IFIC DIGITAL BANKING

Tutorial V 1.0

ABSTRACT

The document contains step by step process of using different functionalities of Digital Banking.

IFIC BANK

Contents

Login

Step 1: Click on Link to open IFIC DIGITAL BANKING Page

Step 2: Enter Login ID / Alias [1] > Press Enter↵ / Click CONTINUE [2]

Step 3: Enter PASSWORD [1] > Press Enter↵ / Click LOGIN [2]

Forget Password

Step 1: Click on Forget Password? [1] > Fill up Information [2] > Enter Captcha [3] > CONTINUE [4]

IFIC BANK

Dashboard

1. **Menu**
   - Contain All the options and Functionalities.

2. **Add Widget**
   - All disabled widgets vault.
   - Click [+] to enable any widget.

3. **Tutorial**
   - Tutorial for users.

4. **Search**
   - Search Partners/transactions.

5. **Logout**
   - Exit/Logout user profile.

6. **Accounts**
   - Select favorite/Primary Account to display status.
   - Change Maximum & Minimum Amount Range to display
   - List of all accounts and balance.
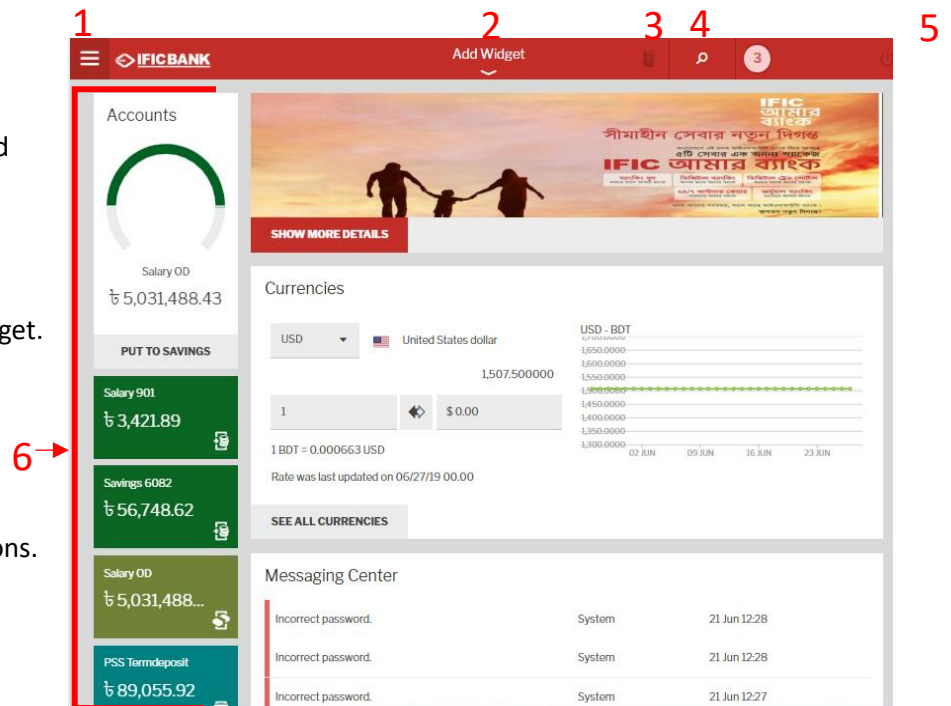
Widget

Widgets are the shortcuts of particular functions.

Delete Widget from Home

Settings
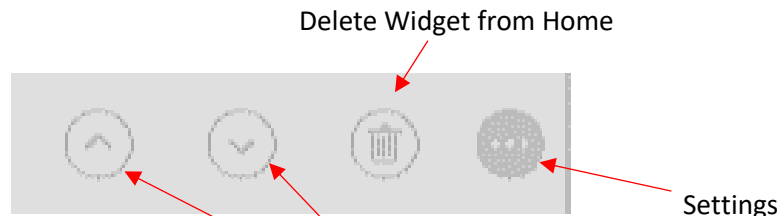
Move widget Position UP/Down

- Card Widget: Shows customer card/s. Click on the card image for card overview.
- Send Money: Shortcut of Send money. Select partner > Enter amount > Send out money.
- Currencies: Currency exchange rate calculation and graphical presentation of the exchange rate periodically.
- Messaging Center: Shortcut of the message box.
- Order Status: This widget shows the transactions pending for initiation on future date.

Accounts & Cards

Account Overview: List of Accounts and Balance

Step 1: Click on the Menu Icon [1] > Accounts & Cards [2] > Account Overview [3]

Step 2:

- **Click on any account to view details**
- **Change style List/Tile View**
- **Change Position of the accounts:**
  Click on the PEN icon > Drag accounts position > Click ✓ when done.
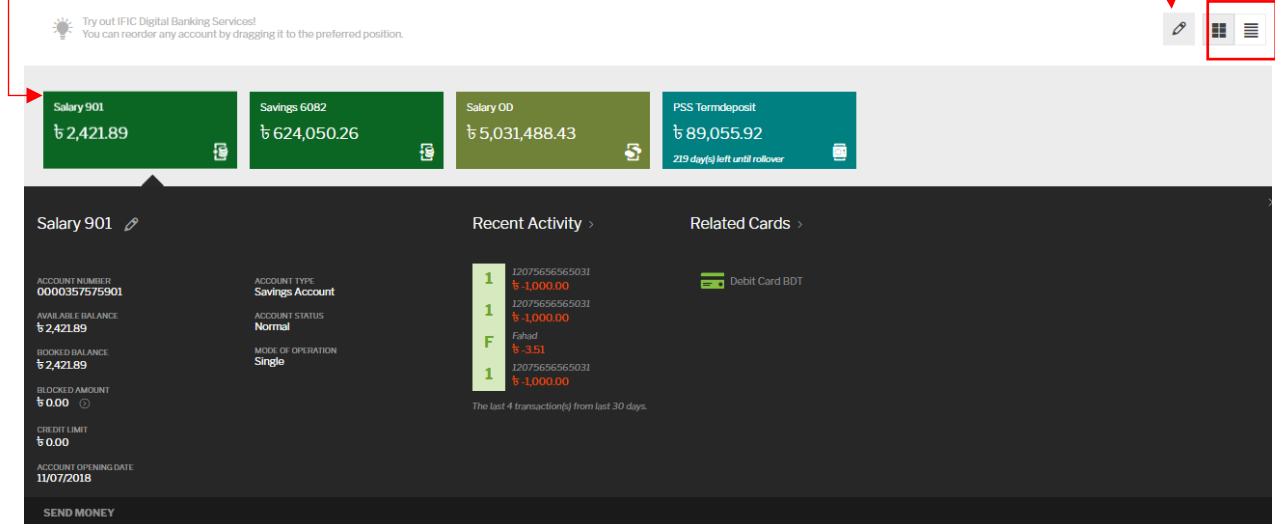
Card Overview

Step 1: Click on the Menu Icon [1] > Accounts & Cards [2] > Card Overview [3]
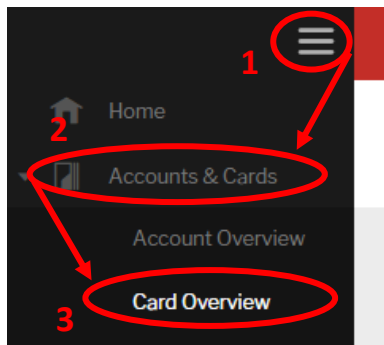
Step 2:

- **Click on any account to view details**
- **Change style List/Tile View**
- **Change Position of the accounts: Click on the PEN icon > Drag accounts position > Click ⬚ when done.**

Transaction History
Step 1: Click on the Menu Icon [1] > Accounts & Cards [2] > Transaction History [3]
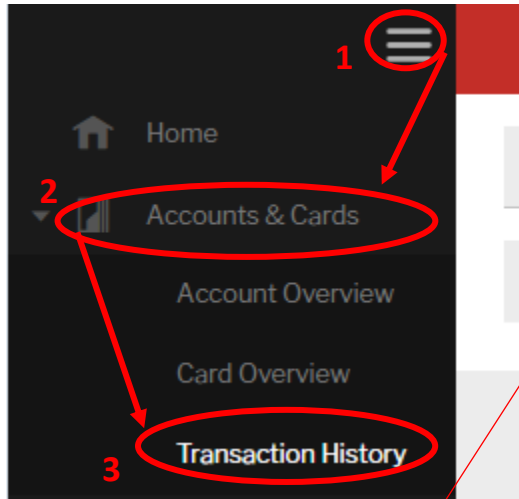
Step 2:
- **Click on any Transaction to view details**
  - **Use Filter to categorize view**
    - **Change style List/Tile View/Month View**

Transfers

Transfer Between Own Accounts

Step 1: Click on the Menu Icon [1] > Transfers [2] > Transaction Between Own Account [3]
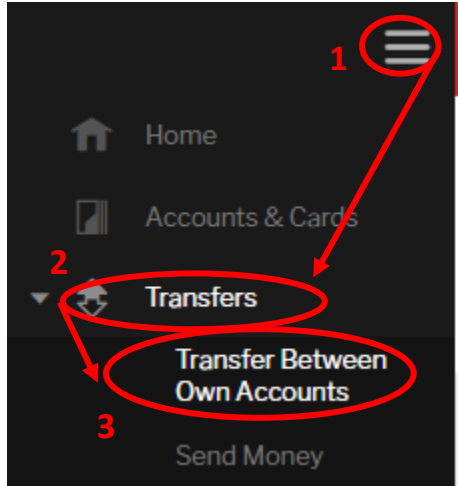
Step 2:

1. **Select source account**
2. **Select Destination Account**
3. **Insert Amount**
4. **Sending Date: ASAP/ Specific Date/ Recurring**
5. **Insert Payment Reference**
6. **SIGN TRANSACTION**

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Step 3:

1. **Check Data before sending**
2. **If ok click SEND TO BANK**
3. **Click MODIFY DATA if you want to change**

1

Check data before sending out

PAYMENT TYPE	Transfer Between Own Accounts
FROM	Savings 6082(৳ 624,050.26)
TO	Salary OD(৳ 5,031,488.43)
CURRENCY AND AMOUNT	৳ 1,000.00
SENDING DATE	As soon as possible
PFM CATEGORY	[?] Uncategorized expense

Equivalent amount 1000.00 BDT

2 **3**

SEND TO BANK   MODIFY DATA

Send Money

Send money is used to transfer fund from Own account to other's [partner/beneficiary] account [IFIC/Other Bank account].
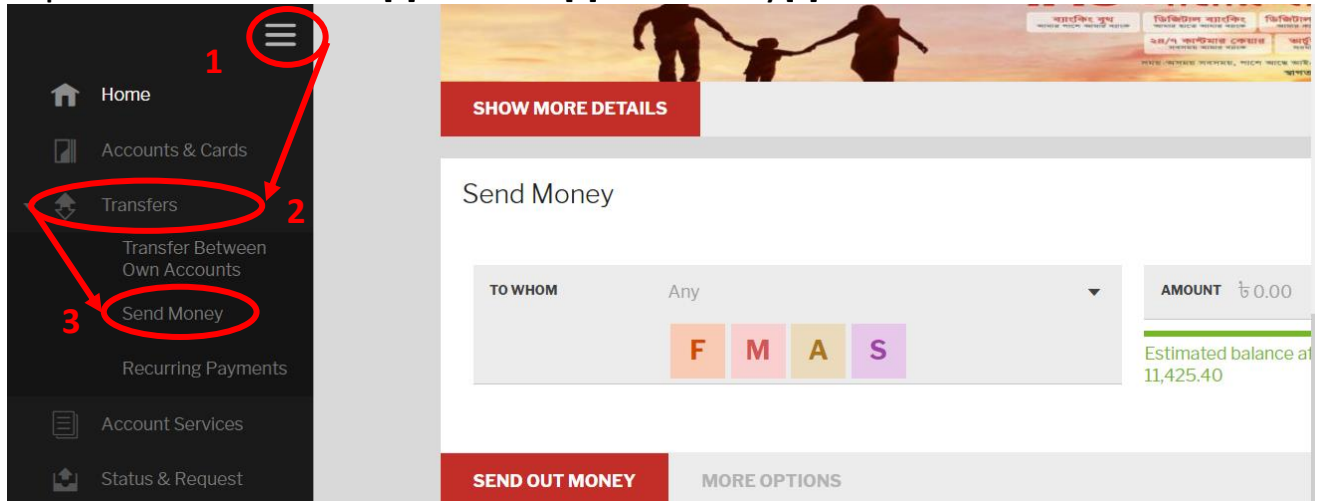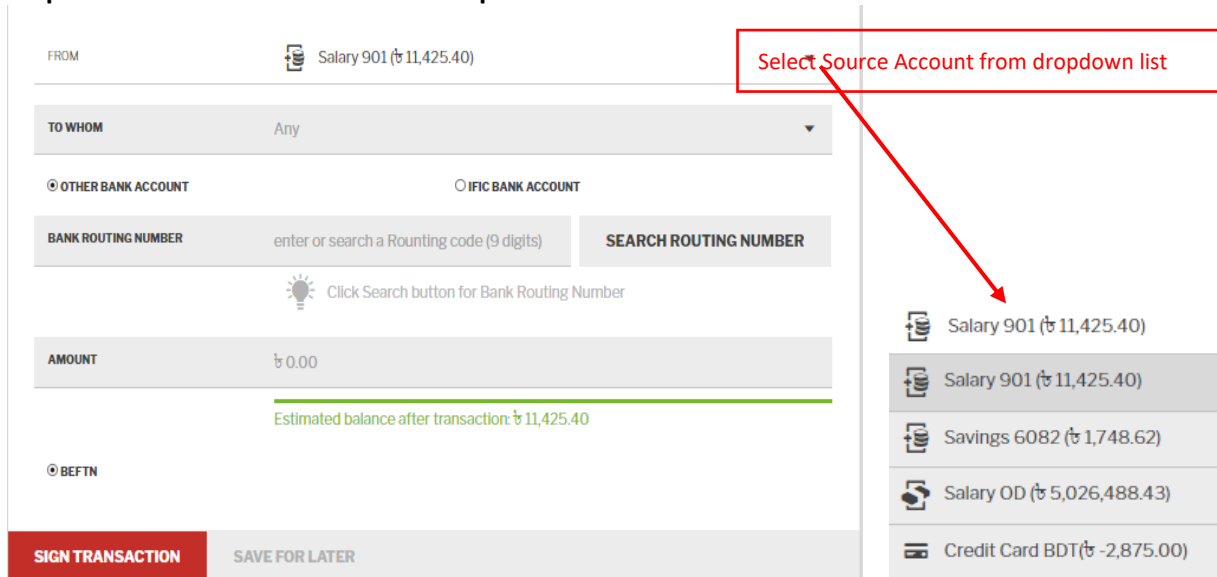
Step 1: Click on the Menu Icon [1] > Transfers [2] > Send Money [3]

Step 2: Select source Account from dropdown list.

IFIC BANK

Step 3: Type beneficiary name and click Add New or, Select Beneficiary from dropdown list

TO WHOM	Shakib	Add new ▲

Add New:
1. Select Account/Card
2. Insert Account/card Number

◉ ACCOUNT   ○ CARD

TO ACCOUNT NUMBER

TO WHOM	Any
F	Fahad
M	Maruf
A	Anika
S	Shaker Imran

Step 4:

1. **Other Bank > Search Routing Number > Select Bank & Branch**
2. **If beneficiary account belongs to IFIC Bank then select radio button and proceed to next step.**

◉ OTHER BANK ACCOUNT   **1**   ○ IFIC BANK ACCOUNT   **2**

BANK ROUTING NUMBER	enter or search a Rounting code (9 digits)	**SEARCH ROUTING NUMBER**

💡 Click Search button for Bank Routing Number

Search for Routing Number   ✕

NAME OF THE BANK	Please select... ▼
BRANCH NAME	

1

SEARCH

NAME OF THE BANK	Please select... ▲
	CITI BANK N A
	COMMERCIAL BANK OF CYLON
	DHAKA BANK LTD.
	DUTCH-BANGLA BANK LTD

1

Search for Routing Number   ✕

Bank name	Branch Name
DHAKA BANK LTD.	AGRABAD CHITTAGONG
DHAKA BANK LTD.	AMIN BAZAR DHAKA-NORTH
DHAKA BANK LTD.	ANDERKILLA CHITTAGONG
DHAKA BANK LTD.	ARAIHAZAR NARAYANGANJ
DHAKA BANK LTD.	ASHUGANJ BRAHMANBARIA
DHAKA BANK LTD.	B.B. ROAD NARAYANGANJ
DHAKA BANK LTD.	BANANI DHAKA-NORTH
DHAKA BANK LTD.	BANANI ROAD NO. 11 DHAKA-NORTH
DHAKA BANK LTD.	BANGSHAL DHAKA-SOUTH

SELECT   BACK

1

BANK ROUTING NUMBER	085150133	**SEARCH ROUTING NUMBER**

💡 Click Search button for Bank Routing Number

NAME OF THE BANK	DHAKA BANK LTD.
BRANCH NAME	AGRABAD CHITTAGONG

Step 5: Insert Amount > Select mode of transaction.

NOTE:
- Amount < 1,00,000.00, BEFTN will be selected by default.
- Amount >= 1,00,000.00, there will be option to select BEFTN / RTGS

AMOUNT	৳ 100,000.00

Estimated balance after transaction: ৳ 4,931,488.43

Select Radio Button

⦿ BEFTN ←————————————————————→ ○ RTGS

Step 6:
1. **Insert Payment Reference [Free text]**
2. **Sending Date**
   a. **As soon as possible: Transfer immediately.**
   b. **Specific Date: Select Specific date [from next day to 15 days]**
   c. **Recurring: Select Starting date> Frequency > Validity of the recurring transaction.**
3. **Sign Transaction: Process the transaction.**
4. **Save for Later: Transaction will be saved to initiate later.**

PAYMENT REFERENCE **1**	please fill up

SENDING DATE **2**	As soon as possible	Specific date	Recurring
	a	**b**	**c**

3

SIGN TRANSACTION	SAVE FOR LATER **4**

Step 7: Check the transaction detail and insert 6 digit ONE-TIME PASSWORD [1] > Click SEND TO BANK [2]/ Modify Transaction [3]

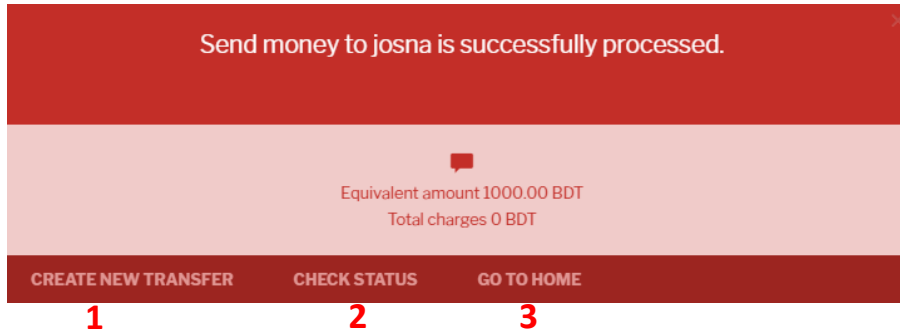| PARTNER NAME	Fahad
PAYMENT OPTIONS	➡ Bank Transfer
TEMPLATE NAME	Bank Transfer
TO ACCOUNT NUMBER	1090738190031
PAYMENT TYPE	INTRABANK
CURRENCY AND AMOUNT	৳ 3.51
ESTIMATED EXCHANGE AMOUNT	৳ 3.51
SENDING DATE	now
FROM	Salary 901
NAME OF THE BANK	IFICBankLimited
CITY OF THE BANK	Dhaka-1000
ADDRESS OF THE BANK	61PuranaPaltan
ESTIMATED EXCHANGE RATE	1
PAYMENT REFERENCE	09062019 1100
ESTIMATED BALANCE AFTER TRANSACTION	৳ 5,421.89
PFM CATEGORY	? Uncategorized expense
PARTNER	Partner data is not saved or updated

Sign transaction with one-time password

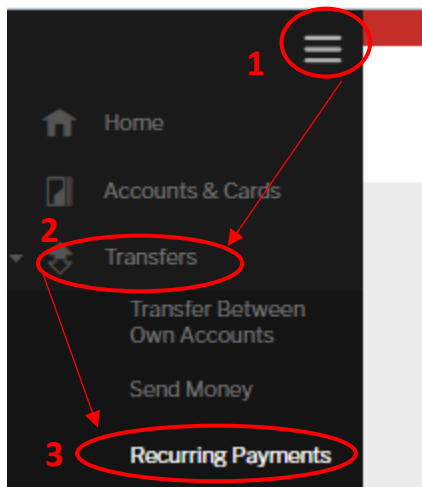| ONE-TIME PASSWORD	.... **1**	🔒

SEND TO BANK	MODIFY DATA
2	**3**

Step 8: After completion of transaction, successfully processed massage will appear.
1. Create New transfer: To perform another transaction
2. Check Status: To check the status to transactions
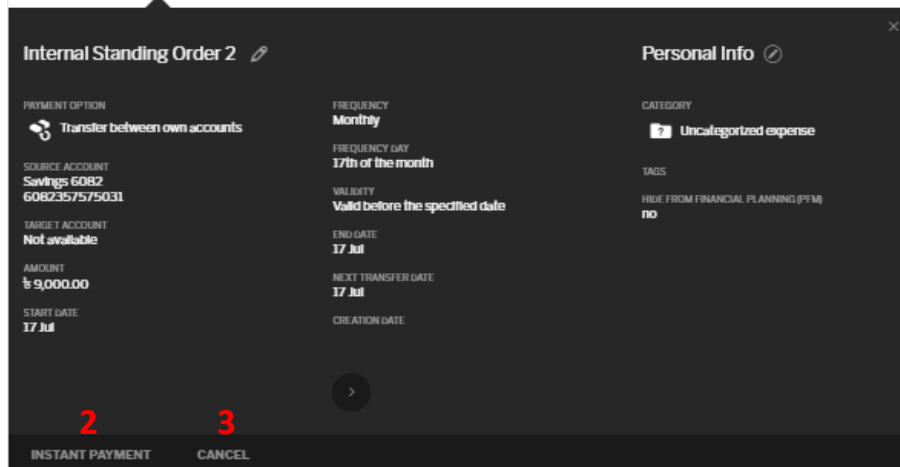3. Go to Home: Get back to Home page.

Send money to josna is successfully processed.

Equivalent amount 1000.00 BDT
Total charges 0 BDT

CREATE NEW TRANSFER	CHECK STATUS	GO TO HOME
1	**2**	**3**

Recurring Payment

1

Home

Accounts & Cards

2 Transfers

Transfer Between
Own Accounts

Send Money

3 Recurring Payments

Step 2:
1. **Select Transaction to view details**
2. **Pay instantly**
3. **Cancel payment instruction > Confirm**

Partner	Next Payment Date	Amount
Not available	3 Jul	৳ 5,000.00
Not available	17 Jul	৳ 9,000.00

1

Internal Standing Order 2

Personal Info

PAYMENT OPTION
Transfer between own accounts

FREQUENCY
Monthly

CATEGORY
Uncategorized expense

FREQUENCY DAY
17th of the month

SOURCE ACCOUNT
Savings 6082
6082357575031

VALIDITY
Valid before the specified date

TAGS

TARGET ACCOUNT
Not available

END DATE
17 Jul

HIDE FROM FINANCIAL PLANNING (PFM)
no

AMOUNT
৳ 9,000.00

NEXT TRANSFER DATE
17 Jul

START DATE
17 Jul

CREATION DATE

2 **3**

INSTANT PAYMENT	CANCEL

Account Services
Chequebook Request
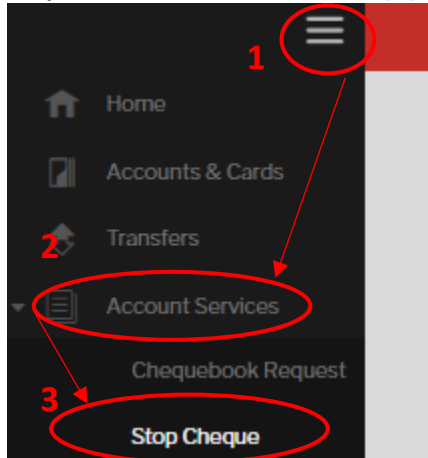**Step 1: Click on the Menu Icon [1] > Account Services [2] > Chequebook Request [3]**
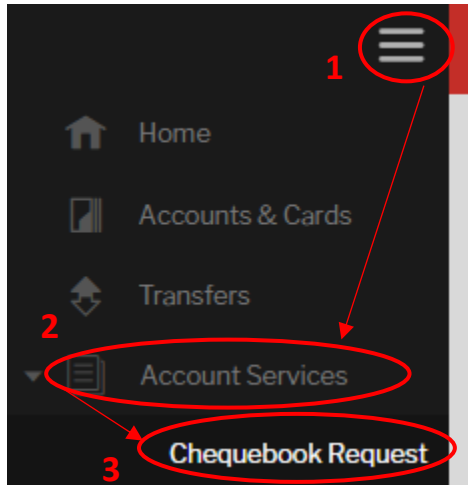
Step 2:

1. **Select account from dropdown list**
2. **Select Size of leaves 50/100**
3. **Select method of delivery**
   a. **If branch [select branch name]**
   b. **By Mail: Customer's address**
4. **SIGN TRANSACTION**

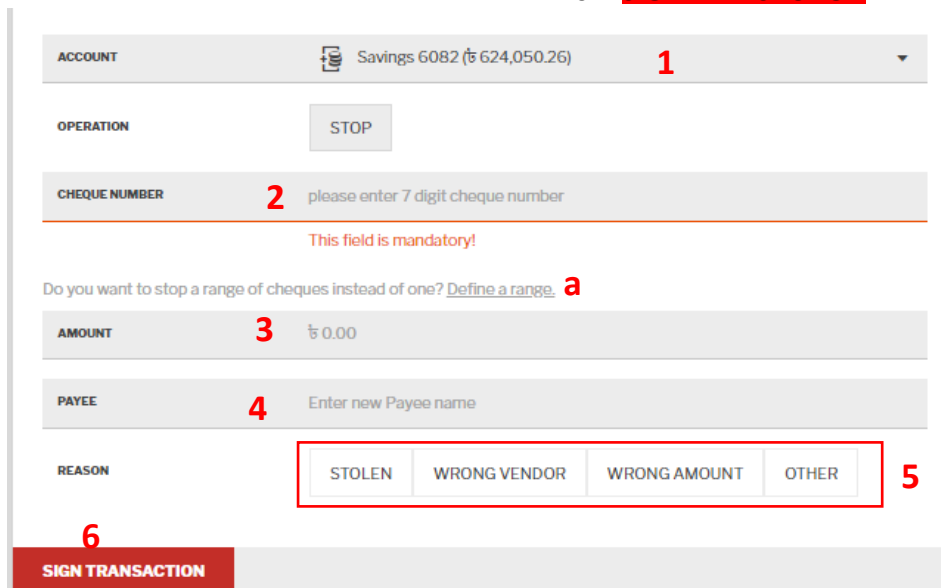**Step 3: Insert OTP > Click SEND TO BANK**

Stop Cheque

Step 1: Click on the Menu Icon [1] > Account Services [2] > Stop Cheque [3]

Step 2:

1. **Select account from dropdown list**
2. **Insert Cheque Number**
   a. **Define range [in term of cheque sequence]**
3. **Insert Amount**
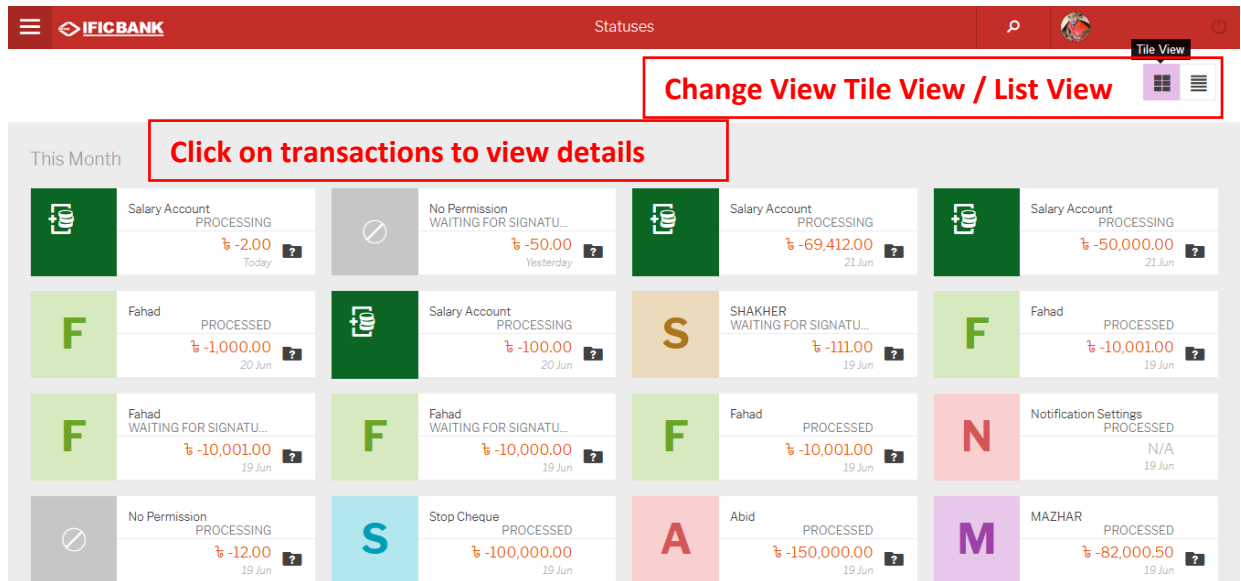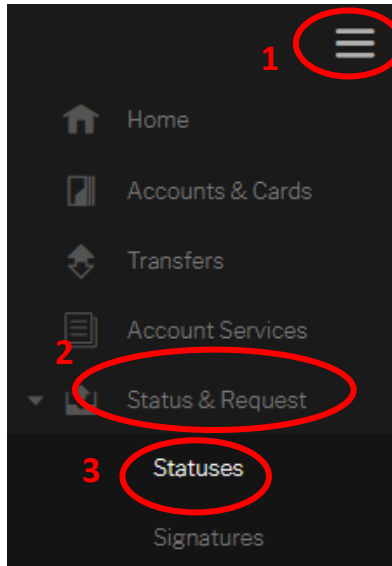4. **Insert Payee Name [not applicable for range]**
5. **Select Reason**
6. **SIGN TRANSACTION**

Step 3: Insert OTP > Click SEND TO BANK
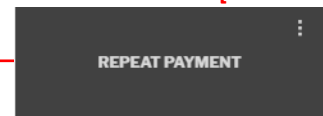
Status & Request

Statuses

Step 1: Click on the Menu Icon [1] > Status & Requests [2] > Status [3]

Change View Tile View / List View

Click on transactions to view details

Repeat Payment: Drag the cursor over the transaction [in term of Send Money transactions]

Delete: Drag the cursor over the transaction [Future dated transactions]
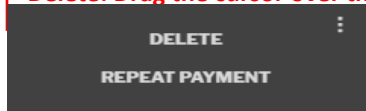
Signature

Transactions pending for your authorization. [Joint account/ corporate account]

Step 1: Click on the Menu Icon [1] > Status & Requests [2] > Signature [3]

Step 2:
Click on the transaction that requires your signature > Click on Sign > Insert OTP > Click confirm to complete the transaction
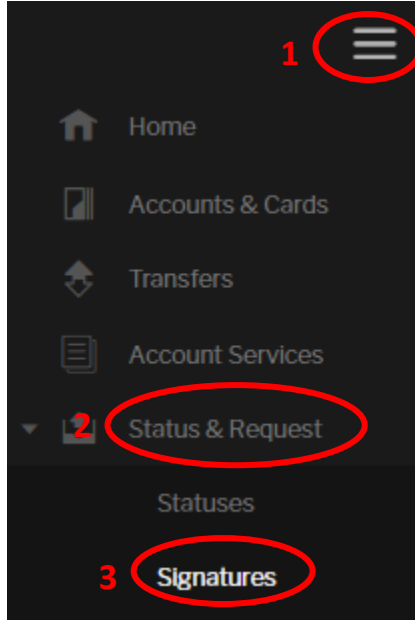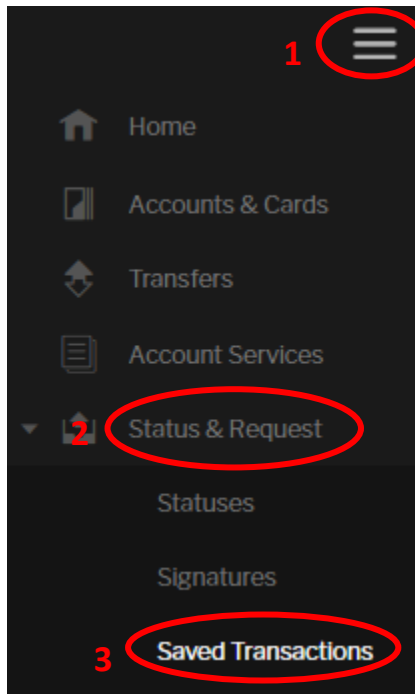
Saved Transactions

Step 1: Click on the Menu Icon [1] > Status & Requests [2] > Status [3]

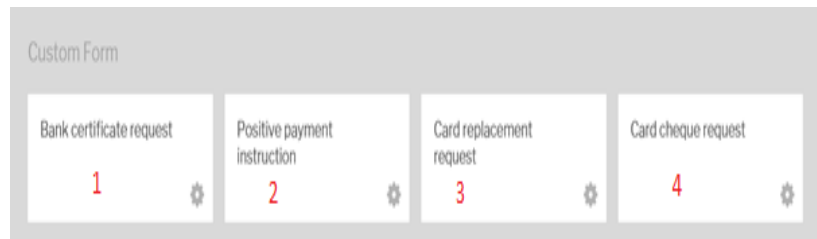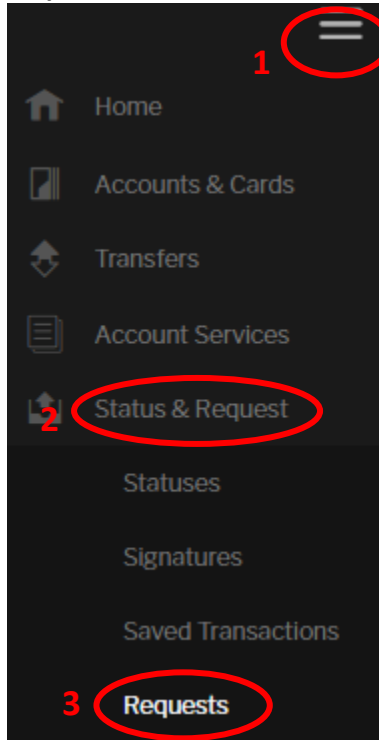**Step 2:**
Drag cursor over the saved transaction> Click SIGN to initiate
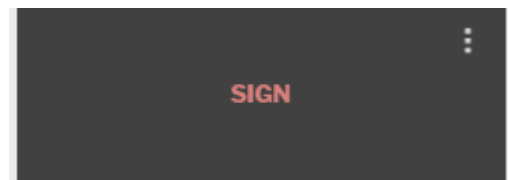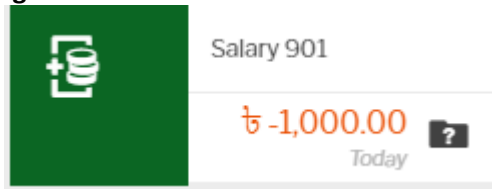
Requests

Step 1: Click on the Menu Icon [1] > Status & Requests [2] > Request [3]

Bank Certificate Request:

1. **Select account from dropdown list**
2. **Select Method of Delivery Branch / Post**
   a. Select branch name / insert address
3. **Comment [if any]**
4. **SEND > SEND**

IFIC BANK

Bank Certificate Request:

1. **Insert Cheque Number**
2. **Comment If Any**
3. **Click SEND > SEND**

Positive payment instruction

CHEQUE NUMBER **1** |

Please enter the ChequeNumber

COMMENT **2**

3

| CARD | 🖃 Debit Card BDT(৳ 0.00) ▼ |

COMMENT **2** **1**

METHOD OF DELIVERY **3** | BRANCH | POST |

BRANCH | Search Branch **a** ▼

4

| SEND | CANCEL |

Card Replacement Request:

1. **Insert Card number Number**
2. **Comment If Any**
3. **Select Branch/ Post**
   a. **Branch name/ Address**
4. **Click SEND > SEND**

Card Cgeque Request:

1. **Insert Card Cheque Number**
2. **Comment If Any**
3. **SEND > SEND**

CHEQUE NUMBER | **1**

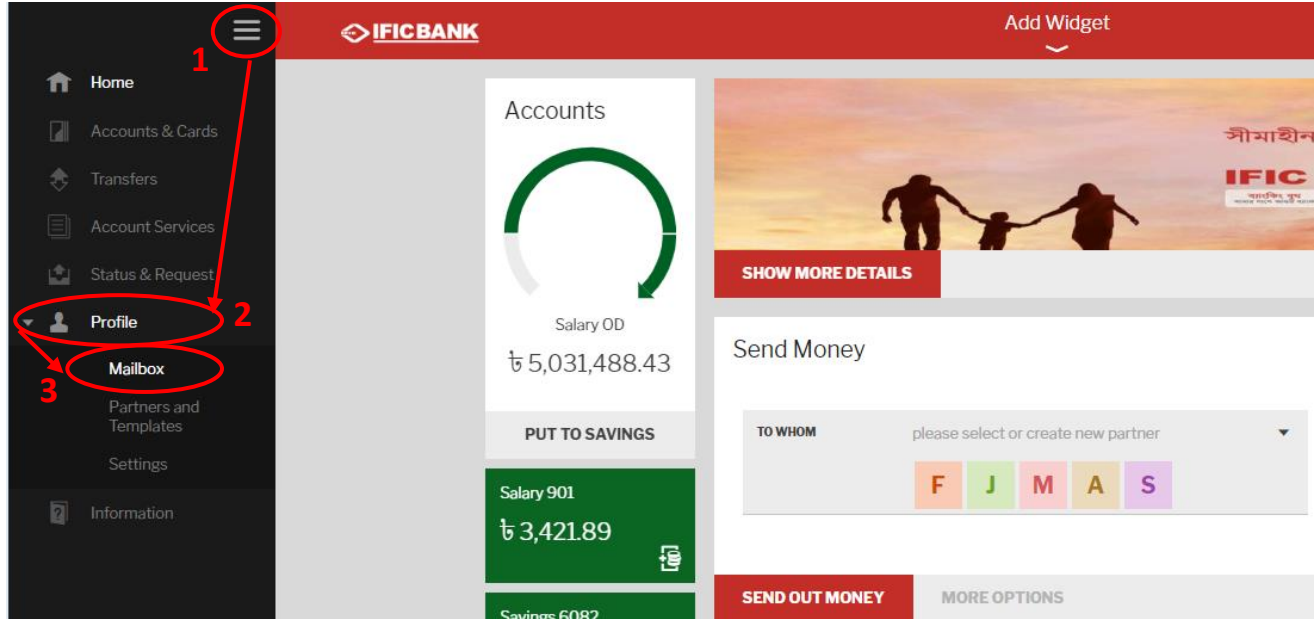Please enter the ChequeNumber

COMMENT **2**

3

| SEND | CANCEL |

Profile

Mailbox

Mailbox is the private messaging tool between Customer and the Bank.
Step 1: Click on the Menu Icon [1] > Profile [2] > Mailbox [3]

Customer's Mailbox.

1. **Compose: Click Compose to send new mail.**
2. **Subject: Left column shows Subject of the mail/message.**
3. **From: From column shows from whom the message received. No name will appear under this column if the message is sent by the customer/user.**
4. **Date: Date column represents the sending/receiving date.**

Sort messages by Ascending [^] or Descending[v] button.
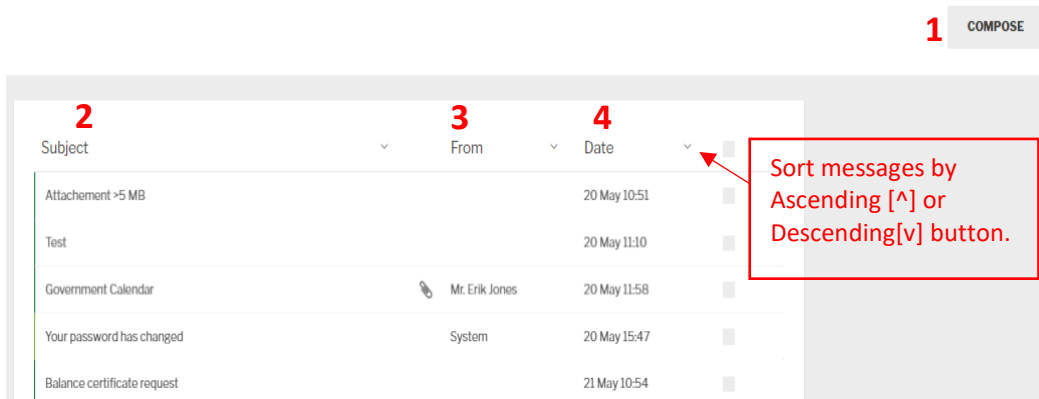
Step 2: Compose Mail: Click Compose to send new mail
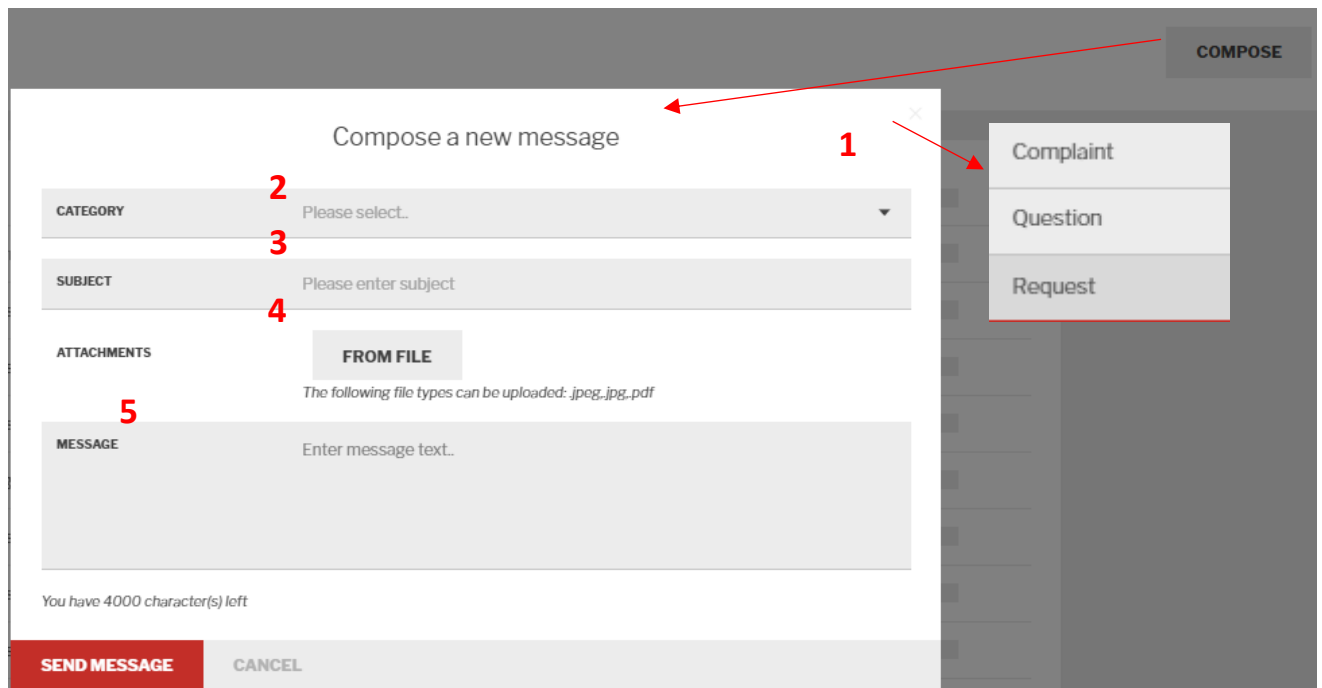
1. **CATEGORY: Select Category from the dropdown list.**
2. **SUBJECT: Write subject of your message [free text field]**
3. **ATTACHMENT: Click on FROM FILE and attach pdf, jpg or jpeg file. [if required]**
4. **MESSAGE: Type your message within 4000 characters. [free text field]**
5. **SEND MESSAGE: Click on SEND MESSAGE to send your message to bank officials.**

Step 3: Mailbox management

1. **View/Read Message: Click on the message from the list to view/read the message.**
2. **REPLY: If any back office bank staff sends message to customer through Digital Banking. Customer will be able to reply on the message by clicking REPLY button under the message. In term of system generated messages there will be no such option.**
3. **DELETE CONVERSATION: Click on DELETE CONVERSATION to erase/delete message individually. Check in[✓] on right side to delete multiple messages[4] /MARK AS READ [5]**

Partners and Templates: It contain Partners and Templates saved by customers.
Step 1: Click on the Menu Icon [1] > Profile [2] > Partners and Templates [3]

Step 2: Click on the Partner Name [1] > Detail will appear> You can SEND MONEY [2] directly from the save templates or DELETE [3] the template
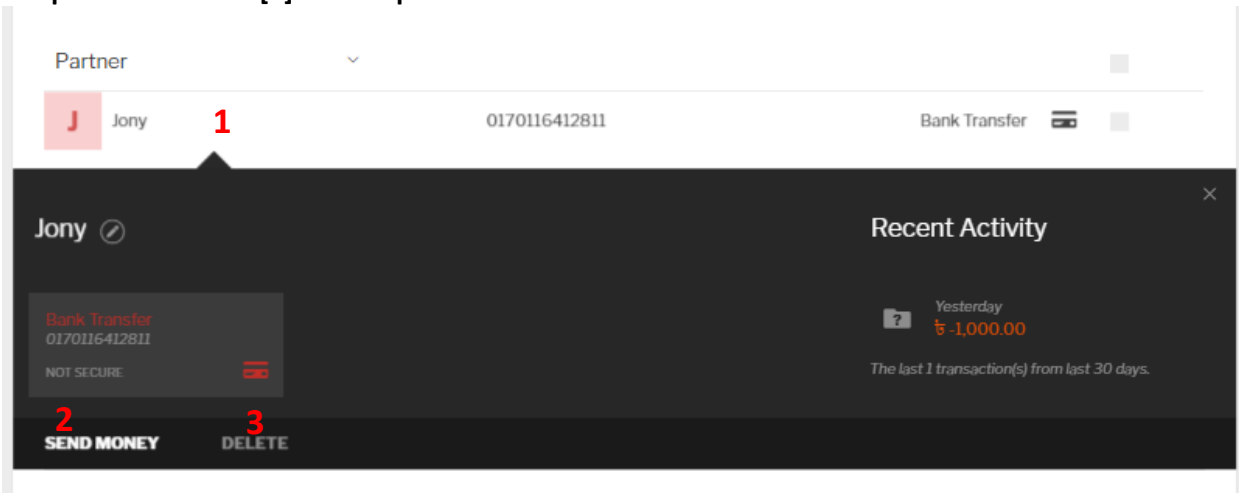
Settings

Settings are the combination configurations categorized under personal settings and Security Settings.

Step 1: Click on the Menu Icon [1] > Profile [2] > Settings [3]

IFIC BANK
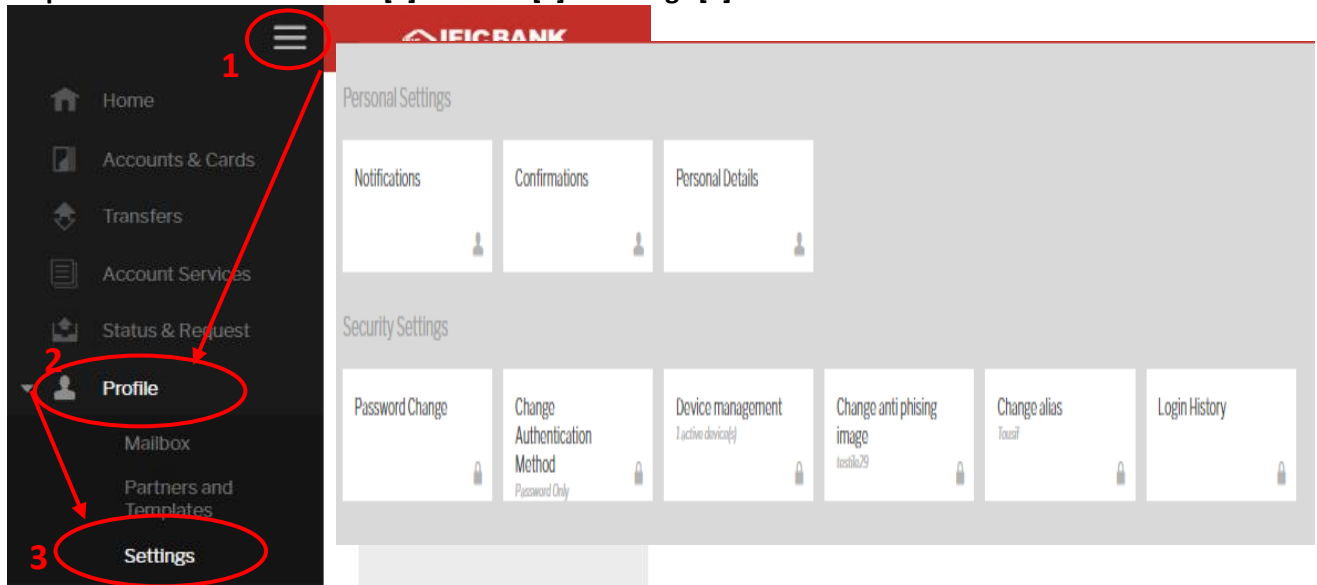
1. Personal Settings
   A. Notification: **Menu Icon > Profile > Settings > Notification**
      i. Account

1. Click on Item from the list.
2. Check in [✓] notification type you want to receive.
3. Edit/customize
4. SAVE ALL NOTIFICATION to save changes

ii. Other

Notification you want to receive:
- User Locked
- Password Changed
- Mobile Device registration

1. Insert Amount
2. Insert value [Optional]
3. Click SAVE

B. Confirmation: **Menu Icon > Profile > Settings > Confirmation**

- Check in/out to enable/disable confirmation message

- Click APPLY CHANGES to save settings

Confirmation Settings

☐ Disable logout confirmation message

☑ Disable function leave confirmation message

APPLY CHANGES   CANCEL

C. Personal Details: **Menu Icon > Profile > Settings > Personal Details**

Customer Details

N/A

- View Customer Details

- Click Camera Icon to Change/upload image.

Change Profile Picture

TAKE A PICTURE

UPLOAD A PICTURE

SAVE   CANCEL

NAME	
CIF NUMBER	357575
TAX ID	
CLIENT GROUP	Individual
FIRST NAME	N/A
FAMILY NAME	N/A
BIRTH DATE	N/A
PRIMARY IDENTITY CARD	N/A
OTHER IDENTITY CARD	N/A
PRIMARY ADDRESS	, A.S.A.TOUSIF AHMED 105,R-DINA NATH SEN,GENDARIA, SUTRAPUR,DHAKA,
OTHER ADDRESS(ES)	, A.S.A.TOUSIF AHMED 105,R-DINA NATH SEN,GENDARIA, SUTRAPUR,DHAKA,
PHONE NUMBER	01914868763
SECONDARY PHONE NUMBER	N/A
EMAIL ADDRESS	tousif@ificbankbd.com
ISD CODE	

BACK

2. Security Settings

A. Password Change: **Menu Icon > Profile > Settings > Password Change**

Password Change

Security Settings

Password Change

1

CURRENT PASSWORD   your current password

This field is required

NEW PASSWORD   write it your new password

NEW PASSWORD AGAIN   write it again

✓ Contains enough uppercase letter(s) (at least 1)
✓ Contains enough lowercase letter(s) (at least 1)
✓ Contains enough number(s) (at least 2)
✓ Does not contain forbidden characters
✓ Sufficient length (8-20 characters)

Change alias
Tousif

FAQ

SAVE   CANCEL

2 • Insert current password

3 • Follow instruction and Insert New password

4 • SAVE

B. Change Authentication Method:

- **Menu Icon > Profile > Settings > Change Authentication Method**

Change Authentication Method

Please select authentication method! The actual one is displayed with grey background.

1 Change Authentication Method *Password Only*

2 Select Authentication Method

3 NEXT

Password and OTP | Mobile Token with OTP | Password Only

NEXT   CANCEL
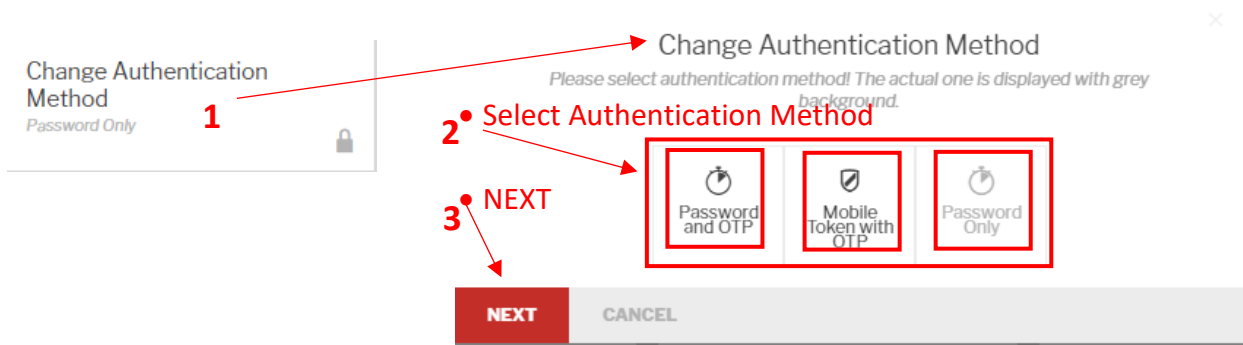
C. Device Management: **Menu Icon > Profile > Settings > Device Management**

1 Device management *1 active device(s)*

Device	Date of Acti...	Latest Usage	Token ID	Statu...	Unlink
Xiaomi Red...	16 May	16 May 15:57	48001028 : 0	Blocke...	
Xiaomi Red...	16 May		48001028 : 1	Blocke...	
Xiaomi Red...	16 May		48001028 : 2	Blocke...	
Xiaomi Red...	16 May	21 May 12:24	48001028 : 3	Blocke...	
Xiaomi Red...	3 Jun	Yesterday 16:52	48001028 : 4	Active	

Click here to unlink device
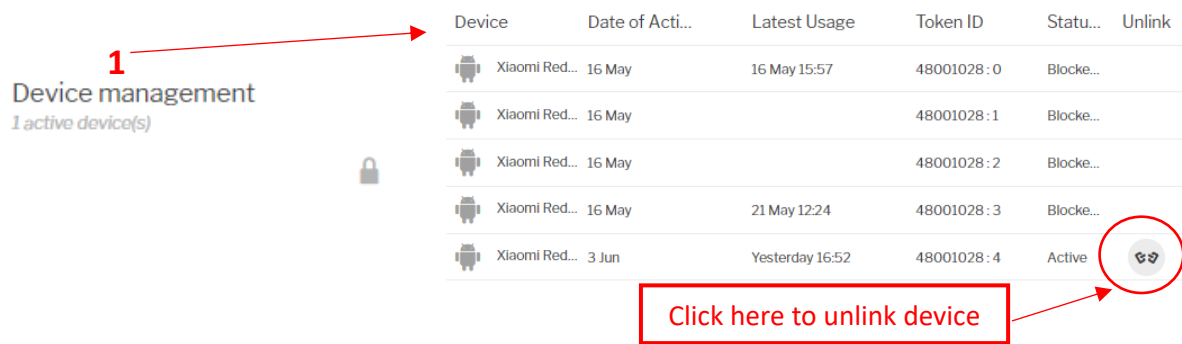
A. Change Anti Phishing Image: **Menu Icon > Profile > Settings > Change Anti Phishing Image**

Change antiphishing image

1 Change anti phising image *testile29*

2 Select Image

NEXT   CANCEL

3 NEXT
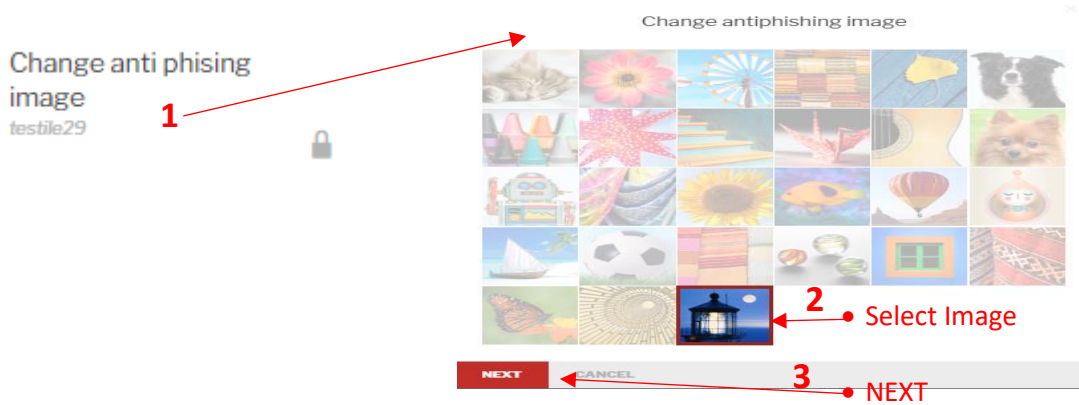
B. Change Alias: [User name/ Login Name/ ID]

Menu Icon > Profile > Settings > Change Alias

Change alias
Tousif

1

Change Alias

Usage of an Alias is not mandatory, you can always use your login ID instead of Alias, but Alias gives you more safety on IFIC Digital Banking. You may keep your real identifiers hidden for the unauthorized persons.

CURRENT ALIAS   Tousif

2   • Type NEW ALIAS

NEW ALIAS |

This field is required   • SAVE

3   • Insert OTP

SAVE   CANCEL

• SIGN TRANSACTION

Change Alias

Usage of an Alias is not mandatory, you can always use your login ID instead of Alias, but Alias gives you more safety on IFIC Digital Banking. You may keep your real identifiers hidden for the unauthorized persons.

CURRENT ALIAS   Tousif

NEW ALIAS   TOUSIF   **4**

Sign transaction with your one-time password

ONE-TIME PASSWORD   ....|

5

SIGN TRANSACTION   MODIFY

C. Login History: **Menu Icon > Profile > Settings > Login History**

Login History

Login History   **1**

Ip Address	Channel Id	Log Time
172.28.36.50	IBN	Today 12:06
172.28.36.50	IBN	Today 12:04
172.28.36.50	IBN	Today 11:49

2

• View History

• Cancel to Exit **3**
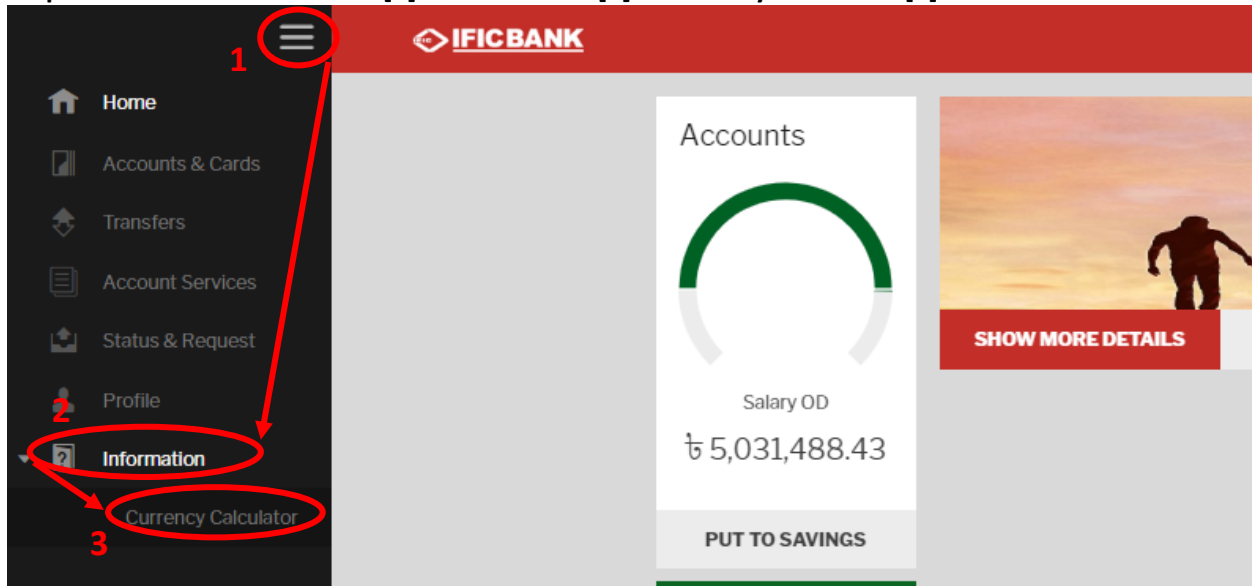
CANCEL

Information

Information function contain currency calculator their buy and sell rate with a graphical presentation over a time period.

Currency Calculator:

Step 1: Click on the Menu Icon [1] > Information [2] > Currency Calculator [3]

Step 2: Insert Amount you want to convert [1] > Select Currency from dropdown list [2] > select the expected currency from dropdown list[3]

Currency calculator

Used conversion rate is: 2,105.070000

Currency	Unit	We buy	Reference	We sell
Euro (EUR)	1	1,822.000000	1,836.440000	1,865.000000
Pound sterling (GBP)	1	2,087.000000	2,105.070000	2,133.000000
Japanese yen (JPY)	1	13.700000	-	14.100000
United States dollar (USD)	1	1,505.000000	1,507.500000	1,515.000000
Australian dollar (AUD)	-	-	-	-

Thank You..