

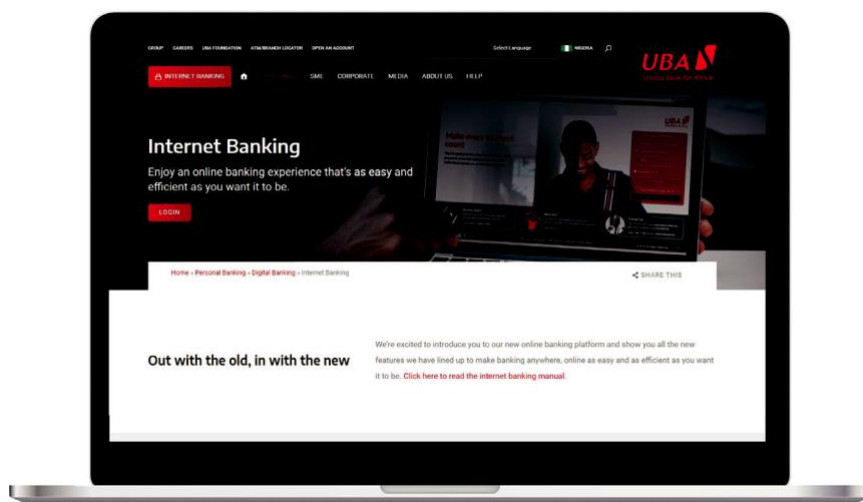
# Internet Banking

## User Guide



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Internet Banking is one of the ways we put you in charge and make your banking experience memorable. With our easy-to-use and secure online banking platform, you can bank from anywhere, literally. Internet banking helps you manage your account and process your daily transactions quickly and conveniently. This document will guide you on how to set up your Internet Banking and start enjoying the multiple features on the platform.



## What you need

Before you begin, please make sure you have the following close by as you will need them to complete the Activation process:

- Your Secure Device
- Your Welcome letter (contains your Internet Banking Password and User Id were sent by email & sms)

If you have forgotten your log in details, [click here](#) to get them or call the customer Fulfilment centre on **+233 (0) 302 634 060** or send an email to **cfcghana@ubagroup.com**.

**<https://ibank.ubagroup.com> to:**

- Accounts
Transfers
Buy Airline
Bill Payments
Transfer to Card
Self-Service
\*Indicates Mandatory Fields

Word (not your password):

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Enter your credentials to confirm the transaction

Confirmation Details

Enter Secure pass:

Navigate to...

Personal Settings
Preferences

Favorites

Select your favorite activity

Type to search

Add to Favorites

Take care of your business with one call

Call 1-800-555-5555

At every successful login, you are directed to the home page.

The page shows you a **DASHBOARD** consisting a list of your Operative, Deposit and Loan account(s) with their balances. The hamburger menu (the three red horizontal lines) at the top left corner of the screen leads you to a list of menus with further selection of options

- Transfers
Transfer to Card
Self Services

## Dashboard

[Personalise Dashboard](#) | [Reset](#) | [Refresh Accounts](#)

ACCOUNT SUMMARY ✕

OPERATIVE		DEPOSITS		LOANS	
Account Nickname	Account Number	Account Type	Available Balance		
MCAUW	00000000000000002503	Overdraft	GHS 21.15		
MCAUW	0000000000000000503330	Savings	GBP 104.27		
MCAUW	0000000000000000004230	Savings	USD 4,544.69		

	Accounts	Assets	Liabilities
Operative	3	Not Available	
Deposits	0		
Loans	0		

[illegible]

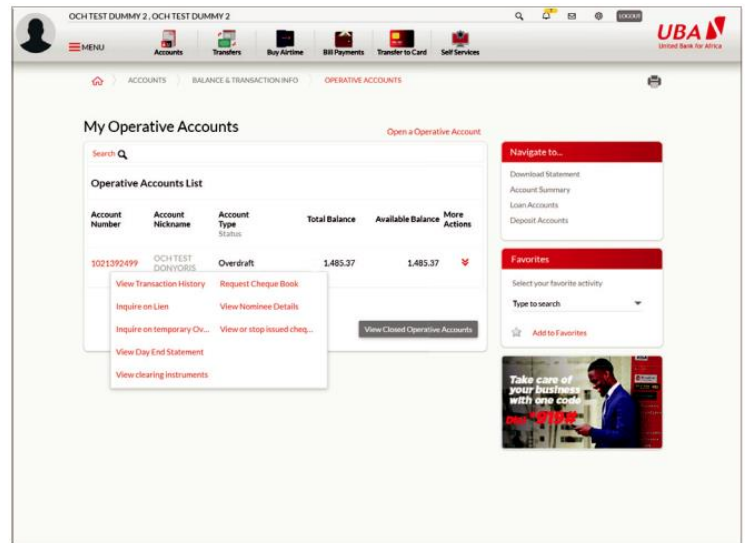


## End Of Day Statement In MT940 Format:

MT 940 is an end of day statement file which details all entries booked to your account.

To view or download, follow the steps below:

- Click on the menu icon, then select **"Accounts"**, which expands into further options
- Select **"Balance & Transaction Info"** which also expands to further options
- Select **"Operative accounts"**
- Click on the **"More Actions"** drop down button
- Select **"View Day End Statement"**
- Click on "download details as" and download in the required format

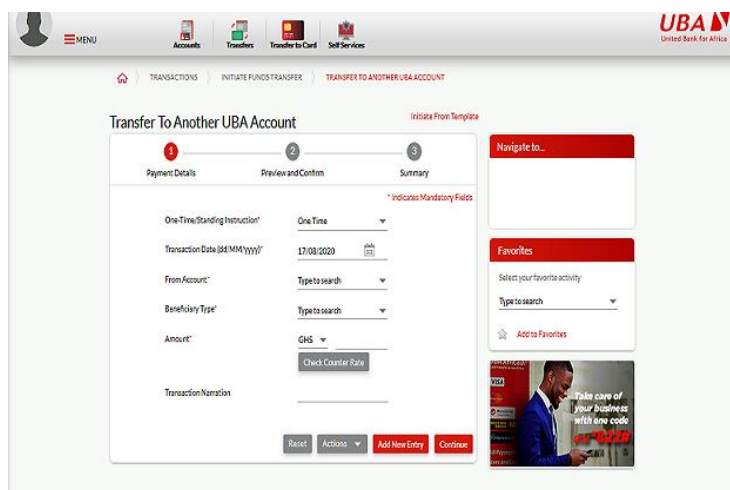


Here, you can initiate transfers to your other accounts or third party accounts within and outside the bank. You can also load your Prepaid Card, as well as make FX and remittance based transactions.

## Add Entry Transactions

If you'd like to add more than one transaction for a single authentication, this where you do it. The maximum number of entry allowed for a loop of transactions is 15.

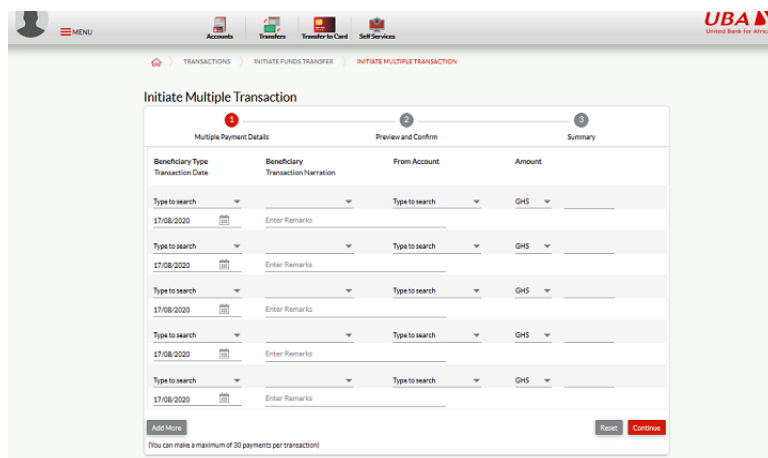
To initiate the transaction, select the transaction type under the Funds Transfer menu and enter the details of the transaction, then click **"Add Entry"**.



## Multiple Payments On-screen

The Multiple On-screen transaction feature is only available to retail internet banking users. Here, you can make transactions to a maximum of 30 beneficiaries. These beneficiaries are either Saved Beneficiaries or your other UBA accounts.

To transfer to multiple beneficiaries, select **Initiate Multiple** Transaction from the list of sub menus under the **"Funds Transfer"** Menu.







## Saving Beneficiaries

The Internet Banking comes with a beneficiary management feature that makes it easy for you to add/delist beneficiaries

and billers. You can also segment the beneficiaries and decide whether to make payments to them with authentication or not.

To use this feature, click on Transactions > Transaction Support Services, then select **“Manage Beneficiary”** to add both UBA and non UBA account holders or Manage Biller (to view/deregister the already saved billers at the point of transaction).

## Bill Payment

You can initiate bill payment transactions from the **“Transactions”** menu. You can also save the biller by checking the **“Add to Registered Billers List”** box.

- For subsequent transactions, select the **“saved biller”** to fetch the billers you have saved. This feature helps to reduce the time spent on typing Unique Identifiers which sometimes could be long e.g. DSTV Smart Card Number.

The screenshot shows the 'Create New Transaction' form in the UBA Internet Banking interface. The form is divided into three tabs: 'Payment Details', 'Preview and Confirm', and 'Summary'. The 'Payment Details' tab is active, showing fields for 'Frequency Type' (One Time), 'Transaction Date (dd/MM/yyyy)' (17/08/2020), 'From Account' (Type to search), 'Add to Registered Billers List' (checkbox), 'Biller Category' (Cable TV), 'Biller Name' (DSTV), 'SMARTCARD NO.', 'Amount', 'Payer Name', 'Phone Number', and 'Transaction Narration'. A red asterisk indicates mandatory fields. On the right side, there is a 'Favorites' section with a search bar and a 'Navigate to...' section. A promotional banner for UBA is visible at the bottom right.

## Standing Instructions

With this feature, you can define recurring transactions for a specific period.

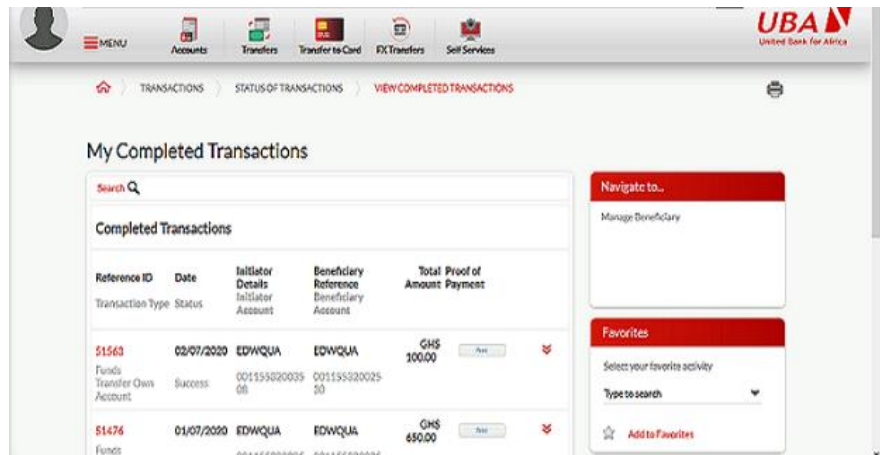
- Daily
- Weekly
- Monthly
- Quarterly
- Half Yearly
- Yearly
- Every N Days

The screenshot shows the 'Transfer To Another UBA Account' form in the UBA Internet Banking interface. The form is divided into three tabs: 'Payment Details', 'Preview and Confirm', and 'Summary'. The 'Payment Details' tab is active, showing fields for 'One-Time/Standing Instruction' (One Time), 'Transaction Date (dd/MM/yyyy)' (17/08/2020), 'From Account' (Type to search), 'Beneficiary Type' (Type to search), 'Amount' (GHS), and 'Transaction Narration'. A red asterisk indicates mandatory fields. On the right side, there is a 'Navigate to...' section and a 'Favorites' section with a search bar. A promotional banner for UBA is visible at the bottom right.

To use this feature, select **“Recurring”** in the One Time/Standing Instruction field. With this instruction, the system applies the debits from the specified account on the selected days till the end of the instalment/cycle. This feature is available for both UBA to UBA transactions and UBA to other banks transactions.

## Transaction Status

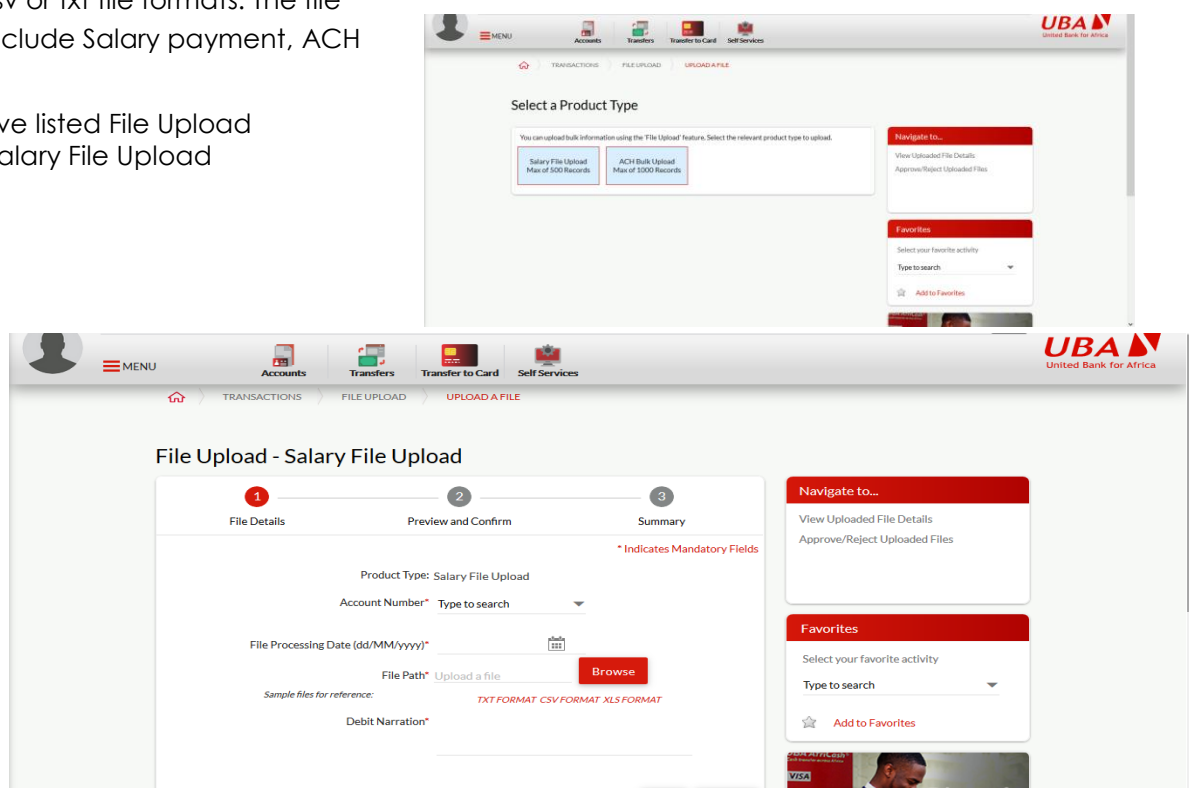
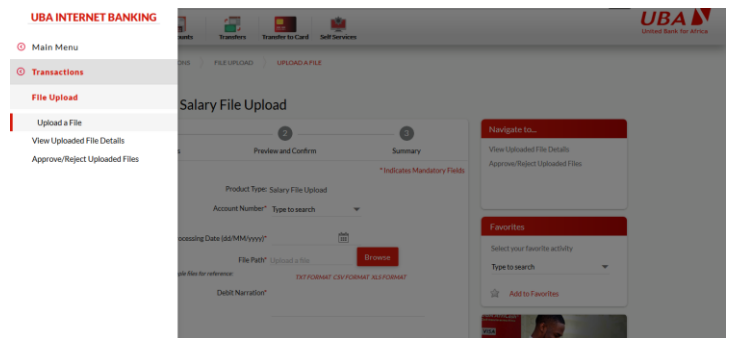
This allows you to view the status of your transaction. You can view completed, incomplete, recurring and scheduled transactions. You can also print the receipt of successful transactions here.



## File Uploads (For Corporate Users)

To initiate file upload transactions:

- Click on the menu icon, then select **“Transaction”**
- From the list of options under “Transaction”, select **“File Upload”**
- You can upload xls, csv or txt file formats. The file upload transactions include Salary payment, ACH Bulk Upload.
- Select any of the above listed File Upload Transaction type Eg. Salary File Upload







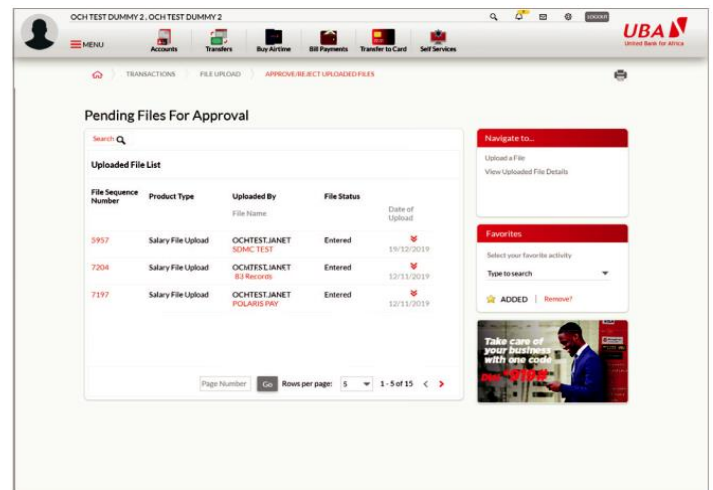
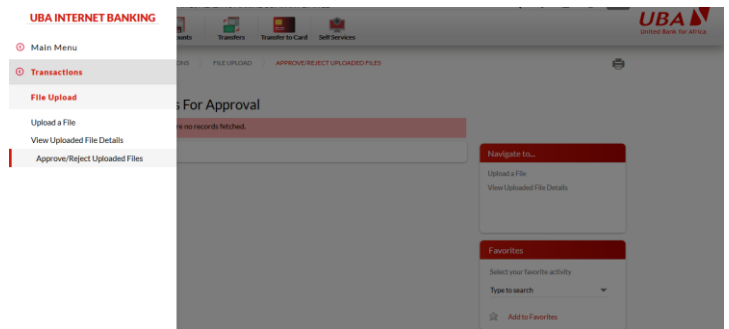
## Approving Transactions (For Corporate Users)

To approve transactions, the corporate reviewer and authorizer can approve transactions successfully initiated by the processor in two steps.

### Step 1: How to Approve Salary or ACH File Upload

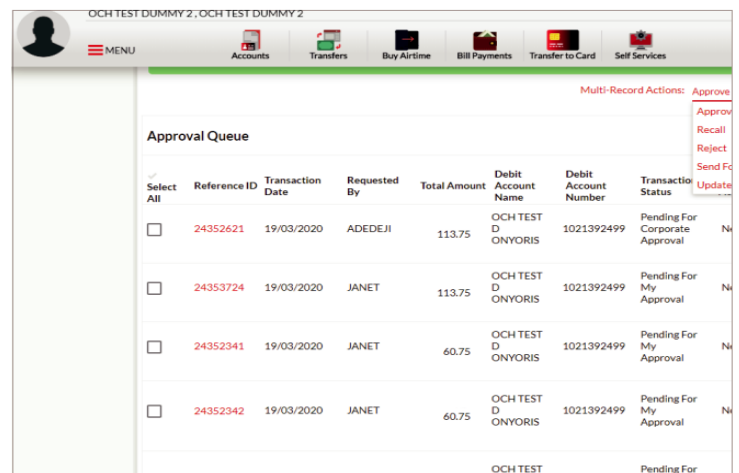
- Click on View Uploaded File Details
- Click on Approve/Reject Menu
- Details of the upload file will be displayed
- Click on the Red drop down Arrow on the Right to Approve or Reject the Upload File

To view single transaction details in the uploaded file, click **File Sequence Number**



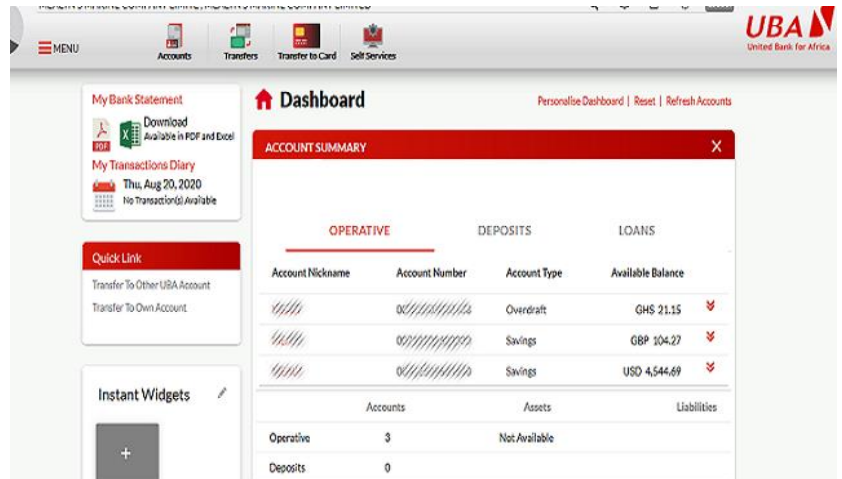
### Step 2: How to One-off transaction

- Select Main Menu
- Click on Transactions
- Select Status of Transaction
- Click View Approval Queue
- Click on Approve/Reject Menu.
- Click on the Red drop down Arrow on the Right to Approve or Reject the Uploaded File



## Global View

1. The customers' list of accounts across countries becomes visible on the homepage once privilege is given.
2. If the customer has accounts with other UBA affiliate countries, such customer can click on the **"Subsidiaries"** button



## Enjoy Other Features on Internet Banking

- Make up to 30 transfers at the click of a button
- Mobile Money Transfers
- Load prepaid cards
- Set recurrent payments

## Other points of reference

To learn more about Internet Banking, please visit <https://www.ubaghana.com/personal-banking/digital-banking/internet-banking/>

You can also speak to your dedicated Relationship Manager or call our 24-hour Customer Fulfilment Center (CFC) on **+233 (0) 302 634 060** or send an email to **cfcghana@ubagroup.com**.



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