

ANNEXURE II



CANARA BANK'S UNIFIED PAYMENT INTERFACE APPLICATION

## USER MANUAL



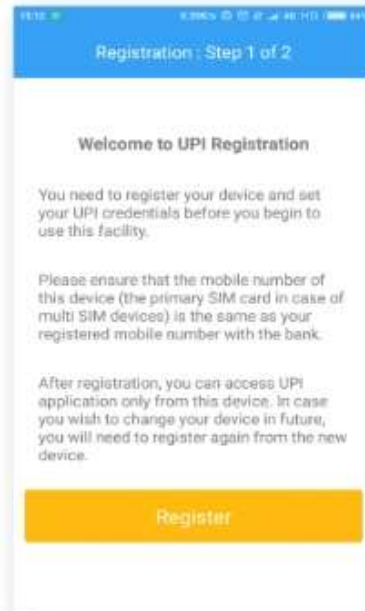
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## A. REGISTRATION

- Download our UPI App - 'Empower'  from 'Play Store' 
- Install and open the Application, then follow as provided under.

### STEP: 1



REGISTRATION > tap on 'Register'

The application will automatically send an SMS from the SIM chosen to form the device hard binding.

**STEP :2**



The screenshot shows a mobile app interface for registration. At the top, it says "REGISTER Personal Information". Below this is an illustration of a person with a clipboard. The form fields are as follows:

Name	Divya
Nickname	div
Email address	d.divya.jo@gmail.com
Virtual Address	div @cnrb

At the bottom of the form is a yellow "CONTINUE" button. Below the form, a message reads: "Canara Bank welcomes you to the new phase of transaction with your number".

**PERSONAL INFORMATION:**

The User has to enter personal details as given on the screen:

*Name:*

*Nick name :*

*Email address :*

*Virtual address :*

Then Tap on continue.

**About VPA:**

- **Virtual Payment Address** - Is a user defined identifier which basically holds the account credentials i.e., Account number+ IFSC thereby securing the credentials from being exposed.

*(Creation of a virtual address is as simple as creating an email id.)*

- To Transfer funds or Collect money, you may share your VPA.

- VPA is unique. There is no criteria for creating a VPA. If a VPA is already used, you need to create a different one.

**STEP:3**



**SECURITY QUESTION:**

User needs to select 2 security questions among the ones given in drop down menu and answer the same.

*(These security questions are used at the time of password reset)*

Tap on **continue**.

Please remember the security answers for future reference.

**STEP :4**



**SET YOUR PASSWORD**

User needs to set up the App login password to access the UPI Application. Once the password is set, click on CONTINUE.

This is the criteria for setting up the Login password.

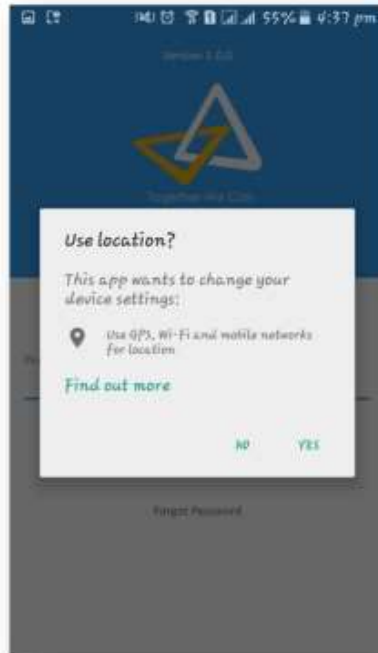
HELP can be obtained by clicking on '?'

Before continuing, customers need to check 'Privacy policy and Terms and conditions'.

**PASSWORD EXAMPLE:** Can@012

- Password should be alphanumeric with a SPECIAL CHARACTER. Alphabets must have at least one UPPER CASE and one LOWER CASE letter
- Length of the Login password must be at least 6 characters

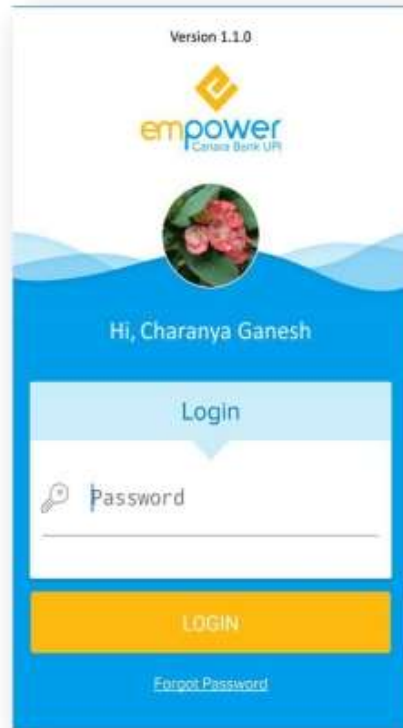
**STEP :5**



**ENABLE GPS**

- User will be instructed to enable the location. This is optional to the user.

**STEP: 6**

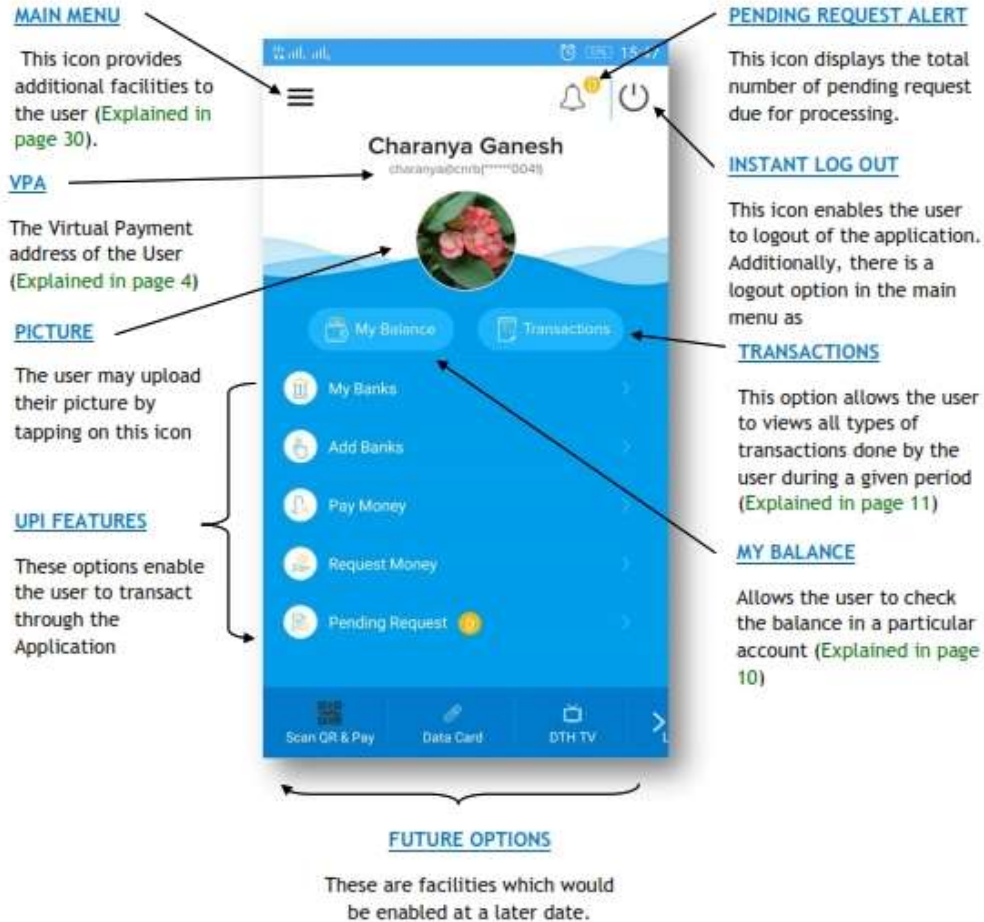


LOGIN PAGE

- Enter the created Login Password and Tap on 'LOGIN'
- If you have forgotten your Password, reset it by tapping on 'Forgot password' link given below.
- It will ask you to select the SIM (in case of dual sim phone). Select the one for which you have registered.
- You will be directed to the page where it asks for the 2 Security questions which you have set at the time of Registration.



## B. 'EMPOWER' DASH BOARD

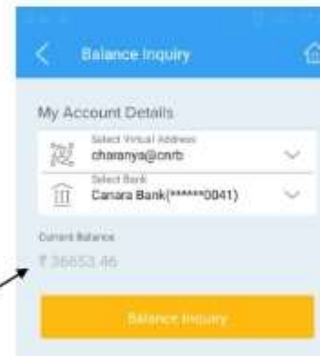
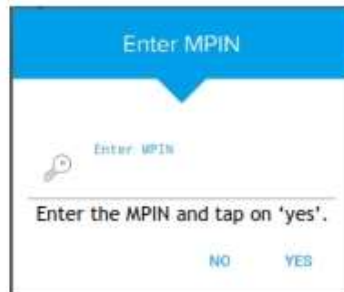


### C. APPLICATION USAGE

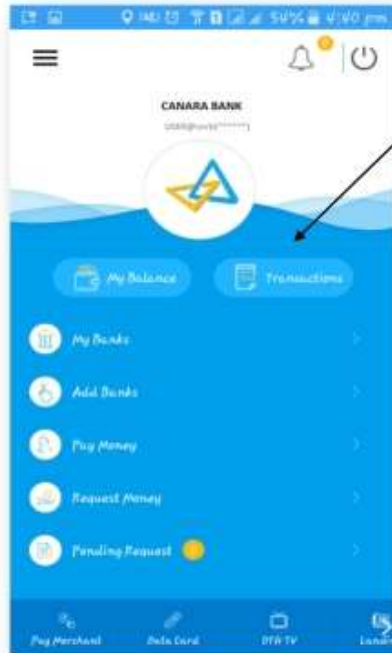


#### MY BALANCE

- This option enables the user to check balance in their accounts.
- Tap on 'My Balance'
- Select the VPA and the Account
- Tap on 'Balance Enquiry'



The balance will be displayed

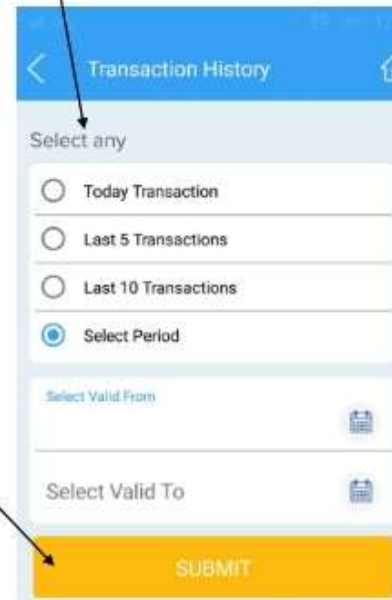


## TRANSACTIONS

This option enables to view all types of transaction (Debit, Credit and others) done by the user.

### Step : 1

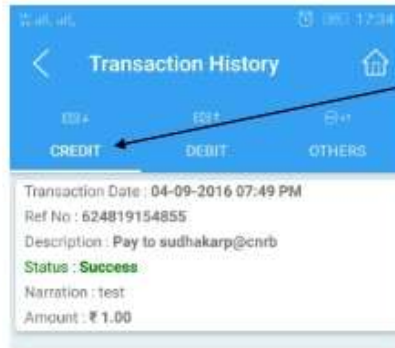
- Tap on 'Transactions'
- Choose the period for which the transactions shall be displayed



### Step: 2

- In case it is for a specific period,
- Choose from and to date and tap on 'Submit'
- The following screen displays with three categories.

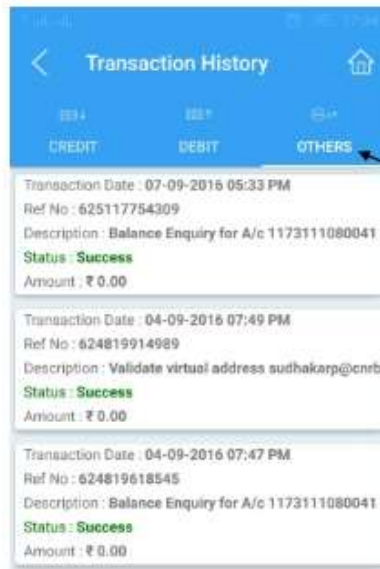
**Tap the desired category to check transactions**



This tab displays all the credit transactions done during the defined period.



This tab displays all the Debit transactions done during the defined period.



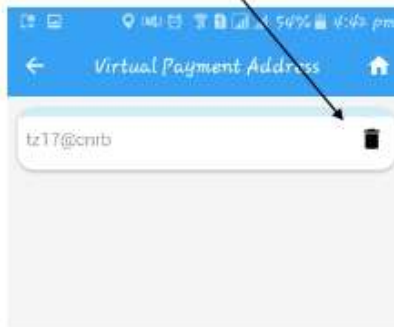
This tab displays all Other transactions such as balance enquiry, Virtual Payment address creation etc done during the defined period.

MY BANKS



- This option enlists the list of Virtual Payment addresses created by the user.
- The same option allows the user to delete a VPA.

**Note:** If a VPA is deleted by a user, the same VPA cannot be created for the next 2 years.



Virtual Payment Address  
Baala@cnrb

On tapping on the VPA, the accounts linked to it would be displayed.



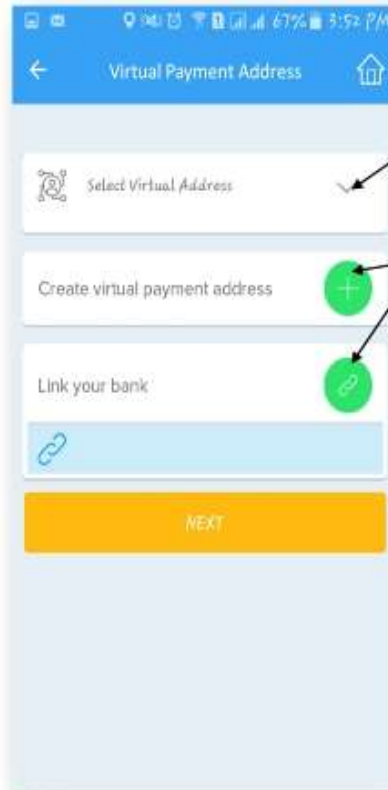
**STEP : 1**



**ADD BANK**

- This option enables the user to add their Bank accounts to the VPA created by choosing the Bank from the list provided.
- The same option allows the user to create a new VPA (as shown next).

**STEP : 2**



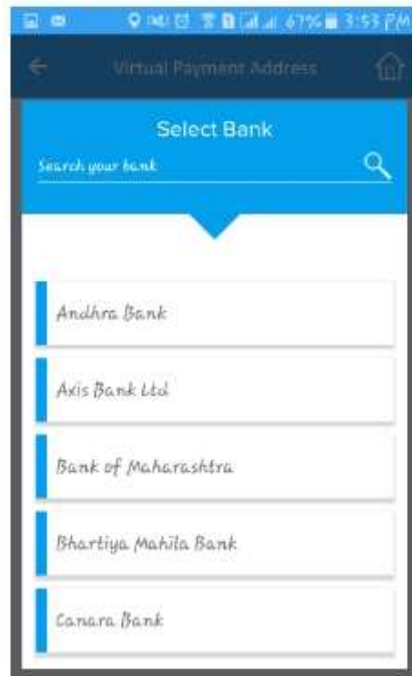
VIRTUAL PAYMENT ADDRESS

Select the VPA:

- Select the existing VPA created during registration
- Tap on 'Link your Bank' to link accounts to the VPA created.
- User may also Create a new VPA.

(Please refer [Page 4](#) to know about [Virtual Payment Address](#))

**STEP : 3**

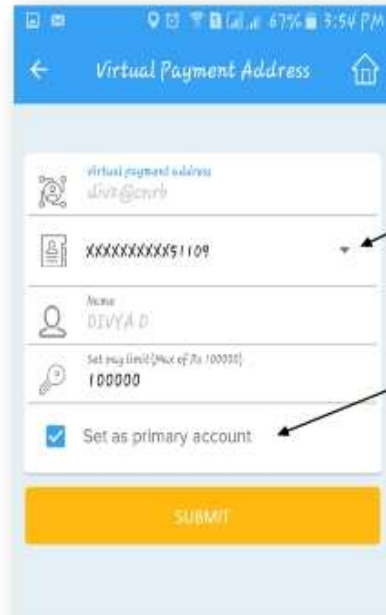


**SELECT BANK**

- After selecting VPA, a list of Banks active on UPI is displayed.
- Select the Bank you wish to link to your VPA BY TAPPING IT.
- You may also use the Search Facility to search for your Bank.



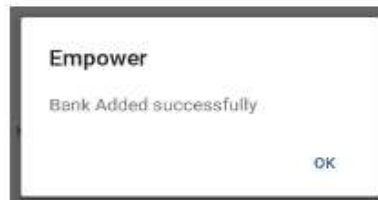
**STEP : 4**



**LINK ACCOUNTS**

- List of accounts linked to your Mobile Number is fetched from the Bank selected on the previous step and is displayed.
- Tapping on the drop-down menu shows the list of Accounts.
- Select the Account.
- Set the Limit of the VPA.
- Set as Primary: YES/NO and Submit.
- VPA is successfully added.

**Note:** In case the user is not registered for Mobile Banking, he/she will have to generate MPIN after tapping on Submit.



On successfully adding of accounts under a Bank, a message is displayed as under:

'Bank Added Successfully'.

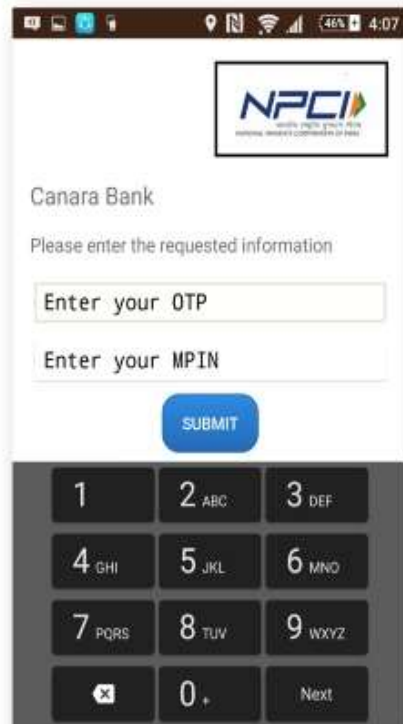
STEP : 5 : In Case No MPIN is set for the account/or in case of change of MPIN



MOBILE BANKING REGISTRATION

- Enter last 6-digit of the Debit Card Number (linked to the account)
- Enter Month and Year of Expiry
- Tap 'YES'
- An OTP will be generated and sent to the registered mobile no.

**STEP :6**



Canara Bank

Please enter the requested information

Enter your OTP

Enter your MPIN

SUBMIT

1 2 ABC 3 DEF

4 GHI 5 JKL 6 MNO

7 PQRS 8 TUV 9 WXYZ

0 . Next

**SET MPIN**

- Enter the OTP received and set MPIN and tap on Submit.
- MPIN will be set successfully. MPIN will be asked for authorizing transactions.



**PAY MONEY**

This option allows the user to pay money to a beneficiary.

**STEP : 1**

On Tapping this option the following screen appears.

**STEP : 2**



PAY MONEY:

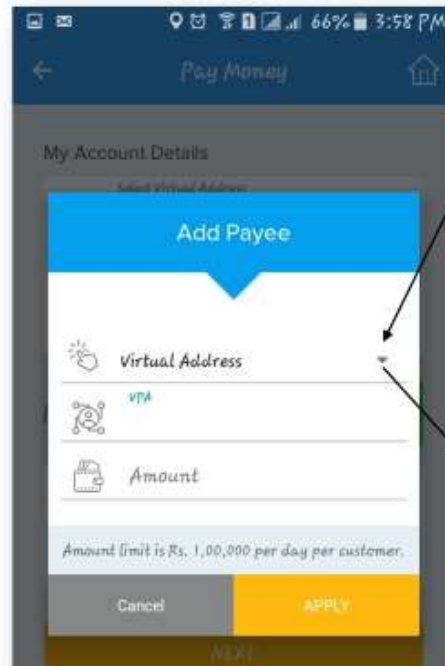
Select the VPA.

Select the Bank Account to be debited

If required, User may check Balance by tapping on this option.

Tap on '+' next to enter the beneficiary details

**STEP : 3**



**BENEFICIARY DETAILS:**

Payment can be made via 5 ways by tapping on the drop down menu

1. VPA - Enter VPA of beneficiary
2. Account+IFSC of Beneficiary
3. Beneficiary Mobile Number + MMID
4. Aadhaar Number
5. Beneficiary List - You can maintain Beneficiaries and select them using this option.

Select the appropriate option and fill in the details.  
Tap on 'Apply'

1. Via VPA of beneficiary	→	Virtual Address
2. Account + IFSC of Beneficiary	→	Account Number + IFSC
3. Beneficiary Mobile Number + MMID	→	Mobile Number + MMID
4. Aadhaar Number	→	Aadhaar Number
5. Beneficiary List (Optional) - You can maintain Beneficiaries and select them using this option.	→	Beneficiary

**STEP : 4**



PAY BENEFICIARY

After choosing the appropriate payment option and on entering the required details, the user will be directed to this page where the payee details are displayed.

- You may add more than one payee

- Enter the purpose

- Total amount appears here

- Tap on 'NEXT'

**STEP: 5**



**CONFIRM PAY**

- User shall confirm the details and tap on 'PAY'
- MPIN will be asked for authorizing the transaction. Enter the MPIN and tap on 'YES'



Successful message will be displayed as a pop up on the screen.





### REQUEST MONEY

This option allows the user to collect money from someone.

#### STEP : 1

- On Tapping this option the following screen appears.

**STEP:2**

**REMITTER DETAILS:**

- Select your VPA
- Select your BANK
- Send Request To>
- Enter the VPA of the remitter or choose from the beneficiary list from the drop down menu
- Type the Purpose, Enter the amount, Set the expiry period for the collect money request and tap on 'NEXT'.

**STEP:3**

Tap on 'CONFIRM' once the Collect Money Details have been entered.



Pop up message is displayed on successful completion.



### PENDING REQUEST

This option allows the User to view the list of the pending collect requests received.

#### STEP 1:

Tap on 'Pending Request' option from the dashboard.

#### STEP 2:

Tap on a request to process it.



**Pending Approvals**

Date : 21-09-2016 10:42 AM  
Ref No : 626510984068  
From : VIJAYPRADHAN (vijayuni@cnrb)  
To : CHARANYAGANESH (charanya@cnrb)  
Purpose : test  
Amount : ₹ 1.00

COLLECT REQUEST DETAILS

Up on tapping on a received request, the user shall view the details of the transaction

**STEP : 3**

Tap on APPROVAL/REJECT for the processing the transaction.

Confirm the details of the transaction and Tap on Approve/Reject.

**Transaction Details**

Record Date  
21-09-2016 10:42 AM

VIA  
charanya@cnrb

Canara Bank(\*\*\*\*\*0041)

Description  
VIJAYPRADHAN has requested Rs 1

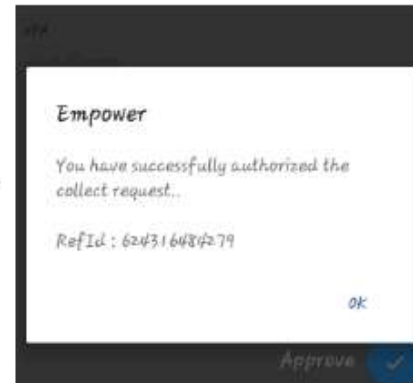
Amount  
₹ 1.00

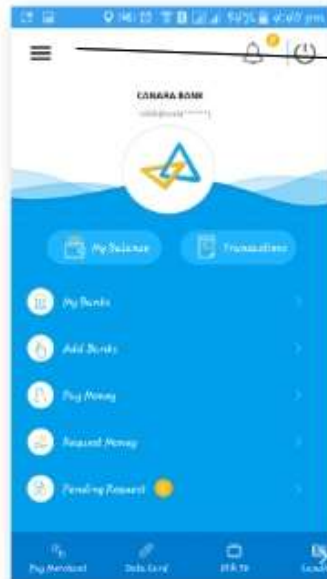


**STEP : 4**

To approve a transaction, Tap on 'Approve' and enter the MPIN to authorize the transaction

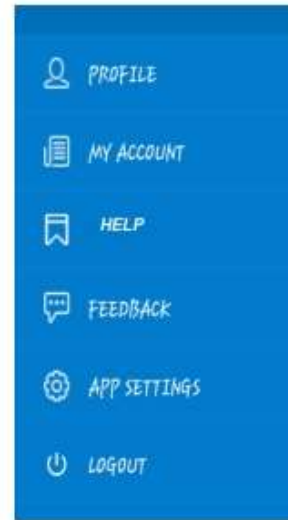
A success message pops up on completing the transaction.





**MAIN MENU**

Main Menu consists of the following options with sub menus. These options enable the user to carryout additional activities pertaining to their requirement in the Application.



Under **PROFILE** there are three submenus:



**My details:** Enables the user the change their login password

**Log a Dispute:** In case the user has a concern to be addressed regarding the application, they may write to us through this option.

**View Disputes:** these are list of disputes reported by the user.

