



User Manual

Version 1.0



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1. INTRODUCTION

PREFACE

This introductory section outlines the purpose, target audience and document conventions of the Business and Corporate Banking User Guide along with a description of the specific conventions used throughout the manual.

PURPOSE

This document is intended to provide background information and step-by-step procedures for using the IndusDirect Corporate Mobile Banking application.

ABOUT APPLICATION

The IndusDirect Corporate Banking Mobile App is an advanced and secure platform designed to provide businesses with efficient management of both cash and trade services on-the-go. With its user-friendly interface and robust functionality, the app allows corporate clients to perform financial transactions, monitor accounts, and manage trade operations seamlessly from their mobile devices, ensuring optimal productivity and convenience.

The app is divided into two primary channels: **Cash Services** and **Trade Services**, each offering specialized features tailored to meet the diverse needs of corporate users.

1. Cash Services:

- The Cash module simplifies the management of cash-related transactions with features such as *Login & Registration*, a comprehensive *Cash Dashboard*, and *Cash Hamburger* for personalizing preferences.
- Users can easily manage *Cash Beneficiaries*, authorize payments through *Cash Authorization*, and track financial activities through *Cash Portfolio* and *Cash Accounts*.
- The app also facilitates *Cash Fixed Deposit* bookings and *Statutory Payments*, providing convenience for everyday Banking needs. Additionally, *Cash Services* streamline regular Banking operations.



2. Trade Services:

- The Trade module is designed to streamline trade transactions. It offers a centralized dashboard, customizable settings, and a suite of services to manage trade finance, foreign exchange, and regulatory compliance.
- Key services offered within the Trade module include disposal of Inward Remittances (IR), processing of outward remittances, lodgement of direct export documents, conversion of EEFC balances, and facilitation of pre-shipment financing.
- The application offers specialized trade services such as the IDPMS-EDPMS Dashboard, BOE and Shipping Bill Regularization, and FX Services for managing foreign exchange transactions. Users can also authorize all trade transactions directly within the platform.

DOWNLOADING THE APP

This user manual provides instructions on app installation, registration and login, resetting a forgotten password, and using the Unlock Me feature. It also guides you in navigating the Dashboard page to access the “**Cash**” and “**Trade**” modules.

After successful onboarding, the customer first logs in to the web portal using the provided credentials. Once access is confirmed, the next step is to install the mobile application to enable secure access to corporate banking services on a mobile device.

1. Compatible Operating System and Devices

- On an iOS device, open the Apple App Store.
- On an Android device, open the Google Play store.

2. Search for IndusDirect app name and install the app.

After installing the app, you can use it to manage your cash and trade modules.

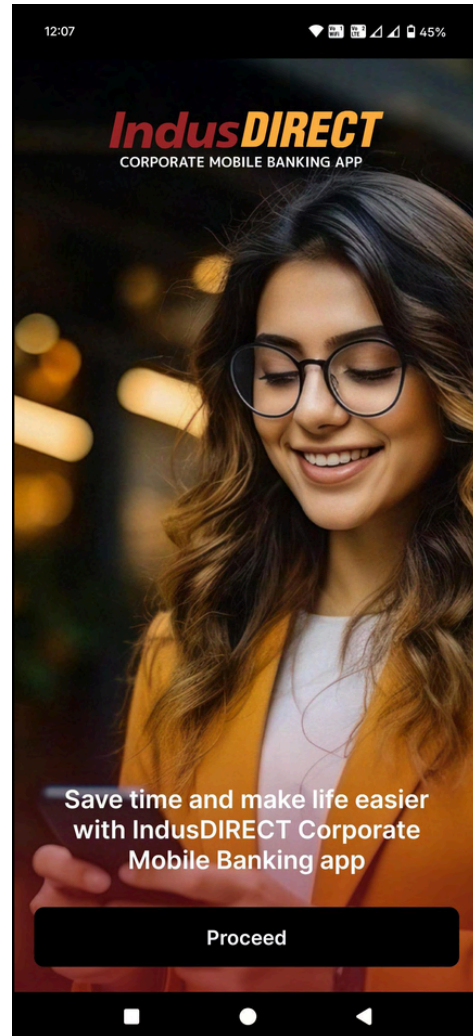
3. Opening mobile Banking

To open mobile Banking, locate the app on your tablet or smartphone and click the icon to open the app.



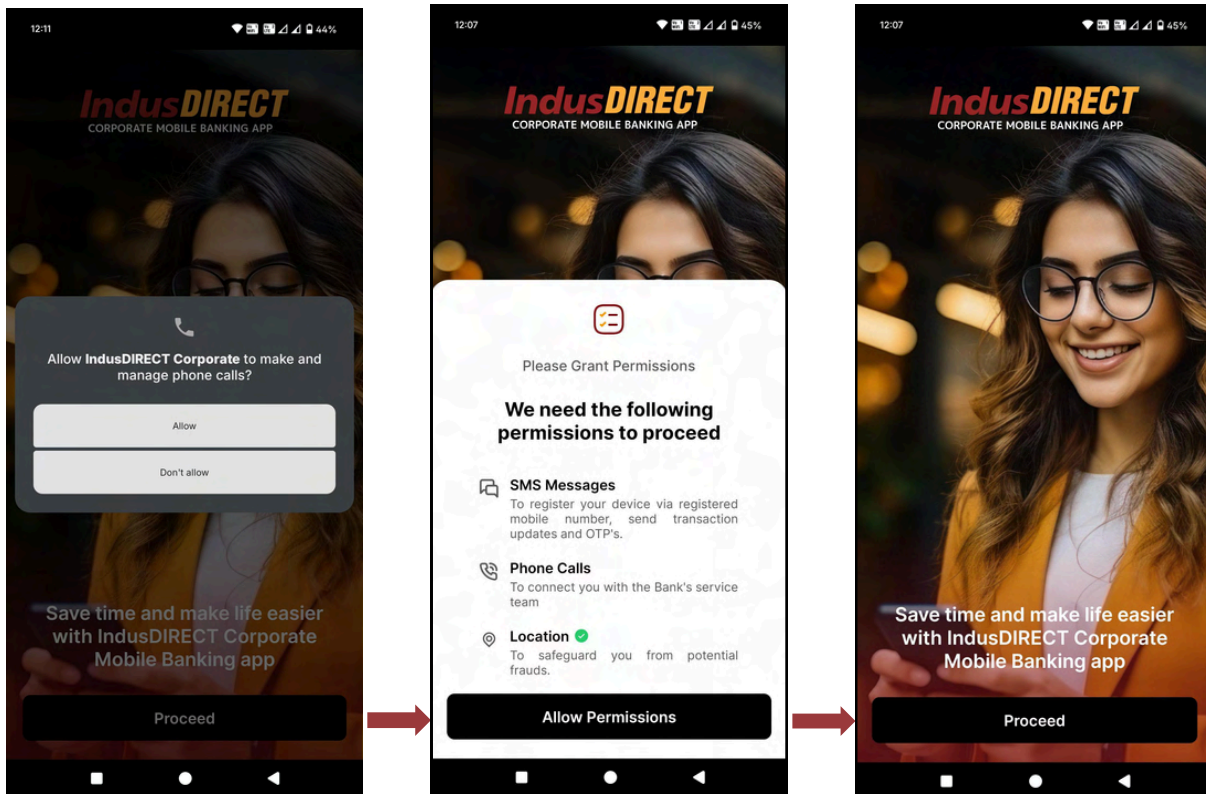
2. LOGIN & REGISTRATION

(i) First time Register & Login into the Application

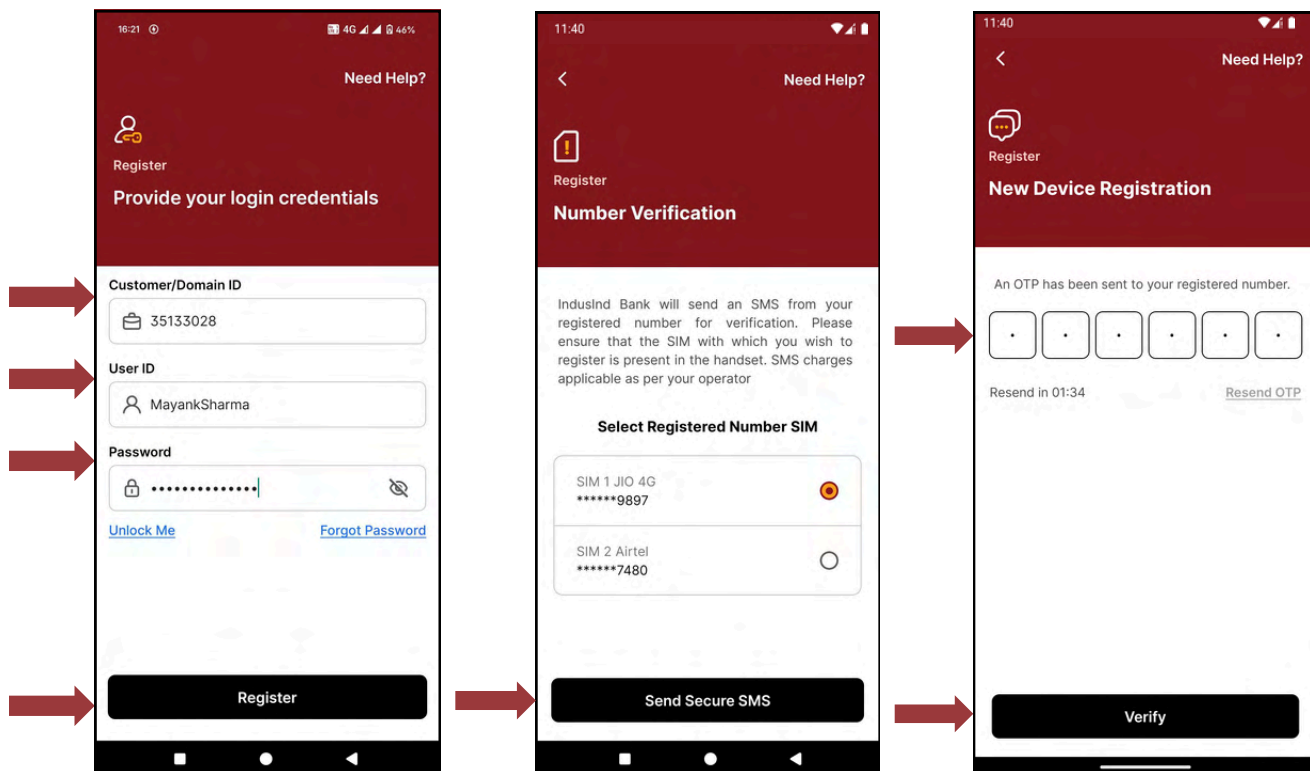


1. A user downloads the IndusDirect Corporate Mobile Banking App from Playstore/Appstore for registration.
2. Upon opening the app, the customer experiences a splash screen.
3. The customer will be prompted to grant a few mandatory permissions required to access the application such as SMS, Phone Calls and Location.





4. After granting all the required permissions, the customer needs to tap "Proceed" to continue to the registration screen.



5. On the Registration page, follow these steps:

- Enter the Customer ID.
- Enter the User ID.
- Enter Password.
- Click on **"Register"**.

6. After successful registration:

- The customer must select the SIM associated with the mobile number registered with the bank.
- Tap **"Send Secure SMS"** to proceed with verification.

7. OTP Verification:

- An OTP (One-Time Password) will be sent to the registered mobile number.
- Once received, enter the OTP in the designated field.
- Tap **"Verify"** to complete the verification process.

2:49

Need Help?

Register

Set MPIN

Choose a unique combination for your MPIN, avoiding sequences like 123456 or 111111.

Enter your MPIN

Confirm your MPIN

Submit

11:15

Skip For Now

Register

Enable Biometric

Do you want to enable Biometric Authorization?

- Get the Highest Security & Instant Authorization by Enabling Biometric Access
- Activating biometric access means that any fingerprint or Face ID saved on your device, now or in the future, can access your Mobile Banking App.
- Biometric options can be used for transaction authorization or rejection purposes. After setting up your fingerprint or Face ID, you can authorize or reject transactions using either method, along with MPIN and OTP.
- You can turn this feature on anytime under setting.

Enable Biometric

16:40

IndusDIRECT
CORPORATE MOBILE BANKING APP

Welcome

Mayank Sharma

Customer ID
XXXXX028

Login with MPIN

Contact Us Need Help? User Guide

App Version: 1.4.8



8. Set Up MPIN (Security Code):

- On the MPIN setup screen, enter your desired MPIN.
- Consecutive and repetitive digits not allowed to set MPIN
- Re-enter the same MPIN in the "**Confirm your MPIN**" field to verify.
- Tap "**Submit**" to complete the setup.

9. Enable Biometric (Optional):

- After setting up the MPIN, the customer can choose to enable Biometric Authentication for quicker and more secure login and transaction approvals.
- This allows the customer to use their device's fingerprint or Face ID for instant authentication.
- If preferred, the customer may skip this step by clicking the "**Skip for Now**" button at the top right corner.
- Biometric authentication can be enabled or disabled later anytime via the app settings which is also described in section 7.1.2.

11:51

IndusDIRECT
CORPORATE MOBILE BANKING APP

Welcome


Login to IndusDIRECT
Please enter your MPIN

[][][][][][]

[Forgot MPIN?](#)

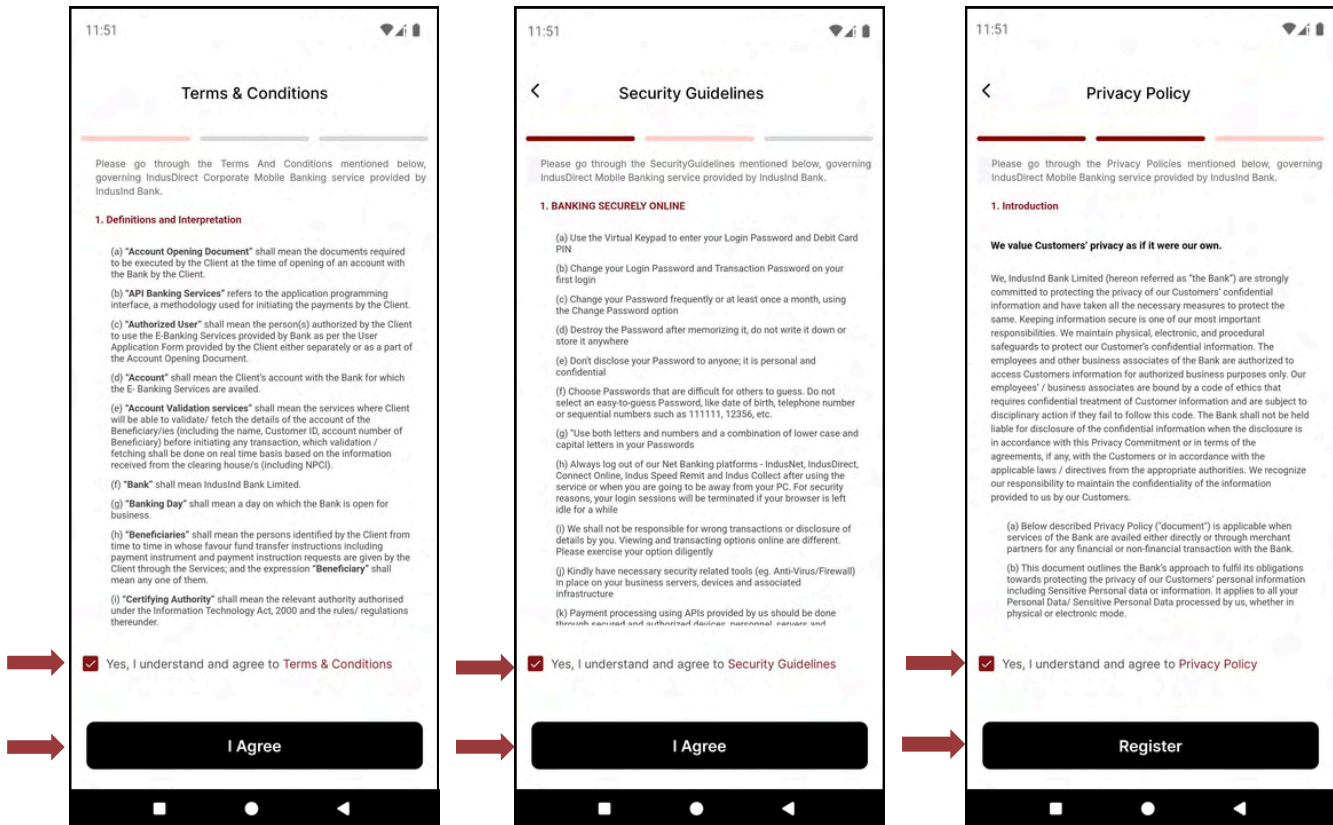
Submit

1 2 3
4 5 6
7 8 9
⌫ 0 ✓

10. Login to the App:

- The customer can now log in using the newly created MPIN.
- If Biometric Authentication was enabled, then the customer may also log in using fingerprint or Face ID for quicker access.





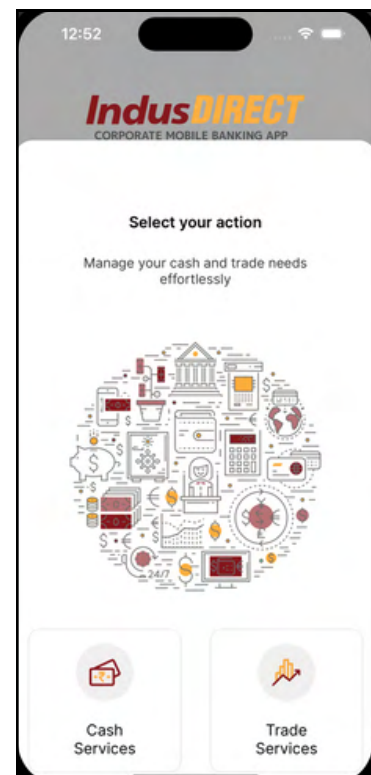
11. Accept Terms & Conditions:

- The customer will be navigated to the Terms & Conditions page.
- Read the agreement carefully, then tap "I Agree" to proceed.
- Repeat the same steps for the Security Guidelines and Privacy Policy screens.
- Registration will be completed after all agreements have been reviewed and accepted.

12. The IndusDirect App dashboard is then accessed via an intermediary screen, displaying cash and trade dashboard touch points.

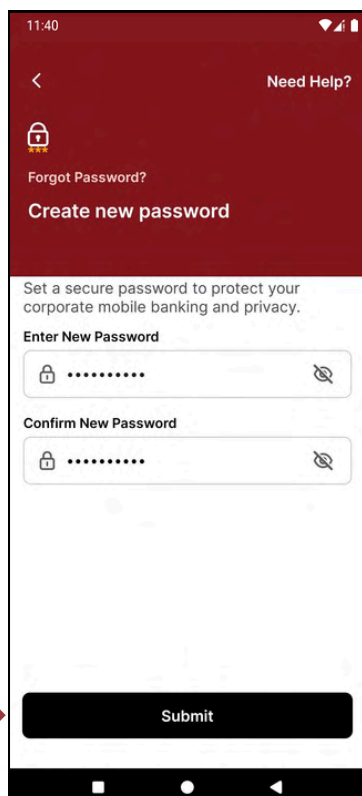
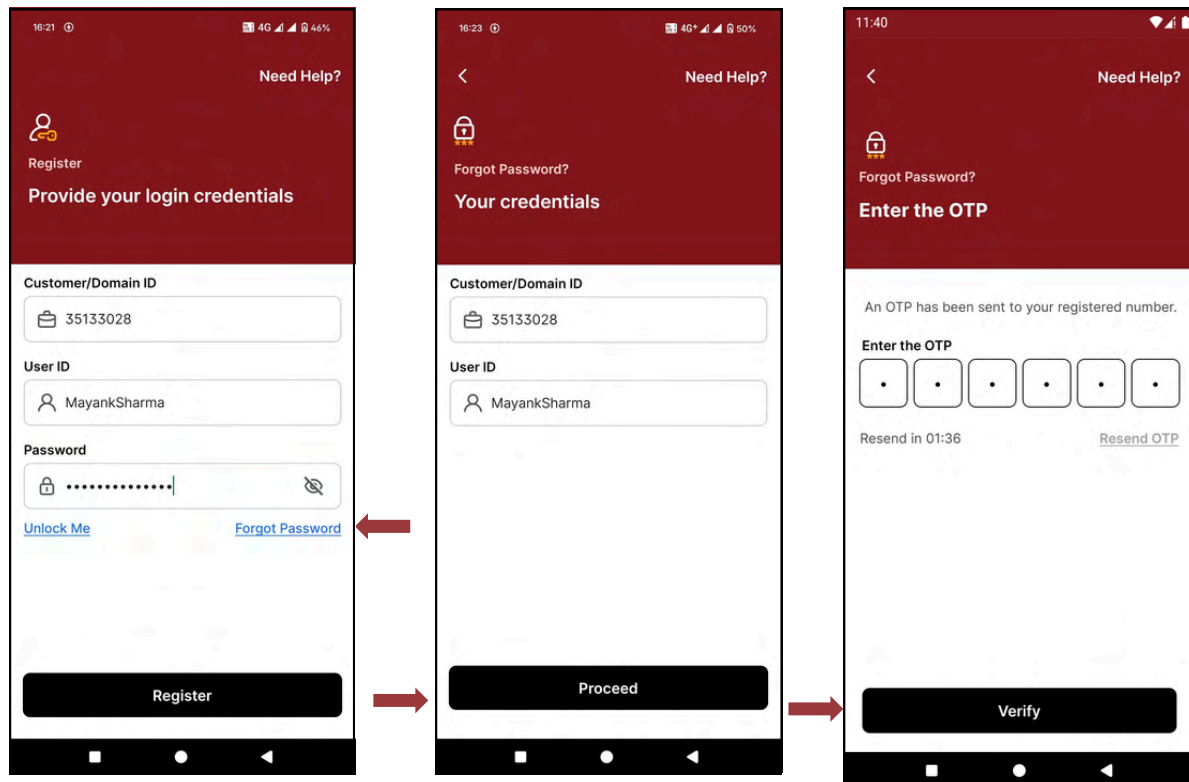
Note:

- The intermediary screen will be visible to the user having access to cash and trade modules, allowing a user to navigate between cash and trade dashboard.
- If user has any one of the modules in their portfolio, it will open directly instead of prompting them to choose between cash and trade.



3. FORGOT PASSWORD

If the customer forgets their password, they can reset it using the "Forgot Password" option available on the registration page.

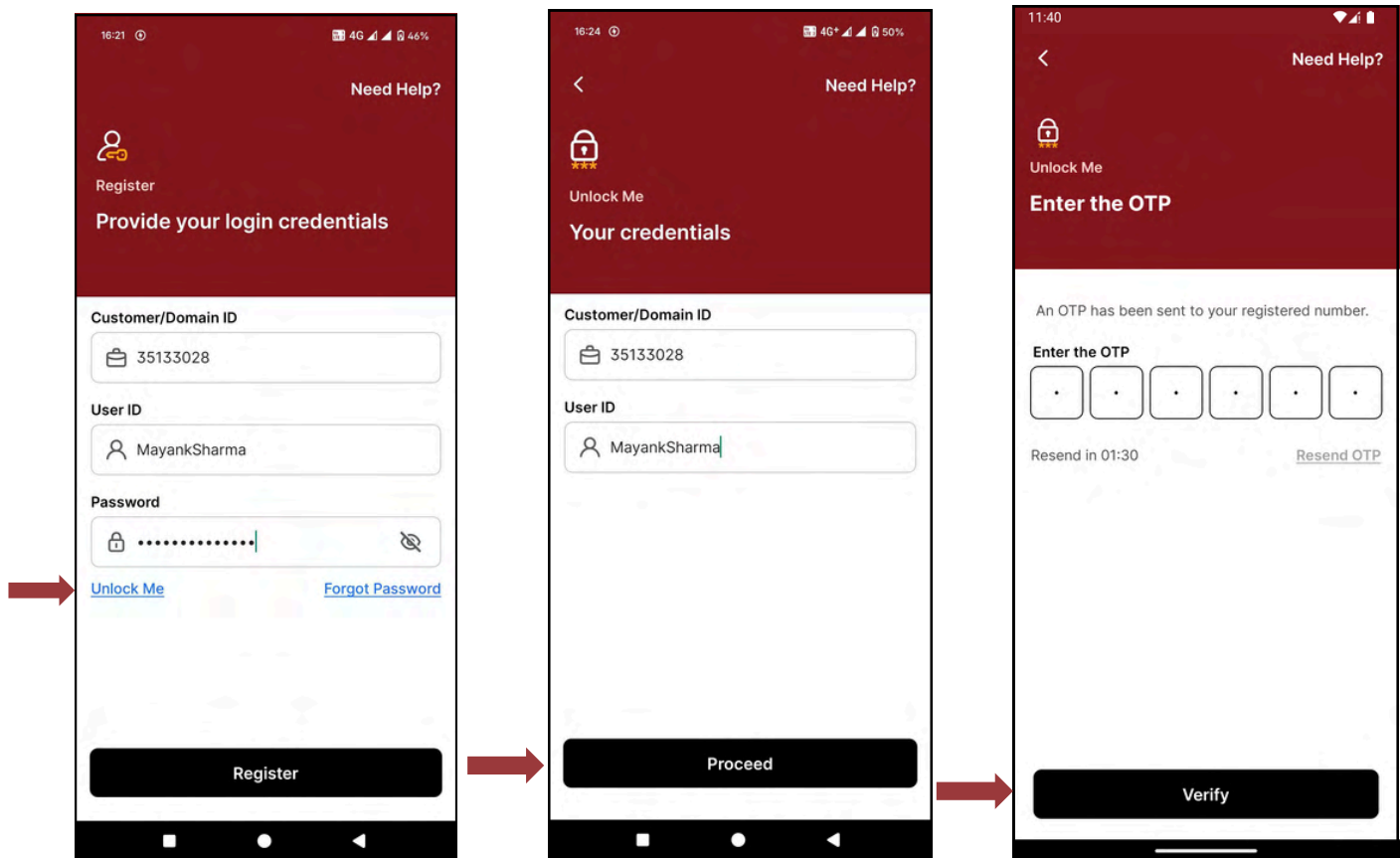


To reset the password:

- Click "Forgot Password" on the registration screen.
- Enter the required credentials (such as Customer ID, User ID, etc.).
- Enter the OTP received on the registered mobile number.
- Create a new password, then re-enter it in the Confirm Password field.
- Tap the "Submit" button to complete the password reset process.

4. UNLOCK ME

If the customer's account gets locked which is 3 times of incorrect password, they can unlock it using the "Unlock Me" option available on the registration page.



To unlock the account:

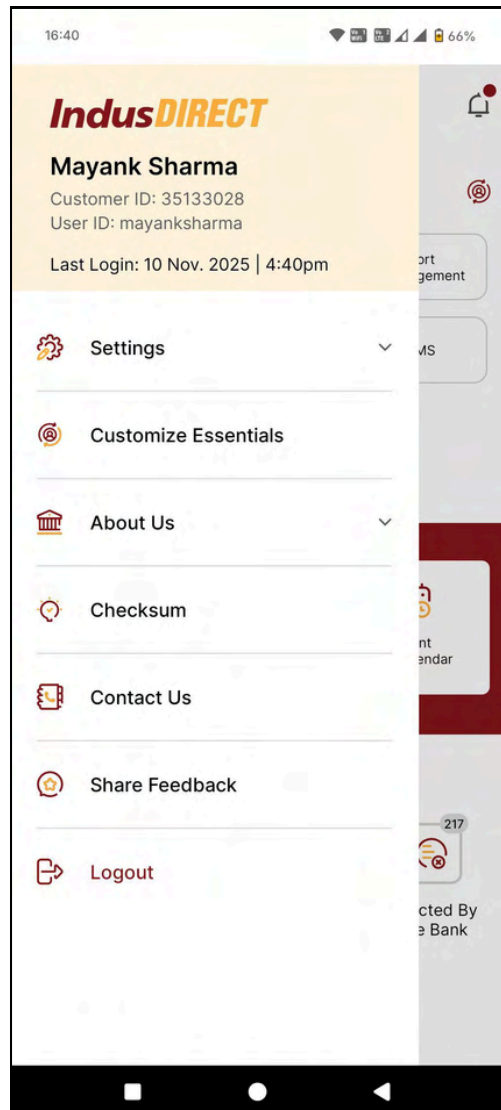
- Click on “**Unlock Me**” on the registration screen. Upon selecting the "Unlock Me" link, the customer will be navigated to the Unlock Me screen.
- On this screen, the customer must enter their Corporate Banking login credentials, including Customer ID and User ID.
- After clicking "Proceed", a verification OTP will be sent via SMS to the registered mobile number.
- The customer must then enter the OTP in the app to verify.

Once successfully verified, the account will be unlocked.



5. HAMBURGER MENU

- Clicking the hamburger menu icon (three horizontal lines) located in the top left corner grants access to the below shown options.



5.1 Settings: Settings option has a dropdown menu which contains following features:



5.1.1 Reset MPIN: The customer can reset their MPIN using this option if they wish to change it or have forgotten the existing one.

11:40

< Reset MPIN >

Set a new MPIN

To maintain security and enhance account protection, it's good to reset your MPIN.

Current MPIN

[.] [.] [.] [.] [.] [.]

Proceed

11:40

< Reset MPIN >

Set a new MPIN

To maintain security and enhance account protection, it's good to reset your MPIN.

Set New MPIN

[.] [.] [.] [.] [.] [.]

Confirm New MPIN

[.] [.] [.] [.] [.] [.]

Submit

5.1.2 Configure Biometric: The customer can enable or disable Biometric Authentication on their device through the app settings, based on their preference.

Enable Biometric Authentication -

11:40

< Enter Your MPIN >

MPIN Verification

Enable biometric authentication

Enter your MPIN

[.] [.] [.] [.] [.] [.]

Submit

11:40

< Configure Biometric >

Biometric Security

Any fingerprint/face ID registered on this device can authorize/reject the transactions.

Biometric Settings Disabled

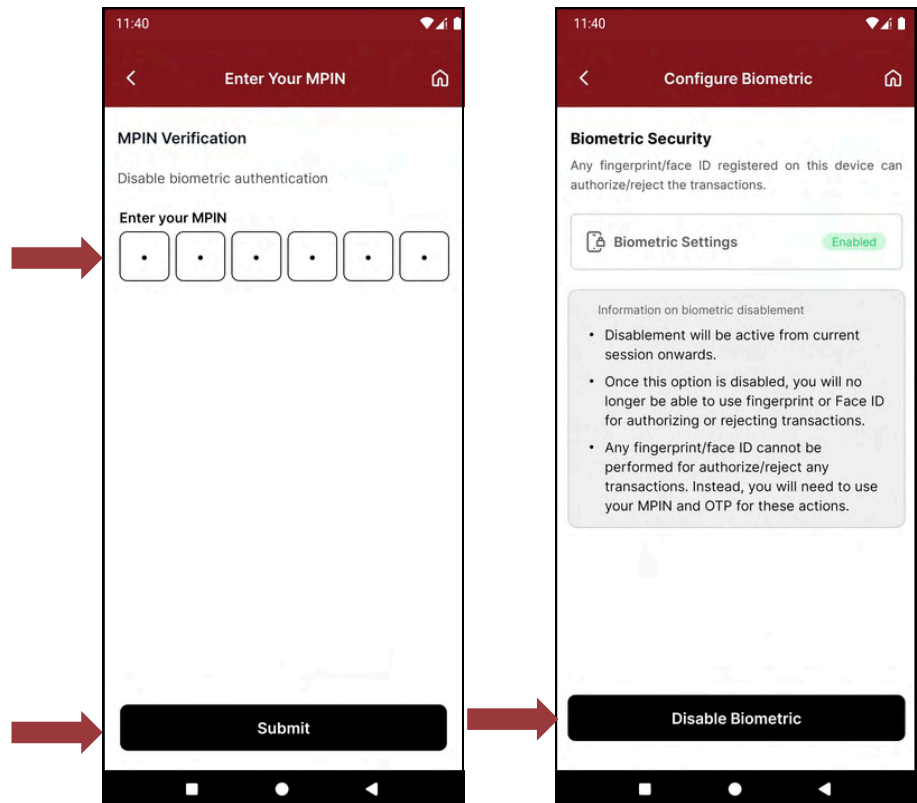
Information on biometric enablement

- This functionality will be active from current session onwards.
- Fingerprint/Face ID option can be used only for Transaction authorization / rejection purpose.
- After biometric setup, transaction authorization/rejection can be performed via fingerprint scanner/Face ID/MPIN & OTP.
- Any fingerprint/face ID registered on this device can authorize/reject transactions.

Enable Biometric

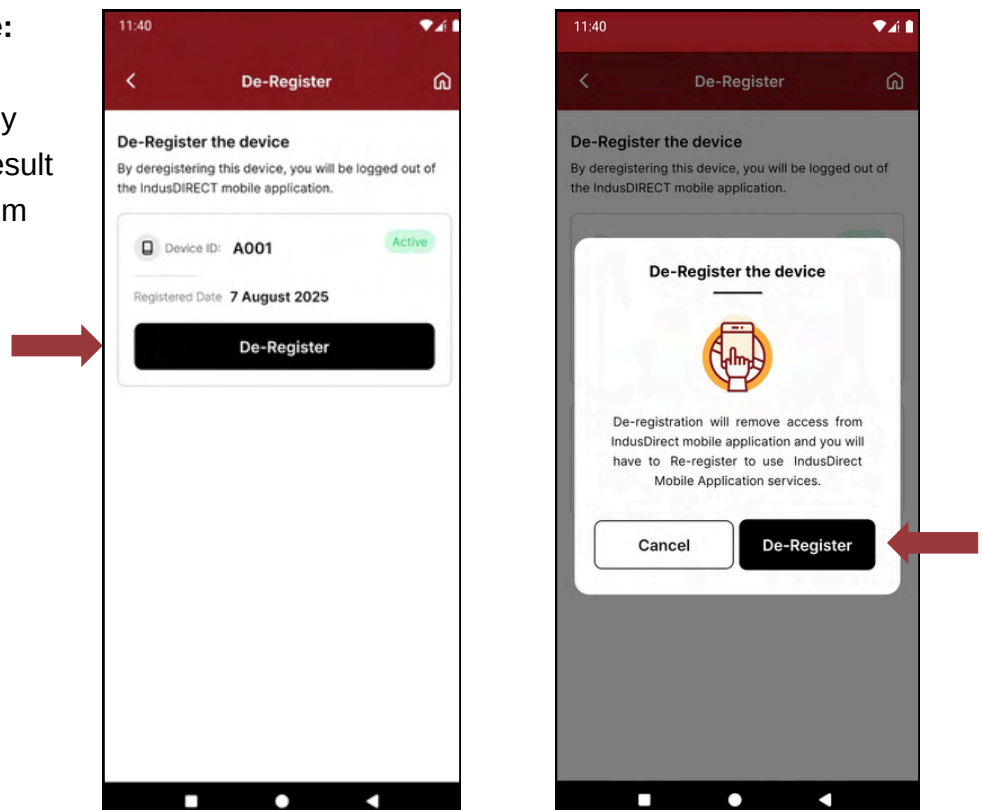


Disable Biometric Authentication -

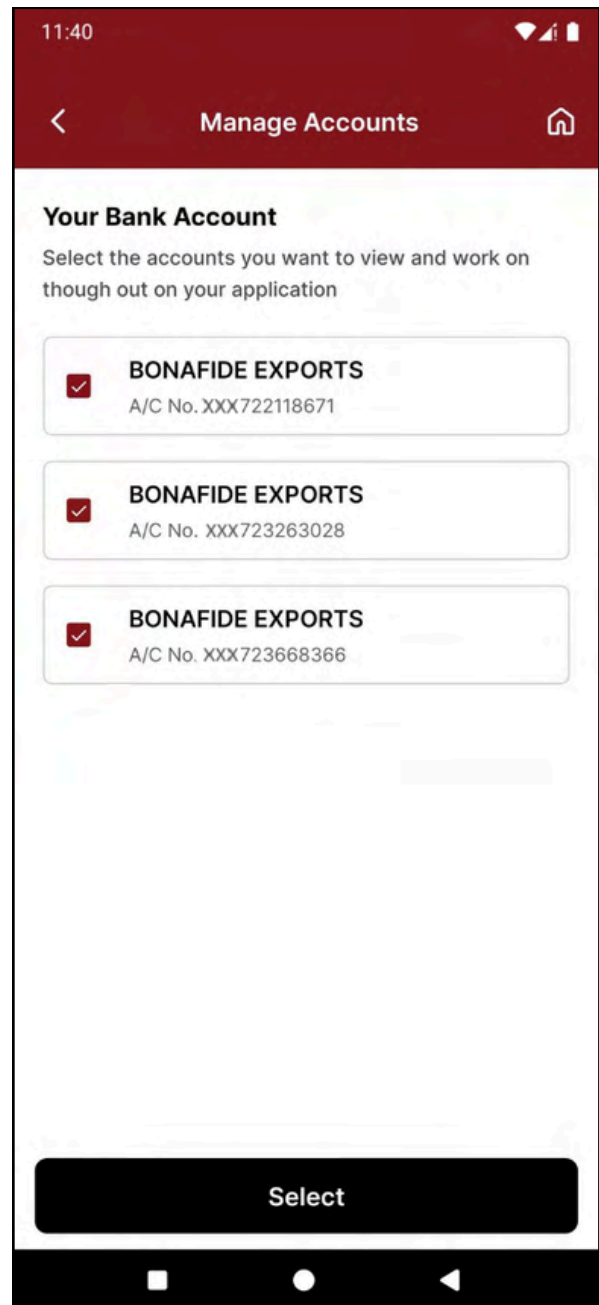
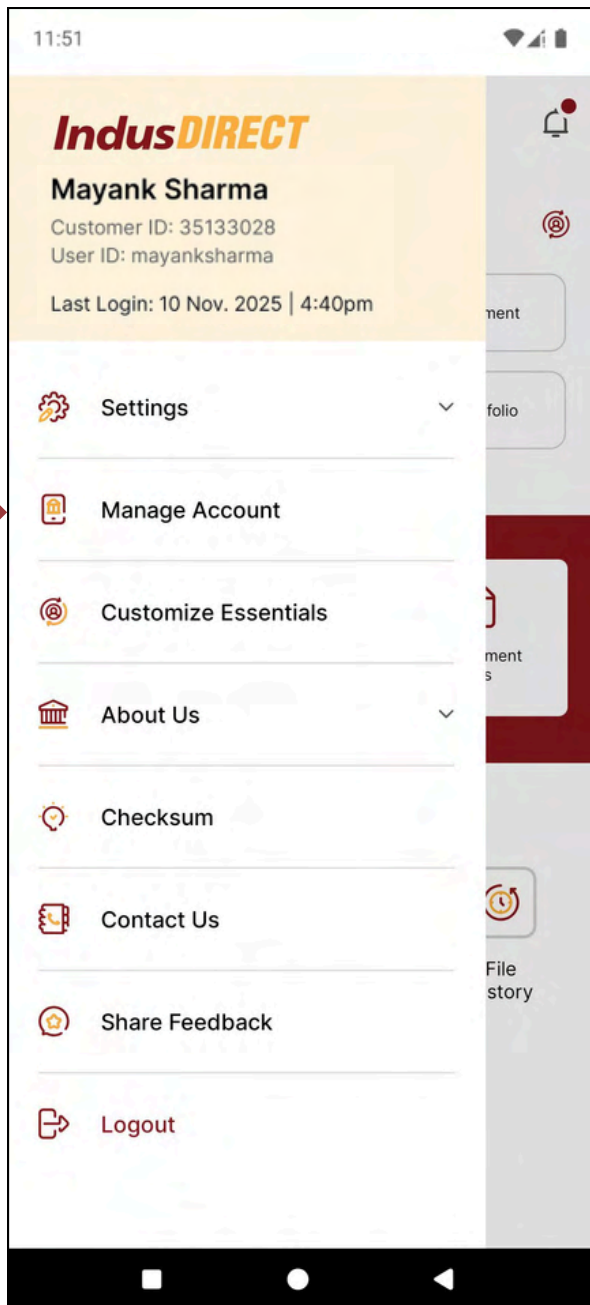


5.1.3 De-register Device:

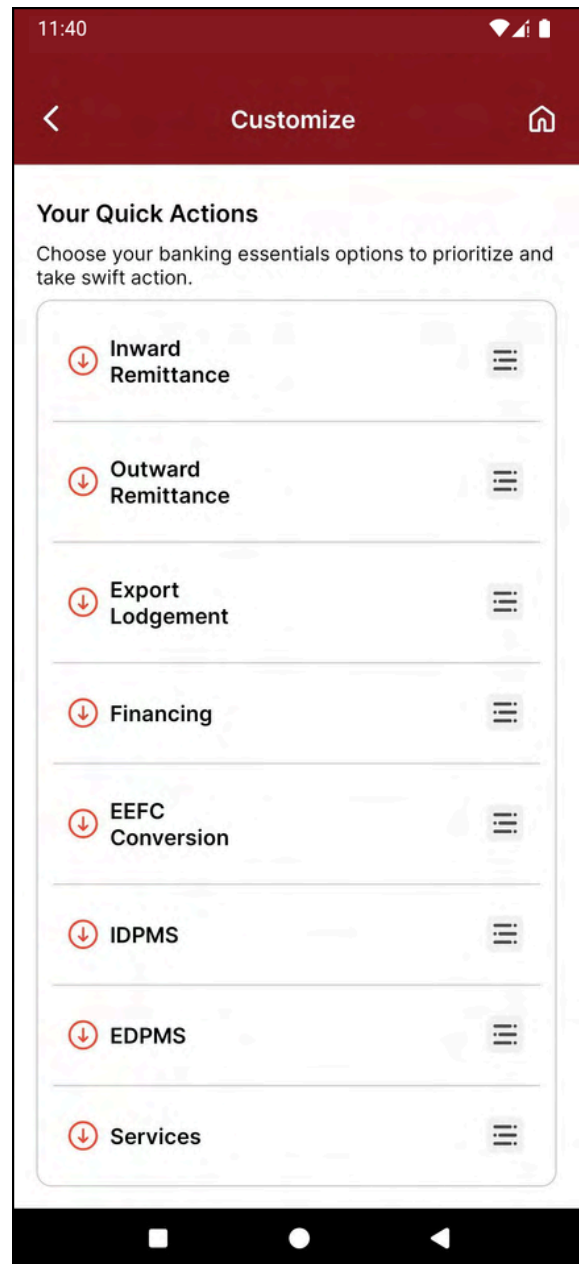
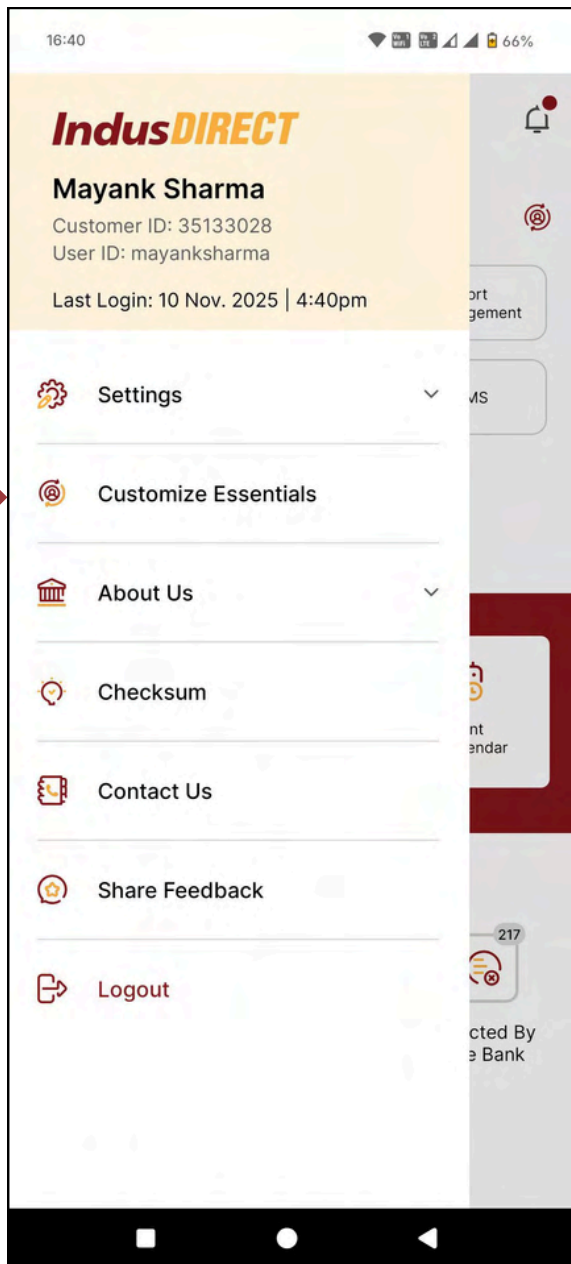
The customer can de-register their device at any time. Doing so will also result in an automatic logout from the application.

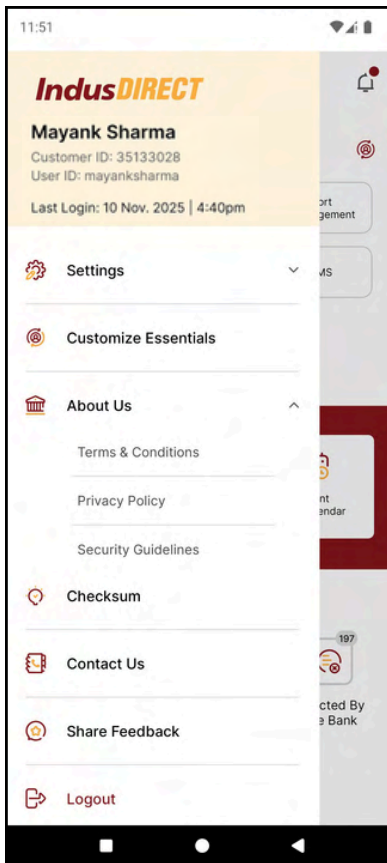


5.2 Manage Accounts: This feature is available only in the Cash Services hamburger menu. It allows the customer to view, manage, and select accounts as needed.



5.3 Customize Essentials: The customer can customize their banking essentials based on their preferences and priorities.



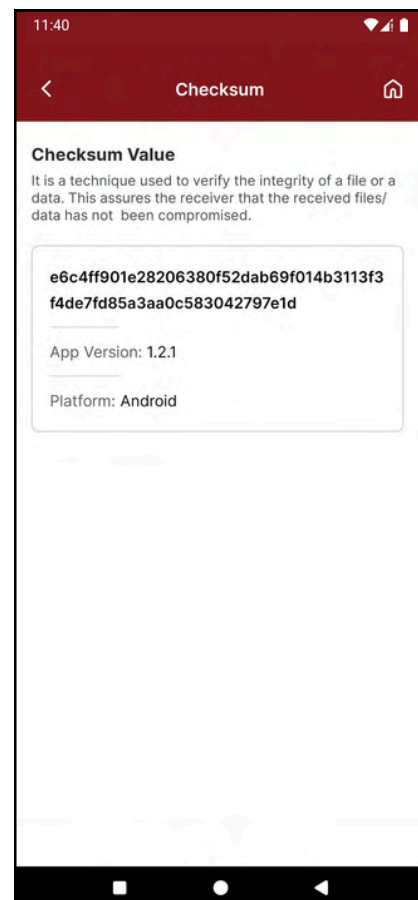


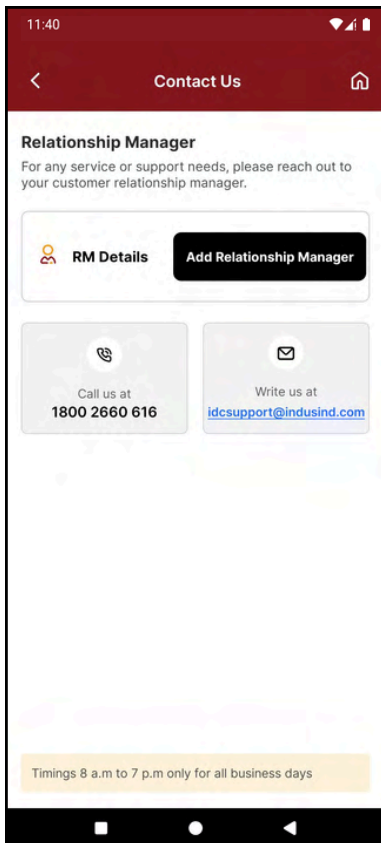
5.4 About Us: The customer can access the About Us section to learn more about the IndusDirect Corporate Mobile Banking Application, including its Terms & Conditions, Privacy Policy, and Security Guidelines.

5.5 Checksum:

- Customer can view the Checksum Value using this option.
- Checksum is a value used to verify the integrity of a file or data transfer. It ensures that the data or file has not been altered or compromised during transmission.
- The checksum value is unique to each application and helps confirm that the received data is intact and authentic.
- For additional details and example checksum values for different app versions, please see the official IndusInd Bank page on checksum values, by clicking on the link below:

<https://www.indusind.com/in/en/personal/checksum-values.html>





5.6 Contact Us: The customer can use this option to reach out to their Relationship Manager for any service or support requirements. They can view existing Relationship Manager details, add a new Relationship Manager, or contact support directly via phone or email.

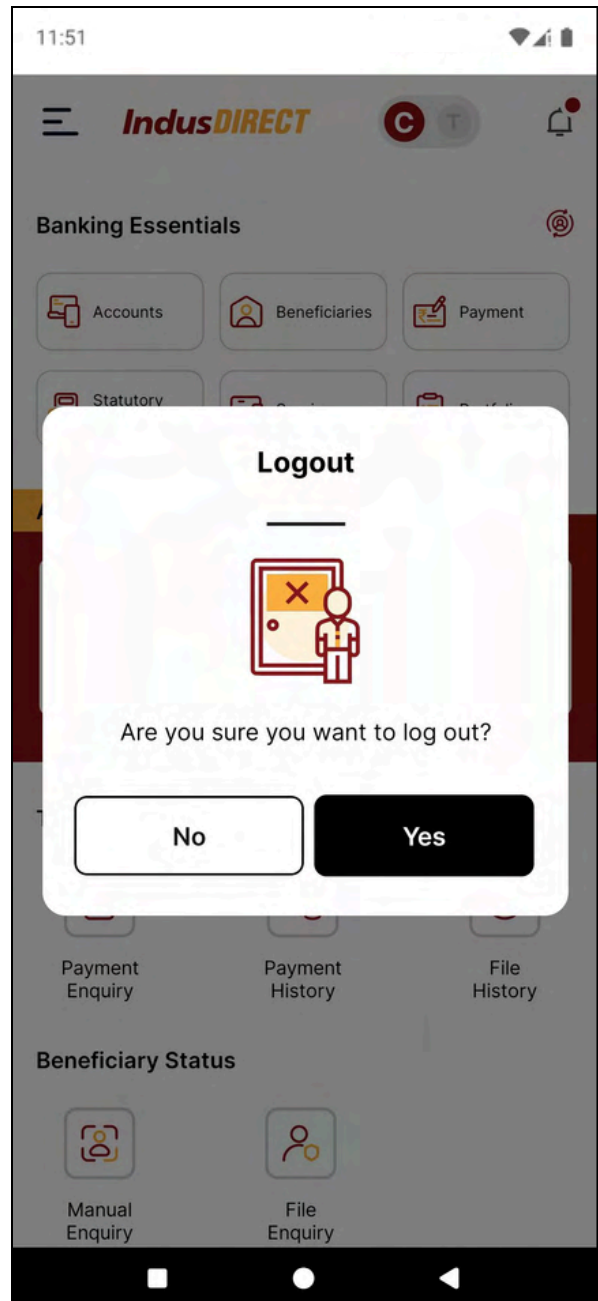
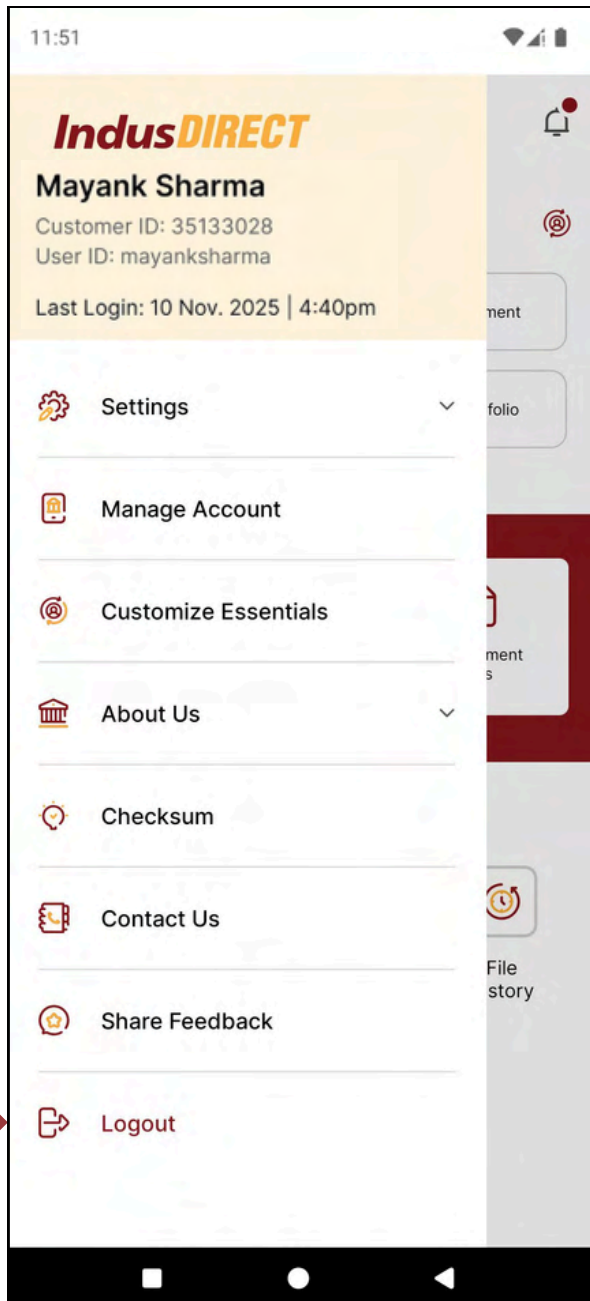
Support availability:

8:00 AM to 7:00 PM Monday to Saturday except 2nd & 4th Saturday

5.7 Share feedback: The customer can share their experience with the IndusDirect Corporate Mobile Banking App by rating it using the star rating system. After selecting the desired rating, the customer can submit their feedback through the app.



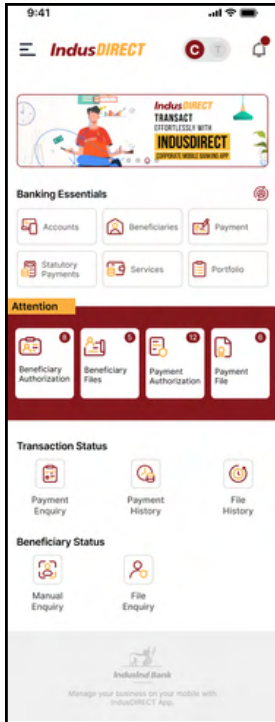
5.8 Logout: The customer can log out of the IndusDirect Corporate Mobile App by selecting the Logout option from the menu. Upon selecting this, a confirmation prompt will appear asking the customer to confirm their decision. The customer must tap Yes to proceed with logging out or No to cancel and remain logged in.



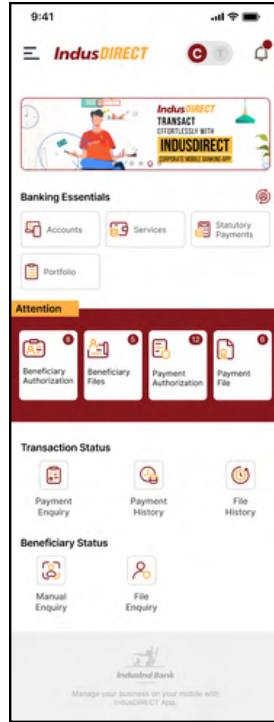
6. CASH SERVICES

6.1 Dashboard:

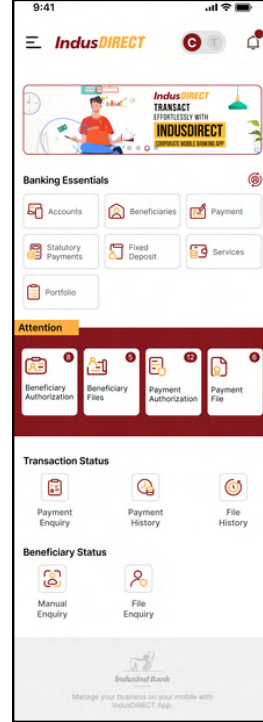
This central hub empowers you to manage your corporate cash activities efficiently. The Dashboard Screen differs according to the roles of each user. For example, some users are shown as below:



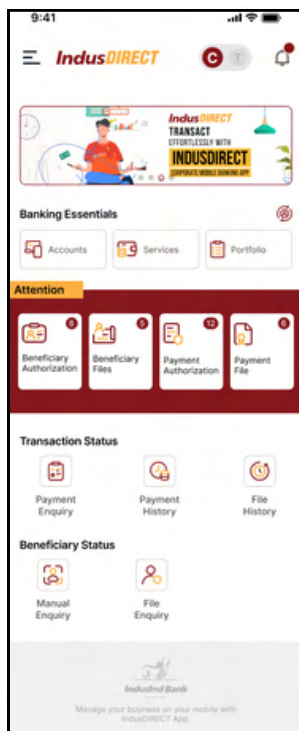
a. “Maker” role



b. “Checker”/ “Verifier” role



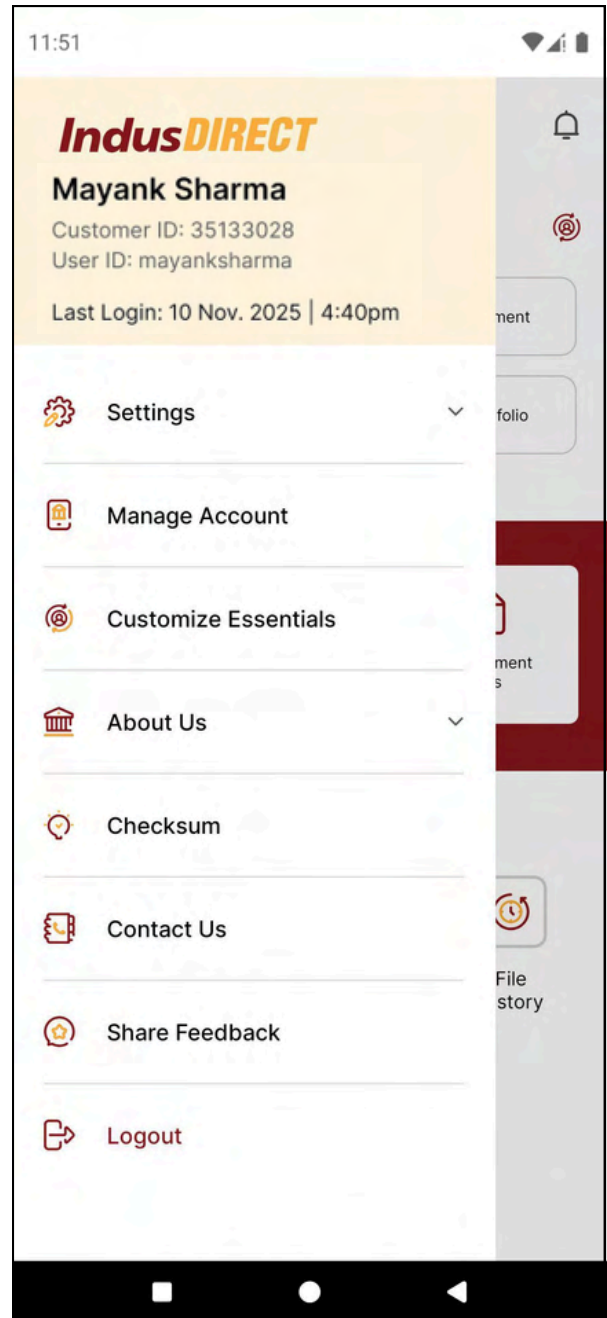
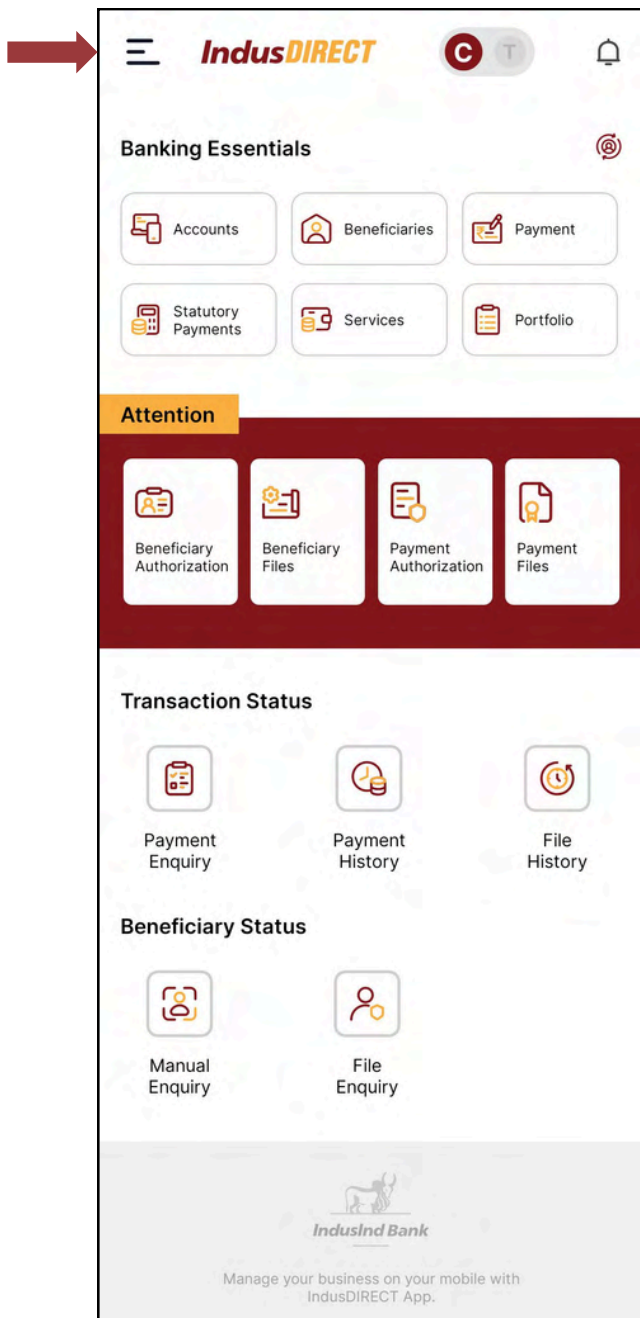
c. “M=C” role



d. “View Only” role

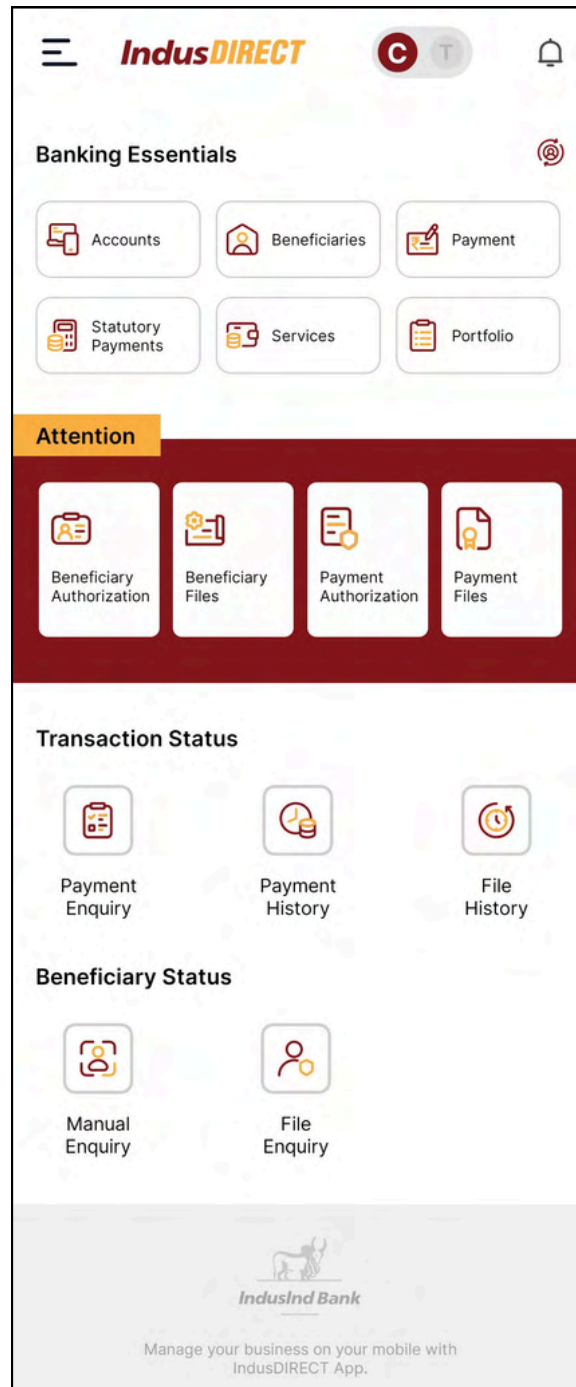
- **Navigation**

Top Left Menu (Hamburger Icon): Clicking the hamburger menu icon (three horizontal lines) located in the top left corner grants access to the following options:



Notification Bell: Located at the top right of the screen, this is to provide you with updates/alerts related to your account for Cash and Trade activities.

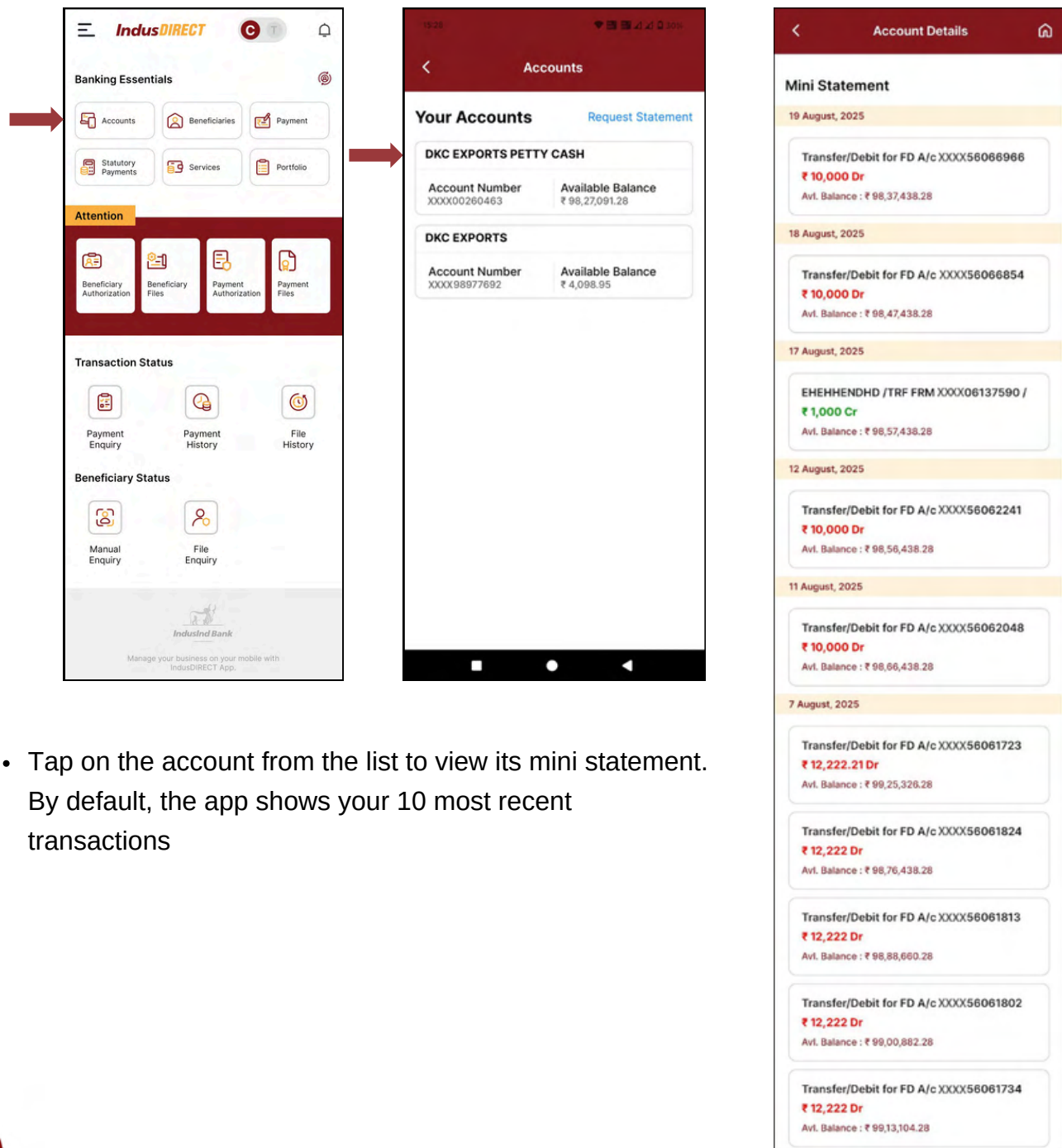
Cash/Trade Toggle: Quickly switch between the Cash Dashboard and the Trade Dashboard using this toggle button (if applicable).



6.2 BANKING ESSENTIALS

6.2.1 Accounts

- Open the IndusDirect Corporate Mobile Banking App and go to the "Accounts" section available on the Cash Dashboard.
- Upon selecting the "Accounts" touchpoint, the customer is navigated to the Accounts screen, where they can view a list of all linked cash accounts.



- Tap on the account from the list to view its mini statement. By default, the app shows your 10 most recent transactions



- The customer can request a detailed account statement by selecting 'Request Statement' and applying filters such as Customer ID Account Type (Savings, Current, Loan, or Fixed Deposit) Account or Date Range.

The left screenshot shows the 'Accounts' screen with a 'Request Statement' link. The right screenshot shows the 'Request Statement' form with the following fields:

- Customer ID*: 30298946
- Select Account Type*: Current
- Select Account*: XXXX00260463
- Date Range*: Last 1 year
- Proceed button

- After applying filters, the customer can choose 'Download' or 'Email' at the footer to complete the action.

The 'View Statement' screen displays the following information:

- Account Number - XXXX00260463
- 31 Aug, 2023
- Transaction: ZDGDGFG3457 /TRF FRM XXXX04147951 /// XXXX00260463/ ₹ 1 CR
- Avl. Balance : ₹ 88,39,331.52
- Buttons: Email, Download

6.2.2 Beneficiary Addition

- The "Beneficiaries" menu within the app allows the customer to manage their list of beneficiaries. This option can be accessed directly from the dashboard.

To add a new beneficiary, follow these steps:

1. Navigate to Beneficiaries Section:

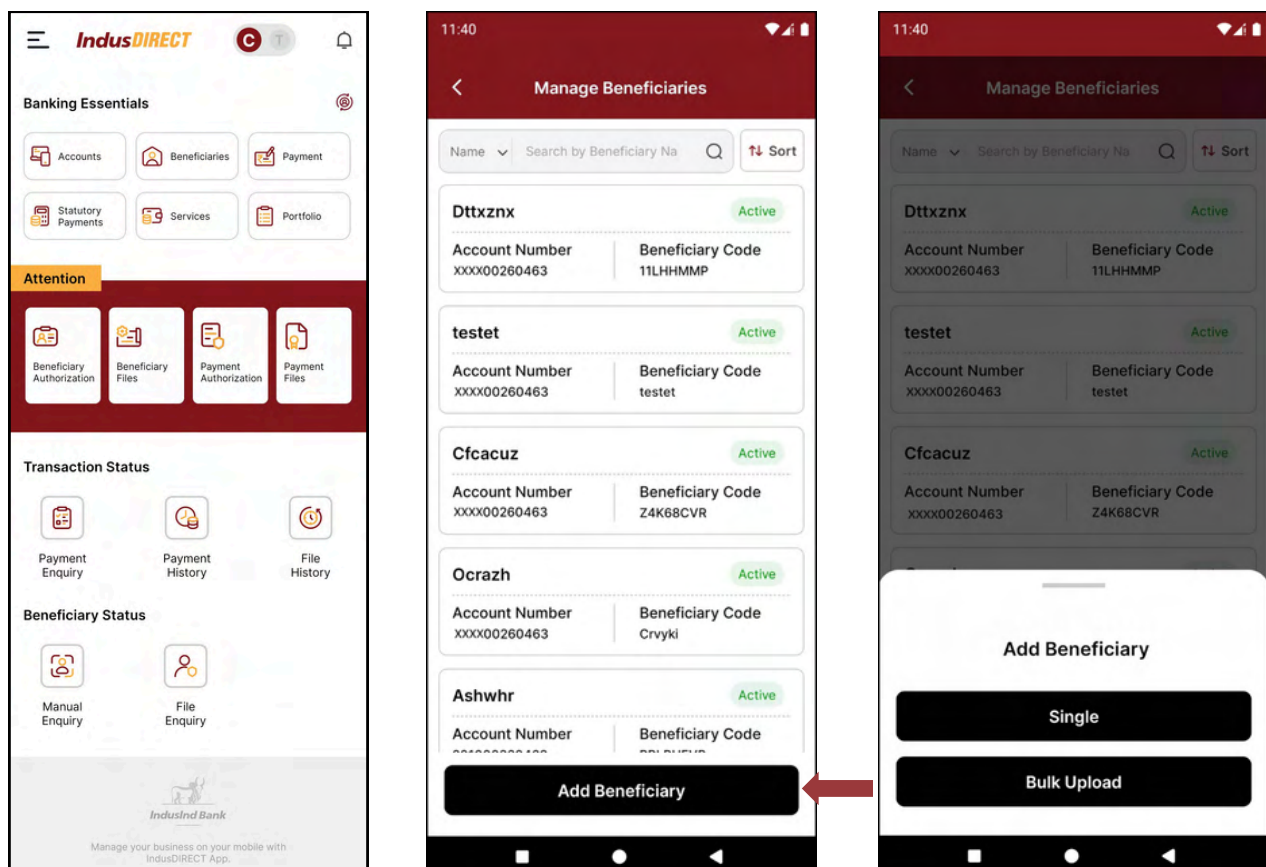
- From the dashboard, the customer navigates to the Beneficiaries section.

2. Manage Beneficiaries Screen:

- The customer is redirected to the Manage Beneficiaries screen, which displays a list of all active beneficiaries

3. Add Beneficiary:

- An "Add Beneficiary" button is located at the bottom of the screen.
- Clicking this button presents two options:
 - Single – To add a single beneficiary manually.
 - Bulk Upload – To add multiple beneficiaries via file upload.



- If the customer selects "Single," they will be navigated to a new screen to enter beneficiary details.
- The next step is to select the Payment Method(s) associated with the beneficiary. Multiple payment methods can be selected with following input fields:

IndusInd Bank:

- Customer ID
- Beneficiary code
- Beneficiary Name
- Email ID(Optional)
- Mobile Number (Optional)
- IndusInd Bank Details - Account Number

Other Bank

- Customer ID
- Beneficiary code
- Beneficiary Name
- Email ID
- Mobile Number
- Other Bank Account Number
- Select Bank dropdown menu
- Payment Type - IMPS, NEFT, RTGS

Cheque/DD:

- Customer ID
- Beneficiary code
- Beneficiary Name
- Email ID
- Mobile Number
- Cheque/DD Details - Address Line 1
- Cheque/DD Details - Address Line 2
- Cheque/DD Details - State dropdown menu
- Cheque/DD Details - Postal Code
- Cheque/DD Details - First Line Print

Single Beneficiary

Payment Method

IndusInd Bank

Other Bank

Cheque/DD

Beneficiary Details

Customer ID*

10195405

Beneficiary Code*

Beneficiary Name*

Email ID

Mobile Number

IndusInd Bank Details

Bank Account Number*

Other Bank Details

Bank Account Number*

Select Bank*

Payment Type*

IMPS, NEFT, RTGS

Cheque/DD Details

Address Line 1*

Address Line 2

States*

Postal Code*

First Line Print

Fetch Beneficiary

Submit



The image displays three sequential screenshots of the IndusInd Bank mobile app interface for adding a beneficiary.

- Single Beneficiary Screen:** This is the initial form. It has a 'Payment Method' section at the top with options for 'IndusInd Bank', 'Other Bank', and 'Cheque/DD'. Below this are two expandable sections: 'Beneficiary Details' and 'Other Bank Details'. The 'Beneficiary Details' section includes fields for Customer ID*, Beneficiary Code*, Beneficiary Name*, Email ID, and Mobile Number. The 'Other Bank Details' section includes fields for Bank Account Number*, Confirm Bank Account Number*, Select Bank*, IFSC Code*, and Payment Type*. At the bottom are two buttons: 'Fetch Beneficiary' and 'Submit'.
- Confirm Screen:** After clicking 'Submit', the user is taken to this screen. It displays a summary of the entered details: ABCXXYYZZ, Customer ID 30298946, Beneficiary Code BeneCodeEX01, Beneficiary Bank Name STATE BANK OF INDIA, Other Bank Account No. XXXX05645987, and Beneficiary Bank IFSC SBINXXX562. It also shows 'Payment Types Enabled' as IMPS, NEFT, RTGS. A disclaimer states: 'Without clicking verify beneficiary button customer can still proceed with the beneficiary addition at their own discretion.' A large 'Confirm' button is at the bottom.
- Success Screen:** After clicking 'Confirm', the user is taken to this screen. It features a large green checkmark icon and the text 'Beneficiary Added'. Below this, it says 'Request for Beneficiary Registration submitted successfully and awaiting Authorization'. A 'Make Payment' button is at the bottom.

4. Submit Beneficiary

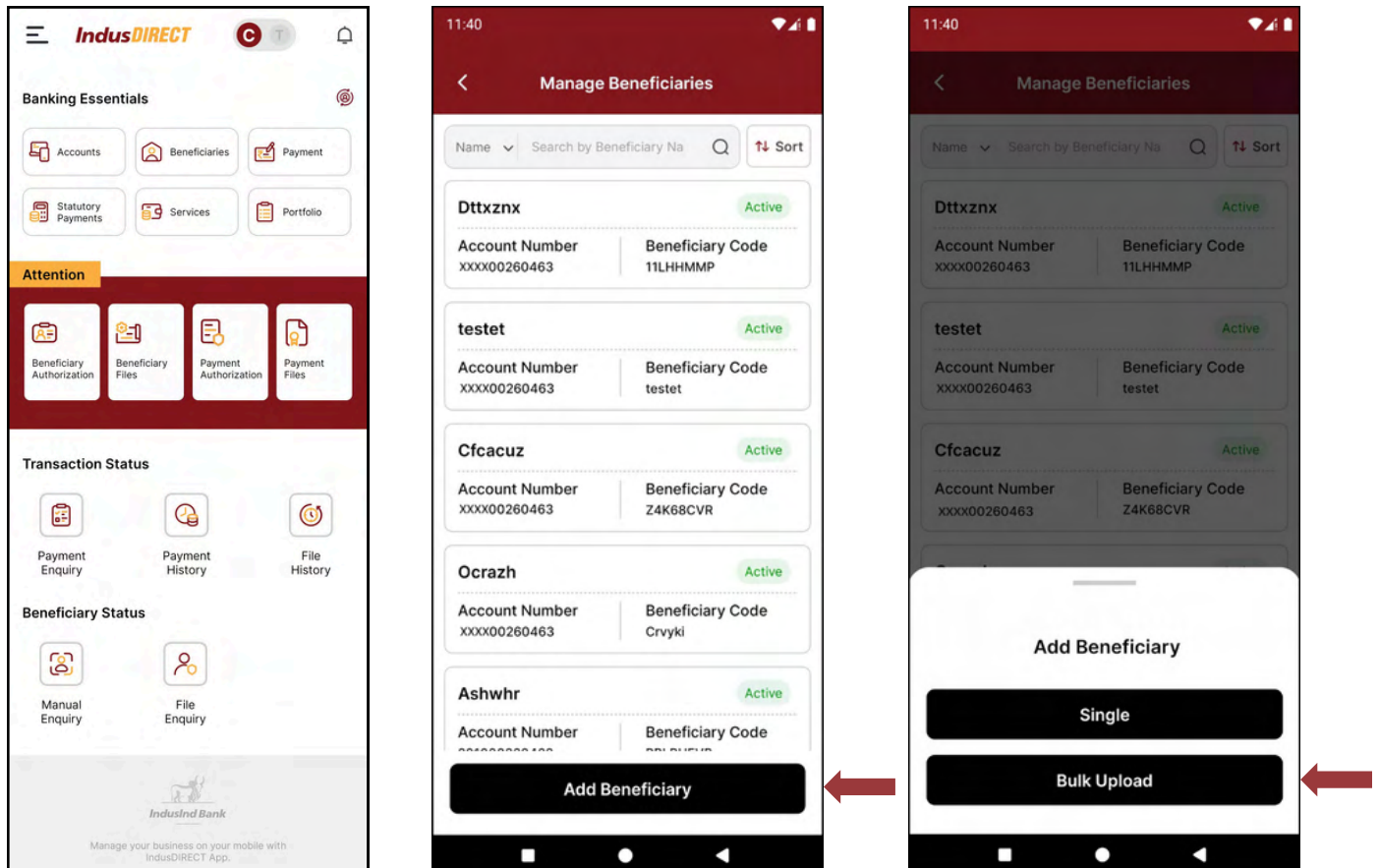
- At the bottom of the screen, the user will find two buttons:
- Fetch Beneficiary – Optional; used to validate beneficiary details before submitting.
- Submit – Proceeds with the beneficiary addition, whether or not the "Fetch Beneficiary" step is used.

5. Confirmation Screen

- After clicking Submit, the user is taken to the Confirm screen.
- All beneficiary details entered are displayed for review.
- If the details are correct and no edits are required, the customer clicks **Confirm**.
- If the user role is 'Maker', then the request for Beneficiary Addition is submitted and needs to be authorized to add the beneficiary, as shown in the images above.
- However, if the user role is 'M=C', then after clicking on "**Confirm**", a 2FA screen appears. After entering MPIN & OTP, the customer needs to click on "**Authorize**" to finalize the addition of the new beneficiary.

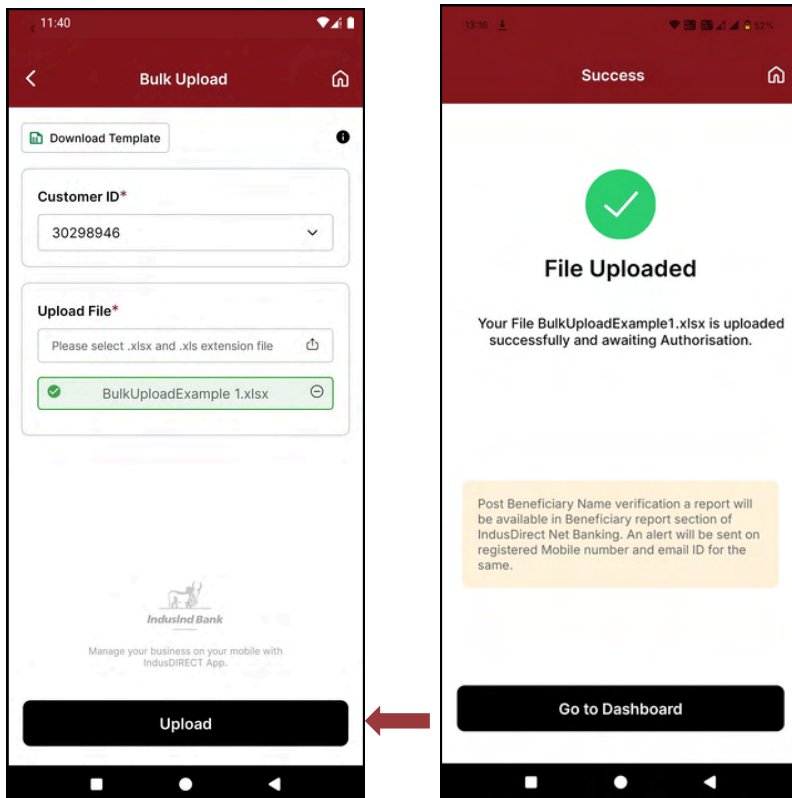
6.2.3 Beneficiary File Upload

- The Beneficiary File Upload feature allows users to add multiple beneficiaries at once by uploading a pre-formatted file. This is especially useful for customers who need to manage large numbers of beneficiaries efficiently, saving time and reducing manual entry errors.
- The customers can simply download the sample file, fill in the required beneficiary details, and upload it through the app to complete the bulk addition process.

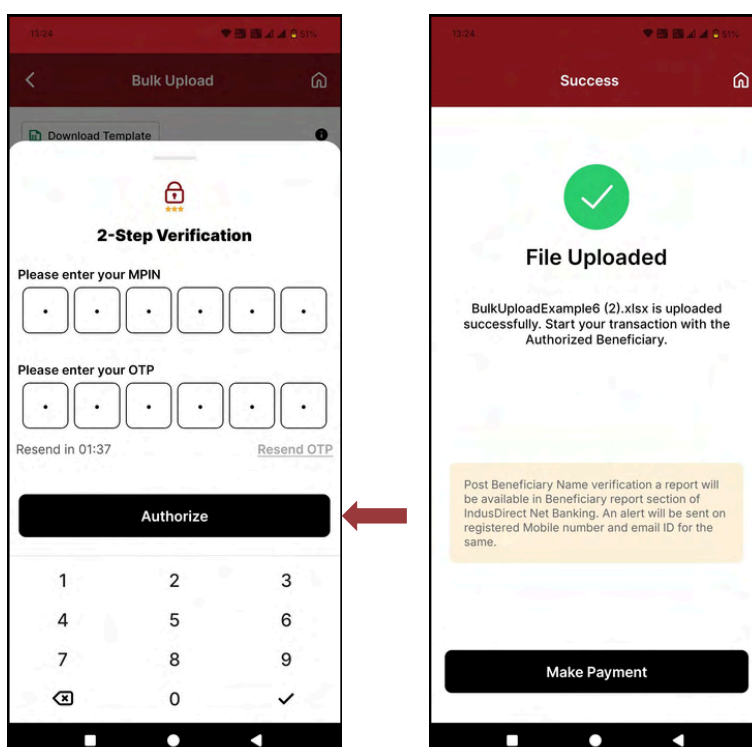


- Follow the same initial steps in section 6.2.2 and select **“Bulk Upload”**.
- This navigates the user to Bulk Upload screen and it has Customer ID dropdown input and a file upload input field.
- Additional information about the file to be used:
 1. Max file size 1 MB each.
 2. Document attachment is mandatory for bulk upload of beneficiaries.
 3. Only files with .xlsx or .xls extensions are allowed.
- There is also a **“Download Template”** button to download template in .xlsx or .xls format for reference.





- Once the file is uploaded, the customer needs to click on **“Upload”** button to submit the request to add multiple beneficiaries.
- If the user role is ‘Maker’, then the request for Bulk Beneficiary Addition is submitted and needs to be authorized to add the beneficiaries, as shown in the images above.
- However, if the user role is ‘M=C’, then after clicking on **“Upload”**, a 2FA screen appears. After entering MPIN & OTP, the customer needs to click on **“Authorize”** to finalize the addition of the new beneficiaries through Beneficiary File Upload as shown below:



6.2.4 Payment Initiation

The Payments menu within the app enables users to initiate fund transfers conveniently. Users can choose from the following options:

- **To IndusInd Bank Account**

Select "IndusInd Bank" to initiate a payment to an account within IndusInd Bank.

The user must provide the required payment and beneficiary details.

- **To Other Bank Account**

Select "Other Bank" to initiate a payment to an account held in another bank.

The user must enter all mandatory fields such as beneficiary information, account number, IFSC, and payment type.

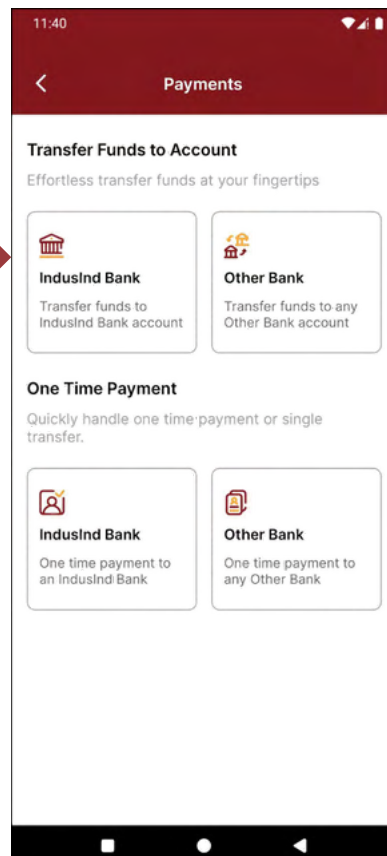
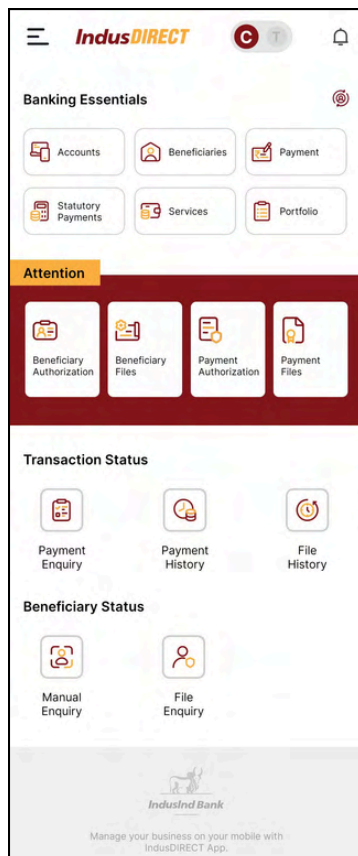
Input Fields when selected "IndusInd Bank":

- Select Account
- Select Beneficiary
- Transfer Amount
- Date
- Narration
- Customer Reference Number

Input Fields when selected "Other Bank":

- Payment Types - NEFT, RTGS, IMPS
- Select Account
- Select Beneficiary
- Transfer Amount
- Date
- Narration
- Customer Reference Number

Transfer Funds to Account - "IndusInd Bank":



11:40

< IndusInd Bank >

Select Account*

XXXX01487683 (₹ 33576.00) >

Select Beneficiary*

testet (XXXX00260463) >

Transfer Amount (₹)*

1200

Select a Date*

22-08-2025

Narration*

INSERT NARRATION HERE

Customer Reference Number*

XX20252208

Submit

11:40

>



Approved

You have authorised transaction successfully with payment ref number DBX4MB0000089743



Share on WhatsApp

New Payment

Transfer Funds to Account - "Other Bank":

IndusDIRECT

Banking Essentials

Accounts Beneficiaries Payment

Statutory Payments Services Portfolio

Attention

Beneficiary Authorization Beneficiary Files Payment Authorization Payment Files

Transaction Status

Payment Enquiry Payment History File History

Beneficiary Status

Manual Enquiry File Enquiry

IndusInd Bank

Manage your business on your mobile with IndusDIRECT App.

11:40

< Payments >

Transfer Funds to Account

Effortless transfer funds at your fingertips

 **IndusInd Bank**
Transfer funds to IndusInd Bank account

 **Other Bank**
Transfer funds to any Other Bank account

One Time Payment

Quickly handle one time payment or single transfer.

 **IndusInd Bank**
One time payment to an IndusInd Bank

 **Other Bank**
One time payment to any Other Bank

< Other Bank 🏠

Choose Payment Type* ℹ

NEFT ▼

Select Account*

XXXX01487683 (₹ 33576.00) >

Select Beneficiary*

BeneCodeEX01 (XXXX05645987) >

Transfer Amount (₹)*

100

Select a Date*

22-08-2025 📅

Narration*

Insert Narration Here

Customer Reference Number*

XX2025220801

Customer may fetch beneficiary name in manage beneficiary section

Submit

11:40 📶 🔋

< Confirm 🏠

Payment Details

Amount ₹ 100.00

Beneficiary Details

Name ABCXXYYZZ

Account XXXX05645987

Beneficiary Code BeneCodeEX01

General Details

Debit Account XXXX01487683

Payment Type NEFT

Date 22-08-2025

Customer Reference Number XX2025220801

Narration Insert Narration Here

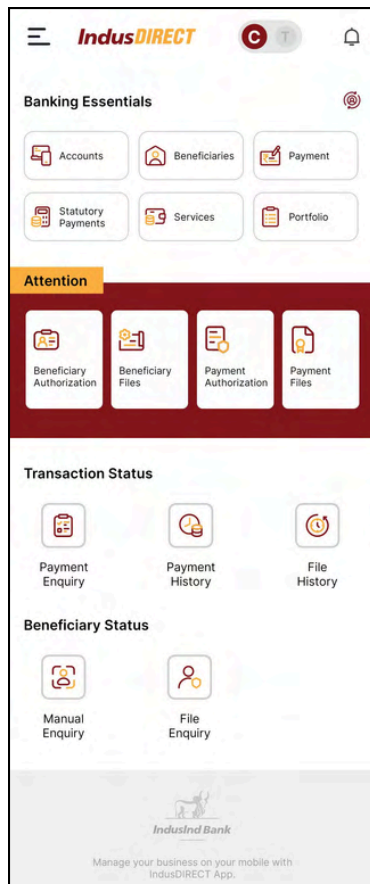
Confirm



6.2.5 Fixed Deposit

With this feature, the customer can open a Fixed Deposit (FD) account to invest their savings and earn interest for a fixed period. It's a safe and dependable way to grow their money with assured returns.

Please note: this option is available only for clients with an M=C setup.



Open Fixed Deposit

Initiate Deposit
Open a Fixed Deposit and start earning interest on your savings.

Select Account*
XXXXXXXX60463 (₹ 98,27,091.28)

Deposit Type*
☐ Long Term ☒ Short Term

Years: N/A Months: N/A Days: 10

Amount (₹)*
12000

Nature of Deposit*
Redeemable Deposit

Maturity Instruction*
Auto-Renew (for the same tenure)

Interest Type*
☒ Simple Interest ☐ Compound Interest

Interest Instruction*
On Maturity

Interest Period*
☒ Anniversary ☐ Calendar

Do you wish to add a Referral Code?
 Enter the referral code
 (Acceptable format are "IBL*****", "IMFSR*****")

Interest Estimator
Effective rate will be applied at the time of booking

Interest Rate: 3.50%

Calculate

[Check Interest Rate Online](#)

☒ I have read the [Terms and Conditions](#) and agree to abide by the same.

Book Fixed Deposit

Confirm

Fixed Deposit Confirmation

General Details

Tenure	0 Years 0 Months 10 Days
Amount	₹ 12,000.00
Interest Rate	3.50 %
Interest Instruction	On Maturity
Maturity Instruction	Auto-Renew (for the same tenure)

Confirm



Steps to Book a Fixed Deposit (FD):

1. Select Account:

- Choose the account for booking the FD. The selected account will display the account number along with the current balance.

2. Select Deposit Type:

- Choose the type of deposit from the two available options:
 - (i) Short Term
 - (ii) Long Term

Based on the selected deposit type, the user must specify the tenure.

3. Enter Amount:

- In the Amount field, enter the amount to be deposited for the FD.

4. Specify Tenure:

- For long-term deposits, tenure can be selected in years or months.
- For short-term deposits, tenure should be selected in days.

5. Choose Maturity Instruction:

- Select one of the following maturity instructions:
 - i. Auto-Renew for the same tenure
 - ii. Credit to Account

6. Select Interest Type:

- Choose the interest type from the available options, i.e, Simple Interest or Compound Interest.

7. Interest Instruction and Period:

- Select the Interest Instruction from the dropdown menu.
- Choose the Interest Period: either Anniversary or Calendar.

8. Referral Code (Optional):

- If available, enter a referral code in the designated input field.

9. Calculate Estimated Interest Rate:

- Click the Calculate button to estimate the interest rate based on the selected options.
- Alternatively, you can check the interest rate online using the link provided below the Calculate button.

10. Agree to Terms and Conditions:

- Tick the Terms and Conditions checkbox to proceed.

11. Book Fixed Deposit:

- Click the Book Fixed Deposit button. An FD Confirmation screen will appear displaying the entered details.

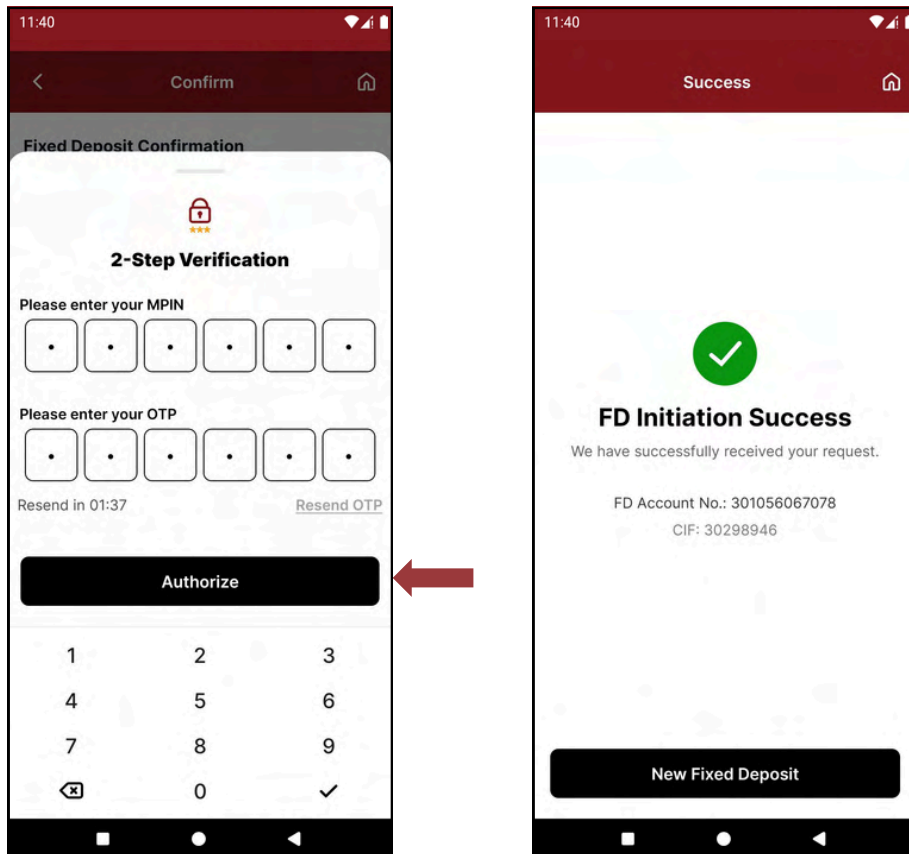


12. Authorize the FD:

- Click the Confirm button. On the 2FA screen, authorize the transaction by entering your MPIN and the OTP received on the registered number.

13. Success Screen:

- Upon successful authorization, the user will be redirected to the Success screen.



NOTE:

- The “Nature of Deposit” are of two types:**
 1. Redeemable Deposit – For amounts below ₹1 crore.
 2. Non-Redeemable Deposit – For ₹1 crore or more (default), but the customer can still pick Redeemable if they prefer.
- The “Maturity Instruction” vary:**
 1. If Non-Redeemable is selected, the system will auto-select Credit to Account, and Auto-Renew won't be available.
 2. If Redeemable is selected, the customer can pick Auto-Renew or Credit to Account.



6.2.6 Statutory Payment Initiation

The Statutory Payments feature on the IndusDirect Corporate Mobile Banking App makes it easier for you to manage and complete your regulatory payments.

You can:

- **Enquire** – Check details of your statutory payment enquiries.
- **Initiate** – Start the process of making payments (Income Tax or GST) via NEFT/RTGS.
- **Authorize** – Approve payment requests securely.
- **Acknowledge Statement** – View and confirm receipts for payments processed.

When initiating a payment, you can simply select the type (Income Tax or GST) and follow the step-by-step instructions to complete the process seamlessly.

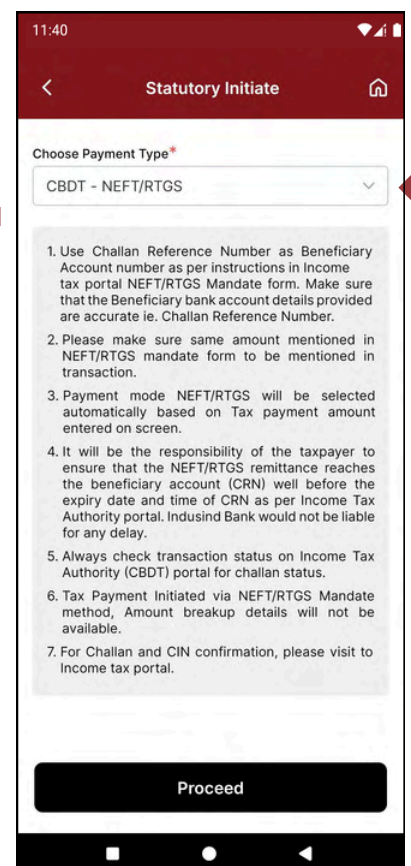
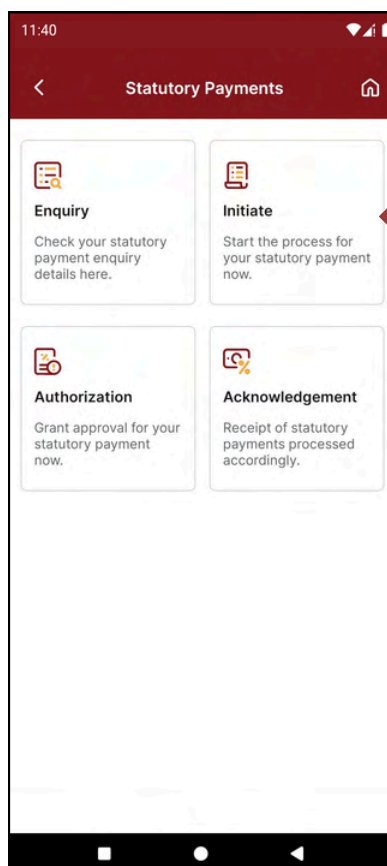
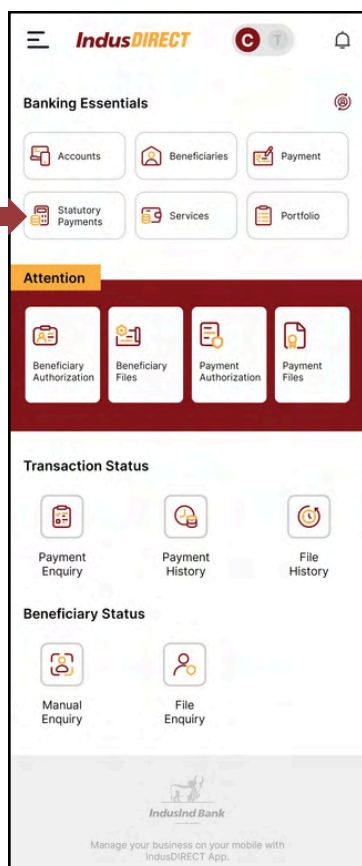
Step-by-Step Guide for Statutory Payment Initiation:

1. Navigate to Statutory Payment Section

- In the menu, click Statutory Payments.
- Select Initiate.

2. Select Payment Type

- On the Statutory Initiate page, choose the Payment Type (e.g., CBDT - NEFT/RTGS).
- Click Done to confirm your selection.



Statutory Initiate

Choose Payment Type*

CBDT - NEFT/RTGS

1. Use Challan Reference Number as Beneficiary Account number as per instructions in Income tax portal NEFT/RTGS Mandate form. Make sure that the Beneficiary bank account details provided are accurate ie. Challan Reference Number.

2. Please make sure same amount mentioned in NEFT/RTGS mandate form to be mentioned in transaction.

3. Payment mode NEFT/RTGS will be selected automatically based on Tax payment amount entered on screen.

4. It will be the responsibility of the taxpayer to ensure that the NEFT/RTGS remittance reaches the beneficiary account (CRN) well before the expiry date and time of CRN as per Income Tax Authority portal. IndusInd Bank would not be liable for any delay.

5. Always check transaction status on Income Tax Authority (CBDT) portal for challan status.

6. Tax Payment Initiated via NEFT/RTGS Mandate method, Amount breakup details will not be available.

7. For Challan and CIN confirmation, please visit to Income tax portal.

Payment Type

CBDT - NEFT/RTGS

GST - NEFT/RTGS

Done

Statutory Initiate

Choose Payment Type*

CBDT - NEFT/RTGS

1. Use Challan Reference Number as Beneficiary Account number as per instructions in Income tax portal NEFT/RTGS Mandate form. Make sure that the Beneficiary bank account details provided are accurate ie. Challan Reference Number.

2. Please make sure same amount mentioned in NEFT/RTGS mandate form to be mentioned in transaction.

3. Payment mode NEFT/RTGS will be selected automatically based on Tax payment amount entered on screen.

4. It will be the responsibility of the taxpayer to ensure that the NEFT/RTGS remittance reaches the beneficiary account (CRN) well before the expiry date and time of CRN as per Income Tax Authority portal. IndusInd Bank would not be liable for any delay.

5. Always check transaction status on Income Tax Authority (CBDT) portal for challan status.

6. Tax Payment Initiated via NEFT/RTGS Mandate method, Amount breakup details will not be available.

7. For Challan and CIN confirmation, please visit to Income tax portal.

Proceed

Statutory Initiate Payment

Challan Reference Number*

XXXXXX525273892

Debit Account Number*

201000260463 (₹ 97,94,066.28)

Amount (₹)*

90

Remarks*

XYZ REASON

CBDT - NEFT/RTGS

Payment	NEFT/RTGS
Beneficiary	ITD
IFSC Code	RBISOCBDTERT

Submit

3. Enter Payment Details

- Fill in the required details:
 - Challan Reference Number
 - Debit Account Number
 - Amount (₹)
 - Remarks
- Click Submit to continue.

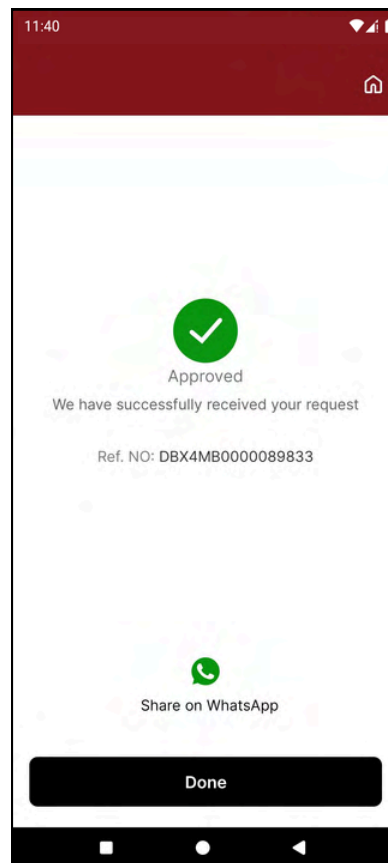
4. Confirmation Page

- Review the payment details on the Confirmation Page.
- If all information is correct, click Confirm.
- You will be prompted to enter your 2FA (MPIN and OTP) sent to your registered number for authentication.

5. Success Screen

- Once the payment is successfully processed, you will see a Success Screen confirming the transaction.
- You can share the success confirmation on WhatsApp if needed.



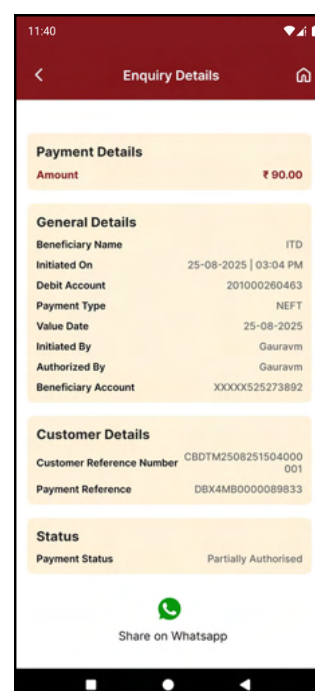
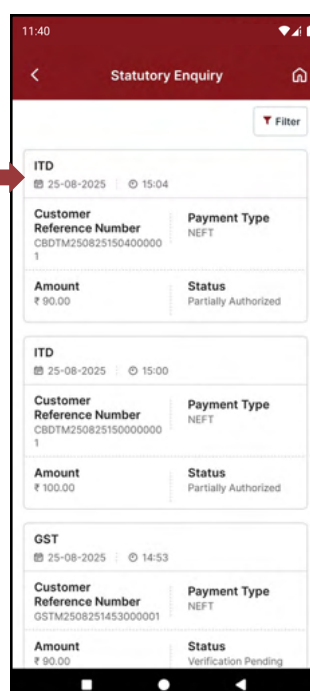
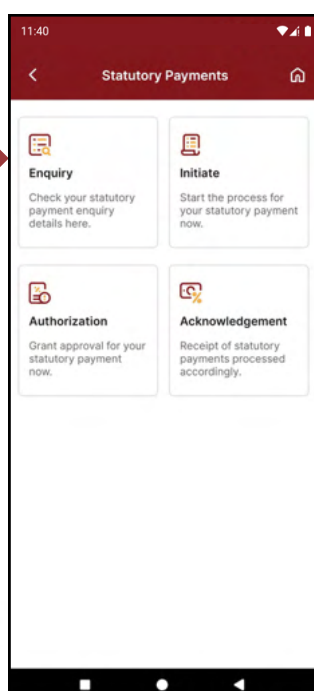


6. Check Payment Status

- Navigate to Enquiry to track the status of your statutory payment.
- View the status of the payment (e.g., "Partially Authorized", "Verification Pending", etc.).

7. View Transaction Details

- Click on the transaction list to view more details of the payment.
- Check information like Payment Details, General Details, Customer Details and Status.



6.2.7 Statutory Payment Authorization

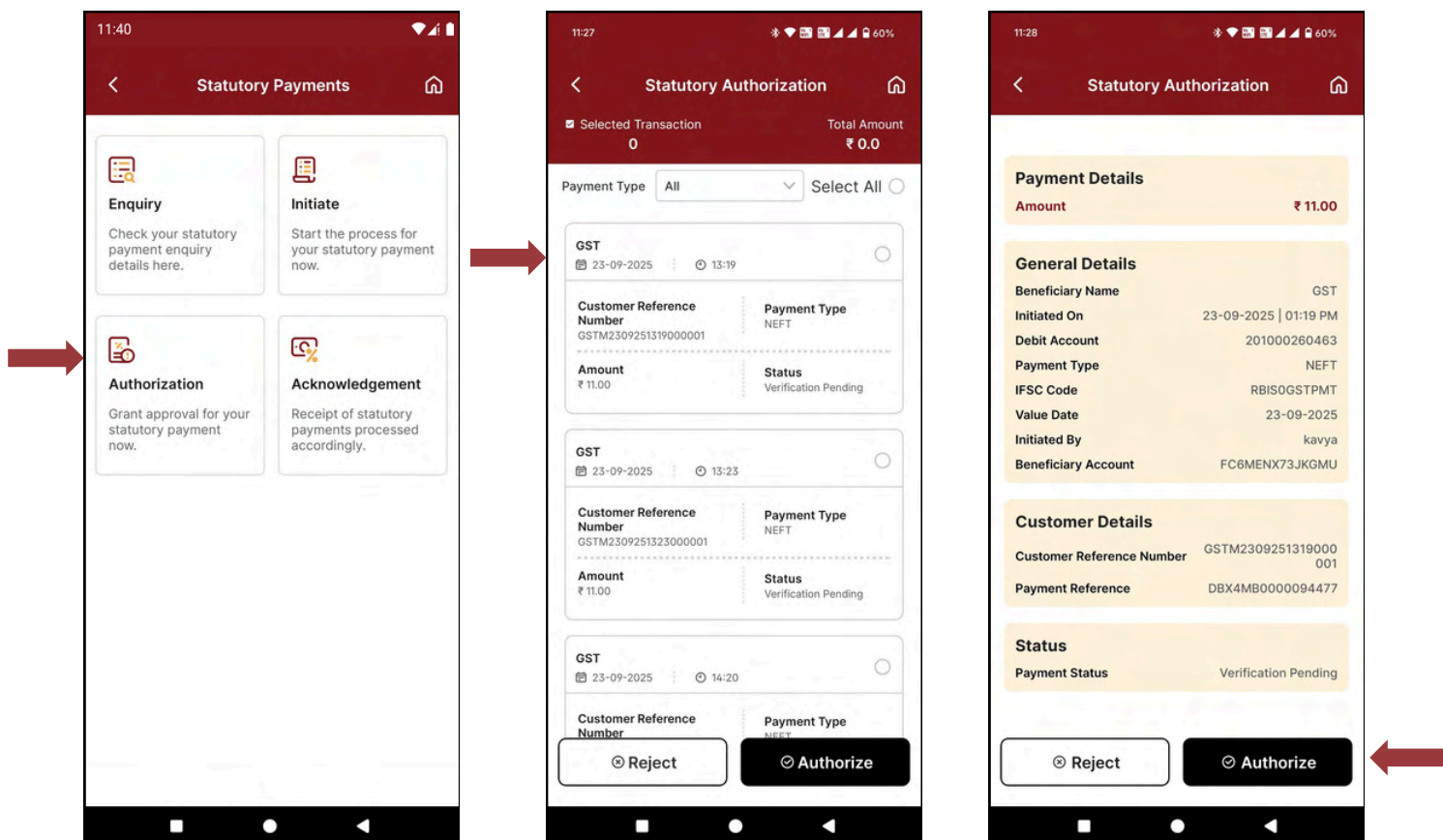
The **Statutory Payment Authorization** feature in the IndusDirect Corporate Mobile Banking app allows authorized users to approve statutory payments such as GST, CBDT, and other regulatory dues (Payments initiated from portal can also be authorized from the mobile app). This ensures that all mandatory payments are processed securely and in compliance with statutory requirements.

A typical authorization flow may include:

- **Verifier** – Reviews and validates the payment details.
- **Checker 1** – Provides the first level of approval.
- **Checker 2** – Provides an additional layer of approval (if configured).
- **Releaser** – Grants final authorization, enabling the payment to be executed.

Within the app, users can view all pending statutory payment transactions, check details such as customer reference number, payment type, amount, and status, and take action by either authorizing or rejecting the payment. This layered approval process ensures compliance, minimizes risk, and enhances control over sensitive financial transactions.

Follow the below steps for Statutory Payment Authorization via the mobile app:



Step 1: Navigate to Statutory Payments

From the dashboard, tap on Statutory Payments under Banking Essentials.

Step 2: Select Authorization

On the Statutory Payments menu, choose Authorization to view pending transactions.

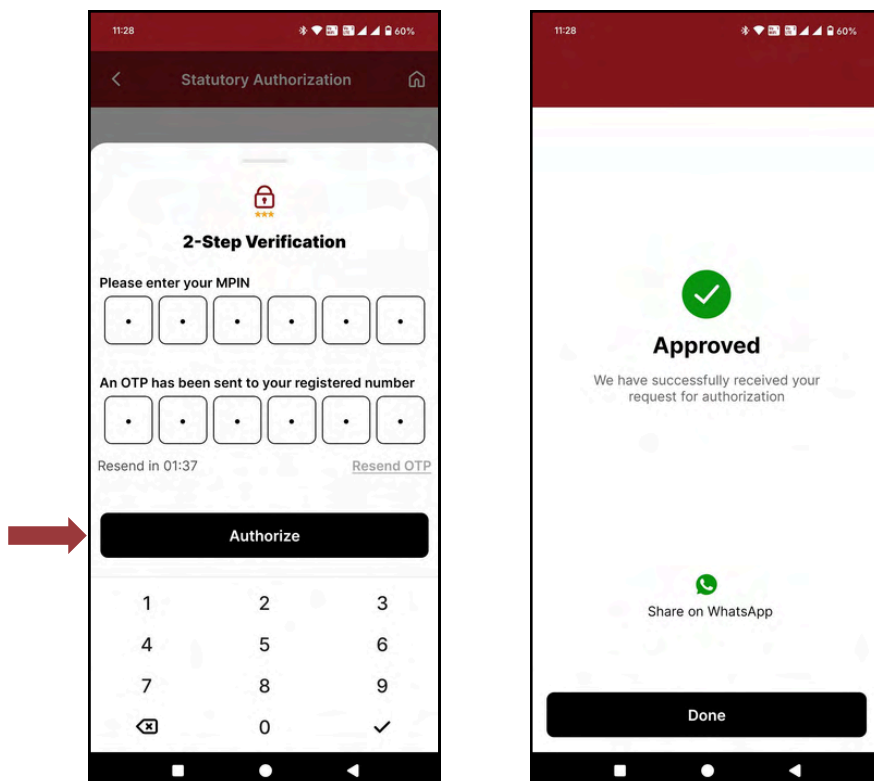
Step 3: View List of Transactions

The screen displays a list of pending transactions awaiting approval.

- You can click on a transaction to view detailed information.
- Alternatively, you can select one or multiple transactions using the radio button and authorize them directly from this screen.

Step 4: Review Payment Details

If you open a specific transaction, you will see detailed information such as beneficiary name, debit account, amount, payment reference, and status. Click Authorize to proceed.



Step 5: Complete Two-Factor Authentication

For added security, the app requires 2-Step Verification:

- Enter your MPIN (or biometric).
- Enter the OTP received on your registered mobile number.

Tap Authorize to proceed.

Step 6: Successful Authorization

Once verified, the system confirms the authorization with a success screen.

The customer can share the success confirmation on WhatsApp if needed.

The status updates are based on the stage of the organization's workflow (e.g., Verifier → Checker 1 → Checker 2 → Releaser).



6.2.8 Income Tax Payments Initiation from Mobile App

The Income Tax Payments Initiation feature in the IndusDirect Corporate Mobile Banking App enables users to conveniently initiate their statutory tax payments directly from their mobile devices.

Follow the below steps to initiate Income Tax Payment via the mobile app:

1. Income Tax Payment

- Go to the Income Tax website via mobile browser OR click on this link in your mobile - <https://eportal.incometax.gov.in/>
- Enter User ID (AADHAAR/PAN/Other) and click Continue.

2. Verify Secure Access & Login

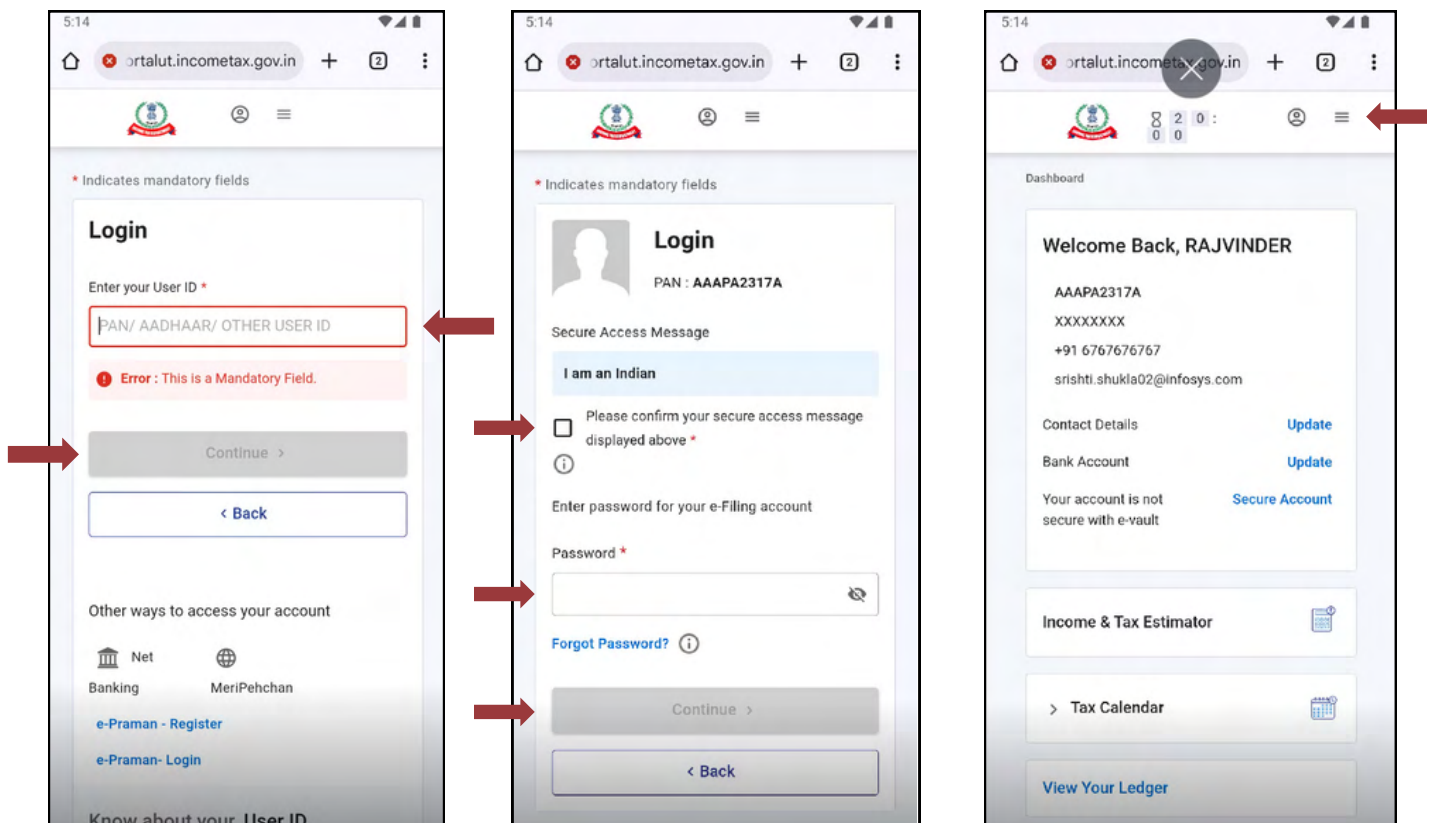
- Verify your Secure Access Message displayed.
- Tick the checkbox to confirm.
- Enter Password and click Continue.

3. Dashboard

- After successful login, the Dashboard opens, showing your PAN, contact details, and account overview

4. Open Main Menu

- Click the Hamburger Menu (≡) on the top-right to open navigation options.



5. Navigate to e-Pay Tax

- In the menu, click e-File.
- Select e-Pay Tax.

6. e-Pay Tax Screen

- On the e-Pay Tax page, click "+ New Payment" button.

7. Select Tax Payment Category

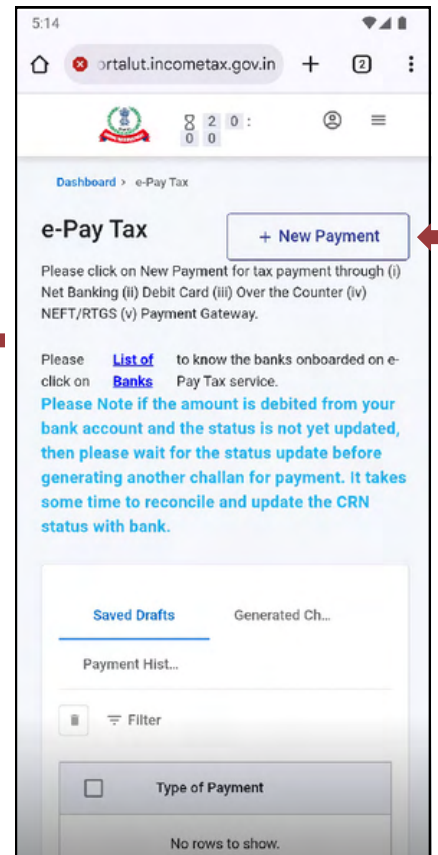
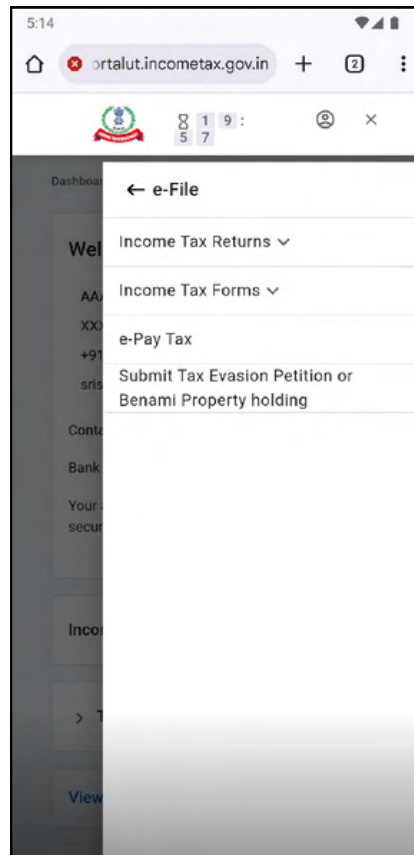
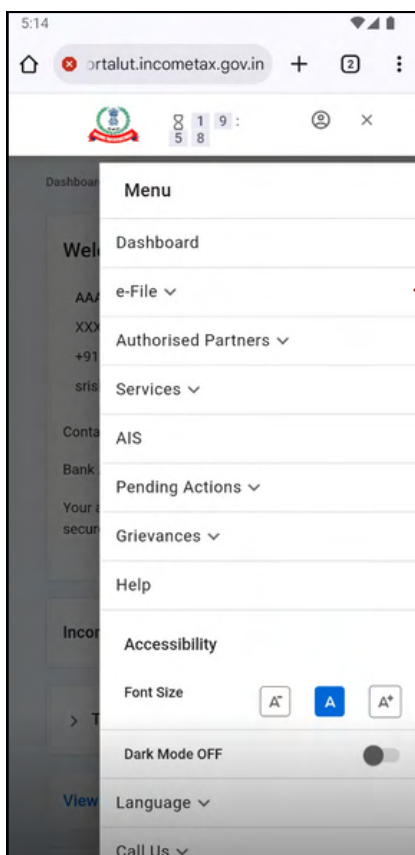
- From available categories, select Income Tax (for Advance Tax, Self-Assessment Tax, etc.) and click Proceed.

8. Enter Tax Applicable Details

- Select the Assessment Year.
- Choose the Type of Payment (Advance Tax, Self-Assessment Tax, etc.).
- Click Continue.

9. Enter Tax Break-Up

- Provide amounts under:
 - Tax
 - Surcharge
 - Cess
 - Interest
 - Penalty (if applicable)
- Click Continue.



5:14
ortalut.incometax.gov.in

Dashboard > e-Pay Tax

New Payment

PAN: AAAPA2317A
Find your tax payment category

Income Tax

Advance Tax (100), Self Assessment Tax (300), Tax on Distributed Income to Unit Holders (107)...

[Read More](#)

[Proceed](#)

Demand Payment as Regular Assessment Tax (400)

Payment of demand raised against previous years processed returns

[Proceed](#)

Equalisation Levy/ STT/ CTT

5:14
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Dashboard > e-Pay Tax

1 → 2 → 3

Add Tax Applicable Details

Add Tax Break Up Details

Add Payment Details

New Payment

PAN: AAAPA2317A

* Indicates the mandatory fields

Assessment Year *

2026-27

Financial Year is 2025-26 for the selected Assessment Year 2026-27

Type of Payment (Minor Head) *

Advance Tax (100)

Tax Applicable (Major Head) is Income Tax (Other than Companies)(0021)

[Continue >](#)

5:14
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Dashboard > e-Pay Tax

✓ → 2 → 3

Add Tax Applicable Details

Add Tax Break Up Details

Add Payment Details

New Payment

PAN: AAAPA2317A

* Indicates the mandatory fields

(a) Tax

₹ 0

(b) Surcharge

₹ 0

(c) Cess

₹ 0

(d) Interest

₹ 0

(e) Penalty

₹ 0

5:15
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(b) Surcharge

₹ 10

(c) Cess

₹ 10

(d) Interest

₹ 10

(e) Penalty

₹ 10

(f) Others

₹ 10

Total (a + b + c + d + e + f)

₹ 60

In words

Rupees Sixty Only

[Continue >](#)

[Save As Draft](#)

5:15
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☐ ICICI Bank

☐ IDBI Bank

☐ Kotak Mahindra Bank Limited

☐ PUNB

☐ SBI

☒ Other Bank

Other Bank *

IndusInd Bank

Can't find your bank? This net banking mode is for Authorized banks only. For other banks please use Payment Gateway or RTGS/NEFT option.

[Continue >](#)

5:15
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(b) Surcharge ₹ 10

(c) Cess ₹ 10

(d) Interest ₹ 10

(e) Penalty ₹ 10

(f) Others ₹ 10

Total (a + b + c + d + e + f)

₹ 60

In words

Rupees Sixty Only

[Pay Now](#)

[Pay Later](#)

[Back](#)



10. Add Payment & Bank Details:

- On the Payment Details screen, select your Bank.
- If IndusInd is not directly listed, select Other Bank, then choose IndusInd Bank from the dropdown.
- Click Continue.

11. Preview Payment:

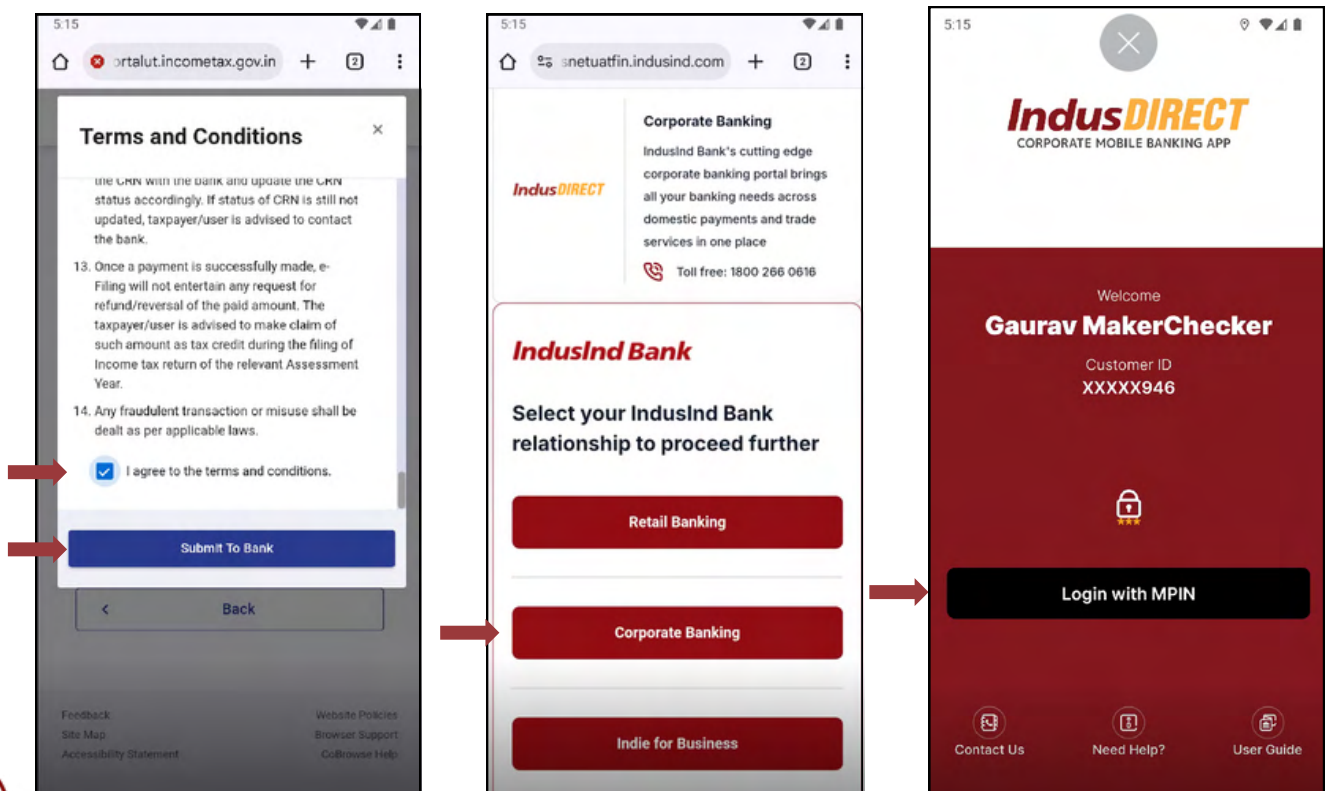
- Review payment summary, including:
 - Assessment Year
 - Financial Year
 - Amount breakup
- Scroll down and click Pay Now.

12. Accept Terms & Conditions:

- A Terms & Conditions popup appears.
- Tick “I agree to the terms and conditions”.
- Click Submit to Bank.

13. Redirect to IndusInd Bank Portal

- You are redirected to the IndusInd Bank payment gateway.
- Choose banking mode:
 - Retail Banking
 - Corporate Banking
 - Indie for Business
- Select Corporate Banking.
- The system opens the IndusDirect Corporate Mobile Banking App.



14. Login to Corporate App

- Enter your MPIN to log in.

16. Statutory Payment Screen

- The Statutory Payment screen auto-fills details from the Income Tax portal:
 - PAN/TAN
 - Assessment Year
 - Payment Type
 - Transaction ID
 - Amount breakup
- User actions:
 - Select Debit Account.
 - Enter Remarks.
 - Accept Terms & Conditions.
 - Click Proceed.

17. CBDT Payment Confirmation

- The CBDT Payment Confirmation screen shows:
 - Debit Account
 - PAN/TAN
 - Assessment Year
 - Transaction ID
 - Total Amount
- Review details and click Proceed.

Statutory Payment

Select Account*
200998977692 (₹ 4134.95)

Remarks*
test

Details

Payment Type	EPY
PAN/TAN	AAAPA2317A
Major Head	0021
Minor Head	100
Transaction ID	250730170000009
Customer Reference Number	25073000000327
Assessment Year	2026-27

Amount ₹ 60

Basic Amount	₹10
Surcharge	10
Education Cess	10
Interest	10
Penalty	10
Other	10
Total Payment	₹60
Total Payment	₹ 60

Statutory Payment

Remarks*
test

Details

Payment Type	EPY
PAN/TAN	AAAPA2317A
Major Head	0021
Minor Head	100
Transaction ID	250730170000009
Customer Reference Number	25073000000327
Assessment Year	2026-27

Amount ₹ 60

Basic Amount	₹10
Surcharge	10
Education Cess	10
Interest	10
Penalty	10
Other	10
Total Payment	₹60
Total Payment	₹ 60

☒ I accept [Terms and Conditions](#) for E-tax Payment through IndusDirect.

Cancel Proceed

CBDT Payment

Details

Debit Account	200998977692
PAN/TAN	AAAPA2317A
Major Head	0021
Remarks	test
Minor Head	100
Transaction ID	250730170000009
Customer Reference Number	25073000000327
Assessment Year	2026-27

Amount Details

Basic Amount	₹10
Surcharge	10
Education Cess	10
Interest	10
Penalty	10
Other	10
Total Payment	₹60
Total Amount	₹ 60

Proceed

18. Two-Factor Authentication

- A 2-Step Verification modal opens.
- Enter:
 - MPIN
 - OTP (received via SMS).
- Click Authorize.

19. Payment Submission

- System processes the request.
- Success screen confirms:
 - Message: “Request for Payment Submitted successfully and awaiting Authorization”.
 - A Reference Number is displayed.

5:16

< CBDT Payment

Details

Debit Account 200998977692

2-Step Verification

Please enter your MPIN

An OTP has been sent to your registered number

Resend in 01:37 [Resend OTP](#)

Authorize

1 2 3

4 5 6

7 8 9

Approved

Your transaction is authorized successfully

Ref Number: 260115140005111

Done



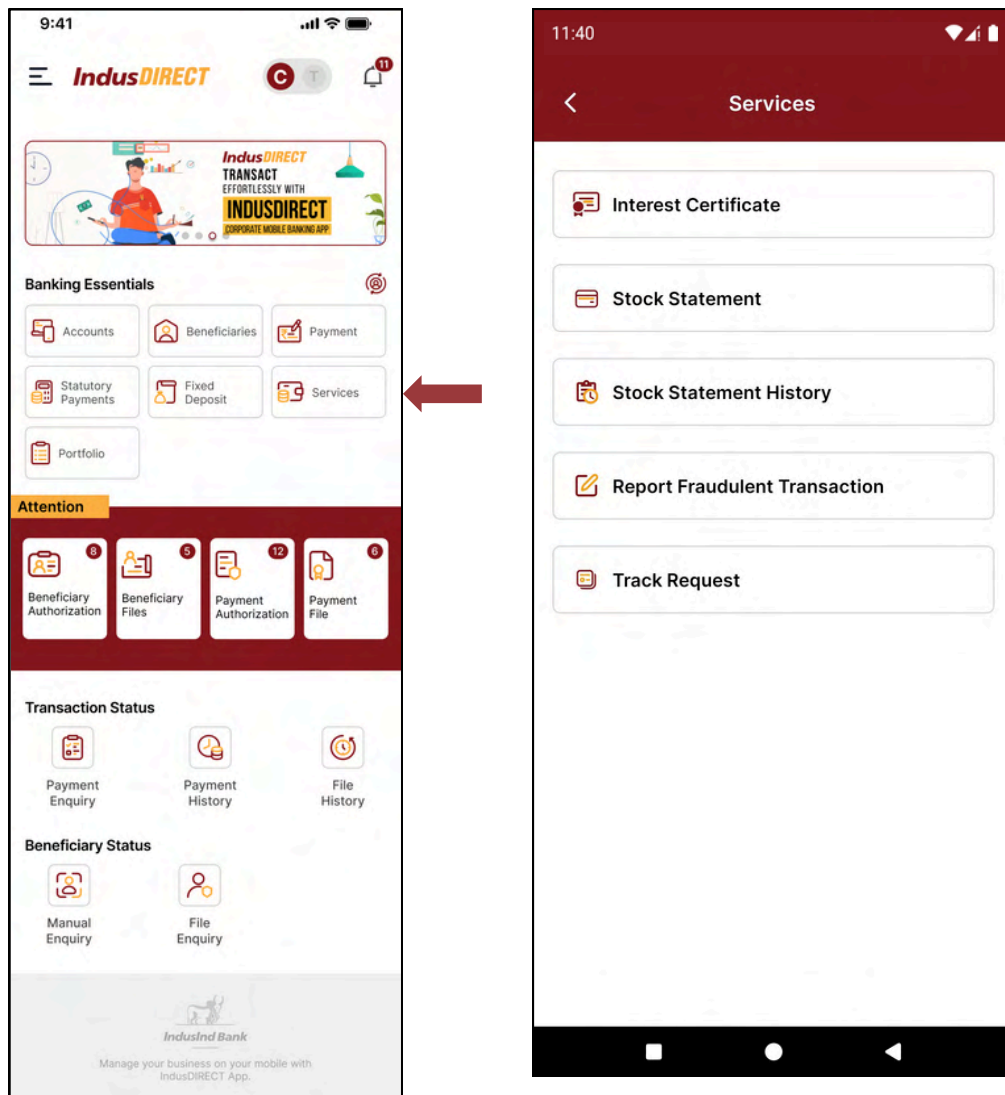
6.2.9 Services

The Services section of the IndusDirect Corporate Mobile Banking App provides users with quick access to a range of essential banking utilities beyond routine transactions. Designed to enhance convenience and transparency, this feature allows customers to generate important certificates, review statements, and manage service-related requests—all from a single interface.

Through the Services menu, users can:

- Download **Interest Certificates** for accounting and tax purposes.
- Generate **Stock Statements**.
- Check **Stock Statement History** to track previously submitted or generated reports.
- **Report Fraudulent Transactions** instantly for enhanced security and addressing grievances.
- **Track Requests** to track and monitor the status of reported fraudulent transactions.

This feature ensures that corporate users have all necessary support functions at their fingertips, helping them stay compliant, informed, and in control of their banking activities.



a. Interest Certificate

The process consists of three steps:

- Services Menu:** The user is on the 'Services' screen. The 'Interest Certificate' option is highlighted with a red arrow.
- Interest Certificate Form:** The user enters the following details:
 - Customer ID: 30298946
 - Customer: DKC EXPORTS
 - Select Account Type*: Cash Credit A/c
 - Financial Year*: 2024-2025
 - Select Date: 01-04-2024 to 31-03-2025
 A message states: 'Interest Certificate will be sent to registered email Id: XXYYZZ123@gmail.com'. The 'Download' button is highlighted with a red arrow.
- Information Dialog:** A dialog box appears with the message: 'Your Interest Certificate for Customer ID : 30298946 has been successfully downloaded.' An 'OK' button is present.

b. Stock Statement

The process consists of three steps:

- Services Menu:** The user is on the 'Services' screen. The 'Stock Statement' option is highlighted with a red arrow.
- Stock Statement Form:** The user enters the following details:
 - Stock Statement Month*: June 2025
 - Customer ID: 30298946 - DKC EXPORTS
 - Bank Share % in case Multiple Consortium*: 50
 - Availing CC Facility: ☒ Y ☐ N
 - Submission Date: 25-08-2025
 - Transaction Reference: SKST25086725
 - Add File*: Initial.pdf
 - ☒ Acceptance of Terms & Conditions
 The 'Submit' button is highlighted with a red arrow.
- Information Dialog:** A dialog box appears with the message: 'Your Stock Statement Request: SKST25086725 has been successfully submitted to the Bank for further processing.' An 'OK' button is present.

c. Stock Statement History

The sequence shows the user navigating from the Services menu to the Stock Statement History screen. They select a customer ID from a list. The screen then displays a list of stock statements for that customer, with each entry showing the File Name, File Created Date, and a status of 'UNDER_PROCESSING'.

d. Report Fraudulent Transactions

The sequence shows the user navigating from the Services menu to the Report Fraudulent Transaction screen. They fill out a form with various details including Application Name, Customer ID, Account, Currency, Transaction Type, Amount, Transaction Reference No., Fraud Type, Transaction Date, and Information Details. After filling the form, they proceed to a 2-Step Verification screen where they enter their MPIN and OTP. The screen also includes a Resend button and an Authorize button.

11:40

<

Report Fraudulent Transaction

Transaction Type*

Credit

Amount*

100

Information

Your Report Fraudulent Transaction Request: 758243 has been successfully submitted to the Bank for further processing.

OK

Information Details*

Became victim of Online Fraud

29/1500

Reset

Submit

e. Track Request

11:40

<

Services

Interest Certificate

Stock Statement

Stock Statement History

Report Fraudulent Transaction

Track Request

11:40

<

Track Request

Search by Tracking Ref No. #

Q

For Customer ID : 30298946 - DKC EXPORTS

25 Aug, 2025

2:44 PM

Tracking Ref No. 758243

Sent to Bank for Investigation

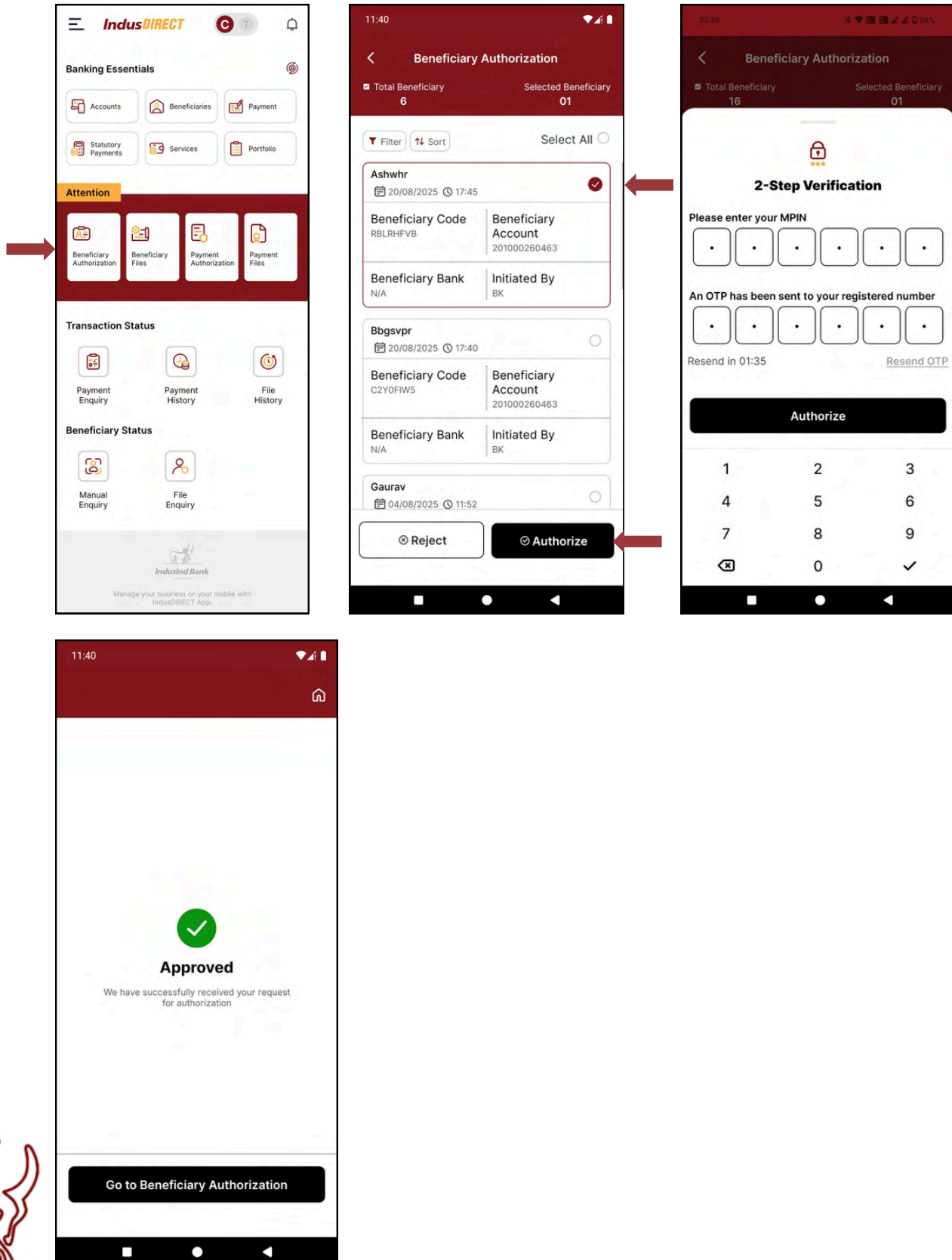
Transaction Ref No. XX20250825

Last Updated Date 25-08-2025

6.3 ATTENTION

6.3.1 Beneficiary Authorization

- **“Beneficiary Authorization”** allows the users to authorize or reject the initiated request of adding or modifying a beneficiary.



To authorize or reject a beneficiary addition or modification request, follow these steps:

1. Navigate to Beneficiary Authorization:

- Go to the “Beneficiary Authorization” option under the Attention section.

2. View Beneficiary List:

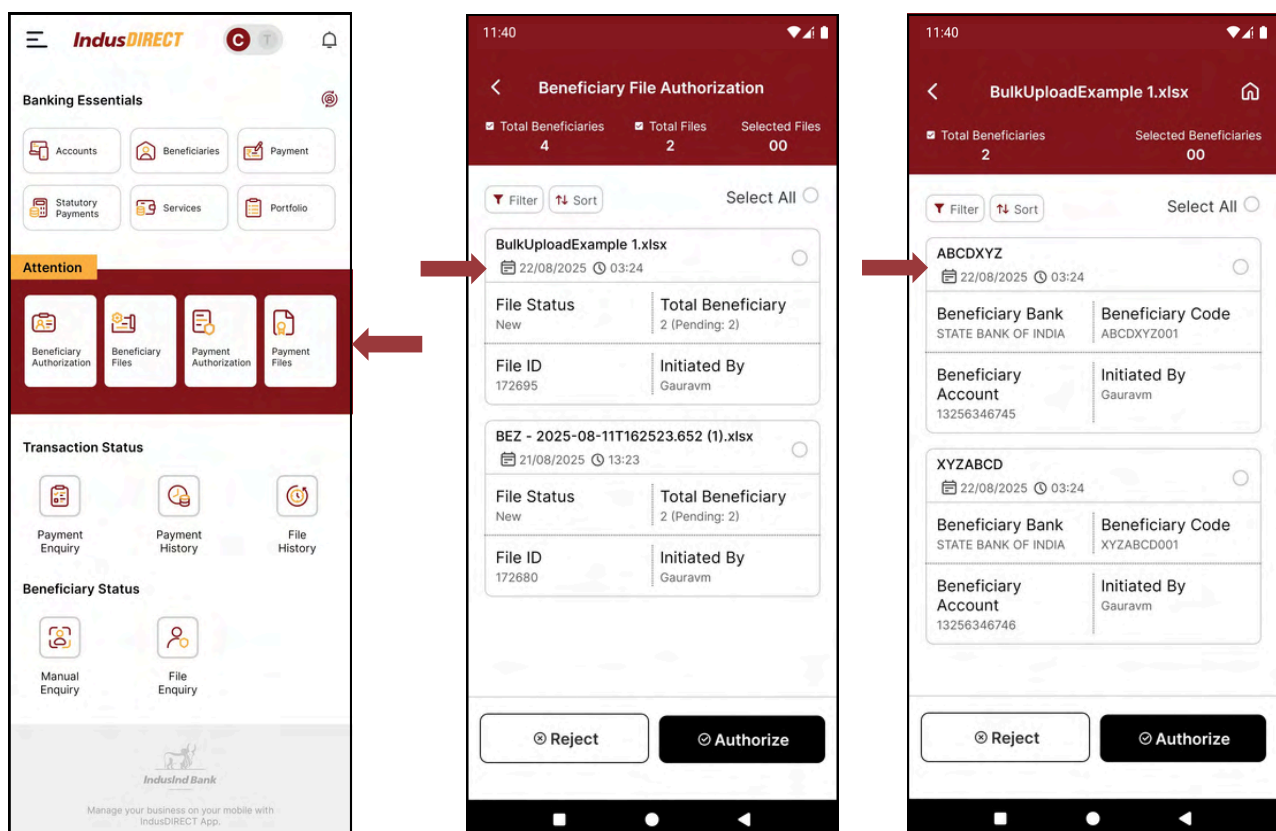
- The screen displays the list of beneficiaries with their respective info on each card.

3. Authorize or Reject the request:

- To authorize or reject the request, click on the radio button of the beneficiary card, and then click on “**Authorize**” button to authorize or click on the “**Reject**” button to reject the request.
- Then a 2-Step Verification modal opens. Enter MPIN & OTP (received via SMS) and click Authorize.

6.3.2 Beneficiary File Authorization

- “**Beneficiary File Authorization**” allows the users to authorize or reject the initiated request of bulk upload of multiple beneficiaries which is done by uploading a file as discussed in section 7.2.3
- The user can search and view the details of the file and the beneficiaries before authorizing or reject it as shown below:



11:40

< Beneficiary Details

ABCDXYZ

Beneficiary Code
ABCDXYZ001

Product Type
IMPS, NEFT, RTGS

Other Bank A/c
13256346745

IFSC Code
SBIN0000621

Status
InActive

Email
N/A

File Name
BulkUploadExample 1.xlsx

Address
PUNE, PUNE, PUNE, MAHARASHTRA, 412220

Created By
Gauravm (22-08-2025 03:24)

⊙ Reject ⊙ Authorize

- The user can either authorize or reject these one by one or process the whole file at once as shown next:

11:40

< Beneficiary File Authorization

☒ Total Beneficiaries 4
 ☒ Total Files 2
 Selected Files 01

Filter Sort Select All

BulkUploadExample 1.xlsx 22/08/2025 03:24		✓
File Status New	Total Beneficiary 2 (Pending: 2)	
File ID 172695	Initiated By Gauravm	

BEZ - 2025-08-11T162523.652 (1).xlsx 21/08/2025 13:23		○
File Status New	Total Beneficiary 2 (Pending: 2)	
File ID 172680	Initiated By Gauravm	

⊙ Reject ⊙ Authorize

00:28

< Beneficiary File Authorization

☒ Total Beneficiaries 2
 ☒ Total Files 1
 Selected Files 01

2-Step Verification

Please enter your MPIN

• • • • • •

An OTP has been sent to your registered number

• • • • • •

Resend in 01:37 [Resend OTP](#)

Authorize

1	2	3
4	5	6
7	8	9
✕	0	✓

11:40

Approved

We have successfully received your request for authorization

Go to Beneficiary Authorization



To authorize or reject a Beneficiary File addition, follow these steps:

1. Navigate to Beneficiary Files:

- Go to the “Beneficiary Authorization” option under the Attention section.

2. View Beneficiary Files List:

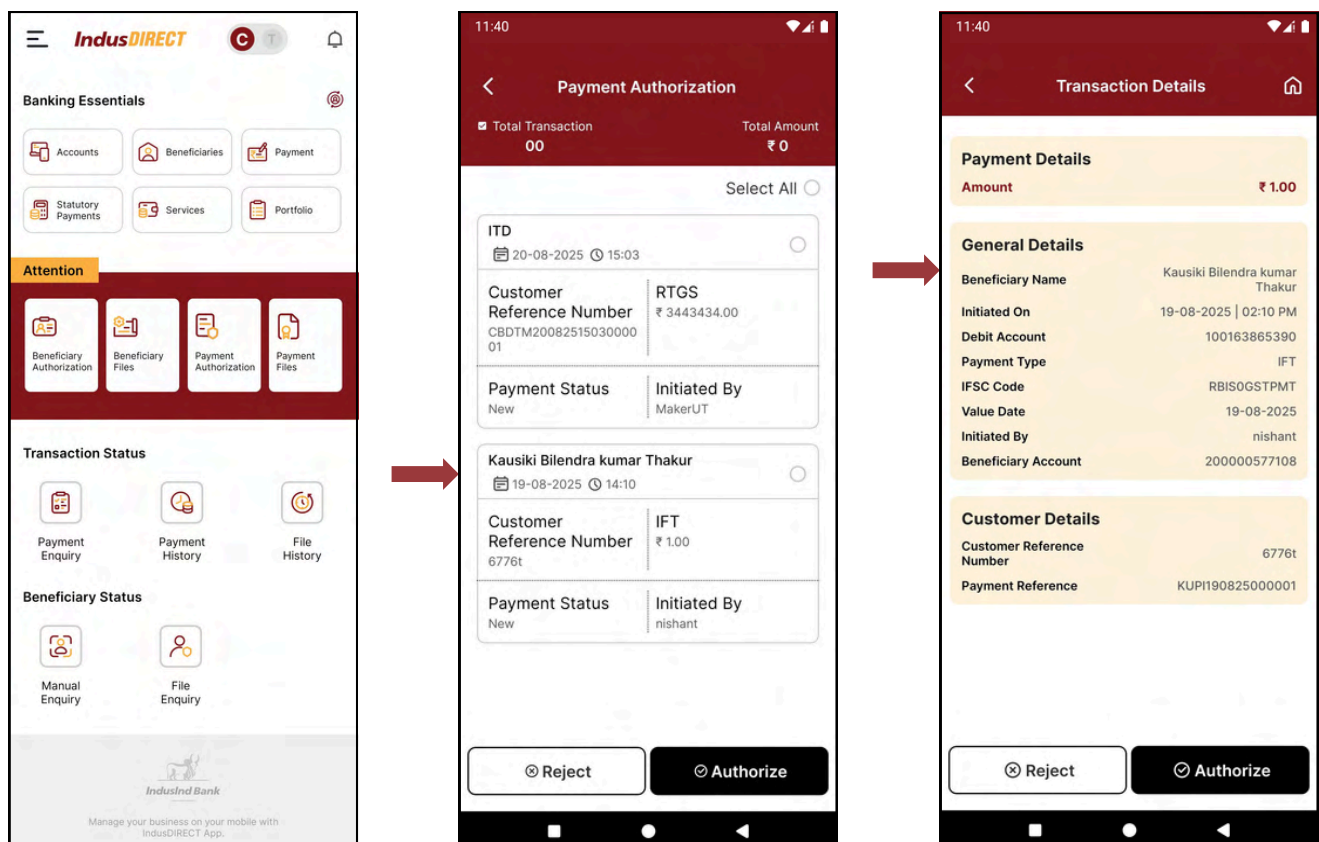
- The screen displays the list of beneficiaries files uploaded with their respective info on each card.

3. Authorize or Reject the request:

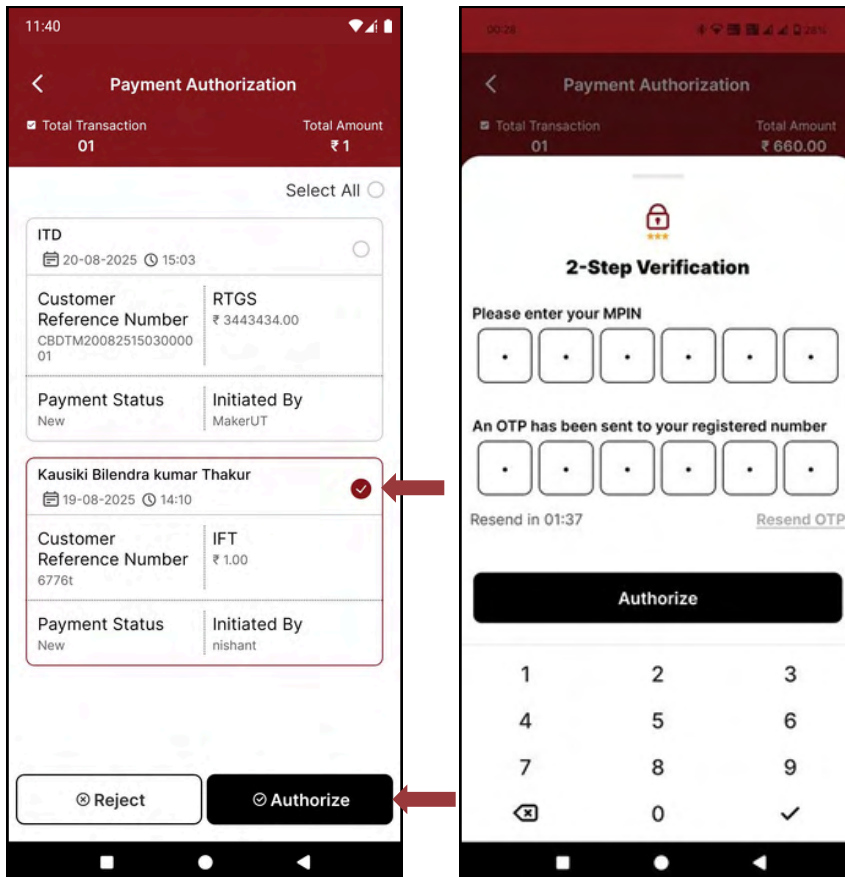
- To authorize or reject the request, click on the radio button of the beneficiary file info card, and then click on “**Authorize**” button to authorize or click on the “**Reject**” button to reject the request.
- Then a 2-Step Verification modal opens. Enter MPIN & OTP (received via SMS) and click Authorize.

6.3.3 Payment Authorization

- “**Payment Authorization**” allows the users to authorize or reject the initiated request of payment transactions.
- The user can search and view the details of the transactions before authorizing or reject it as shown below:



- The user can either authorize or reject these individually as it appears on the “Transaction Details” screen. Or the user can select one or more transactions by clicking on the respective card’s radio buttons.



To authorize or reject a Payment transaction, follow these steps:

1. Navigate to Payment Authorization:

- Go to the “Payment Authorization” option under the Attention section.

2. View Payments List:

- The screen displays the list of transaction with their respective info on each card.

3. Authorize or Reject the request:

- To authorize or reject the request, click on the radio button of the beneficiary file Payment file info card, and then click on “**Authorize**” button to authorize or click on the “**Reject**” button to reject the request.
- Then a 2-Step Verification modal opens. Enter MPIN & OTP (received via SMS) and click Authorize.



6.3.4 Payment File Authorization

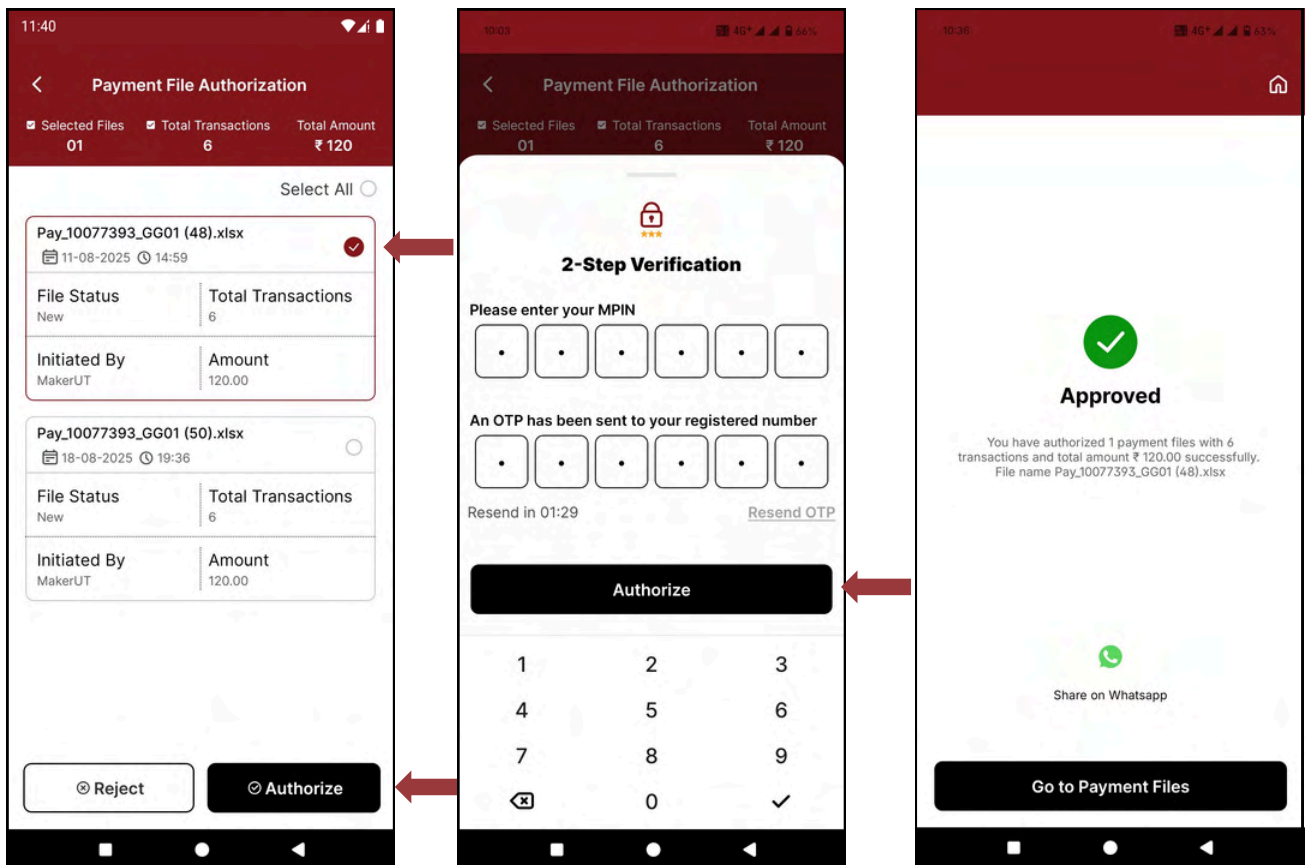
- “**Payment File Authorization**” allows the users to authorize or reject the request of payment transactions which are initiated in bulk by uploading file through the portal.
- The user can search and view the details of the transactions before authorizing or reject it as shown below:

The screenshots illustrate the following steps:

- Home Screen:** The user navigates to the 'Payment' option under 'Banking Essentials'.
- Payment File Authorization:** The user views a list of files for authorization. Each file entry shows the filename, date, status, total transactions, and amount.
- Transaction Details:** The user selects a file to view detailed transaction information, including beneficiary details, payment type, and customer reference numbers.
- Transaction Details (Continued):** The user can either 'Reject' or 'Authorize' the transaction based on the details.

- The user can either authorize or reject these one by one or process the whole file at once as shown next:





To authorize or reject a Beneficiary File addition, follow these steps:

1. Navigate to Payment Files:

- Go to the “Payment Files” option under the Attention section.

2. View Payment Files List:

- The screen displays the list of payment files uploaded with their respective info on each card.

3. Authorize or reject the request:

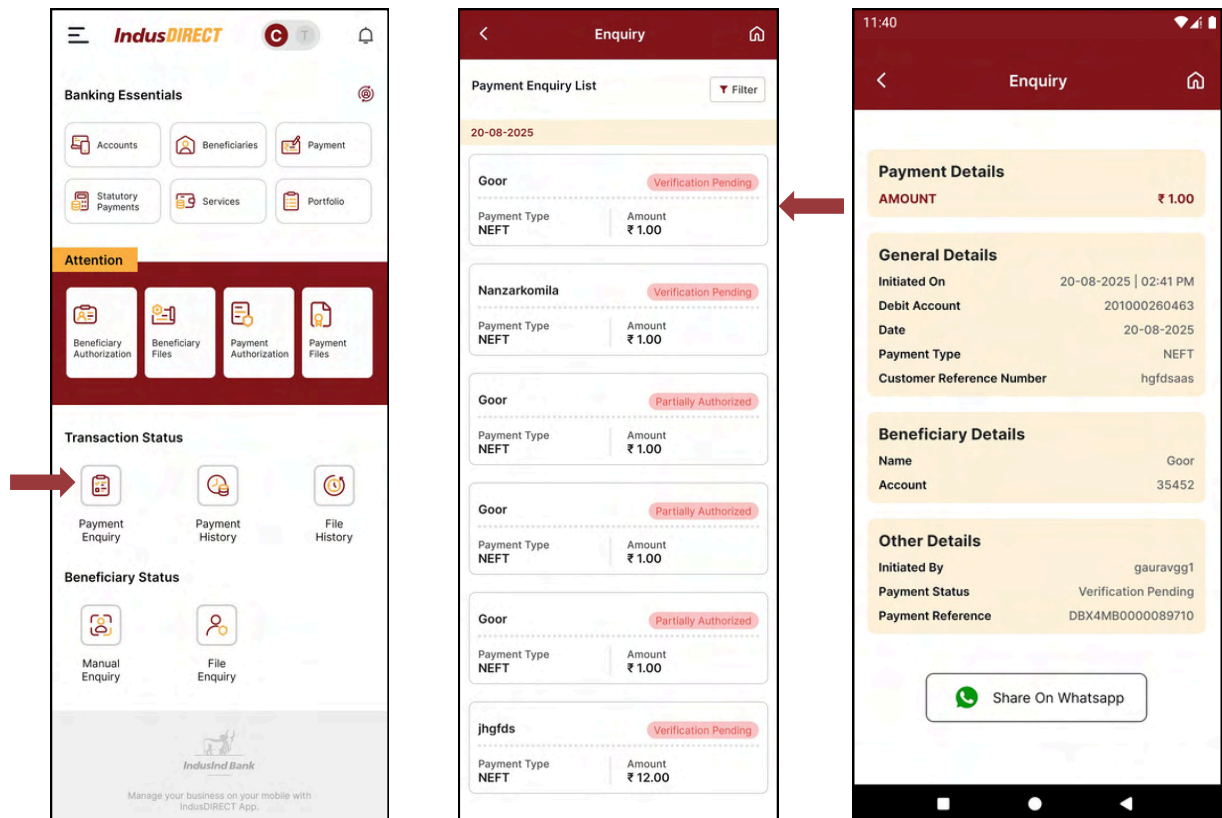
- To authorize or reject the request, click on the radio button of the payment file info card, then click on “**Authorize**” button to authorize or click on the “**Reject**” button to reject the request.
- Then a 2-Step Verification modal opens. Enter MPIN & OTP (received via SMS) and click Authorize.
- The customer can share the success confirmation on WhatsApp if needed.



6.4 TRANSACTION STATUS

6.4.1 Payment Enquiry

- “Payment Enquiry” enables users to search and view details of all payments, including in-progress and processed transactions.



To view the information of any past transactions, follow these steps:

1. Navigate to Payment Enquiry:

- Go to the “Payment Enquiry” option under the Transaction Status section.

2. View Payment Enquiry List:

- The screen displays the list of past transactions with the following info about the file on each card:
 - Beneficiary Name
 - Payment Type
 - Amount
- There is a filter button on top-right corner of the screen, to enhance the search.

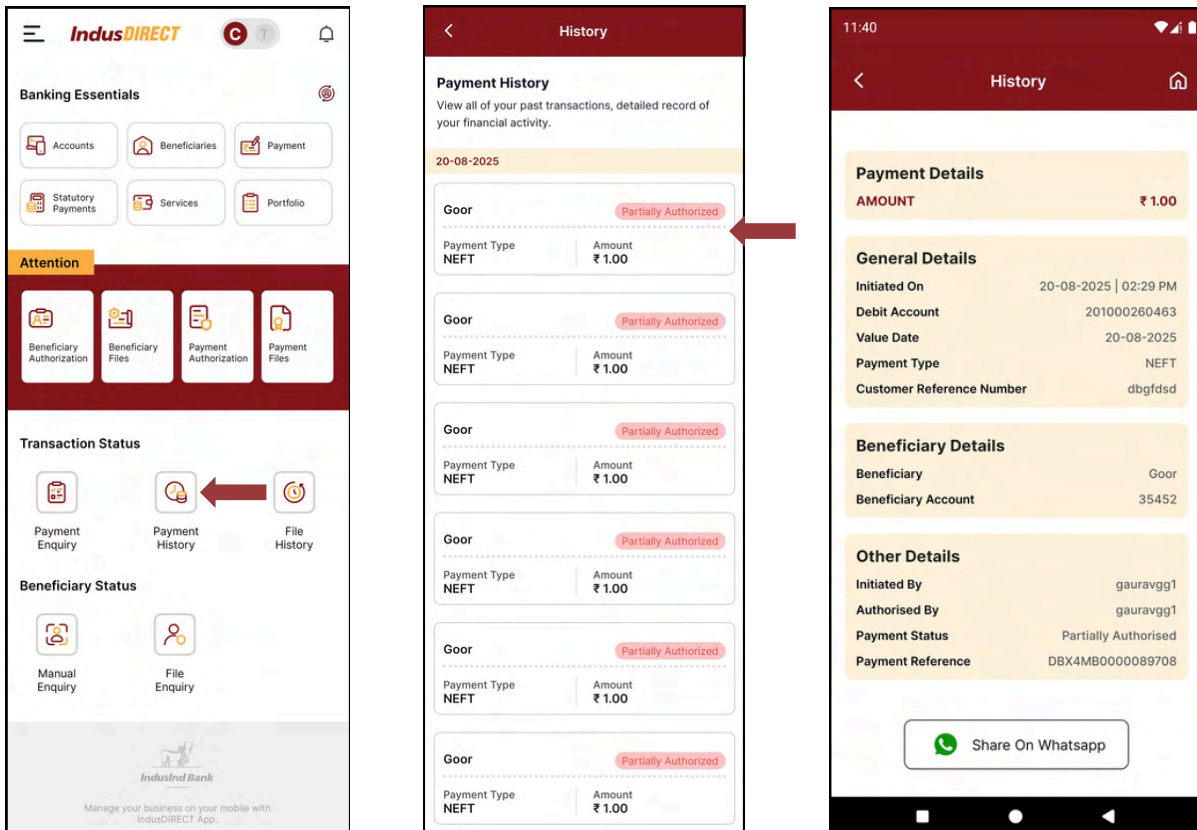
3. View Payment Enquiry Details:

- To see additional information about any transaction, click on the card representing that transaction. This will navigate the user to next screen where the details of that particular transaction will be displayed.



6.4.2 Payment History

- “**Payment History**” allows the users to search and view all of the past transactions which are processed by the bank.



To view the information of any past transactions, follow these steps:

1. Navigate to Payment History:

- Go to the “Payment History” option under the Transaction Status section.

2. View Payment History List:

- The screen displays the list of past transactions with the following info about the file on each card:
 - Beneficiary Name
 - Payment Type
 - Amount

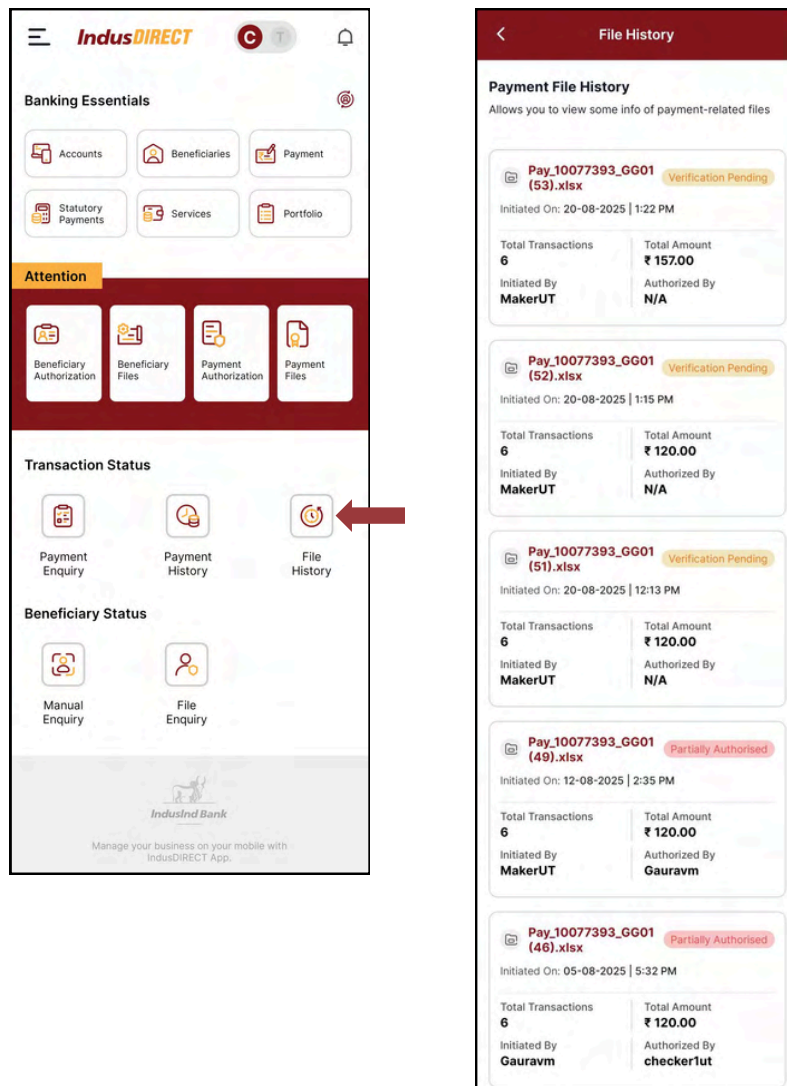
3. View Payment History Details:

- To see additional information about any transaction, click on the card representing that transaction. This will navigate the user to next screen where the details of that particular transaction will be displayed.



6.4.3 File History

- “File History” allows the users to search and view some details of payment-related files.



To view the information of uploaded payment-related files, follow these steps:

1. Navigate to File History:

- Go to the “File History” option under the Transaction Status section.

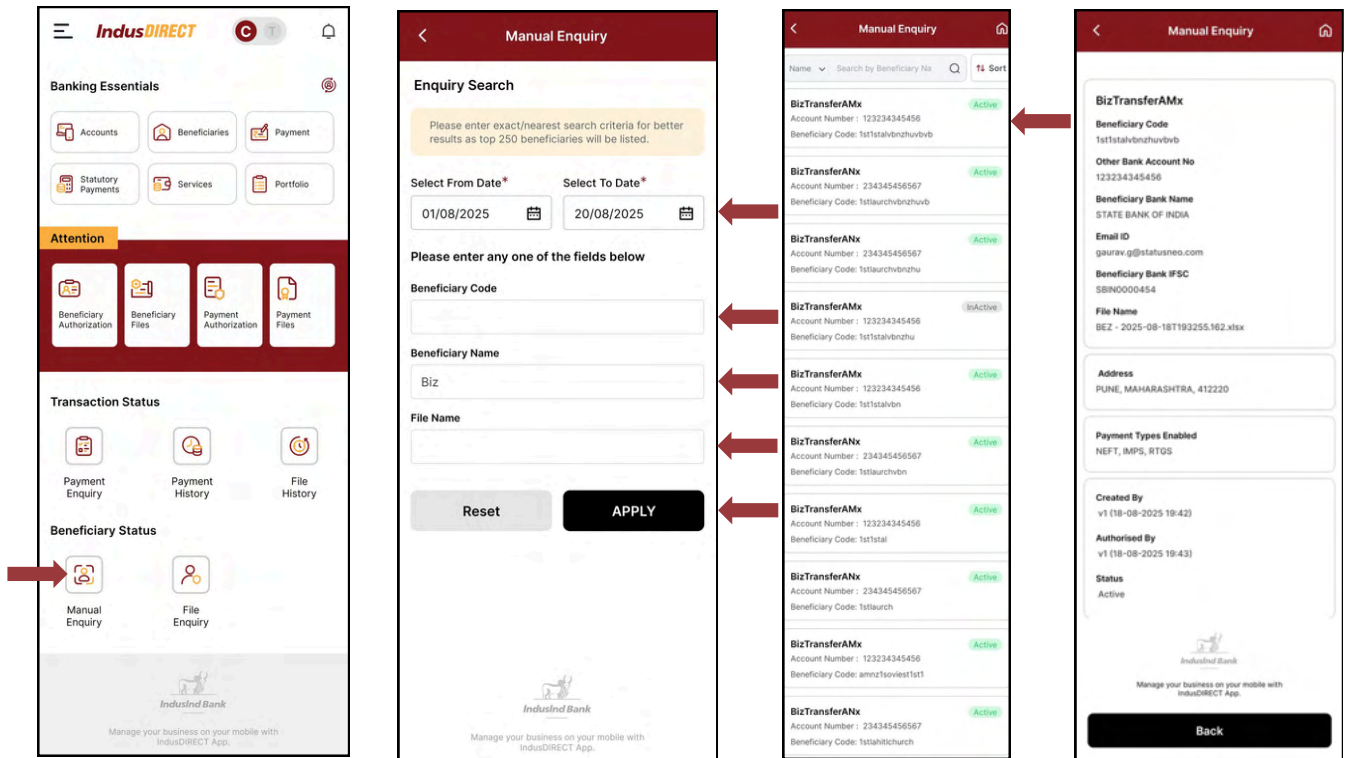
2. View File List:

- The screen displays the list of payment-related files with the following info about the file on each card:
 - File Name
 - Initiated On
 - Status
 - Total Transactions
 - Total Amount
 - Initiated by
 - Authorized by

6.5 BENEFICIARY STATUS

6.5.1 Manual Enquiry

- “Manual Enquiry” allows the users to search and view details of any beneficiary.



To search and view the details of beneficiary, follow these steps:

1. Navigate to Manual Enquiry:

- Go to the “Manual Enquiry” option under the Beneficiary Status section.

2. Search options:

- Use the available input fields to search for a specific file:
 - From Date
 - To Date
 - Beneficiary Code
 - Beneficiary Name
 - File Name

3. Search or Reset:

- Click “Apply” to perform a search based on the entered criteria.
- Click “Reset” to clear all input fields and start a new search.

4. View Beneficiary List:

- After clicking Apply, a list of matching beneficiary card will be displayed on the screen.

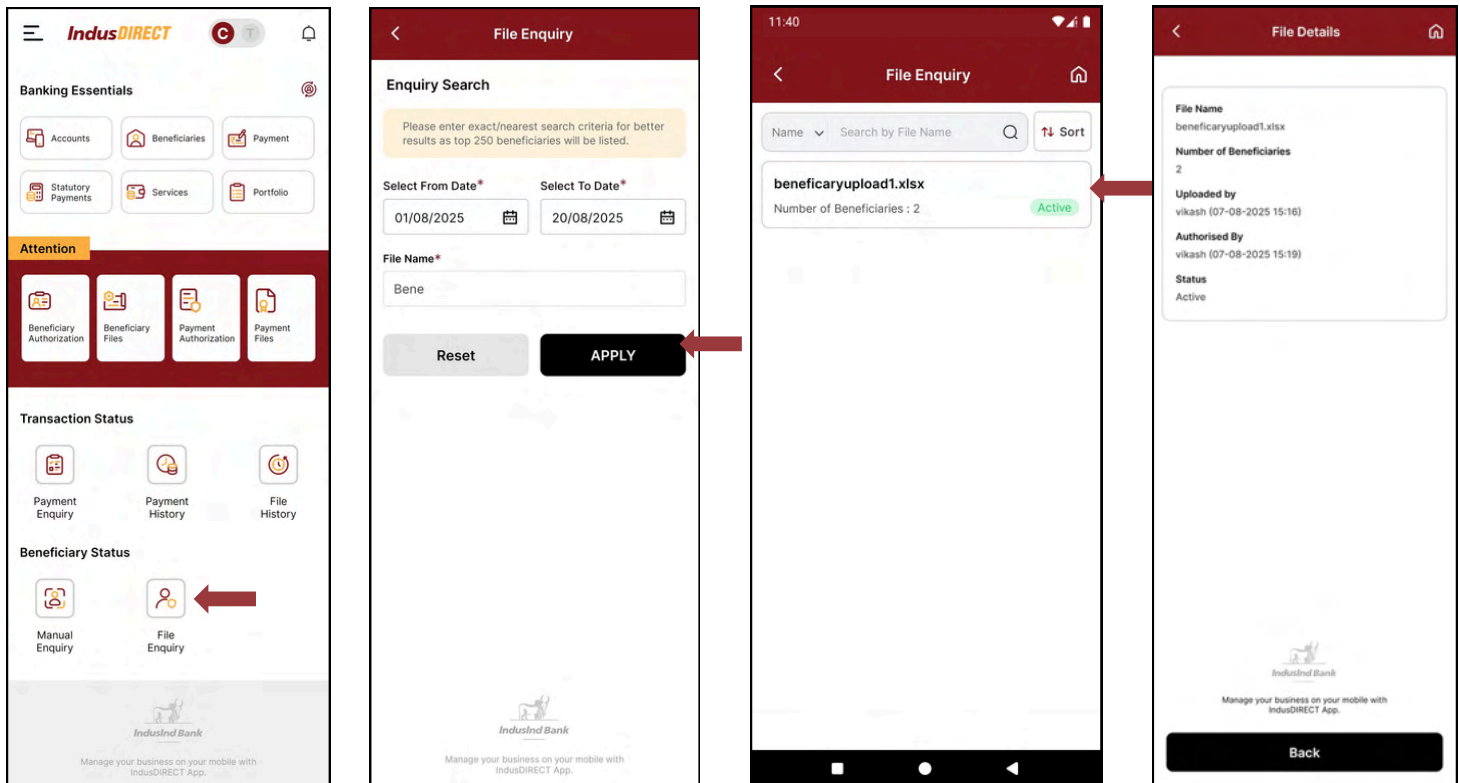
5. View Beneficiary Details:

- To see additional information about any beneficiary, click on the card representing that file. This will navigate the user to next screen where the details of that particular beneficiary will be displayed.



6.5.2 File Enquiry

- “**File Enquiry**” allows the users to search and view the general details of the file which was used to bulk upload multiple beneficiaries.



To view the details of uploaded beneficiary files, follow these steps:

1. Navigate to File Enquiry:

- Go to the “File Enquiry” option under the Beneficiary Status section.

2. Search options:

- Use the available input fields to search for a specific file:
 - From Date
 - To Date
 - File Name

3. Search or Reset:

- Click “Apply” to perform a search based on the entered criteria.
- Click “Reset” to clear all input fields and start a new search.

4. View File List:

- After clicking Apply, a list of matching files will be displayed on the screen.

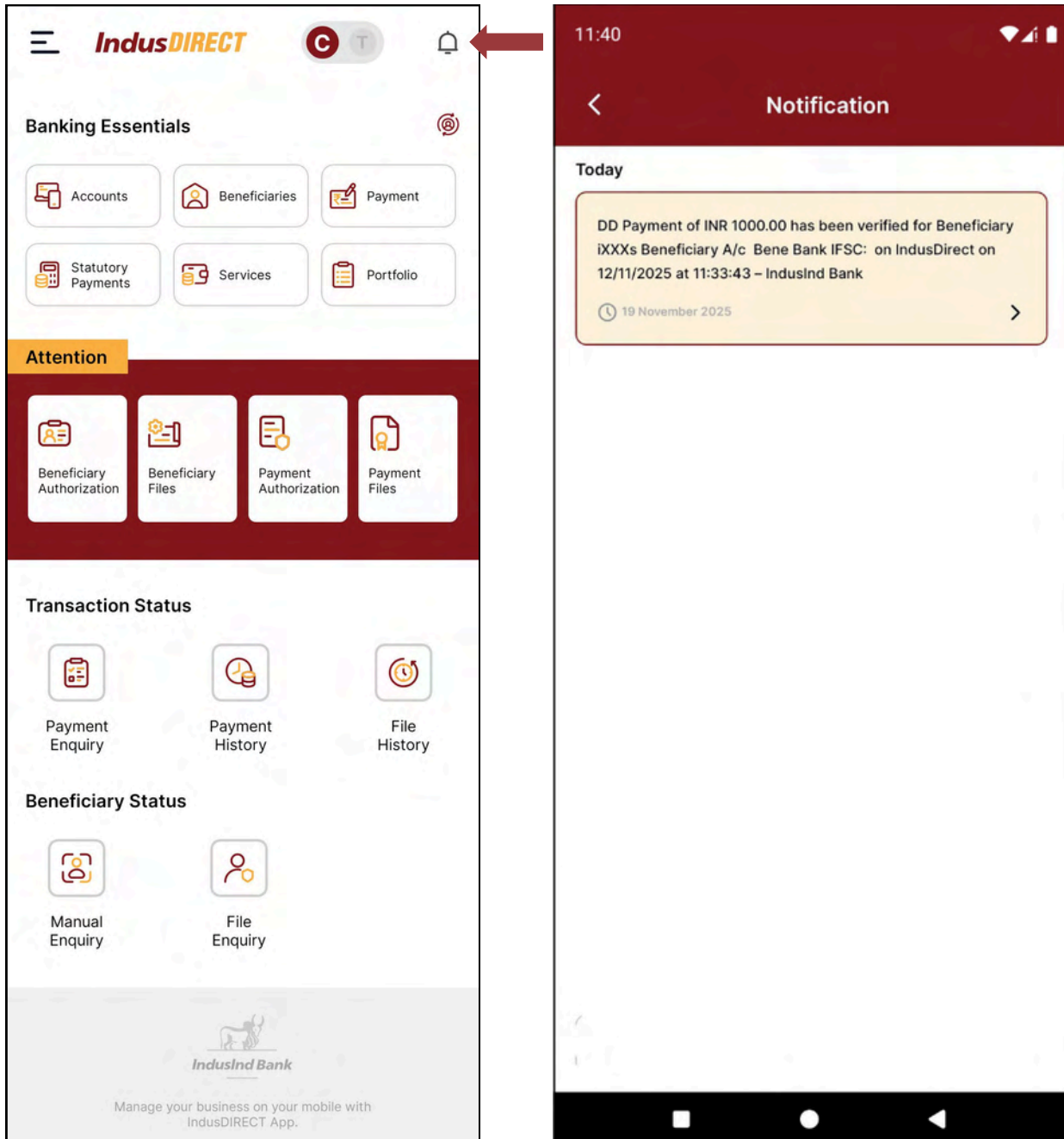
5. View File Details:

- To see additional information about any uploaded file, click on the card representing that file. This will expand and display detailed file-level information.



6.6 NOTIFICATION

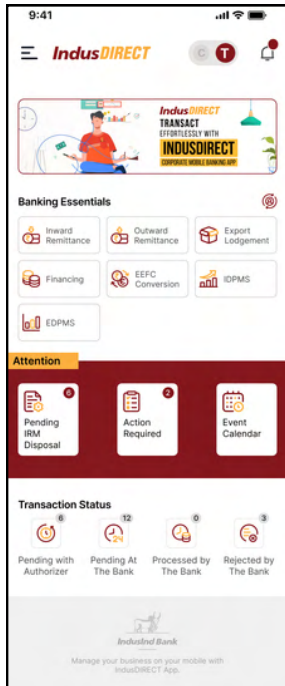
This is to provide the user with updates or alerts related to their account for Cash activities.



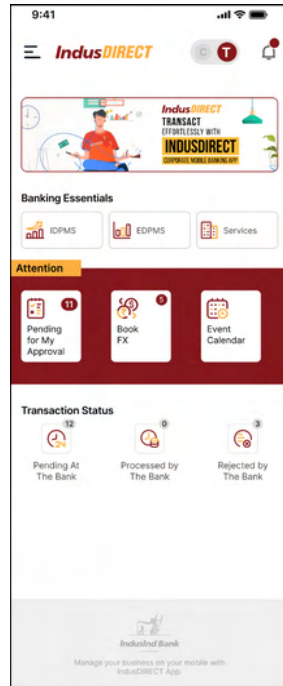
7. TRADE SERVICES

7.1 Dashboard:

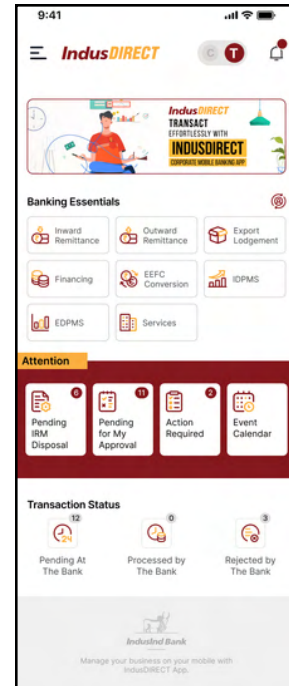
This central hub empowers you to manage your corporate trade activities efficiently. The Dashboard Screen differs according to the roles of each user as shown below:



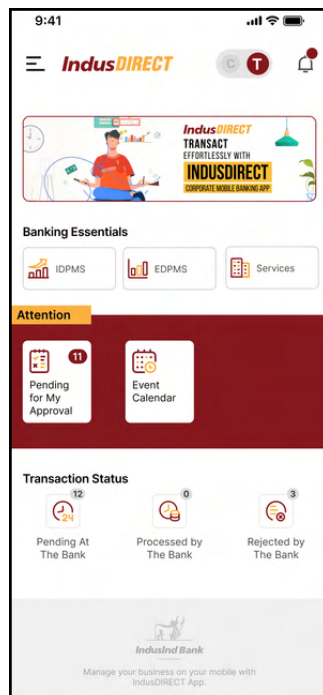
a. User with “**Maker**” role



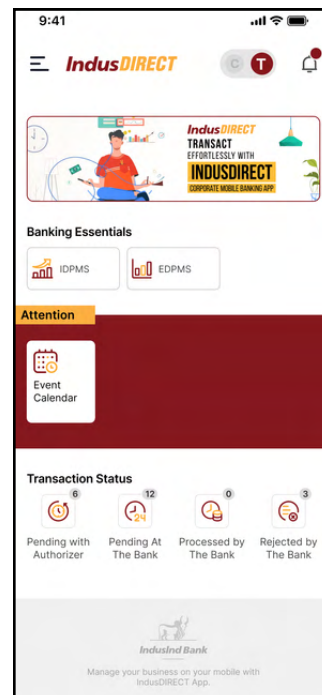
b. User with “**Checker**” role



c. User with “**M=C**” role



d. User with “**Verifier**” role

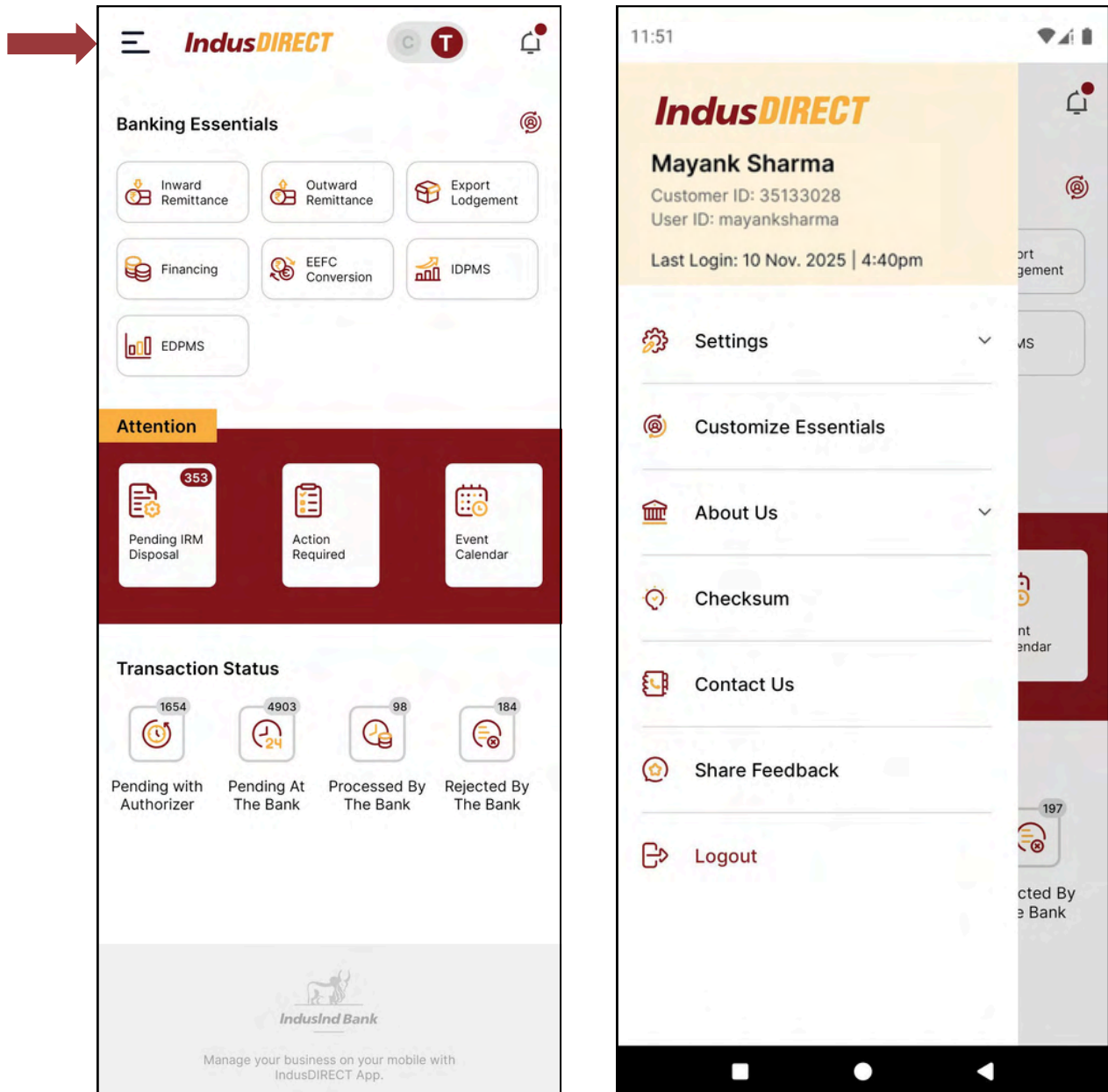


e. User with “**View Only**” role



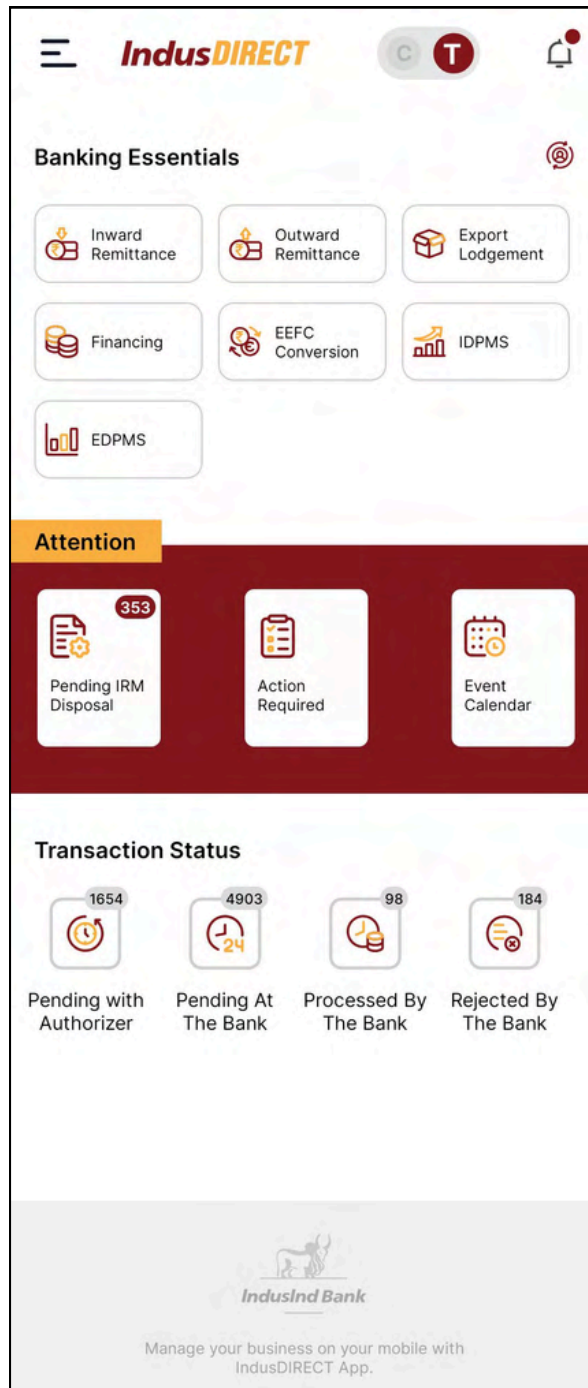
- **Navigation**

Top Left Menu (Hamburger Icon): Clicking the hamburger menu icon (three horizontal lines) located in the top left corner grants access to the following options:



Notification Bell: Located at the top right of the screen, this is to provide you with updates/alerts related to your account for Trade activities.

Cash/Trade Toggle: Quickly switch between the Cash Dashboard and the Trade Dashboard using this toggle button (if applicable).



7.2 BANKING ESSENTIALS

7.2.1 Inward Remittance Initiation

This option allows the customer to review and manage received inward remittance.

To view or initiate Inward Remittances, follow these steps:

The first screenshot shows the IndusDIRECT app interface. Under the 'Banking Essentials' section, 'Inward Remittance' and 'Pending IRM Disposal' are highlighted with red arrows. The 'Attention' section shows 'Pending IRM Disposal' with a count of 353. The 'Transaction Status' section shows counts for 'Pending with Authorizer' (1654), 'Pending At The Bank' (4903), 'Processed By The Bank' (98), and 'Rejected By The Bank' (184).

The second screenshot shows the 'Inward Remittance Notification' screen. It displays a list of notifications with the following details:

Date	Status	Remitter Name	Amount	Transaction Reference
11 Jun 2025	Pending Credit	ALPHASIGHTS LTD	USD	160279179
06 Mar 2025	Pending Credit	1/MERCHANTRADE ASIA SDN. BHD.	USD	2025030500508270
06 Mar 2025	Pending Credit	YOUNG WINDOWS INC	USD	2025030500627263
06 Mar 2025	Pending Credit			

The third screenshot shows the 'Inward Remittance Details' screen. It displays the following details:

Field	Value
Transaction Reference Number	160279179
Channel Reference	IR25060000108008
Transaction Date / Value Date	11/06/2025
Amount	USD 264.5
Outstanding Amount	USD 264.5
Remitter Name	ALPHASIGHTS LTD
Remitting Bank	MRMDUS33XXXX
Beneficiary Name	BONAFIDE EXPORTS
Beneficiary Account	800014032613
Payment Details	{1:F21INDBINBBXXX0000000000000}{4:{177:2506091702H451:0}}{1:F01INDBINBBXXX0000000000000}{2:O1030732250609MRMDUS33XXXX0}

A red arrow points to the 'Next' button at the bottom of the third screenshot.

1. From the Trade Dashboard, click “Inward Remittance” or “Pending IRM Disposal” Touchpoint.
2. A list of Inward Remittance notifications will be displayed. This list includes:
 - Date
 - Remitter Name
 - Amount
 - Transaction Reference
 - Status

Each Inward Remittance can have one of the following statuses:

Pending Credit:

- The bank is awaiting disposal instructions for this inward remittance, which remains fully outstanding.

Partially Credited:

- The bank has processed a portion of the inward remittance and is awaiting disposal instructions for the remaining balance.

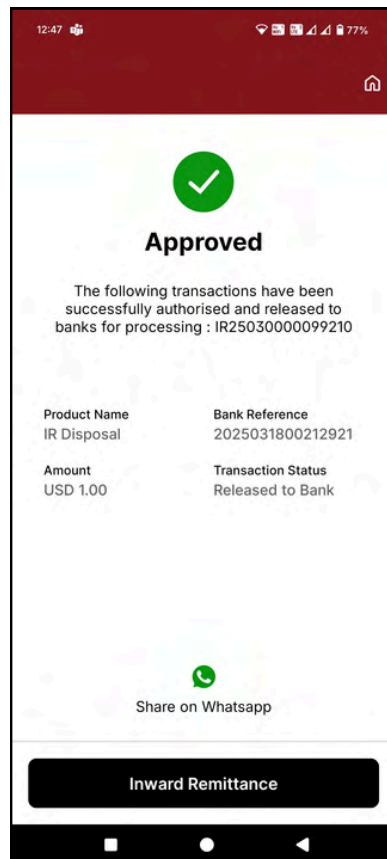
The image displays three sequential mobile app screens for the Inward Remittance process:

- Inward Remittance Disposal:** This screen shows a progress bar with 'Details' and 'Disposal' steps. It contains fields for Account Number (301056062072), Amount to be credited (USD 10), Export Bill Reference Number (OBC0001230385325-MADHU), Forward Contract Number (XX01234567), and FX Deal ID. A 'Submit' button is at the bottom.
- Inward Remittance Preview:** This screen shows a progress bar with 'Details', 'Disposal', and 'Preview' steps. It displays transaction details: Transaction Reference Number (160279179), Channel Reference (IR25060000108008), Transaction Date (11/06/2025), Remitter Name (ALPHASIGHTS LTD), Beneficiary Account (800014032613), and Amount (USD 264.5). It also shows details for '301056062072 - Set 01' and 'Instructions' (Purpose Code P0101 N/P/D-Other than Nepal Bhutan, Pending Utilized Transaction 13.75, Other Instructions Inward Remittance, Application Date 12/08/2025). A 'Confirm' button is at the bottom.
- Submitted:** This screen shows a green checkmark and the text 'Submitted'. It states: 'Your inward remittance IR25070000124011 disposal instruction has been submitted to the authorizer for necessary action.' It displays Product Name (IR Disposal), Bank Reference (F3S2507223159300), Amount (USD 10.00), and Transaction Status (Pending Approval). A 'Go to Inward Remittance' button is at the bottom.

- The customer can also use a search bar at the top of the screen, along with a drop-down arrow to select a search type from remitter name, amount, or transaction reference.
- Clicking on any of the notifications navigates the user to the **"Inward Remittance Details"** screen for the selected account profile.
- This screen provides detailed information about the inward remittance.
- At the footer of the **"Inward Remittance Details"** screen, a **"Next"** button is available. Clicking this button directs the user to the next relevant screen in the remittance processing workflow.
- On the next screen, the user provides disposal instructions.

- Clicking on “**Submit**” navigates the customer to the confirmation preview screen, displaying complete details with “**Confirm**” button.
- Clicking “**Confirm**”, customer will be navigated to the Success screen. A share option icon is available to share the transaction details.
- Now the transaction is pending for further approval.

For M=C users:

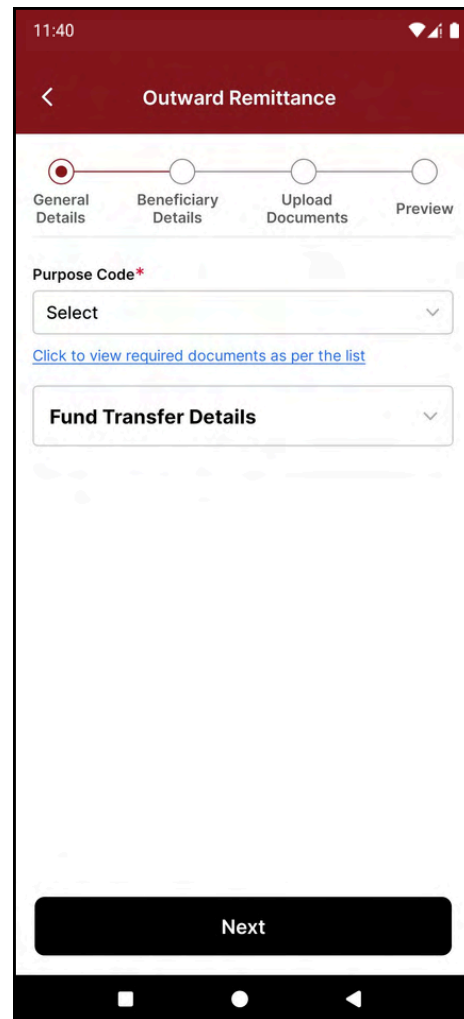
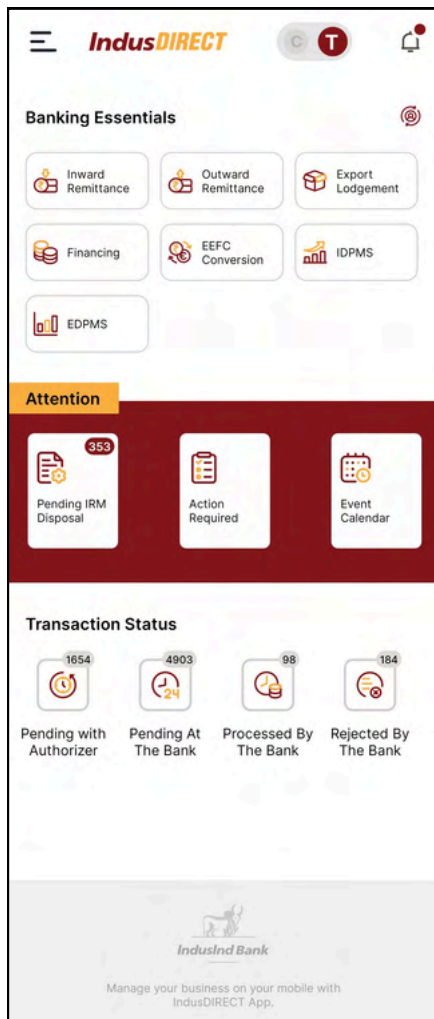


- For M=C user, clicking "Confirm" will display a 2-factor authentication screen for user verification.
- The customer can share the success confirmation on WhatsApp if needed.
- Now the transaction is pending for further processing with bank.



7.2.2 Outward Remittance Initiation

User can initiate all A2 Payments, Advance Import & Direct Import Payments via mobile app. Only permitted purpose codes are activated in the IndusDirect Mobile Application platform. For Direct Import Remittance, user can select the Bill of Entry online and submit their request. You may attach the necessary underlying supporting documents to the transaction.



Upon choosing the “**Outward Remittance**” module, it requires the user to fill in the Initial Details.

- The user first needs to select a “**Purpose Code**” from the dropdown menu. Some Purpose Codes additionally requires a BoE type field and BoE Details field as shown below:



The image displays three sequential screenshots of the IndusInd Bank mobile application interface for outward remittance.

- First Screenshot (General Details):** Shows the 'Outward Remittance' screen with a progress bar. The 'Purpose Code' is set to 'S0102'. Below it, there is a link to view required documents. The 'Purpose Code Description' is 'Payment towards Imports'. The 'BoE Type' is set to 'Select'. A note states: 'Please ensure the copy of the physical BOE is attached and original is submitted to the branch. Transaction will be processed only on receipt of original BOE.' At the bottom, there is a 'BoE Type' section with 'EDI' selected and 'Other Bank' as an option. A red arrow points to the 'Done' button.
- Second Screenshot (Beneficiary Details):** Shows the same 'Outward Remittance' screen, but the 'BoE Type' is now 'EDI'. A note states: 'Please ensure the copy of the physical BOE is attached and original is submitted to the branch. Transaction will be processed only on receipt of original BOE.' Below this, there is a 'Select Bill of Entry' toggle button. A red arrow points to this toggle button.
- Third Screenshot (BoE Search):** Shows the 'BoE Search' screen. It includes fields for 'IEC Code' (0388013419), 'BoE No.' (Enter BoE Number), 'BoE Date' (From and To), 'Supplier Name' (Enter Supplier Name), and 'BoE Status' (Select). At the bottom, there are 'Reset' and 'Search' buttons. A red arrow points to the 'Search' button.

1. If BoE is required then, upon selecting the desired BoE type, the user need to fill the details of BoE and Fund Transfer.
2. For BoE, the user needs to click on the “**Select Bill of Entry**” toggle button which will navigate to BoE search page. After selecting the desired Bill of Entry, the user needs to enter the following additional fields to complete the BoE details:
 - Amount to be Utilised (Invoice Currency)
 - Remittance Currency
3. Fund Transfer Details has following input fields:
 - Ordering Currency & Account
 - Fee Account & Currency
 - Fund Transfer Currency & Amount
 - Transfer Reference
 - Customer Reference
 - Forward Contact No.
 - FX Deal ID
 - HSN No
 - Reason for difference in amount (Appears only if there is difference in Amount to be Utilised and Fund Transfer Amount)



BOE Search Results

Sort Filter

- Please select BoE details pertaining to the same counter party.
- Please select BoE where the O/S Amount is greater than 0.

21 Nov, 2019

DIAROUGH (HK) LTD Overdue ✓

BoE No. 5771425	Port of Discharge INDPC4
AD Code 6380343	BoE Status Pending Payment
Invoice Currency USD	Invoice Serial No. 1
Invoice No. 5100007639	Invoice Amount 854580.35
Amount Unutilised 854580.35	Invoice Status Pending Payment

TASAKI CO.LTD Overdue ○

BoE No. 5774463	Port of Discharge INDPC4
AD Code 6380343	BoE Status Pending Payment

Outward Remittance

General Details Beneficiary Details Upload Documents Preview

Purpose Code*
S0102

[Click to view required documents as per the list](#)

Purpose Code Description
Payment towards Imports

BoE Type*
EDI

- Please ensure the copy of the physical BOE is attached and original is submitted to the branch. Transaction will be processed only on receipt of original BOE.

Select Bill of Entry ☒

BoE-Set 1

BoE No. 5771425 BOE Date 21/11/2019

Port Code HKG AD Code 6380343

Port of Discharge INDPC4 Invoice No. 5100007639

Invoice Currency & Amount
USD 854580.35

Unutilized Currency & Amount
USD 854580.35

Amount to be Utilised (Invoice Currency)*
USD 10.00

Remittance Currency*
AED

Amount to be Utilised (Remittance Currency)*
AED 37.76

Supplier Name
DIAROUGH (HK) LTD

Fund Transfer Details

Next

Outward Remittance

General Details Beneficiary Details Upload Documents Preview

Purpose Code*
S0102

[Click to view required documents as per the list](#)

Purpose Code Description
Payment towards Imports

BoE Type*
EDI

- Please ensure the copy of the physical BOE is attached and original is submitted to the branch. Transaction will be processed only on receipt of original BOE.

Select Bill of Entry ☒

BoE-Set 1

Fund Transfer Details

Ordering Currency & Account*
USD 201025414298

Fee Account & Currency
INR 201032711551

Fund Transfer Currency & Amount*
AED 37.76

Transfer Reference* XXX535178 Customer Reference* XXXX6e627

Forward Contract No. FX Deal ID

HSN No*
248842

Next

- Click on "**Next**" to navigate to the next screen.
- On the **next screen**, the user fills in applicant details.
- Clicking "**Next**" navigates the user to the **Beneficiary Details** screen where the user need to first enter the Beneficiary Details - Name, Address, Account and Country.
- Below the beneficiary details, the user needs to add following Bank details information.



Outward Remittance

General Details Beneficiary Details Upload Documents Preview

Beneficiary Details

Name*
Pankaj Minde

Address*
abc111, abc222, abc333

Account*
12234556666

Country*
IN

Beneficiary Bank Details

Bank Name*
THE BANK OF NEWYORK MELLON

Address*
240 GREENWICH STREET,

BIC Code (SWIFT)*
IRVTUS3NXXX

Enter Intermediate Bank Details

Intermediary Bank Details

Bank Name*
THE BANK OF NEWYORK MELLON

Address*
240 GREENWICH STREET,

BIC Code (SWIFT)*
IRVTUS3NXXX

Next

Outward Remittance

General Details Beneficiary Details Upload Documents Preview

Transfer Details

Charge Option*

BEN
All charges to be paid by beneficiary

OUR
All charges to be paid by me

SHA
Only Demobank charges to be paid by me

Payment Details to Beneficiary

Type Details here

Do you wish to provide any other information? **Y** **N**

Add File*

Upload File

Initial.pdf

☒ [Acceptance of Terms & Conditions*](#)

Submit

Outward Remittance

General Details Beneficiary Details Upload Documents Preview

General Details

Purpose Code S0102 - Payment towards Imports

BoE Details - Set 1

BoE Type EDI

BoE No. 5771425

BoE Date 21/11/2019

Port of Discharge INDPC4

AD Code 6380343

Invoice Amount USD 854580.35

Unutilized Amount USD 854580.35

Amount to Utilized (Invoice Currency) USD 10.00

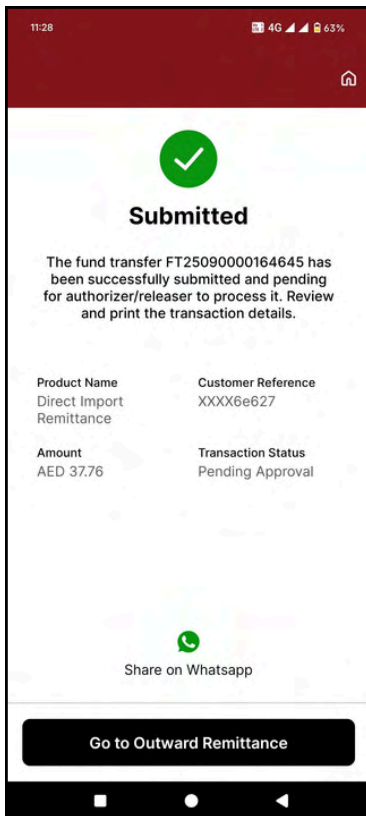
Supplier name DIAROUGH (HK) LTD

Remittance Currency AED

Fund Transfer Details

Confirm

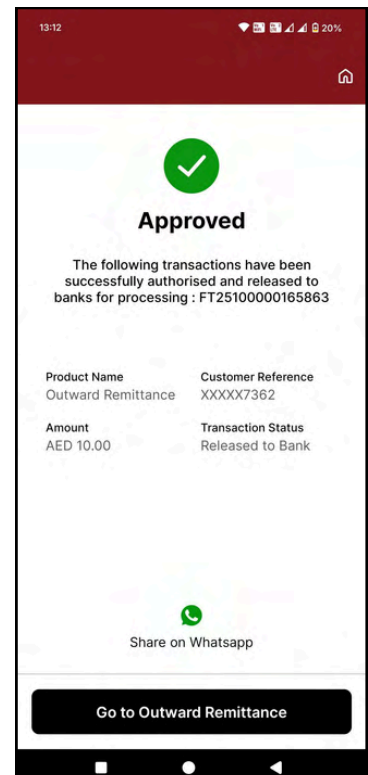
- Below the Bank details, a question is posed: "Do you wish to enter intermediary Bank details?" with options "Yes" and "No."
- On the next screen, the user selects the charge option for transfer details.
- Below this, there is a field for any additional payment details.
- Another question is posed: "Do you wish to provide any other instructions?" with options "Yes" and "No"
- Below this the add file option will be displayed that enables a user to upload supporting documents for the transaction.
- Below the document attachment section, there is a checkbox for terms and conditions.



- Clicking on "Confirm" navigates the user to the Success screen.
- The customer can share the success confirmation on WhatsApp if needed.
- Now the transaction is pending for further approval.

For M=C users:

- For M=C user, clicking "Confirm" will display a 2-factor authentication screen for user verification.
- The customer can share the success confirmation on WhatsApp if needed.
- Now the transaction is pending for further processing with bank.



7.2.3 Direct Export Lodgement Initiation

- Exporters permitted to submit direct export bills and seeking to regularize their Shipping Bills may utilize the Direct Export Lodgement option available on IndusDirect Mobile Application platform. Supporting documents can be attached. Clients have the ability to select the Shipping Bill online. For Non-EDI SB, client has to enter the details manually.

The image displays two screenshots from the IndusDirect mobile application. The left screenshot shows the 'Banking Essentials' dashboard, which includes options like Inward Remittance, Outward Remittance, Export Lodgement, Financing, EEFC Conversion, IDPMS, and EDPMS. A red arrow points to the 'Export Lodgement' option. Below this is an 'Attention' section with 'Pending IRM Disposal', 'Action Required', and 'Event Calendar'. The bottom section is 'Transaction Status' with four categories: Pending with Authorizer (1654), Pending At The Bank (4903), Processed By The Bank (98), and Rejected By The Bank (184). The right screenshot shows the 'Direct Export Lodgement' form. It has a progress bar with three steps: SB Details (selected), General Details, and Preview. The form includes a 'Customer Reference*' field with a text input and a 'Shipping Bill Type*' dropdown menu. A 'Next' button is at the bottom.

- Upon choosing the **“Export Lodgement”** module from the trade dashboard, it requires the user to fill in the initial details.
- The user needs to enter the Customer Reference and select a Shipping Bill Type.



The user selects the shipping bill type from the dropdown menu, the user needs to select the Shipping Bill

If the selected bill type is among Courier, Post Parcel or Non IBL, then the user needs to enter following shipping bill details manually:

- Shipping Bill No
- Shipping Bill Date (calendar icon for date selection)
- AD Code
- Port Code
- Shipping Bill Amount
- Lodgement Amount
- Customer Reference

If the user selects any other bill type such as EDI, Softex or EDF, then they are navigated to the select the shipping bill as shown below:

The screenshots illustrate the process of selecting a shipping bill type and navigating through the app. The first screen shows the 'Direct Export Lodgement' screen with a 'Shipping Bill Type' dropdown menu. The second screen shows the 'Direct Export Lodgement' screen with the 'Shipping Bill Type' dropdown menu open, showing options like EDI, Softex, EDF, Courier, Post Parcel, and Non IBL. The third screen shows the 'Shipping Bill Search Results' screen with a list of shipping bills. The fourth screen shows the 'Direct Export Lodgement' screen with the 'Shipping Bill Type' dropdown menu open, showing options like EDI, Softex, EDF, Courier, Post Parcel, and Non IBL. Red arrows indicate the flow from the 'Next' button on the first screen to the 'Proceed' button on the third screen, and then to the 'Next' button on the fourth screen.

- At the footer of this screen, a **"Search"** option is provided. Clicking **"Search"** allows the user to filter the list of outstanding shipping bills.
- Clicking the **"Next"** button navigates the user to the next screen.
- On the next screen, the user needs to add drawee details in the given fields.



Direct Export Lodgement

SB Details General Details Preview

Drawee Details

Drawee Name*
Ratikant Sa

Drawee Address 1*
MUMBAI

Drawee Address 2
MAHARASHTRA

Country*
IN

Shipment Details

Date Of Shipment*
12/08/2025

Reason for Delay
Delay reason

Do you wish to provide further information? ☐ Yes ☒ No

Add File

Upload File

Initial.pdf

Acceptance of Terms & Conditions*

Submit

Direct Export Lodgement

SB Details General Details Preview

General Details

Customer Reference XX20250812

Shipping Bill Type EDI

Shipping Bill Details

Shipping Bill No. 2903107

Form No. -

Shipping Bill Date 02/08/2023

Port Code INDPC4

AD Code -

Shipping Bill Amount USD 81078.65

Lodgement Amount USD 10

Drawee Details

Drawee Name Ratikant Sa

Drawee Address MUMBAI MAHARASHTRA

Country IN

Instructions

Date of Shipment 12/08/2025

Reason for Delay Delay reason

Other Information -

Application Date 12/08/2025

Terms and Conditions

Acceptance of Terms & Conditions AGREED

Confirm

11:54 4G+ 62%

Submitted

Your Direct Export Lodgement EC25090000164652 request has been submitted to the authoriser for necessary action.

Product Name Direct Export Lodgement

Customer Reference XXXX73538

Amount USD 10

Transaction Status Pending Approval

Share on Whatsapp

Go to Direct Export Lodgement

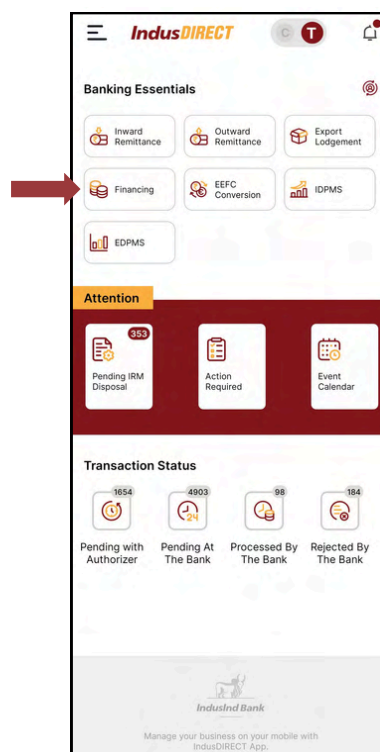
- The user can select the drawee by clicking on the dropdown icon in the field box.
- Below this, the user needs to add shipment details.
- Below this a question is posed: "Do you wish to provide any other instructions?" with options "Yes" and "No"
- If the user clicks "Yes" an additional field appears for other instructions related to the transaction.
- If the user clicks "No" this section is not displayed.
- Below this the user add file option will display that enables a user to upload supporting documents for the transaction.
- Clicking "Confirm", user will navigate to the Success screen.
- The customer can share the success confirmation on WhatsApp if needed.
- Now the transaction is pending for further approval.

For M=C users:

- For M=C user, clicking "Confirm" will display a 2-factor authentication screen for user verification.
- Now the transaction is pending for further processing with bank.

7.2.4 Pre Shipment Finance Initiation

- Customers can submit requests for pre-shipment loans in PCINR or PCFC directly through the platform. All required details, including loan amount, tenor, and other relevant information, can be entered and submitted online for processing.



Export Packing Credit

Financing Details Preview

General Details

Customer Reference* XX202508124

Financing Type*

PCINR Finance credit in Indian currency

PCFC Finance credit in Foreign currency

Financing Currency & Amount*

INR 11

Account No.* 76764524658709

Goods Description Description of the goods 24/140

Tenure Details

Application Date* 12/08/2025 Financing Date* 19/08/2025

Select Term **Tenure** Maturity Date

Tenure* 5 Maturity Date* 24/08/2025

Do you wish to provide further information? Y N

Other Information* XYZABC 6/200

Add File*

Upload File

Initial.pdf

☒ Acceptance of Terms & Conditions*

Next

Export Packing Credit

Financing Details Preview

General Details

Customer Reference XX202508124

Financing Type PCINR

Financing Currency & Amount INR 11

Account No. 76764524658709

Goods Description Description of the goods

Applicant Details

Name BONAFIDE EXPORTS

Address Address1, Address2, Address3

Issuing Bank

Bank Name IndusInd Bank Limited-2

Issuer's Reference 0001 OPERA HOUSE

Tenure Details

Requested Financing Date 19/08/2025

Tenure 5

Maturity Date 24/08/2025

Instructions

Other Information XYZABC

Application Date 12/08/2025

Terms and Conditions

Acceptance of Terms and Condition AGREED

Confirm

Submitted

Your Financing Request TF25070000110438 has been submitted to the authoriser for necessary action.

Product Name Export Packing Credit Customer Reference 03074201

Amount INR 11.00 Transaction Status Pending Approval

Share on Whatsapp

Go to Financing

Step 1: Choosing Financing Type

1. Upon selecting the "Export Packing Credit" touchpoint, the user is presented with options for financing type:

- PCINR (Packing Credit in Indian Rupees)
- PCFC (Packing Credit in Foreign Currency)

2. For PCFC, the user needs to provide the following details:

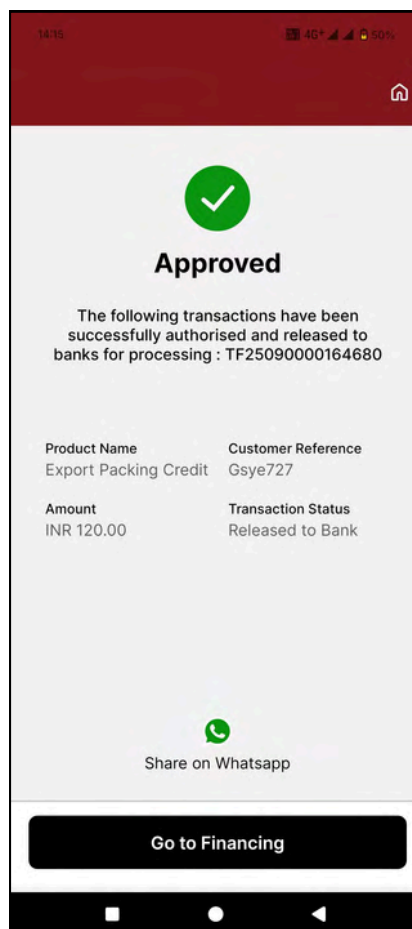
- Currency Type
- Financing Amount
- Account Number
- FX Details
- Tenure Date
- Maturity Date
- Goods Description
- Other Information
- Add File
- Submission Date

For PCINR option, the FX details field will not be displayed.

Step 2: Submission and Confirmation:

- After filling in the required details, the user clicks on the "**Next**" button at the bottom of the screen which navigates the user to the preview screen.
- Clicking "Confirm", user will navigate to the Success screen.
- The customer can share the success confirmation on WhatsApp if needed.
- Now the transaction is pending for further approval.

For M=C users:



- For M=C user, clicking "Confirm" will display a 2-factor authentication screen for user verification.
- The customer can share the success confirmation on WhatsApp if needed.
- Now the transaction is pending for further processing with bank.



7.2.5 EEFC Transfer Initiation

- Clients holding funds in their EEFC account and wishing to transfer them to their current account may use this feature. The debit and credit accounts can be selected online, and the transfer request can be submitted directly through the platform.

Steps for EEFC Transfer initiation:

1. Selecting EEFC Transfer:

- Upon selecting the "EEFC Transfer" touchpoint, the user is directed to the EEFC screen.

2. Input Fields:

- EEFC Account
- Credit Account
- Amount
- FX/Forward Deal ID
- Customer Reference No
- Other Information
- File Upload Field



11:40

EEFC Transfer

General Details Preview

General Details

EEFC Account	201025414298
Credit Account	259351535960
Amount	USD 100
FX / Forward Contract ID	-
Rate	-
Customer Reference	EE202508125

Applicant Details

Name	BONAFIDE EXPORTS
Address	Address1, Address2, Address3

Instructions

Information Details	XXYYZZ
Application Date	12/08/2025

Confirm

14:54

Submitted

Your EEFC Transfer FT25090000164691 request has been submitted to the authoriser for necessary action.

Product Name	Customer Reference
EEFC Transfer	EE202508125
Amount	Transaction Status
USD 100.00	Pending Approval

Share on Whatsapp

Go to EEFC Transfer

3. Submission and Confirmation:

- After entering all required details, the user clicks on the **"Next"** button at the bottom of the screen which navigates user to the preview screen.
- Clicking "Confirm", user will navigate to the Success screen.
- The customer can share the success confirmation on WhatsApp if needed.
- Now the transaction is pending for further approval.

For M=C users:

- For M=C user, clicking "Confirm" will display a 2-factor authentication screen for user verification.
- The customer can share the success confirmation on WhatsApp if needed.
- Now the transaction is pending for further processing with bank.



14:17 4G+ 50%

EEFC Transfer

2-Step Verification

Please enter your MPIN

• • • • •

Please enter your OTP

• • • • •

Resend in 01:35 [Resend OTP](#)

Authorize

1 2 3
4 5 6
7 8 9
✕ 0 ✓

14:18 4G+ 50%

Approved

The following transactions have been successfully authorised and released to banks for processing : FT25090000164683

Product Name EEFC Transfer	Customer Reference XXXX25279
Amount USD 100.00	Transaction Status Released to Bank

[Share on Whatsapp](#)

Go to EEFC Transfer

7.2.6 IDPMS Dashboard

- The Trade Dashboard keeps you in control of your trade activities with real-time status indicators for the IDPMS.

IndusDIRECT

Banking Essentials

Inward Remittance Outward Remittance Export Lodgement

Financing EEFC Conversion IDPMS

Attention

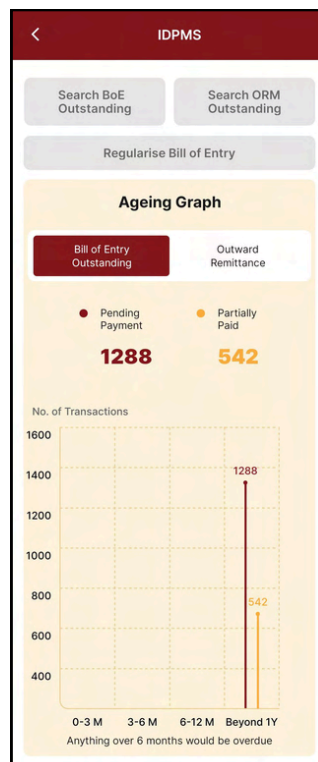
Pending IRM Disposal Action Required Event Calendar

Transaction Status

1654 Pending with Authorizer 4903 Pending At The Bank 98 Processed By The Bank 184 Rejected By The Bank

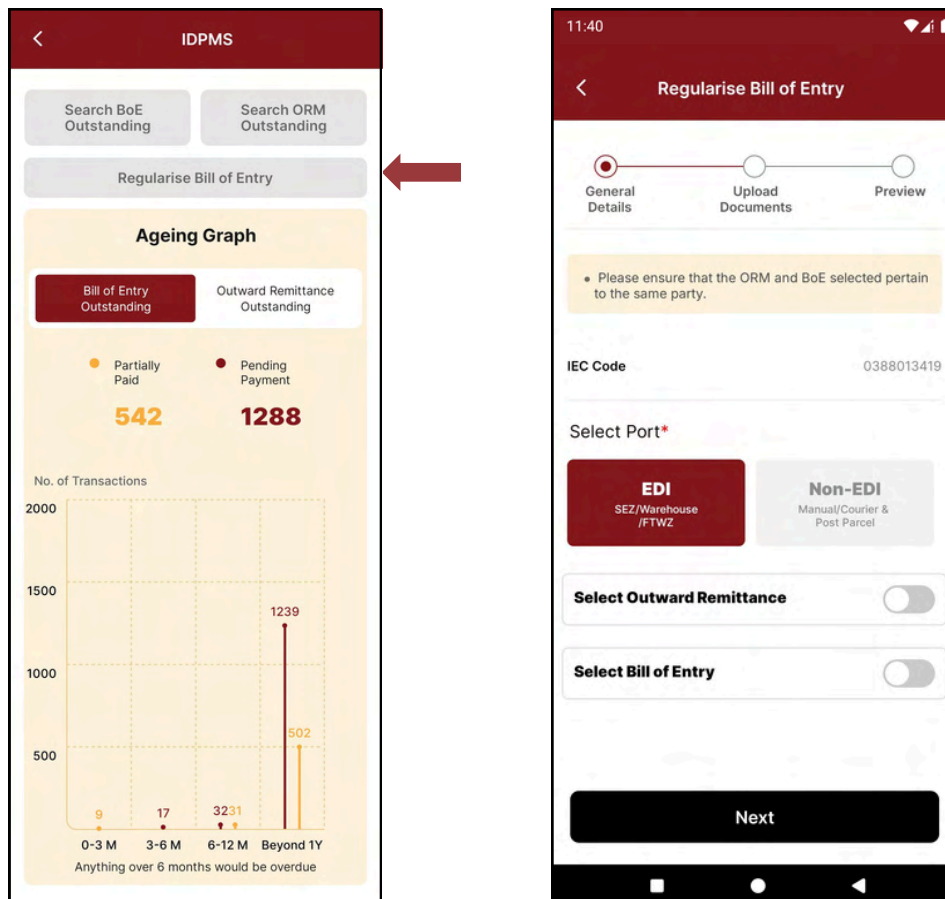
IndusInd Bank

Manage your business on your mobile with IndusDIRECT App.



7.2.6.1 BoE Regularisation Initiation:

- Customers with outstanding Bills of Entry requiring regularization can utilize this feature. The platform allows users to view and select the relevant Bills of Entry and associated outstanding ORM records online. Once selected, the transaction can be submitted along with the necessary details for processing.



- Upon clicking on “**Regularise Bill of Entry**”, the user lands on General Details page where there are following fields:
 - Select Port** - EDI/Non-EDI
 - Select Outward Remittance** toggle button
 - Select Bill of Entry** toggle button
- The first step is to select Port - EDI or Non-EDI. If EDI is selected then user needs to enter Outward Remittance details and BoE details whereas in case of Non-EDI, only Outward Remittance details is needed.



The screenshots show the following steps:

- Regularise Bill of Entry:** User selects 'EDI' port, toggles 'Select Outward Remittance' and 'Select Bill of Entry', and clicks 'Next'.
- Outward Remittance Search:** User enters IEC Code (0388013419) and clicks 'Search'.
- Outward Remittance Search result:** User selects a result for 22 November, 2019, and clicks 'Proceed'.
- Regularise Bill of Entry:** User enters ORM details (Reference Number, Amount, Beneficiary Name) and clicks 'Next'.
- BoE Search:** User enters IEC Code (0388013419) and clicks 'Search'.
- BOE Search results:** User selects a result for 21 November, 2019, and clicks 'Proceed'.
- Regularise Bill of Entry:** User enters BoE details (Supplier Name, Invoice Amount, etc.) and clicks 'Next'.

- Enter the Amount to be Utilised in both ORM Details and BoE details.

- After clicking on Next, the user lands on Upload Documents screen. Here, the user needs to enter the following details:
 - Port of Loading
 - Country of Origin
 - Add File (Upload Documents)
 - Information Details (If “add any instructions” is toggled to Yes)
 - Checkbox for acceptance of Terms & Conditions.



- After entering all required details, the user clicks on the "Submit" button at the bottom of the screen which will navigate the user to the preview screen
- Upon successful submission by clicking on "confirm" on the preview screen, the system processes the regularise BoE request.
- The customer can share the success confirmation on WhatsApp if needed.

Regularise Bill of Entry

General Details Upload Documents Preview

Port of Loading*
XX11

Country of Origin*
India

Add File*
Upload File

Initial.pdf

Do you wish to add any instructions? Y N

Information Details
XYZ1212

☒ [Acceptance of Terms & Conditions*](#)

Submit

Regularise Bill of Entry

General Details Upload Documents Preview

General Details

Port Type EDI Port

ORM Details

Beneficiary Name MIRANEL BVBA

Payment Date 22/11/2019

ORM Reference Number IBC034219004264
4PAY001

Remittance Amount USD 221092.99

Outstanding Amount USD 221092.99

Amount to be Utilised USD 10

Amount Pending Utilisation USD 221082.99

BoE Details - Set 01

Supplier Name DIAROUGH (HK) LTD

BoE Date 21/11/2019

BoE Number 5771425

Port of Discharge INDP4

Invoice - Set 01

Invoice Number 5100007639

Invoice Amount USD 854580.35

Amount Unutilised USD 854580.35

Amount to be Utilised USD 10

Amount Pending Utilisation USD 854570.35

Instructions

Port of Loading XX11

Country of Origin India

Information Details XYZ1212

Application Date 12-08-2025

Terms & Conditions

Acceptance of Terms & Condition AGREED

Confirm

Submitted

Your BoE Regularisation
FT25090000164692 request has been
submitted to the authoriser for necessary
action.

Product Name Amount
BoE Regularisation USD 10.00

Transaction Status
Pending Approval

Share on Whatsapp

Go to Import Regularisation (BoE)

For M=C users:

14:19 4G+ 50%

< Regularise Bill of Entry >

2-Step Verification

Please enter your MPIN

[][][][][][]

Please enter your OTP

[][][][][][]

Resend in 01:35 [Resend OTP](#)

Authorize

1 2 3
4 5 6
7 8 9
⌫ 0 ✓

14:19 4G+ 50%

Approved

The following transactions have been successfully authorised and released to banks for processing : FT25090000164684

Product Name	Amount
BoE Regularisation	USD 10.00

Transaction Status
Released to Bank

Share on Whatsapp

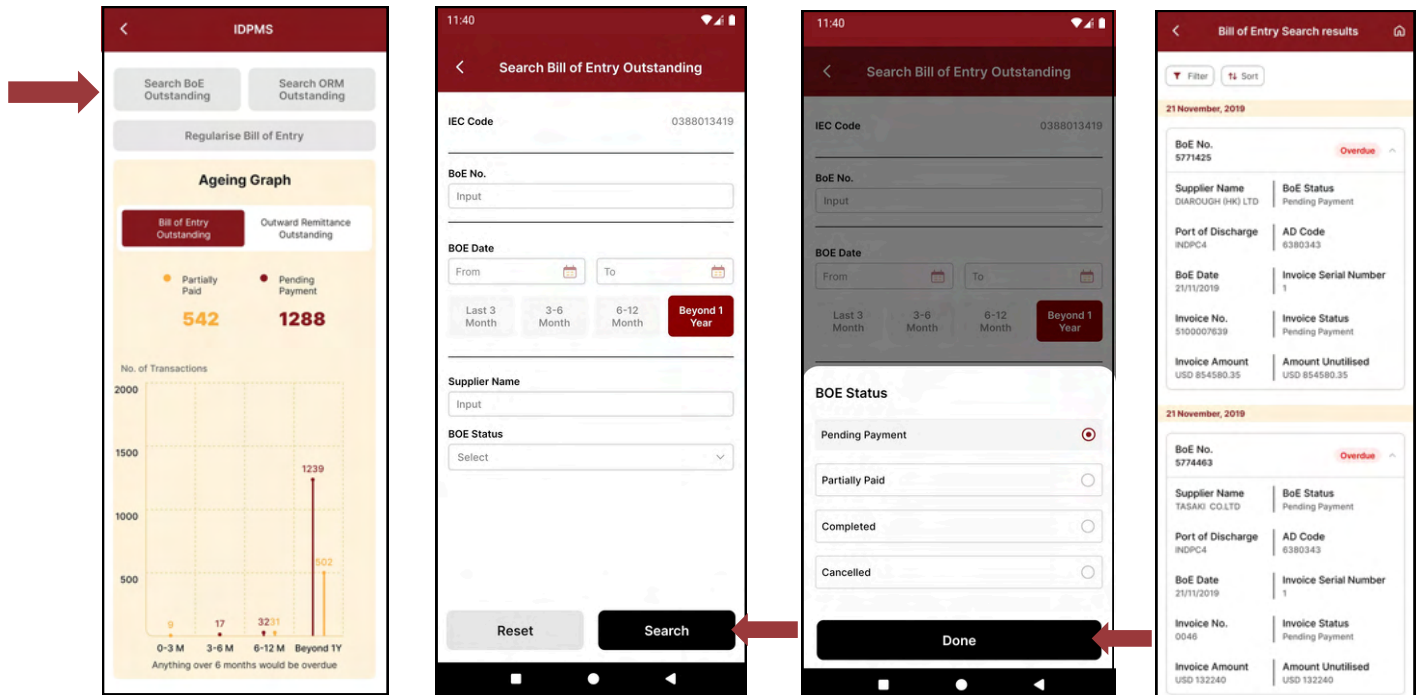
Go to Import Regularisation (BoE)

- For M=C user, clicking " Confirm" will display a 2-factor authentication screen for user verification.
- The customer can share the success confirmation on WhatsApp if needed.
- Now the transaction is pending for further processing with bank.



7.2.6.2 Search BOE Outstanding:

- Clicking on the “**Search BOE Outstanding**” touch point enables you to search the respective details.

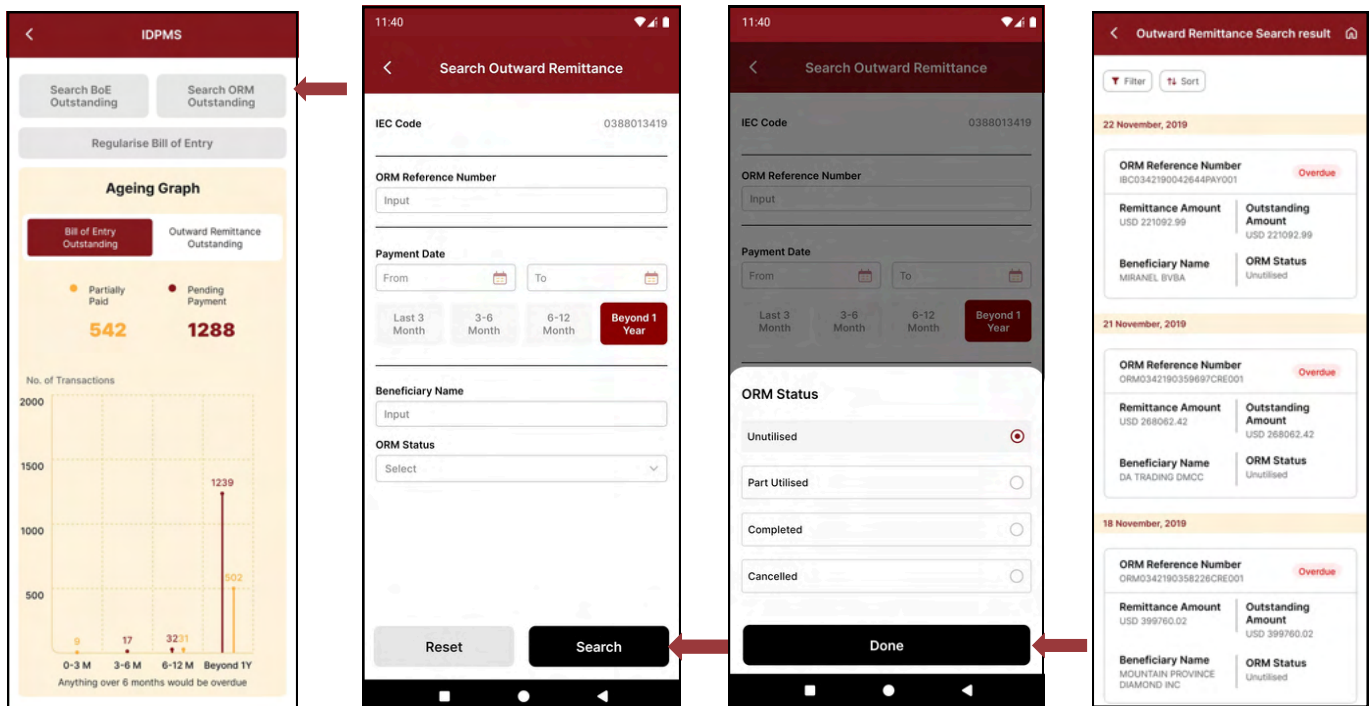


- The user gets following options using which they can search the BoE Outstanding:
 - BoE No.
 - BoE Date
 - Supplier Name
 - BoE Status
- BoE Status has dropdown menu list to select one of the following options:
 - Pending Payment
 - Partially Paid
 - Completed
 - Canceled
- After selecting necessary options from the above list, click on “**Search**” to see the search results. Or click on “**Reset**” to reset the search fields.



7.2.6.3 Search ORM Outstanding:

- Clicking on the “**Search ORM Outstanding**” touch point enables you to search the respective details.

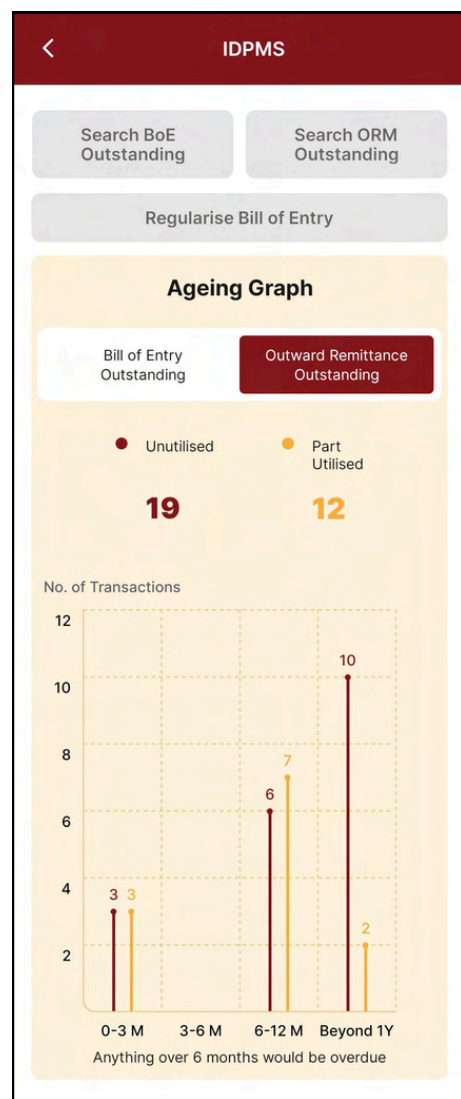
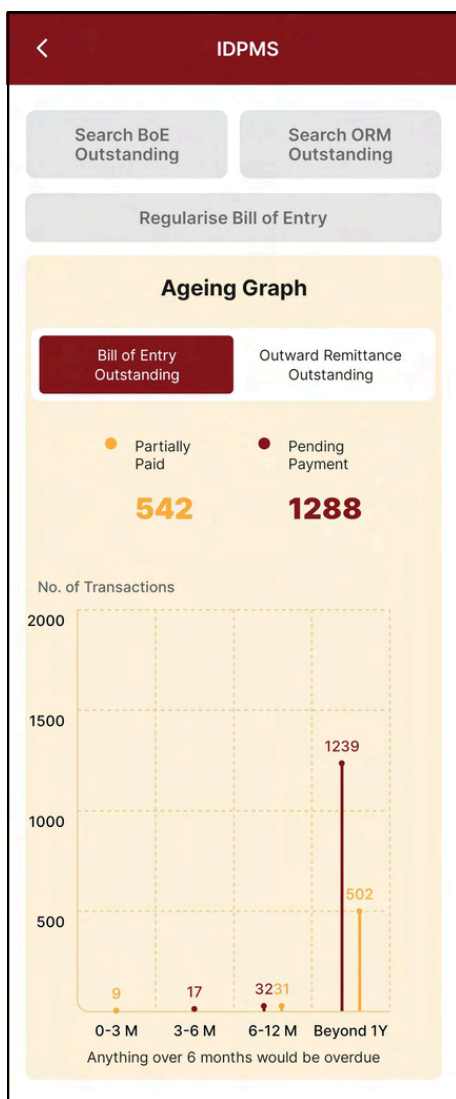


- The user gets following options using which they can search the BoE Outstanding:
 - ORM Reference Number
 - Payment Date
 - Beneficiary Name
 - ORM Status
- ORM Status has dropdown menu list to select one of the following options:
 - Unutilised
 - Part Utilised
 - Completed
 - Canceled
- After selecting necessary options from the above list, click on “**Search**” to see the search results. Or click on “**Reset**” to reset the search fields.



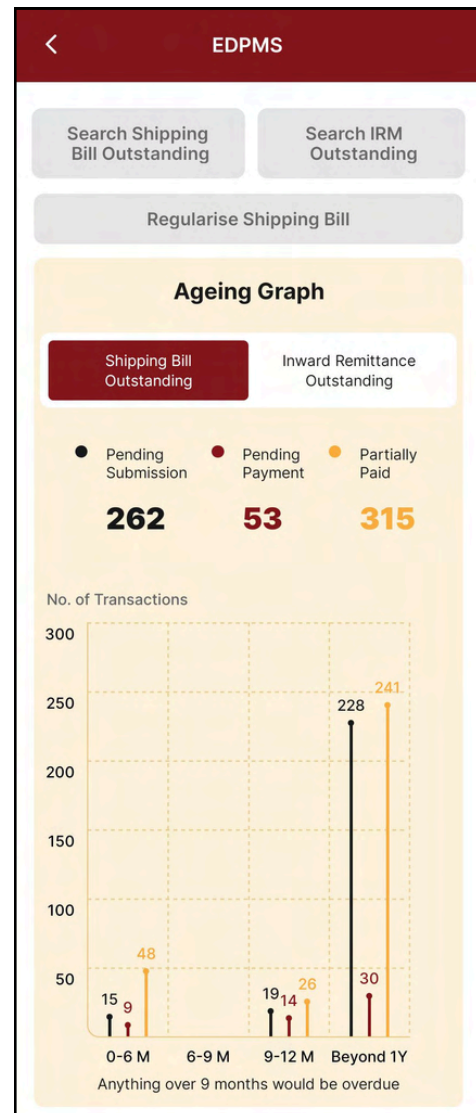
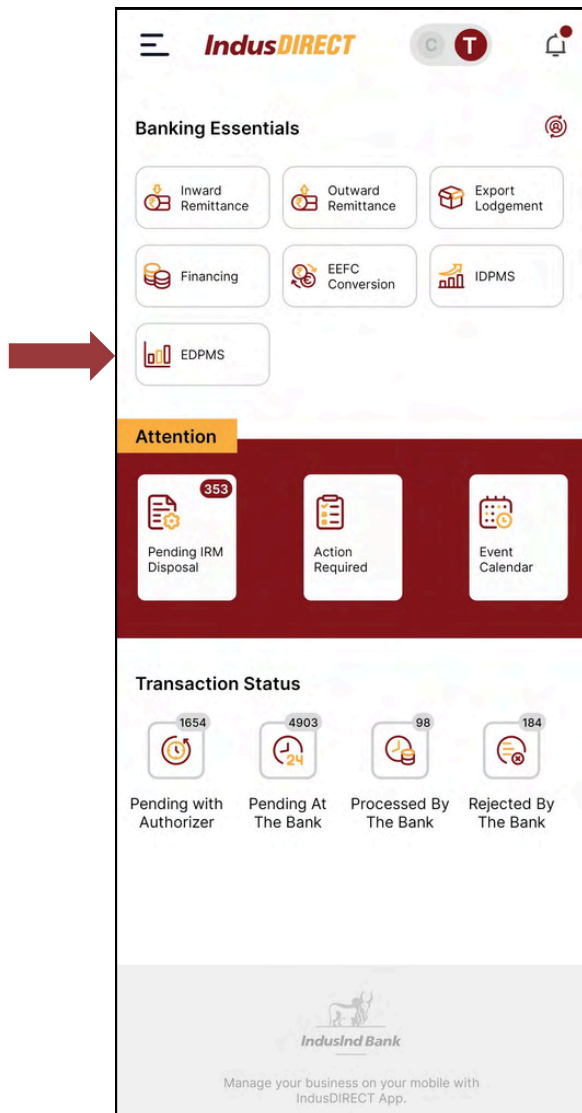
7.2.6.4 Ageing Graph:

- Upon clicking on **IDPMS**, a color-coded ageing graph will be visible with two toggle options: Bill of entry outstanding and ORM outstanding, offering a clear view of your IDPMS activity, showcasing pending submissions and payment statuses.
- The graph updates automatically with real-time data, ensuring you always have the latest information at your fingertips.
- Clicking on “**Bill of Entry Outstanding**” touch point on the ageing graph allows you to see the graph for Pending Payment and Partially Paid analysis.
- Clicking on “**Outward Remittance**” touch point on the ageing graph allows you to see the graph for Unutilised and Part Utilised analysis.



7.2.7 EDPMS Dashboard

- The Trade Dashboard keeps you in control of your trade activities with real-time status indicators for the EDPMS.



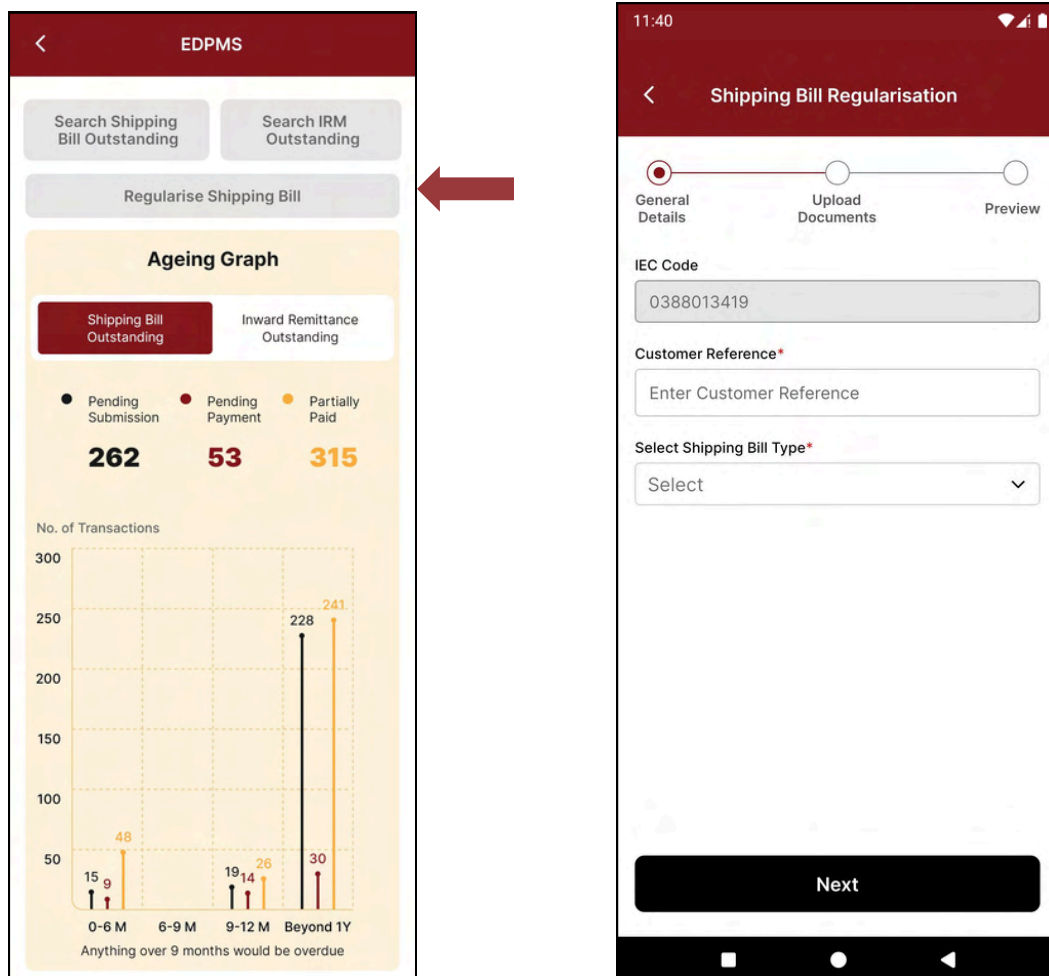
- The EDMPS screen has following features:

1. Search Shipping Bill Outstanding
2. Search IRM Outstanding
3. Regularise Shipping Bill
4. Ageing Graph



7.2.7.1 SB Regularisation Initiation:

- Exporters who have received inward remittances and need to regularize them against outstanding Shipping Bills can use this feature. The platform enables users to view and select the relevant Shipping Bills and associated IRMs for submission.



- Upon clicking on “**Regularise Bill of Entry**”, the user lands on General Details page where there are following fields:
 - IEC Code**
 - Customer Reference** text input field
 - Select Shipping Bill Type** dropdown menu
- The first step is to enter the Customer Reference and then to select the Shipping Bill Type. If the user selects EDI, Softex or EDF then user needs to search Shipping Bill for SB details whereas when Courier, Post Parcel or Non IBL is selected, then the user needs to fill the SB details manually.



Shipping Bill Regularisation

General Details Upload Documents Preview

IEC Code
0388013419

Customer Reference*
XX20250818

Select Shipping Bill Type*
EDI

Please select Shipping Bill to proceed

Select Shipping Bill ☐

Select Inward Remittance ☐

Next

Search Shipping Bill

Shipping Bill Number
Enter Shipping Bill Number

Shipping Bill Date
From To

Buyer Name
Enter Buyer Name

Shipping Bill Status
Pending Payment

Reset Search

Shipping Bill Search Results

Filter Sort

12 Jun, 2021

Shipping Bill No. 2378170 **Overdue**

Buyer Name SUNNY DIAMONDS Shipping Bill Status Pending Payment

Port Code INDP4 AD Code 6380343

Shipping Bill Date 12/06/2021 Invoice Serial Number 1

Invoice No. 90016584 Invoice Status Pending Payment

Invoice Amount USD 60968.33 Amount Unutilised USD 60968.33

11 Jun, 2021

Shipping Bill No. 2361594 **Overdue**

Proceed

Shipping Bill Regularisation

General Details Upload Documents Preview

IEC Code
0388013419

Customer Reference*
XX20250818

Select Shipping Bill Type*
EDI

Please select Shipping Bill to proceed

Select Shipping Bill ☐

Shipping Bill Details

Shipping Bill No. 2378170 Form No.

Shipping Bill Date 12/06/2021 Port Code INDP4

Shipping Bill Currency & Amount
USD 60968.33

Lodgment Currency & Amount*
USD 10

Select Inward Remittance ☐

Next

Search Inward Remittance

IRM Reference No.
Enter reference number

Remittance Date
From To

Remitter Name
Enter remitter name

IRM Status
Select

Reset Search

Inward Remittance Search Results

Please select Inward Remittances pertaining to the same counterparty

Filter Sort

23 Jul, 2020

IRM Reference No. IRM0342200582432CRE001 **Overdue**

Remittance Amount USD 38876.55 Outstanding Amount USD 38876.55

Remitter Name WESTERN STONE METAL CORP DBA IRM Status Unutilised

19 Nov, 2019

IRM Reference No. OBC0342190276964PAY001 **Overdue**

Remittance Amount USD 145780.87 Outstanding Amount USD 131000

Remitter Name CONG TY TNHH D.L. LIMITED IRM Status Part Utilised

Proceed

Shipping Bill Regularisation

General Details Upload Documents Preview

IEC Code
0388013419

Customer Reference*
XX20250818

Select Shipping Bill Type*
EDI

Please select Shipping Bill to proceed

Select Shipping Bill ☐

Shipping Bill Details

Shipping Bill No. 2378170 Form No.

Shipping Bill Date 12/06/2021 Port Code INDP4

Shipping Bill Currency & Amount
USD 60968.33

Lodgment Currency & Amount*
USD 10

Select Inward Remittance ☐

IRM Details Set - 1

Remitter Name
WESTERN STONE METAL CORP DBA

Payment Date
23/07/2020

IRM Reference Number
IRM0342200582432CRE001

Remittance Amount USD 38876.55 Outstanding Amount USD 38876.55

Amount to be Utilised*
USD 10

Amount pending Utilisation
USD 38866.55

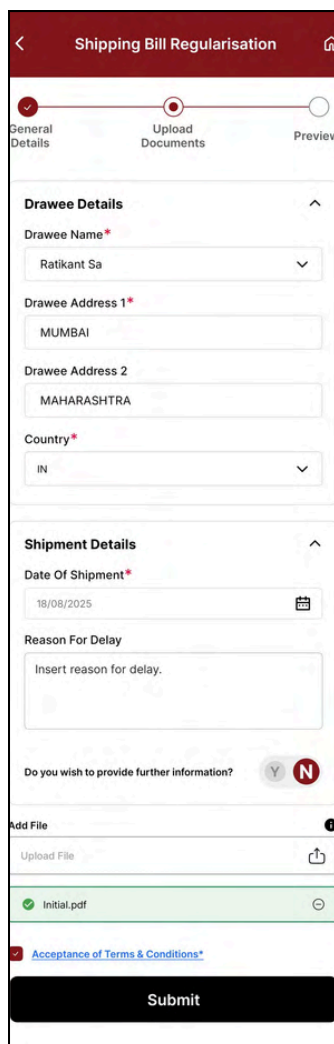
Reason for difference in amount
Enter the reason

Next

- Enter the Lodgment Amount in Shipping Bill Details and Amount to be Utilised in IRM Details.



- After clicking on Next, the user lands on Upload Documents screen. Here, the user needs to enter the following details:
 - Drawee Details.
 - Date of Shipment.
 - Reason for Delay.
 - Additional Information (If “Do you wish to provide further information” is toggled to Yes).
 - Attach File.
 - Checkbox to accept Terms & Conditions.
- After entering all required details, the user clicks on the "Submit" button at the bottom of the screen which will navigate the user to the preview screen.
- Upon successful submission by clicking on “confirm” on the preview screen, the system processes the regularise Shipping Bill request.
- The customer can share the success confirmation on WhatsApp if needed.



Shipping Bill Regularisation

General Details Upload Documents Preview

Drawee Details

Drawee Name*
Ratikant Sa

Drawee Address 1*
MUMBAI

Drawee Address 2
MAHARASHTRA

Country*
IN

Shipment Details

Date Of Shipment*
18/08/2025

Reason For Delay
Insert reason for delay.

Do you wish to provide further information? ☐ Yes ☒ No

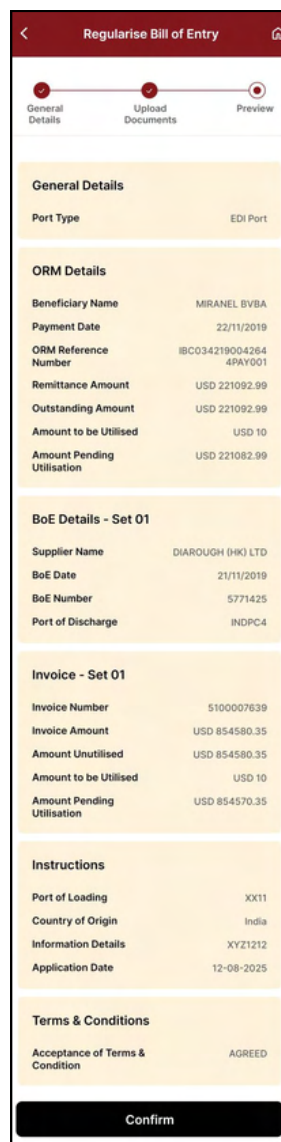
Add File

Upload File

Initial.pdf

☒ Acceptance of Terms & Conditions*

Submit



Regularise Bill of Entry

General Details Upload Documents Preview

General Details

Port Type EDI Port

ORM Details

Beneficiary Name MIRANEL BVBA

Payment Date 22/11/2019

ORM Reference Number IBC034219004264 4PAY001

Remittance Amount USD 221092.99

Outstanding Amount USD 221092.99

Amount to be Utilised USD 10

Amount Pending Utilisation USD 221082.99

BoE Details - Set 01

Supplier Name DIAROUGH (HK) LTD

BoE Date 21/11/2019

BoE Number 5771425

Port of Discharge INDP4

Invoice - Set 01

Invoice Number 5100007639

Invoice Amount USD 854580.35

Amount Unutilised USD 854580.35

Amount to be Utilised USD 10

Amount Pending Utilisation USD 854570.35

Instructions

Port of Loading XX11

Country of Origin India

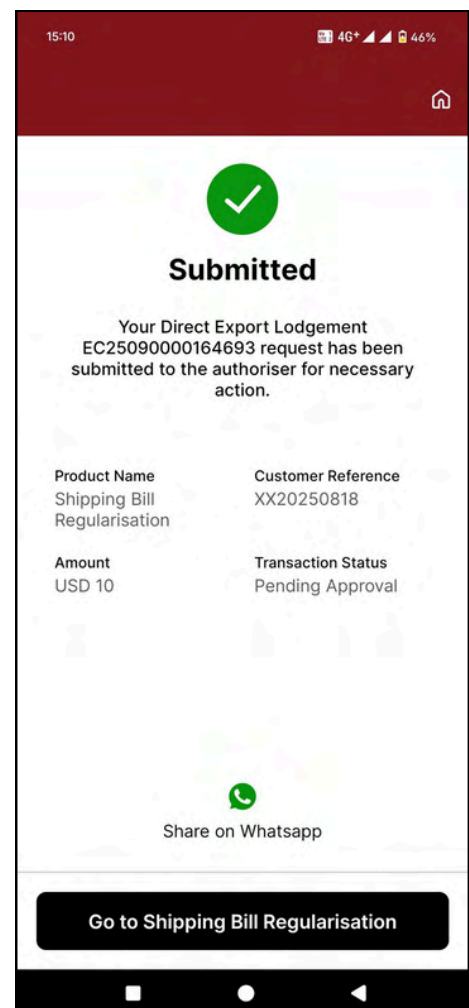
Information Details XY21212

Application Date 12-08-2025

Terms & Conditions

Acceptance of Terms & Condition AGREED

Confirm



15:10 4G+ 46%

Submitted

Your Direct Export Lodgement EC25090000164693 request has been submitted to the authoriser for necessary action.

Product Name Shipping Bill Regularisation

Customer Reference XX20250818

Amount USD 10

Transaction Status Pending Approval

Share on Whatsapp

Go to Shipping Bill Regularisation

For M=C users:

14:20 4G+ 50%

< Shipping Bill Regularisation

2-Step Verification

Please enter your MPIN

Please enter your OTP

Resend in 01:37 [Resend OTP](#)

Authorize

1 2 3
4 5 6
7 8 9
✕ 0 ✓

14:20 4G+ 50%

Approved

The following transactions have been successfully authorised and released to banks for processing : EC25090000164685

Product Name	Customer Reference
Shipping Bill Regularisation	XXXX63638
Amount	Transaction Status
USD 10	Released to Bank

Share on Whatsapp

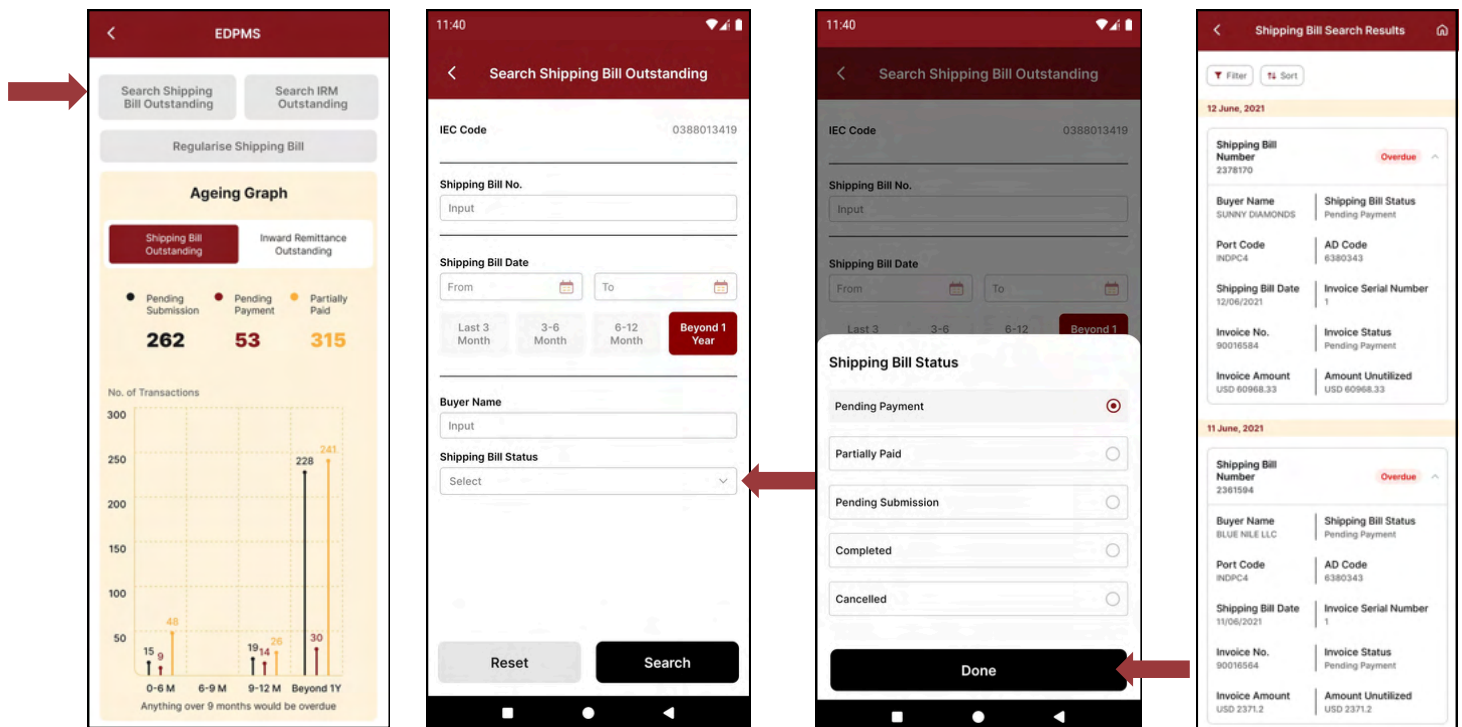
Go to Shipping Bill Regularisation

- For M=C user, clicking "Confirm" will display a 2-factor authentication screen for user verification.
- The customer can share the success confirmation on WhatsApp if needed.
- Now the transaction is pending for further processing with bank.



7.2.7.2 Search SB Outstanding:

- Clicking on the “Search Shipping Bill Outstanding” touch point enables you to search the respective details.

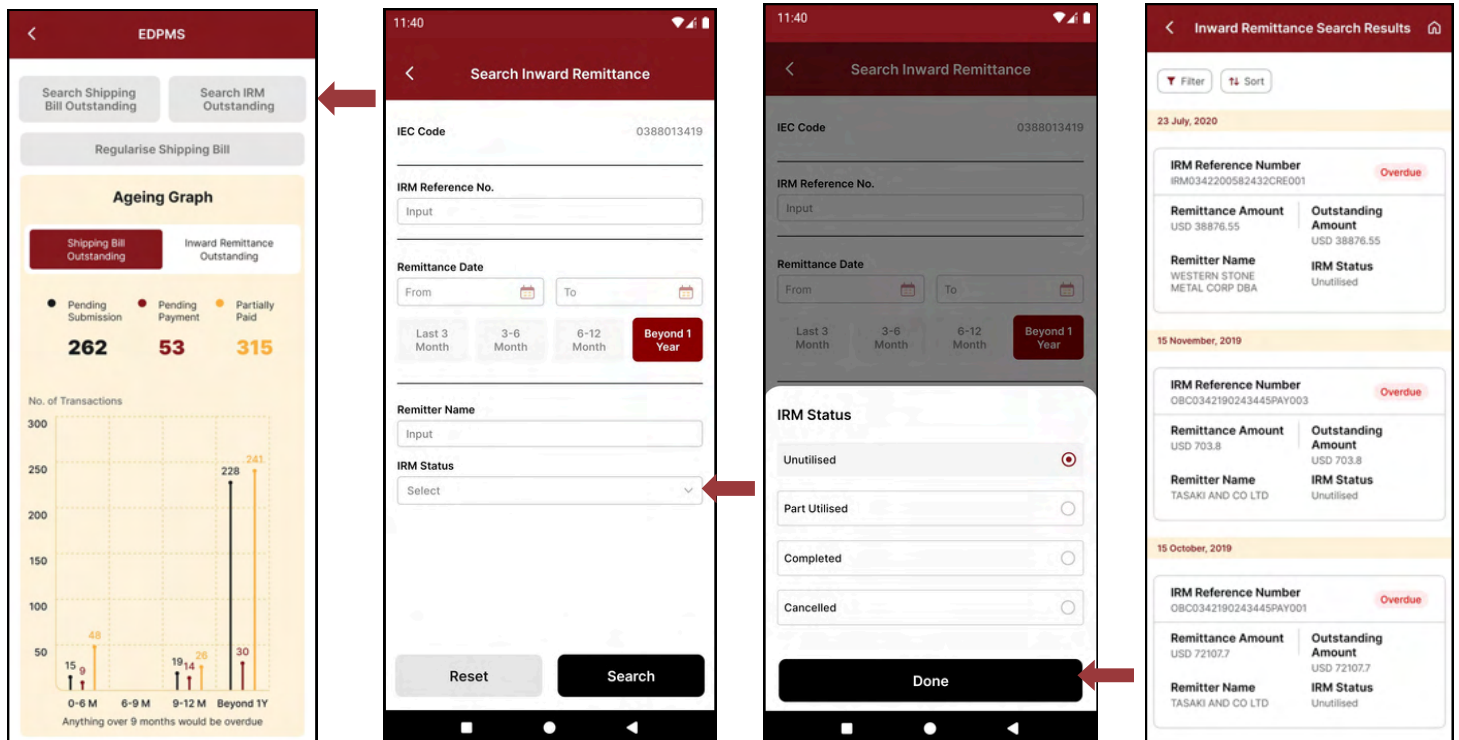


- The user gets following options using which they can search the Shipping Bill Outstanding:
 - Shipping Bill No.
 - Shipping Bill Date
 - Buyer Name
 - Shipping Bill Status
- Shipping Bill Status has dropdown menu list to select one of the following options:
 - Pending Payment
 - Partially Paid
 - Pending Submission
 - Completed
 - Canceled
- After selecting necessary options from the above list, click on “**Search**” to see the search results. Or click on “**Reset**” to reset the search fields.



7.2.7.3 Search IRM Outstanding:

- Clicking on the “**Search IRM Outstanding**” touch point enables you to search the respective details.

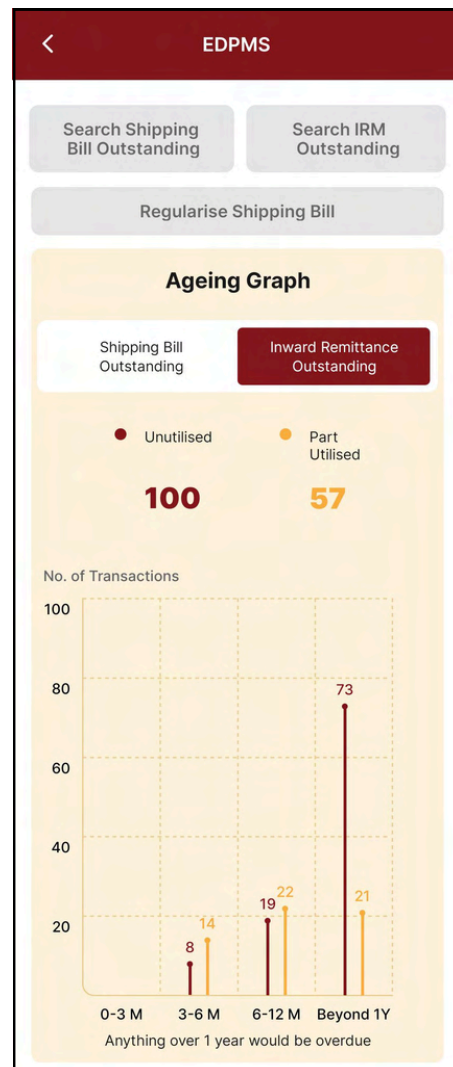
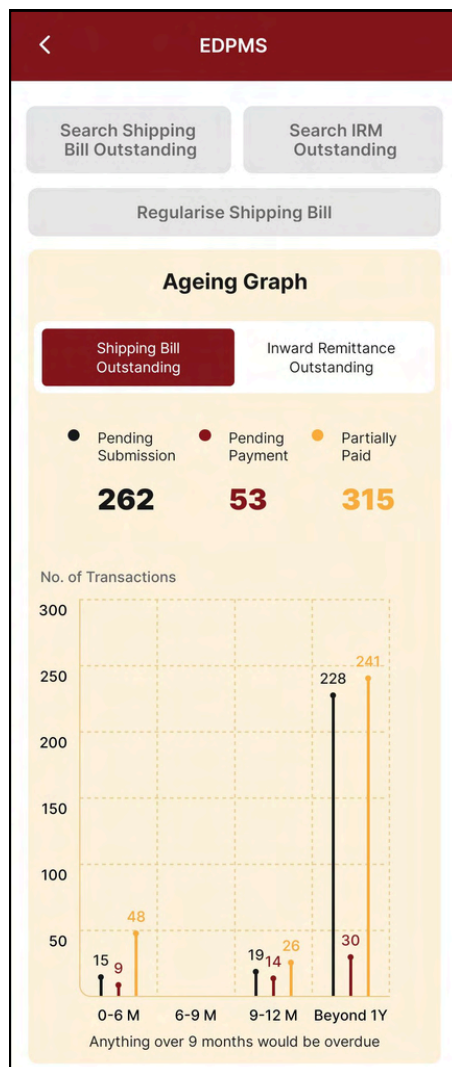


- The user gets following options using which they can search the BoE Outstanding:
 - IRM Reference Number
 - Remittance Date
 - Remitter Name
 - IRM Status
- IRM Status has dropdown menu list to select one of the following options:
 - Unutilised
 - Part Utilised
 - Completed
 - Canceled
- After selecting necessary options from the above list, click on “**Search**” to see the search results. Or click on “**Reset**” to reset the search fields.



7.2.7.4 Ageing Graph:

- Upon clicking on **EDPMS**, a color-coded ageing graph will be visible with two toggle options: Bill of entry outstanding and ORM outstanding, offering a clear view of your IDPMS activity, showcasing pending submissions and payment statuses.
- The graph updates automatically with real-time data, ensuring you always have the latest information at your fingertips.
- Clicking on **“Shipping Bill Outstanding”** touch point on the ageing graph allows you to see the graph for Pending Submission, Pending Payment and Partially Paid analysis.
- Clicking on **“Inward Remittance Outstanding”** touch point on the ageing graph allows you to see the graph for Unutilised and Part Utilised analysis.

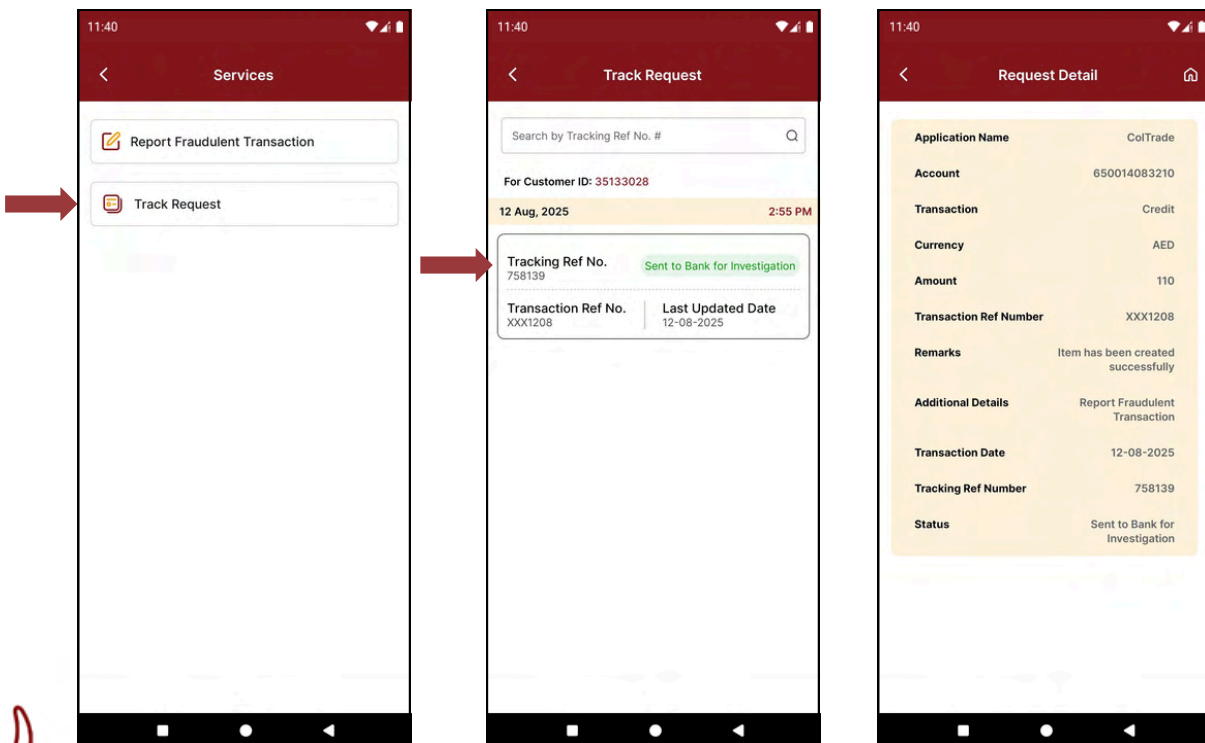
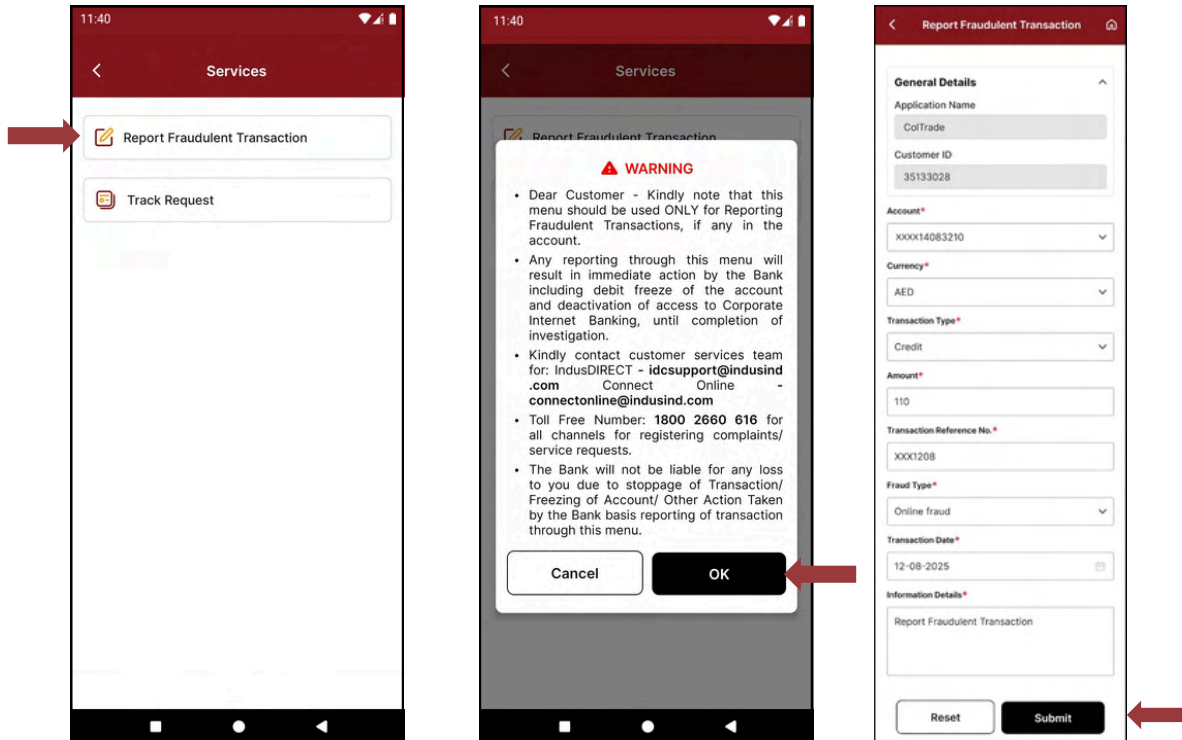


7.2.8 Services

For trade users, the screen displays the following two services categories to the user, including:

1. Report fraudulent transactions

2. Track request



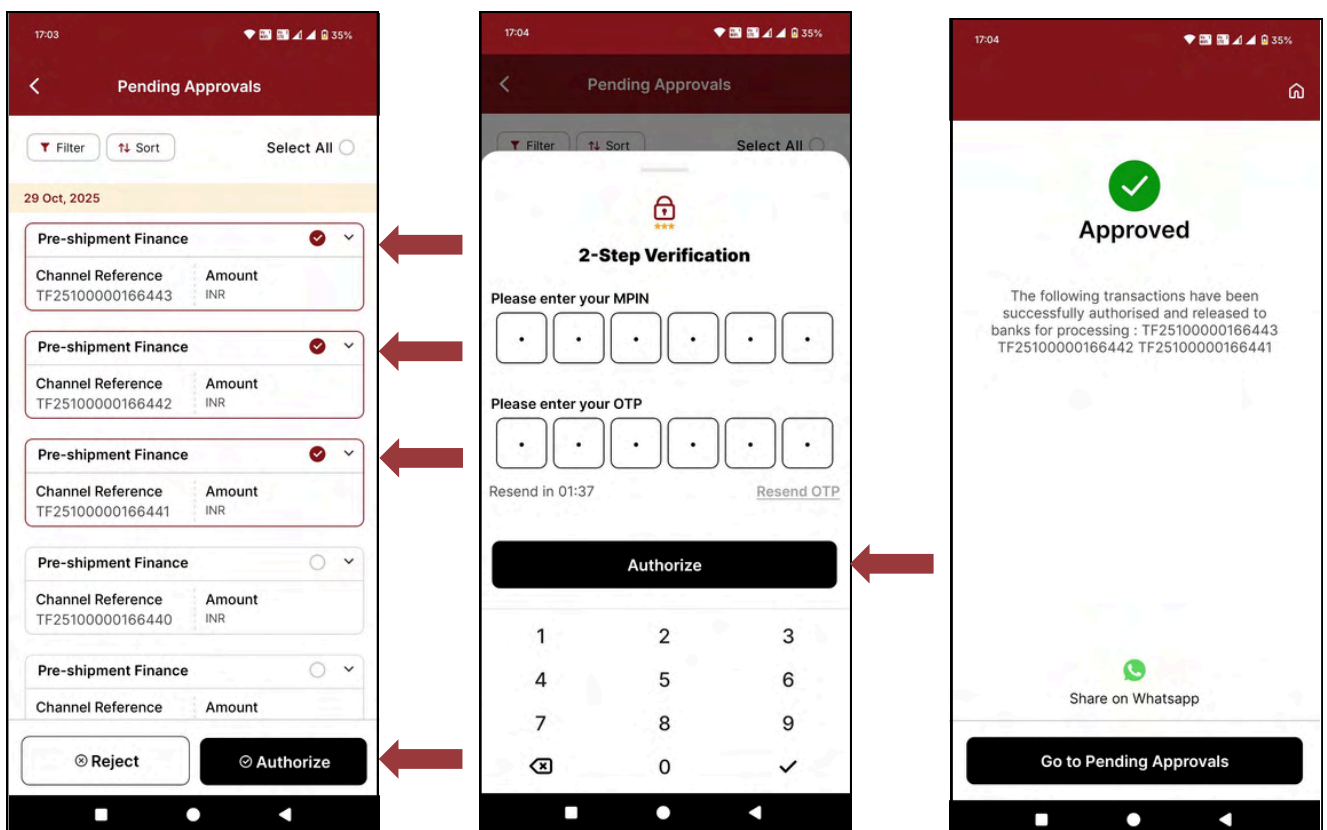
7.3 ATTENTION

7.3.1 Pending IRM Disposal

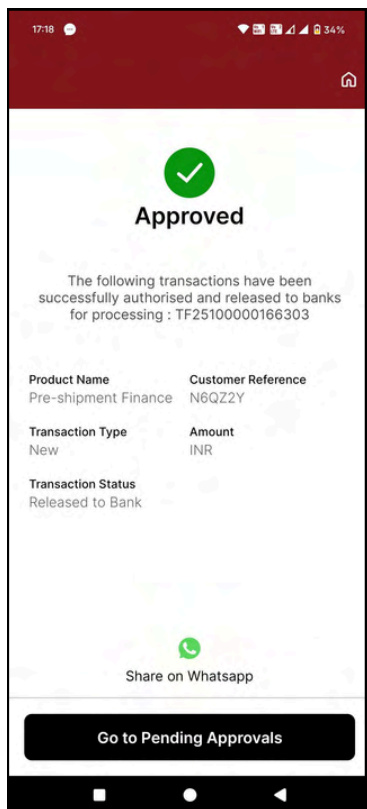
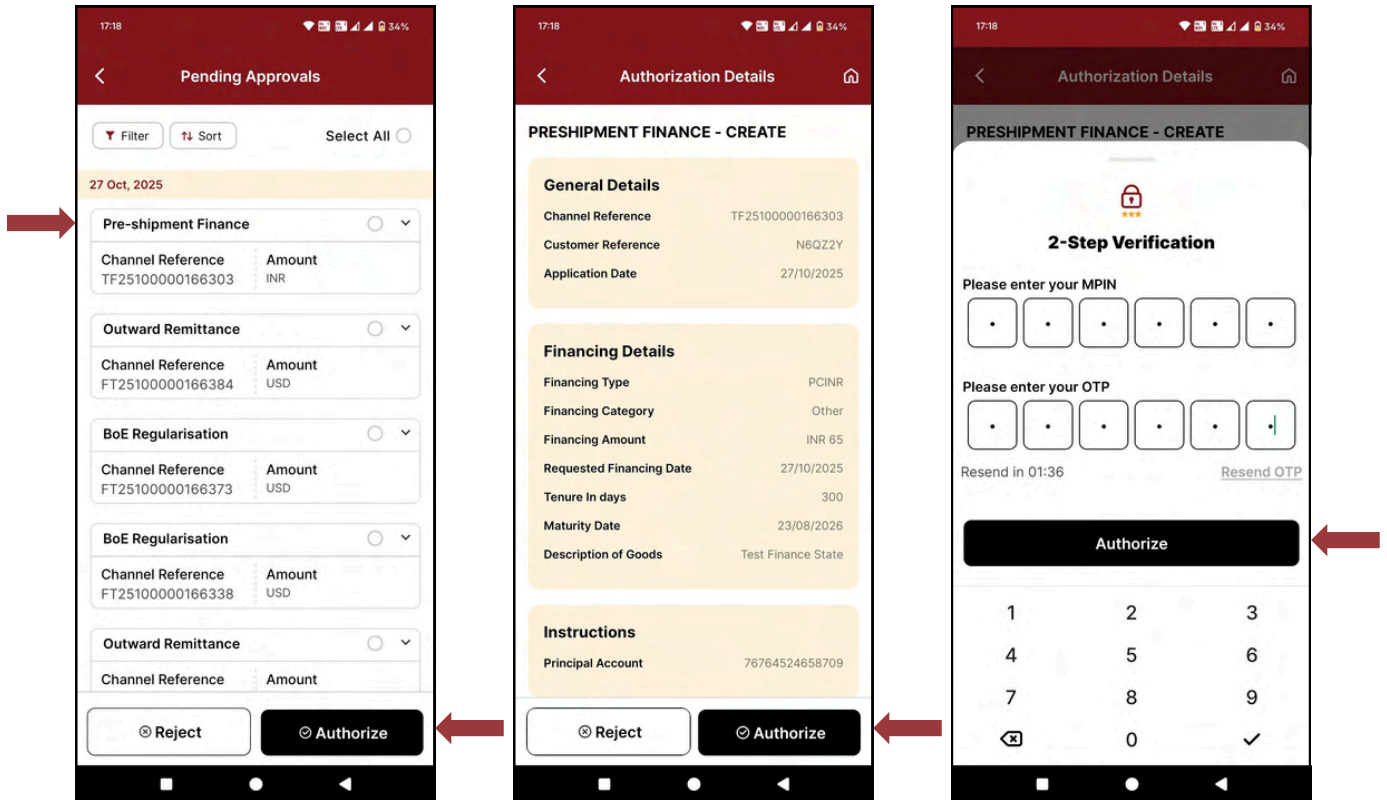
As already discussed above, in the Inward Remittance Module.

7.3.2 Pending for My approval

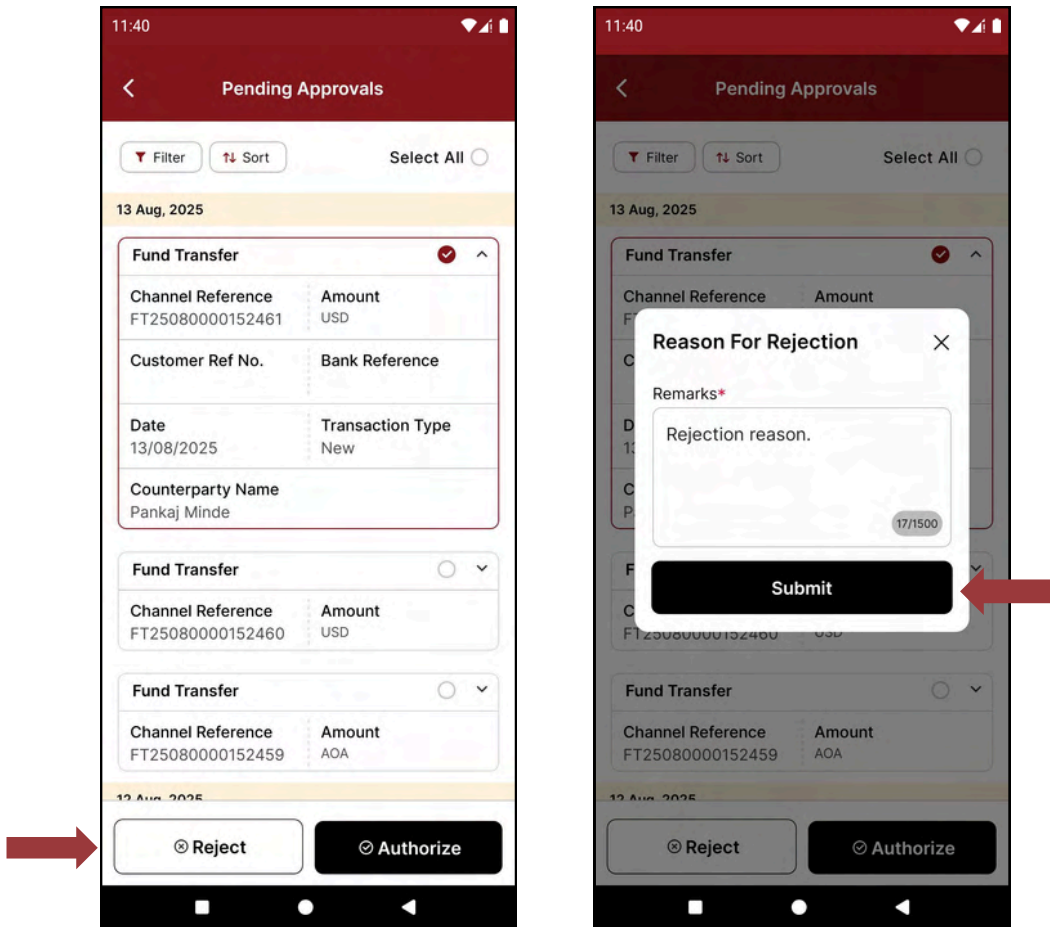
- This allows users with necessary privileges to Authorize or Reject an initiated transaction request.
- Use the filter touchpoint to filter the transaction list.
- Click "**Apply**" to display the filtered transactions.
- Use the sort touchpoint to sort the transactions by Date, Currency, or Counterparty Name.
- Click on the dropdown to expand or collapse transaction details.
- To Authorize or Reject any transaction, select the transaction by clicking on its associated radio button and then click on "**Authorize**" or "**Reject**" button to perform the desired action.
- The customer can share the success confirmation on WhatsApp if needed.
- Transactions may be authorized or rejected directly on the transaction list, or you can open each transaction to review and action it individually, as shown below:



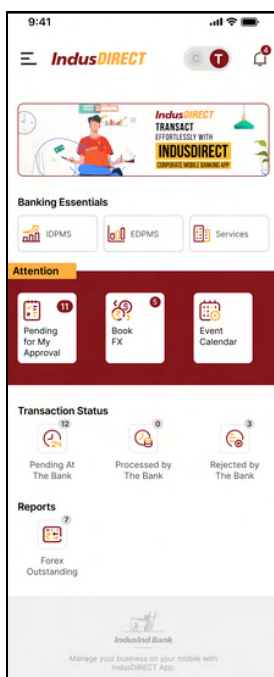
- If the user wishes to see transaction details before taking any action or to authorize/reject transaction from the transaction details screen, also called controlled mode authorization, then they need to follow these steps:



- In case of Rejecting a transaction, the user needs to specify the reason of rejection in the input box which appears as below:



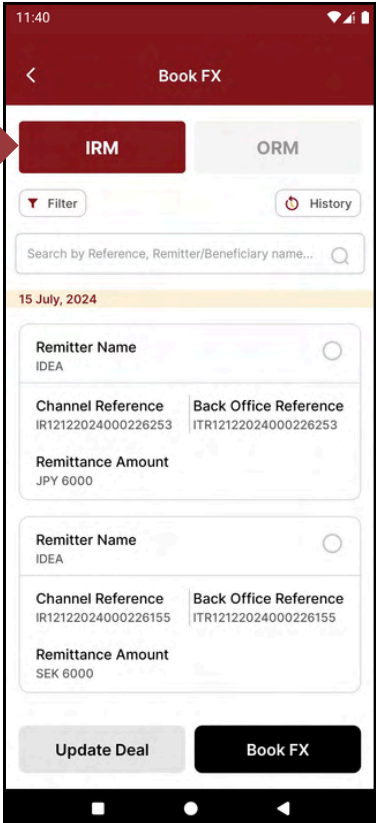
7.3.3 Book FX



- Go to the “Book FX” option under the Attention section from dashboard.
- Select either IRM (Inward Remittance) or ORM (Outward Remittance) using the radio buttons.
- Below the IRM & ORM buttons, you will find Filter and History options.
- Use the Search option to filter by Deal ID, Date, and either Remitter Name (for IRM) or Beneficiary Name (for ORM).

Upon selecting IRM, the screen will display a list of transactions with the following details:

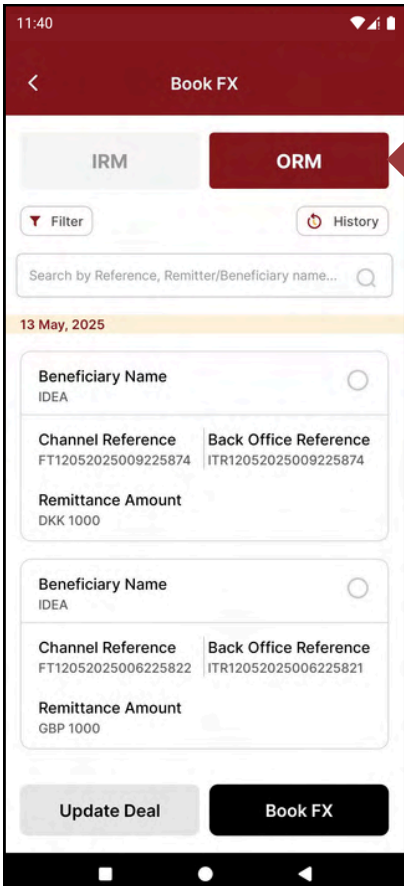
- Date
- Remitter Name
- Channel Reference
- Back Office Reference
- Remittance Amount
- Checkboxes for selection.



The screenshot shows the 'Book FX' screen with the 'IRM' (Inward Remittance) button selected, indicated by a red arrow. The screen displays a list of transactions for 15 July, 2024. Each transaction entry includes a 'Remitter Name' (IDEA), 'Channel Reference' (IR12122024000226253), 'Back Office Reference' (ITR12122024000226253), and 'Remittance Amount' (JPY 6000). There are checkboxes for selection next to each entry. At the bottom, there are 'Update Deal' and 'Book FX' buttons.

Upon selecting ORM, the screen will display a list of transactions with the following details:

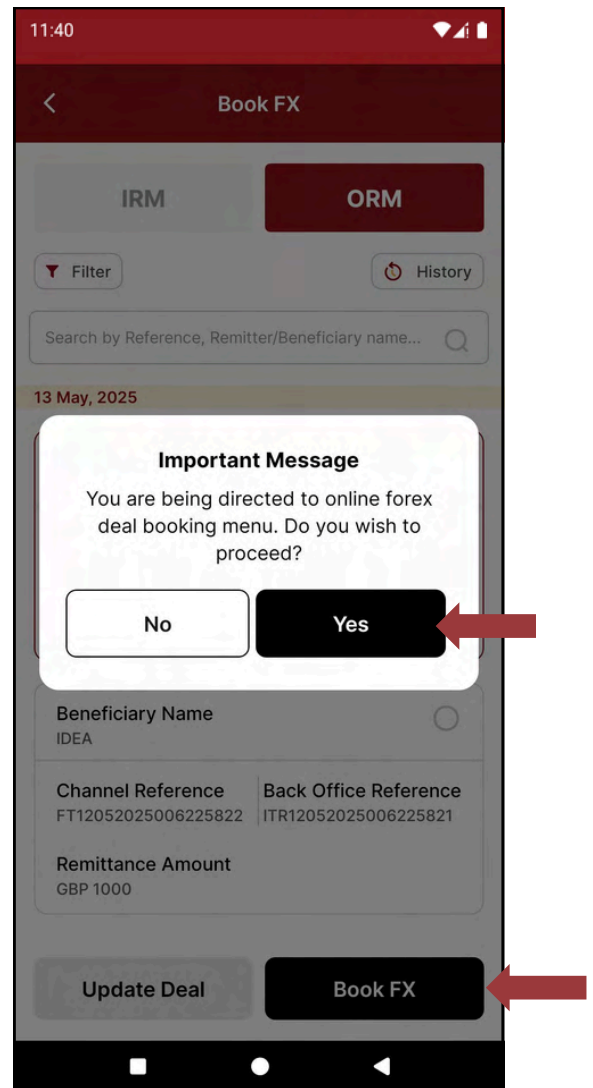
- Date
- Beneficiary Name
- Channel Reference
- Back Office Reference
- Remittance Amount
- Checkboxes for selection.
- In the footer, there are Update Deal and Book FX buttons.



The screenshot shows the 'Book FX' screen with the 'ORM' (Outward Remittance) button selected, indicated by a red arrow. The screen displays a list of transactions for 13 May, 2025. Each transaction entry includes a 'Beneficiary Name' (IDEA), 'Channel Reference' (FT12052025009225874), 'Back Office Reference' (ITR12052025009225874), and 'Remittance Amount' (DKK 1000). There are checkboxes for selection next to each entry. At the bottom, there are 'Update Deal' and 'Book FX' buttons.



- To proceed with Booking FX, select a transaction and click Book FX. A confirmation message box will appear with the message, "You are being directed to online forex deal booking menu. **Do you wish to proceed?**" Click "**Yes**" to proceed or "**No**" to cancel.



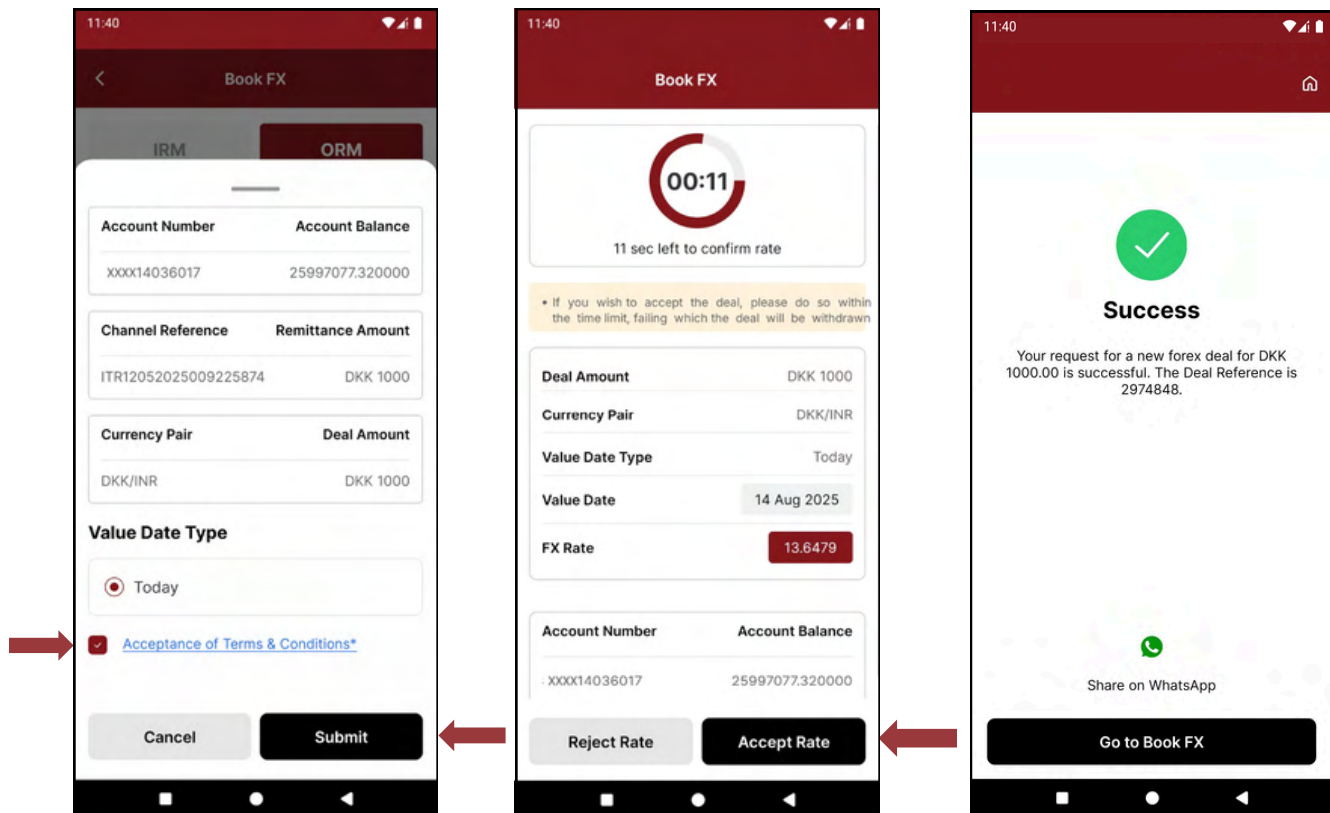
- If multiple transactions are selected (same Currency Pair), the FX Eligible Amount will be the sum of all selected transactions.

The FX Booking Details screen will show:

- 1.Account Number
- 2.Account Balance
- 3.Channel Reference
- 4.Remittance Amount
- 5.Currency Pair
- 6.Deal Amount

The only Value Date Type is **Today**, which is selected by default.





- Accept the Terms & Conditions before proceeding. If not accepted, an error message will prompt: "Please accept terms & conditions."
- The footer contains Cancel and Submit buttons.

To update an FX deal, navigate to Book FX > Update Existing Deal. Select the relevant transaction to update. The screen will display the following details:

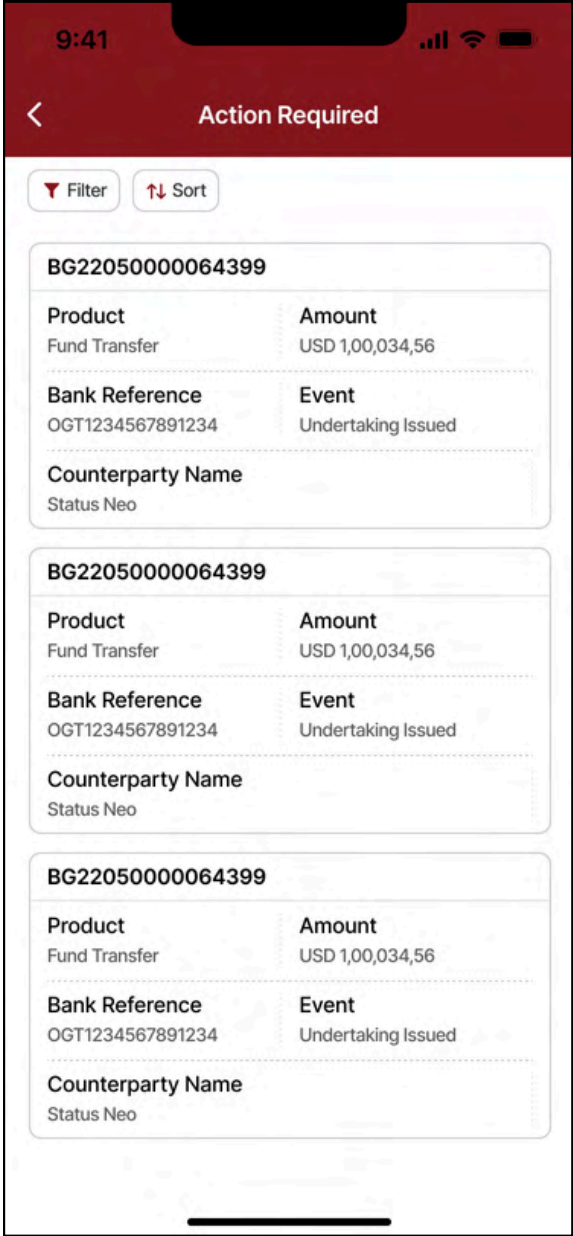
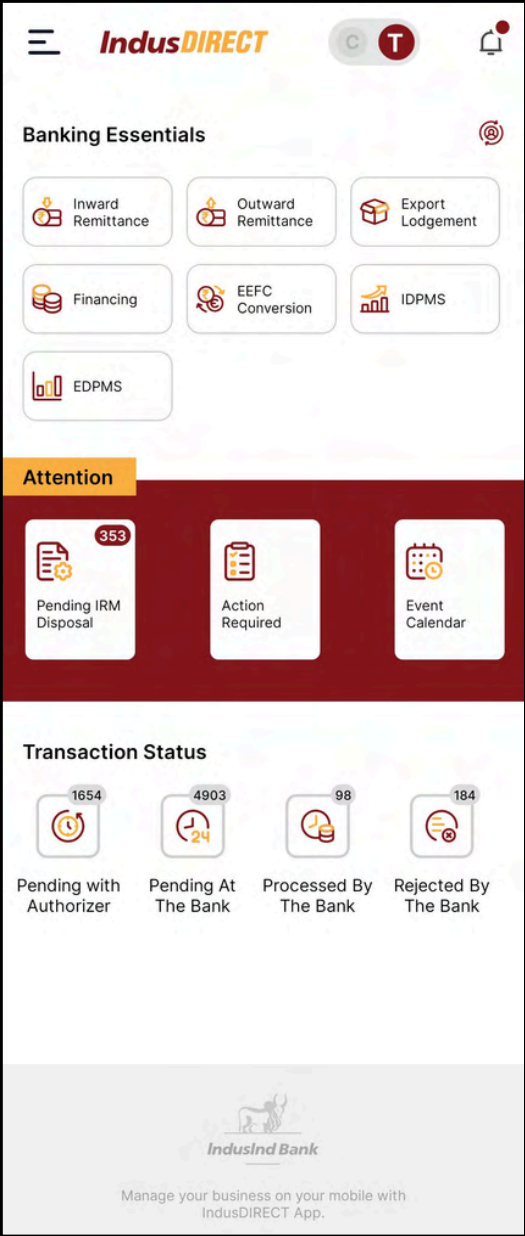
1. Channel Reference
2. Remittance Amount
3. Currency Pair
4. Deal Amount
5. Deal ID

- To apply Filters for transactions, navigate to Book FX > Filter and enter details such as Currency, Remittance Amount (From/To), Remitter Name (IRM) or Beneficiary Name (ORM), and Transaction Date (From/To). Click "**Apply**" to filter and display the results.
- To apply History Filters, go to Book FX > History Filter and enter details like Deal ID, Base Currency, Remittance Amount, Date of Remittance, Value Date Type, Remitter Name (IRM) or Beneficiary Name (ORM), Channel Reference, and Back Office Reference. Click "**Apply**" to filter and display the results.
- To access the Forex Outstanding report, go to FX Services > Forex Outstanding. You can download the list by clicking the "**Download**" icon. The list will show the Set Name and Date for each outstanding item.



7.3.4 Action Required

- This section allows the user to view transactions which requires the user to take necessary action.

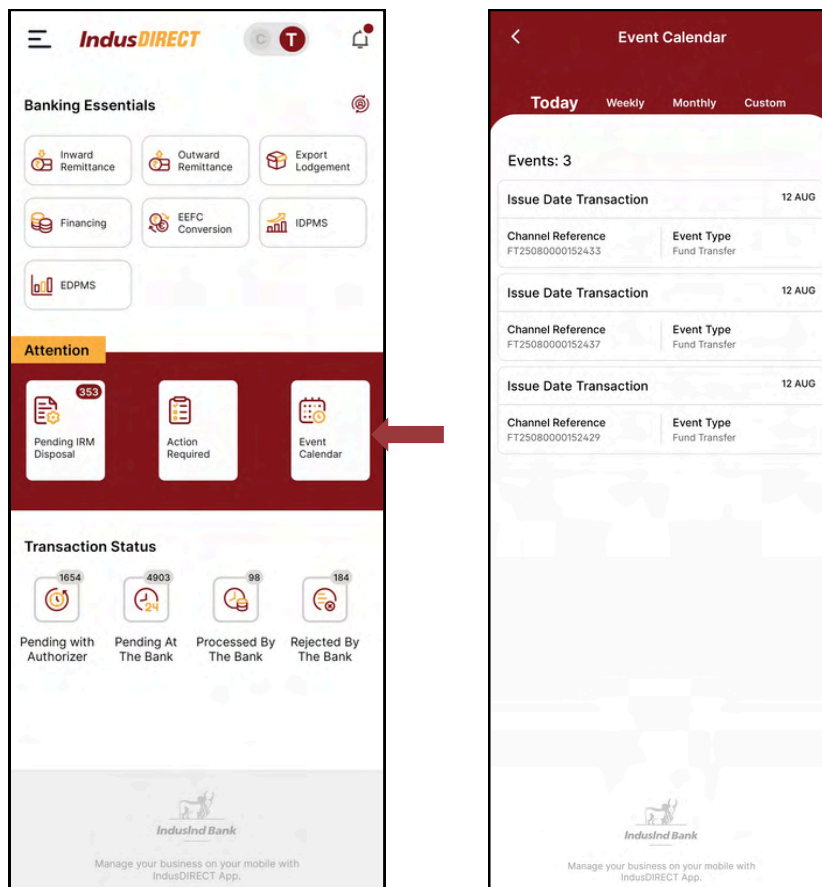


7.3.5 Event Calendar

- When a user wants to view transactions and events for different time frames, the user uses the **event calendar option**.
- When the calendar icon in the dashboard is clicked, the app navigates to the event calendar screen, enabling a user to view calendar across the four tabs: Today, Weekly, Monthly, and Custom.

Today Tab:

The **"Today"** tab displays all transactions for the current day.



If there are no transactions for today, the message 'No Data Found' message will be displayed on the screen.



Weekly Tab:

The **“Weekly”** tab displays transactions for the current week, starting from the current day.

If there are no transactions for the week, the message 'No Data Found' will be displayed on the screen.

<

Event Calendar

Today

Weekly

Monthly

Custom

Events: 44

All Days

MON 11

SUN 10

SAT 09

FRI 08

THU 07

WED 06

TUE 05

•

Issue Date Transaction

11 AUG

Channel Reference

FT25080000152383

Event Type

Fund Transfer

Issue Date Transaction

11 AUG

Channel Reference

FT25080000152388

Event Type

Fund Transfer

Issue Date Transaction

11 AUG

Channel Reference

FT25080000152425

Event Type

Fund Transfer

Issue Date Transaction

11 AUG

Channel Reference

FT25080000152386

Event Type

Fund Transfer

Issue Date Transaction

11 AUG

Channel Reference

FT25080000152397

Event Type

Fund Transfer

Monthly Tab:

The **“Monthly”** tab displays list transactions for the entire month.

If there are no transactions for the month, the message 'No Data Found' will be displayed on the screen.

<

Event Calendar

Today

Weekly

Monthly

Custom

Events: 76

<

August 2025

>

Issue Date Transaction

20 AUG

Channel Reference

FT24120000092436

Event Type

Fund Transfer

Issue Date Transaction

12 AUG

Channel Reference

FT25080000152433

Event Type

Fund Transfer

Issue Date Transaction

12 AUG

Channel Reference

FT25080000152437

Event Type

Fund Transfer

Issue Date Transaction

12 AUG

Channel Reference

FT25080000152429

Event Type

Fund Transfer

Issue Date Transaction

11 AUG

Channel Reference

FT25080000152383

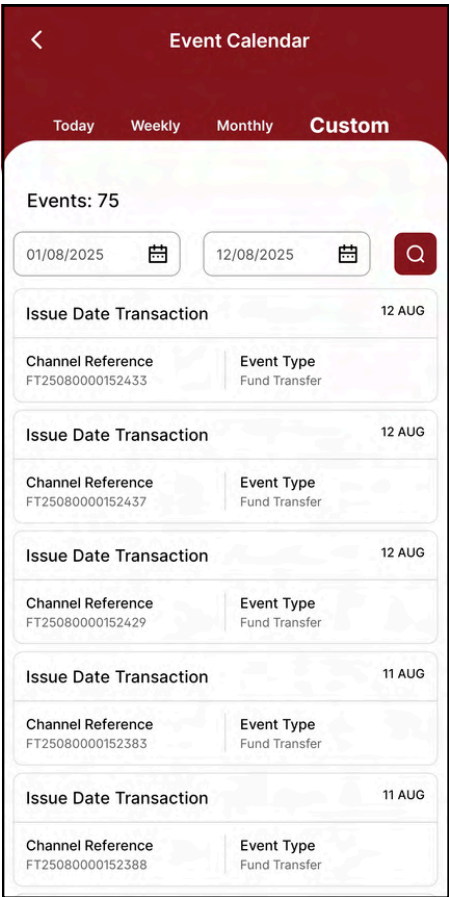
Event Type

Fund Transfer

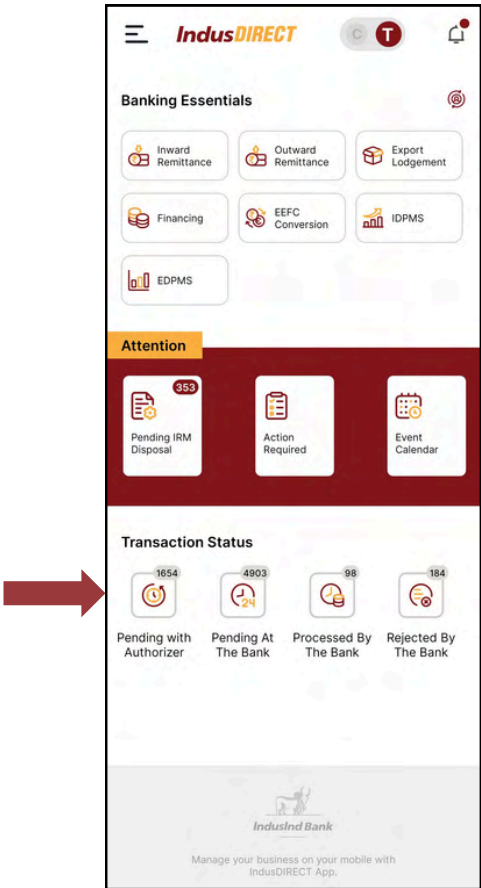


Custom Tab:

The “Custom” tab displays list transactions for the selected date range.

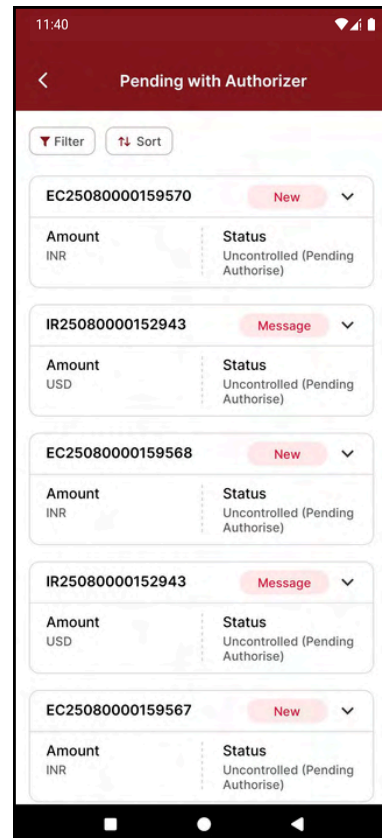


7.4 TRANSACTION STATUS



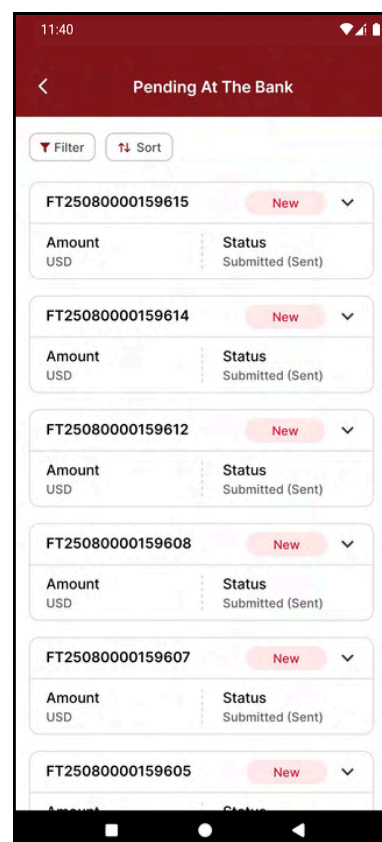
7.4.1 Pending with the Authorizer

- Click on the **"Pending with the Authorizer"** touchpoint to view transactions awaiting approval from the Authorizer.
- Use the filter touchpoint to filter transactions based on criteria such as Channel Reference, Currency, Amount, Counterparty Name, and Transaction Period.
- Click **"Apply"** to view the filtered transactions.
- Use the sort touchpoint to arrange transactions by Date, Currency, or Counterparty Name.
- Click on the dropdown to expand or collapse transaction groups for more details.



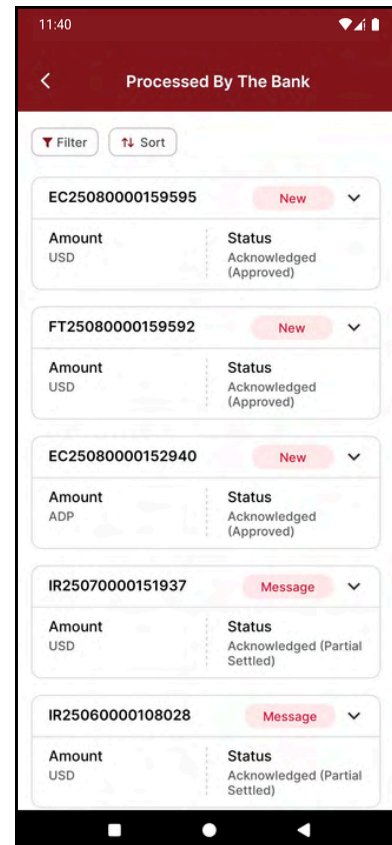
7.4.2 Pending at the Bank

- Click on the **"Pending at the Bank"** touchpoint to view transactions pending at the Bank.
- Use the filter touchpoint to refine the list of transactions.
- Click **"Apply"** to update the list based on your selected filters.
- Use the sort touchpoint to organize transactions by Date, Currency, or Counterparty Name.
- Click on the dropdown to expand or collapse transaction details.



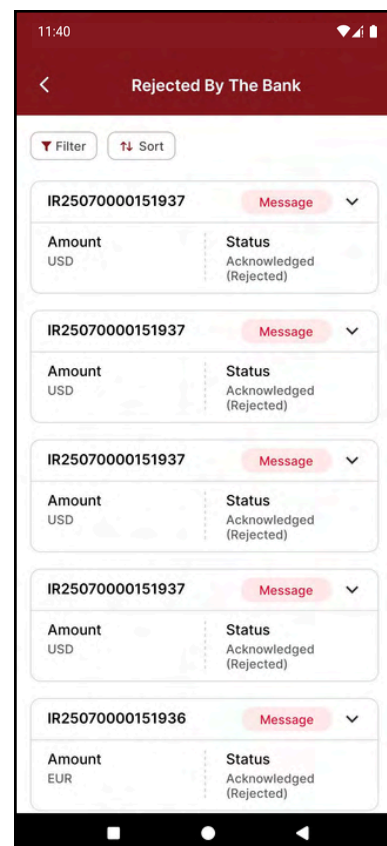
7.4.3 Processed by Bank

- Click on the **"Processed by Bank"** touchpoint to view transactions that have been processed by the Bank.
- Use the filter touchpoint to filter the transaction list.
- Click **"Apply"** to display the filtered transactions.
- Use the sort touchpoint to sort the transactions by Date, Currency, or Counterparty Name.
- Click on the dropdown to expand or collapse transaction details.



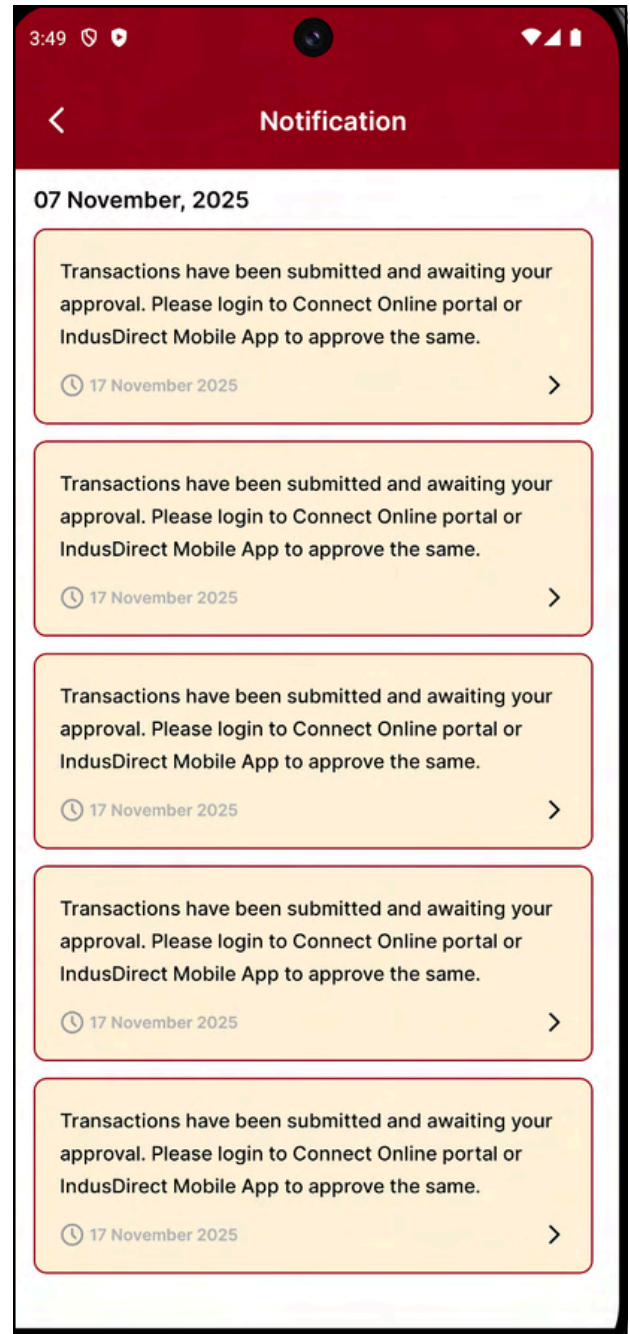
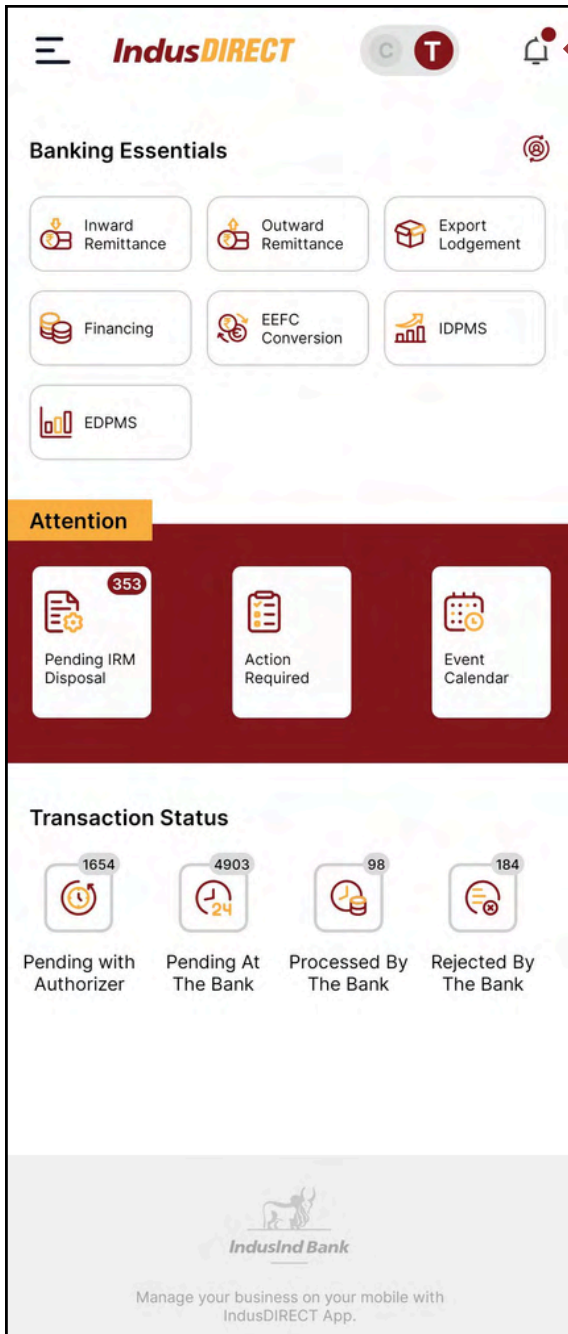
7.4.4 Rejected by Bank

- Click on the **"Rejected by Bank"** touchpoint to view transactions rejected by the Bank.
- Use the filter touchpoint to refine the transaction list.
- Click **"Apply"** to display the filtered results.
- Use the sort touchpoint to sort transactions by Date, Currency, or Counterparty Name.
- Click on the dropdown to expand or collapse each transaction details.



7.5 NOTIFICATION

This is to provide the user with updates or alerts related to their account for Trade activities.



Customer Support

In case of queries, feel free to reach out to us using the below:



Toll Free Number

1800 2660 616

Timings

8.00 am to 7.00 pm - Monday to Saturday
(except 2nd and 4th Saturday and Public Holidays)



Customer Support Email

idsupport@indusind.com

