

## **UniON User Guide**



## Contents

<b>1. Introduction</b>	3
<b>2. Log In</b>	3
<b>3. Enter the System</b>	5
<b>4. Fund Transfer</b>	4
4.1 Add Beneficiary	4
4.2 Removing Beneficiary	5
4.3 Fund transfer Details	6
4.4 Fund transfer History	7
<b>5. Credit Card</b>	7
5.1 Add Credit Card	7
5.2 Credit Card bill	9
5.3 Credit Card Payment History	10
<b>6. Mobile Recharge</b>	10
6.1 Mobile top-up	10
6.2 Top-up History	11
<b>7. Utility Bill</b>	12
7.1 Utility Bill payment	12
7.2 Utility Bill Payment history.	12
<b>8. Account</b>	13
8.1 Account Details:	13
8.2 Mini Statement	13
<b>9. Other</b>	14
9.1 Locate UBL	14
9.2 Setting	14
9.3 About Us	14
9.4 EMI Calculator	14
9.5 Exchange Rate	14

## 1. Introduction:

Union Bank Ltd. Introducing the Internet banking service which allows transactions in real time over the internet without installing any software on your computer. This service gives the ability to access user account(s) and banking information directly from home or anywhere, 24 hours a day, 7 days a week thus giving value to time. You can also use internet banking through your mobile by downloading the UniON App from Android Play store or i-store.

Google play store: <https://apps.apple.com/us/app/union/id1506016126?ls=1>

Apple Store: <https://play.google.com/store/apps/details?id=com.mislbd.ublbd.union>

## 2. Login:

After download and install the app on your device open it. You will see an interface as like the right side fig. Enter your user id & password. Be noted that, password is case sensitive.

**User Id:** Type the Unique User Id (Customer ID)

**Password:** Type the password

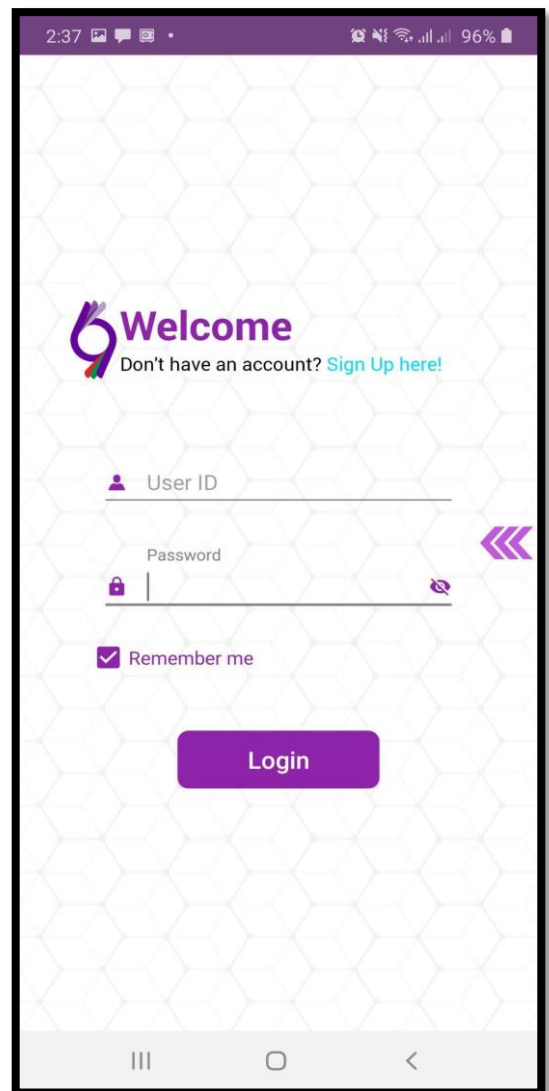


Fig 1: Login interface

### 3. Enter the System

<p><b>Fund Transfer</b></p> <p>Any kinds of fund transfer and transfer histories are here</p>	<p><b>Credit Card</b></p> <p>Credit card adding and bill payment</p>	<p><b>Mobile Recharge</b></p> <p>Recharge your mobile number</p>
<p><b>Utility Bill</b></p> <p>User can pay utility bill like DESCO, WASA, TITAS, UPDC, BIWTA</p>	<p><b>Cheque</b></p> <p>User can control their check</p>	<p><b>Account</b></p> <p>User can view their a/c details</p>

#### Features at a glance:

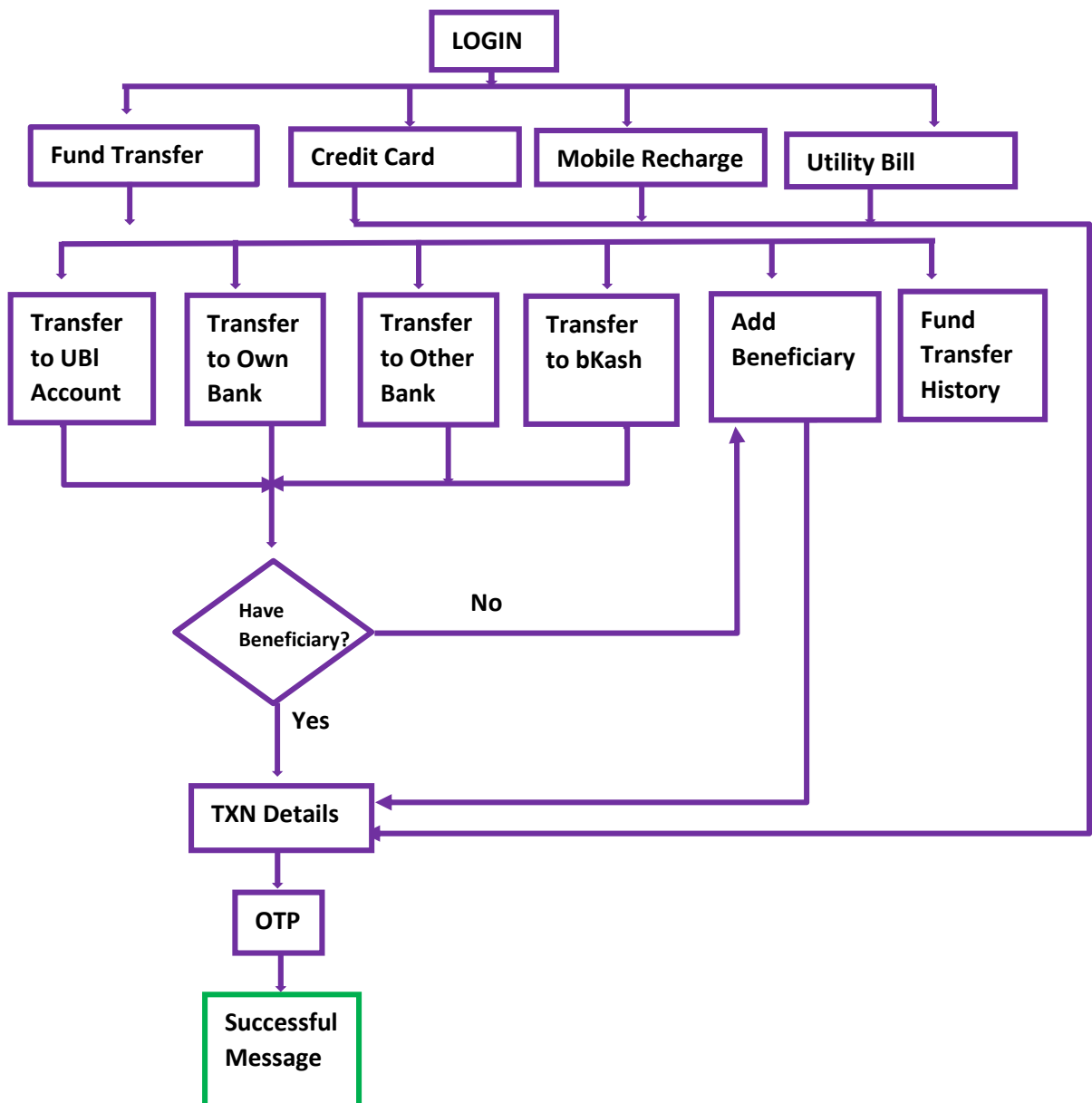
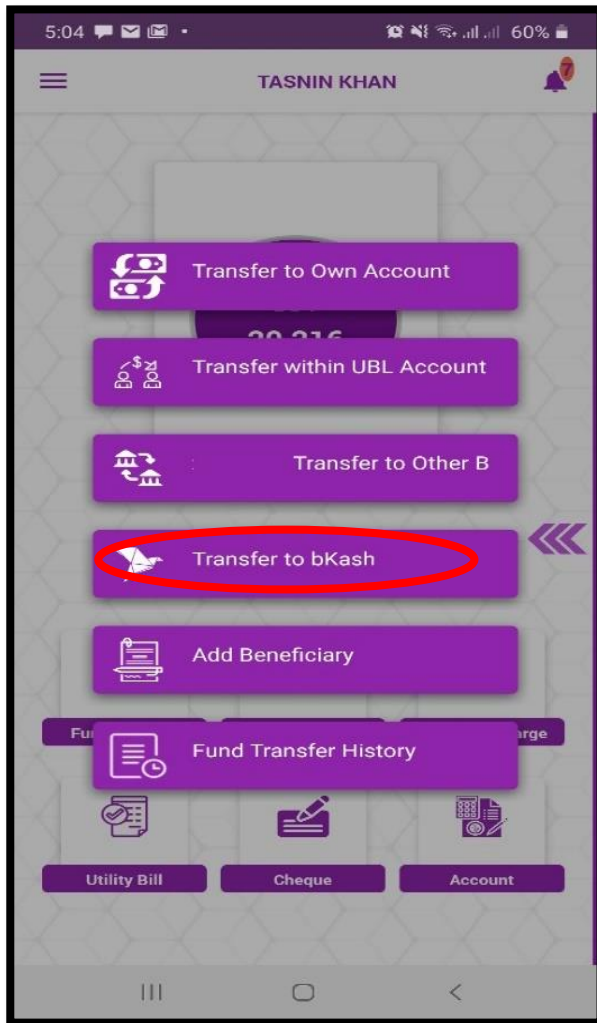


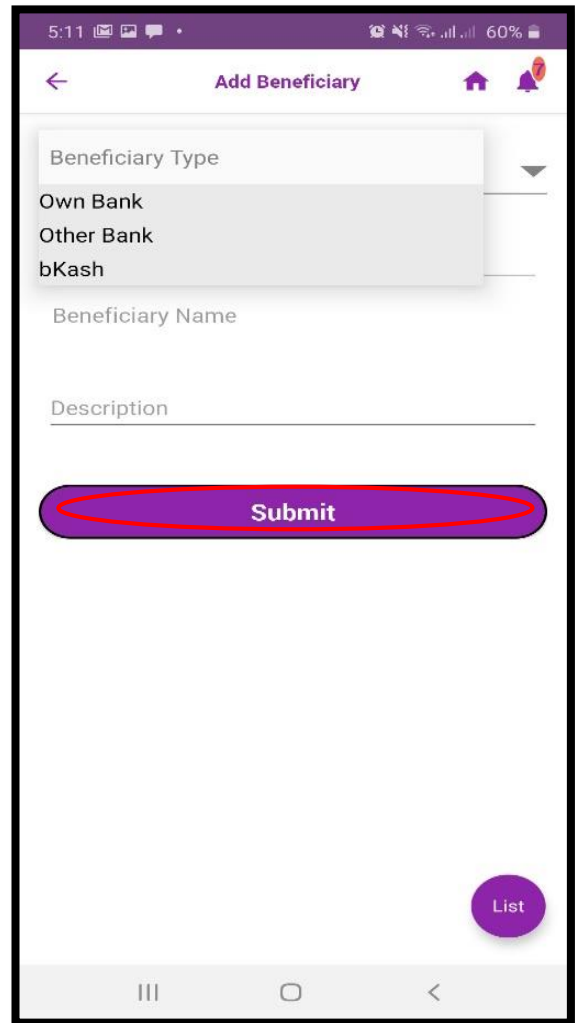
Fig 2 : Features at a glance

#### 4. Fund Transfer:

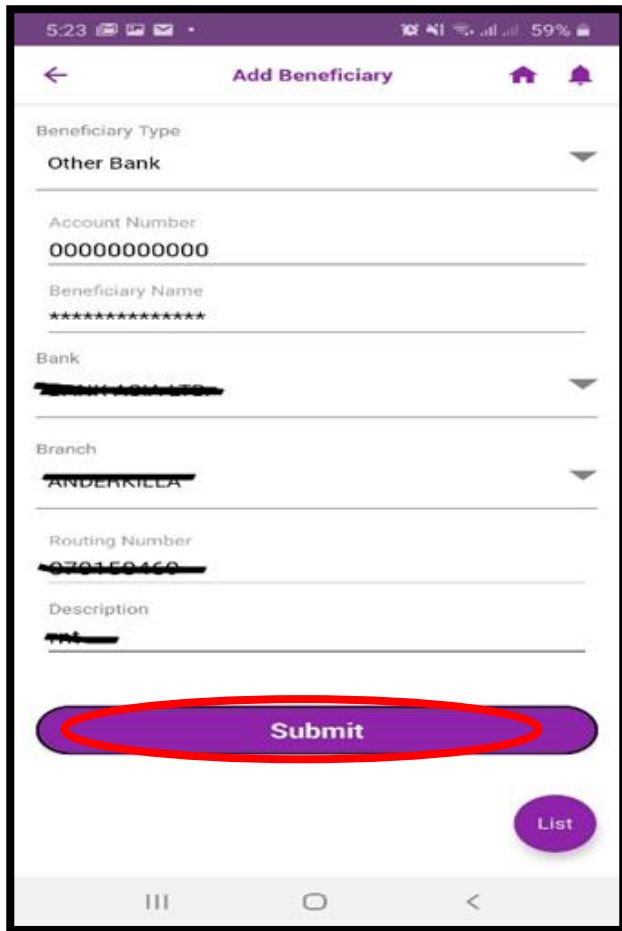
**4.1 Add Beneficiary:** By clicking “Add Beneficiary” button user can add the beneficiary. Beneficiary consists of beneficiary type, account number, beneficiary name mobile number, email, description & etc. if necessary.



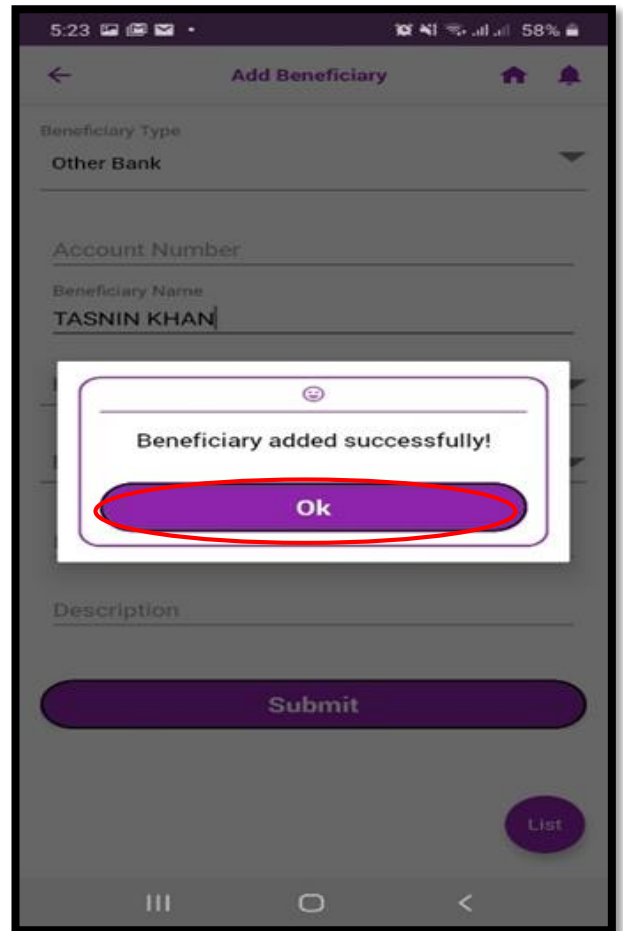
01



02



03

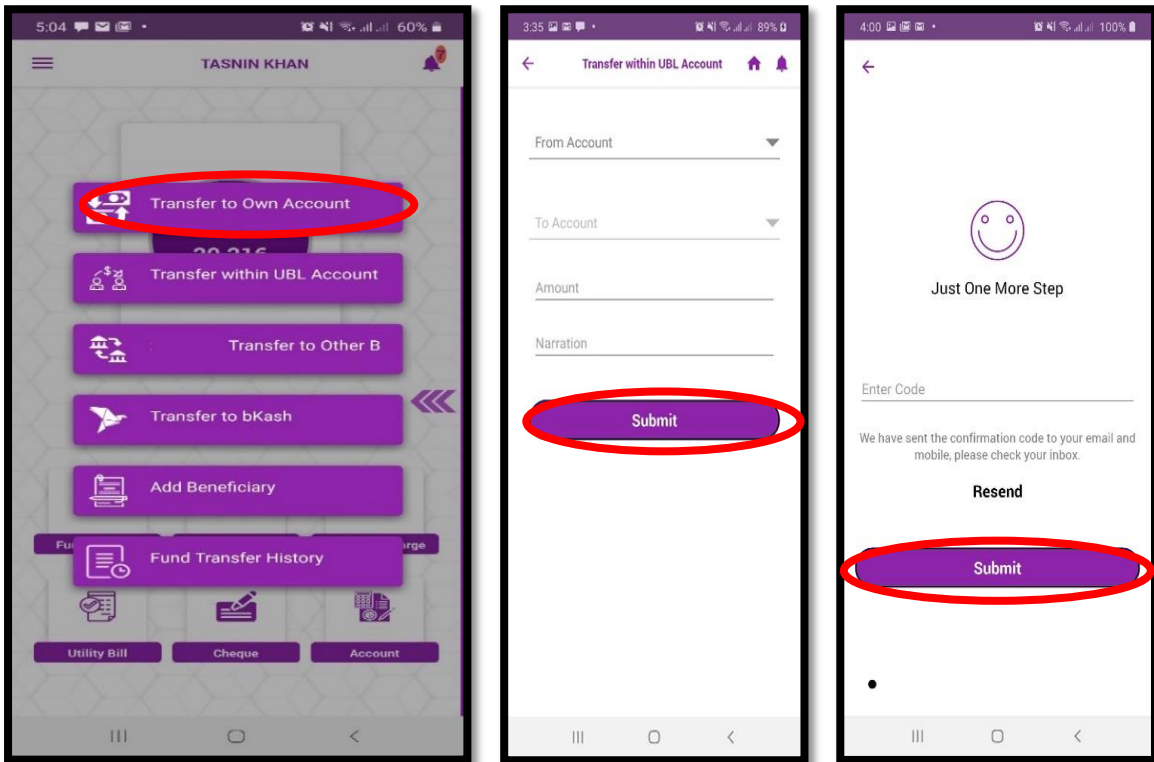


04

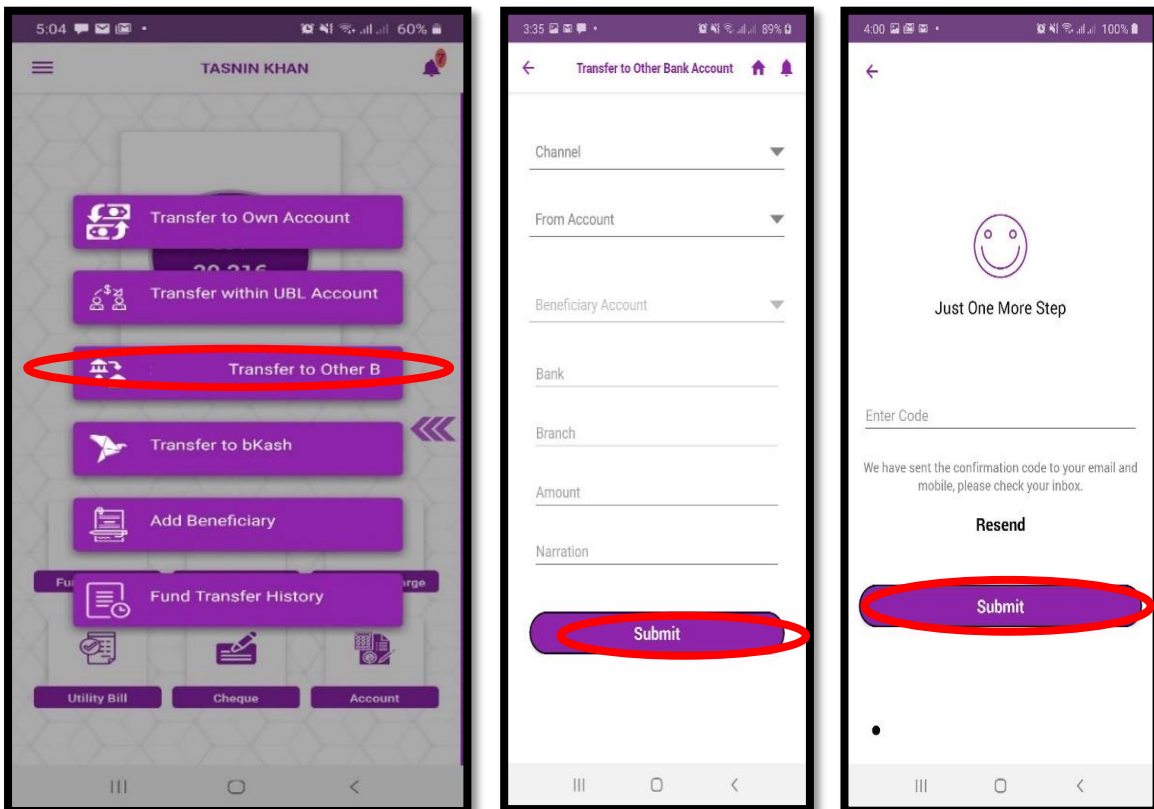
**Fig 3: Add Beneficiary process.**

**4.2 Removing Beneficiary:** Press and swap the list to the right side to get the “edit” button and swap left to get “delete” button.

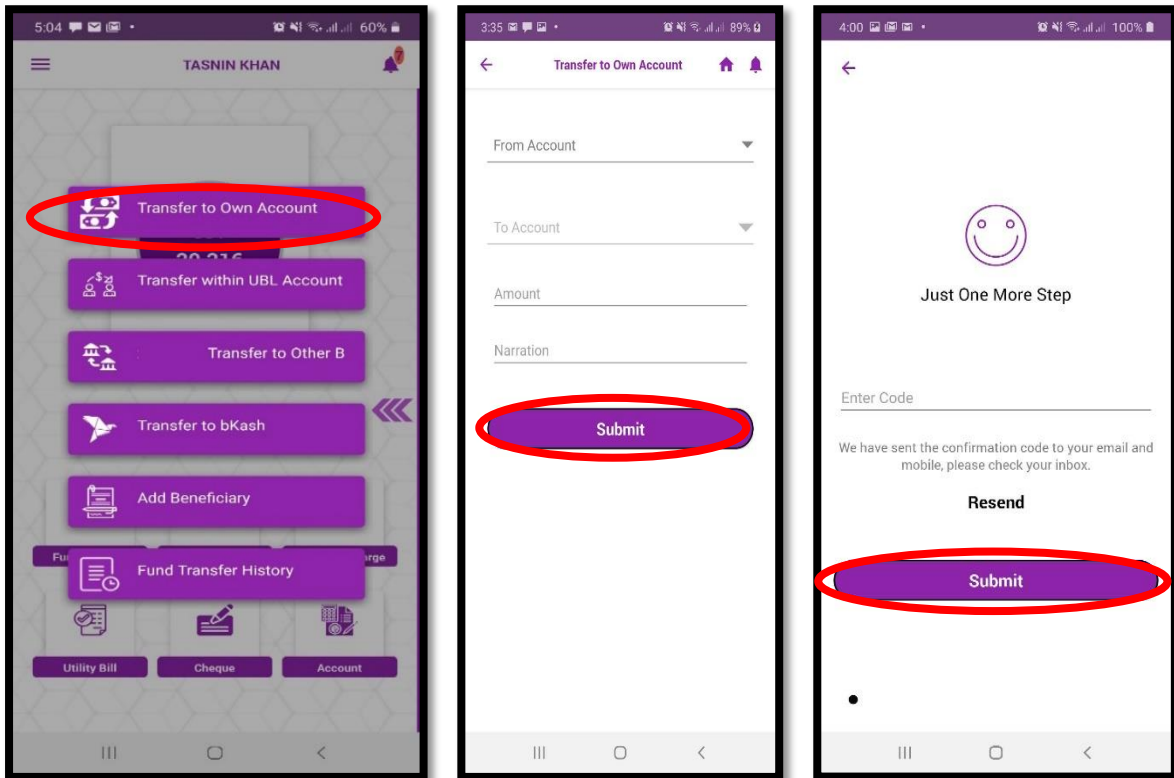
**4.3 Fund Transfer Details:** User can execute fund transfer to own account or other UBL accounts or other bank accounts. Using the own account Transfer option user can initiate funds transfer between any of the accounts i.e. the accounts that are under the same customer id. Select beneficiary number from the list & input the amount to be paid & click “Submit” button. A token number is sent to registered email id & phone number. Input the token number to the respective field & click “confirm”.



**Fig4: Fund Transfer within UBL account**



**Fig4: Fund Transfer other bank account**



**Fig4: Fund Transfer to own account**

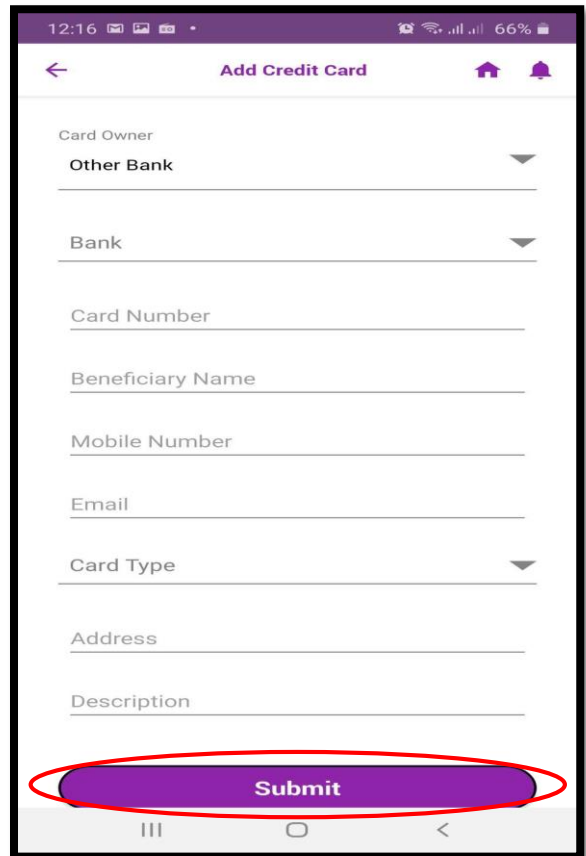
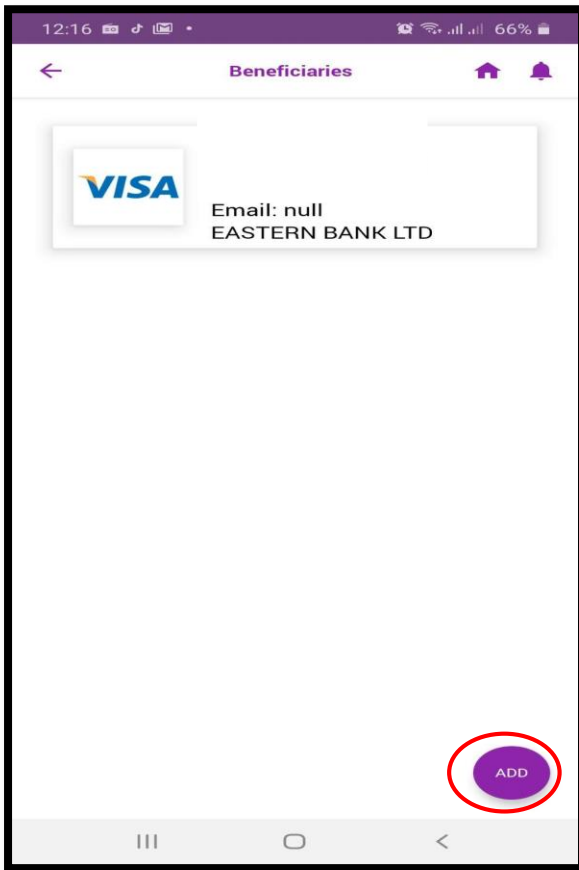
**4.4 Fund Transfer History:** User can see the overall fund transfer history through ibanking. It will required two field Account Number and Transaction Type (Own Account/Own Bank/ Other Bank/bKash )

## 5. Credit Card:

In this section, User can pay Credit Cards Bill from UBL Account.

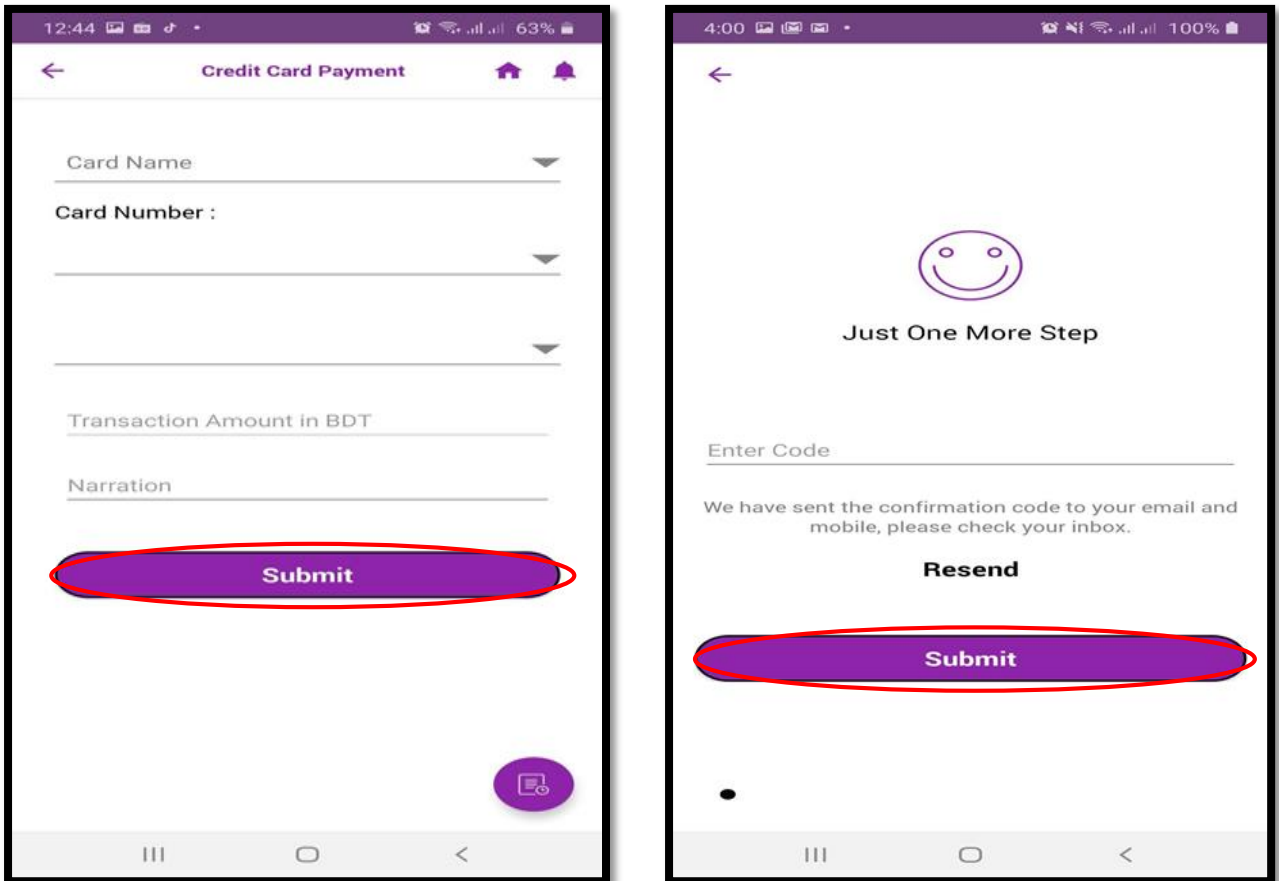
**5.1 Add Credit Card:** From Credit Card, go to “Add Credit Card” Menu and Click “Add” Button right corner of your device. Enter your Credit Card Details and submit it as beneficiary. So that you can use this same info for next bill payment.





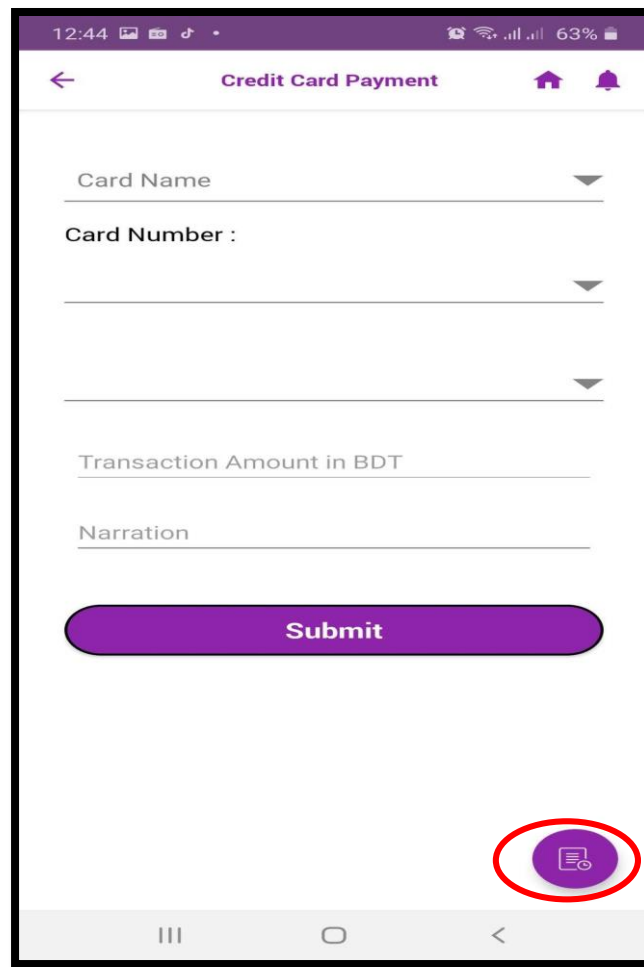
**Fig 5: Credit card Details Adding**

**5.2 Credit Card Bill:** After Adding Cards details user can pay the bill from Credit Card Bill option. A token must be sent to user's Mobile number & also in Email ID for each and every transaction as a part of security requirement. After confirming token number transaction can be successful.



**Fig 6: Bill Payment with credit card**

**5.3 Credit Card Payment History:** From Credit card payment history option user can view their overall transaction history.

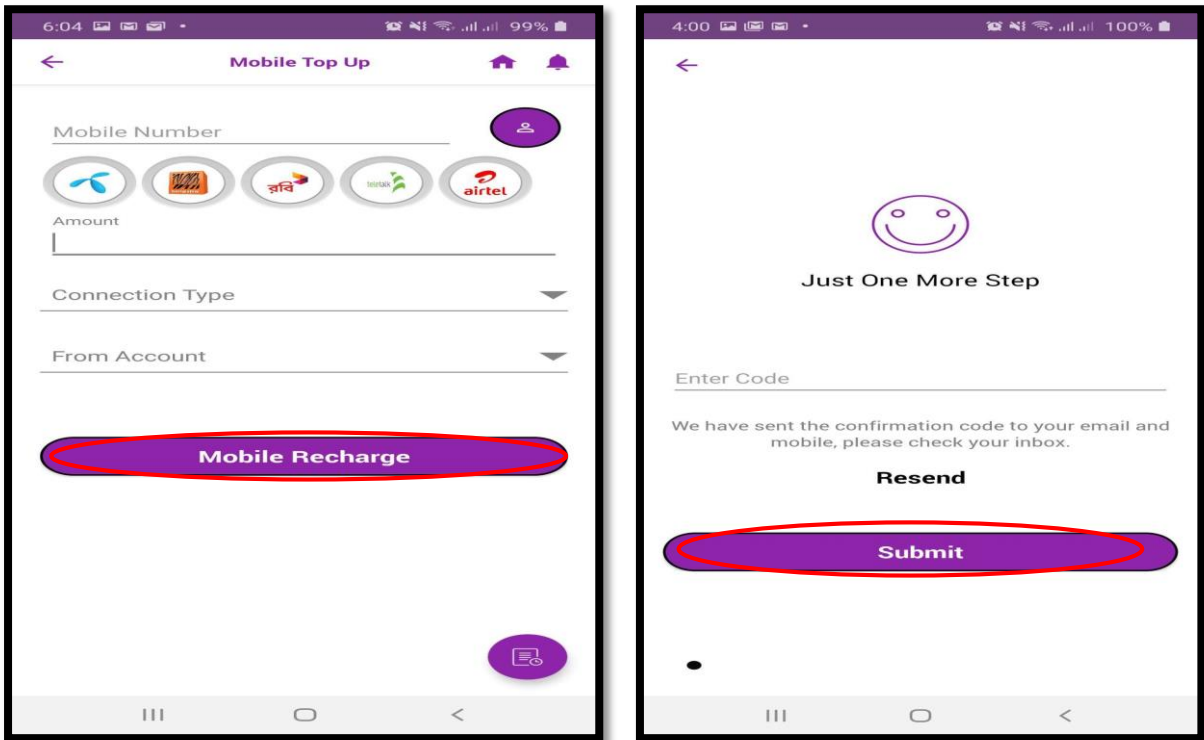


The screenshot shows a mobile application interface for "Credit Card Payment". At the top, there is a status bar with the time 12:44 and a battery level of 63%. Below the status bar is a navigation bar with a back arrow, the title "Credit Card Payment", and home and notification icons. The main content area contains four input fields: "Card Name", "Card Number :", "Transaction Amount in BDT", and "Narration". Each field has a dropdown arrow on the right. Below these fields is a large purple "Submit" button. In the bottom right corner of the screen, there is a circular icon with a document symbol, which is circled in red. At the very bottom, there is an Android-style navigation bar with three icons: a square, a circle, and a triangle.

**Fig 6: Credit card bill payment history**

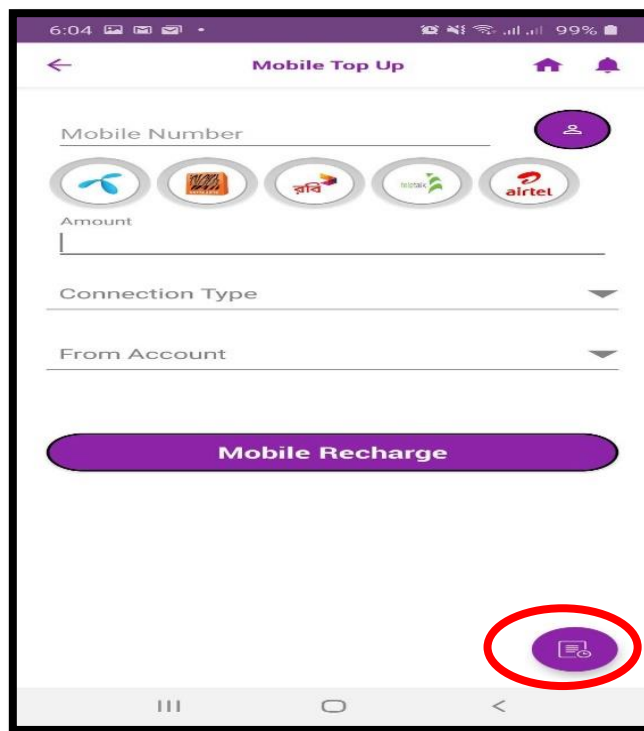
## **6. Mobile Recharge:**

**6.1 Mobile Top Up:** Clicking “Mobile Top Up” allows the top-up to any phone number from the user’s account number. Select your number from your contact list, Operator, Connection type (Prepaid/ Postpaid) and account number and click on “Mobile recharge” Button. A token number is sent to registered email id & phone number. Input the token number to the respective field & click “confirm”.



**Fig7: Mobile Top Up**

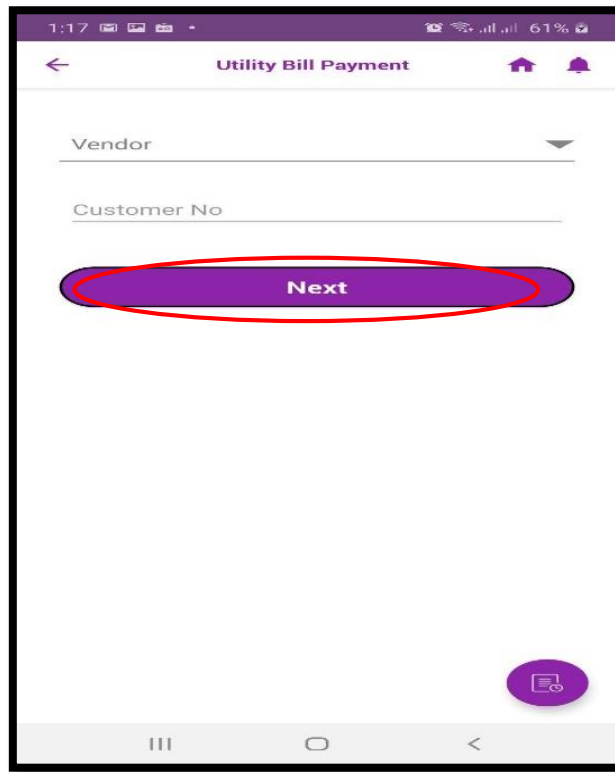
**6.2 Topup History:** Topup history allows the user to see the topup history with date range.



**Fig8: Top up History**

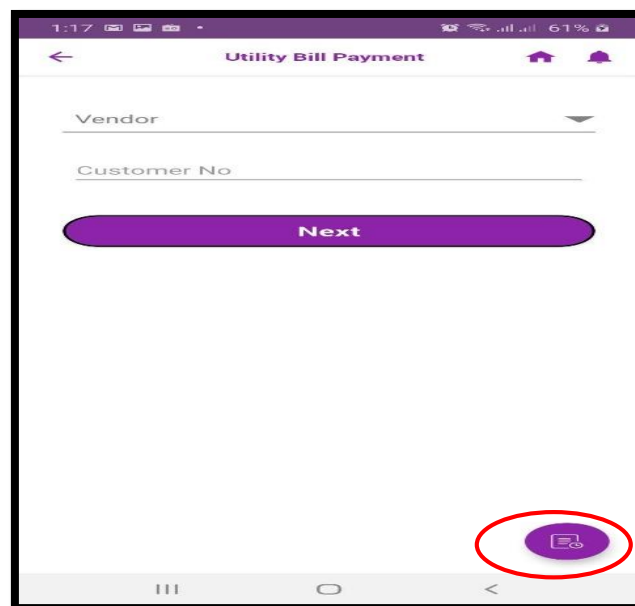
## 7. Utility Bill:

**7.1 Utility Bill payment:** In this section user can pay utility bill from their UBL account. Select your vendor (DESCO/WASA/TITAS/DPDC/BIWTA) and Bill No for paying the bill.



**Fig 9: Utility Bill payment**

**7.2 Utility Bill History:** From Utility Bill history option user can view their overall payment history.



**Fig 10: Bill Payment History**

## 8. Account:

**8.1 Account Details:** Select “Account Details” Menu from Account and Select the account type and account Number. Click on “Show Details” to view the details.

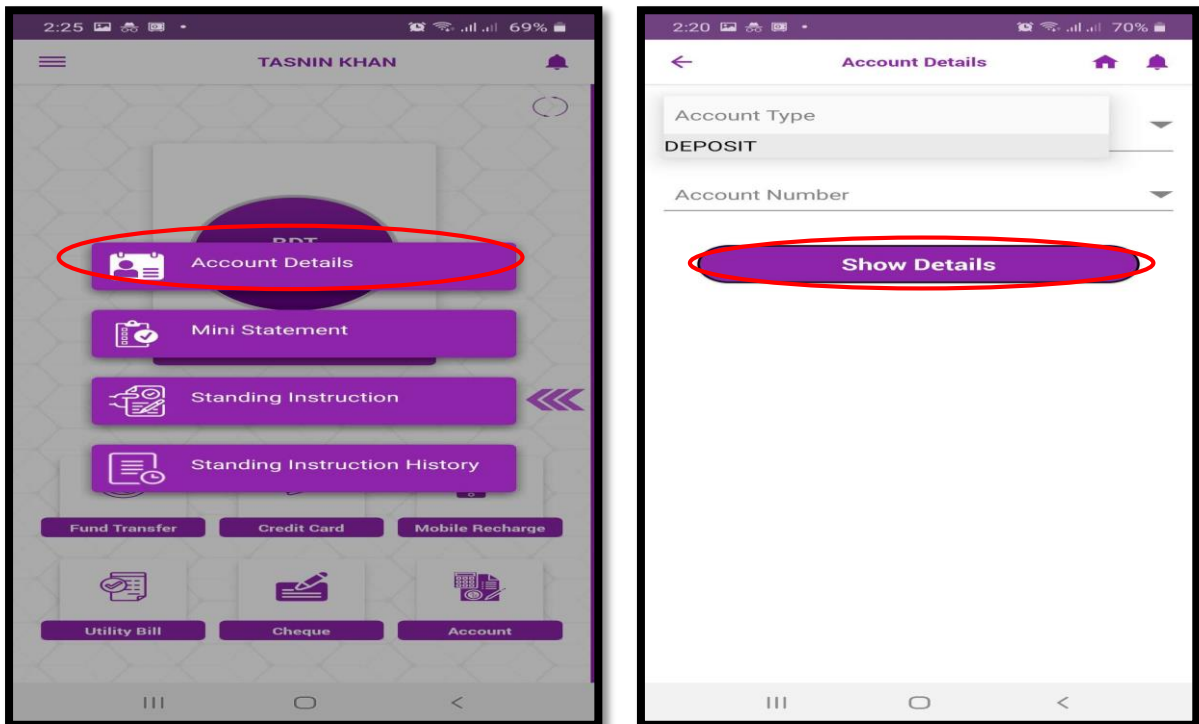


Fig 11. Account Details

**8.2 Mini Statement:** Mini statement shows the last transaction history of the account.

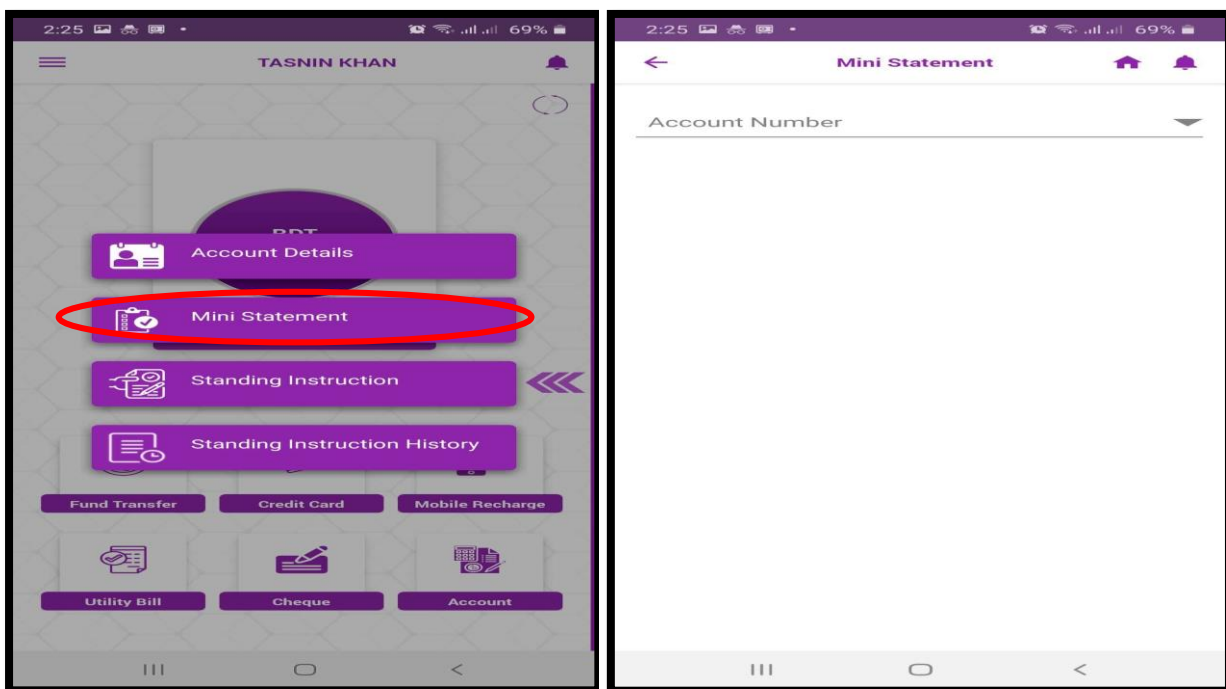


Fig 12 : Mini Statement

## **9. Other**

**9.1 Locate UBL:** Our Branch And ATM location shows here on map

**9.2 Setting:** The Devices which are registered with your account shows on the menu “Registered Device”. From “Change Password” option user can change their Password by themselves.

**9.3 About Us:** In this section User can know about our products from “Products”. “Contacts” menu is for our branch Information and about our contact center.

**9.4 EMI Calculator:** EMI calculator shows the EMI Calculation

**9.5 Exchange Rate:** Exchange rate shows the updated rate