पंजाब नैशनल बैंक punjab national bank

User Guide for Corporate Internet Banking Users

In line with our **mission** 'To offer quality financial services by leveraging technology', we introduce the upgraded version of Internet Banking for our esteemed Corporate Customers. Experience a simple and secure way of banking with our Internet Banking Service as **Punjab National Bank** is the name you can bank upon.

S. No.	Topic
1.	How to get User ID and Password
2.	How to use internet Banking
3.	Creating users and setting password(s) for Login & Transaction by Admin User
4.	Update/Delete User
5.	Setting Daily Limits of Users
6.	Creating maker-checker rules for various transactions
7.	Assigning maker-checker roles to users
8.	Transactions-Own Accounts, Within PNB, NEFT, RTGS, IMPS, Recurring & scheduled transactions
9.	Modify Overall/Transaction Limit of Users
10.	Bulk Upload facility
11.	Trade Finance
12.	Using Digital Certificates as additional factor of authentication
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14.	Digital Certificate-Deregistration
15.	Set Second factor of authentication
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PUNJAB NATIONAL BANK

1. How to get User ID/Password:

Submit request for registration at Branch → Get **Corporate ID, Administrator User ID & Password**.

- **Corporate ID** - identifies the Corporate & is common for all Users.
- **Administrator** - performs all the admin activities such as creation of Users for performing transactions.

2. How to use Internet Banking:

Logging in Internet Banking: -

Open www.pnbibanking.in → Click on '**Corporate Internet Banking'**

- **Corporate Admin** – Login using Corporate ID, Admin User ID & password.
- **Other Users** – Login using Corporate ID and then their respective User ID & password

During first login:

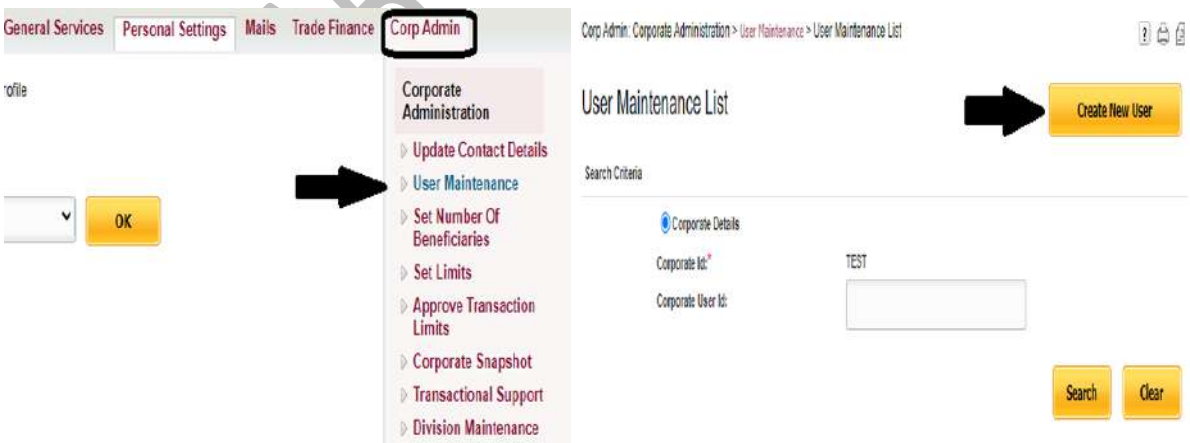
- Enter OTP received on the *registered mobile number* of the Admin User → Set 7 *challenge questions/answers, phrase* & select an *image*
- User will be forced to change the password(s).

Note: - Admin User is empowered to create different Users with **View&/or Transaction rights** but **Admin** himself is **not authorized to do transactions. Admin User** performs **only non-financial work.**

Administrator Activities:

3. Creating users for Login & Transaction by Admin User:

Click on '**Corp Admin**'→ '**User Maintenance'** → '**Create New User'** button



1. Enter the **First Name, Last Name** of the user
2. Select User Profile from dropdown
   - For View & Transaction **(CUSER)**
   - For View only **(CVIEW)**
3. Select **Customer ID Access Indicator or Division Access Indicator**

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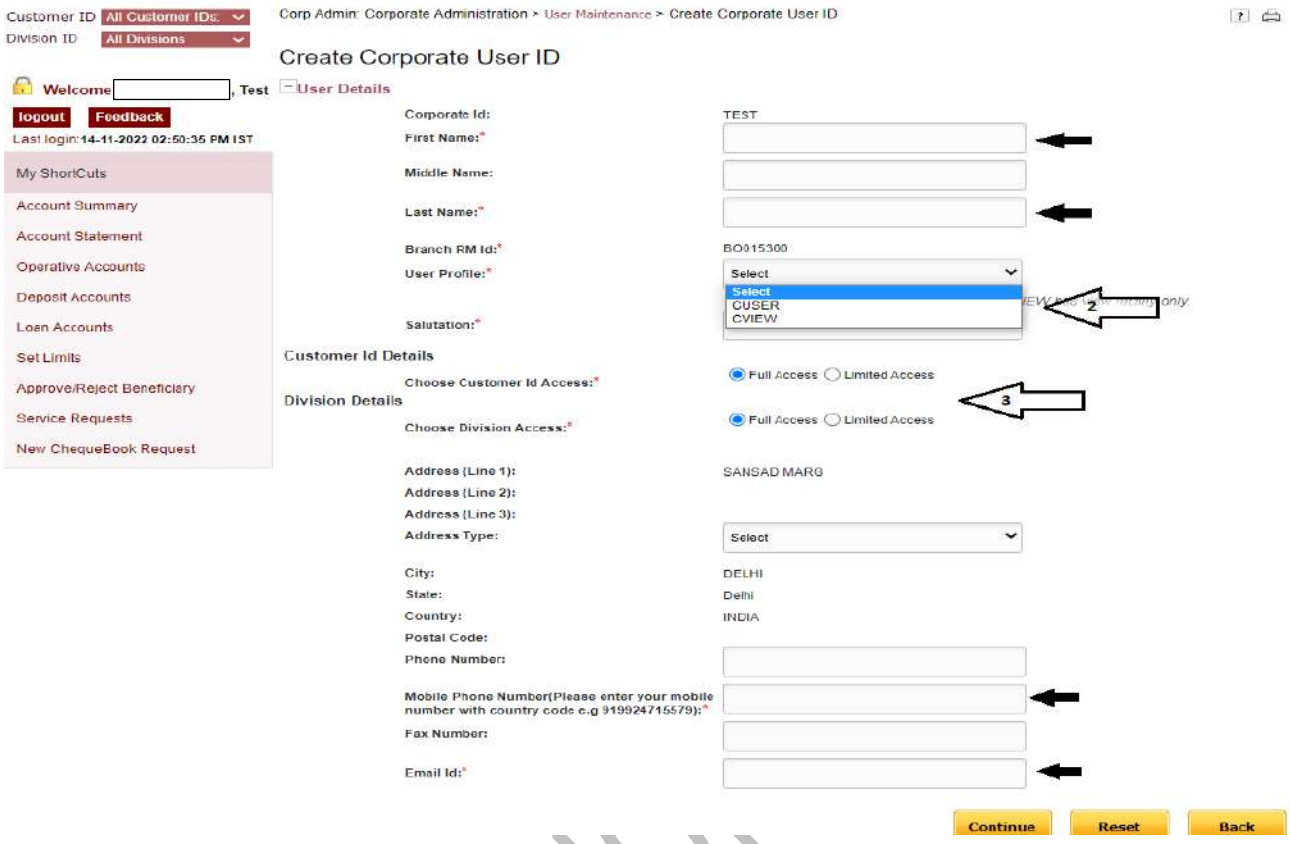


4. Enter the Mobile number (User will receive **One Time Password (OTP)** on this number) and the Email ID of the user
5. Click on **'Continue'**→ Enter **OTP** received on registered mobile number of Admin User → press '**Submit'** button → **User ID will be created.**

Note: -

Customer ID Access Indicator (Applicable for corporate having multiple *Customer IDs)*

Full Access (Global)	Grant access to all accounts under all customer IDs
Limited Access (Local)	Grant access to all accounts under selected Customer IDs

For eg -: Company ABC has 3 customer IDs – r11111, r22222, r33333. If admin user chooses Full Access for the user A, then user A can use all the accounts under all 3 customer IDs(r11111, r22222, r33333) for view and transactions. But if user A is given limited access to customer ID r11111 then the user can only use the accounts available under customer ID r11111 for view and transaction.

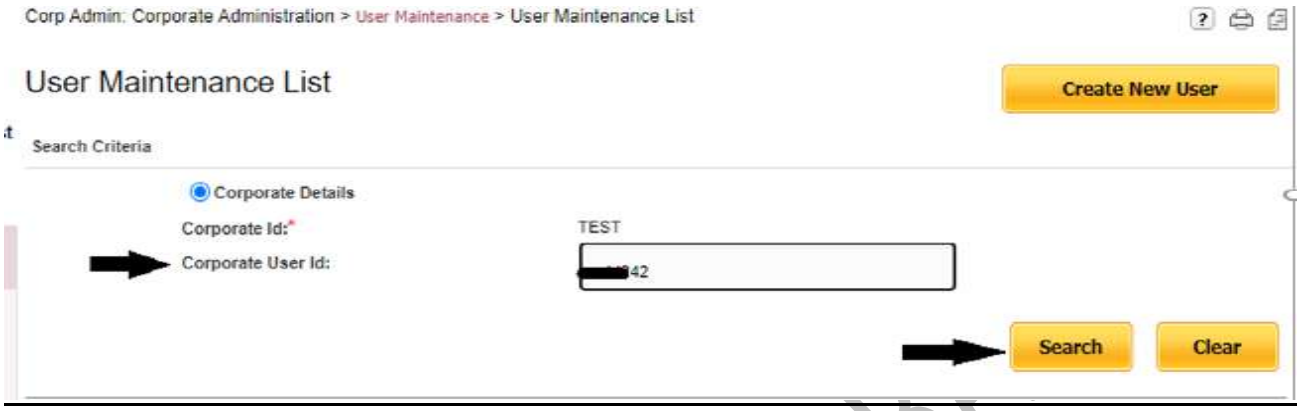
Division Access Indicator (Applicable for corporate having multiple *Divisions)*

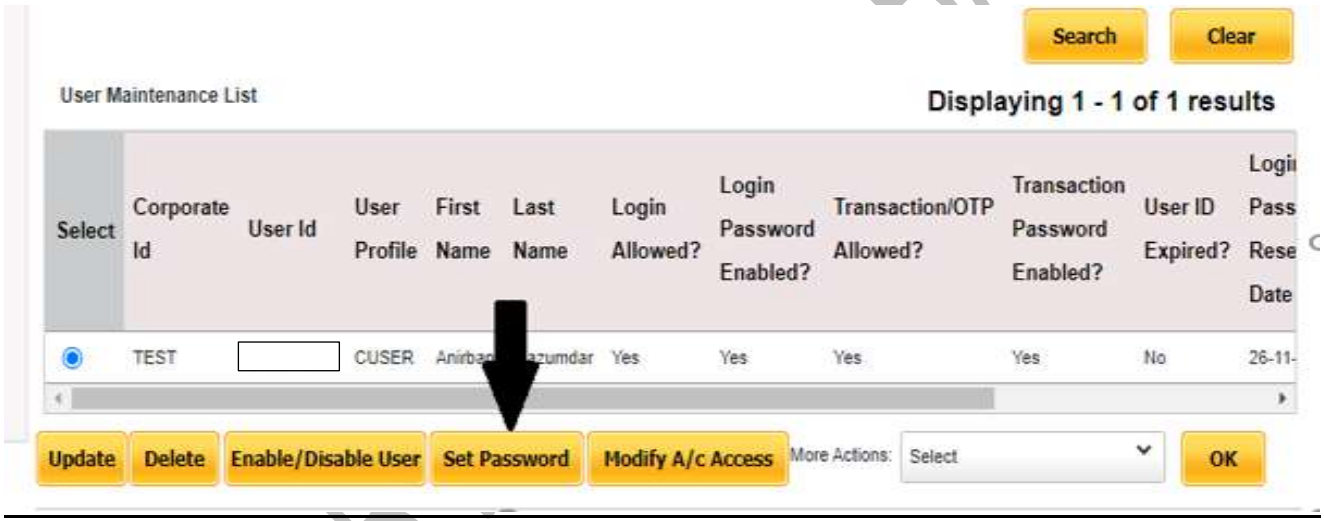
Full Access (Global)	Grant access to all accounts under all divisions
Limited Access (Local)	Grant access to all accounts under selected divisions

For eg -: Company ABC has 3 divisions – HRD, Finance & Marketing. If admin user chooses Full Access for user A then, user A can use all the accounts of HRD, Finance & Marketing. But if user A is given limited access to only HRD division. Then user A can use all the accounts linked only to HRD division.

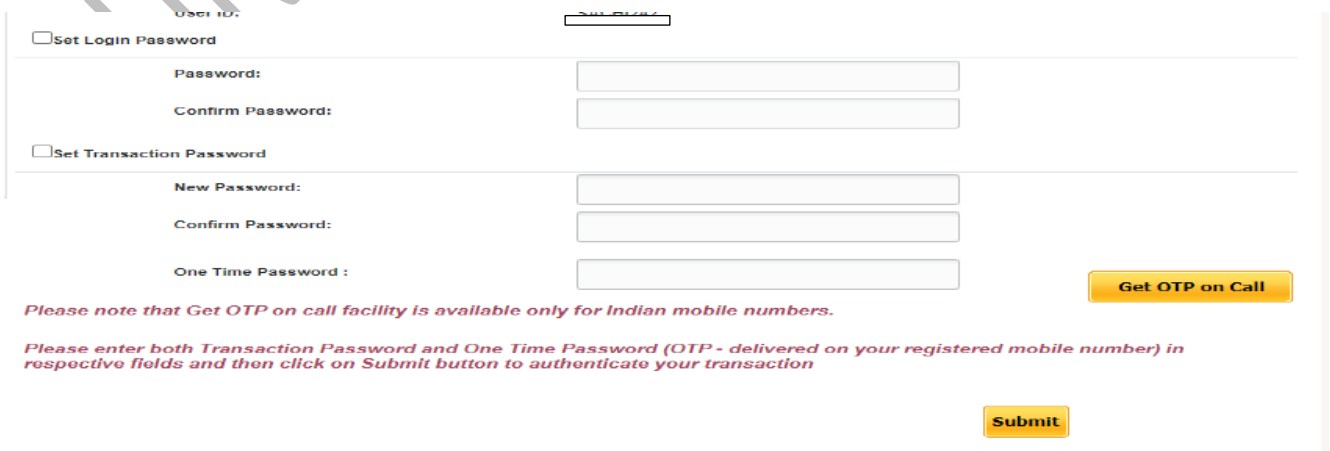
Set password:

Click on '**Corp Admin**'→ **'User Maintenance'** → Search the User for which password(s) is to be set → Click on '**Set Password'**



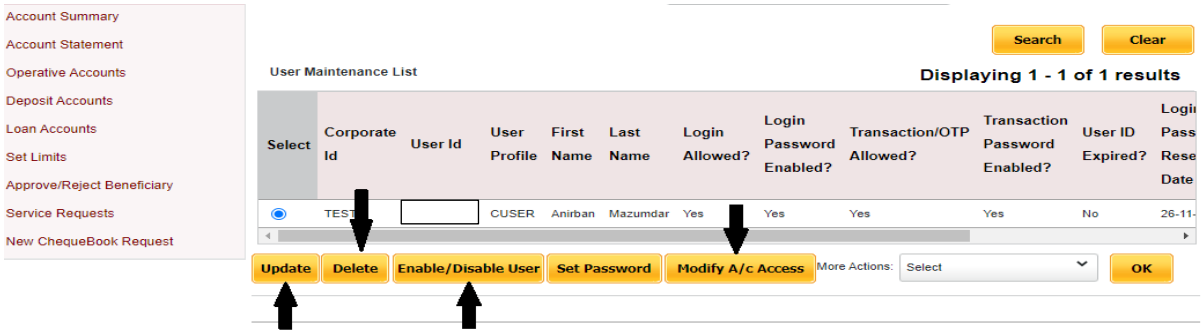


Select Check box(s) for setting of password(s) & enter the passwords → Enter OTP received on registered mobile number of Admin user → Click on '**Submit'**



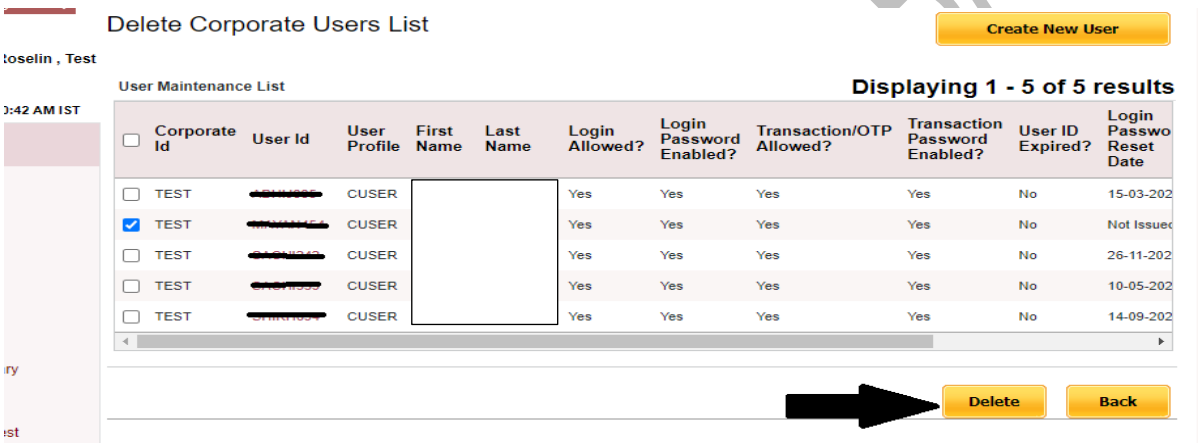
4. Update/Delete User:

Click on '**Corp Admin**'→ **'User Maintenance'** → Search the User

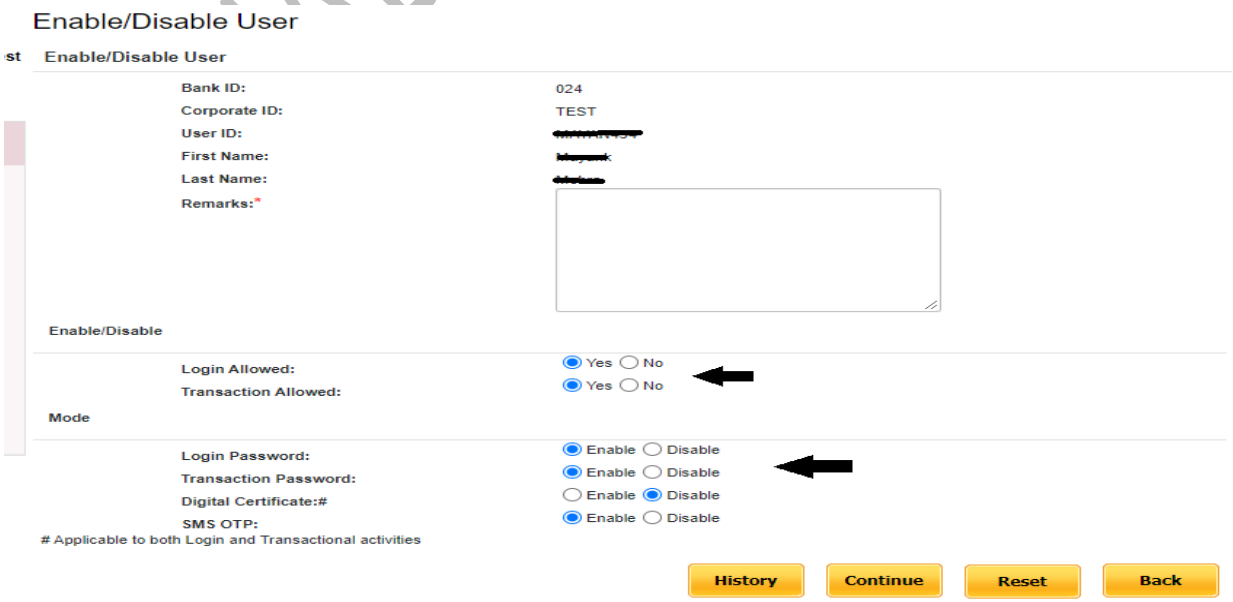


4.1 Update - Click on 'Update' → Update all the user details present during creation of user and click on Submit for e.g - click here

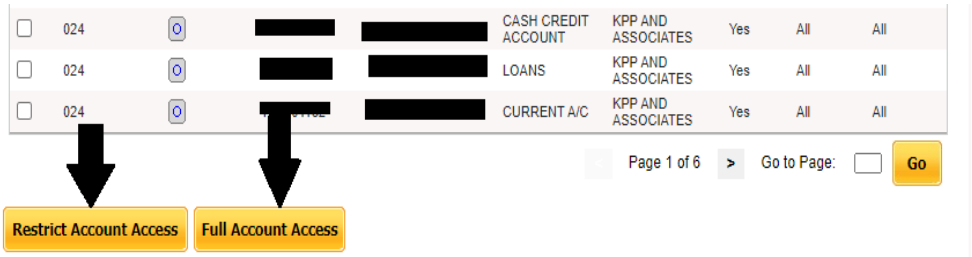
4.2 Delete - Click on 'Delete' → Click on 'Submit' button to confirm the deletion of user.



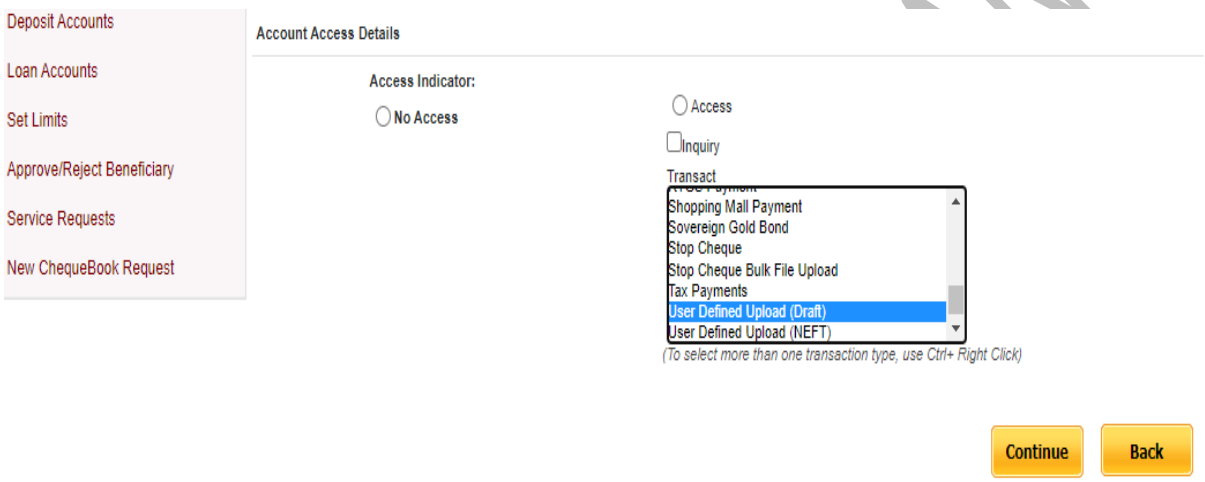
4.3 Enable/Disable User - In case User ID/password is disabled due to wrong/incorrect password (after 5 wrong attempts), then Admin user can enable the password.



4.4 <u>Modify A/c Access</u> - Select a record and then click Either 'Restrict Account Access' or 'Full Account Access'.

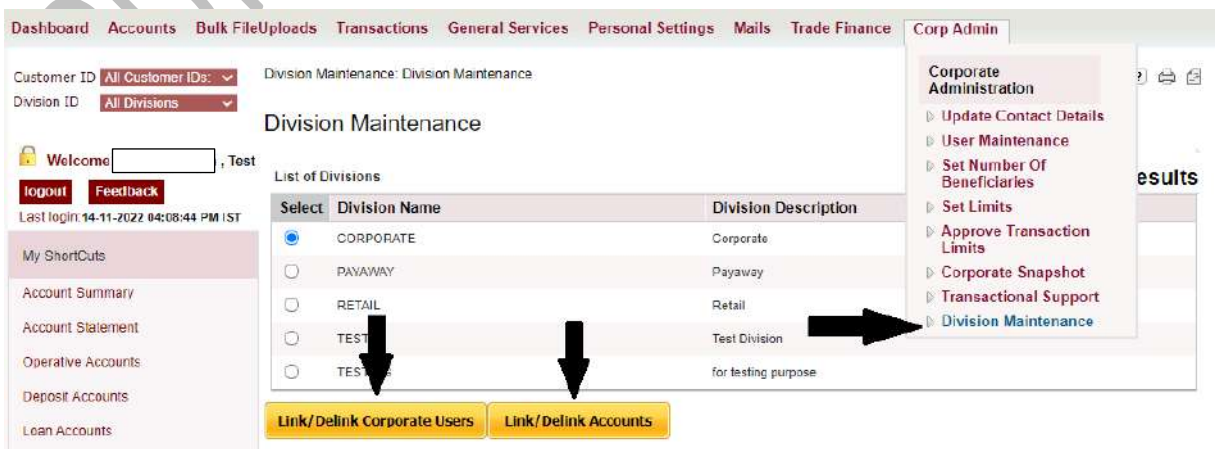


- Under Restrict Account Access select Access or No access **to restrict particular transaction type to a user**→ Click on 'Continue' button to confirm

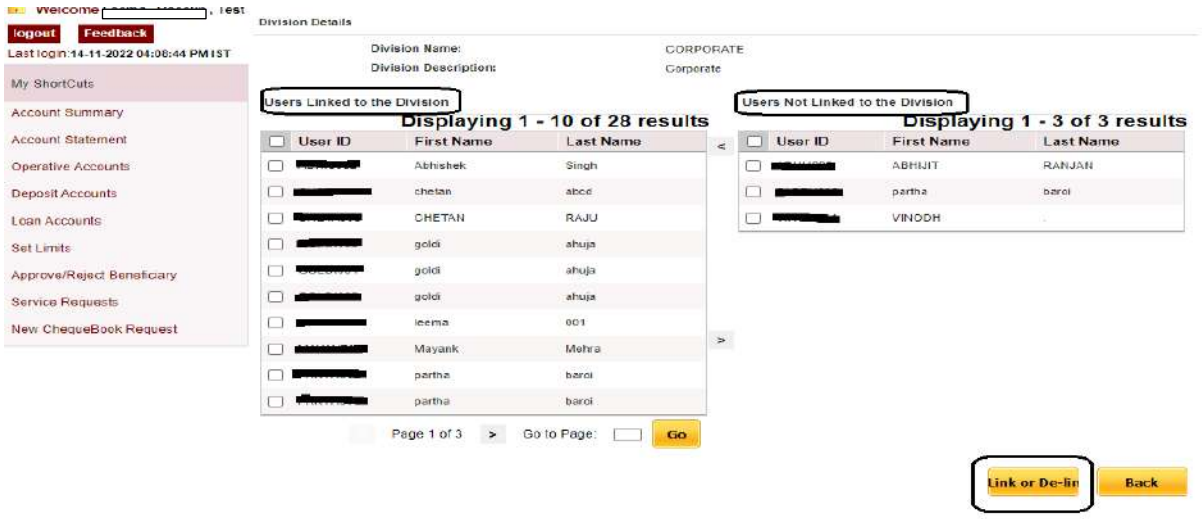


<u>DIVISION MAINTENANCE: GLOBAL/LOCAL:</u>

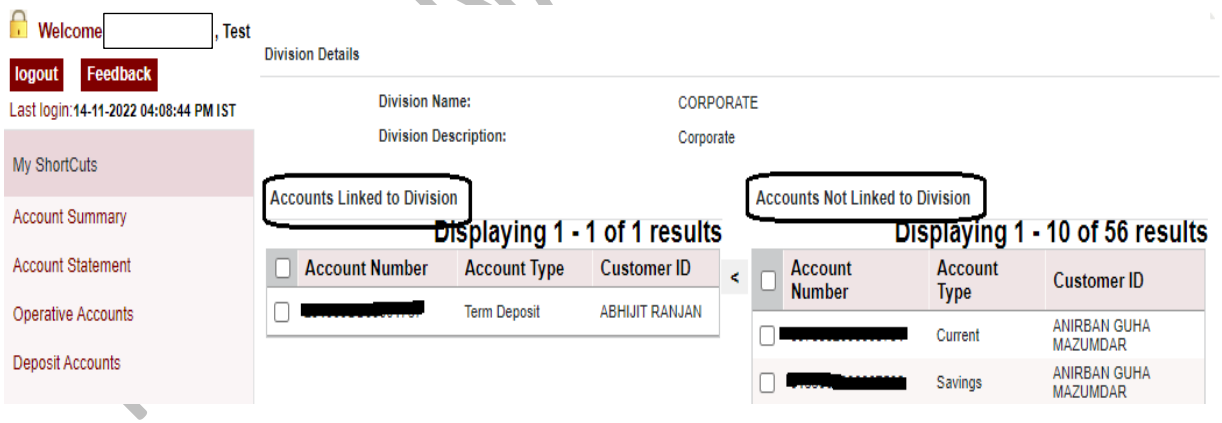
- Click on '**Corp Admin**'→ **'User Maintenance'** → Click on 'Division Maintenance'.
  - Select the Division and then the option of a)Link/Delink Corporate Users or b)Link/Delink Accounts
  - For creating new divisions under internet banking, submit request to branch.



- For eg – You have created HRD & Finance division by submitting request to branch. Now you have 3 users A,B,C. There are two accounts available 123 & 456.
- Link/Delink Corporate Users to link/delink a particular user to a division
  - With this option you can link/delink a user, for eg you link user 'B' to HRD division & user 'A' to Finance division. After linking, the user 'B' will be able to access all accounts available under HRD division & user 'A' will be able to access all the accounts under Finance division.



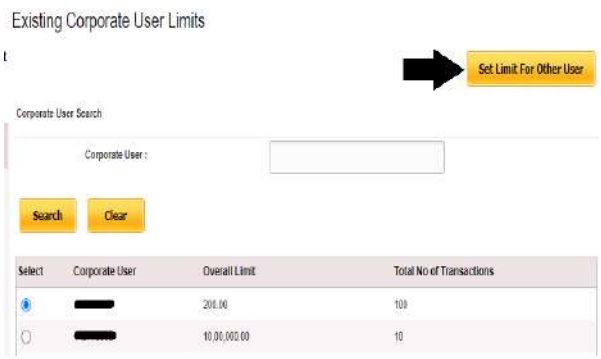
- Link/Delink accounts to link/delink a particular account to division
  - With this option you can link/delink an account to the division. For eg you link account number '123' to HRD division. Now all the users linked to HRD division can access this account number '123'.

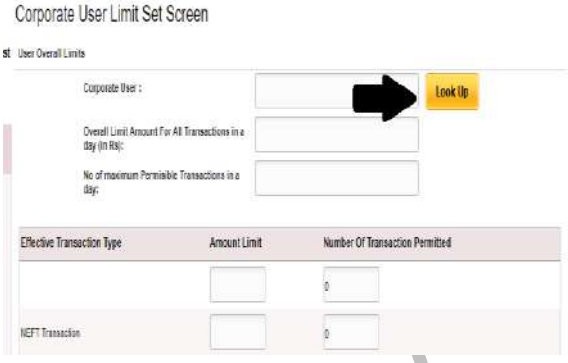


5. Setting Limits:

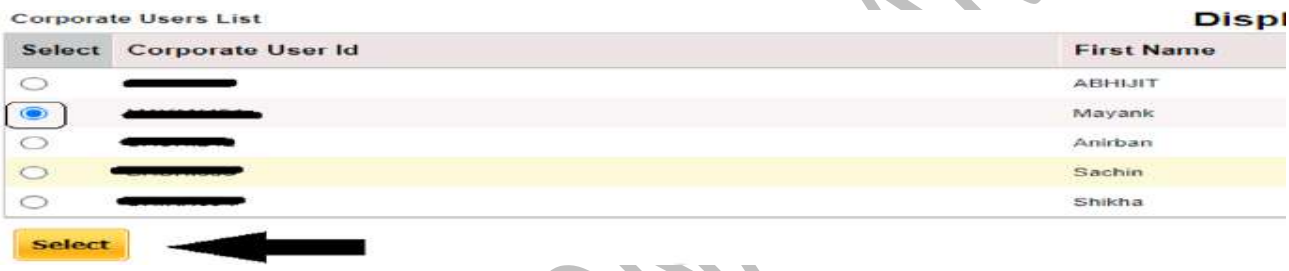
Limit assigned to the user is the total amount for which a user can perform transactions per day.

Click on '**Corp Admin' → 'Set Limits'→ 'Set Limit for User' → 'Look up'→**

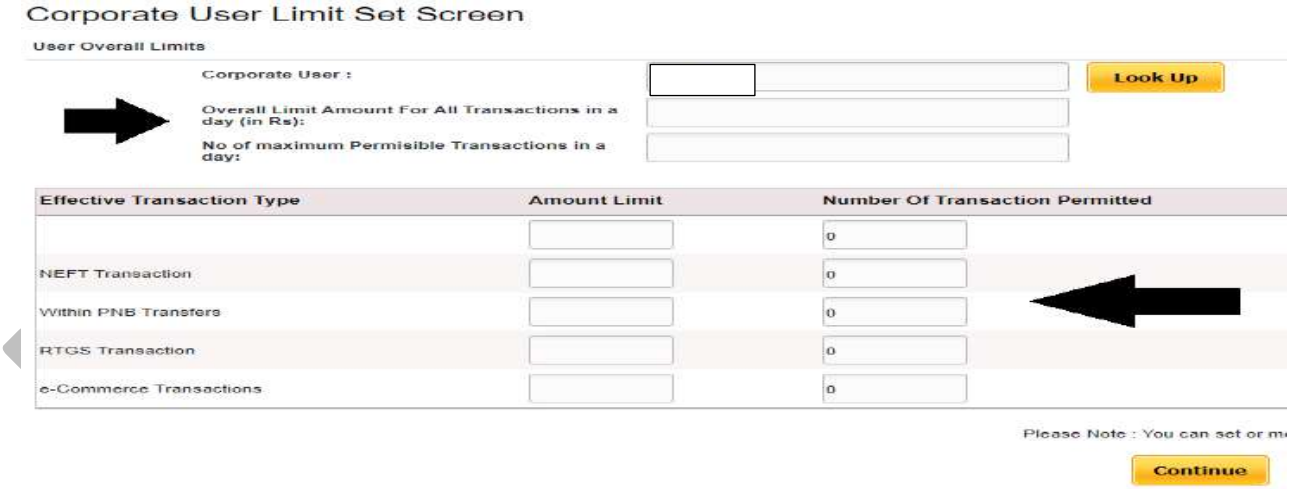




Select user for which the limit is to be set →



Enter overall per day maximum amount and per day number of transactions → Enter Amount Limit and No. of Transactions for various types of transactions → Click on '**Continue'** → Enter OTP received on registered mobile number of Admin User and click **Submit.**



Set total no. of Beneficiaries:

For setting overall number of beneficiaries that can be added for corporate level.

- Click on 'Corp Admin'→ Set no. of Beneficiaries → Enter the value → click on Update
- There is no limit on total number of beneficiaries that can be added but a limit can be set on number of beneficiaries that can be added in a day.

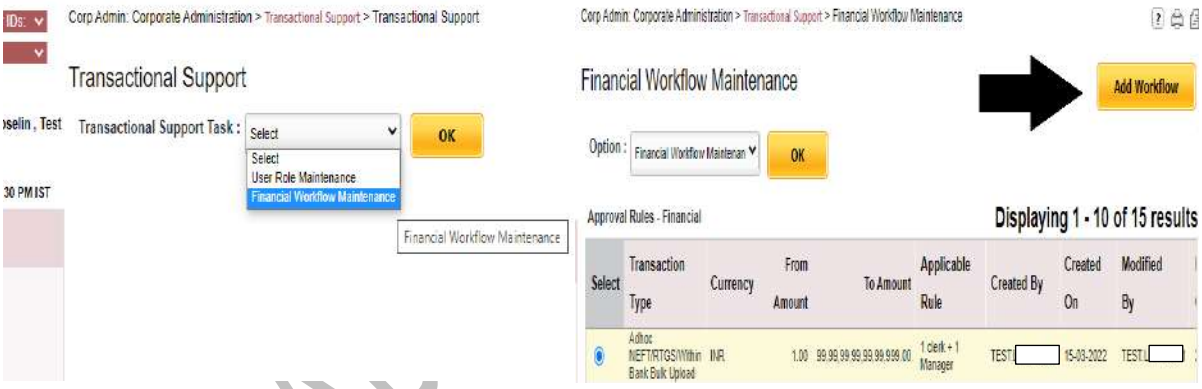
6. Creating maker-checker rules for various transactions:

Transactions can be performed in following ways-:

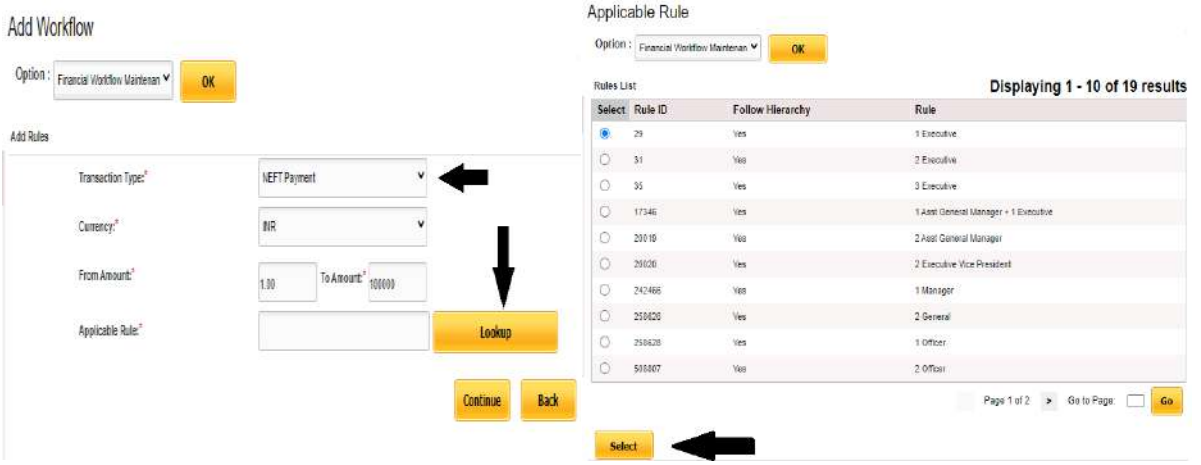
a) **Single user**
b) **Maker and Checker** (one User will initiate the transaction and other will approve)

Multiple checks can be placed for transactions as per the requirement. For eg – for amount upto 50,000 in neft transactions, you want a single user to complete the transaction. But for amount greater than 50,000 in neft transactions you choose that 2 users are required to complete a transaction.

Process flow: Login with Corporate ID and Admin User → Click on '**Corp Admin'→'Transactional support'** → Select 'Financial Work Flow Maintenance' & click OK→ Click on 'Add Workflow'→



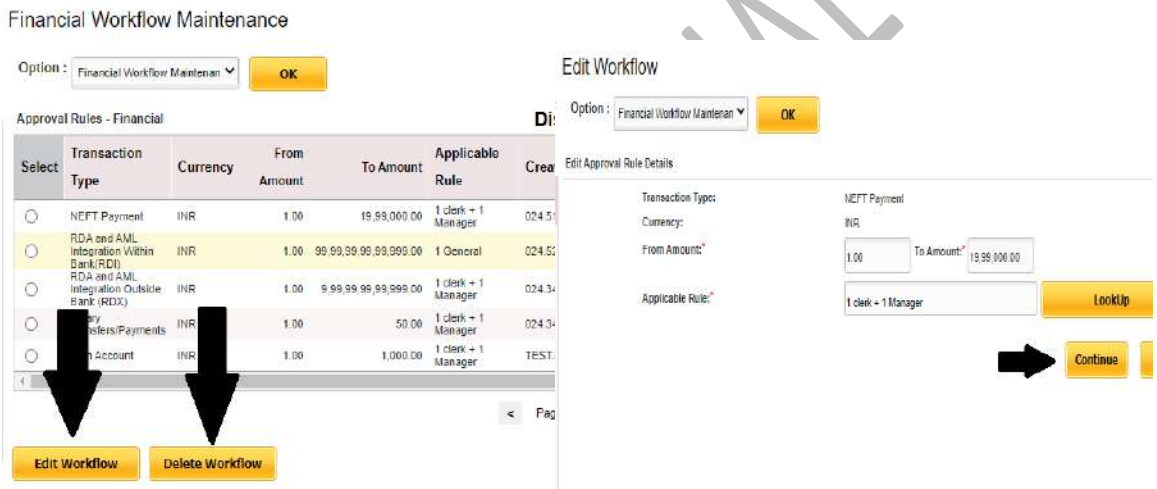
Select transaction type for which the rule is to be assigned → Enter Amount Range → Click on 'Look Up' for selecting the Applicable rule → Click on '**Continue'** & '**Submit'** to confirm the workflow of transaction.



S.No.	Financial Workflow	Applicable Rule
1	Single user can perform transaction	1 Final Approver
2	Two users will be needed to perform the transaction. One person will initiate it and other will approve it.	1 Approver + 1 Final Approver
3	Three users will be needed to complete a transaction.	1 Initiator + 1 Approver + 1 Final Approver

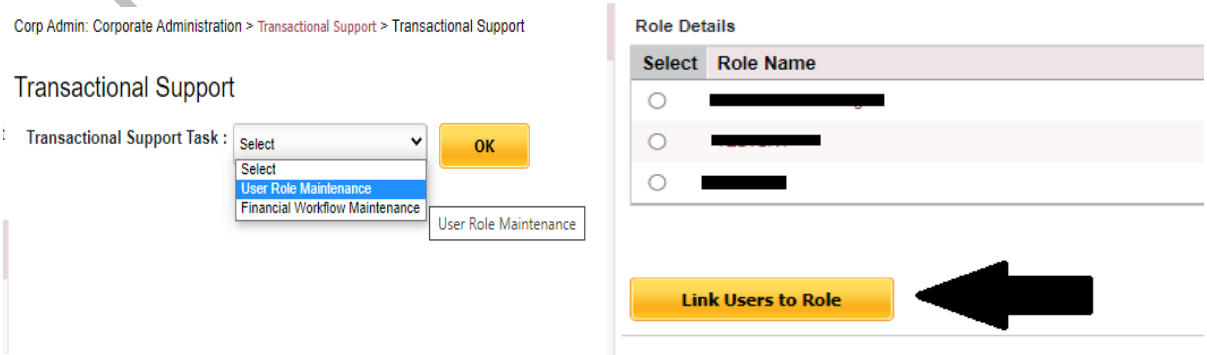
For eg - You want that for NEFT payment upto Rs.50,000/- you require only 1 user to complete the transaction. So you may choose the applicable rule '1 Final Approver' for this particular transaction type. Now for all NEFT transactions upto Rs.50,000/-, the users available under 'Final Approver' role can perform transactions individually.

Note: - By default, certain roles will be available. For creation of new roles, the user may visit branch. Different Workflows may be created for different type of transactions and for different ranges of amount. **By default, all the users will be authorized for performing transactions as per S. No. 1 above if no workflow has been created.**
Also workflow can be edited and deleted as well by clicking the respective buttons under financial workflow maintenance.

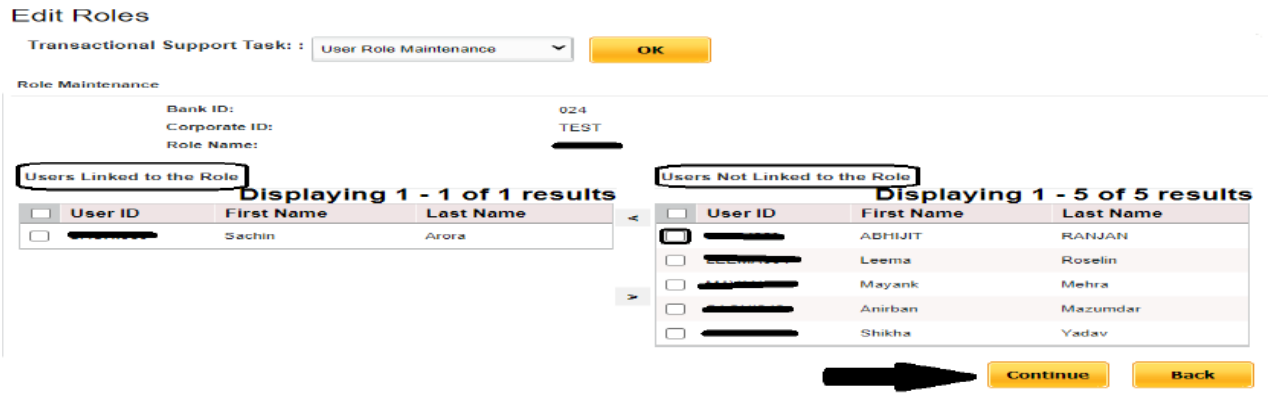


7.Assigning maker-checker roles to users:

Login with Corporate ID & Admin User → Click on **'Corp Admin' → 'Transactional Support'** → Select **'User Role Maintenance'** & click on **OK** → Select Role Name i.e. Final Approver/Approver/Initiator → Click on 'Link Users to Role'→



Select the User IDs for assigning the role → **'Continue'** → Enter **OTP (received on registered mobile number of Admin User)** & click on **'Submit'**



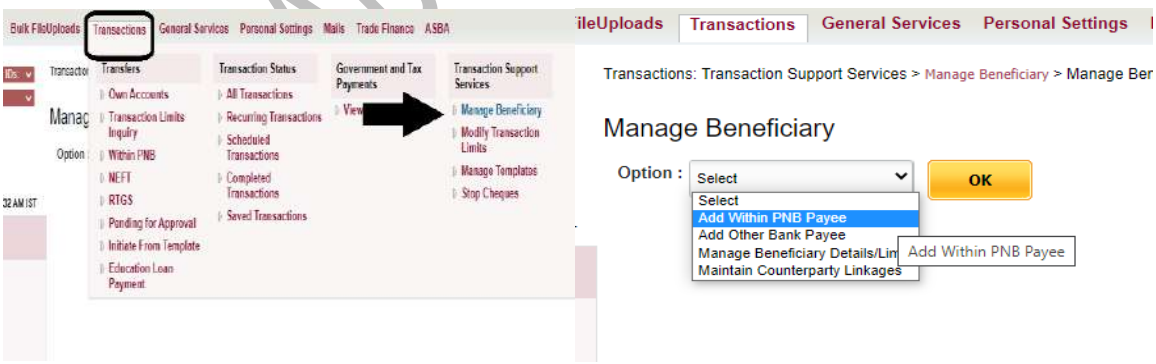
- Above steps to be repeated for each type of roles**.**
- **For eg –** You have 3 users Amit, Suresh, Manish. Now you link Manish to 'Final Approver' role and Amit & Suresh to 'Approver' role. Now all transactions for which you have choosen that only 1 user can complete the transaction can be done by Manish individually. For eg if you have chosen that NEFT payment upto Rs.50,000/- will be under ' 1 Final Approver' rule then all NEFT payments upto Rs.50,000/- can be done by Manish alone as he has been assigned 'Final Approver' role.

8. Transactions:

For making transaction(s), User will login with Corp ID and his respective User ID:

Managing Beneficiaries:

Click on **'Transaction'→ 'Transaction Support Service'** → Click on **'Manage Beneficiaries'** → Select **'Add Within PNB'/ 'Add other Bank payee'→**



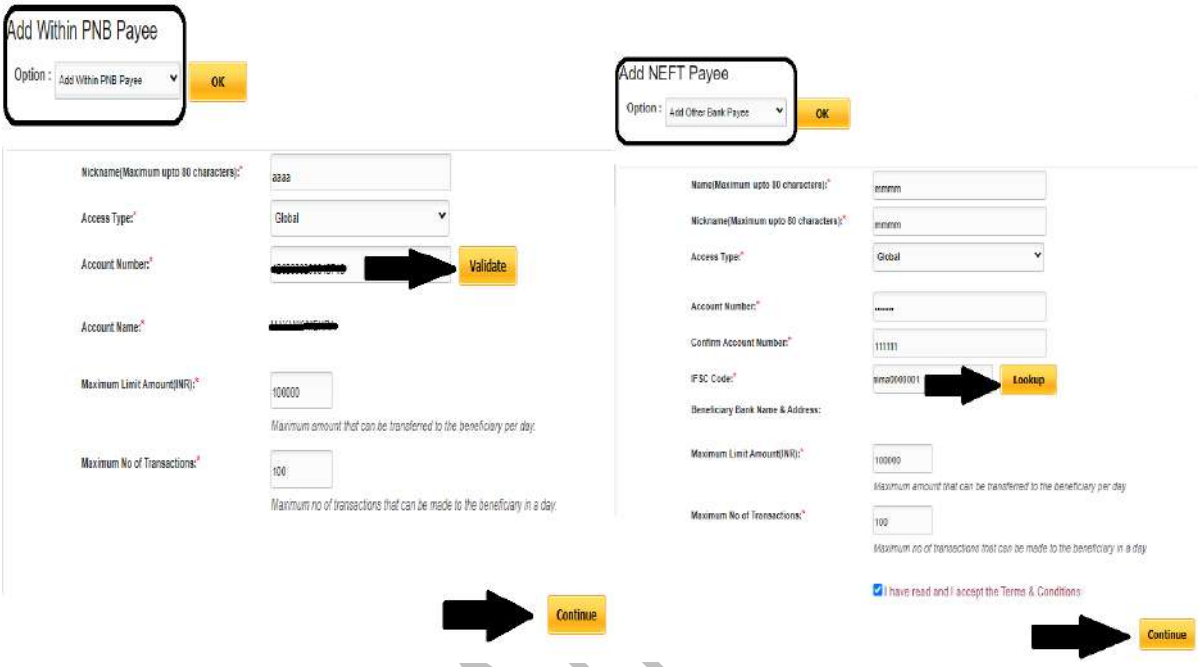
Click on **'OK'** → Enter Nick Name, beneficiary account number Click on **'Validate'** (for Within PNB Payees only) →

Select **Access** Type

- **Global:** Beneficiary added will be shown to all the users.
- **Local:** Beneficiary added will be shown only to limited users.

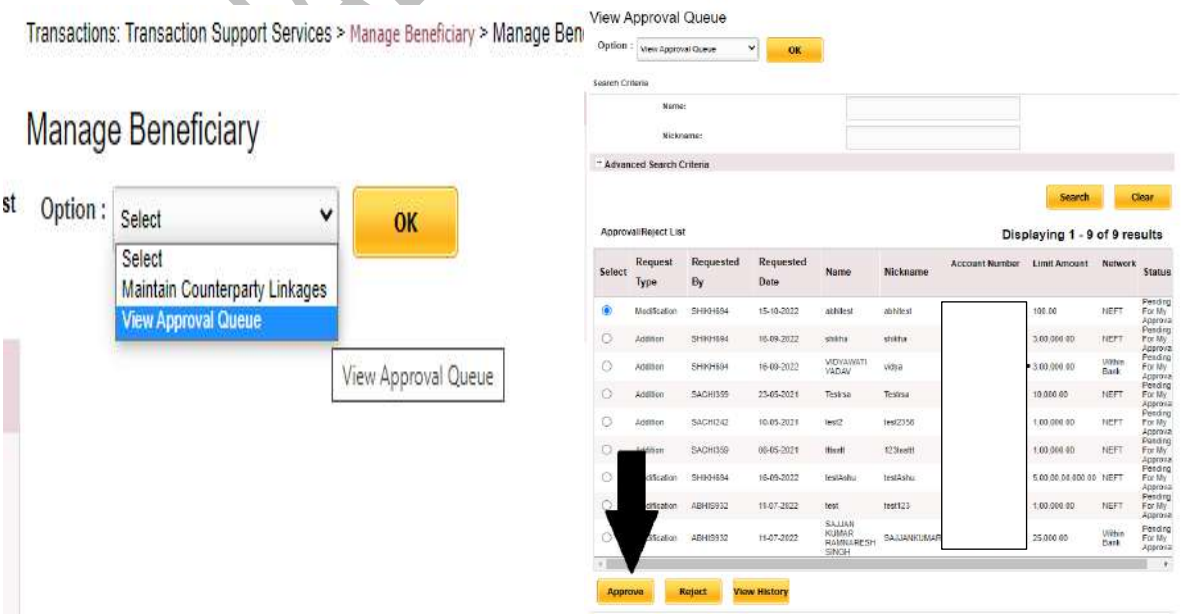
Enter IFSC Code or Search the same → Enter maximum Per day limit amount and No. of Transactions (Maximum amount that can be transferred to the beneficiary per day, Maximum no of transactions that can be made to the beneficiary in a day) → Click on '**Continue'** → Enter 'Transaction Password' & click on '**Submit'**.

Admin User will approve the same.



Approval of Beneficiary by Admin User:

Login with Admin User → Click on **'Transactions'→ 'Transaction Support Service'** → Click on **'Manage Beneficiaries'** → Select View Approval Queue → Click on **'OK'** → Select the beneficiary and click on Approve and click on **'Submit'**



Fund Transfer to own accounts

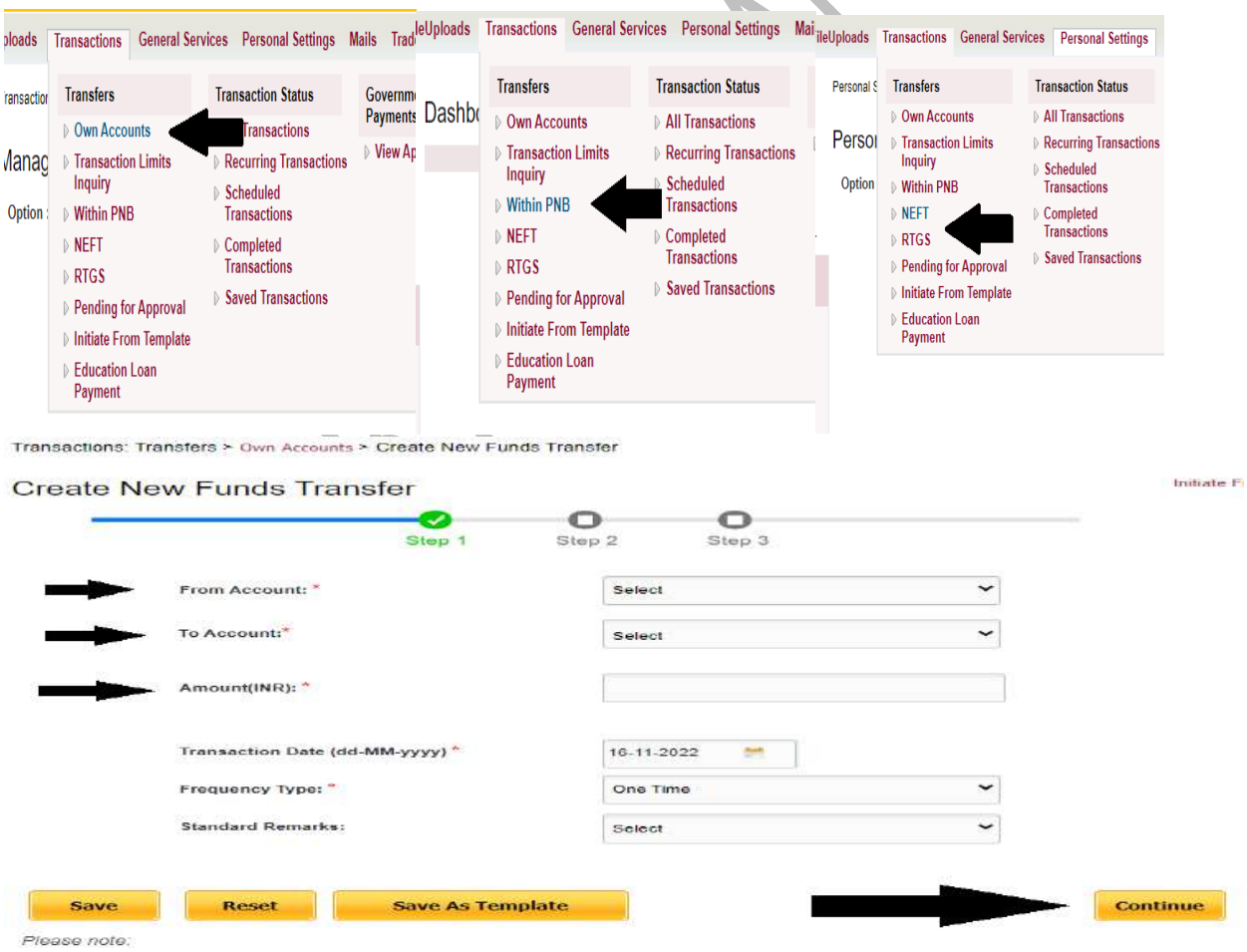
- Click on **'Transactions'→ 'Own Accounts'** → Select the debit account Number & the beneficiary → Enter Amount → Click on **'Continue'** → Enter Transaction password & Click on **'Submit'**

Fund Transfer to other accounts within PNB

- Click on **'Transactions'→ 'Within PNB'** → Select the debit account number and the beneficiary → Enter Amount → Click on **'Continue'** → Enter Transaction password & **OTP** → Click on **'Submit'**

NEFT/RTGS Transactions:

- Click on **'Transactions'→ 'NEFT/RTGS'** → Select the debit account number and the beneficiary → Enter **Amount** → Click on **'Continue'** → Enter Transaction password & **OTP** → Click on **'Submit'**



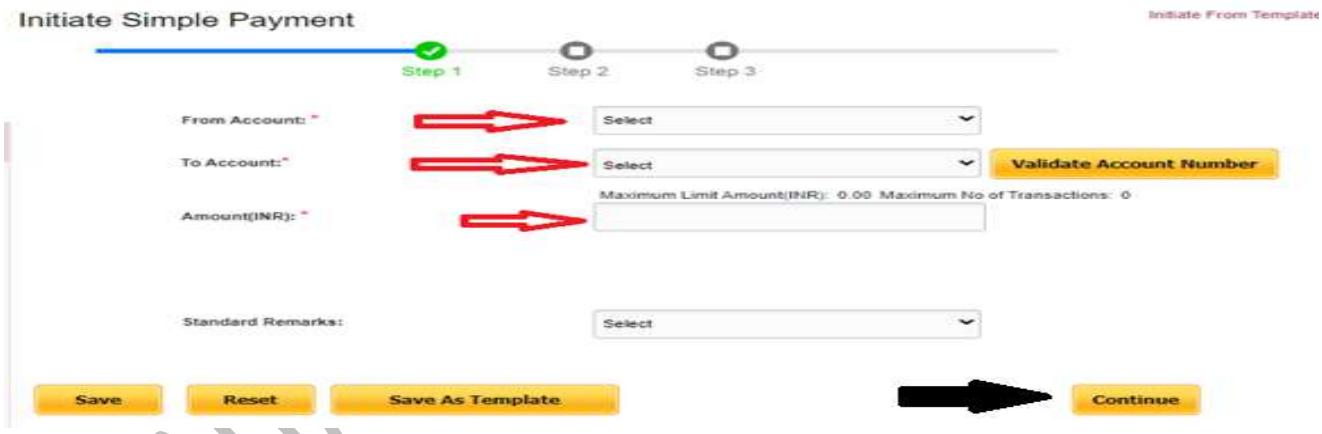
Note -:

- By default, Transaction Date will be current date. For scheduling transaction for future date, date may be selected from the calendar.

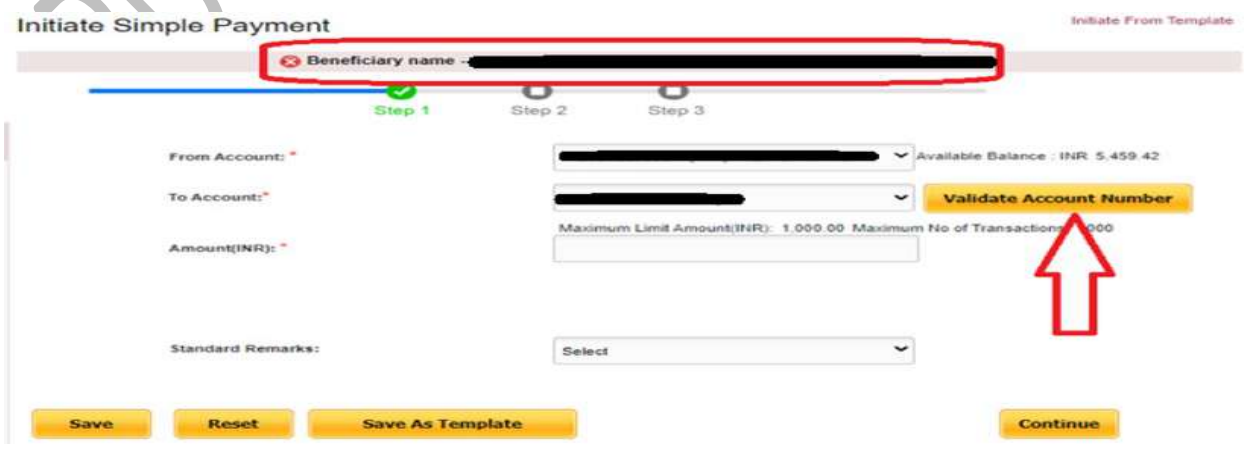
- *Recurring Transactions* - If a transaction has to be done repeatedly with the same amount & beneficiary, Frequency may be set to Daily/Weekly/Monthly/ Quarterly/Half Yearly/Yearly. Enter the number of instalments.
- NEFT/RTGS transactions can be done during RBI's prescribed timings. Transactions initiated after prescribed time will be executed on next working day.

IMPS Transactions:

- Click on **'Transactions'→** 'IMPS using IFSC'→ Select the debit account number and the beneficiary → Enter **Amount** → Click on **'Continue'** → Enter Transaction password & **OTP** → Click on **'Submit'**



- **Note –** You can validate account number of the beneficiary by clicking on '**Validate Account Number'**.

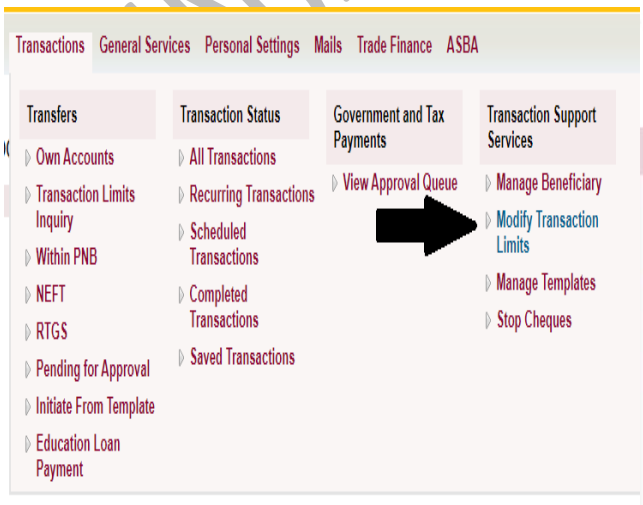


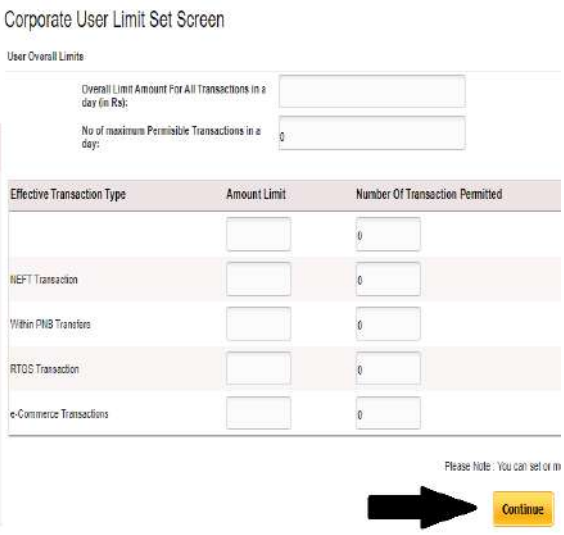
- **Check Status of IMPS transaction having suspect status -**
  Click on **'Transactions'→** Select **'**Check IMPS status' → Click on 'Check Transaction Status' → Latest status will be diplayed

9. Modify Overall/Transaction Limit of Users:

Login with your user ID & password → Click on **Transactions→ Transaction Support Service → Modify Transaction Limits →** Enter the new limits → Click on **'Continue'** → Enter OTP (delivered on your registered mobile number) → Click on **'Submit'.**

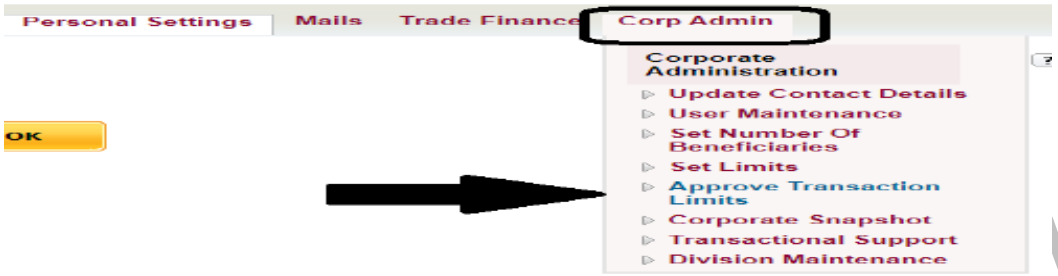
- Admin User will approve the same.





Approval of limit modification through Admin User:

Login with **Admin User** → Click on **'Corp Admin'→ 'Approve Transaction Limit'** →



Click on **'Look Up'** →

Select **'Request'** from the list →

Click on **'Search'** →

Click on **Approve/Reject.**

10. Bulk Upload:

For transferring the funds to multiple accounts within the PNB or different Banks eg. for Payment of salary, Bonus to their employees, Dealer payments and other bulk payments.

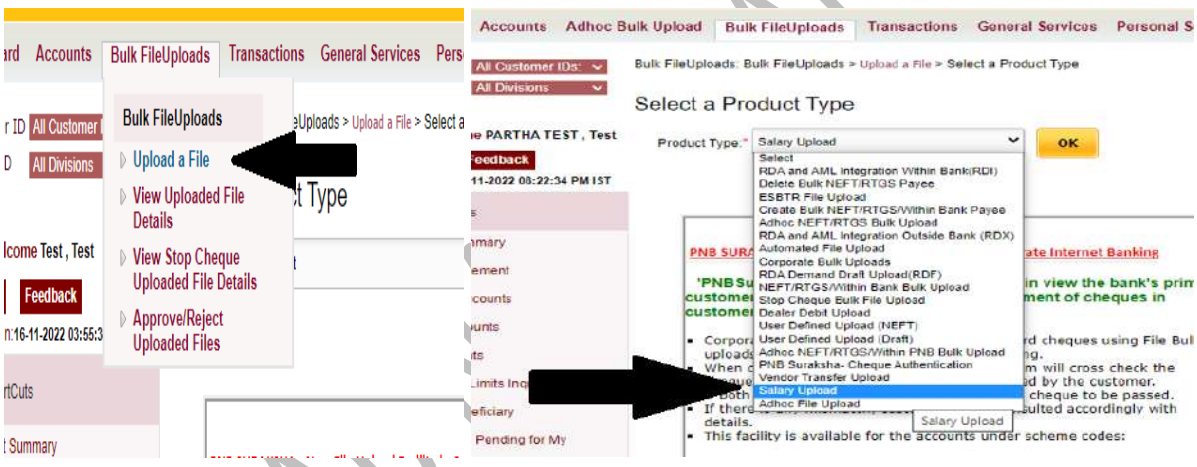
Customer may use Text file format (.txt) or Excel file format (.csv) for Bulk transfers. The file format and sample files are given below separately for each specific bulk function.

1. Click here for file format for Bulk PNB to PNB transfer
2. Click here for file format for Bulk Beneficiary addition
3. Click here for file format for Bulk NEFT/RTGS/PNB transfer
4. Click here for file format for Bulk Beneficiary Deletion

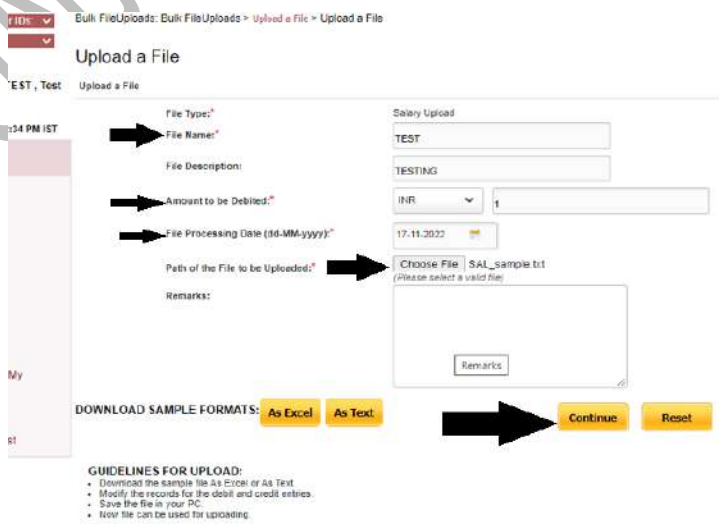
A. Bulk Instant Transfer from PNB to PNB Accounts (Salary Payments)

STEP 1 (Uploading the file with transaction user)

i. Click on **'Bulk FileUploads'→ 'Upload a File'** → Select **Salary Upload** →



ii. **Enter** file name, amount to be debited, file processing date → Choose **File** to be uploaded (in the txt or csv format given below) → Click on **'Continue'**



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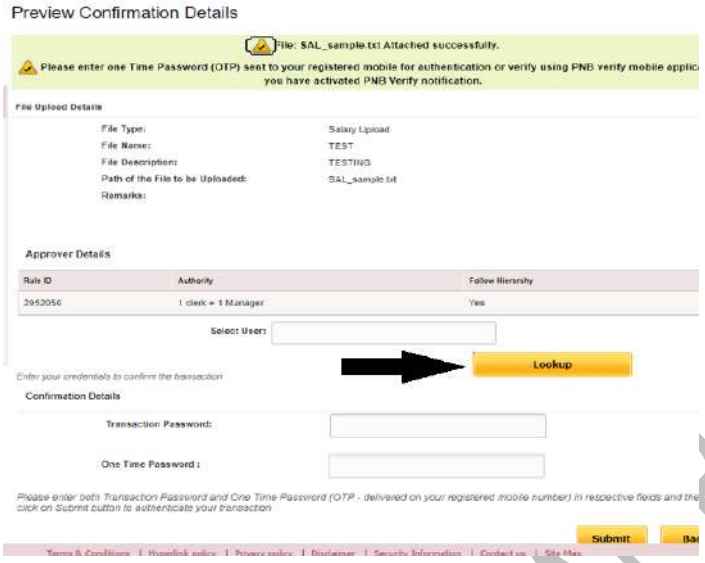
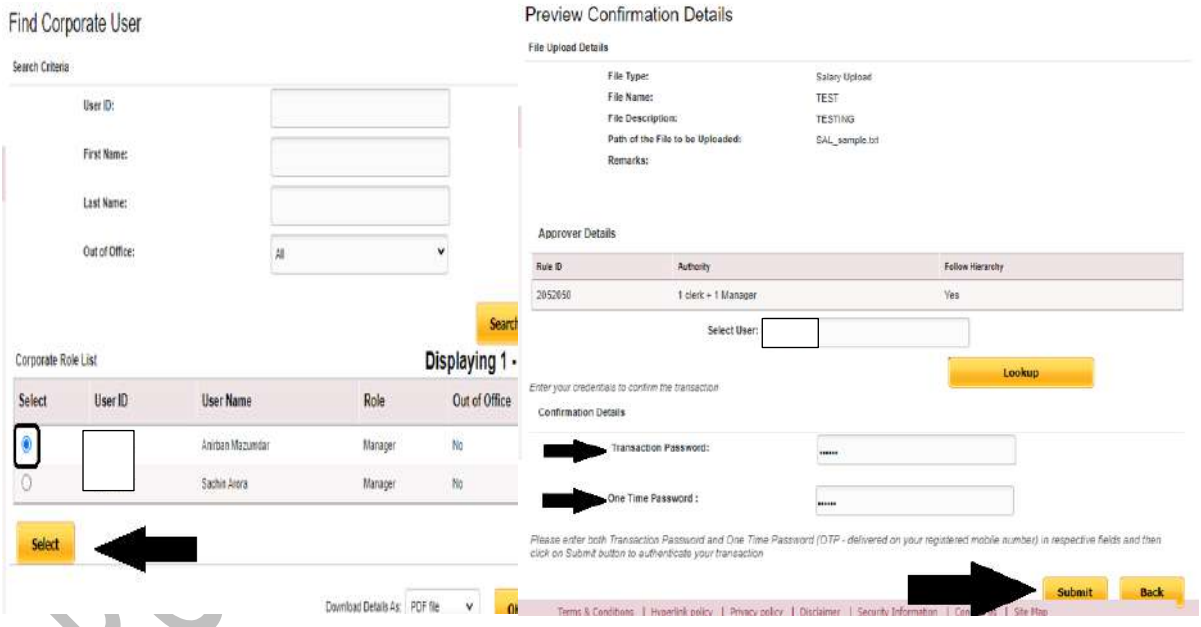
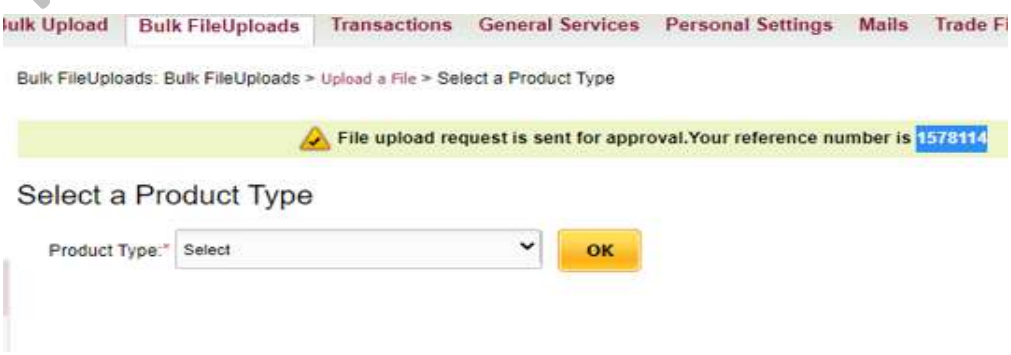
iii. Click on **Lookup** to select user for authorization (as per defined workflow and user role mapping) →



iv. Select the **User** → Enter Transaction Password & OTP → Click **Submit** →

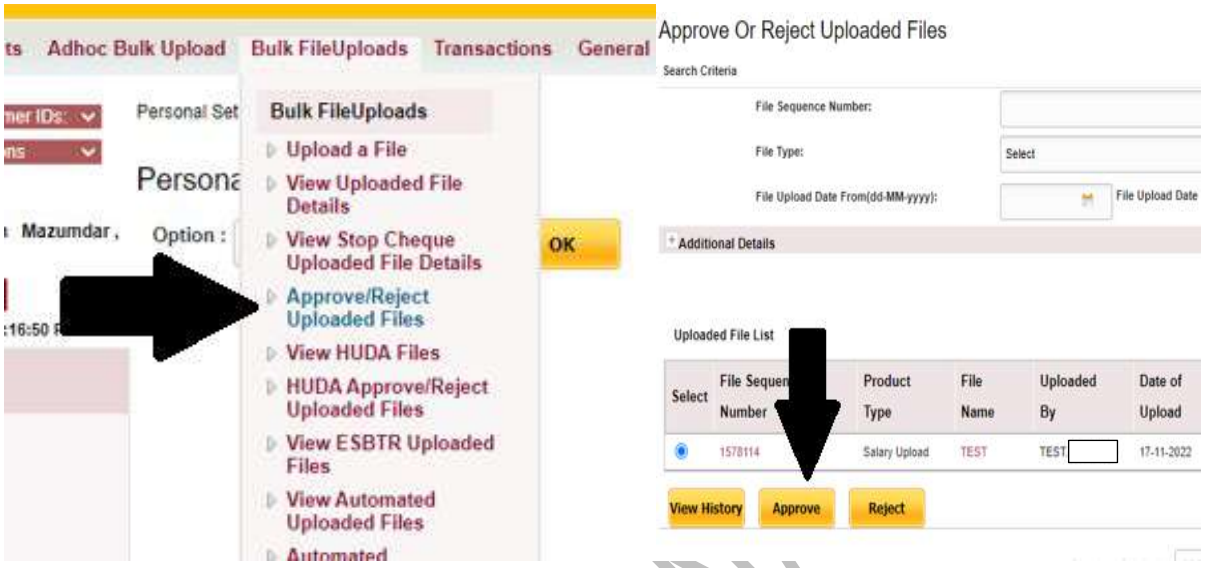


v. File reference number is generated

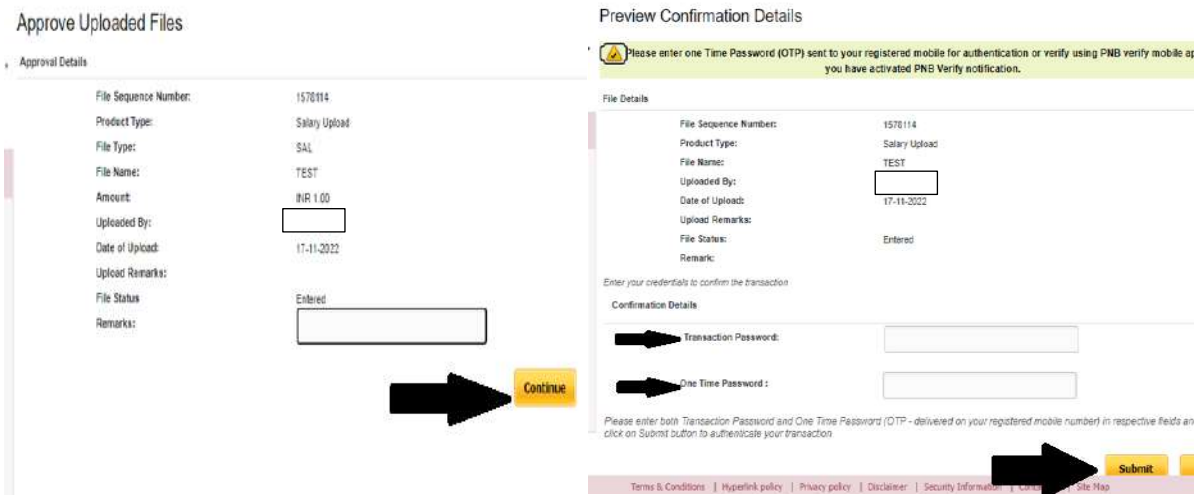


STEP 2 (Verifying the file with Approver):

Login with user selected for authorization → Click on **'Bulk FileUploads'** → Click on '**Approve/Reject'** Uploaded Files → Click on '**Approve'** for approval or '**Reject'** to reject the file respectively→



Enter remarks & Click on '**Continue'** → Enter transaction password & OTP → Click '**Submit'**



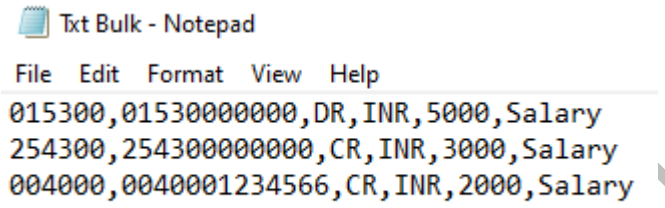
TXT FORMAT for bulk Pnb to Pnb Instant Transfer:

Branch Sol ID, Account number, Transaction type, Currency, Amount, Remarks (Separated by comas without space)

For Example:

015300,01530000000,DR,INR,5000,Salary
254300,254300000000,CR,INR,3000,Salary
004000,0040001234566,CR,INR,2000,Salary

DR is for Debit and CR is for Credit

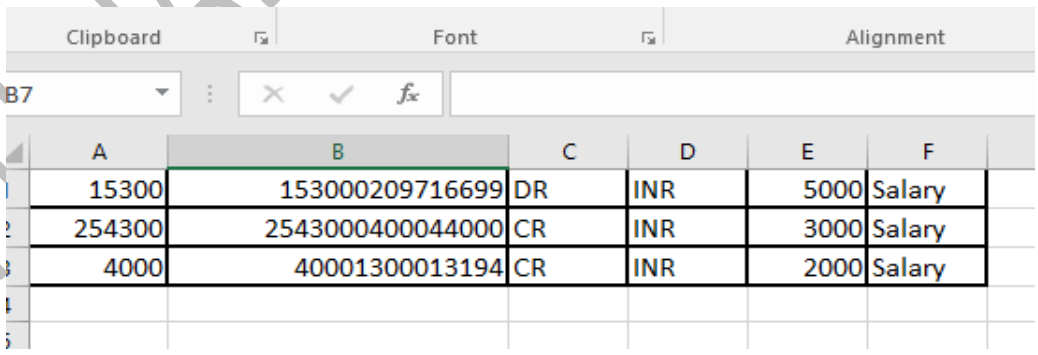


EXCEL FORMAT for bulk Pnb to Pnb instant transfer:

Branch Sol ID	Account No.	Transaction Type	Currency	Amount	Remarks

For Example:

015300	0153000209716699	DR	INR	5000	Salary
254300	2543000400044004	CR	INR	3000	Salary
004000	0040001300013194	CR	INR	2000	Salary



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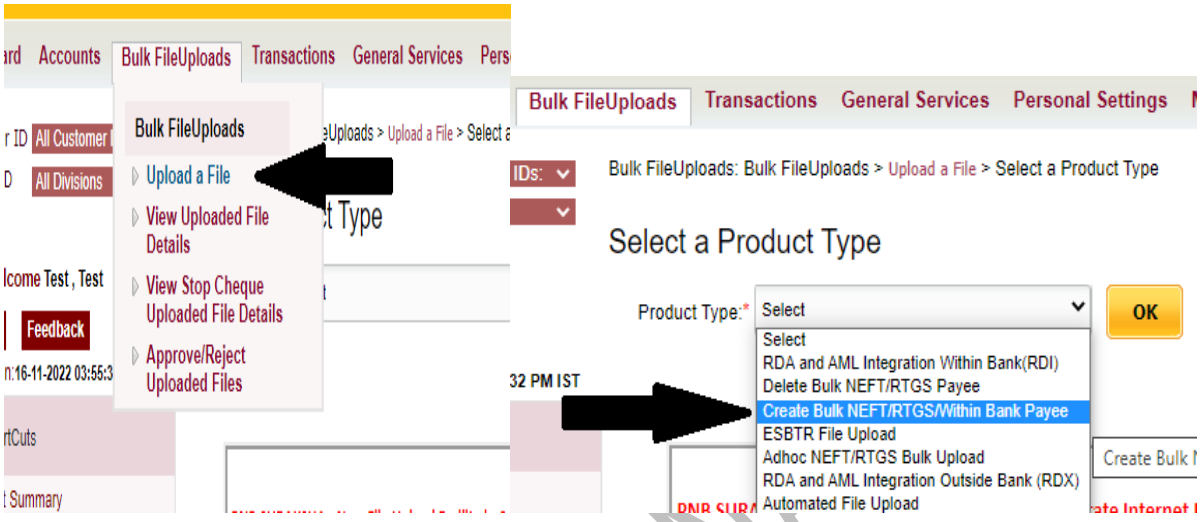
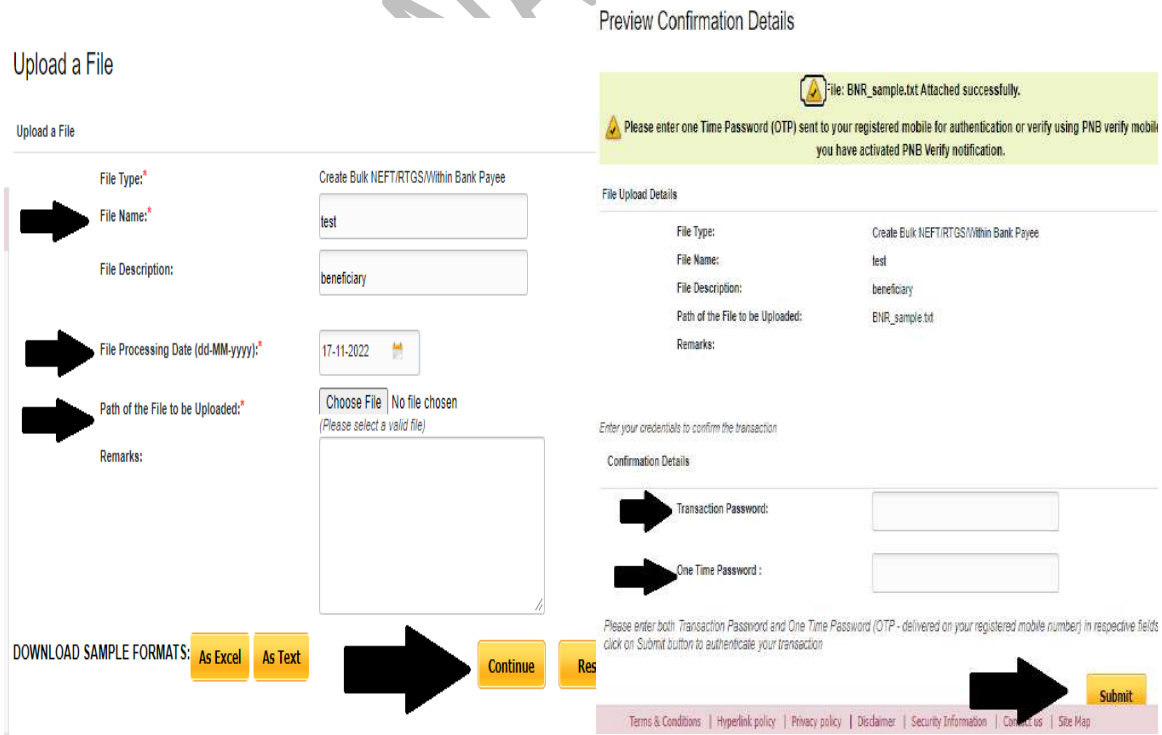
B. Bulk Beneficiary addition:

- Before making Bulk payments to other Banks (through NEFT/RTGS), **beneficiary addition is mandatory**.

i. Click on **'Bulk FileUploads'→ 'Upload a File'** → Select **Create Bulk NEFT/RTGS/Whithin Bank Payee →**



ii. Enter file name, file processing date & Choose **File** to be uploaded (in the txt or csv format)→ Click on **'Continue'** → Enter Transaction Password & **OTP** → Click '**Submit'**



- **Customer may use Text file format (.txt) or Excel file format (.csv) for Beneficiary addition**. The file format and sample files are given below

Text Format:

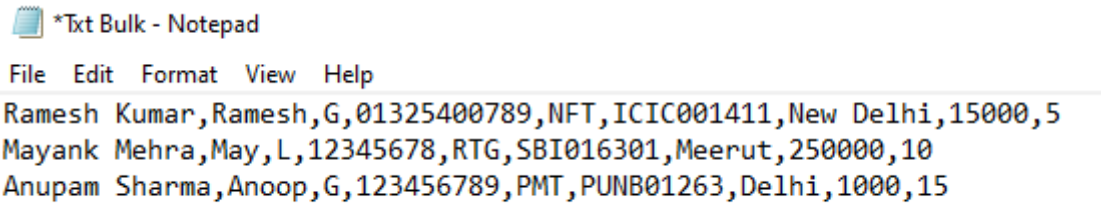
Beneficiary Name, Beneficiary Nick Name, Access Type(G/L), Account Number, Network(NEFT/RTGS), IFSC Code, Address, Maximum Amount to be transferred, Number of transactions in a day. (**separated by comas, without space)**

- Here **G** stands for Global and **L** stands for Local
- **Network: NFT for NEFT, RTG for RTGS and PMT for Within PNB.**

For Example:

TXT format for bulk beneficiary addition

Ramesh Kumar,Ramesh,G,01325400789,NFT,ICIC001411,New Delhi,15000,5
Mayank Mehra,May,L,12345678,RTG,SBI016301,Meerut,250000,10
Anupam Sharma,Anoop,G,123456789,PMT,PUNB01263,Delhi,1000,15

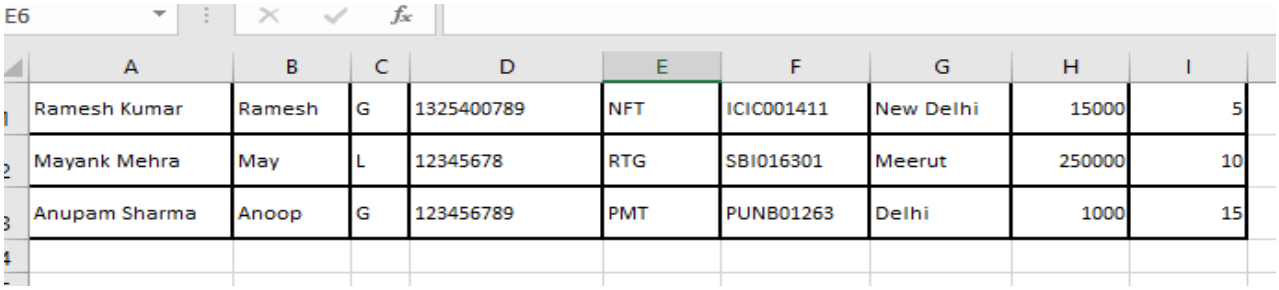


Excel Format for bulk beneficiary addition:

Beneficiary Name	Nick Name	Access Type	Account No.	Network	IFSC Code	Address	Maximum Amount	No of Transaction in a day

For Example:

Ramesh Kumar	Ramesh	G	01325400789	NFT	ICIC001411	New Delhi	15000	5
Mayank Mehra	May	L	12345678	RTG	SBI016301	Meerut	250000	10
Anupam Sharma	Anoop	G	123456789	PMT	PUNB01263	Delhi	1000	15



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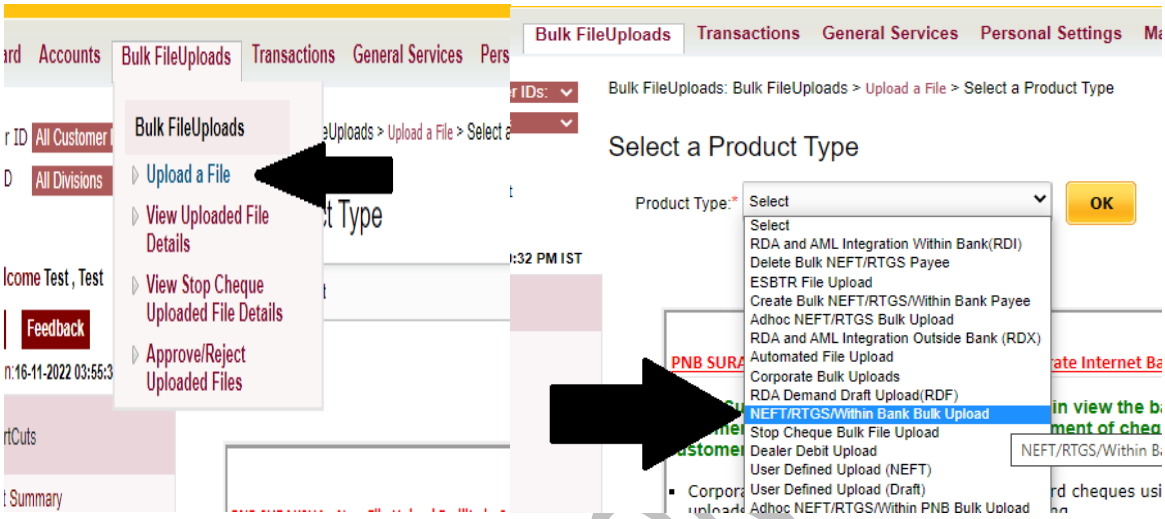
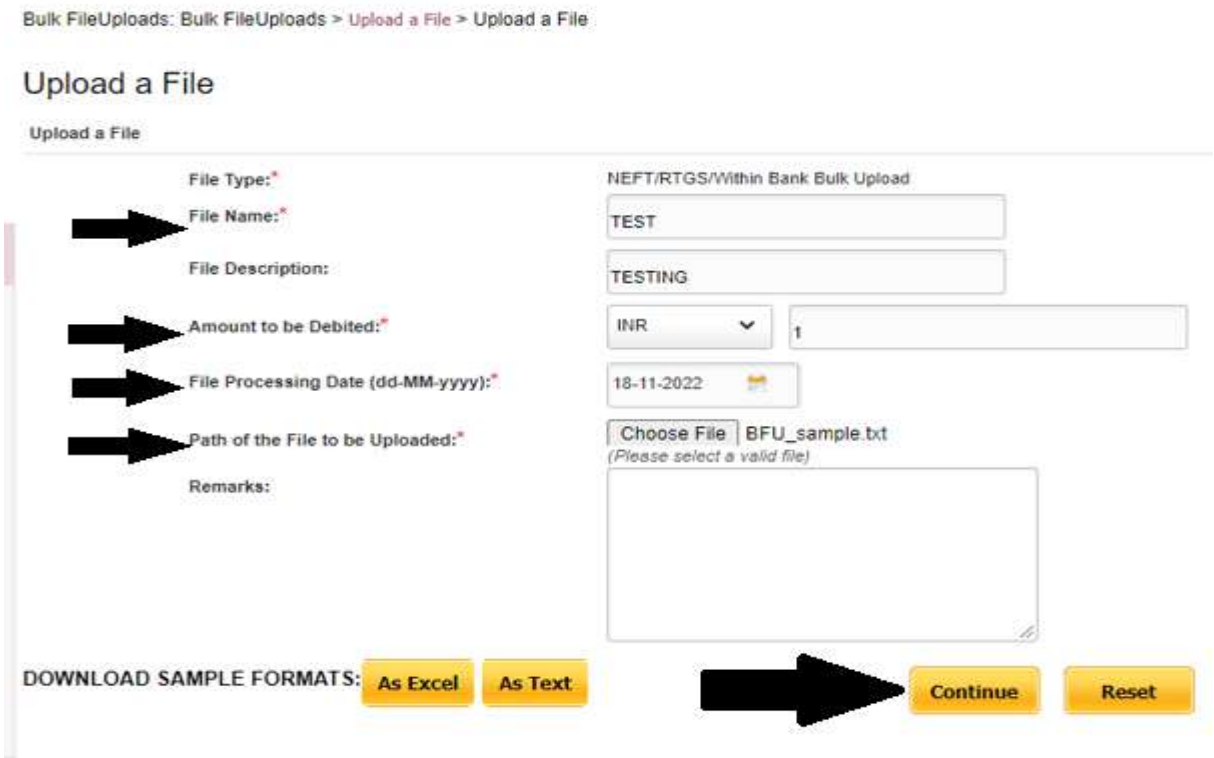
C. Bulk NEFT/RTGS Transfer File (After adding beneficiary):

STEP 1 (Uploading the file with transaction user):

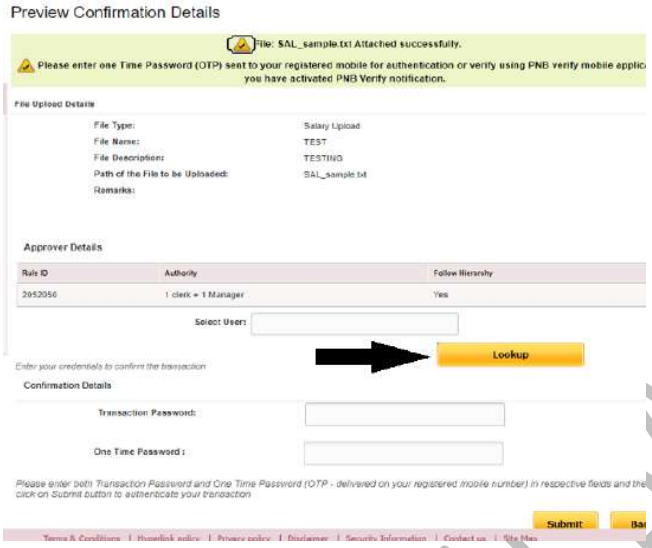
i. Click on **'Bulk FileUploads'→ 'Upload a File'** → Select **'NEFT/RTGS/WHITHIN BANK BULK UPLOAD'** →



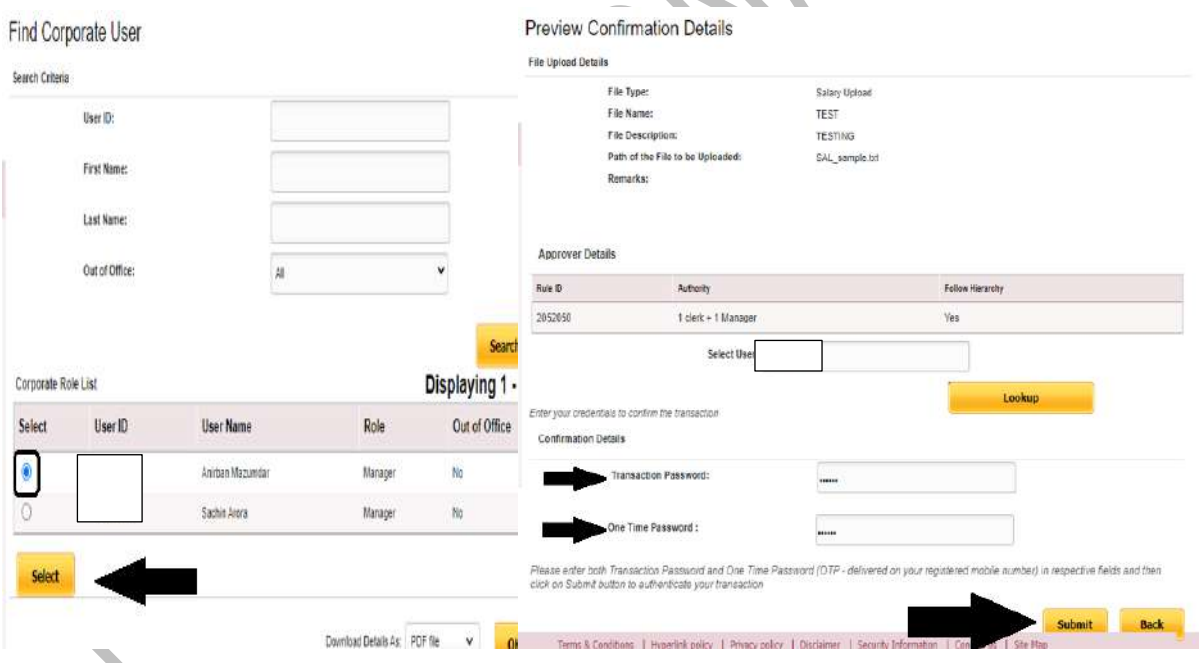
ii. **Enter** file name, amount to be debited, file processing date → Choose **File** to be uploaded (in the txt or csv format) → Click on **'Continue'** →



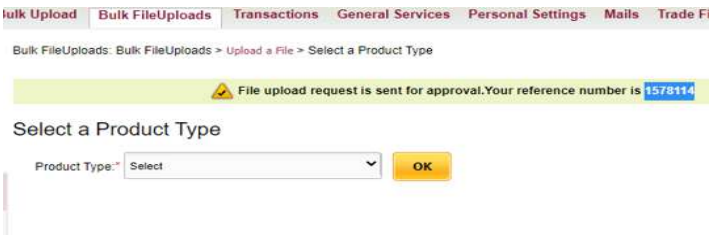
iii. Click on '**Lookup'** to select user for authorization (as per defined workflow and user role mapping) →



iv. Select the **User** → Enter Transaction Password & OTP → Click '**Submit'** →

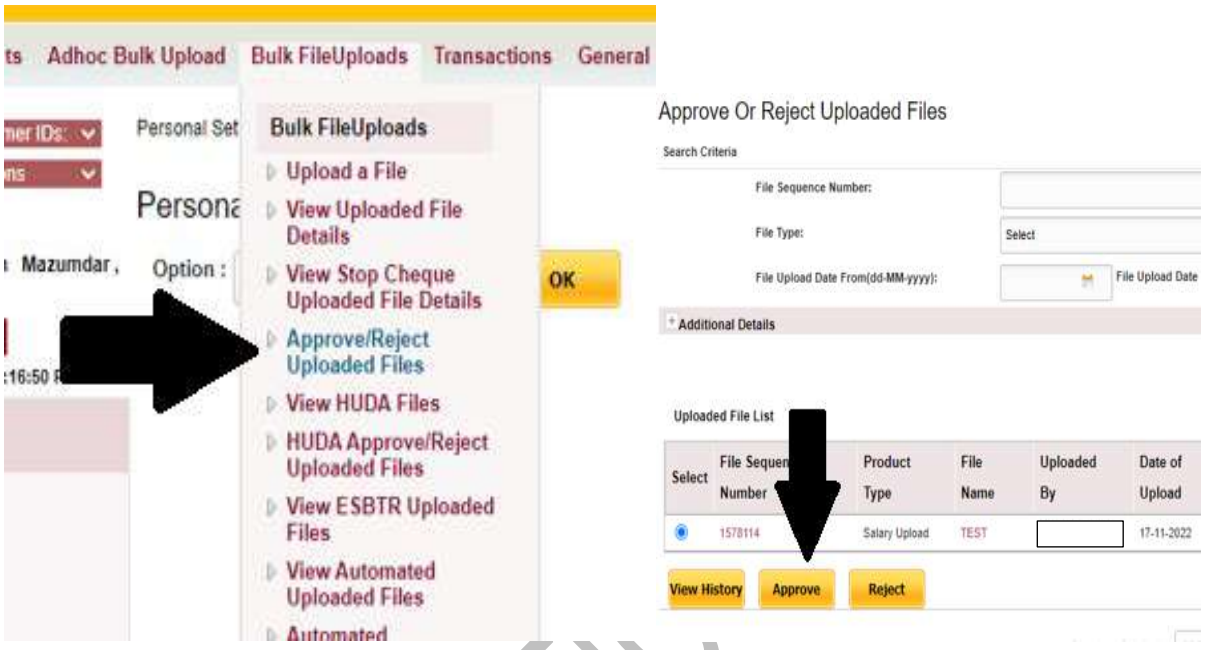


v. File reference number is generated.

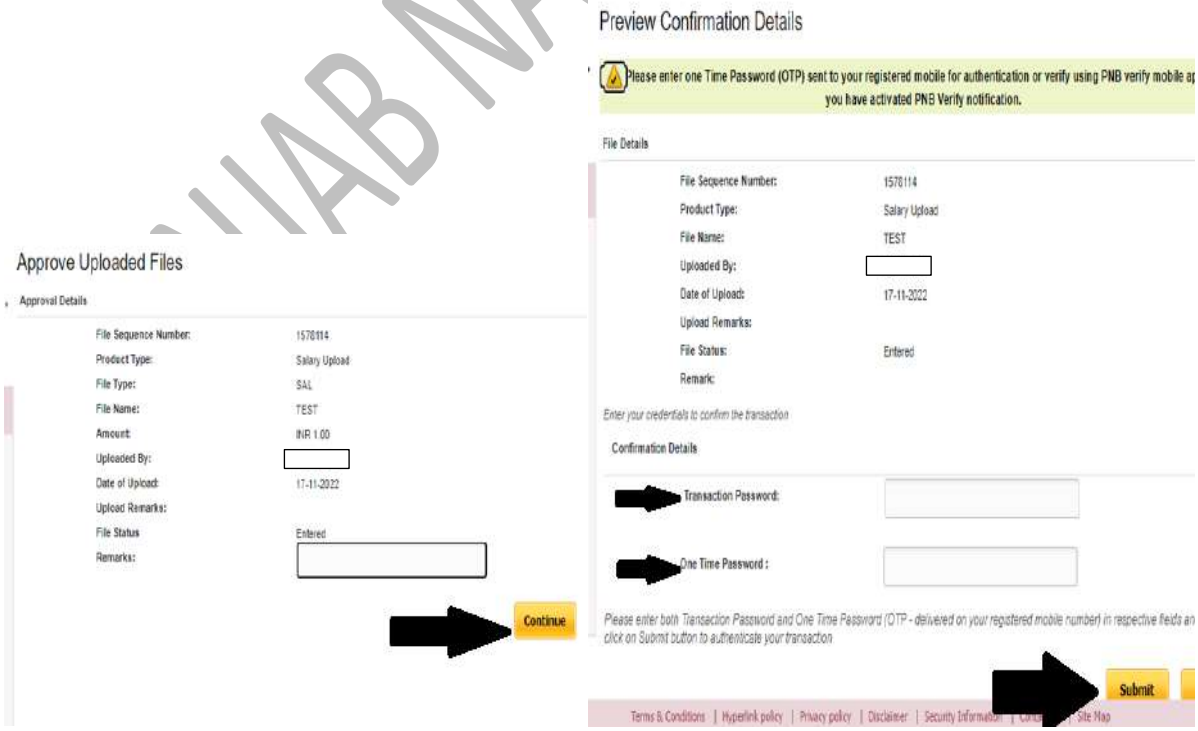


STEP 2 (Verifying the file with Approver):

Login with user selected for authorization → Click on '**Bulk FileUploads**' → Click on '**Approve/Reject Uploaded Files'** → Click on '**Approve'** for approval or '**Reject'** to reject the file respectively→



Enter remarks & Click on '**Continue'** → Enter transaction password & **OTP** → Click '**Submit'**

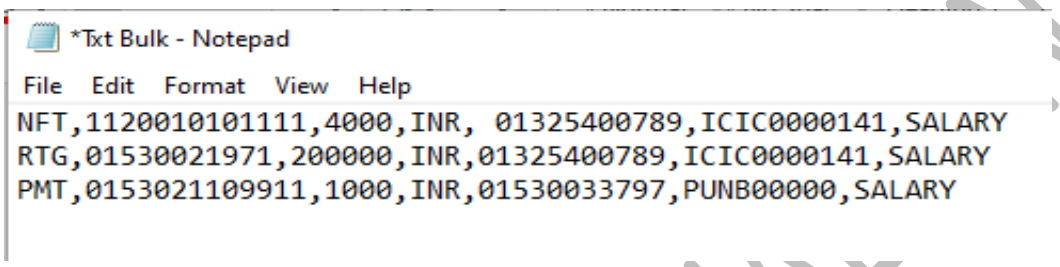


TXT FORMAT for Bulk Transfer:

Transaction type, Debit Account No., Amount, Currency, Beneficiary Account Number, Beneficiary IFSC Code, Remarks

For Example:

NFT,1120010101111,4000,INR, 01325400789,ICIC0000141,SALARY
RTG,01530021971,200000,INR,01325400789,ICIC0000141,SALARY
PMT,0153021109911,1000,INR,01530033797,PUNB00000,SALARY

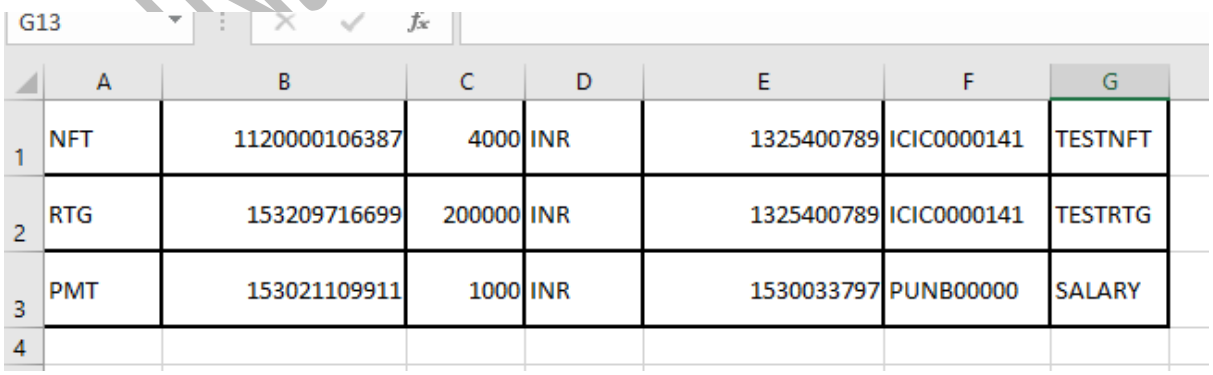


Excel Format for Bulk Transfer:

Transaction Type	Debit Account no.	Amount	Currency	Beneficiary Account No.	IFSC Code	Remarks

For Example:

NFT	1120000106387	4000	INR	01325400789	ICIC0000141	TESTNFT
RTG	0153209716699	200000	INR	01325400789	ICIC0000141	TESTRTG
PMT	0153021109911	1000	INR	01530033797	PUNB00000	SALARY



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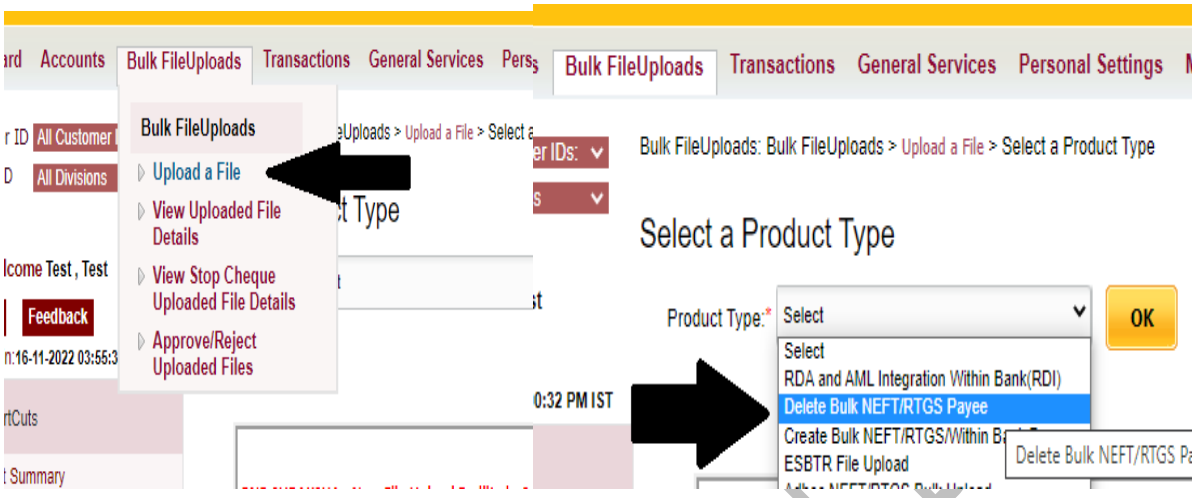
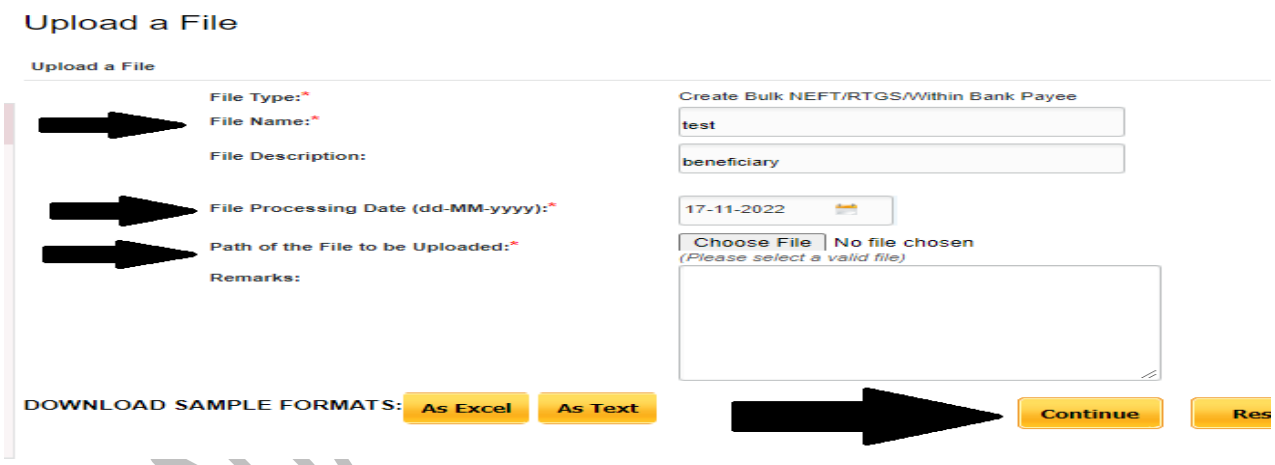
D. Bulk Beneficiary Deletion:

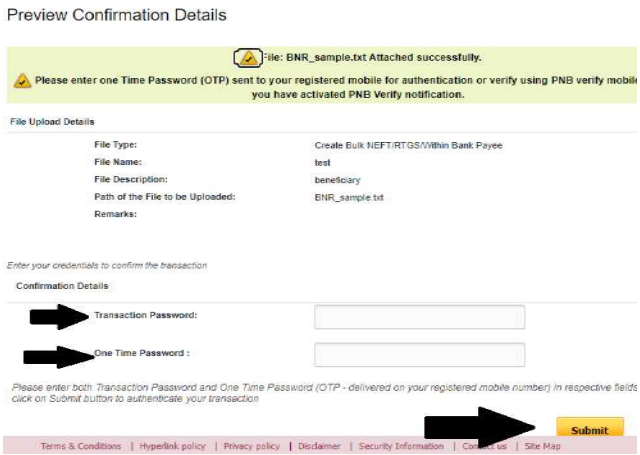
i. Click on **'Bulk FileUploads'→ 'Upload a File'** → Select '**Delete Bulk NEFT/RTGS Payee'** →



ii. Enter file name, file processing date & Choose **File** to be uploaded (in the txt or csv format given below) → Click on **'Continue'→**



iii. Enter Transaction Password & **OTP** → Click '**Submit'**



Text file for Bulk Beneficiary Deletion

Beneficiary ID 1
Beneficiary ID 2
Beneficiary ID 3

For Example:

12345
45654
14725

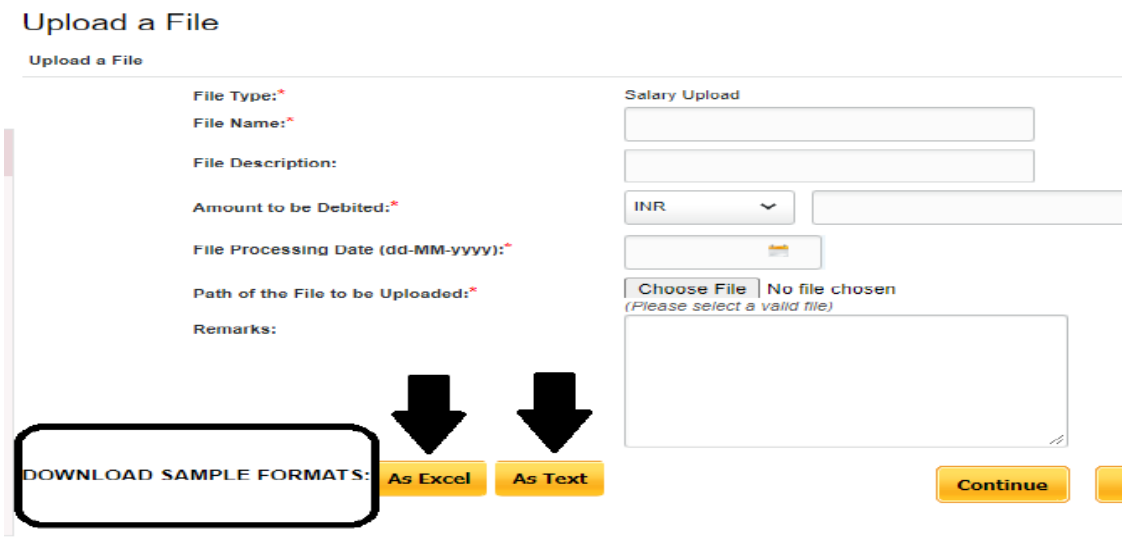
Excel File for Bulk Beneficiary Deletion:

Beneficiary ID 1
Beneficiary ID 2
Beneficiary ID 3

For Example:

12345
45654
14725

Note -: Customer can download sample format for all above mentioned bulk functionalities in Excel or Text format



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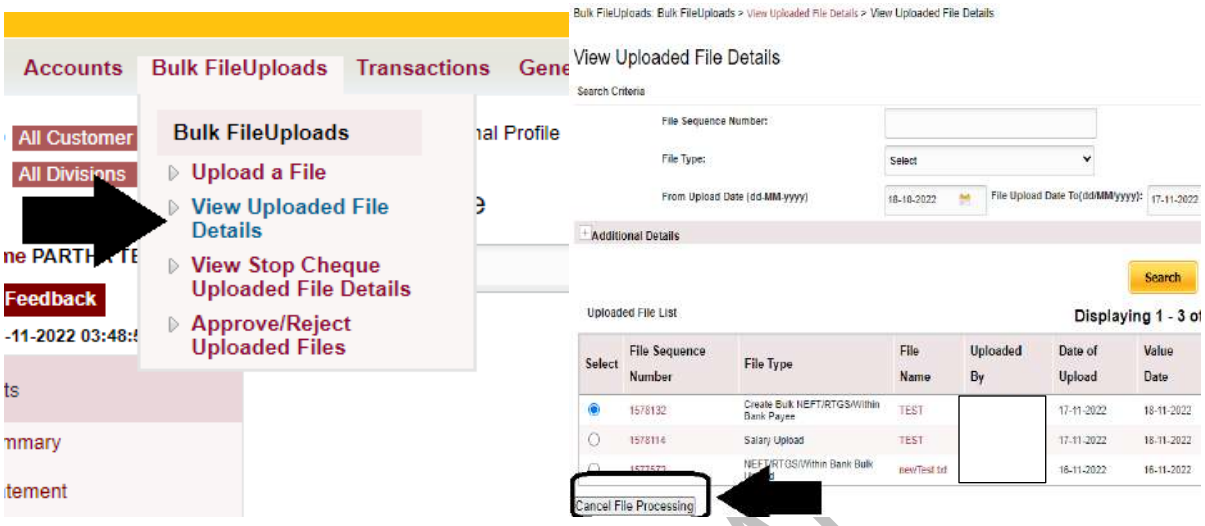
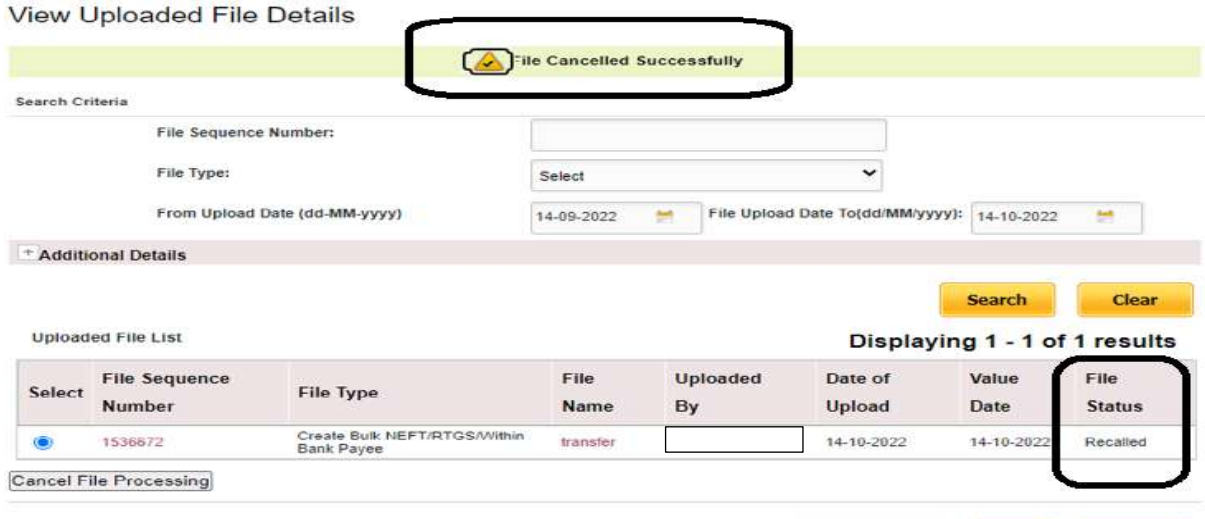
E. Cancel File Processing before verification by approver:

i. Click on **'Bulk FileUploads'→ 'View Uploaded File Details'** → Select File to be cancelled → Click '**Cancel File Processing'** →



ii. Click on **'Continue'→** Enter Transaction Password & **OTP→** Click '**Submit'→**

iii. After that the page with message "**File Cancelled Successfully**" will be displayed and **File Status** will change from "Entered" to "**Recalled**"

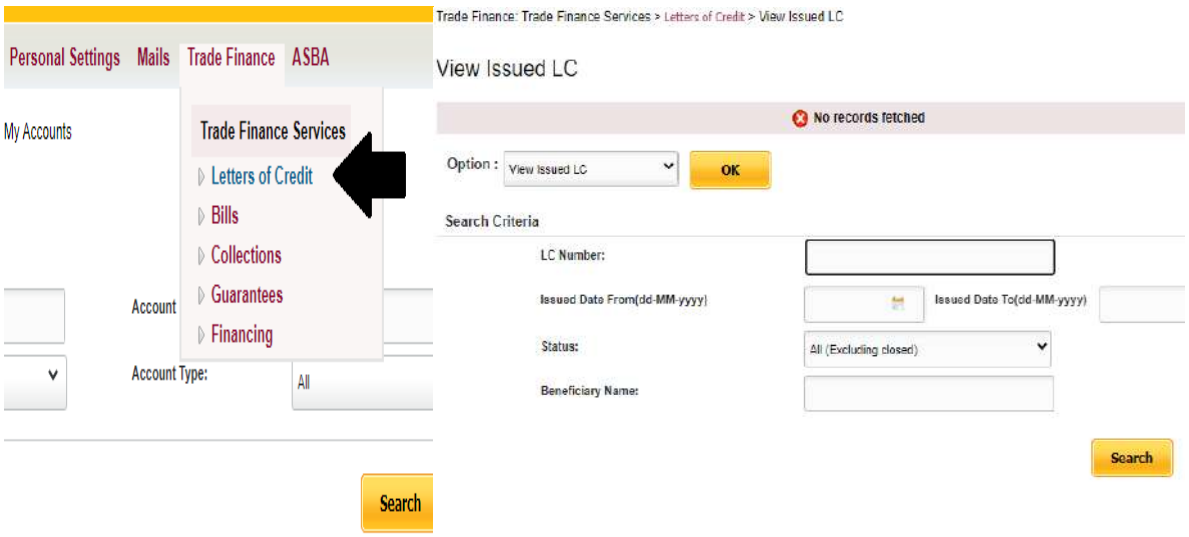


11. Trade Finance:

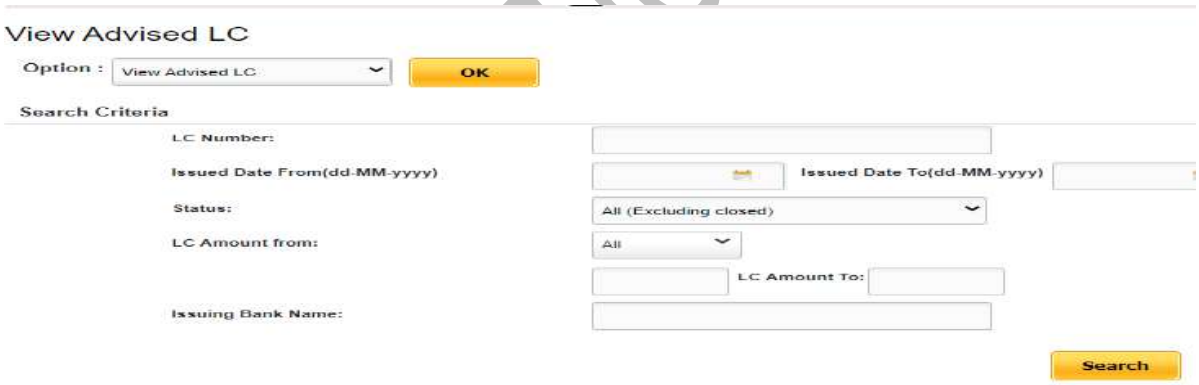
Click on 'Trade Finance Services'

A. Letters of credit:

- ✓ List of issued LCs can be viewed.
- ✓ Status of Amendments in LCs awaiting acceptance can be viewed.

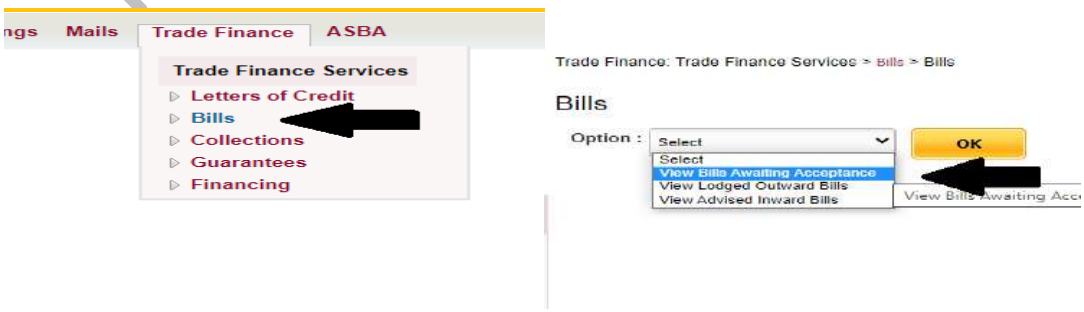


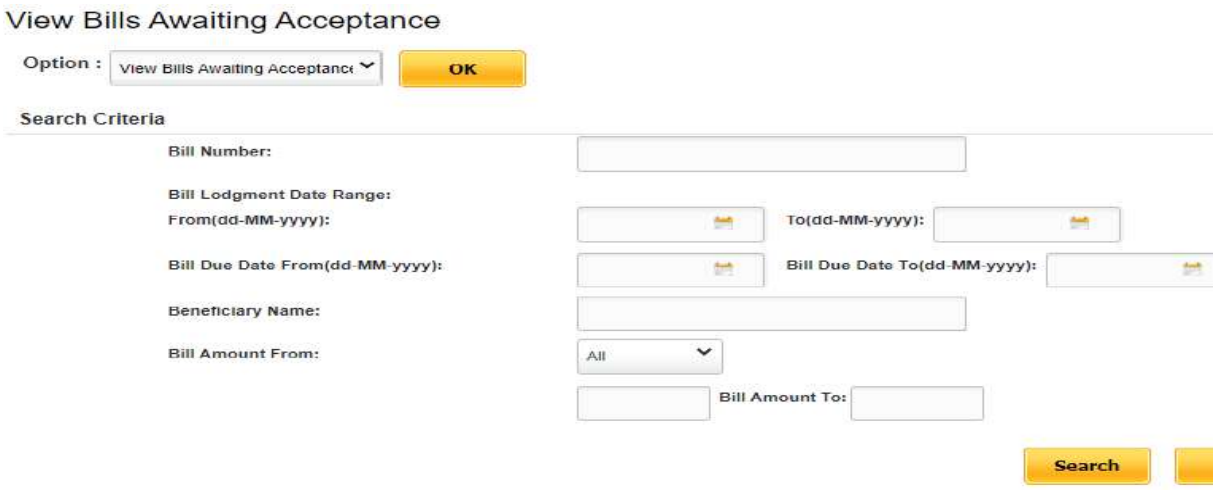
- ✓ Advised LCs can be viewed.

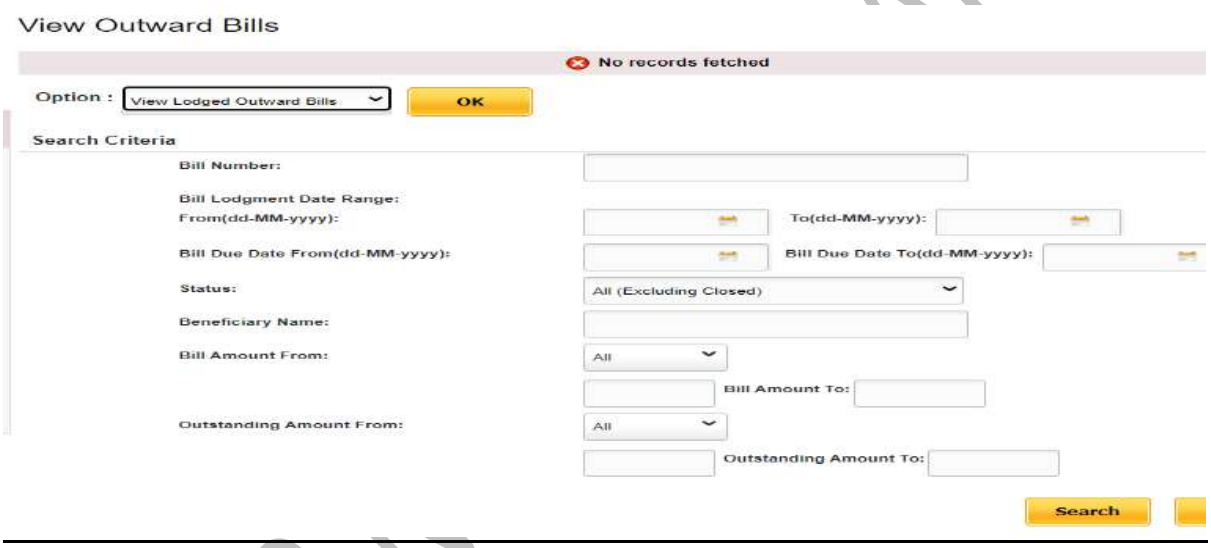


B. Bills:

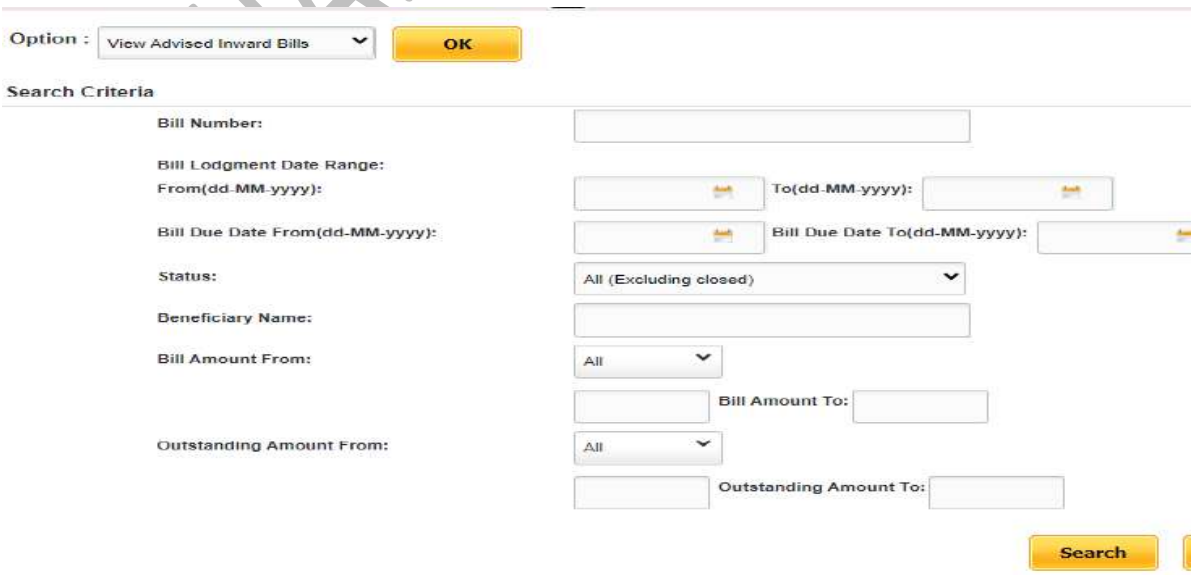
- ✓ Status of Bills awaiting acceptance can be viewed.
- ✓ List of Lodged Bills can be viewed





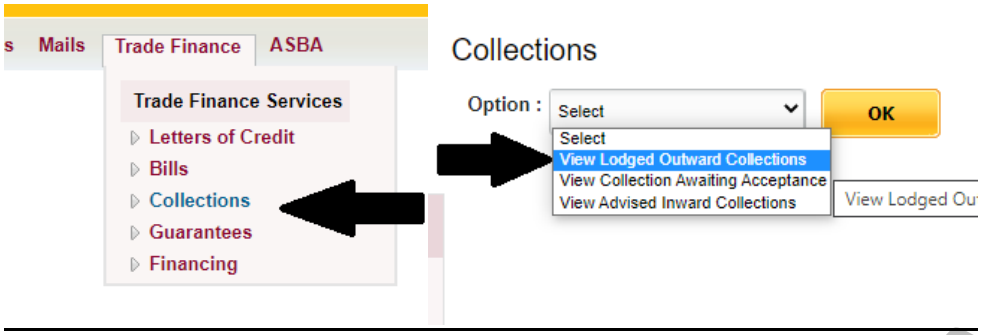


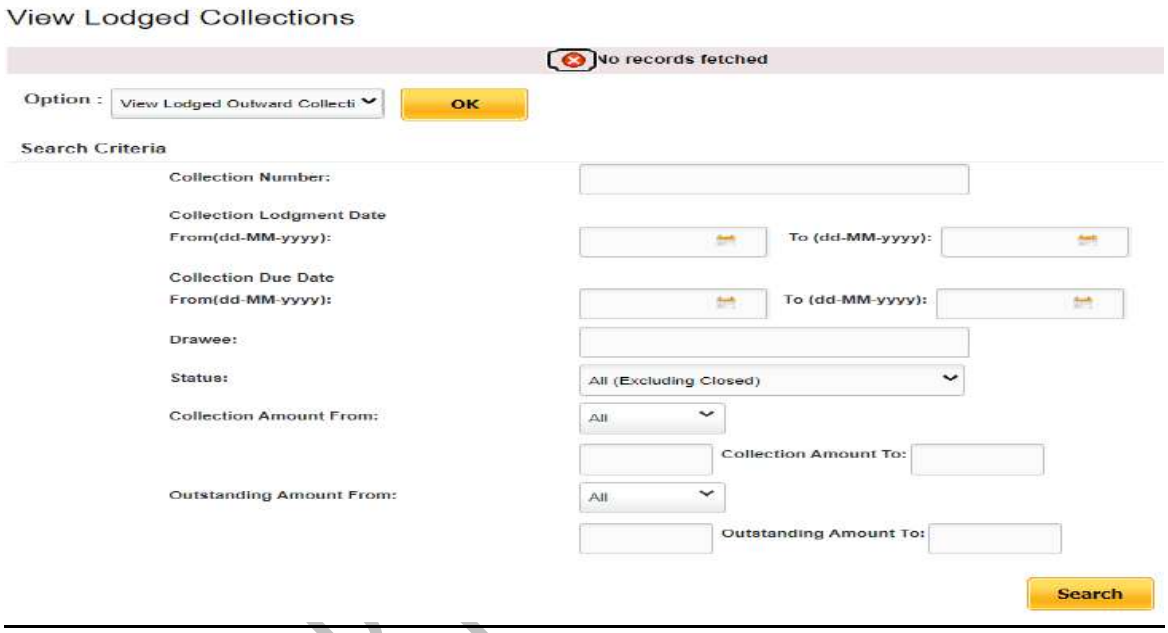
✓ Advised Bills can be viewed:



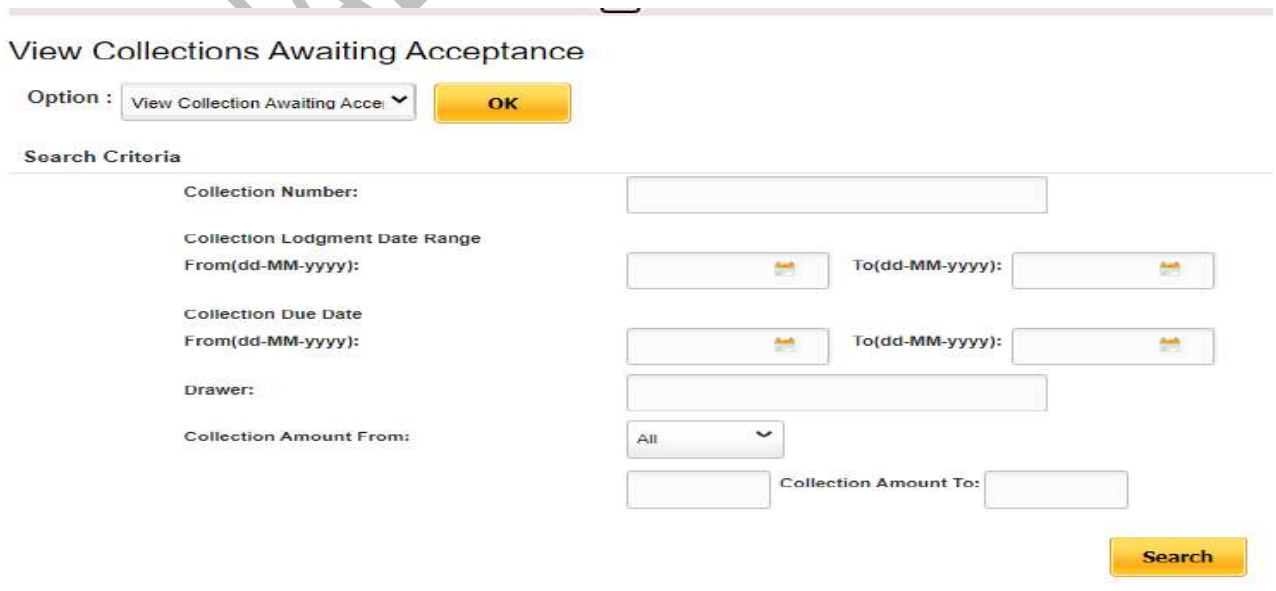
C. Collections:

✓ View Lodged collections.

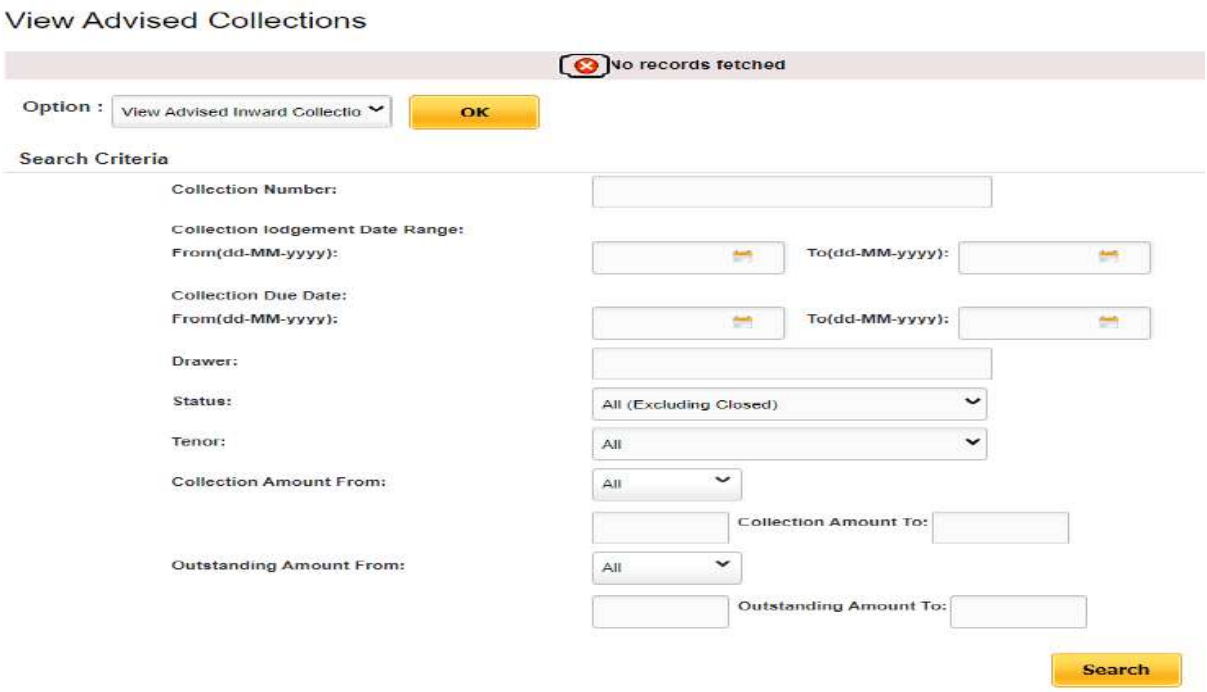




✓ View Collection Awaiting Acceptance:

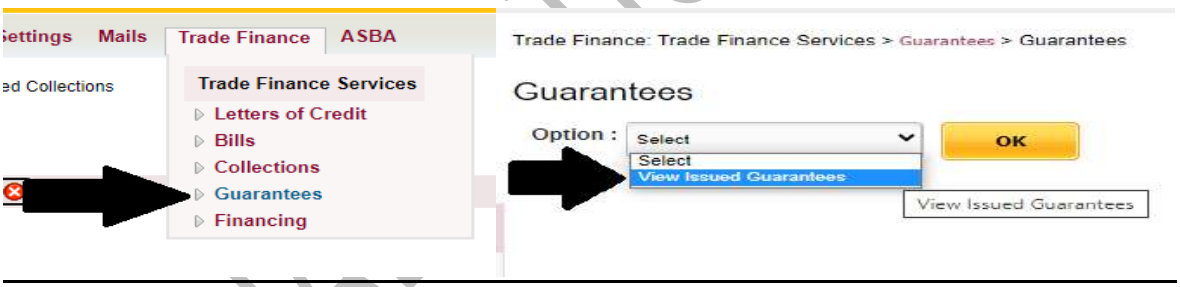


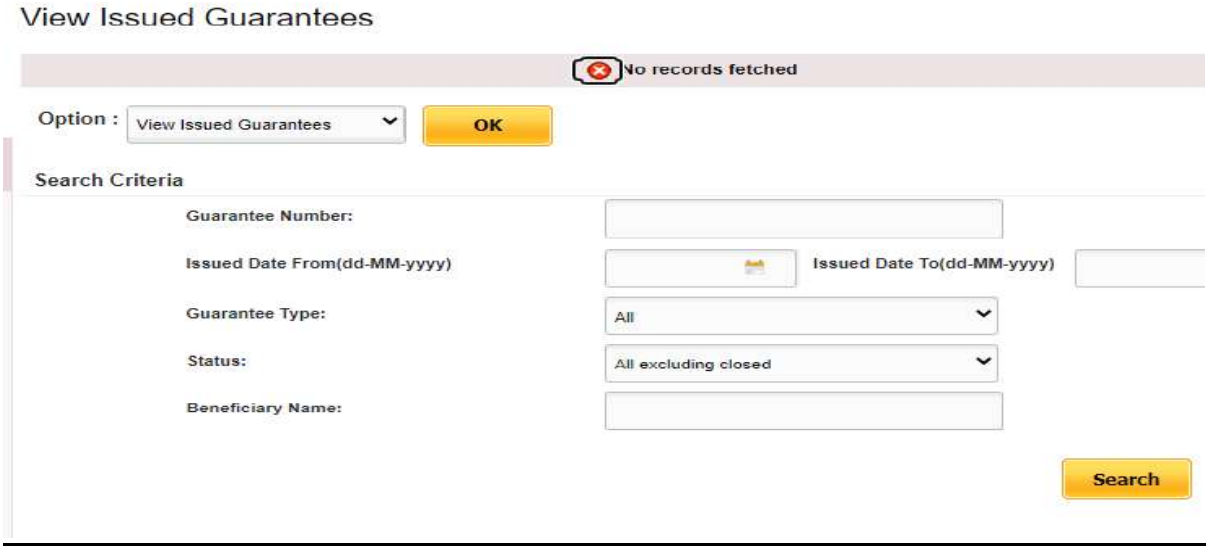
✓ View Advised Collections.



D. Bank Guarantees:

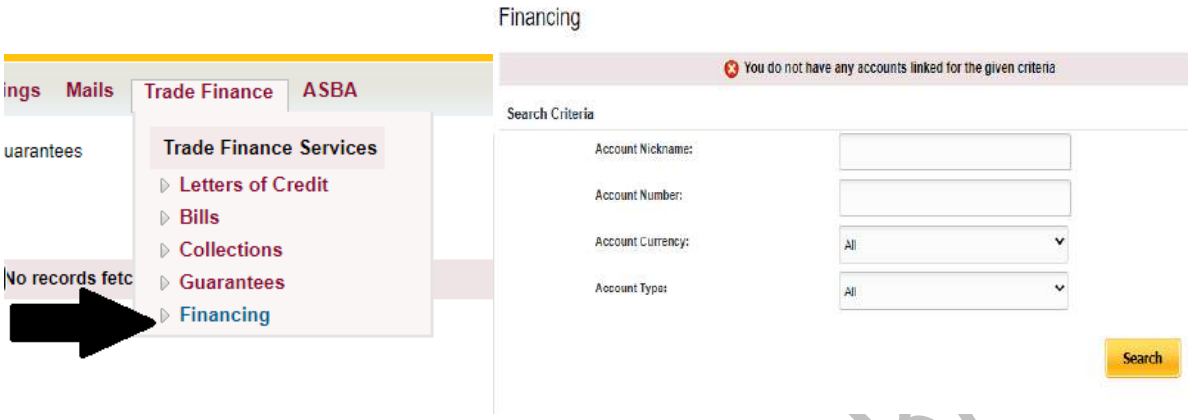
✓ List of issued Guarantees can be viewed.





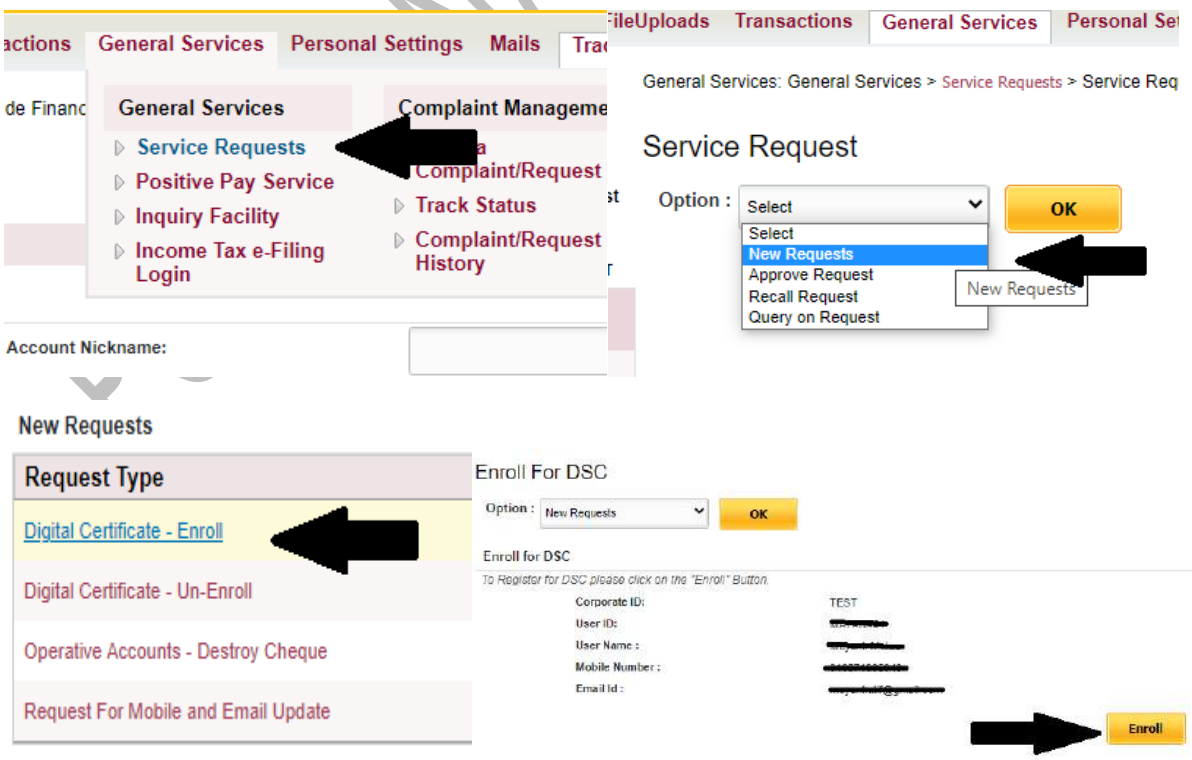
E. Financing:

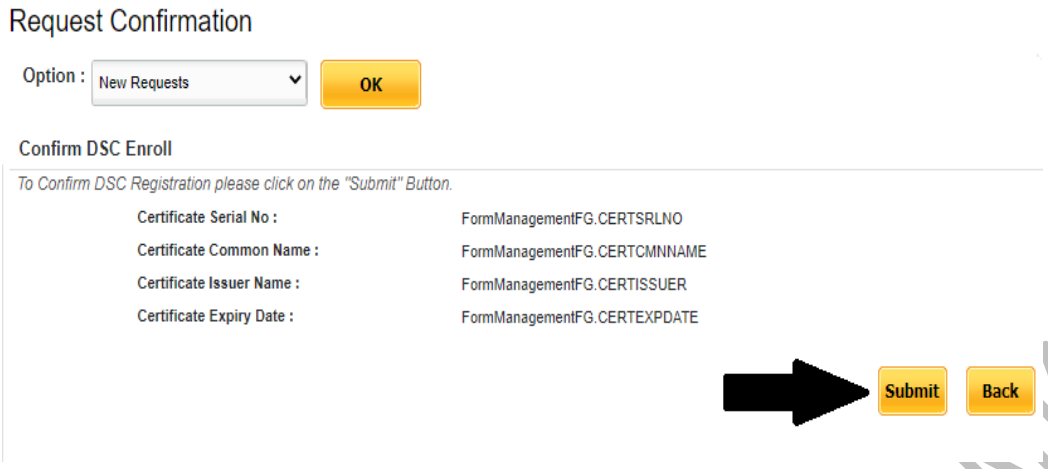
- ✓ Request for Packing Credit Account.
- ✓ Request for Import Finance.



12. Using Digital Certificate as Additional Factor of Authentication:

- Install Digital Certificate on your PC.
- Click on '**General Services**'→ '**Service Requests**' → Select '**New Requests**' & click on 'OK' → Click on '**Digital Certificate-Enrol**' option → Click on '**Enrol**' → Web Signer window will be displayed → Select the Digital Certificate & Click **OK** → Confirm the details by clicking **'Submit'**
- Note down the reference ID & request the branch for approving the same for admin user. For other users admin user can approve the same.





Please Note:

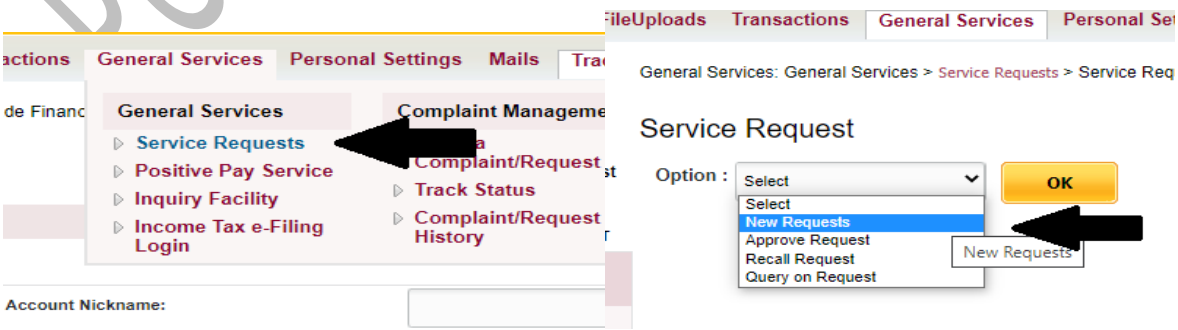
- Once the user is enrolled for Digital Certificate, the user will be validated through Digital Certificate authentication on every Login attempt.
- Java 1.6 or above should be enabled on your browser to register for digital certificate.
- Browser should be internet explorer.

13. Logging in Using Digital Certificate:

- Enter **Corporate ID** and **User ID**, click on '**Continue**' → Enter '**Login Password**' → Click on '**Login using Digital Certificate**' button → Web Signer window will be displayed. Select the Digital Certificate & Click OK → On validation of Digital Certificate, user will be logged in.

14. Digital Certificate-Deregistration:

- Click on '**General Services** '→'**Service Requests**' '→ Select '**New Requests**' & click on '**OK**' → Click on '**Digital Certificate-Unenroll**'→ Type reason & Click on '**De-Register**' button '→ Confirm the details by clicking **'Submit'.**
- Note down the reference ID & request the branch for approving the same for admin user. For other users admin user can approve the same.
- User will be de-registered for using Digital certificates.



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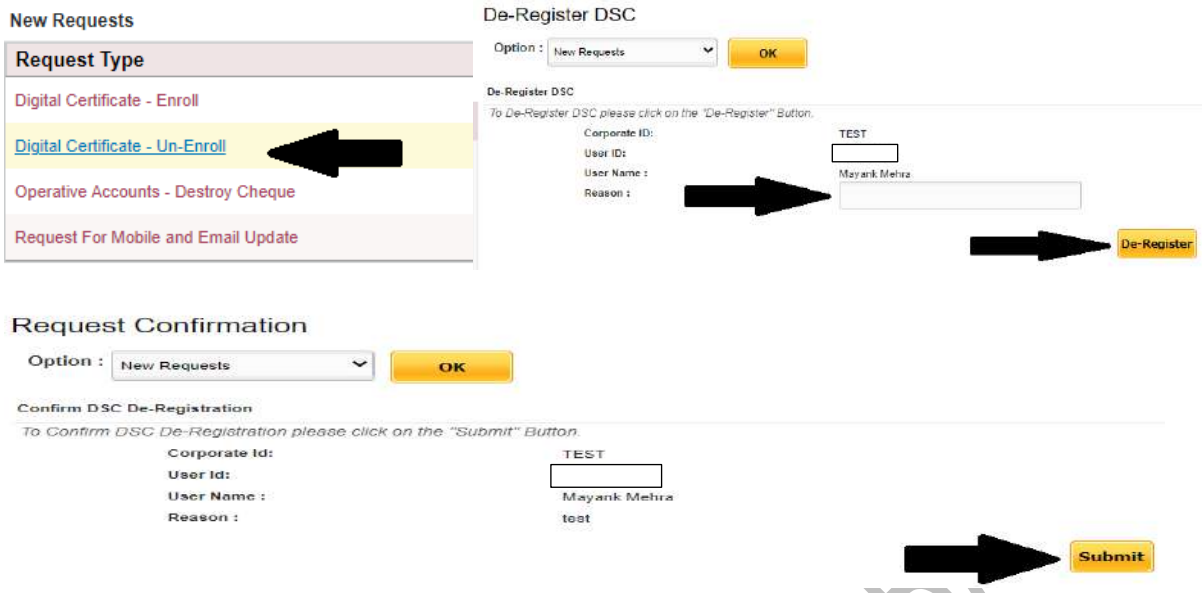
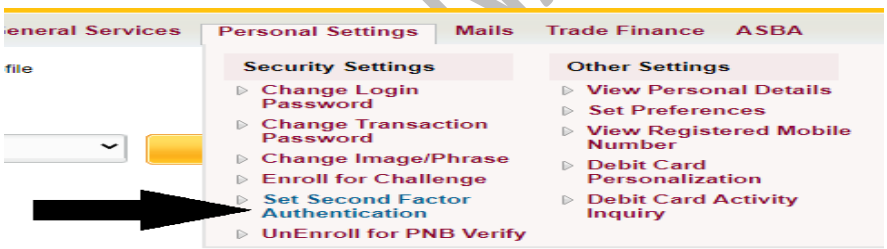


15. Set Second Factor of Authentication:

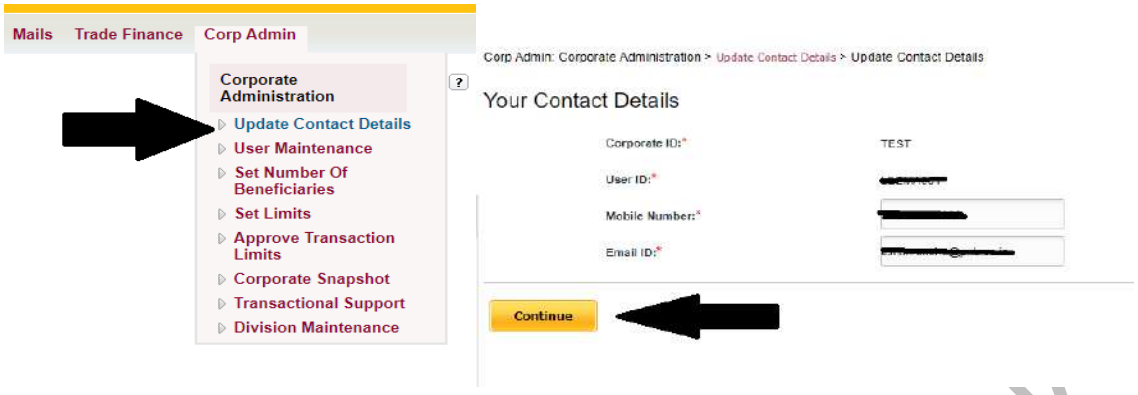
PNB's Corporate Internet Banking provides the provision for choosing second factor of Authentication i.e. either OTP or Digital Certificate for verifying transactions. By default OTP will be the the second factor of authentication. Once user enables 'Digital Certificate' then he/she can choose between 'OTP' or 'Digital Certificate' as second factor of authentication.

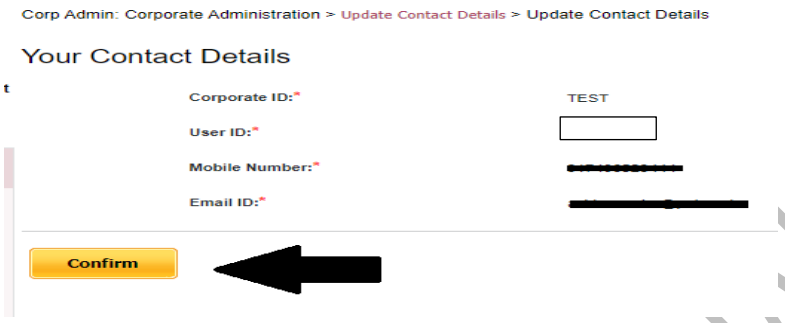
- Login with **Corporate ID, User ID & Password** → Click on 'Personal Settings' →**'Set Second Factor Authentication'** → Enable/Disable, OTP or DSC (Digital Certificate) for various transaction types → Click on '**Submit'** for confirming the same



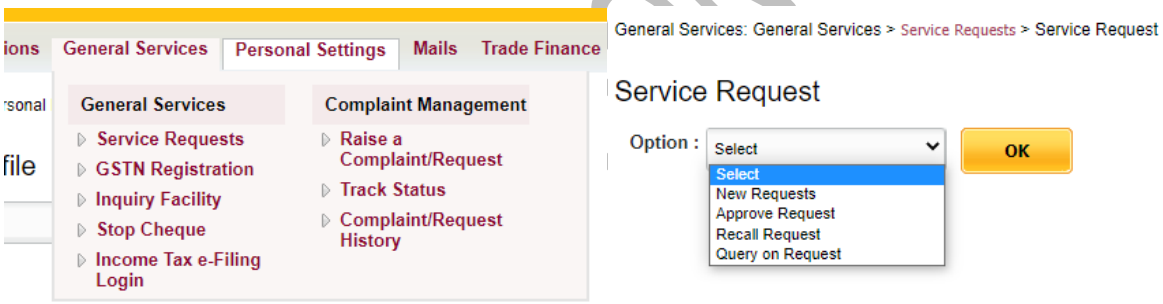
16. Update Admin User details:

- Click on **Corp Admin →** Click on **'Update Contact Details' →** Enter **Mobile Number** and **Email ID**
  (If SMS Alerts are not being received on Mobile Number that is to be updated. Click on **'General Services'**→ '**Service requests' → 'New Request'** → '**Update Contact Details**').
- Click on **'Continue'→ 'Confirm'**

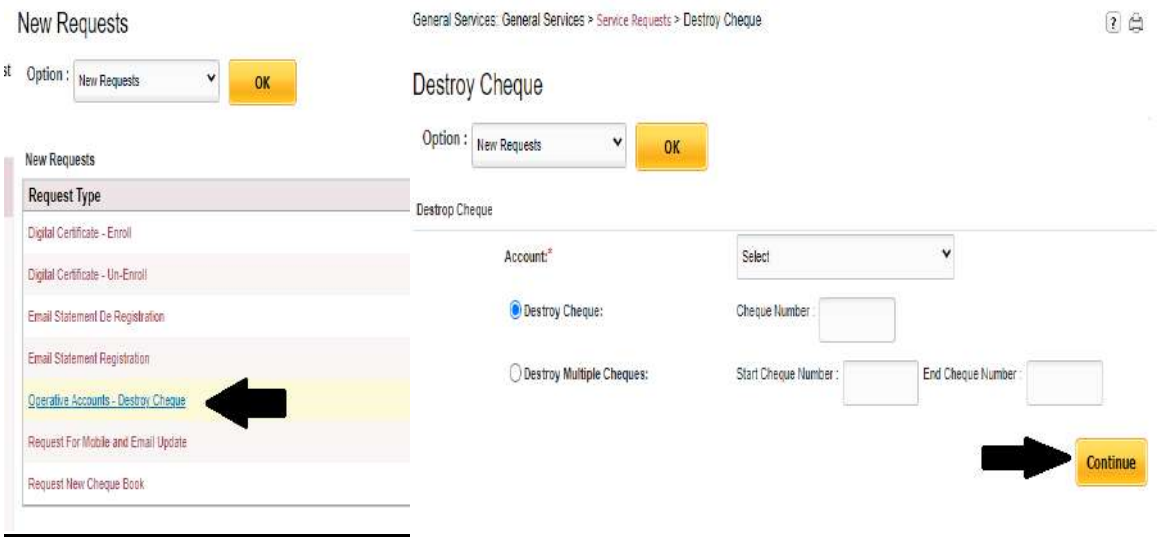




17. General Services:

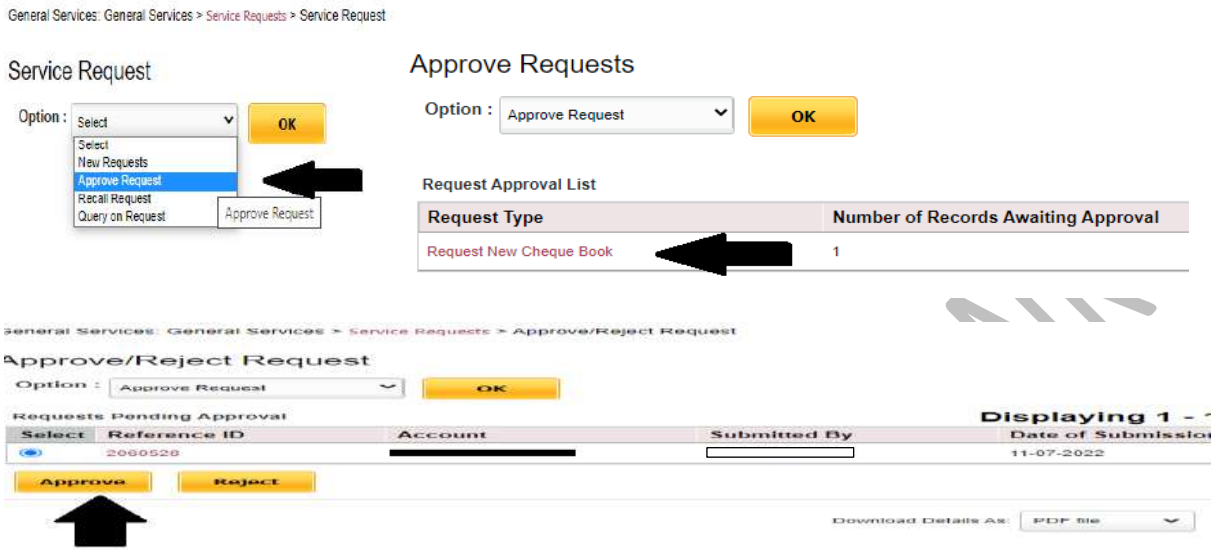


Operative accounts destroy cheque:



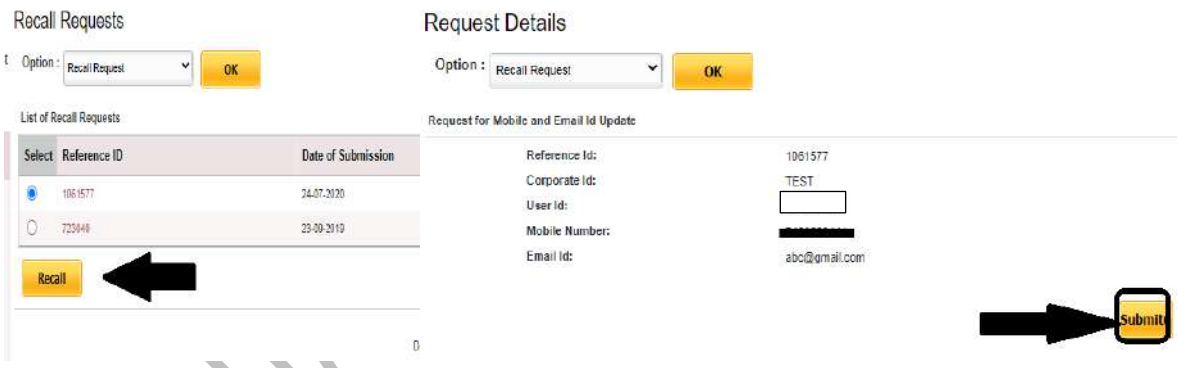
Approve Request:

- Approve the requests pending for approval



Recall Request:

- Recall the service requests available for recall



Query on request:

- Check the history of a request or cancel it.

Income Tax e-Filing:

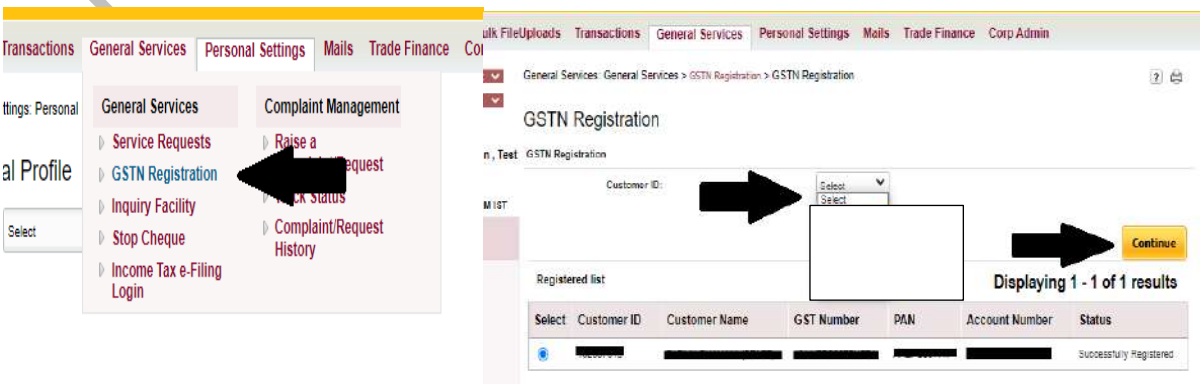
General services→ '**Income Tax e-filing Login**'→ Select account & Click on '**Submit'**→

Select checkbox & click on '**Login to e-Filing**' → Page is redirected to income tax e-filing portal of government of India

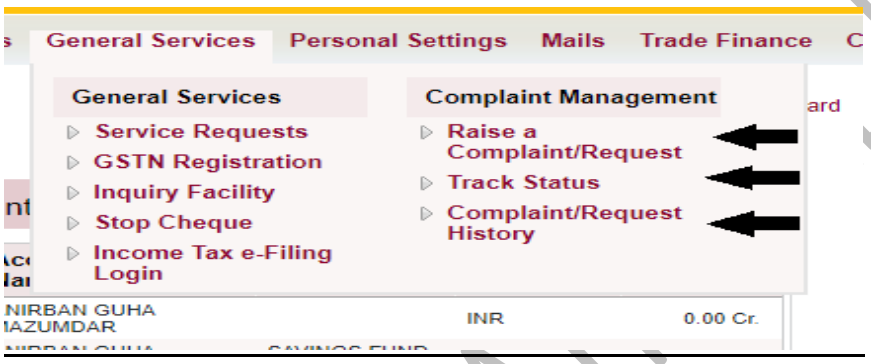
GSTN Registration:

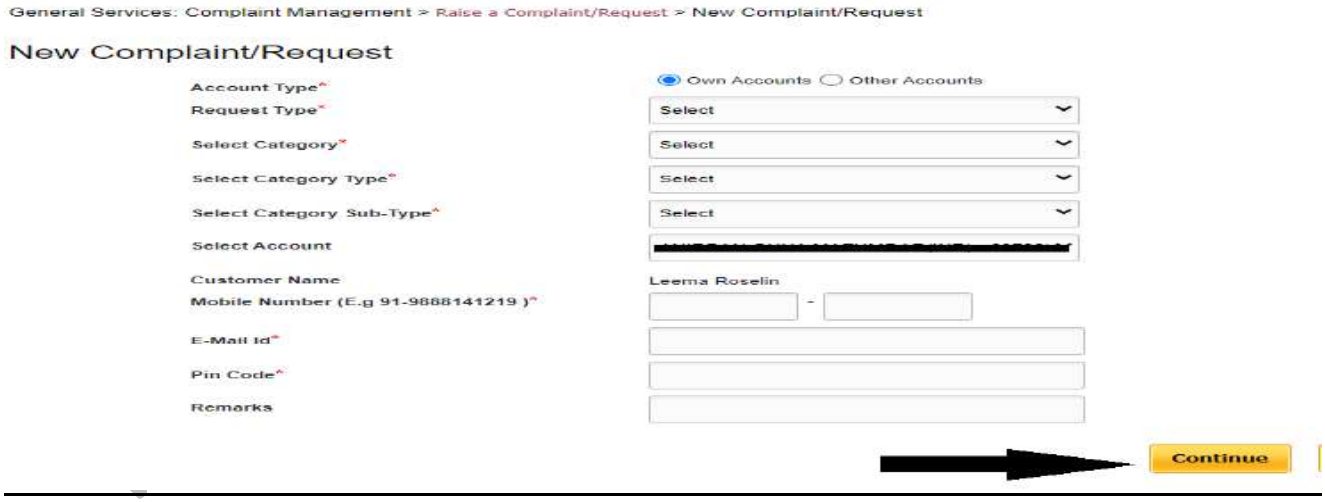
This can be used to link your GSTN to your account.

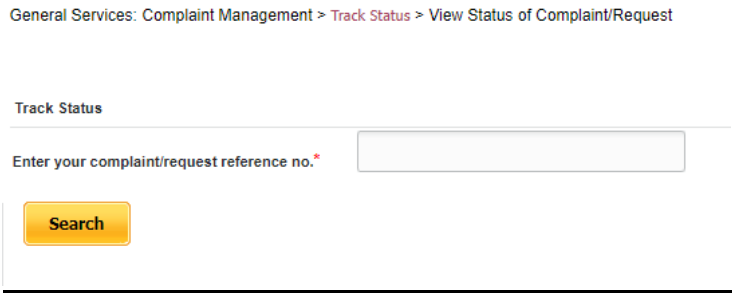
General services → GSTN Registration → Select customer ID → Click on 'Continue' → Enter all the details → click on 'Continue' & authenticate.

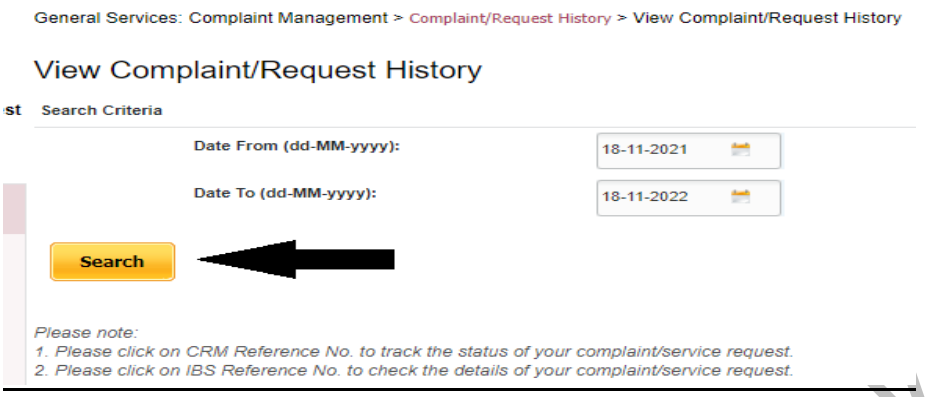


Complaint Management:









18. Security Features:

- Set Login Time restrictions.
- Manage Beneficiaries-You Can Add/Modify/Delete the beneficiaries receiving funds from your accounts.
- Various Level of Limits E.g. Overall Account Level, User Level, No. of beneficiaries, Type of Transactions etc.
- Additional Factor of Authentication in the form of One Time Password or Digital Certificate.
- In order to further strengthen our Internet Banking system and make the system more secure from various cyber-attacks, **"PNB IBS Shield"** has been introduced for all corporate users. Under IBS Shield, a User has to set his image, Phrase & register for seven Challenge questions.
- **"VeriSign Secure site"** certification from Safe Script Ltd. All information sent to this site is encrypted and protected from third parties.
- Passwords are cryptic and difficult to crack (Combination of Alpha-numeric & special character)

19. Safeguards:

- Do not reveal password(s) over phone, mail etc. to any person including Bank.
- The passwords can be changed as frequently as you wish.
- An alert on your Home page shows the expiry periods for your passwords, the moment you log in. Please change the password(s) before the passwords are expired or when the system prompts you to do so.
- Do not click on website links/attachments in un-known /suspicious emails. These links may take you to replica of bank's website and ask for keying in your user id & password(s). Bank will never send any e-mail requesting to provide User Id/Password and other sensitive information.
- In case of doubt, reconfirm the PNB's website by double clicking the "**padlock**" 🔒 symbol/icon at the bottom right of the web page to ensure the site is running in secure mode before you input any confidential/sensitive information.
    - Clicking on the "padlock" symbol/icon and server certification will display details of the server certification in favour of Punjab National Bank.

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- To ensure a safe and genuine login, always enter bank's website through www.pnbindia.com
- In case you receive any call, please confirm that the call is from authorized person of the bank.

20. Contact Us:

Contact centre:

1800 103 2222/ 1800 180 2222 (All India Toll Free Number)

0124-2340000(Tolled Number, Accessible from mobile also)

Email ID:

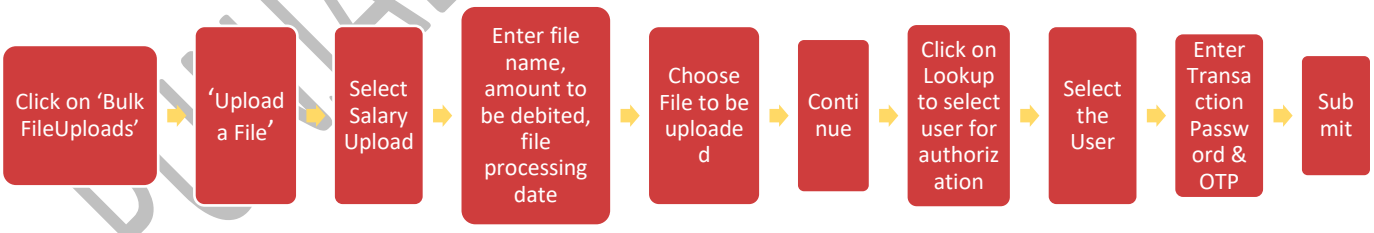
ibshelpdesk@pnb.co.in, ibscorporate@pnb.co.in

21. Flowcharts for quick reference:

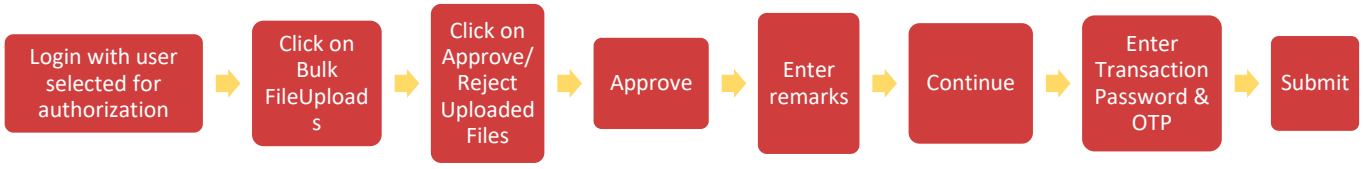
1. **How to get Admin User ID & Password (for details click here):**

2. **How to create other users (for details click here):**

3. **Bulk PNB to PNB transfer - uploading the file (for details click here):**



4. **Verify the Bulk PNB to PNB transfer file with approver (for details click here):**



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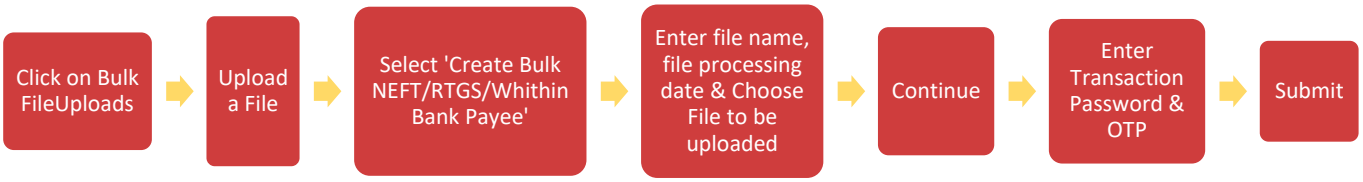
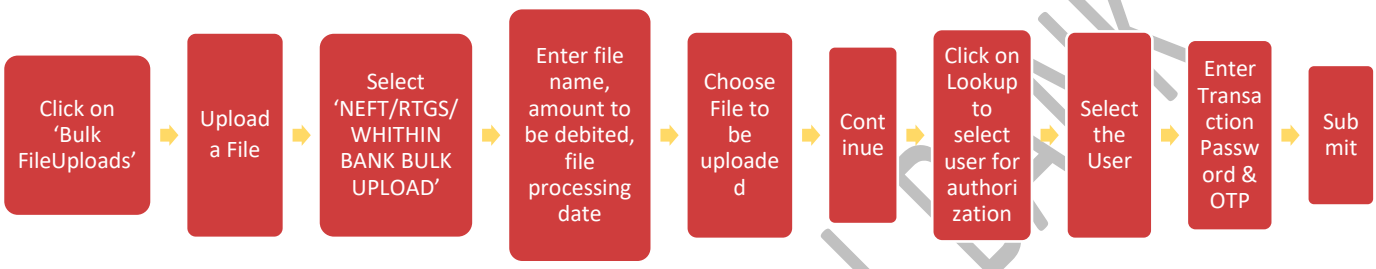
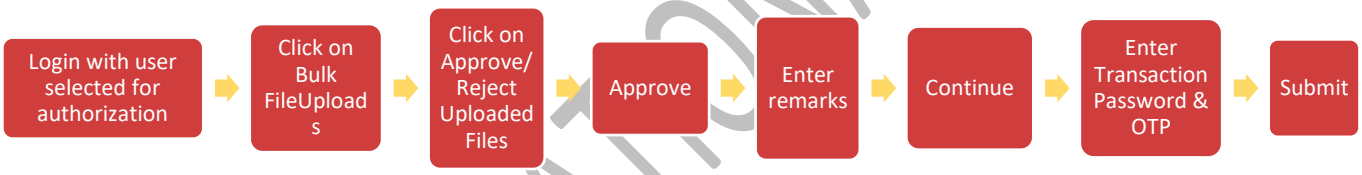
5. **Bulk Beneficiary Addition (for details click here):**



6. **Bulk NEFT/RTGS transfer - uploading the file (for details click here):**



7. **Verify the Bulk NEFT/RTGS transfer file with approver (for details click here):**



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