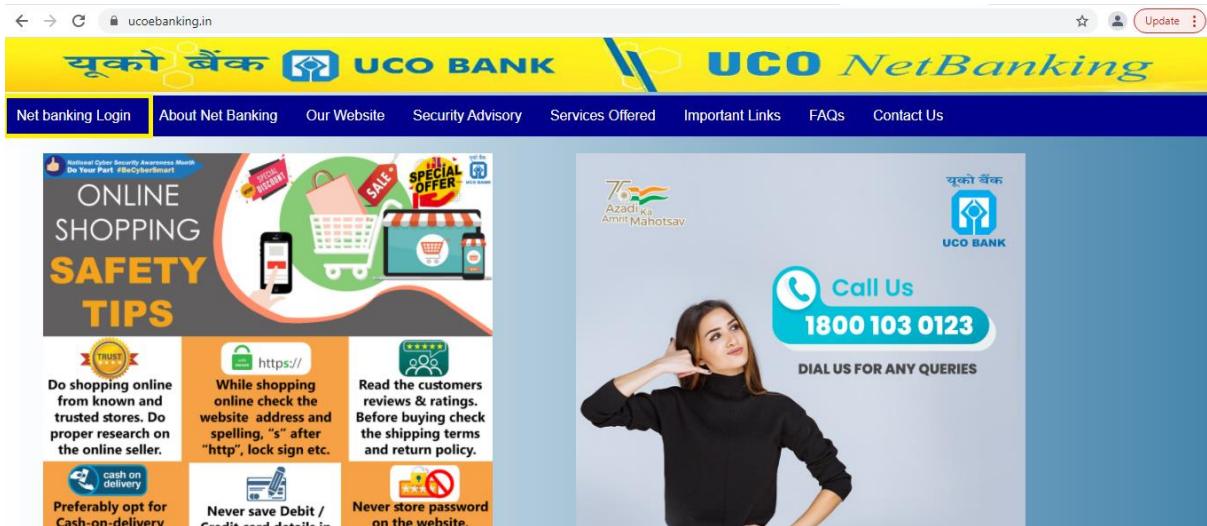


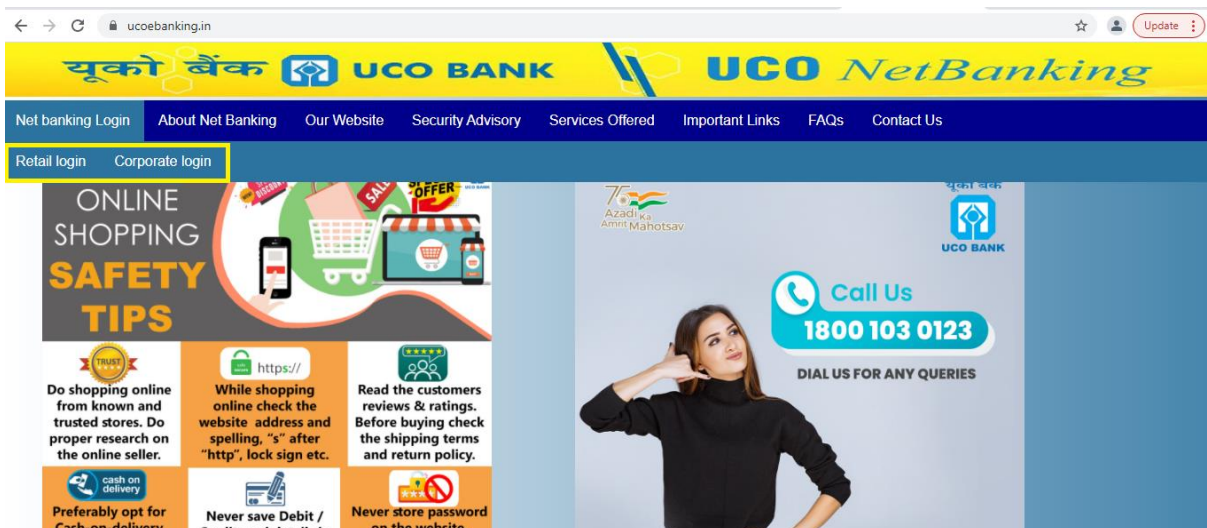
FEBA Retail Login First Time

How to Login to our new application for a Retail user?

- Search for www.ucoebanking.in and load the page in the browser. Click on the first tab i.e. **Net banking Login** available in the horizontal menu bar.



- After click on **Net Banking Login**, two options will display **Retail Login** and **Corporate Login**. Retail customer has to click on **Retail login** button.



For First Time Retail FEBA users

- Enter the registered internet banking **USER Id** and then **CAPTCHA** in the verification code and click on **LOGIN** button. User can use the tick option to Remember the user id for the browser but please read the notification as per the 'i' icon for that.

The screenshot shows the UCO Bank NetBanking login page. At the top, there is a yellow banner with the UCO Bank logo and 'UCO NetBanking' text. Below the banner, there is a navigation bar with the text 'NEW RD/LOAN INSTALLMENT PAYMENT FACILITY IS NOW AVAILABLE IN OUR NETBANKING.ALERT!!! PLEASE DO NOT RESPOND TO ANY EMAIL THAT ASKS FOR e.B'. The main content area is divided into three sections:

- Internet Banking Login:** A form with fields for 'User ID' (containing 'dhirmanish'), a 'Remember User ID' checkbox, a 'CAPTCHA' field (containing '2449'), and a 'Verification Code*' field (containing '2449'). A 'LOGIN' button is at the bottom.
- FESTIVE SEASON OFFER ON CAR LOAN:** A promotional banner for a car loan offer. It includes a QR code, a car image, and details: 'Lowest Interest Rate - 9.99%', 'Lowest EMI ₹1922/ per Loan', 'Max. Loan Amount ₹4.50 Lakhs', and 'Processing charges waived'. It also lists 'Apply Through' options: 'Nearest CA, 24x7x365', 'Toll Free Number - 1800-103-0123', 'Self - Svc. Call No. 0465029890', and 'UCO m-Banking Plus www.ucobank.com'.
- ANNOUNCEMENTS:** A section with a heading 'any mobile/landline number available on search engines like Google.' and a bullet point: 'Customers are advised to use only authenticated contact numbers available on UCO Bank's official website: www.ucobanking.com, www.ucobank.com and UCO mobile banking app.'

- In the next page, retail user has to enter his existing password and click on **LOGIN** button.

The screenshot shows the UCO Bank NetBanking login page for existing users. At the top, there is a yellow banner with the UCO Bank logo and 'UCO' text. Below the banner, there is a navigation bar with the text 'NEW RD/LOAN INSTALLMENT PAYMENT FACILITY IS NOW AVAILABLE IN OUR NETBANKING.ALERT!!! PLEASE DO NOT RESPOND TO ANY EMAIL THAT ASKS FOR e.B'. The main content area is divided into three sections:

- Internet Banking Login:** A form with fields for 'User ID' (containing 'XXXXXXXXXX'), 'Password', and a 'Forgot Password' link. A 'LOGIN' button is at the bottom.
- UCO SUVIDHA SALARY ACCOUNT:** A promotional banner for a salary account. It includes a woman's image and details: 'Multiply Benefits Smartly with Suvidha Salary'. 'SPECIAL FEATURES:' include 'Group Personal Accidental Death Insurance upto ₹ 20 lacs. (For individuals having more accounts with our Bank.)' and 'Overdraft facility upto ₹ 2.50 lacs.'. 'OTHER FEATURES:' include 'Zero Balance Savings Account with free RTGS/NEFT', 'Free Debit Card (No AMC)', 'Add-on Debit Card for Spouse', 'Free Cheque Book', 'Discount on processing fee for Retail Loans', 'Discount on Locker rent', 'Auto Sweep facility', and 'Full waiver on Standing Instruction Charges'. It also provides the website 'www.ucobank.com' and toll-free number '1800 103 0123'.
- ANNOUNCEMENTS:** A section with a heading 'any mobile/landline number available on search engines like Google.' and a bullet point: 'Dear Customers, Please don't use any mobile/landline number available on search engines like Google.'

- Enter six digits one time password “OTP” sent to the Registered Mobile number of the retail user and Press continue button.



- If OTP is not received or delivered, then user has an option to re-generate OTP by click on REGENERATE OTP.

Please be noted that the Reference ID mentioned in the LOGIN page should match with the reference id mentioned in the SMS delivered to the user's registered mobile number during login for OTP. If the reference id mismatched with the delivered SMS for OTP then system will not accept such OTP.



- After successful validation of OTP, terms and conditions page will show to the user. Here user has to read all the terms and conditions carefully and if agreed then click on AGREE button.

Right of set-off and Lien: [TOP](#)

UCO Bank shall have the right of set-off and lien, irrespective of any other lien or charge, present as well as future, on the deposits/scrip held in the Account(s) or in any other account, whether in single name or joint name(s), to the extent of all outstanding dues, whatsoever, arising as a result of the Internet Banking extended to and/or used by the user.

Proprietary Rights: [TOP](#)

UCO Bank shall make reasonable efforts to advise from time to time the Internet software such as browsers which are required for availing of Internet Banking. There will be no obligation on UCO Bank to support all or any versions of the Internet software as may be required for offering Internet Banking. The user acknowledges that the software underlying the Internet Banking as well as other Internet related software which are required for accessing Internet Banking are the legal property of the respective vendors. The permission given by UCO Bank to access Internet Banking will not convey any proprietary or ownership rights in such software. The user shall not attempt to modify, translate, disassemble, decompile or reverse engineer the software underlying Internet Banking or create any derivative product based on the software.

Communications through Electronic means: [TOP](#)

Documents sent by electronic delivery will contain all the information as it appears in the printed hard copy version as prepared and distributed by the originator, with the possible exception of graphic insertions such as photographs or logotypes. Electronic delivery may be in the form of an electronic mail, an attachment to the electronic mail, or in the form of an available download from the Website. UCO Bank would be deemed to have fulfilled its legal obligation to deliver to the user any document if such document is sent via electronic means. Failure to advise UCO Bank of any difficulty in opening a document so delivered within twenty-four (24) hours after delivery shall serve as an affirmation regarding the acceptance of the document.







[DISAGREE](#) [AGREE](#)

In case of disagree with the terms & conditions, customers will not be allowed to proceed further.

- On agreeing to the Terms and conditions, the user will be forwarded to the Phrase and Image detail window. Phrase is basically a keyword that user has to enter during the first time login. Phrase or keyword may be anything (name, place or any word / sentence that users want to register). User also has to select any image given during first time login and click on update button. The selected phrase and image will be displayed to the users, which ensure that customer is on correct Internet Banking website of UCO Bank.

Update Phrase Details

Phrase: XXXXXXXXXXXXXX

<input checked="" type="radio"/>		<input type="radio"/>		<input type="radio"/>	
<input type="radio"/>		<input type="radio"/>		<input type="radio"/>	

UPDATE

On updating of the phrase and image details, the user navigate to the next screen that is **Force password** change window. Where the user have to use their existing e-Banking Password to change to new Sign on and Transaction password for FEBA login and transaction.

Here it is to be remembered that password set or reset, password should be

1. Minimum eight characters
2. At least one upper case, one lower case, one number and one special character.
3. Login (sign-on) password and transaction password should not be the same.
4. Different from the previous three passwords.
5. Should not contain any space

Password Policy ^

Password must meet the following requirements:

1. Minimum of 6 characters and maximum of 28 characters.
2. Contain at least one upper case letter (A to Z), one lower case letter (a to z), one number(0 to 9) and one special character (\\, @, #, %, &, \$, & #, ').
3. Should not contain all or part of User ID.
4. Should not contain any space.
5. New password should be different from previous three passwords.
6. Sign on Password should be different from Transaction Password.

Change Signon Password

Password*
.....

Retype New Password*
.....

New Password*
.....

● ● ● ● ●

Change Transaction Password

Password*
.....

Retype New Password*
.....

New Password*
.....

● ● ● ● ● Fair

SUBMIT

➤ After successful change of new password for login (sign-on) and transaction, user will be forwarded to the FEBA dashboard.

The screenshot shows the UCO Bank FEBA dashboard. At the top, there is a yellow header with the bank's logo and name in Hindi and English. Below the header, a green notification bar states "The configuration is saved successfully." The main content area features a greeting "Good Afternoon, [redacted]" and a welcome message. On the left, there are three main sections: "Your Transactions" (showing no transactions available), "Payment and Transfer" (with options like "To Own Account" and "Funds Transfer To Third Party Account"), and "Online Deposit" (with options like "Open Term Deposit Account"). On the right, a modal window titled "OPERATIVE ACCOUNTS" is open, displaying a table of account balances:

Account Number	Available Balance
[redacted]	INR 454.54
[redacted]	INR 21.80
[redacted]	INR 0.00

A "View All" link is visible at the bottom of the account list. The dashboard also includes navigation links for "Personalize Dashboard", "Reset", and "Sync Accounts".