



CORPORATEPAY

Corporate Portal User Manual

Version 2.0

Dec2020

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1. Introduction

CORPORATEPAY is a payment channel introduced by NCHL for member BFIs that allows the corporate clients of BFIs to initiate transactions in various underlying payment system such as connectIPS, NCHL IPS, connectRTGS etc. This is a single channel that supports multi bank, multi account and multi systems i.e. corporate users can do transactions in different payments systems from different accounts held in different banks.

This document has been prepared as user manual for corporate clients of BFIs to use the corporate pay portal. Organizations can use the CORPORATEPAY system upon making request to their banks who on board the corporate in the system.

2. Pre-requisites

Following are the pre-requisites that a corporate has to complete and obtain prior to using the CORPORATEPAY system.

1. Should have requested its bank for enrollment into the CORPORATEPAY system with all the necessary documents, based on which the bank will create/ enroll the corporate, create users, link its bank account and setup its signatories (approvers). (Refer to the bank for detail process of such enrollment, which could be in a form of formal letter/ form with user details, signatories and others, as per the policy/procedure of the respective BFIs).
2. The first bank is identified as Primary Bank. However, after the initial setup, the Admin user of the corporate can request online to the other banks for further enrollment and linking of its bank account.
3. CORPORATEPAY system can be accessed from internet (CORPORATEPAY.connectips.com) or through a private network (Layer 2 or Layer 3), accordingly for L2/L3 access it needs to setup its network access.
4. Corporate users should have its personal email id and mobile number.
5. All the users of the CORPORATEPAY system will have to download Google Authenticator App in its mobile for two factor authentication (2FA) during login.

3. Corporate User Management

3.1. Corporate User Roles

Corporate users created by a bank can have either of Transaction Initiator, Transaction Approver, Admin or Report role. Following table shows the privilege of each role.

Activities/Process	Transaction Initiator	Transaction Approver	Admin	Report
Initiate Transaction	Y			
Submit the transaction from Repair queue	Y			
Approve the Transaction		Y		
Reject the Transaction		Y		
Send Transaction to Repair queue		Y		
Send Enrollment Request			Y	
User Suspension			Y	
Fetch Transaction Report	Y	Y		Y
Reset User Password			Y	

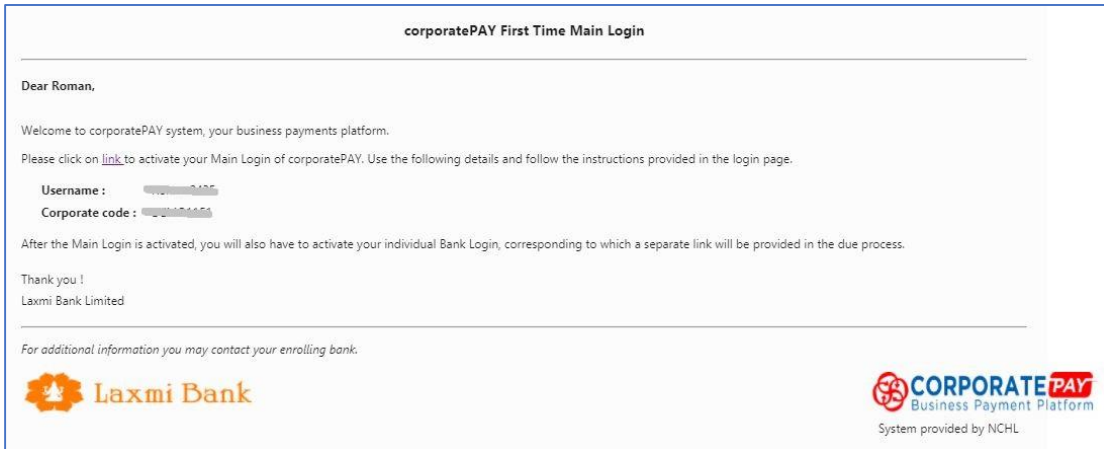
1. All the users including Admin are created automatically by the system based on the user information setup in the system by the bank. Admin user is created when a corporate is setup by the primary bank and will be used for monitoring of the system the corporate management. Other corporate users (transaction Initiator, Approver and Report) are also created based on the user details setup within the corporate/
2. Each user will have two sets of login credentials – ‘First Login’ will allow to monitor all the linked bank accounts and for reporting purpose only, whereas ‘Second Login’ is bank specific used for transaction processing.

3. For addition of corporate users, the request has to be provided by the corporate to the bank, which will make the necessary setups.

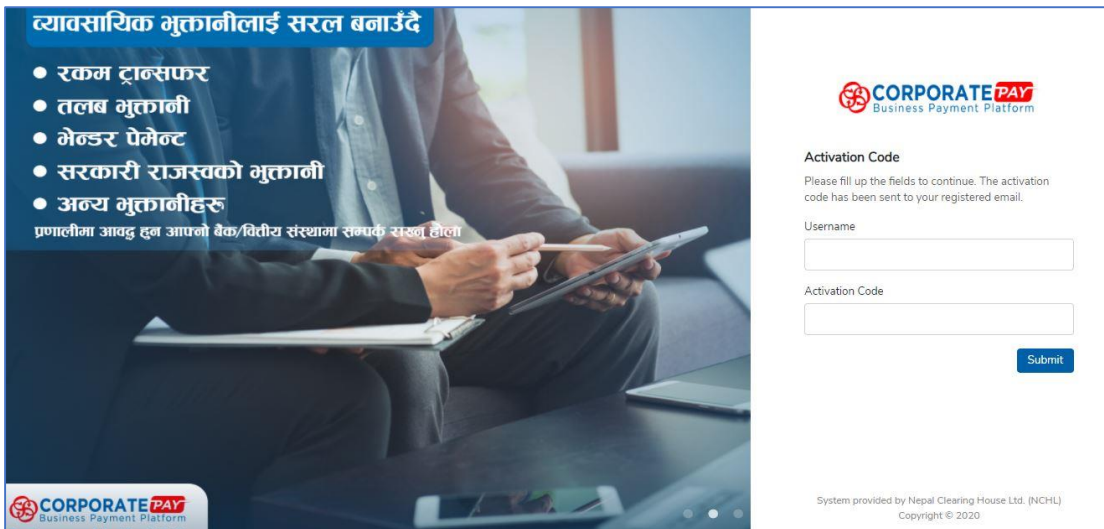
4. Login into Corporate Portal

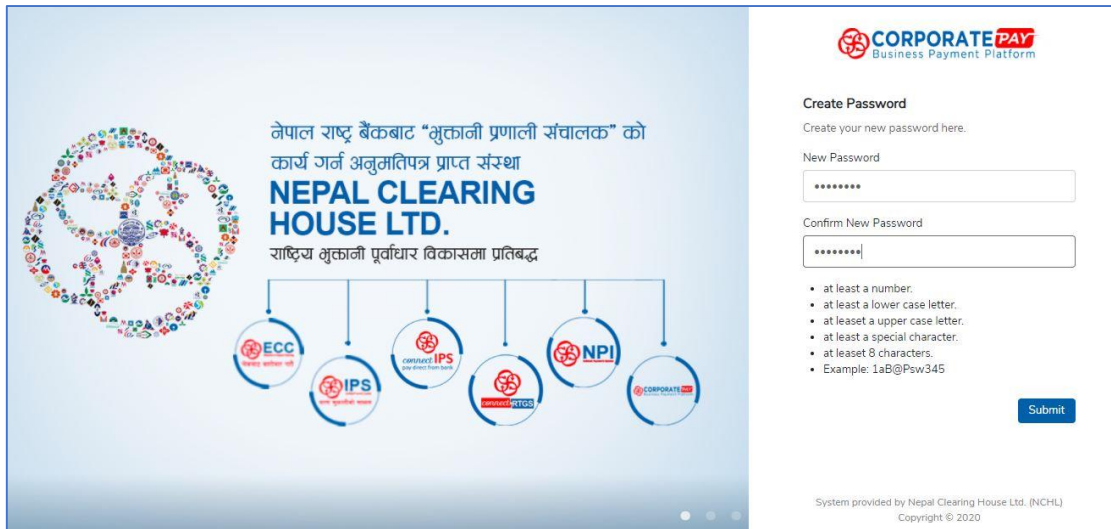
4.1. First Time Main Login

1. After the first time enrollment of a corporate and later once new users are added (setup by the bank), such users receive a login activation link in its email(Subject: CORPORATEPAY First Time Main Login Activation)with details of its login username and corporate code.
2. Click on the link to initiate the first time login and to set its password.



3. Users will then receive onetime code in its mobile, which needs to be entered to activate the login. Then the user will be able to set its login password.

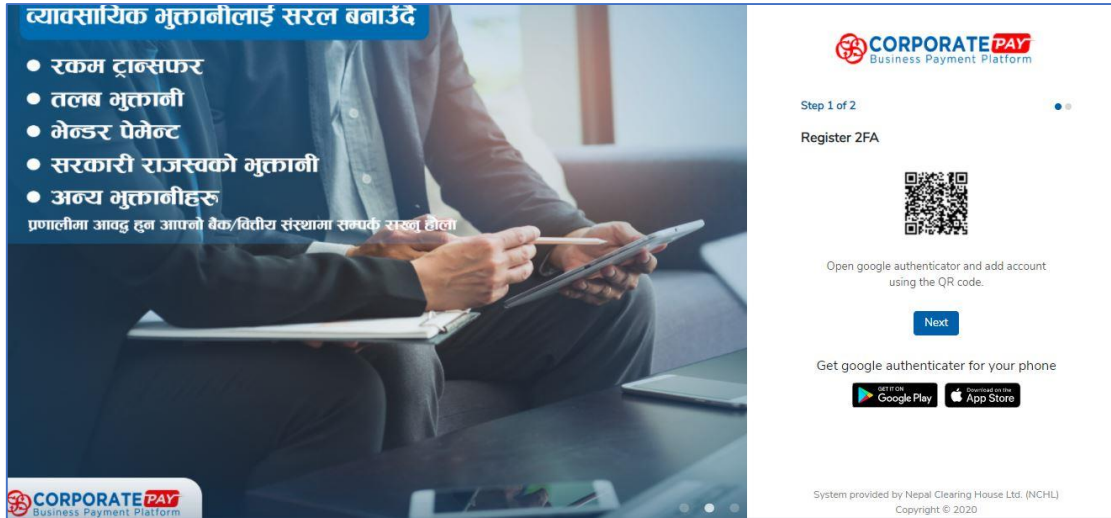




4. After the password is set, it will be redirected to the main login page. Use the login username, password and corporate code to login.



5. After the first time login, the user will have to do one-time set up of its Google Authenticator App, which will be used later in each login as second factor authenticator (2FA). For this, use the following steps to setup the Google Authenticator.
 - 5.1. Download Google Authenticator App in mobile (from App store or windows store or Play Store)
 - 5.2. Use Google Authenticator App to scan the QR code displayed on the screen (after the first login as Step 1 of 2).



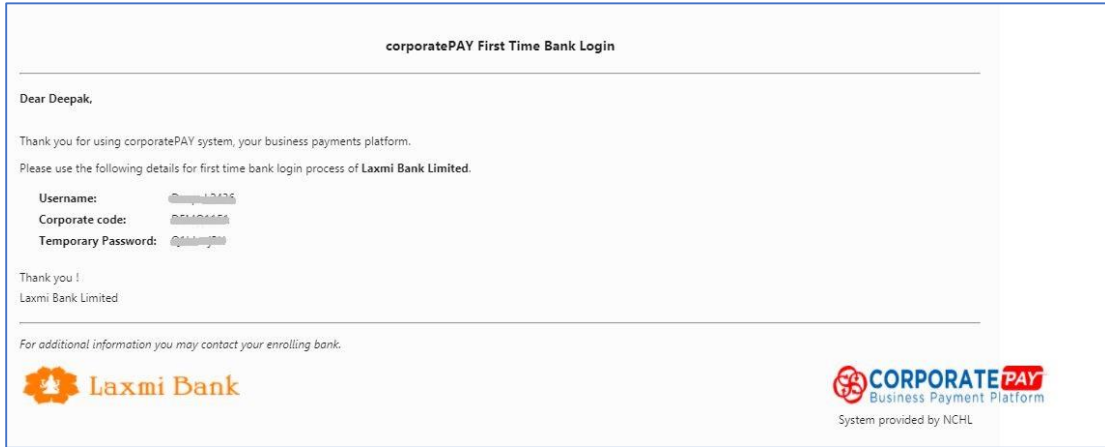
5.3. The App will then generate a code in mobile, which needs to be entered in the portal under Step 2 of 2.



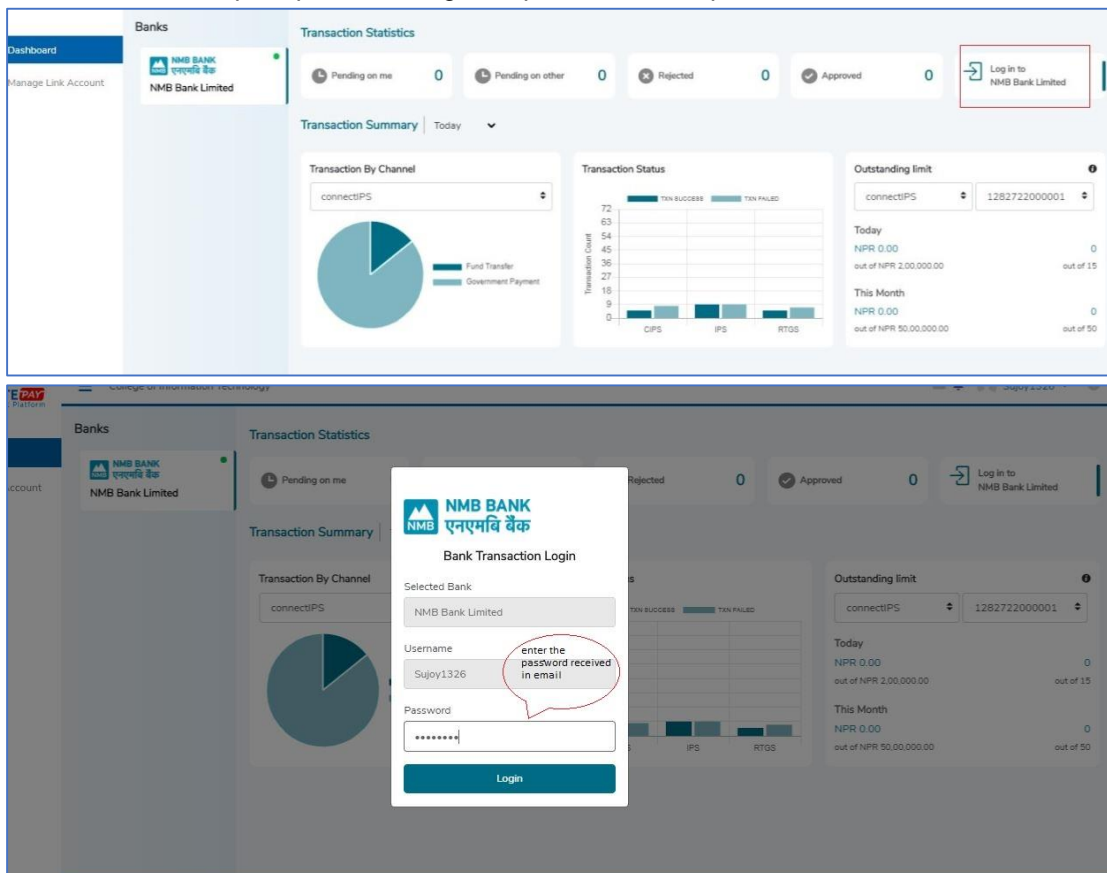
6. Now onwards the user will be able to login by entering Username, Password, and Corporate Code 2FA Code (generated from Google Authenticator).

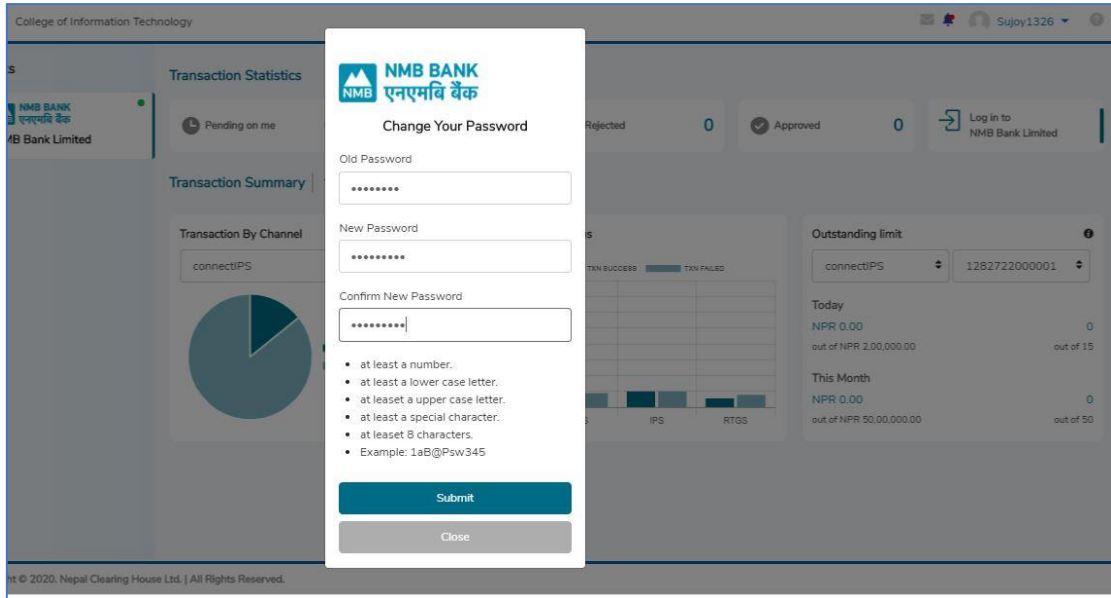
4.2. First Time Bank Login

1. After the first time enrollment of a corporate and after the Main Login setup is completed, the user also receives a password credentials for Bank Login (of each linked banks) in its email (Subject: CORPORATEPAY First Time BankLogin).



2. In the dashboard of the Main Login, click on 'Log into <Bank Name>' and use the password sent in the email. The user will be prompted to change the password as depicted below.





5. Understanding Dashboards

5.1. Main Dashboard

1. After the login into the system, the Main Dashboard will be displayed to the user depending on its Role. The Main Dashboard lists all the bank accounts linked to the corporate (having access to the user), status of various transactions, outstanding limits, etc.
2. Main Dashboard for the users having Transaction Initiator and Transaction Approver roles is as follows.

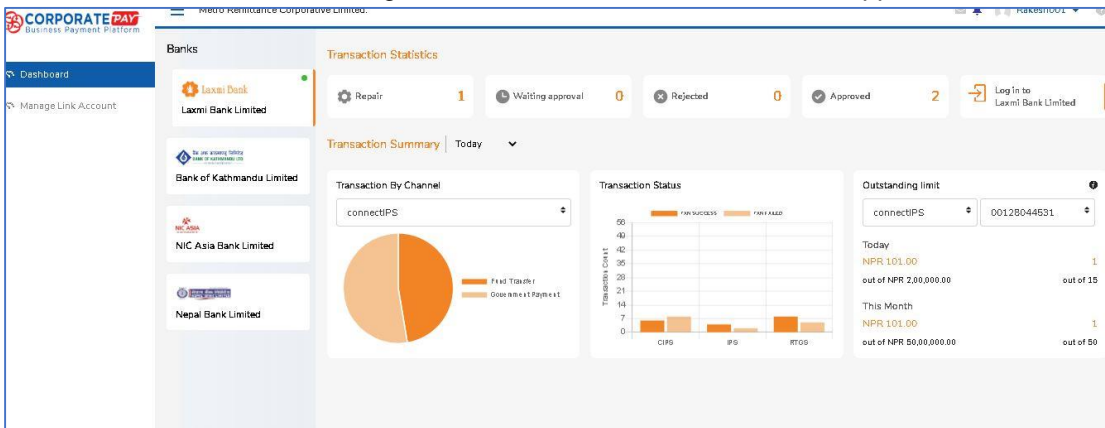


Fig: Main Dashboard For Transaction Initiator User

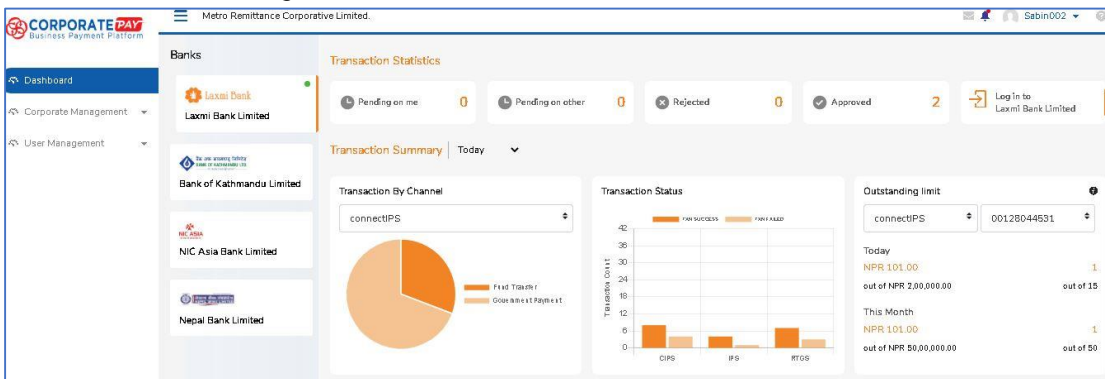


Fig: Main Dashboard For Transaction Approver User

3. Following table shows the information displayed in the Main Dashboard.

Items	Description
Transaction Statistics	<p>This shows the count of transactions in various statuses. For initiator user; REPAIR, WAITING APPROVAL, REJECTED, APPROVAL is shown. While, for the approver user, count of transactions PENDING ON ME, PENDING ON OTHERS, REJECTED and APPROVED are displayed.</p> <p>From this statistics initiator user can identify the status of initiated transaction with regards to approval process. Also, transaction in REPAIR status provides information to the initiator that transactions need to be re-submitted after making necessary changes. WAITING APPROVAL indicates transaction is yet to be approved some or all the approvers.</p> <p>PENDING ON ME indicates that action needs to be taken against the initiated payments. Such action could be APPROVE or REJECT or send the transaction to REPAIR. PENDING ON OTHER indicates number of transaction that is to be approved by other approvers.</p> <p>Count of final status such as APPROVED and REJECTED shows number of transaction in respective statuses for both initiator and approver user.</p>
Transaction Summary	This provides the summarized view of transaction on daily/weekly basis.
Transaction by channel	This shows the view of payments (count and amount) for different service payment present from each service such as connectIPS, NCHL IPS etc.
Transaction Status	This shows the status of the transactions which are sent to underlying payment systems from CORPORATEPAY .
Outstanding Limit	This section shows the limit of each account with respect to each channel. Limits are shown in terms of value of transaction and the count.
Login toBank	This button is to login to the displayed bank.
Manage Link Account	This is present in the side bar- menu and allows the authorized users to manage link account.

5.2. Bank Dashboard

1. Bank Dashboard is shown to a user after it logins into the Bank (Bank Login/ Second Login), which displays the bank specific details in the main page including transaction status, account balance, outstanding limits, etc.
2. Bank Dashboard for the users having Transaction Initiator and Transaction Approver roles is as follows.

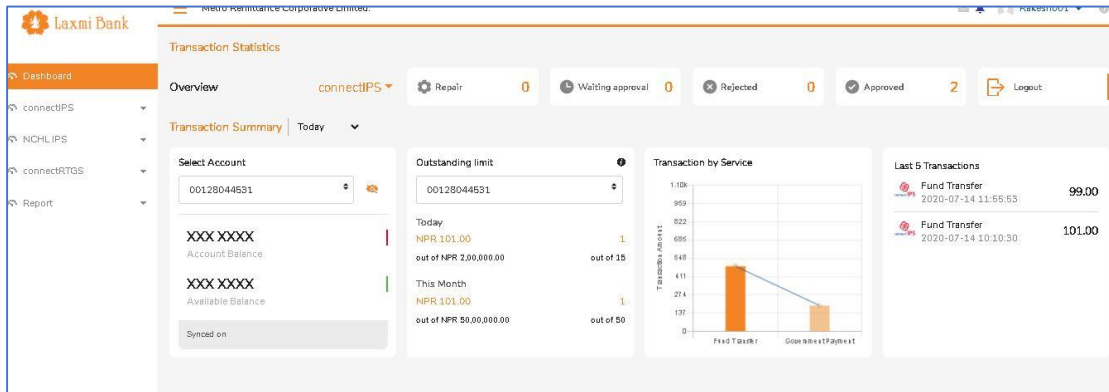


Fig: Bank Dashboard For Transaction Initiator User

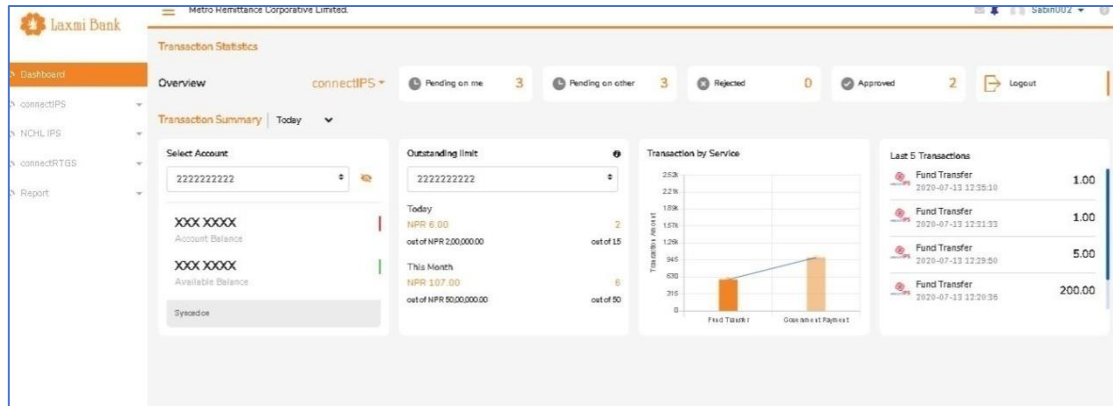


Fig: Bank Dashboard For Transaction Approver User

3. Following table shows the information displayed in the Bank Dashboard.

Items	Description
Transaction Statistics	This is similar to the information displayed in the main dashboard. However, transaction count is displayed with respect to the channel such as connectIPS, NCHL and RTGS etc which can be selected from the dropdown.
Transaction Summary	Transaction summary of a day or week or month can be viewed by selecting desired time frame from the drop down.
Select Account	Information related to balances of account is displayed in this section. User has to click (on the eye image) to view balance after selecting the desired account from the drop down.
Outstanding Limit	This shows the information relating to the outstanding limit.
Transaction by Service	This section shows the (count and amount) of each service payment from individual channel (connectIPS, NCHL IPS and connectRTGS
Last 5 transaction	This shows the list of last 5 transactions initiated from the account.
Side Bar	Menus in the side bar reflect various channels (connectIPS, NCHL IPS and connectRTGS. Under each channel, different service payment options are displayed. Initiator User can simply click on the particular payment option to initiate the payment. The same way, approvers user can click to view and take action against the payments. In addition, Report menu is available in the side bar which allows the authorized users to fetch/view transaction report or batch report.
Logout	Click on Logout for logging out of the particular bank.

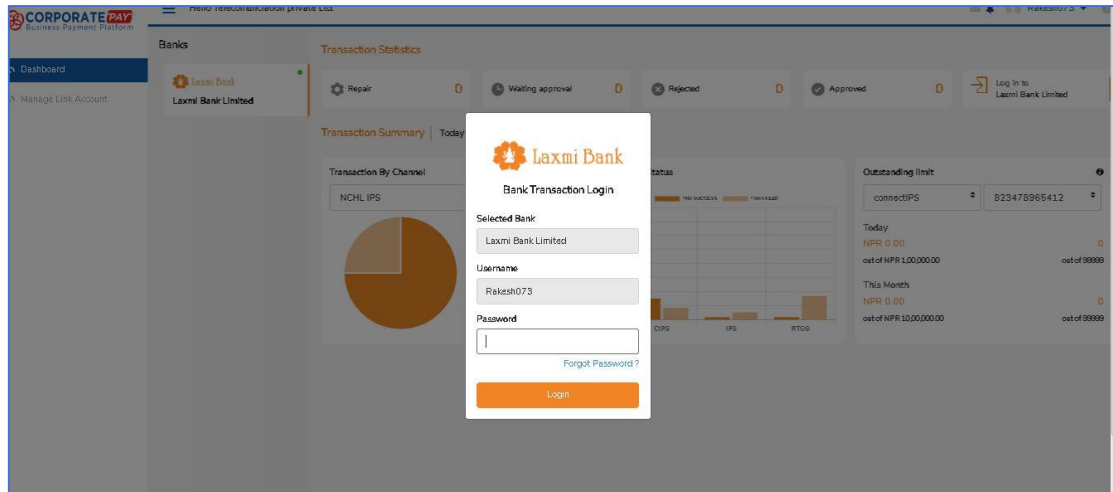
6. Transaction Processing

This section illustrates the process to initiate, approve, reject and repair a transaction in the system by corporate users.

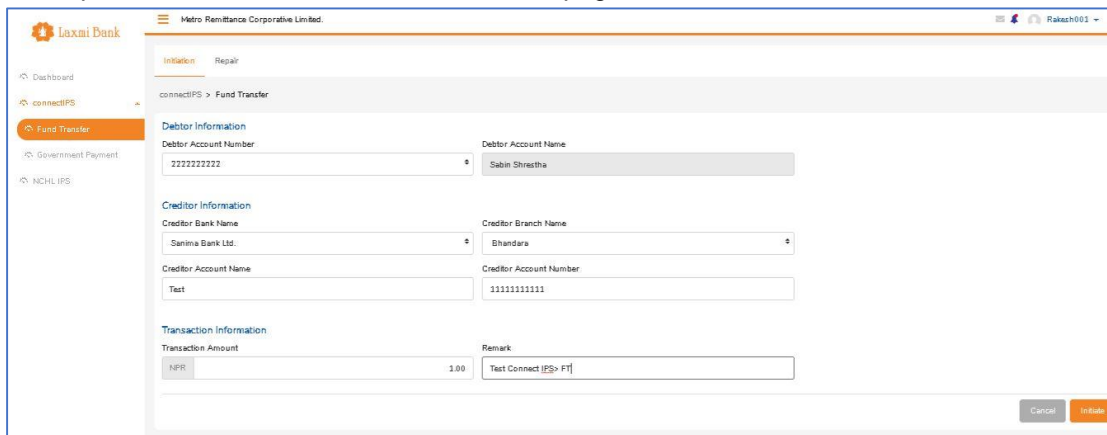
6.1. Initiate Transaction

This section illustrates how transaction initiator user can initiate the payments from different channel.

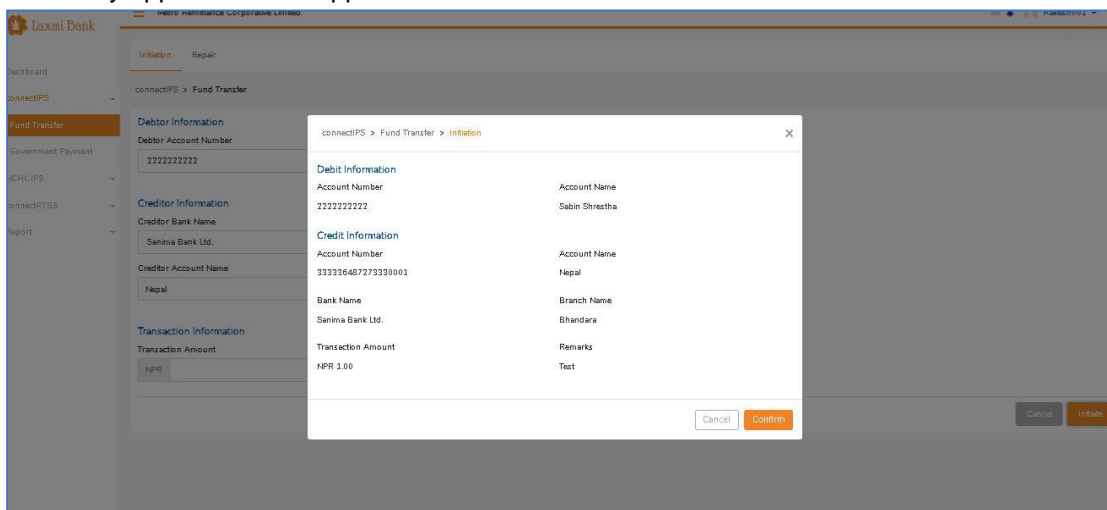
1. Login to corporate pay portal and to Bank Login from which a transaction is to be initiated.



2. In the Bank Dashboard Menu, select the System and payment service that is to be initiated. Eg. connectIPS> Fund Transfer; connectIPS> Government Payment
3. Fill the required details in the Transaction Initiation page and click on Initiate button



4. Verify the transaction details in the confirmation page and click on Confirm that will send the transaction for necessary approval to the Approver user.

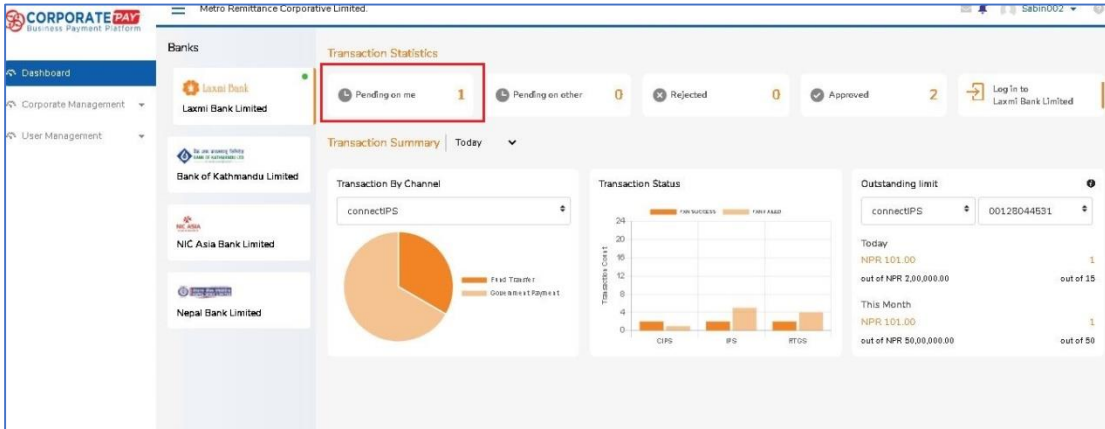


5. Notification of transaction initiation will appear on the screen and the count of WAITING_APPROVAL in initiator's dashboard will be reflected.

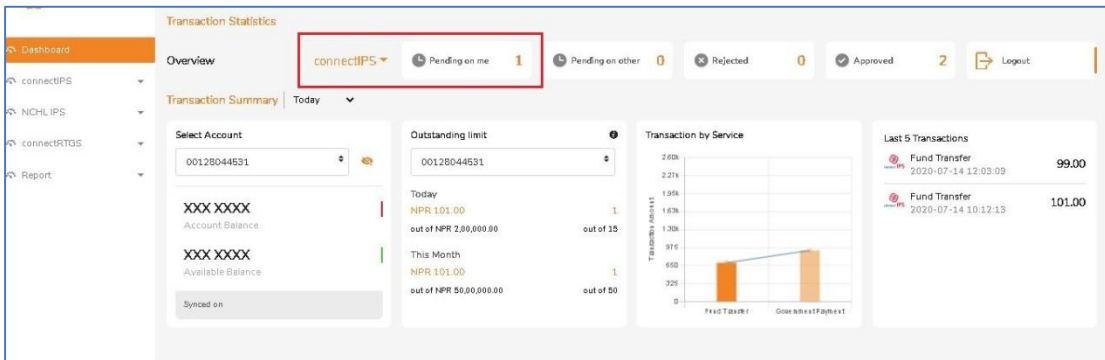
6.2. Approval/ Reject Transaction

This section illustrates how transaction approver can take action for the payment transaction received from an initiator. An approver user can either APPROVE, REJECT or REPAIR the received transaction, however, it will not be able to modify any of the transaction information.

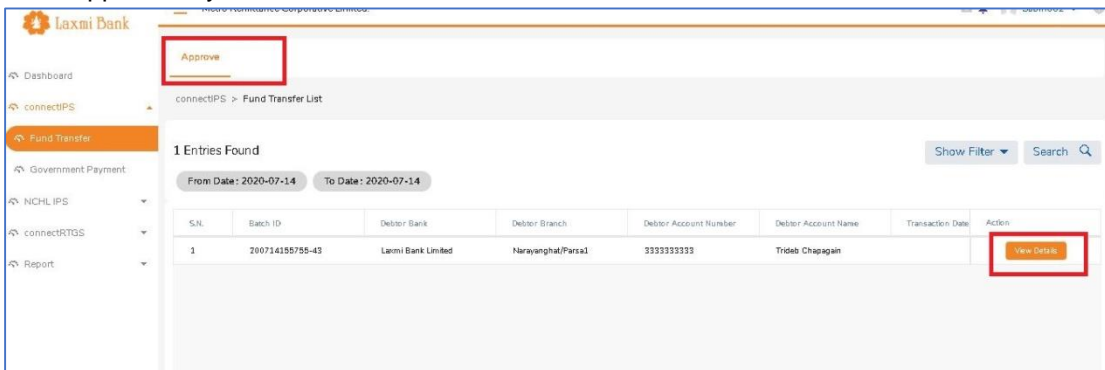
1. Login into the system and refer to the count of 'PENDING ON ME', which denotes number of transactions that are pending for approval.



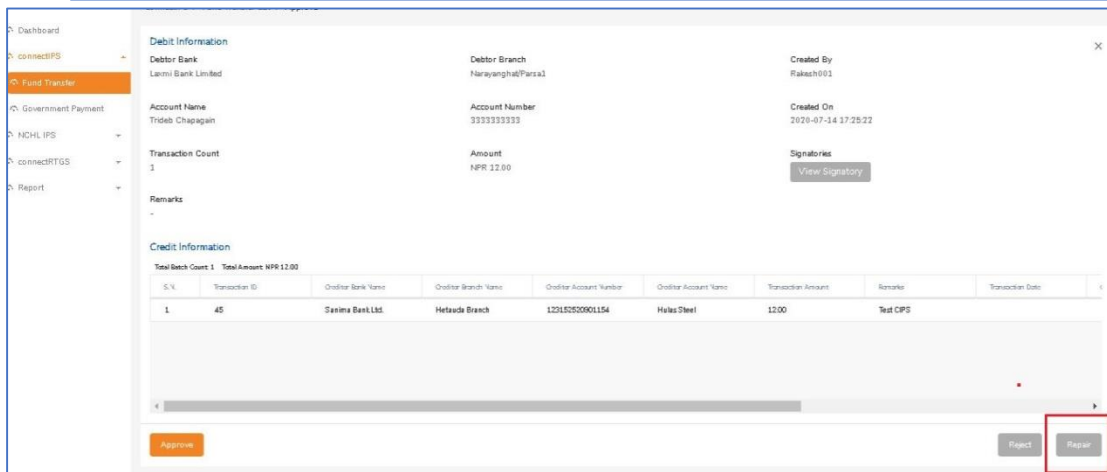
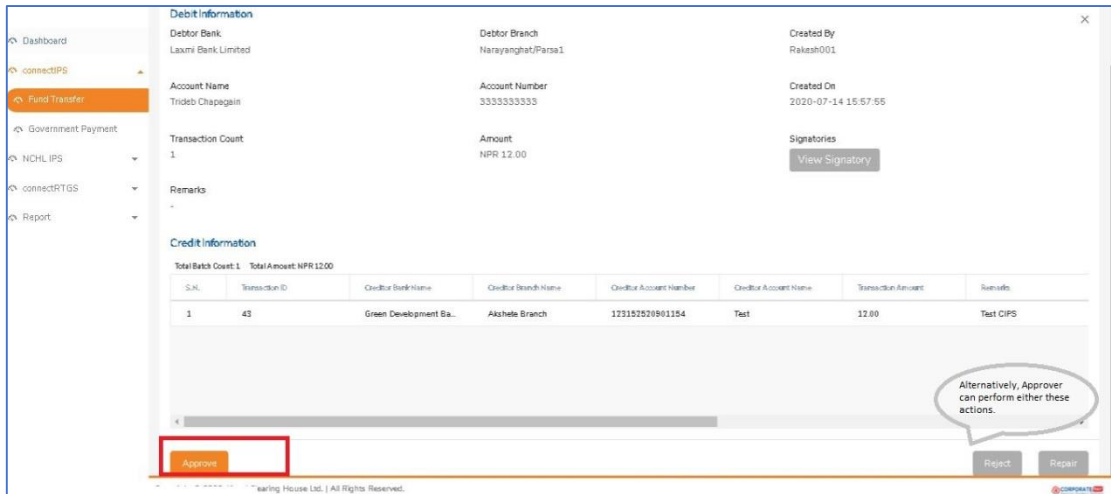
2. Login to the bank, in which action has to be taken, and refer to the 'PENDING ON ME' for the respective system.



3. Click on desired system and service payment that is to be approved, which will list all the transactions that are to be approved by the user.



4. Click on View Details to verify the transaction details as shown below based on which the approver user can take appropriate action. i.e. APPROVE or REJECT or REPAIR.

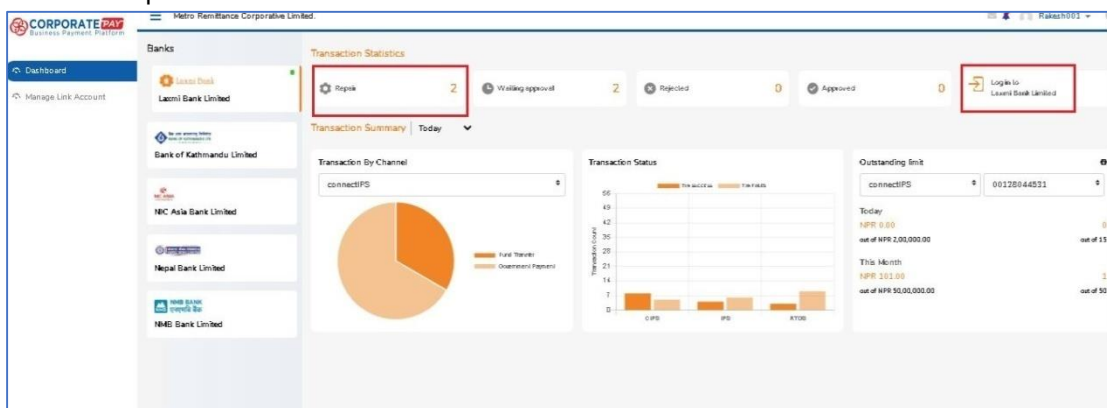


5. For the case of Reject or Repair, the user will have to provide an appropriate reason for such Rejection or Repair.
6. Notification of action (Approved or Rejected or Sent to Repair) will appear on the screen. The status will also be reflected for the initiator user.

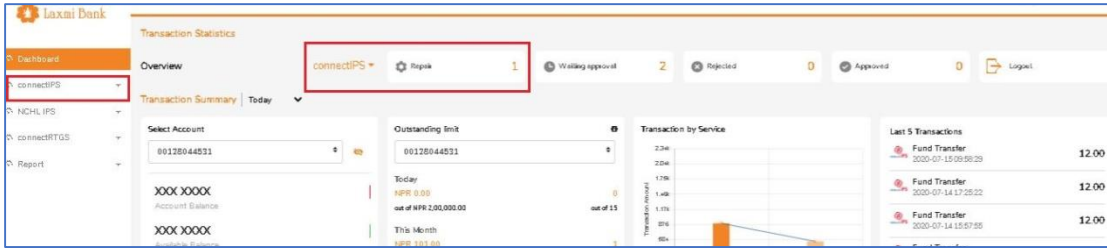
6.3. Repair Transaction

This section illustrates a process to repair a transaction by Initiator user, which is sent back by an Approver. Transaction sent to Repair by an Approver is sent back to the Initiator user with Repair Status. An Initiator user will have to making necessary changes/modifications in the payment and then Submit the transaction.

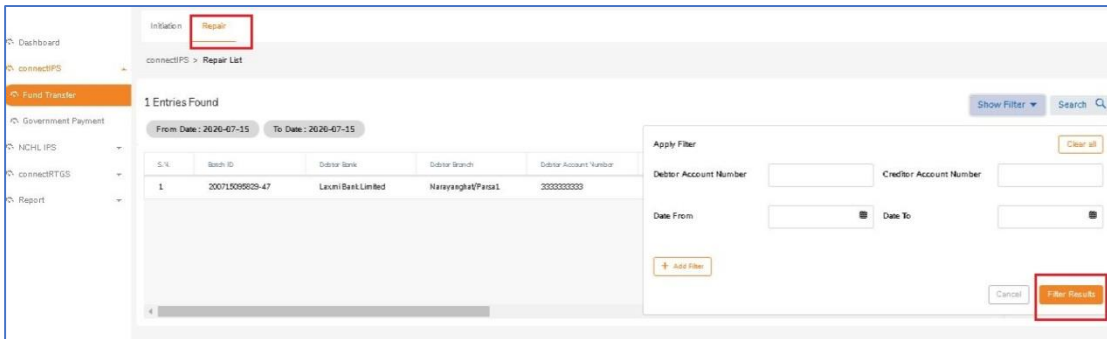
1. Login into the system and refer to the count of 'REPAIR', which denotes number of transactions that are sent back for repair.



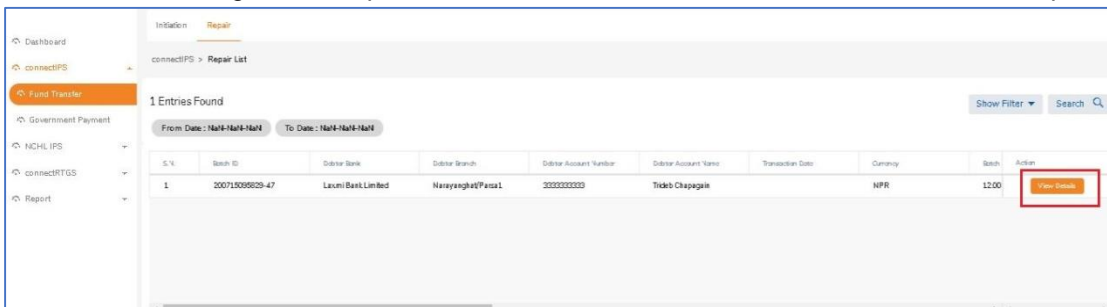
2. Login to the bank, in which action has to be taken, and refer to the 'PENDING ON ME' for the respective system.
3. Click on desired system and service payment that is to be repaired, which will display Initiation and Repair tab.



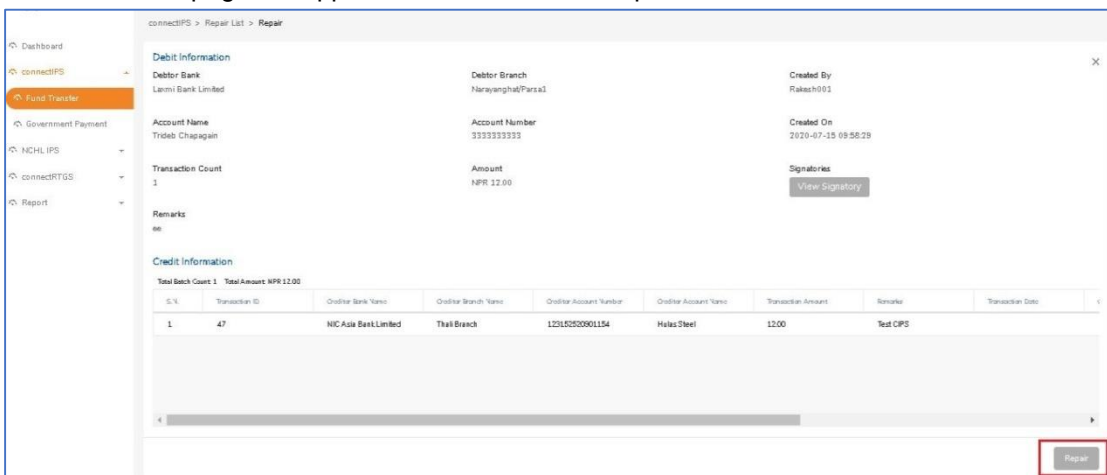
4. Click on Repair tab, which will list all the transactions that are to be repaired by the user.
5. User can then view transactions in Repair status by default or by entering filter criteria.



6. Click on View Details against the specific transaction to view the transaction details and to repair.



7. Transaction details page will appear and then click on Repair.



8. Make the necessary changes as required and then submit the transaction.

9. In case of bulk transaction, the user can make necessary modifications in individual transaction by clicking on Action column.

S.N.	Creditor Account Name	Creditor Account Number	Creditor Bank Code	Creditor Branch Code	End To End Id	Instruction Id	Transaction Amount	Action
1	Nazari P	4444567894PQR	1701	004	test id1	hello instruction1	100.00	
2	Tideb-chapagan	4444567894PQR	1701	008	test id2	hello instruction2	120.00	
3	Bishwa II	4444567894PQR	1701	008	test id3	hello instruction3	500.00	
4	Rakesh S	4444567894PQR	1701	007	test id4	hello instruction4	30.00	

10. The transaction will now be sent for necessary approval to the Approver. Refer to Approve/Reject Transaction step.

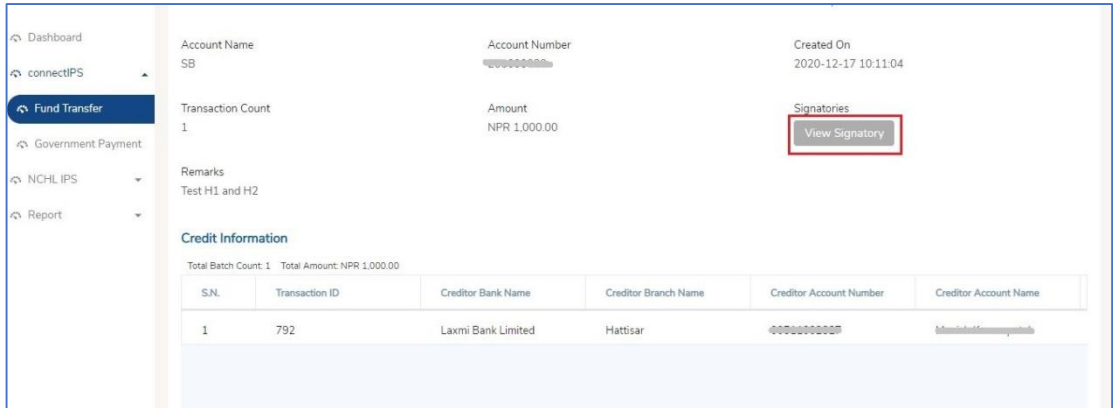
6.4. Number of Approvers (Signatories)

This section illustrates how to view the approvers for a transaction and the pending approvals.

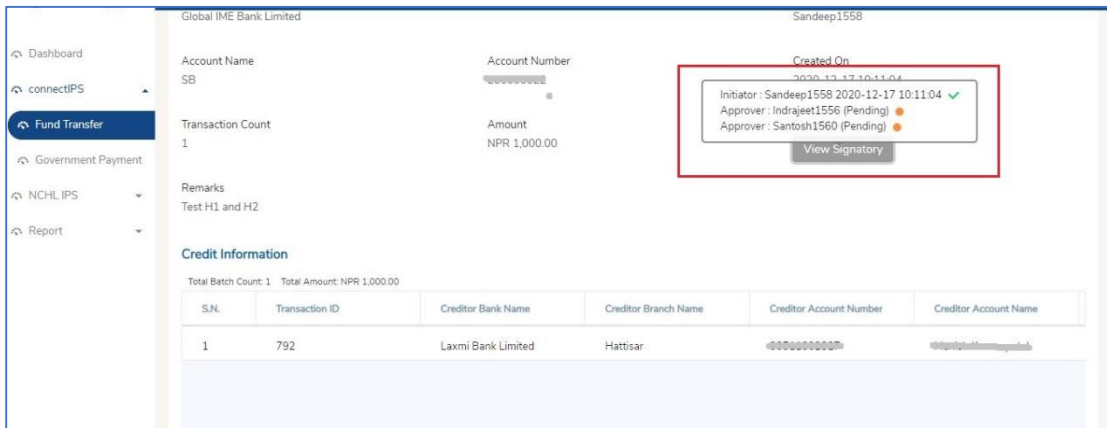
1. Login as approver user and login to the bank in which transaction is to be approved- L2 login.
2. Click on payment service under the channel (connectIPS/ NCHL IPS).
3. List of payment to be approved will be displayed. Click on View Details.

S.N.	Batch ID	Debtor Bank	Debtor Branch	Debtor Account Number	Action
1	201217-818	Global IME Bank Limited			

4. Transaction Details page will be displayed. click on 'View Signatory'.



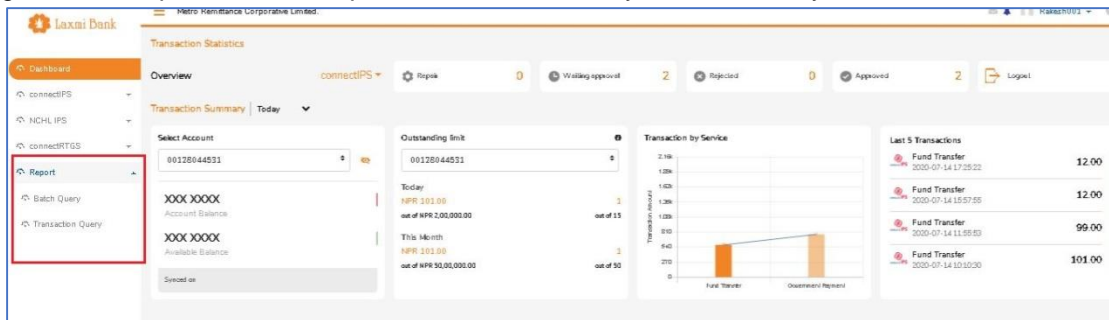
5. The details of Approvers will be displayed as follows.



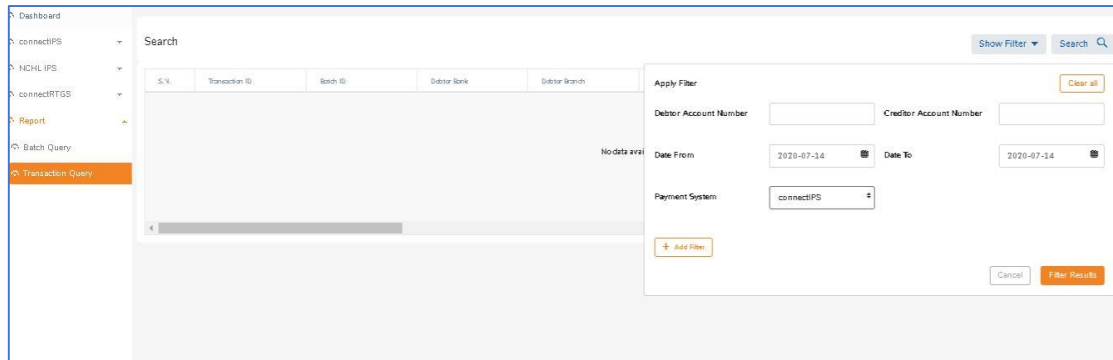
7. Reports and Queries

This section illustrates a process to view and generate various transaction reports for necessary reporting and reconciliation by an authorized corporate user.

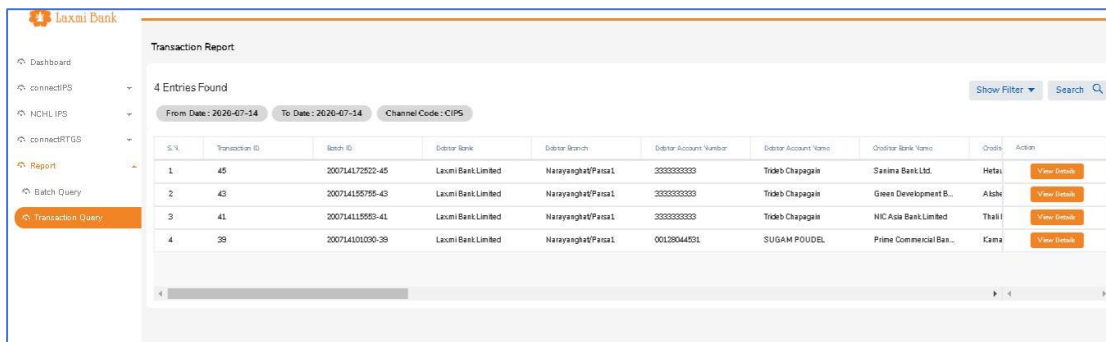
1. Report can be fetched for each Batch or for each Transaction and batch by applying various search filters such as date, payment system, account numbers, etc.
2. To generate a report, click on Report> Transaction Query or Batch Query



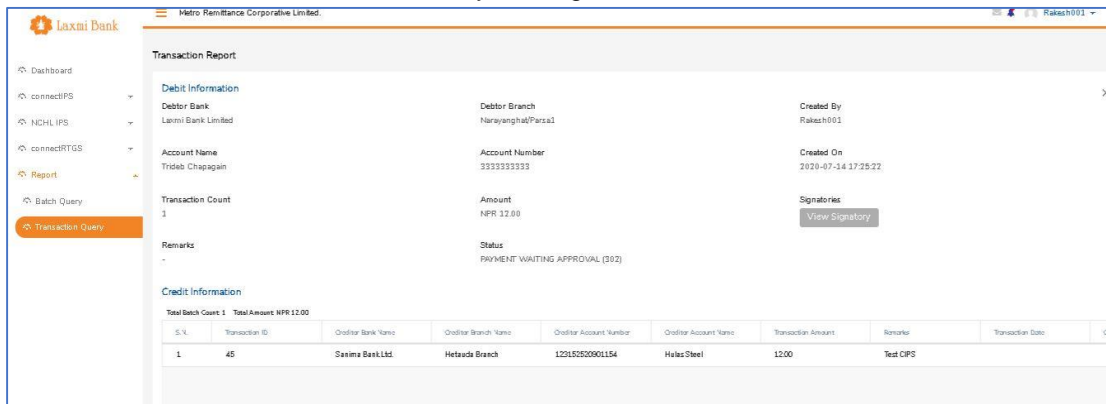
3. The system will display a window to input the search filters as below.



4. Enter necessary filter criteria and then click on Filter Results, which will list the transaction list in the grid as below.



5. Details of each transaction can be viewed by clicking on View Details.



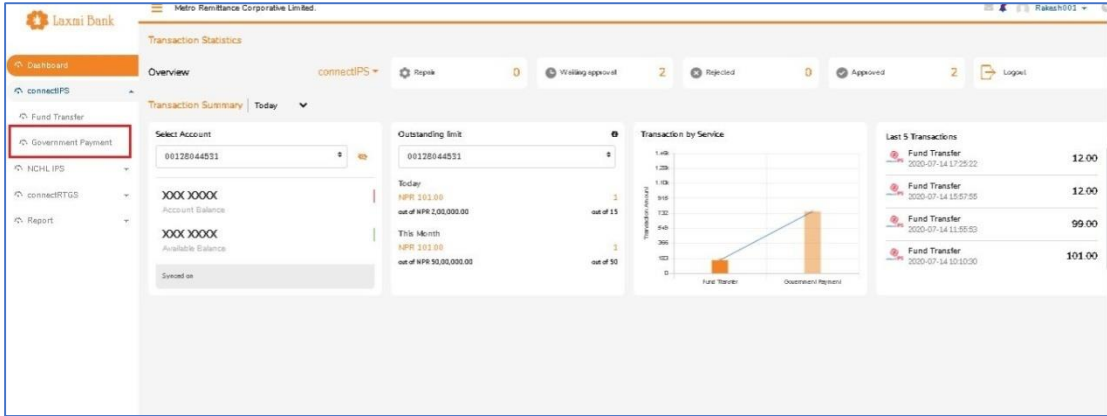
6. Similarly, the reports of Batches Query can be fetched.

8. Initiating Service Payments

This section illustrates some of the Service Payments that are available in the CORPORATEPAY and that can be processed through underlying systems (initially through NCHL-IPS or connectIPS system).

1. Login into Bank Login and then click on Payment System and then Service Payment.
2. Enter all the necessary details in the Initiate page and click on Initiate after confirming the details in the confirmation page.
3. The transaction will then be sent to approver user for necessary approval. (Refer to approval process).

8.1. connectIPS>Government Payment



Laxmi Bank Metro Remittance Corporate Limited. Rajash001

Transaction Statistics

Overview: connectIPS | Register: 0 | Pending approval: 2 | Rejected: 0 | Approved: 2 | Logout

Transaction Summary Today

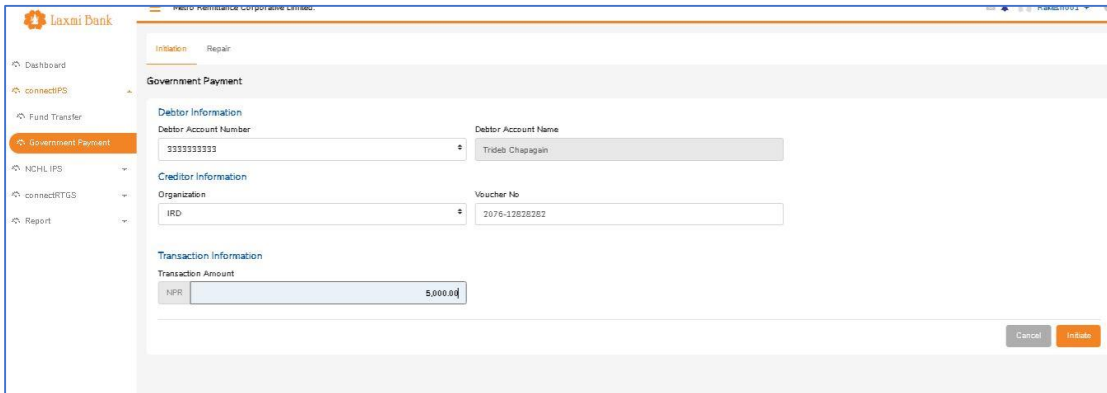
Select Account	00128044531	Outstanding Bit	00128044531
Account Balance	XXX XXXX	Today	
Available Balance	XXX XXXX	NPR	183.00
		out of NPR	2,00,000.00
		out of 15	
		This Month	
		NPR	183.00
		out of NPR	93,00,000.00
		out of 50	

Transaction by Service

Service	Transaction Amount
Fund Transfer	~100
Government Payment	~183

Last 5 Transactions

Fund Transfer	2020-07-14 17:25:22	12.00
Fund Transfer	2020-07-14 15:57:55	12.00
Fund Transfer	2020-07-14 11:55:53	99.00
Fund Transfer	2020-07-14 10:10:00	101.00



Laxmi Bank Metro Remittance Corporate Limited. Rajash002

Government Payment

Debtor Information

Debtor Account Number: 3333333333 | Debtor Account Name: Trideb Chapagain

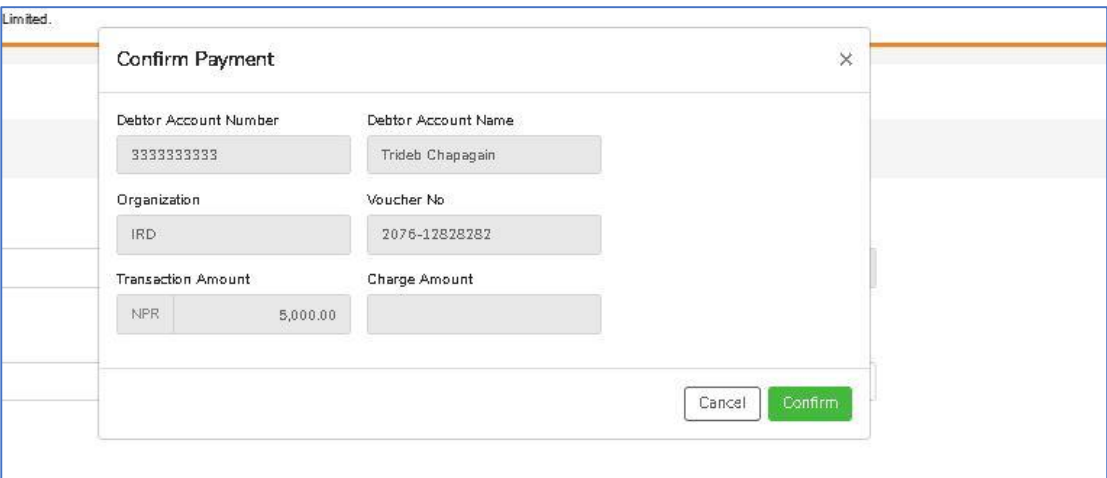
Creditor Information

Organization: IRD | Voucher No: 2076-12828282

Transaction Information

Transaction Amount: NPR 5,000.00

Cancel Instate



Confirm Payment

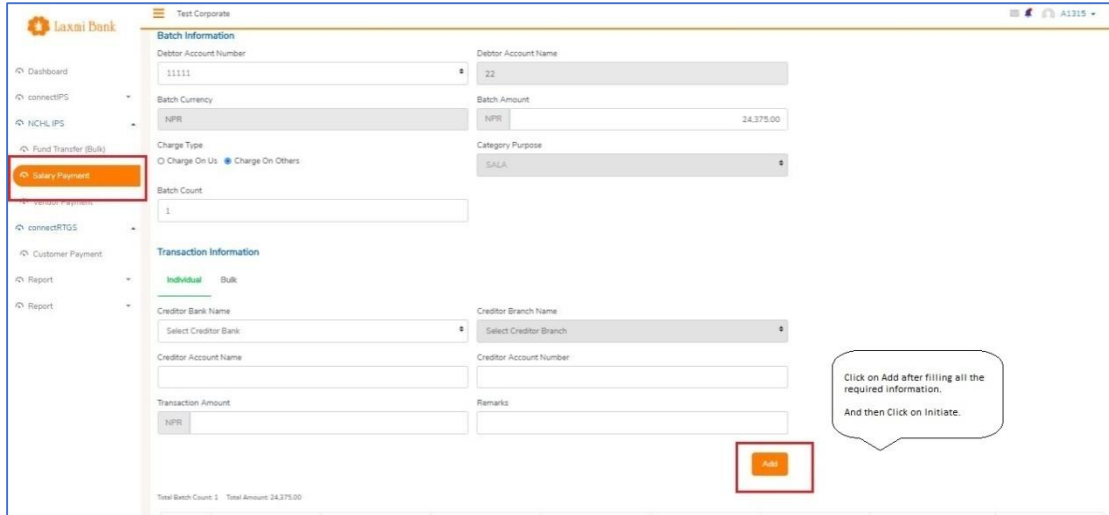
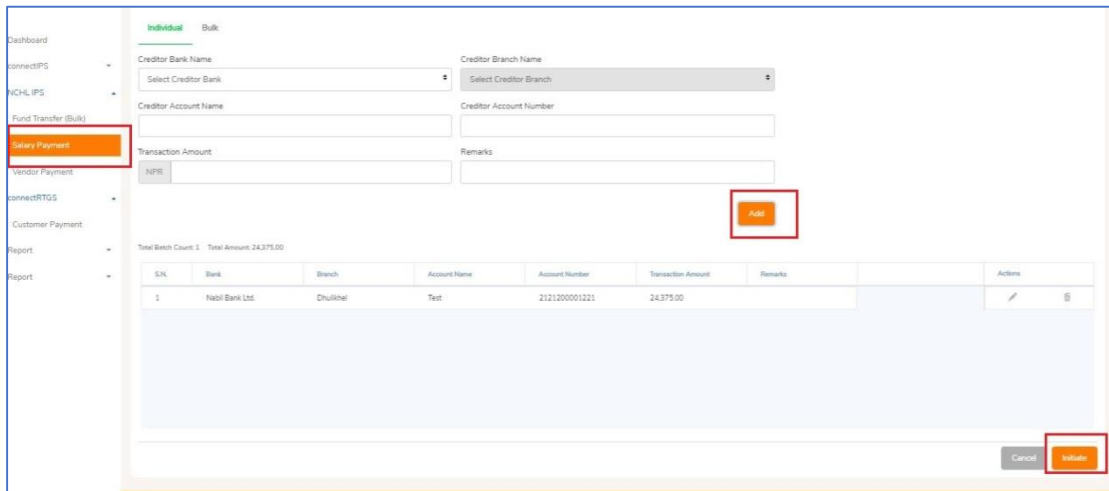
Debtor Account Number: 3333333333 | Debtor Account Name: Trideb Chapagain

Organization: IRD | Voucher No: 2076-12828282

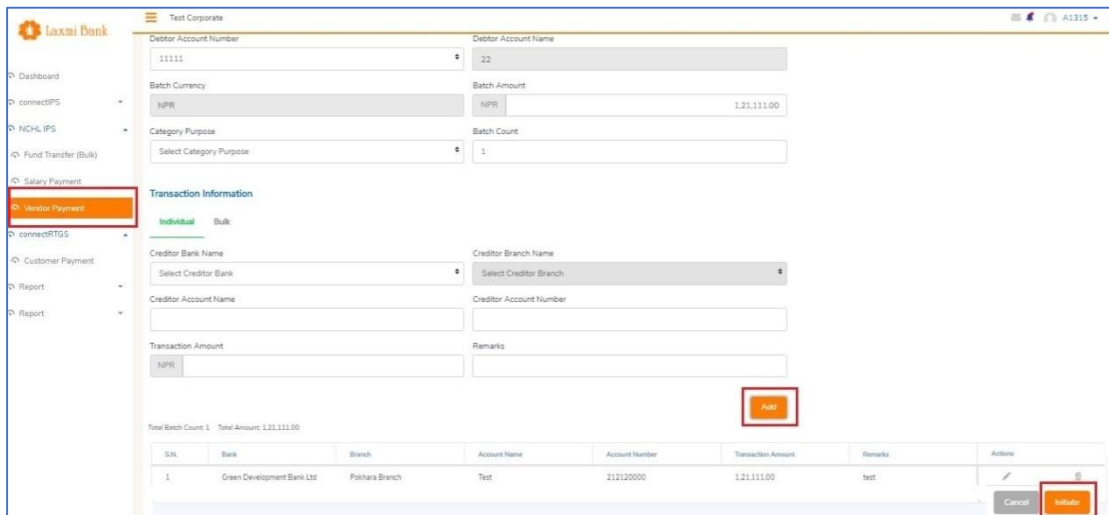
Transaction Amount: NPR 5,000.00 | Charge Amount:

Cancel Confirm

8.2. NCHL IPS >Salary Payment

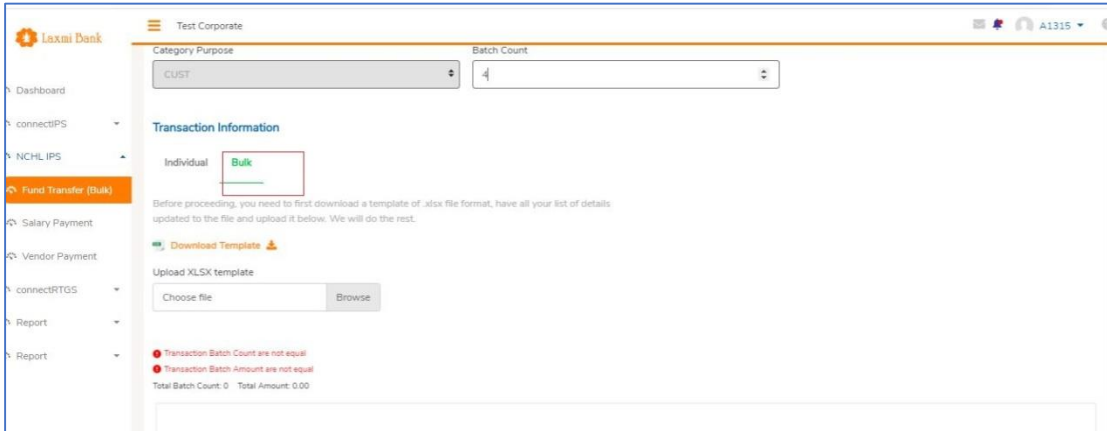
8.3. NCHL IPS >Vendor Payment



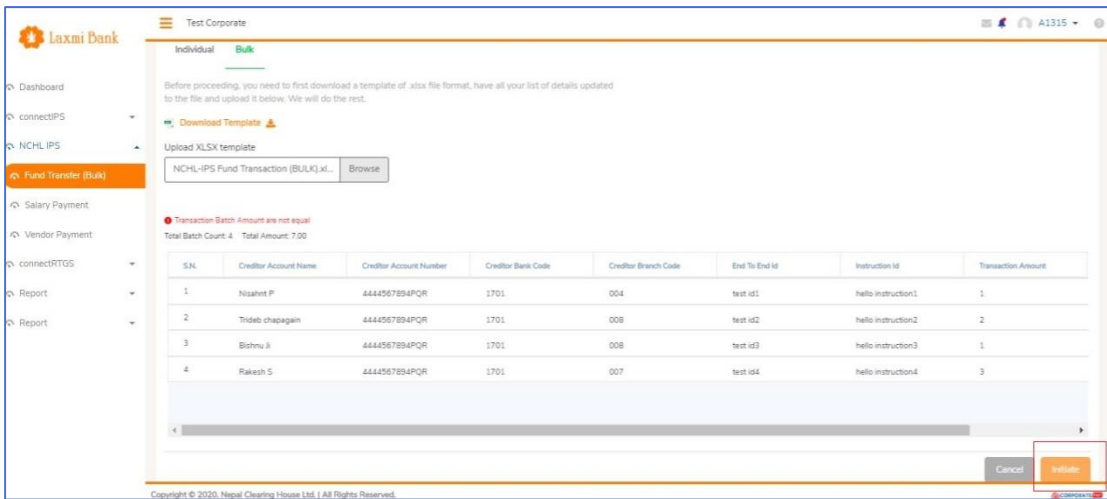
8.4. NCHL IPS >Fund Transfer (Bulk)

1. Login into Bank Login and then click on NCHL-IPS> Fund Transfer.
2. Click on Bulk Tab and then enter the necessary batch details including category purpose, batch count and debit account details.

3. Under Transaction Information, upload the transaction list (list of credit transfers). Template of such upload file can be downloaded from Download Template.



4. The list of uploaded transaction will be displayed in the grid for necessary verification.



5. Click on Initiate to confirm the transaction. The transaction will then be sent to approver user for necessary approval. (Refer to approval process).

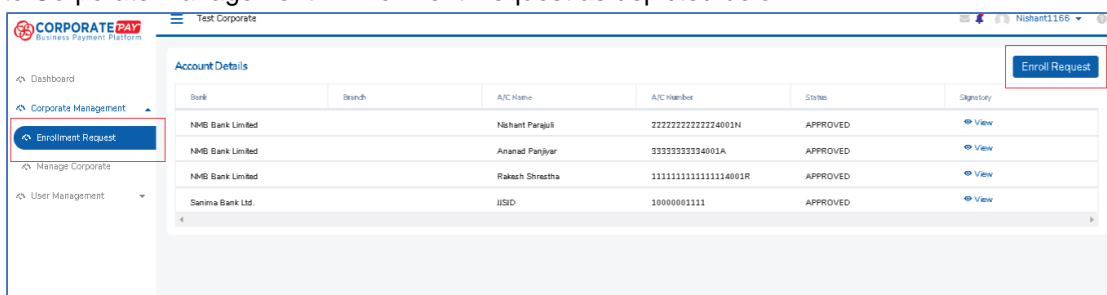
9. Corporate Management

Corporate Management menu is available to the Admin corporate user, which allows the user to enroll at new bank, manage corporate and corporate users.

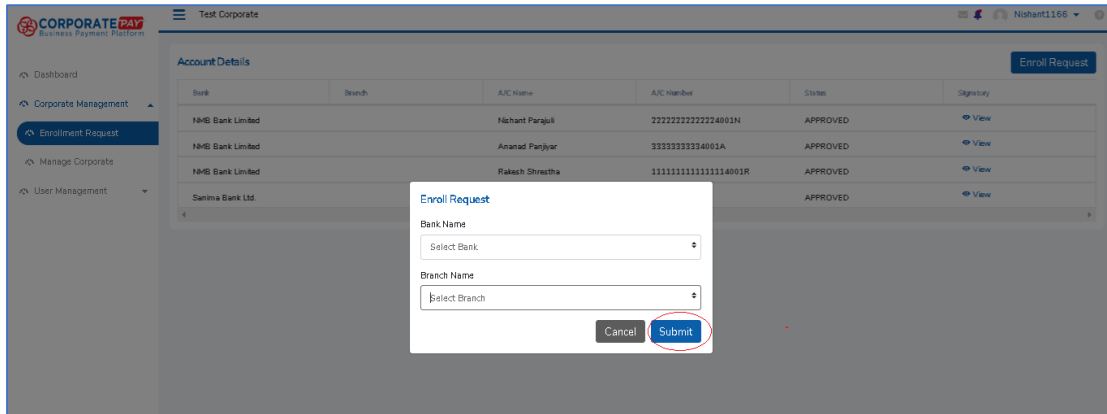
9.1. Enrollment Request

This is used to send a new request to a bank for enrollment and linking of its bank account within the corporate (already created).

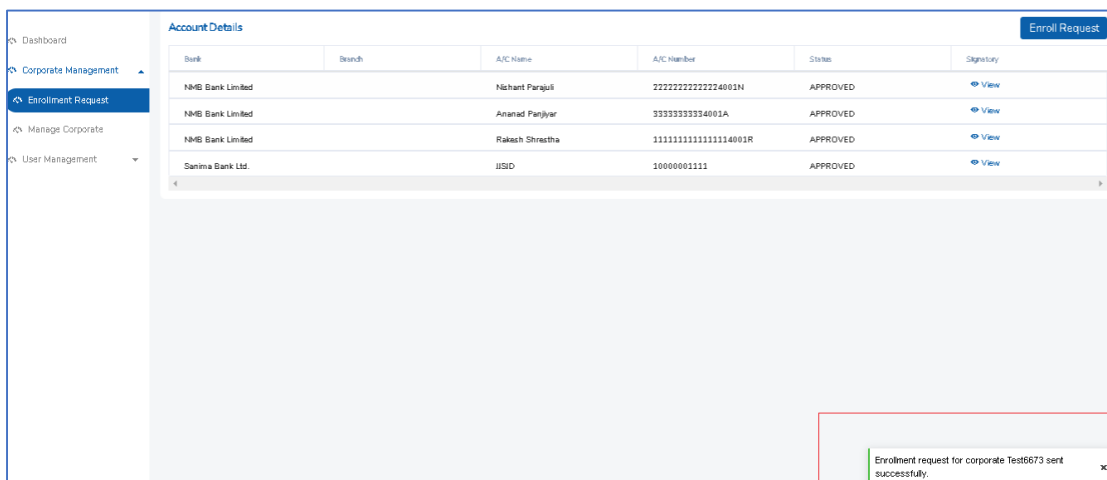
1. Authorized corporate user (having Admin role) can send an enrollment request to a new bank.
2. For this Login as admin user in the Main Login
3. Go to Corporate Management> Enrollment Request as depicted below.



- Select the bank and other details to which the request is to be sent. And then click on Submit.



- A notification will be displayed at the bottom right side of screen as a confirmation of sending the request to the selected bank.



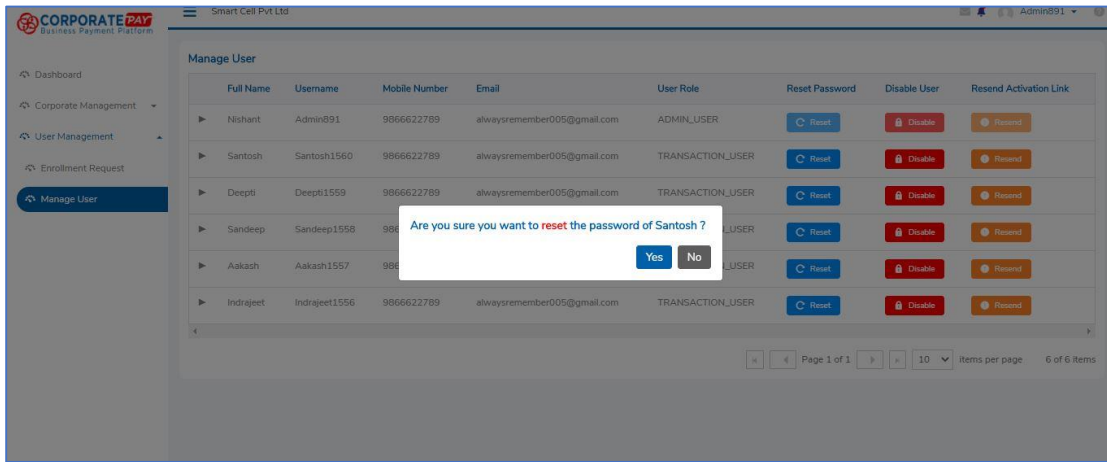
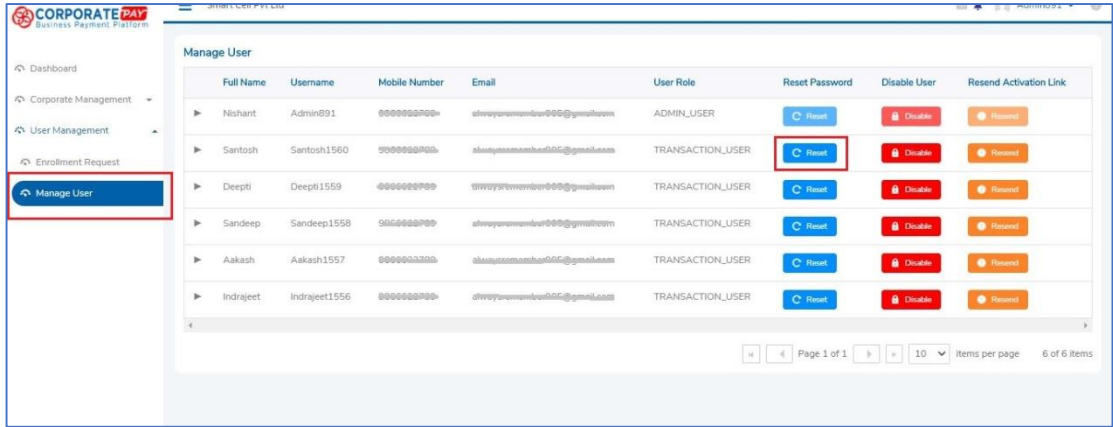
- The enrolling bank will now have to fill other details (User, Bank Account, Signatories) based on the request. Corporate will have to provide the necessary supporting documents as may be required by the bank.

10. User Management

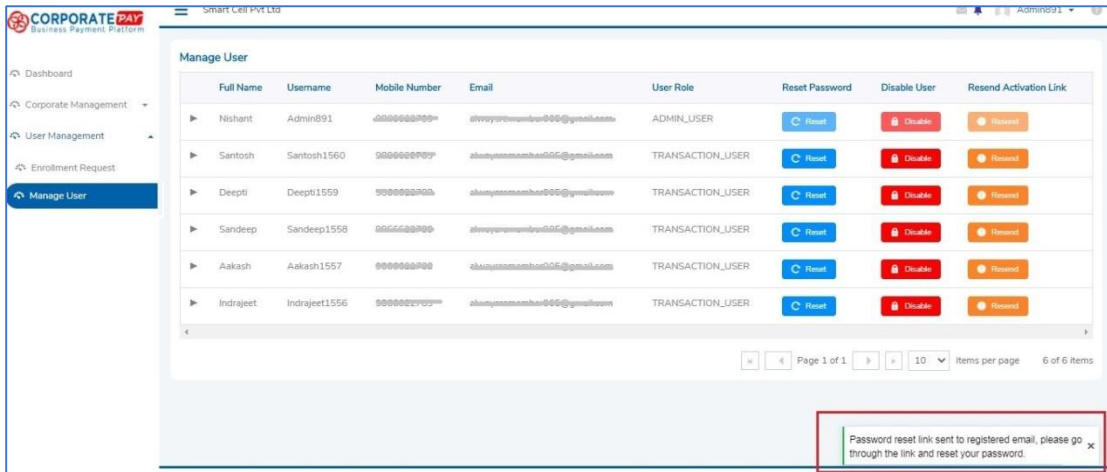
Corporate Management menu is available to the Admin corporate user, which allows the user to perform various activities related to corporate users.

10.1. Reset of Main Login Password- L1

- Login as admin user.
- Click On User Management> Manage User
- Click on Reset button against the user whose L1 password needs to be reset.
- A notification of successful password reset will be displayed in UI.

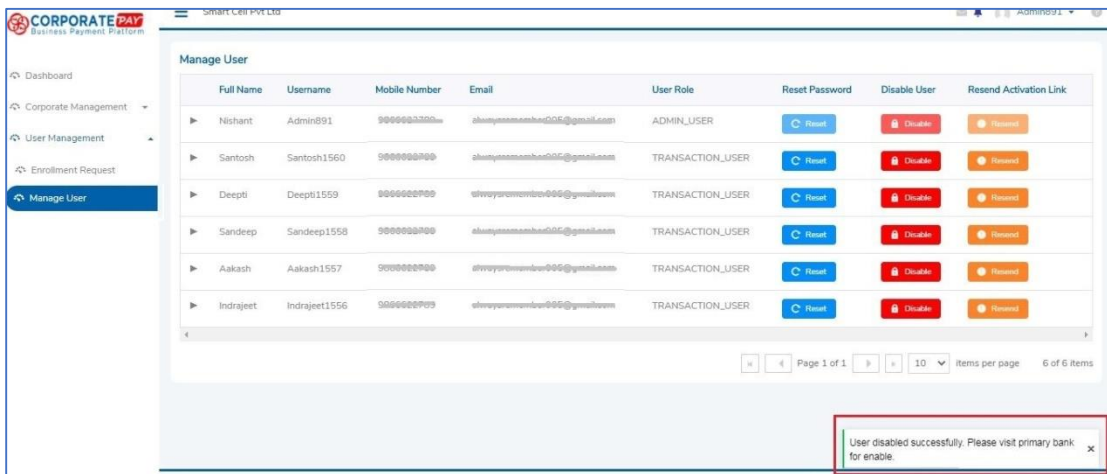
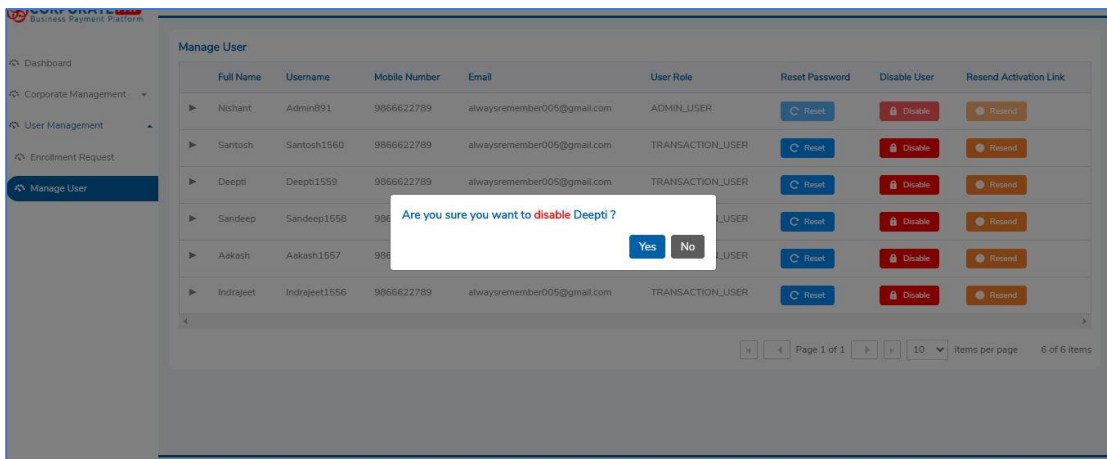
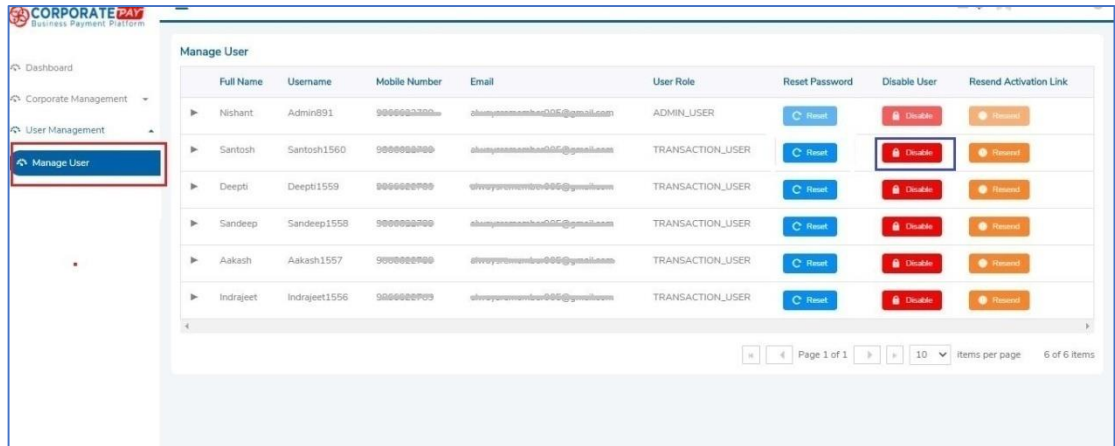


(Note: Mobile Number and Email of individual users shall be unique)



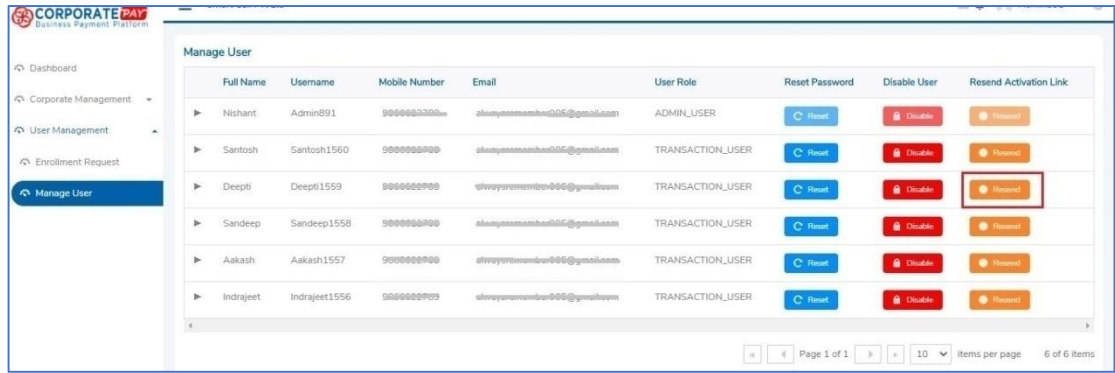
10.2. User Disable User- Main Login

Login as admin user and follow the similar process of password reset. User disable action can be performed by admin user.



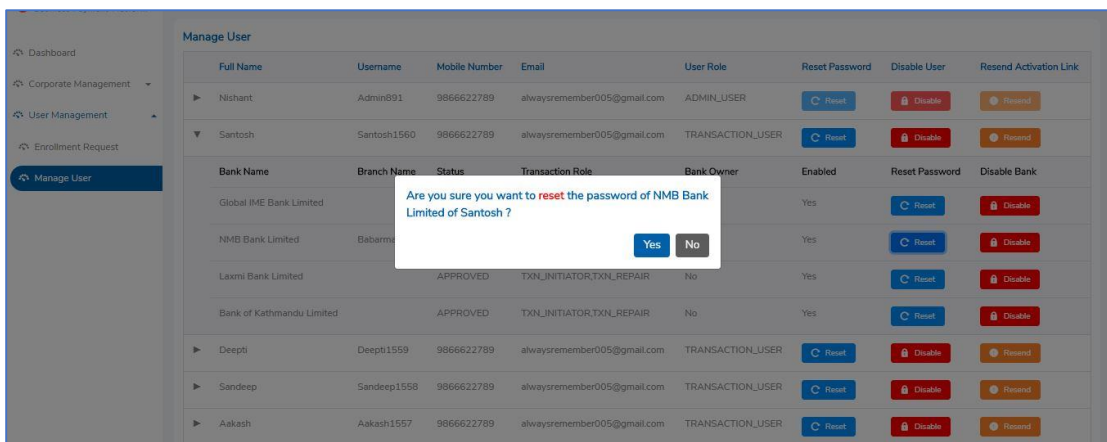
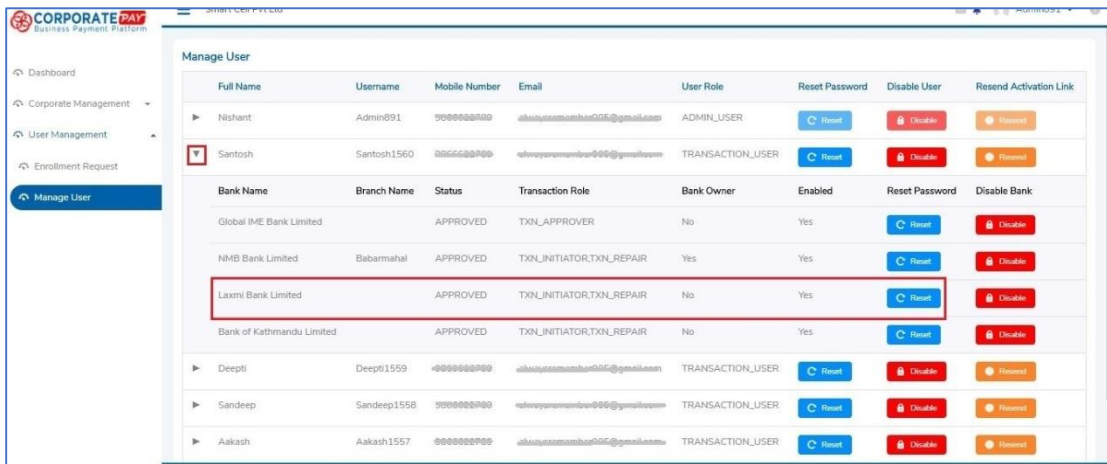
10.3. Resend Activation Link

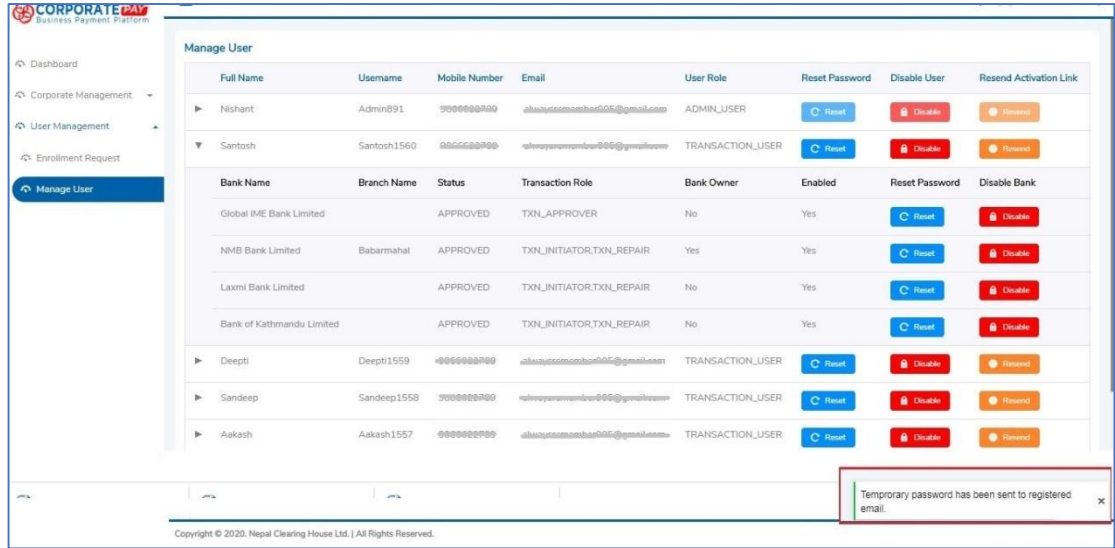
In case users face any issues with activation link sent to the users after corporate creation or enrollment process, admin user of the corporate user can resend the activation link.



10.4. Reset of Second Login Password- L2

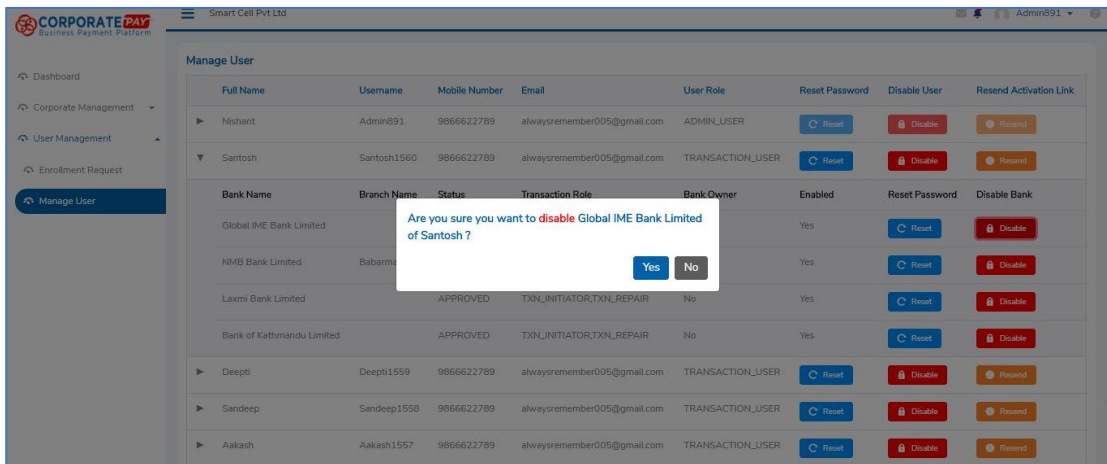
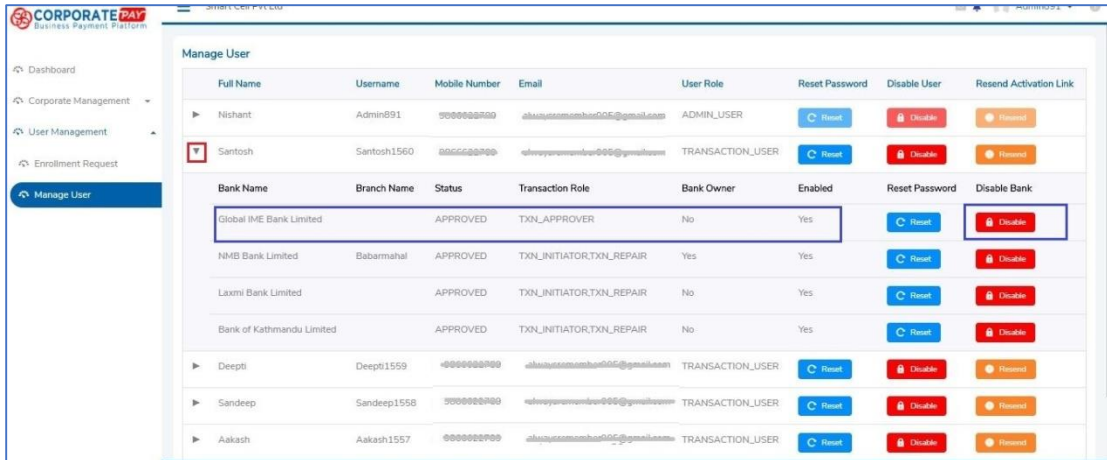
1. Login as admin user.
2. Click On User Management> Manage User
3. Click on Side Arrow beside Full Name of user whose second login password needs to be reset.
4. Side arrow will be expanded where the admin user can click on the reset button to reset password bank specific.

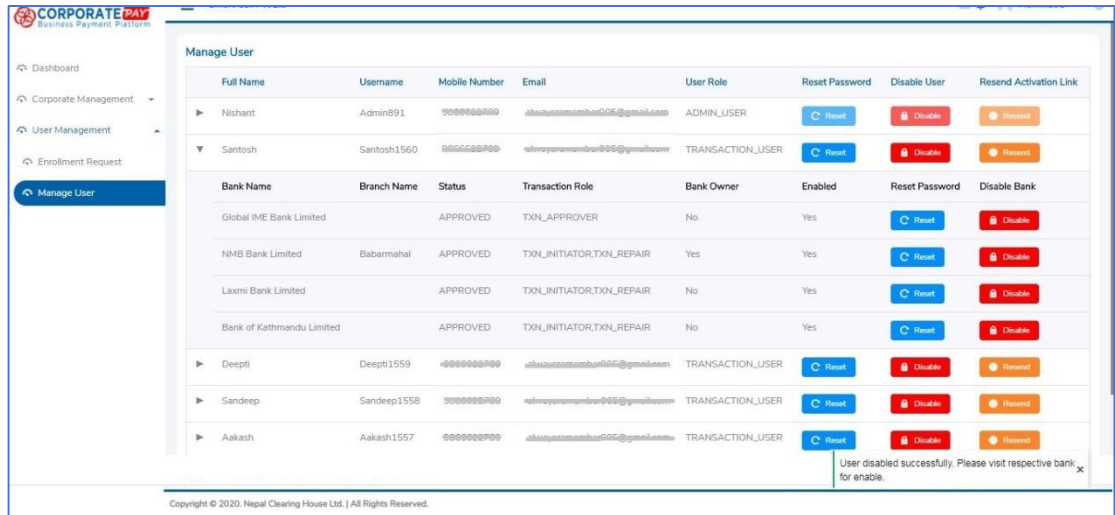




10.5. User Disable Second Login/ Bank Login /L2

1. Login as admin user.
2. Click On User Management> Manage User
3. Click on Side Arrow beside Full Name of user for disabling bank login/ L2 Login.
4. Side arrow will be expanded where the admin user clicks on disable button.





Full Name	Username	Mobile Number	Email	User Role	Reset Password	Disable User	Resend Activation Link
Nishant	Admin891	9800000000	nishant@nch.com.np	ADMIN_USER	Reset	Disable	Resend
Santosh	Santosh1560	9800000000	santosh@nch.com.np	TRANSACTION_USER	Reset	Disable	Resend

Bank Name	Branch Name	Status	Transaction Role	Bank Owner	Enabled	Reset Password	Disable Bank
Global IME Bank Limited		APPROVED	TXN_APPROVER	No	Yes	Reset	Disable
NMB Bank Limited	Babarmahal	APPROVED	TXN_INITIATOR, TXN_REPAIR	Yes	Yes	Reset	Disable
Laxmi Bank Limited		APPROVED	TXN_INITIATOR, TXN_REPAIR	No	Yes	Reset	Disable
Bank of Kathmandu Limited		APPROVED	TXN_INITIATOR, TXN_REPAIR	No	Yes	Reset	Disable

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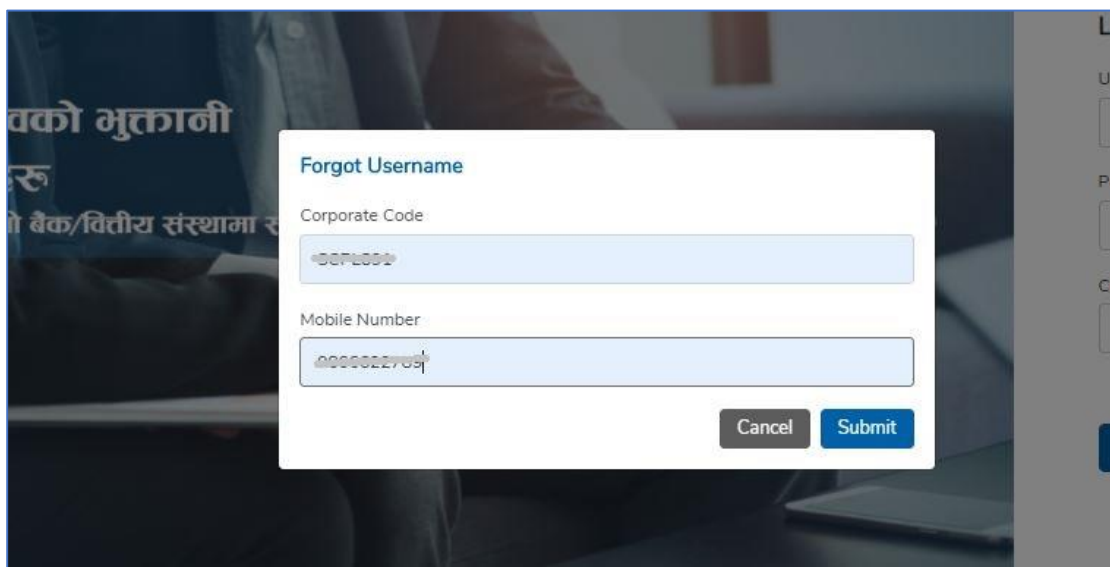
11. Forgot User Details

11.1. Forgot User Name



नेपाल राष्ट्र बैंकबाट "मुक्तानी प्रणाली संचालक" को कार्य गर्न अनुमतिपत्र प्राप्त संस्था
NEPAL CLEARING HOUSE LTD.
 राष्ट्रिय मुक्तानी पूर्वाधार विकासमा प्रतिबद्ध

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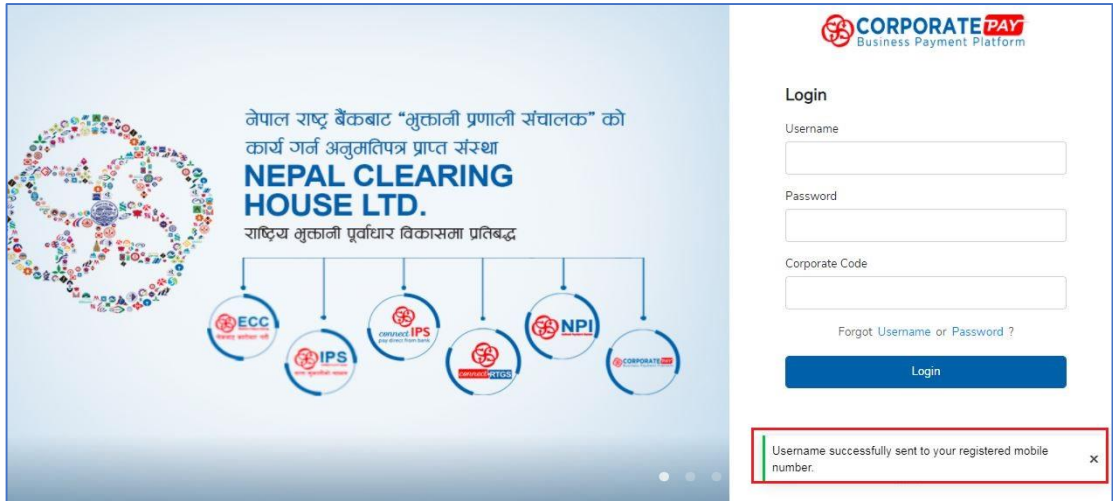


Forgot Username

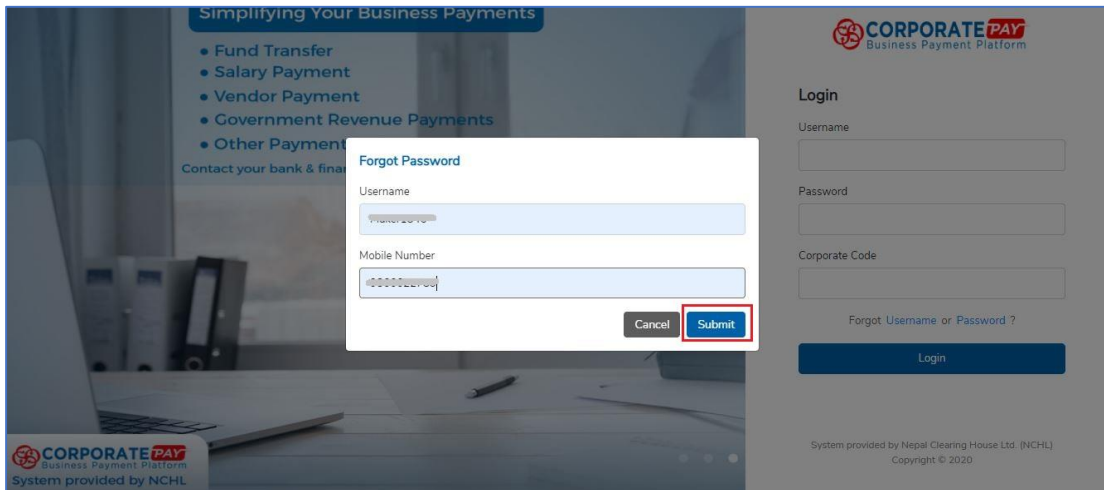
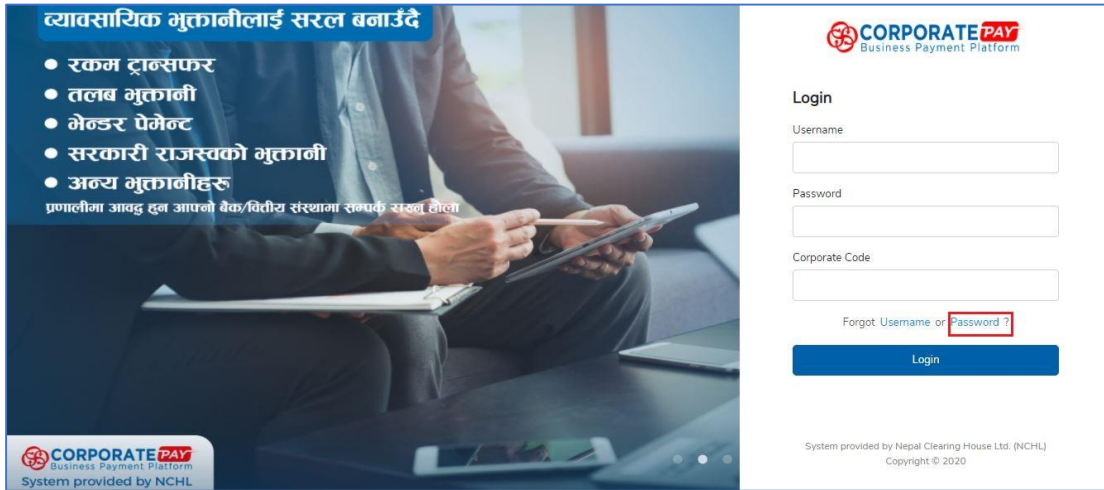
Corporate Code

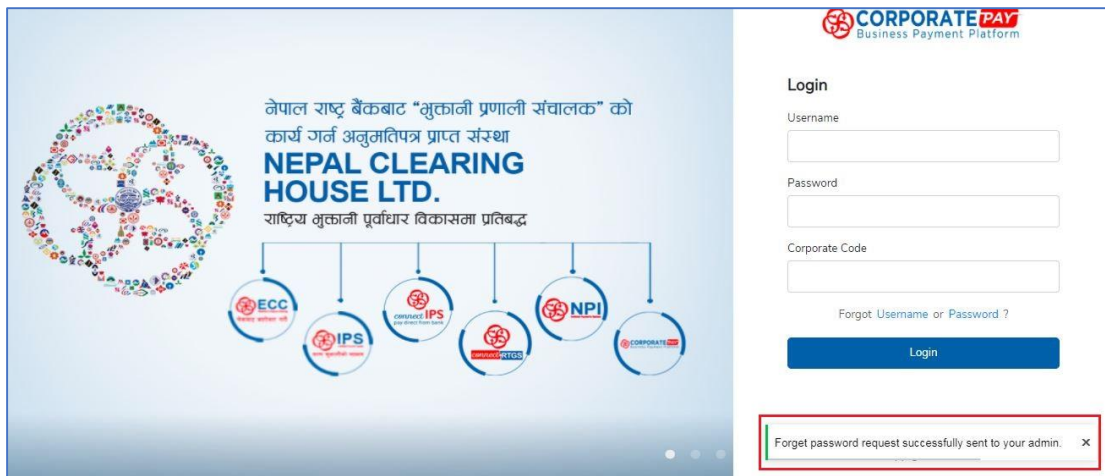
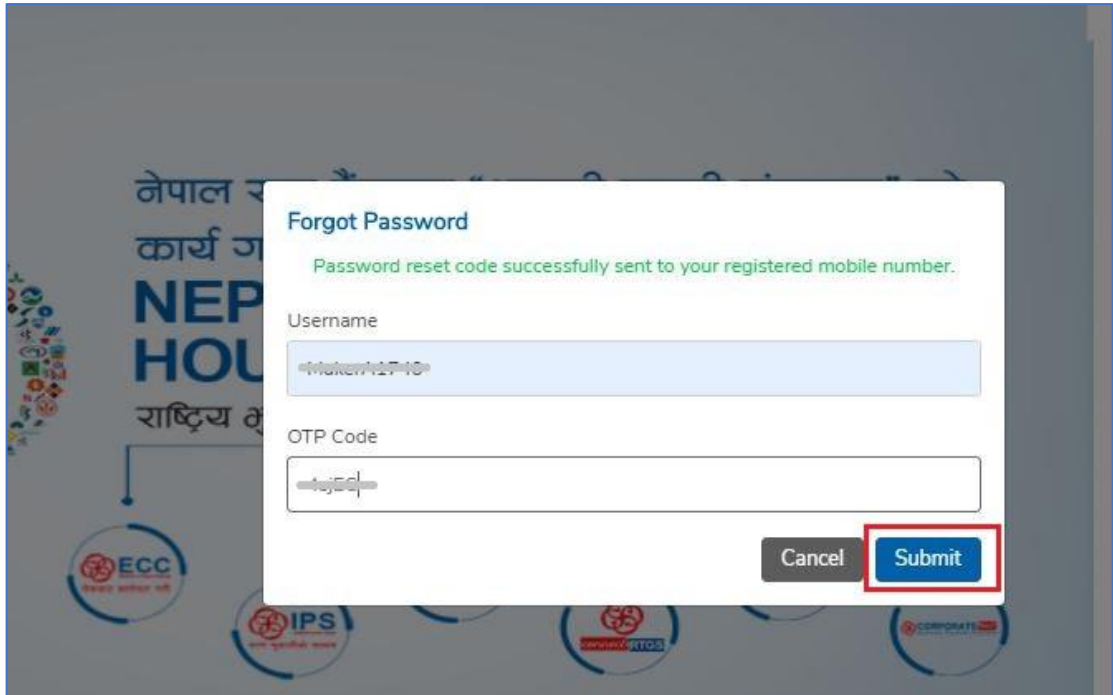
Mobile Number

[Cancel](#) [Submit](#)

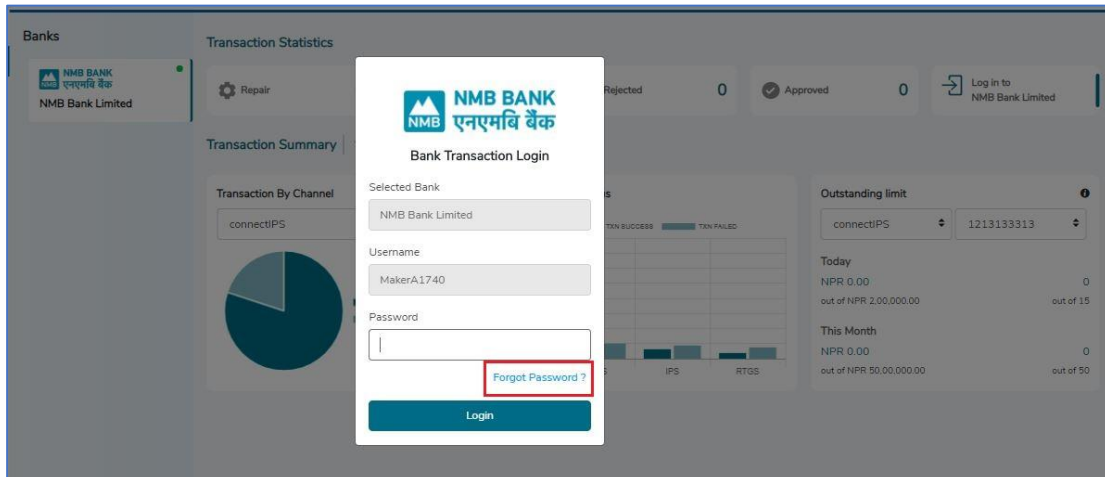


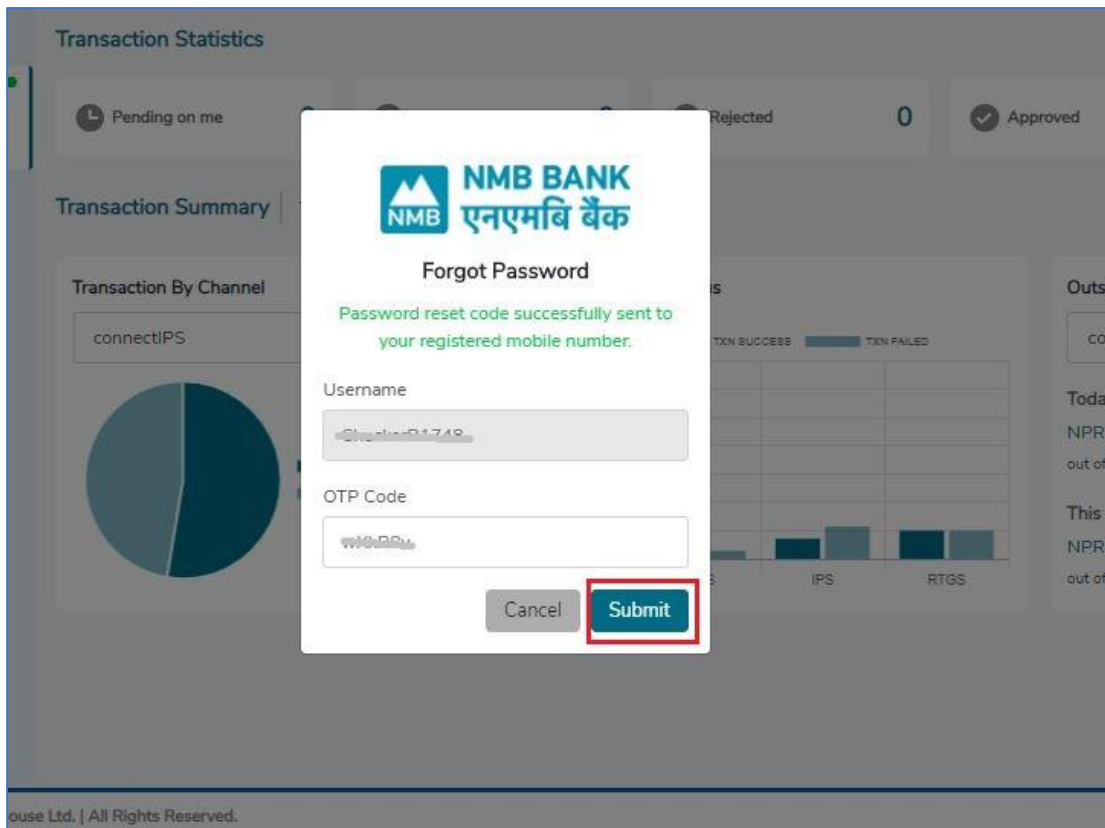
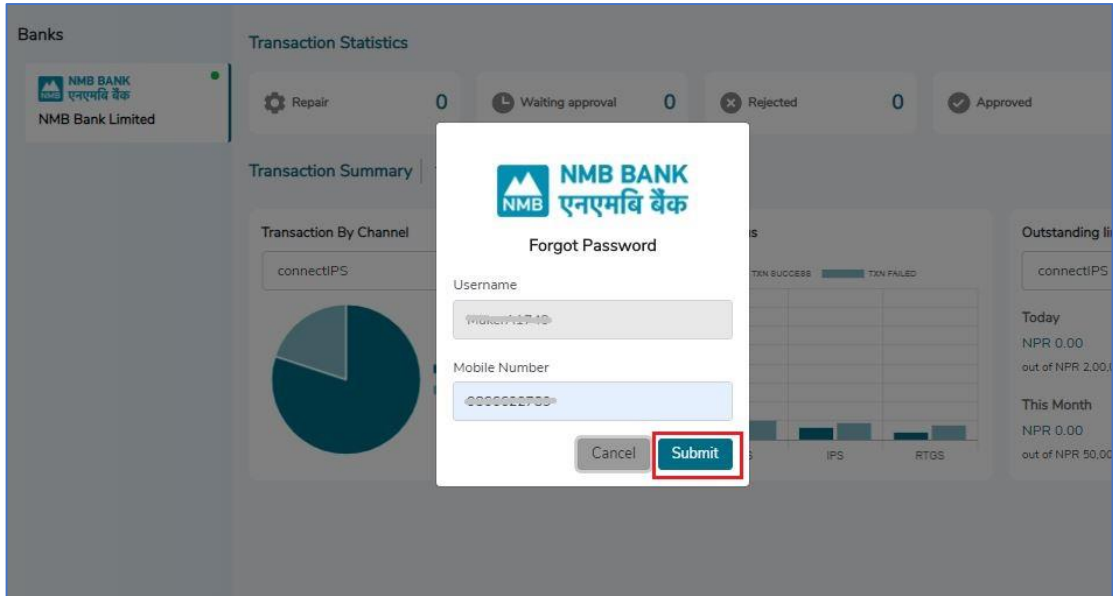
11.2. Forgot Password- L1

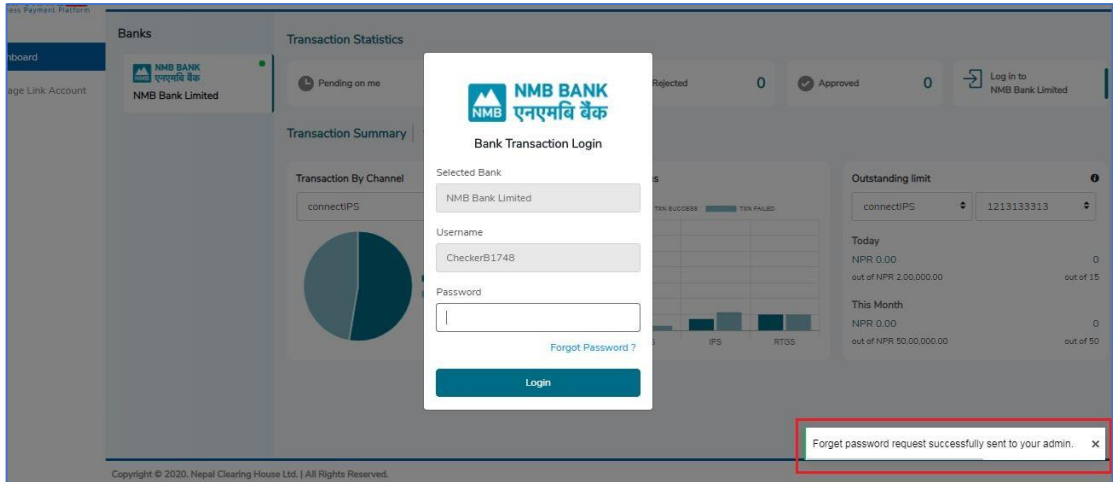




11.3. Forgot Password- L2







The screenshot shows the 'Bank Transaction Login' modal window for NMB Bank. The modal contains the following fields and elements:

- Selected Bank:** NMB Bank Limited
- Username:** CheckerB1748
- Password:** [Empty field]
- Forgot Password?** (Link)
- Login** (Button)

In the background, the dashboard shows transaction statistics and a summary table. A notification at the bottom right of the dashboard reads: "Forgot password request successfully sent to your admin. X"

Category	Value	Limit
Today	NPR 0.00	0 out of 15
This Month	NPR 0.00	0 out of 50