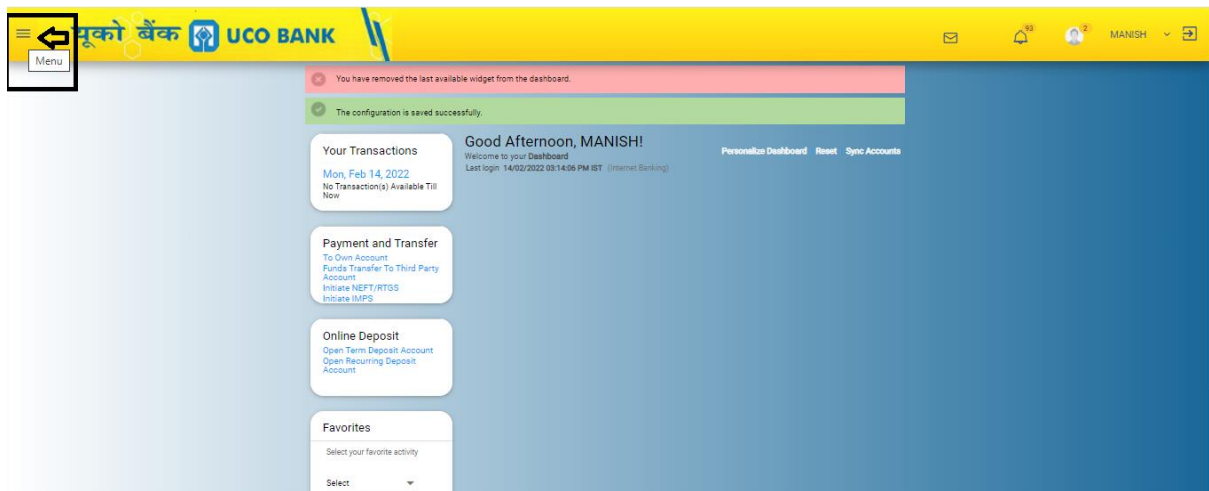


FEBA Retail Transaction

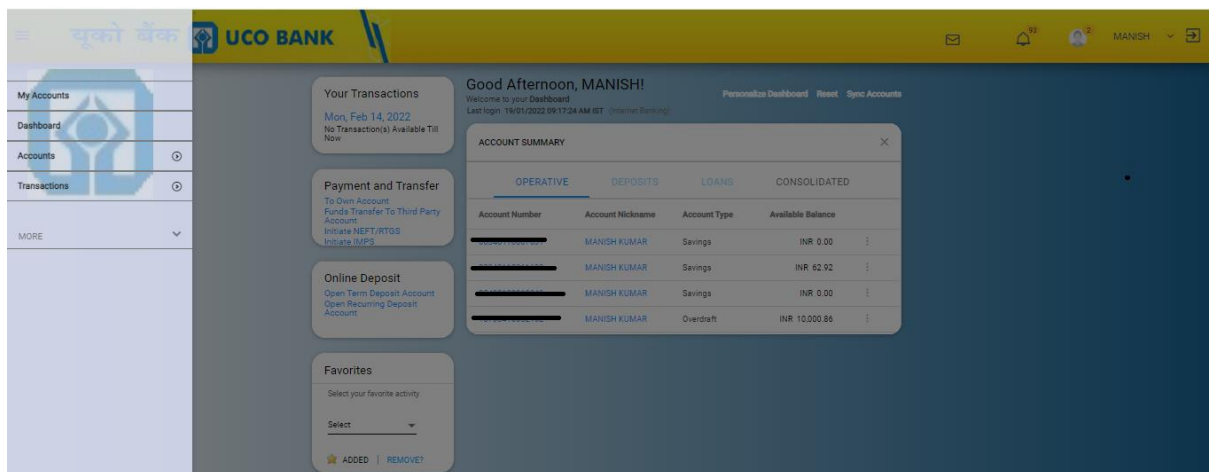
Transaction Module

Retail user can make various kind of payment like fund transfer to own account, third party account, recurring deposit account, Sukanya Samriddhi account, PPF account and transfer to other bank account through NEFT/RTGS/IMPS, bill payment through BBPS and schedule offline bill payment, shopping mall and govt. tax payment.

To use Transaction related operations like Fund Transfer, Bill payment, managing counterparty (Beneficiary), and the user has to first click on Main Menu options (three horizontal lines icon available in the top left corner of the dashboard).

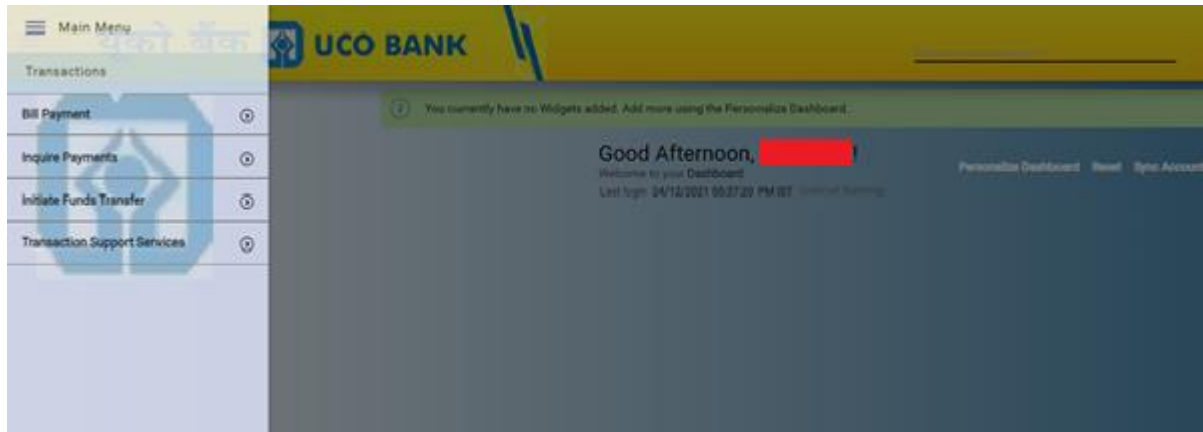


After clicking on the Main Menu option on the dashboard, Transactions menu will show up in the Main Menu Side Bar.

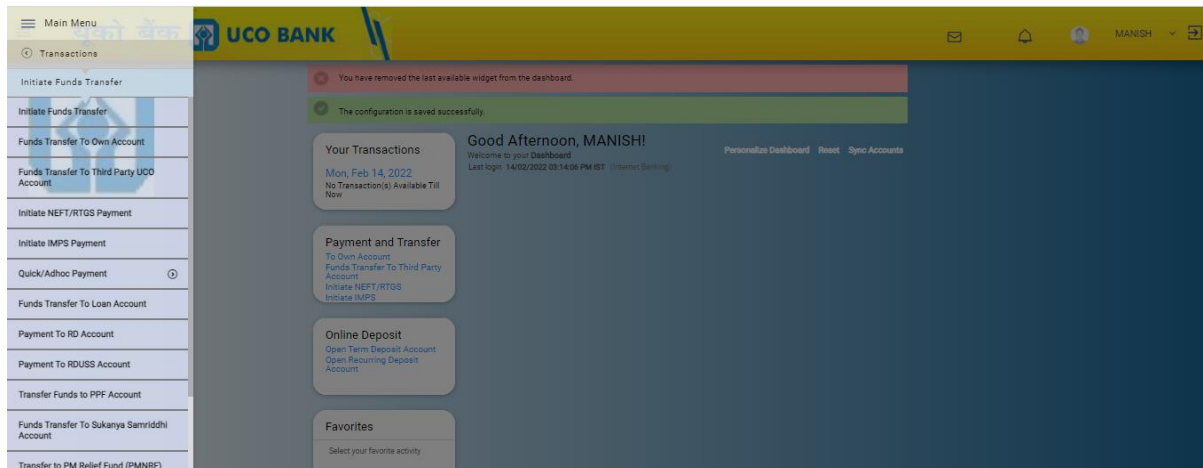


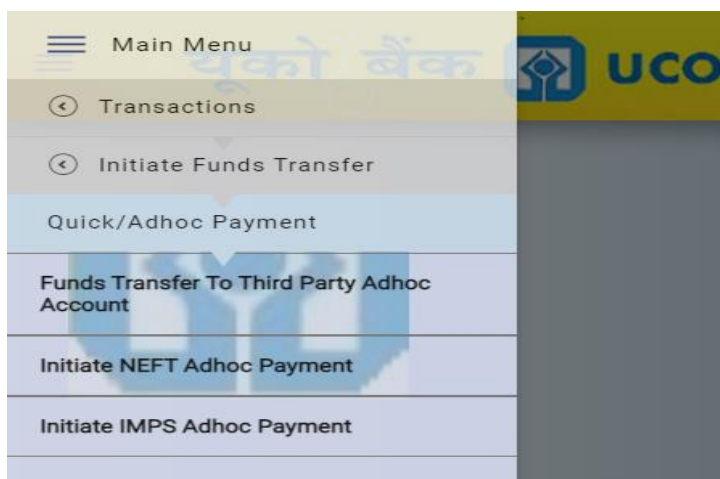
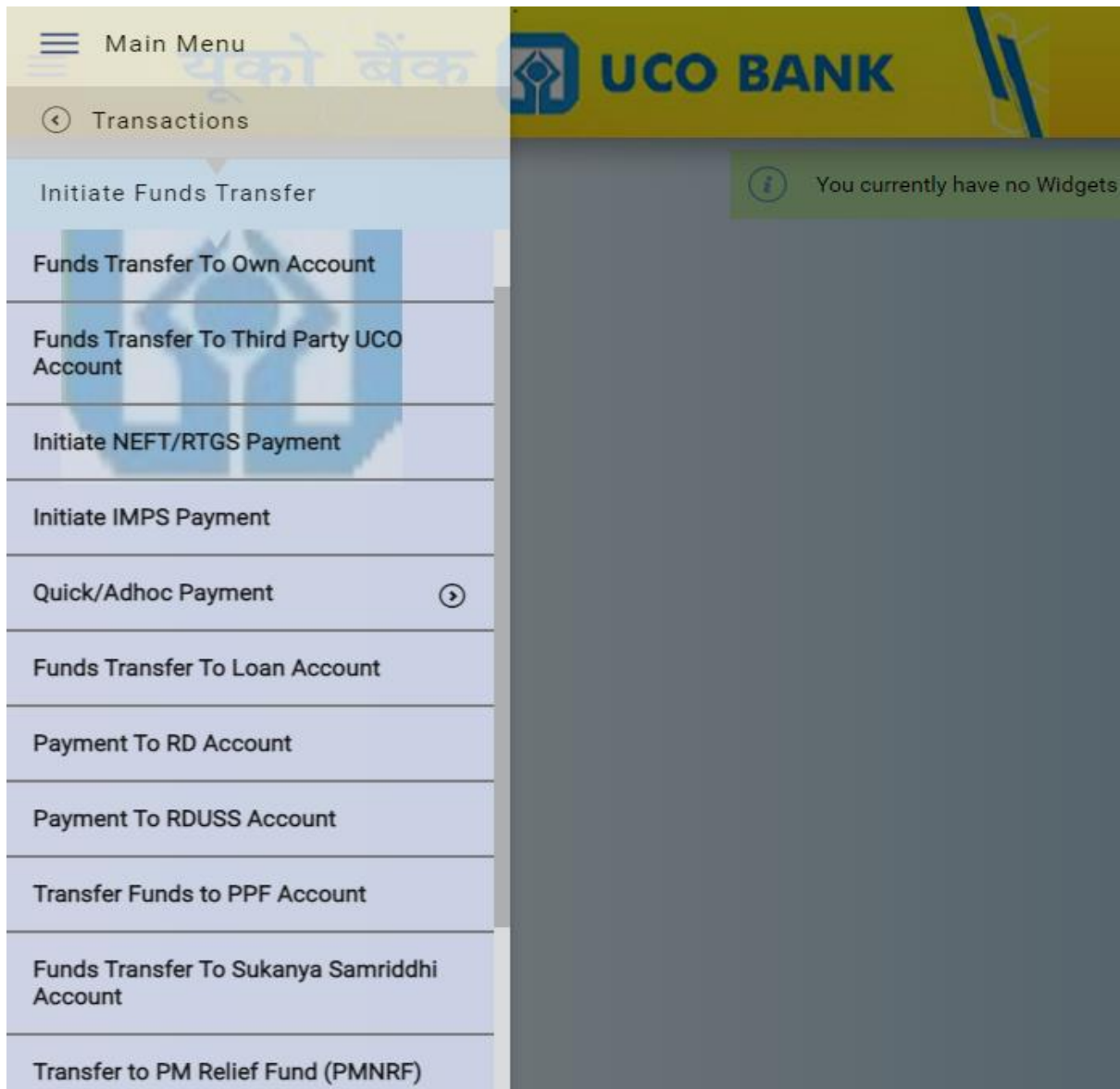
On click of Transactions menu, various sub-menus will appear

1. Bill payment
2. Inquire Payment
3. Initiate Fund Transfer
4. Transaction Support service
5. Govt & Tax payment.



For Transfer of Funds, the user has to select the option of **Initiate Funds Transfer**. The user can use the vertical slider for accessing the whole range of options in the **Initiate Funds Transfer** menu.





Types of Fund transfer available in sub-menu “Initiate Fund Transfer” under Transaction MENU

- Transactions >> Initiate Funds Transfer >> Funds Transfer To Own Account
- Transactions >> Initiate Funds Transfer >> Funds Transfer To Third Party UCO Account
- Transactions >>Initiate Funds Transfer >> Initiate NEFT/RTGS Payment
- Transactions >>Initiate Funds Transfer >> Initiate IMPS Payment
- Transactions >>Initiate Funds Transfer >> Quick/Adhoc Payment Account
 - ❖ Transactions >>Initiate Funds Transfer>>Quick/Adhoc Payment>>Funds Transfer To Third Party Adhoc Account
 - ❖ Transactions >>Initiate Funds Transfer>>Quick/Adhoc Payment>>Initiate NEFT Adhoc Payment
 - ❖ Transactions >>Initiate Funds Transfer>>Quick/Adhoc Payment>Initiate IMPS Adhoc Payment
- Transactions >>Initiate Funds Transfer >> Funds Transfer To Loan Account
- Transactions >>Initiate Funds Transfer >> Payment To RD Account
- Transactions >>Initiate Funds Transfer >> Payment To RDUSS Account
- Transactions >>Initiate Funds Transfer >> Transfer Funds to PPF Account
- Transactions >>Initiate Funds Transfer >> Funds Transfer To Sukanya Samriddhi Account
- Transactions >>Initiate Funds Transfer >>Transfer to PM Relief Fund (PMNRF)
- Transactions >>Initiate Funds Transfer >> Initiate From Template.

Funds Transfer To Own Account:

Common Detail:

- User can make transfer fund from his own operative account to other operative account. For the fund transfer to own account, following details has to fill in payment details page

Funds Transfer To Own Account

INITIATE FROM TEMPLATE

1 Payment Details 2 Preview and Confirm 3 Summary

Common Details * Indicates Mandatory Fields

Frequency Type* One Time

From Account* Select

Transaction Date (dd/MM/yyyy)* 14/02/2022

Make a Payment To

To Account* Select

Amount* INR

Other Details

Remarks

RESET ACTIONS CONTINUE

Favorites

Select your favorite activity

Select

ADD TO FAVORITES

Navigate to...

Manage Beneficiary

- **Frequency Type:** If user wants to make payment once only then user has to select **One Time** in **Frequency Type**, However **One Time** will remain as default in **Frequency type** and if user wants to create recurring instructions or standing instructions then user has to select **Recurring**

UCO BANK

Transactions > Initiate Funds Transfer > Funds Transfer To Own Account

Funds Transfer To Own Account

INITIATE FROM TEMPLATE

1 Payment Details 2 Preview and Confirm 3 Summary

Common Details * Indicates Mandatory Fields

Frequency Type* One Time

From Account* One Time

Transaction Date (dd/MM/yyyy)* Recurring

Make a Payment To

To Account* Select

Amount* INR

Other Details

Remarks

RESET ACTIONS CONTINUE

Favorites

Select your favorite activity

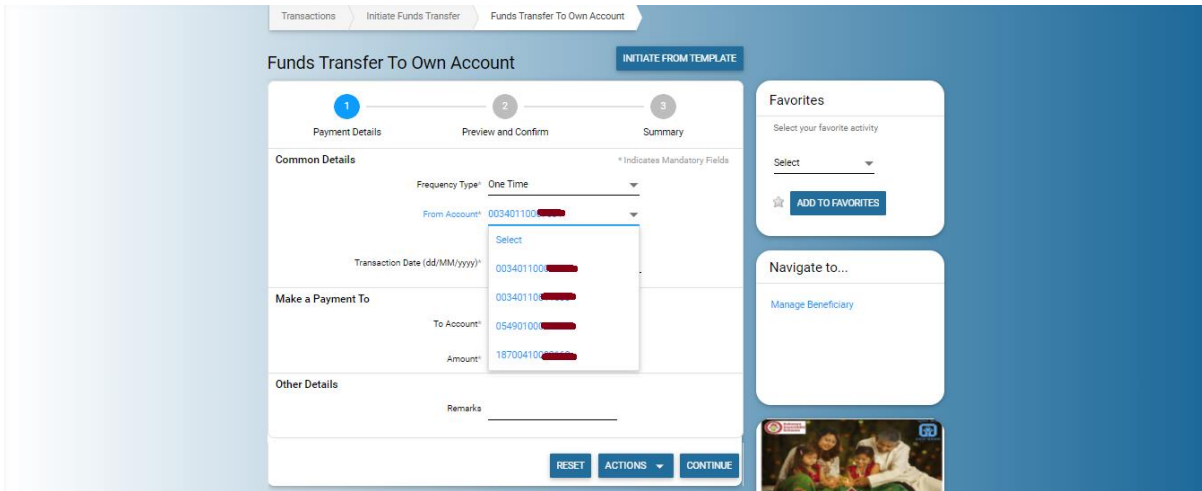
Select

ADD TO FAVORITES

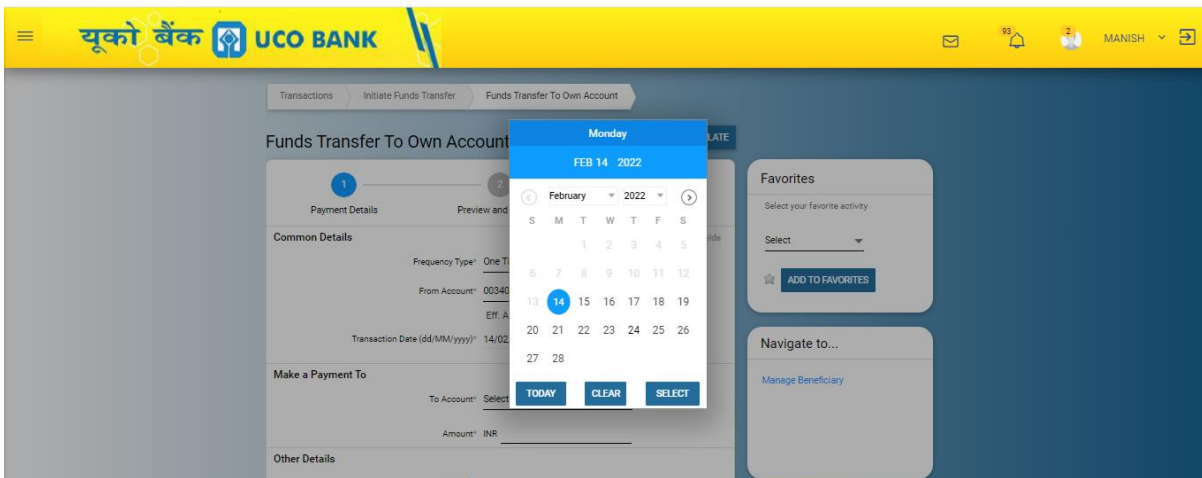
Navigate to...

Manage Beneficiary

- **From Account:** Here user has to select the account from the drop-down in which he/she wants to make payment or debit.



- **Transaction Date:** By default current date comes in the Transaction date, if user wants to make payment on future date or schedule transaction then click on date picker and select the date for the schedule payment or future date payment.



- **To Account:** Here user has to select the account in which he or she wants to make payment or credit.

The screenshot shows the 'Funds Transfer To Own Account' form. The 'To Account' dropdown menu is open, displaying a list of account numbers: 003401100, 00340110, 054901000, and 187004100. The form includes sections for 'Common Details' (Frequency Type: One Time, From Account: 003401100, Transaction Date: 14/02/2022), 'Make a Payment To' (To Account, Amount), and 'Other Details' (Remarks). A 'CONTINUE' button is visible at the bottom right.

- **Amount:** User has to enter the amount that he or she wants to transfer.

The screenshot shows the 'Funds Transfer To Own Account' form with the 'Amount' field filled with 'INR 1'. The 'Remarks' field contains 'for misc payment'. The form includes sections for 'Common Details' (Frequency Type: One Time, From Account: 0034011001, Transaction Date: 14/02/2022), 'Make a Payment To' (To Account: 0034011000, Amount: INR 1), and 'Other Details' (Remarks: for misc payment). A 'CONTINUE' button is visible at the bottom right.

- **Remarks:** If user wants to give any details for the transaction then fill the details in remarks under other details and then click on **continue** button.

Payment Confirmation:

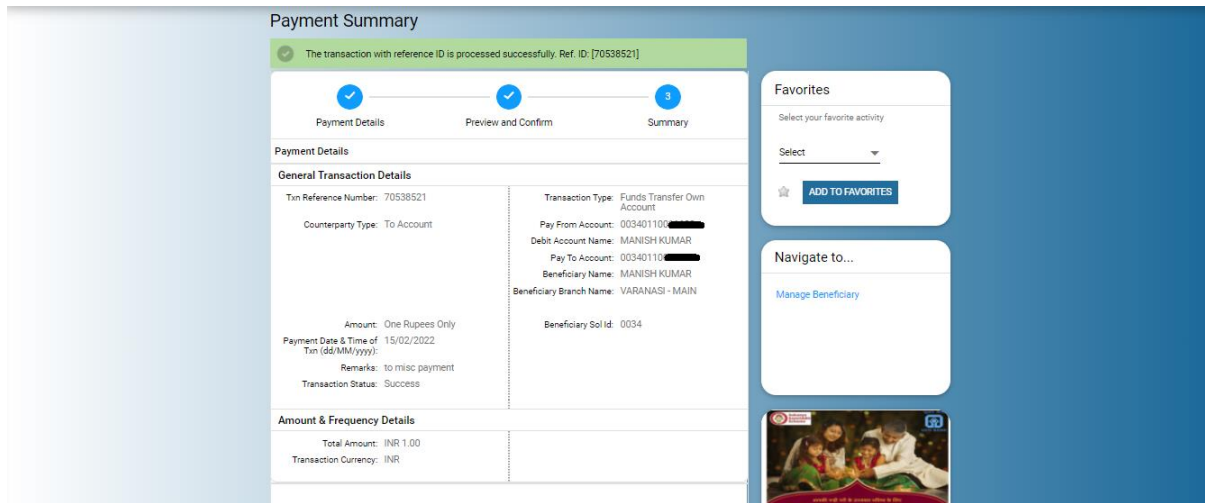
Details entered by the users in the payment details will come in the payment confirmation page. Here user can re-check whether the details entered in the payment details are correct or not. If it is in- correct then click on **"BACK TO EDIT"** button for further modifications in payment details.

The screenshot shows the 'Payment Confirmation' page with a progress indicator at the top showing three steps: 1. Payment Details (checked), 2. Preview and Confirm (active), and 3. Summary. Below the progress bar, there is a section titled 'Confirm the details before submission'. Under this, 'General Transaction Details' are listed: Transaction Type: Funds Transfer Own Account; Counterparty Type: To Account; Frequency Type: One Time; Payment Date: 14/02/2022 (dd/MM/yyyy); Remarks: for misc payment. On the right, 'Pay From Account: 003401100', 'Debit Account Name: MANISH KUMAR', 'Pay To Account: 003401100', 'Beneficiary Name: MANISH KUMAR', 'Beneficiary Branch Name: VARANASI - MAIN', and 'Beneficiary Sol Id: 0034' are displayed. Below this, 'Amount & Frequency Details' show: Total Amount: INR 1.00; Amount in Words: One Rupees Only; Transaction Currency: INR; Available Balance: 62.92. A 'BACK TO EDIT' button is located at the bottom right of the main content area. On the right sidebar, there is a 'Favorites' section with a 'Select your favorite activity' dropdown and an 'ADD TO FAVORITES' button. Below that is a 'Navigate to...' section with a 'Manage Beneficiary' link. At the bottom right, there is a small promotional image for a book.

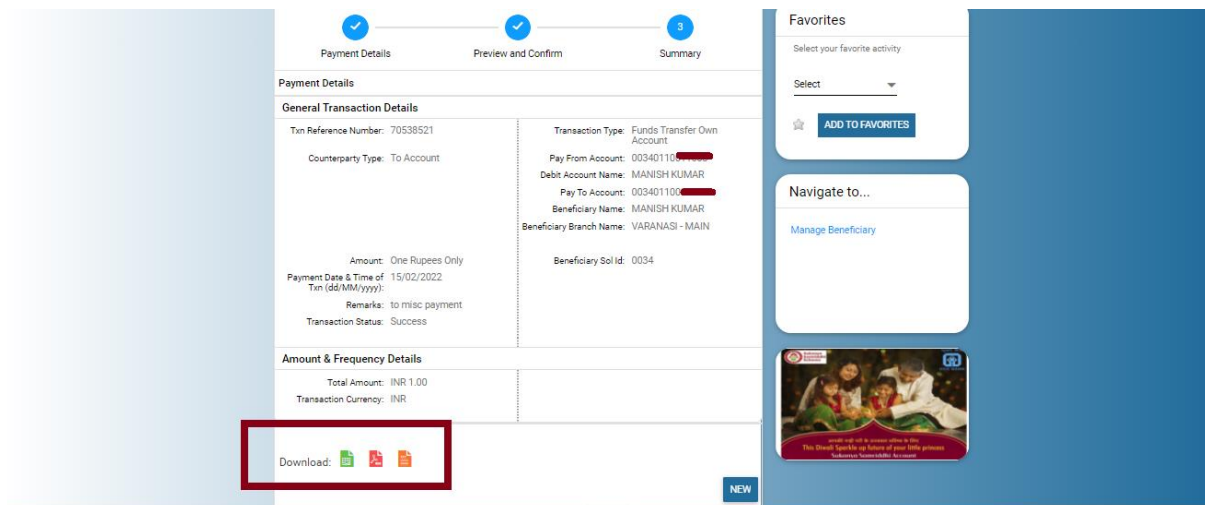
If it is correct then enter transaction password and OTP and finally click on **"SUBMIT"** button.

This screenshot shows the same 'Payment Confirmation' page as above, but with the 'Confirmation Details' section expanded. It includes a 'Transaction Password' field and a 'One Time Password' field with a 'RESEND OTP' button. Below these fields, there is a note: 'Enter the one time password (OTP) sent for authentication with REFERENCE ID:2083156.' At the bottom right, a 'SUBMIT' button is visible. The 'Additional Details' section above the confirmation fields has a 'Remarks' field. The 'Amount & Frequency Details' and 'General Transaction Details' sections remain the same as in the previous screenshot. The sidebar and promotional image are also present.

Payment Summary: After the successful validation of the transaction password and OTP, status of the transaction will show to user the in the payment details.



Download: Download option is available to generate the cyber receipt for the reference.



Funds Transfer To Other Bank Account(NEFT/RTGS):

Common Details

- **Frequency Type:** If user wants to make payment once only then user has to select **One Time** in **Frequency Type**, However **One Time** will remain as default in **Frequency type** and if user wants to create recurring instructions or standing instructions then user has to select **Recurring**

The screenshot shows the 'Funds Transfer To Other Bank Account' interface. It features a progress bar with three steps: 1. Payment Details, 2. Preview and Confirm, and 3. Summary. The 'Payment Details' section is active and contains the following fields:

- Common Details:**
 - Frequency Type: One Time (dropdown)
 - From Account: Select (dropdown)
 - Transaction Date (dd/MM/yyyy): 15/02/2022 (calendar icon)
- Make a Payment To:**
 - Personal Payee: Select (dropdown)
 - Amount: INR (text input)
 - Payment Type: Select (dropdown)
- Other Details:**
 - Is Payment Urgent? Yes (checked) / No (checkbox)
 - Remarks: (text input)

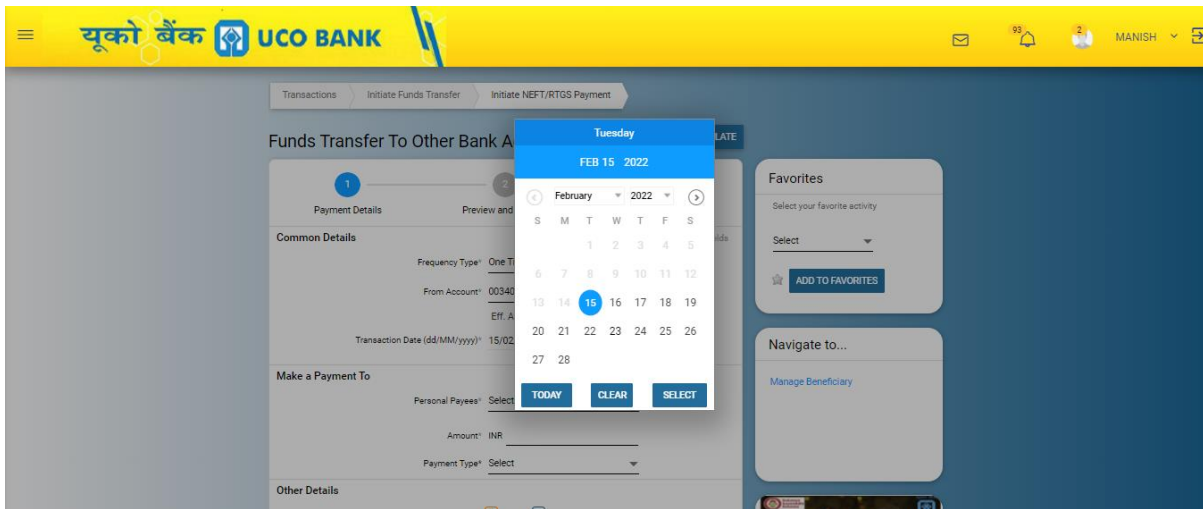
At the bottom, there is a checkbox for terms and conditions: All the terms and conditions related with NEFT/RTGS Fund Transfer are as per Bank's extant guidelines, I/We am/are aware and adhered to such guidelines and agreed before the request submission.

On the right side, there are two panels: 'Favorites' with a 'Select your favorite activity' dropdown and an 'ADD TO FAVORITES' button; and 'Navigate to...' with a 'Manage Beneficiary' link. A small promotional image is visible at the bottom right.

- **From Account:** Here user has to select the account from the drop-down in which he/she wants to make payment or debit.

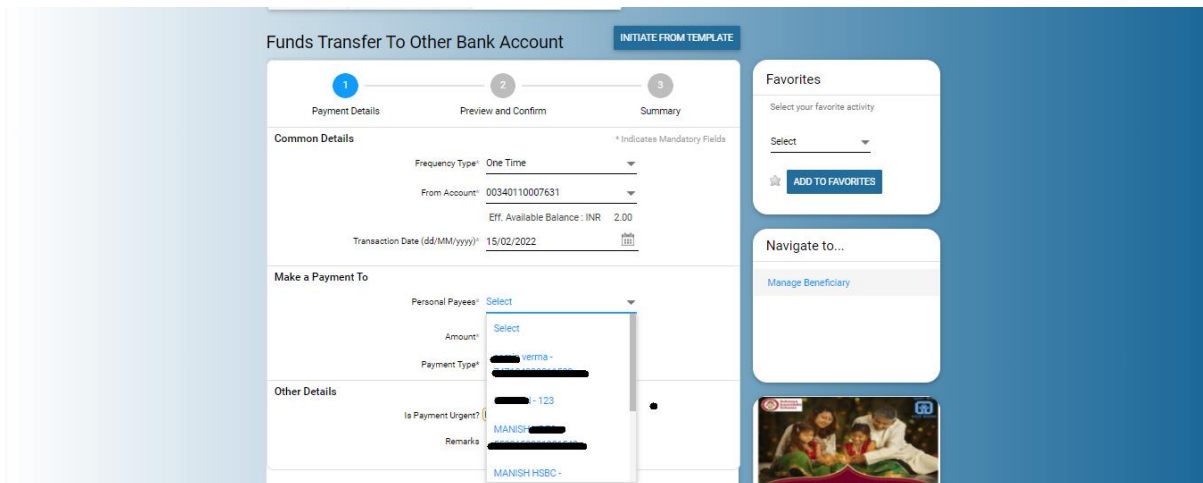
This screenshot is similar to the previous one but shows the 'From Account' dropdown menu open. The menu lists several account numbers, some of which are partially obscured by black bars for security. The visible numbers include 003401100, 05490100, and 187004100. The rest of the form and the right-side panels remain the same as in the previous screenshot.

- **Transaction Date:** By default current date comes in transaction date, if a user wants to make payment on future date then click on date picker and select the date for the schedule payment or future date payment.

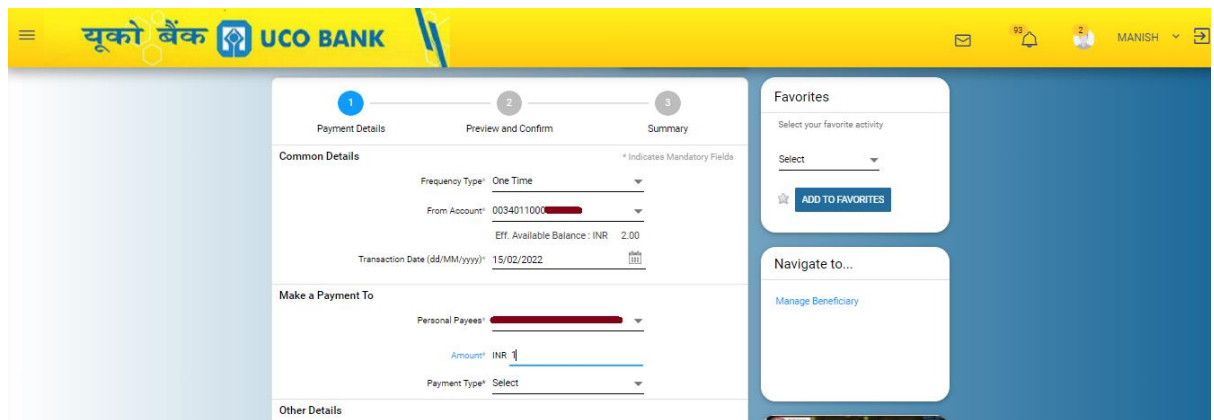


Make a Payment To

- **Personal Payees:** In personal payees, user has to select the beneficiary or payee from the drop down to whom he or she wants to make payment or fund transfer or credit.

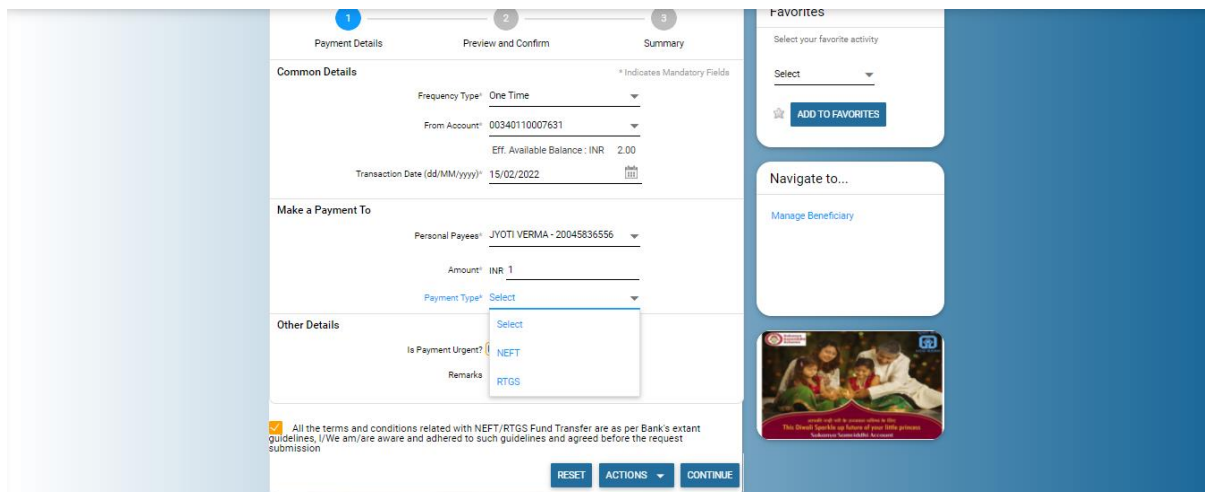


- **Amount:** Here user has to enter the amount that he or she wants to make fund transfer or payment.



- **Payment Type:** If the amount is less than 2.00 lac then user has to select NEFT in payment type and if the amount is more than 2.00 lac then user has two options to select payment type either NEFT or RTGS as per choice.

In case of non-selection of payment type, application by default assigns NEFT in the network if the amount is less than 2.00 lac and RTGS if the amount is more than 2.00 lac.



Other Details:

- **Is payment Urgent:** By default, **Yes** is selected in "Is payment urgent".

The screenshot shows the UCO Bank mobile app interface for making a payment. The header includes the bank logo and the user's name 'MANISH'. The form is divided into several sections:

- Common Details:** Frequency Type: One Time; From Account: 00340110007631; Eff. Available Balance: INR 2.00; Transaction Date: 15/02/2022.
- Make a Payment To:** Personal Payee: JYOTI VERMA - 20045836556; Amount: INR 1; Payment Type: Select.
- Other Details:** Is Payment Urgent? Yes No; Remarks: (empty).

At the bottom, there is a disclaimer: "All the terms and conditions related with NEFT/RTGS Fund Transfer are as per Bank's extant guidelines. I/We am/are aware and adhered to such guidelines and agreed before the request submission." and buttons for 'RESET', 'ACTIONS', and 'CONTINUE'.

- **Remarks:** If user wants to give any details for the transaction then fill the details in remarks under other details.

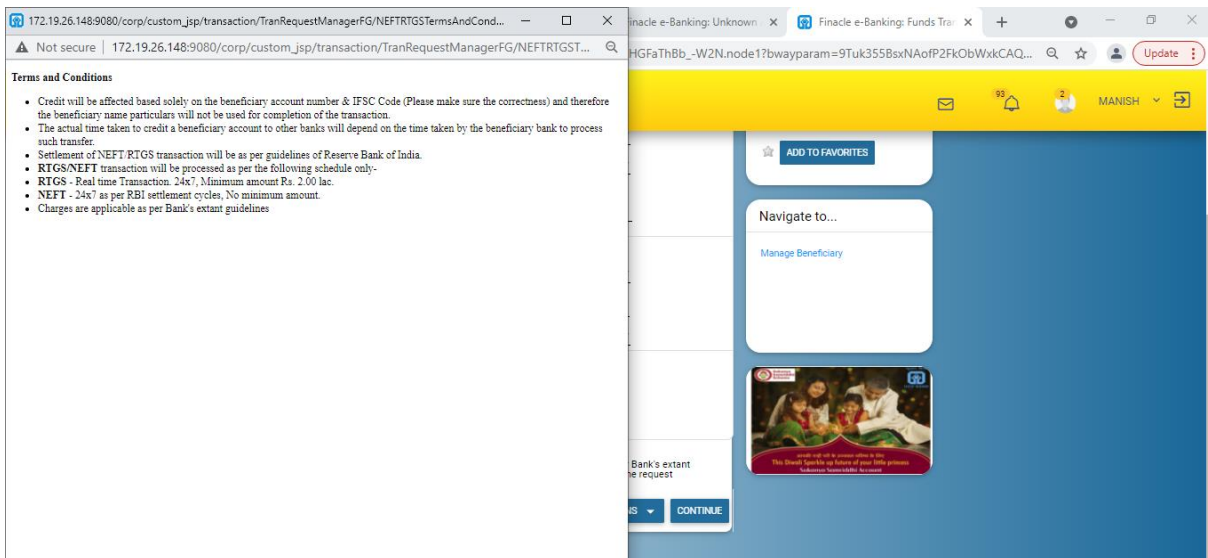
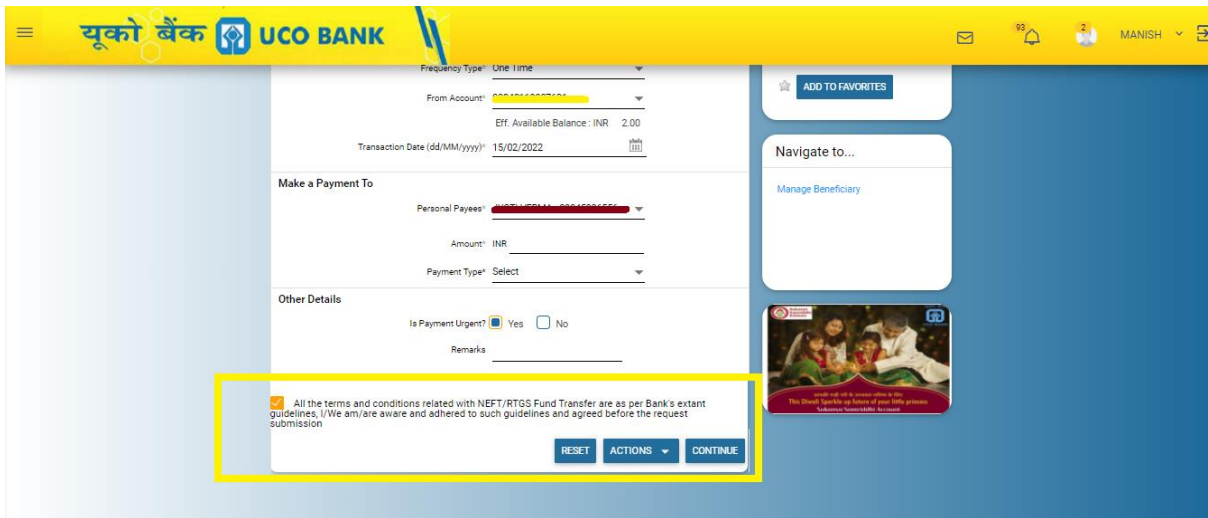
This screenshot shows the same 'Make a Payment To' form, but with a dropdown menu open for the 'Is Payment Urgent?' field. The dropdown options are 'Select', 'NEFT', and 'RTGS'. The 'Remarks' field is also visible and empty.

The form is divided into three steps: 1. Payment Details, 2. Preview and Confirm, and 3. Summary. The 'Common Details' section is visible, showing the same information as the previous screenshot.

The 'Make a Payment To' section shows the same payee and amount. The 'Other Details' section shows the 'Is Payment Urgent?' dropdown menu open, with 'NEFT' and 'RTGS' as options.

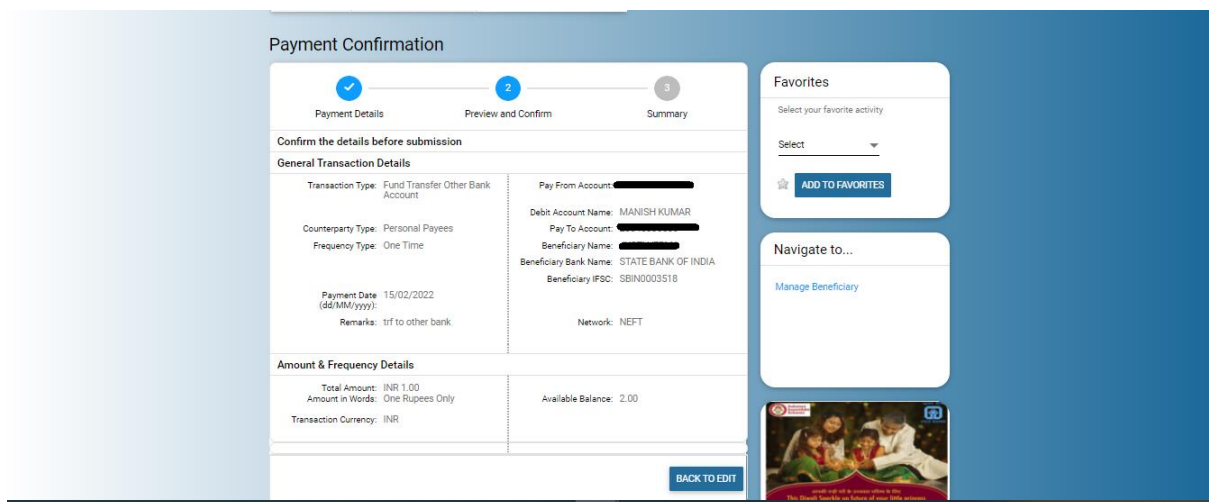
At the bottom, there is a disclaimer: "All the terms and conditions related with NEFT/RTGS Fund Transfer are as per Bank's extant guidelines. I/We am/are aware and adhered to such guidelines and agreed before the request submission." and buttons for 'RESET', 'ACTIONS', and 'CONTINUE'.

- **Terms & Conditions:** User has to read the terms and conditions carefully and accepts the same in the check-box if agreed



Payment Confirmation:

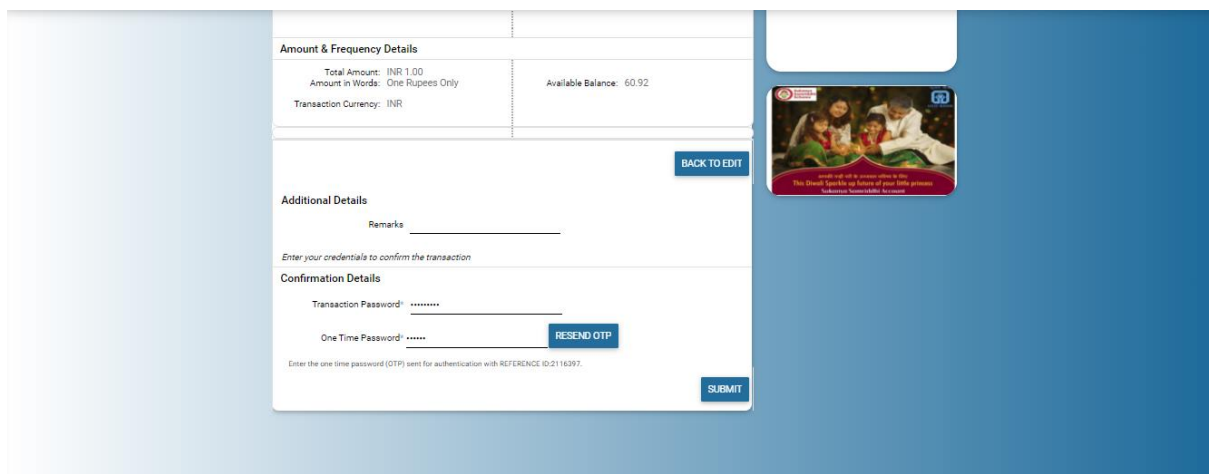
Details entered by the users in the payment details will come in the preview confirmation page. Here user can re-check whether the details entered in the payment details are correct or not. If it is in- correct then click on “**BACK TO EDIT**” for the further modification in payment details.



The screenshot displays the 'Payment Confirmation' interface. At the top, there are three steps: 'Payment Details' (completed), 'Preview and Confirm' (current step), and 'Summary'. Below this, a warning states 'Confirm the details before submission'. The main content is divided into sections: 'General Transaction Details' (Transaction Type: Fund Transfer Other Bank Account, Counterparty Type: Personal Payees, Frequency Type: One Time, Payment Date: 15/02/2022, Remarks: trf to other bank), 'Pay From Account' (Debit Account Name: MANISH KUMAR, Pay To Account: [redacted]), 'Beneficiary Bank Name' (STATE BANK OF INDIA, Beneficiary IFSC: SBIND003518, Network: NEFT), and 'Amount & Frequency Details' (Total Amount: INR 1.00, Amount in Words: One Rupees Only, Transaction Currency: INR, Available Balance: 2.00). A 'BACK TO EDIT' button is located at the bottom right. On the right sidebar, there are sections for 'Favorites' (Select your favorite activity, ADD TO FAVORITES button) and 'Navigate to...' (Manage Beneficiary link). A small promotional banner is visible at the bottom right.

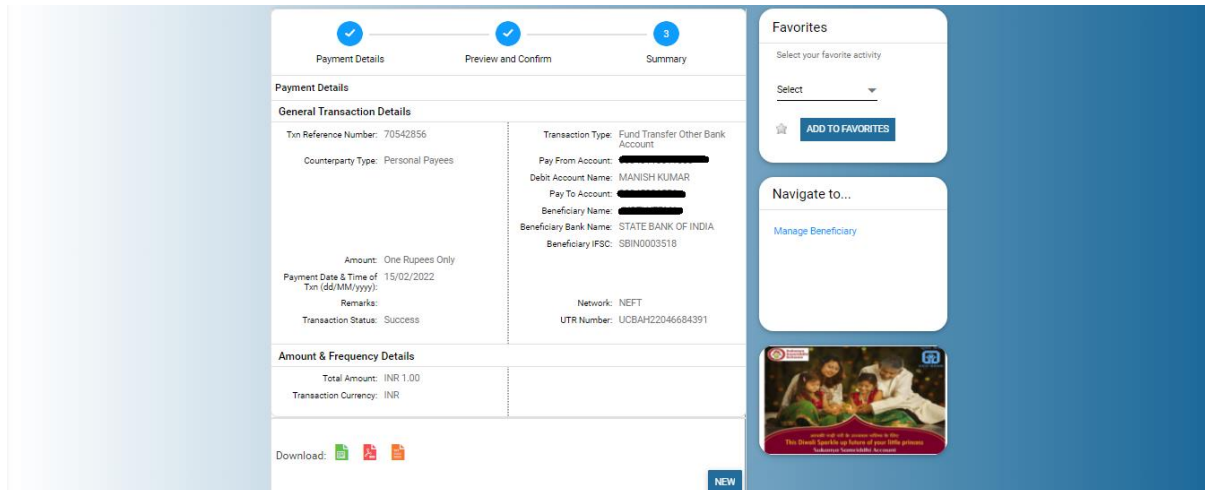
Confirmation Details

If it is correct then enter transaction password and OTP and finally click on “**SUBMIT**” button



The screenshot shows the 'Confirmation Details' section of the payment process. It includes the 'Amount & Frequency Details' (Total Amount: INR 1.00, Amount in Words: One Rupees Only, Transaction Currency: INR, Available Balance: 60.92) and a 'BACK TO EDIT' button. Below this is the 'Additional Details' section with a 'Remarks' field. The 'Confirmation Details' section contains a 'Transaction Password' field, a 'One Time Password' field, a 'RESEND OTP' button, and a 'SUBMIT' button. A note at the bottom states 'Enter the one time password (OTP) sent for authentication with REFERENCE ID:2116397'. A small promotional banner is visible on the right side.

Payment Summary: After the successful validation of transaction password and OTP, status of the transaction will show to the in the payment details and UTR number will also show in the general transaction details. Download option is available to generate the cyber receipt.



Fund Transfer to Third party UCO account

Common Details

- **Frequency Type:** If user wants to make payment once only then user has to select **One Time** in **Frequency Type**, However **One Time** will be default in **Frequency Type** and if wants to make payment in multiple times then user has to select **Recurring**

The screenshot shows the 'Funds Transfer To Third Party Account' form. The form is divided into three steps: 1. Payment Details, 2. Preview and Confirm, and 3. Summary. The 'Common Details' section is currently active. It includes the following fields:

- Frequency Type:** One Time (selected)
- From Account:** Select (dropdown menu)
- Transaction Date (dd/MM/yyyy):** 15/02/2022 (calendar icon)
- Make a Payment To:**
 - Personal Payees:** Select (dropdown menu)
 - Amount:** INR (text input)
- Other Details:**
 - Remarks:** (text input)

At the bottom of the form, there are buttons for 'RESET', 'ACTIONS', and 'CONTINUE'. On the right side, there are sections for 'Favorites' and 'Navigate to...'.

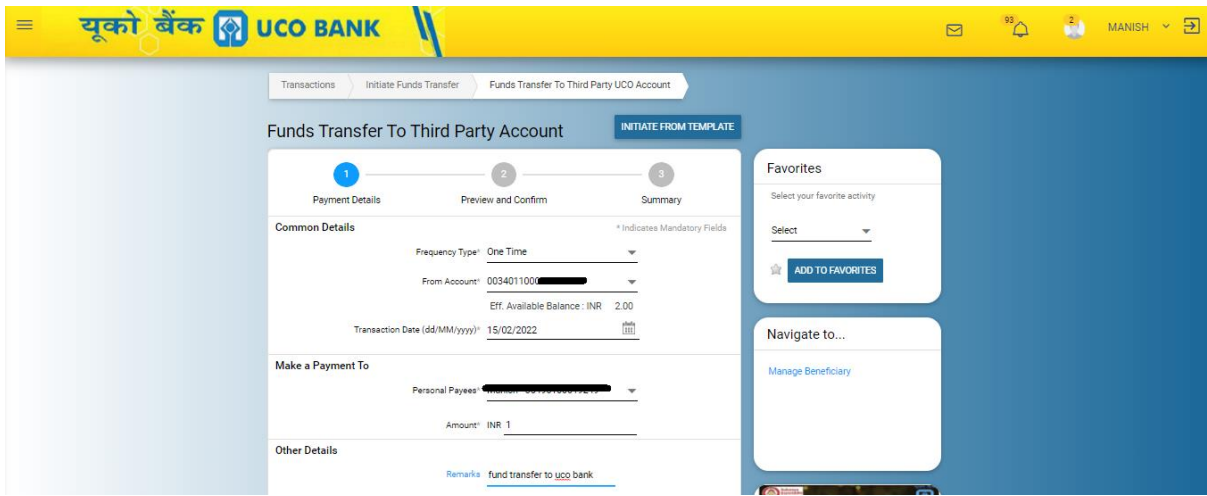
- **From Account:** Here user has to select the account from the drop-down in which he/she wants to make payment or debit.

This screenshot shows the 'Funds Transfer To Third Party Account' form with the 'From Account' dropdown menu open. The dropdown menu displays a list of account numbers:

- 003401100
- 0034011
- 0549010
- 18700410

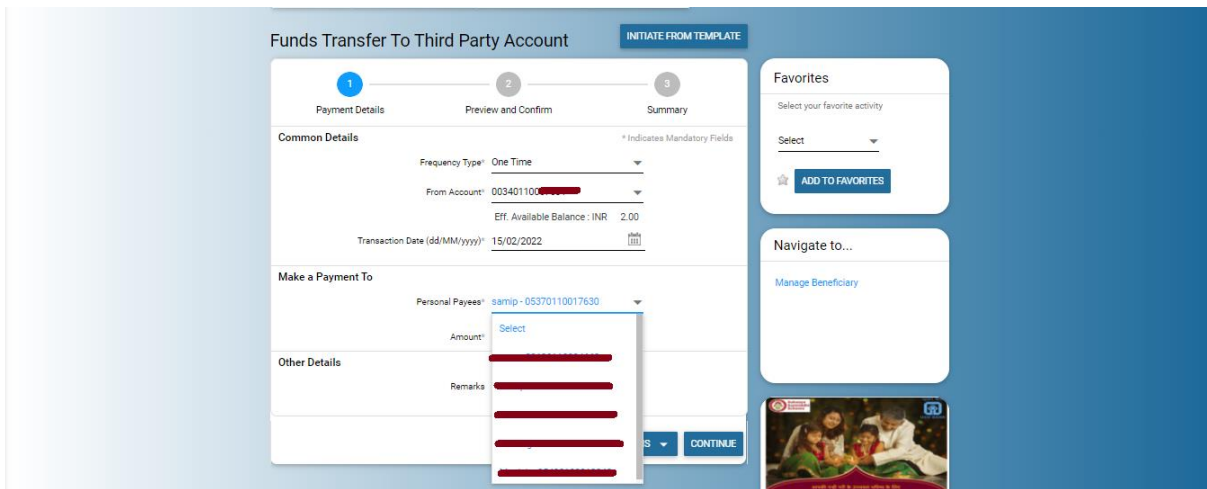
The form fields and layout are the same as in the previous screenshot, but the 'From Account' field is highlighted, and the dropdown menu is visible.

- **Transaction Date:** By default current date comes in transaction date, if user wants to make payment on future date or schedule date then click on date picker and select the date for the schedule payment or future payment.



Make a Payment To

- **Personal Payee:** In personal payees, user has to select the UCO bank beneficiary or payee from the drop down to whom he or she wants to make payment.



- **Amount:** Here user has to enter the amount that he or she wants to make payment.

The screenshot shows the 'Funds Transfer To Third Party UCO Account' form in the UCO Bank mobile app. The form is in the 'Payment Details' step (1 of 3). It includes fields for Frequency Type (One Time), From Account, Eff. Available Balance (INR 2.00), Transaction Date (15/02/2022), Personal Payees, Amount (INR 1), and Remarks (trf to third party uco account). Navigation buttons include RESET, ACTIONS, and CONTINUE. A sidebar on the right shows Favorites and Navigate to... options.

- **Remarks:** If user wants to give any details for the transaction then fill the details in remarks under other details.

The screenshot shows the 'Funds Transfer To Third Party UCO Account' form in the UCO Bank mobile app. The form is in the 'Payment Details' step (1 of 3). It includes fields for Frequency Type (One Time), From Account, Eff. Available Balance (INR 2.00), Transaction Date (15/02/2022), Personal Payees, Amount (INR 1), and Remarks (trf to third party uco account). Navigation buttons include RESET, ACTIONS, and CONTINUE. A sidebar on the right shows Favorites and Navigate to... options.

Payment Confirmation

Details entered by the users in the payment details will come in the preview confirmation page. Here user can re-check whether the details entered in the payment details are correct or not. If it is in- correct then click on “**BACK TO EDIT**” for the further modification in payment details.

Transactions Initiate Funds Transfer Funds Transfer To Third Party UCO Account

Payment Confirmation

1 Payment Details 2 Preview and Confirm 3 Summary

Confirm the details before submission

General Transaction Details

Transaction Type: Funds Transfer Third Party Account	Pay From Account: ██████████
Counterparty Type: Personal Payees	Debit Account Name: MANISH KUMAR
Frequency Type: One Time	Pay To Account: ██████████
Payment Date: 15/02/2022 (dd/MM/yyyy)	Beneficiary Name: MANISH KUMAR
Remarks: trf to third party uco account	Beneficiary Branch Name: KOLKATA - DD BLOCK SALT LAKE
	Beneficiary Sol Id: 1870

Amount & Frequency Details

Total Amount: INR 1.00	Available Balance: 2.00
Amount in Words: One Rupees Only	
Transaction Currency: INR	

Favorite


Select your favorite activity

Select

ADD TO FAVORITES

Navigate to...

Manage Beneficiary



Confirmation Details

If it is correct then enter transaction password and OTP and finally click on submit button for the final payment.

UCO BANK

MANISH

Amount & Frequency Details

Total Amount: INR 1.00	Available Balance: 2.00
Amount in Words: One Rupees Only	
Transaction Currency: INR	

BACK TO EDIT

Additional Details

Remarks

Enter your credentials to confirm the transaction

Confirmation Details


Transaction Password

One Time Password

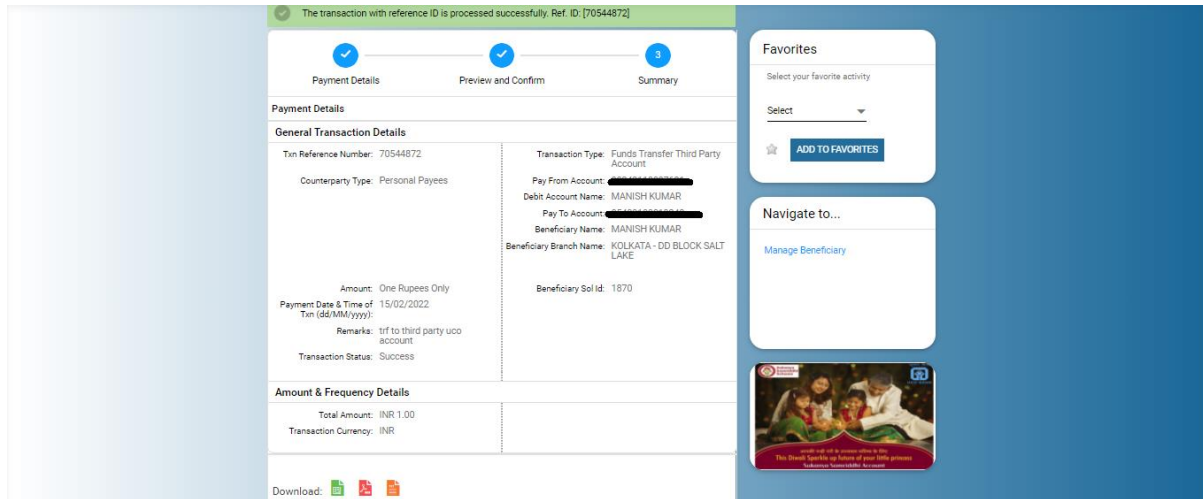
RESEND OTP

Enter the one time password (OTP) sent for authentication with REFERENCE ID:2122179.

SUBMIT



Payment Summary: After the successful validation of transaction password and OTP, status of the transaction will show to payment details. Download option is also available to generate the cyber receipt.



Recurring Transaction:

If users want to make fixed amount to transfer from one account to another account on regular interval like daily, weekly and monthly then this can be achieved through Recurring transaction during the transaction.

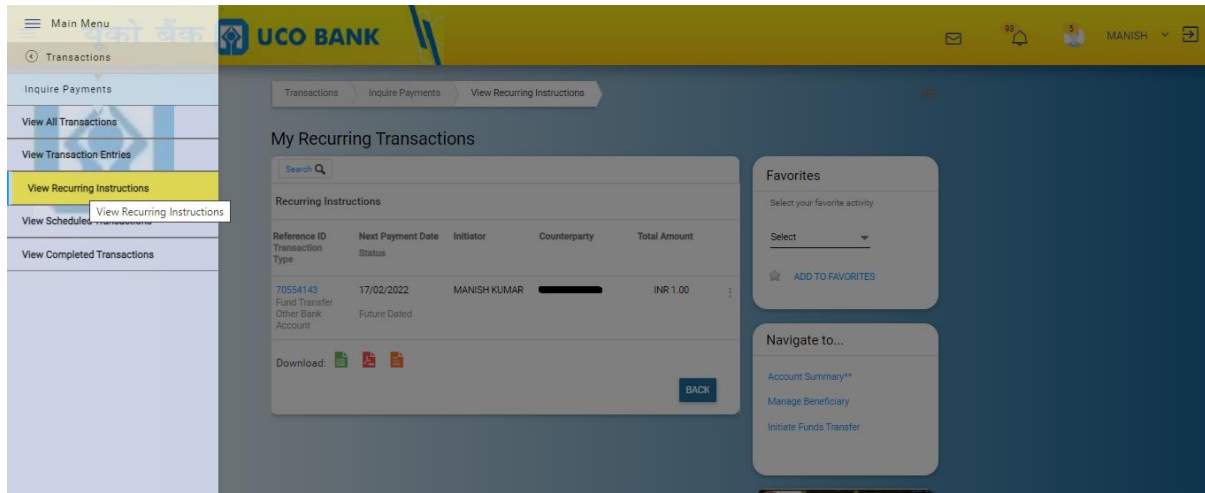
User has to select "Recurring" in Frequency Type and Daily/Weekly/Monthly in Frequency.

- **Frequency Type:** If users want to make fixed amount to transfer from one account to another then user has to select **Recurring** in Frequency Type
- **Frequency:** User has to select daily, weekly or monthly according to choice or requirement.
- **From Account:** User has to select the debit account from which he wants recurring transaction.
- **Recurring Date:** it is the date from where recurring starts. It will be the future date.
- **No of instalment:** Here number of instalment will be entered by the user.
- **End Date:** If number of instalment given then, no needs to enter the end date.

View Recurring Instructions:

Recurring transactions created can be viewed through following path:

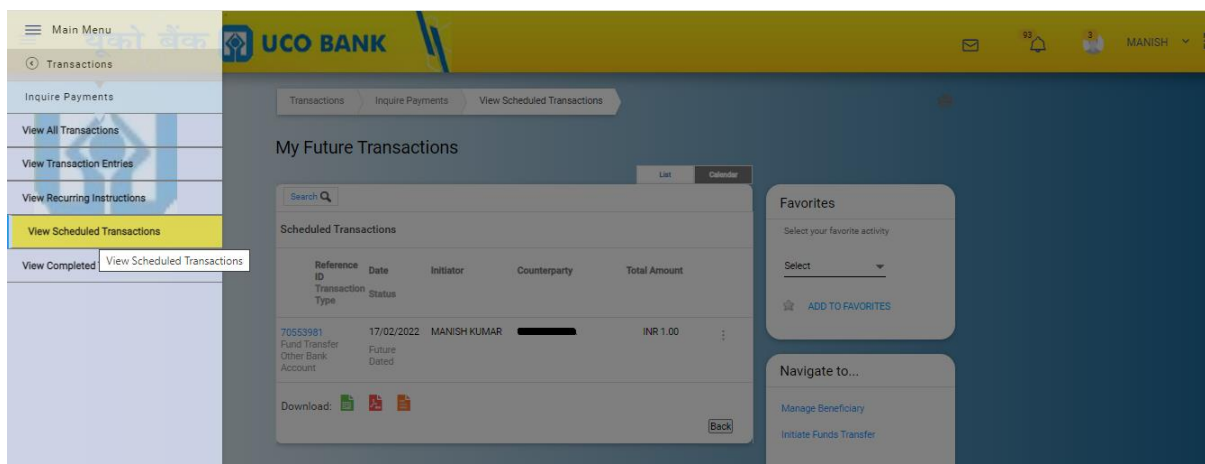
Transactions->Inquire Payments->View Recurring Instructions



View Schedule Transaction:

Schedule transactions created can be viewed through following path:

Transactions->Inquire Payments->View Schedule Transactions



Quick/Adhoc Payment

In FEBA, user can make the adhoc or quick payment without adding the beneficiary upto 50,000/- only.

1. Fund Transfer to Third party adhoc account
2. Initiate NEFT adhoc payment
3. Initiate IMPS adhoc payment

Fund Transfer to Third party adhoc account

It is basically used for the adhoc fund transfer to UCO Bank without adding the beneficiary

- **From Account:** User has to select the account from the drop-down from which he or she wants to make payment or fund transfer.
- **Transaction Date:-** Adhoc payment cannot be made on future date, hence only current date will show in the transaction date.
- **Adhoc payee name:** Here user has to enter the name of beneficiary to whom payment to be initiated.
- **Account Number and Confirm Account Number:** Here user has to enter the 14 digit UCO Bank account Number in account number and confirm account number.
- **Add to Personal Payee List:** If customer tick the check-box then, beneficiary will be added to the beneficiary list after the payment or transfer and will be in disabled mode till cooling period. If it is un-checked then the said beneficiary payment will not be added in the beneficiary list.
- **Terms and Condition:** Here user has to read the Terms and conditions carefully and agreed the same for the transaction.

Create New Transaction

1 Payment Details 2 Preview and Confirm 3 Summary

Common Details * Indicates Mandatory Fields

From Account: Select

Transaction Date (dd/MM/yyyy): 15/02/2022

Make a Payment To

Ad hoc Payee Name: _____

Account Number: _____

Confirm Account Number: _____

Amount: INR _____

Add to Personal Payee List:

Other Details

Remarks: _____

All the terms and conditions related with Quick/Adhoc third party/NEFT/IMPS Fund Transfer are as per Bank's extant guidelines, I/We am/are aware and adhered to such guidelines and agreed before the request submission

RESET CONTINUE

Favorites

Select your favorite activity

Select

ADD TO FAVORITES

Navigate to...

Get up to 10% extra on your savings. This doesn't expire till the end of your 5th month. Redeemable. Redeemable. Redeemable.

Fund Transfer to initiate NEFT adhoc payment

- **From Account:** User has to select the account from the drop-down from which he or she wants to make payment or transfer.
- **Transaction Date:-** Adhoc payment cannot be made on future date, hence only current date will show in the transaction date.
- **Adhoc payee name:** Here user has to enter the name of beneficiary to whom payment to be initiated.
- **Account Number and Confirm Account Number:** Here user has to enter the account number of other bank in account number and confirm account number.
- **IFSC Code & Address:** User has to enter the IFSC code and address and can be validate on click of LookUp button.
- **Add to Personal Payee List:** If customer tick the check-box then, beneficiary will be added to the beneficiary list after the payment or transfer and will be in disabled made till cooling period. If it is unchecked then beneficiary will not be added in the beneficiary list.
- **Terms and Condition:** Here user has to read the Terms and conditions carefully and agreed the same for the transaction.

Transactions Initiate Funds Transfer Quick/Adhoc Payment Initiate NEFT Adhoc Payment

Create New Transaction

1 Payment Details 2 Preview and Confirm 3 Summary

Common Details * Indicates Mandatory Fields

From Account: Select

Transaction Date (dd/MM/yyyy) 15/02/2022

Make a Payment To

Ad hoc Payee Name: _____

Account Number: _____

Confirm Account Number: _____

IFSC Code: NFI _____ **LookUp**

Amount: INR _____

Address: _____

City: _____ **LOOKUP**

Zip Code: _____

Favorites

Select your favorite activity

Select _____

ADD TO FAVORITES

Navigate to...

Fund Transfer to initiate IMPS adhoc payment

- **From Account:** User has to select the account from the drop-down from which he or she wants to make payment or transfer.
- **Transaction Date:-** Adhoc payment cannot be made on future date, hence only current date will show in the transaction date.
- **Adhoc payee name:** Here user has to enter the name of beneficiary to whom payment to be initiated.
- **Account Number and Confirm Account Number:** Here user has to enter the account number of other bank in account number and confirm account number.
- **IFSC Code:** User has to enter the IFSC code and can be validate on click of LookUp button.
- **Add to Personal Payee List:** If customer tick the check-box then, beneficiary will be added to the beneficiary list after the payment or transfer and will be in disabled made till cooling period. If it is unchecked then the beneficiary will not be added in the beneficiary list.
- **Terms and Condition:** Here user has to read the Terms and conditions carefully and agreed the same for the transaction.

The screenshot displays the 'Create New Transaction' interface. It features a three-step progress bar at the top: 1. Payment Details (active), 2. Preview and Confirm, and 3. Summary. The form is divided into several sections:

- Common Details:** Includes a 'From Account' dropdown menu (currently set to 'Select') and a 'Transaction Date (dd/MM/yyyy)' field showing '15/02/2022'. A note indicates that an asterisk (*) denotes mandatory fields.
- Make a Payment To:** This section contains input fields for 'Ad hoc Payee Name*', 'Account Number*', 'Confirm Account Number*', and 'IFSC Code'. The IFSC Code field is pre-filled with 'IMPS' and has a 'LookUp' button next to it. Below these fields is an 'Amount' field set to 'INR' and an 'Add to Personal Payee List' checkbox.
- Other Details:** Includes a 'Remarks' text area.

On the right side of the form, there are two utility panels: 'Favorites' with a 'Select' dropdown and an 'ADD TO FAVORITES' button, and 'Navigate to...' with a search area. At the bottom right, there is a small promotional banner for a 'New! Call us to connect with you' service.