.

Refer a friend screen display.



The image shows a 'Refer a Friend' form with the following fields and a confirm button:

- *Friend's First Name**: A text input field.
- * Friend's Last Name**: A text input field.
- *Friend's Email ID**: A text input field.
- *Country Code**: A dropdown menu with '+65' selected and a downward arrow.
- *Friend's Mobile Number**: A text input field.
- Confirm**: A red button with white text.

Step 2 ***Friend's First Name:** Enter the friend's First name in the textbox.

Step 3 ***Friend's Last Name:** Enter the friend's last name in the textbox.

Step 4 ***Friend's Email ID:** Enter the friend's email ID in the textbox.

Step 5 ***Country Code:** Select the desired country code from the drop-down.

Step 6 ***Friend Mobile Number:** Enter the friend's mobile number in the textbox.

Step 7 Click on **Confirm** to add details.

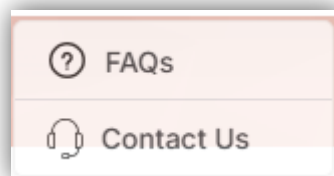
10. Help

Help is a support feature that provides you with assistance regarding the service. It includes various resources to answer questions, resolve issues, and guide users through processes.

10.1 FAQ

An FAQ (Frequently Asked Questions) section provides concise answers to common questions users may have about a product, service, or topic. It helps streamline communication by addressing key concerns like setup processes, functionality, troubleshooting, or policies. FAQs are designed to improve user experience by offering quick and accessible solutions without the need for direct support.

Step 1 Click on the **Help** menu located in the top-right corner.



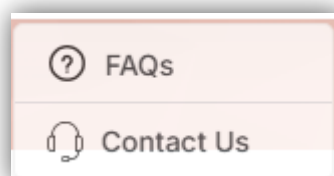
Step 1 Click the **Help** icon with your initials in the upper right corner.

Step 2 Click the **FAQ** option to access.

You can refer to the frequently Ask Question with their answer.

10.2 Contact Us

Step 2 Click on the **Help** menu located in the top bar corner.




Step 1 Click the **Help** icon with your initials in the upper right corner.

Step 2 Click the **Contact Us** option to access.

Contact us screen displays.

CONNECT WITH US


Feel Free to Contact Us



Call us

We are available 24/7


View Contact



Email

Just drop us an mail
nriservices@idffirstbank.com


Write to us



Request a callback

We'll get back to you instantly.

Request a Call



Feedback

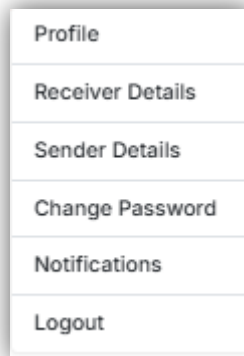
Have any Feedback for us?

Write to us

11. Hi User

Several hi User options are available to access your profile easily, receiver details, sender details password change, notification, and more.

To explore the User options, follow the steps below:

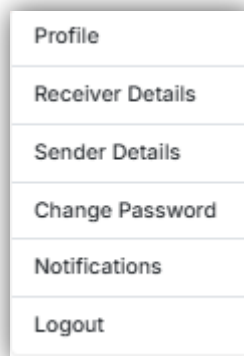


Step 1 Click on the **Hi User** icon with your initials in the upper right corner.

Step 2 Click on the profile option to access.

11.1 Profile

To access the Profile option, follow the steps below:



Step 2 Click the **Hi User (You will see your name in place of User)** icon with your initials in the upper right corner. For Ex: Hi Tricky

Step 3 Click the **Profile** option.

The profile screen displays.

Complete Your Profile

Home > Profile Details

First Name

Middle Name (optional)

Last Name

DOB

*Occupation

Country Code

Mobile Number

Verified

*Address

*Country

*State

*City

*Pin Code

*ID Type

Issuing date

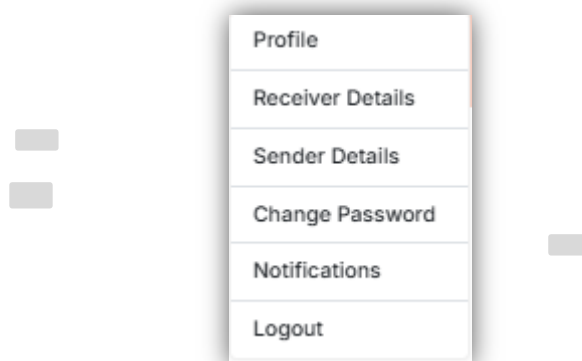
End Date

Confirm Details

Profile details cannot be modified as they are predefined.

11.2 Receiver Details

To access the receiver details, follow the steps below:



Step 1 Click the **Hi User** icon with your initials in the upper right corner.

Step 2 Click the **receiver Details** option.

My receiver screen displays.

My Receiver

Home > My Receiver

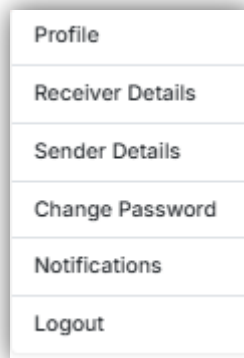
Add a New

Name	Bank Name	Account No.	Account Type	Actions
<input type="text"/>	<input type="text"/>	*****9992	Savings Account	

You can add new recipients by clicking the **Add New** button.

11.3 Sender Details

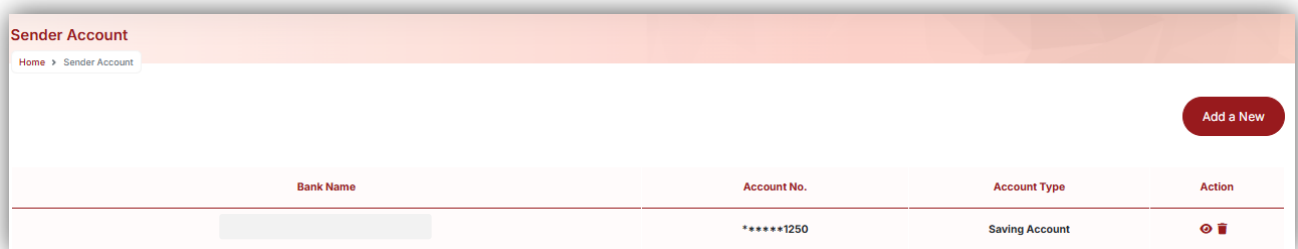
To access the Sender details, follow the steps below:



Step 1 Click the **Hi User** icon with your initials in the upper right corner.

Step 2 Click the **sender Details** option.

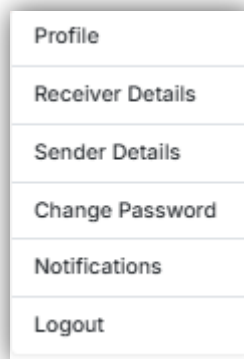
My sender screen displays.



You can add new Sender by clicking the **Add New** button.

11.4 Change Password

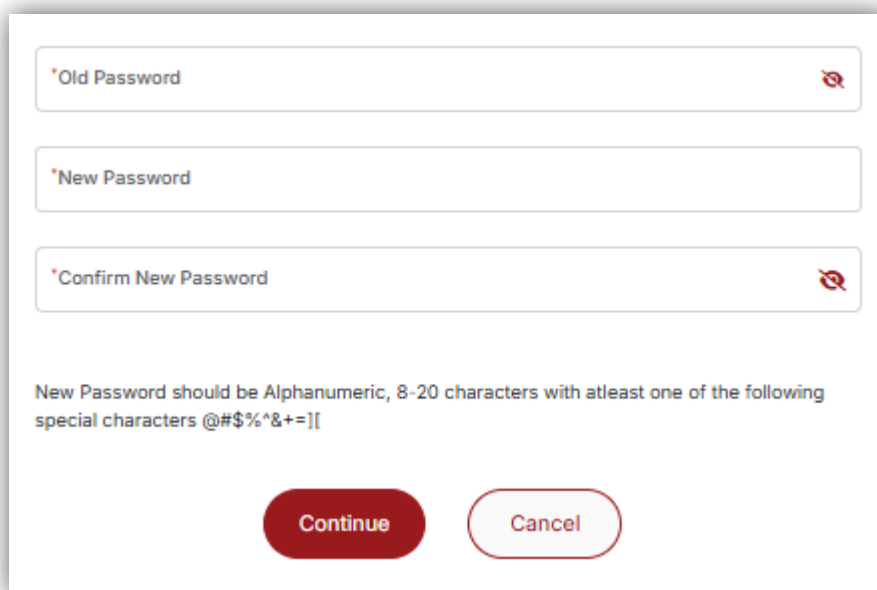
To change the password, follow the steps below:



Step 1 Click the **Profile** icon in the upper right corner.

Step 2 Click the **Change Password** option to access.

The Change Password screen displays.



The Change Password screen displays three input fields: *Old Password, *New Password, and *Confirm New Password. Each field has a red eye icon to the right. Below the fields, a note states: "New Password should be Alphanumeric, 8-20 characters with atleast one of the following special characters @\$%^&+=[]". At the bottom, there are two buttons: "Continue" (red) and "Cancel" (white with red border).

Step 3 **Current Password:** Enter the current password in the textbox.

Step 4 **Choose a New Password:** Enter the new password in the textbox.

Step 5 **Confirm New Password:** Confirm the new password.

Step 6 Click the **Continue** button

You receive an OTP on your email address.

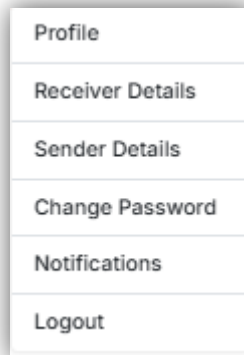
Step 7 Enter the OTP in the textbox.

Step 8 Click the **Change Password** button.

The Password is now modified.

11.5 Notification

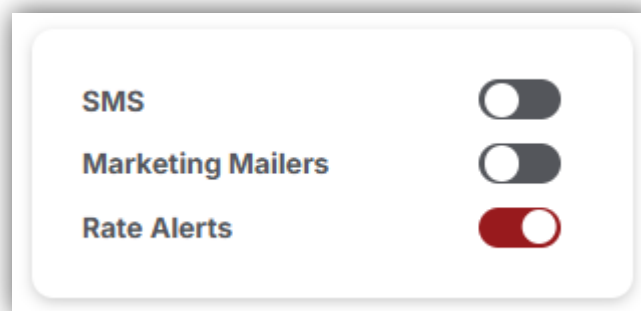
To change the Notification, follow the steps below:



Step 1 Click the **Hi, User** icon in the upper right corner.

Step 2 Click the **Notification** option to access.

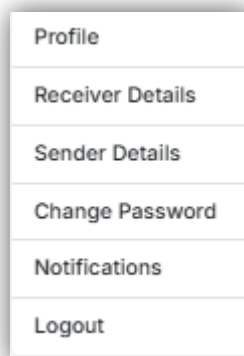
The Notification screen displays.



Click the desired toggle switch to turn on notifications.

11.6 Logout

To log out, click the Logout button.



You are now logged out of the system.