



Corporate Internal Banking Portal

User Manual

Version 1

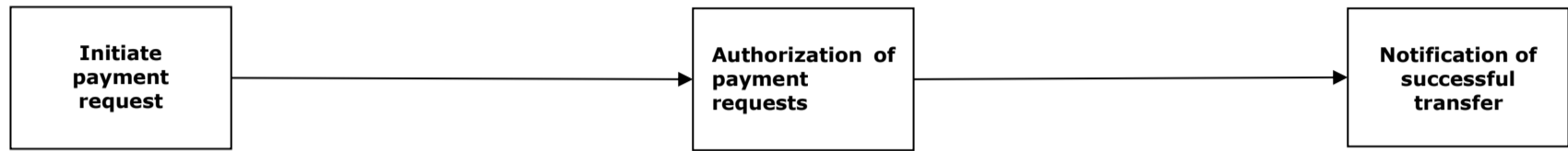
September 2019

Contents

1	PROCESS SUMMARY	3
1.1	Process flow from payment initiation to disbursement	3
1.2	User creation/Edit process flow	3
2	COMPANY CREATION PROCESS	4
2.1	New Company Creation by Super User	4
2.2	User Edit by Super User	5
2.3	Super User Activity	5
3	USER CREATION AND AUTHORIZATION	6
3.1	IT Admin Role	6
3.1.1	User Creation	6
3.1.2	User Edit	6
3.1.3	View IT Admin Activity	6
3.2	User Authorizer Role	7
3.2.1	Pending User Authorization	7
3.2.2	Pending Edited User Authorization	7
3.2.3	View User Authorizer Activity	7
4	PAYMENT INITIALISATION AND AUTHORIZATION	8
4.1	Payment Initiator Role	8
4.1.1	Payment Initiation	8
4.1.2	Edit Payments	10
4.1.3	View Payment Initiation Activity	10
4.2	Payment Authorization Role	10
4.2.1	Payment Authorization	10
4.2.2	View Payment Authorizer Activity	11
5	REPORTS	12
5.1	Transaction Report	12
5.2	Account Summary	12
5.3	Payment Evidence	13

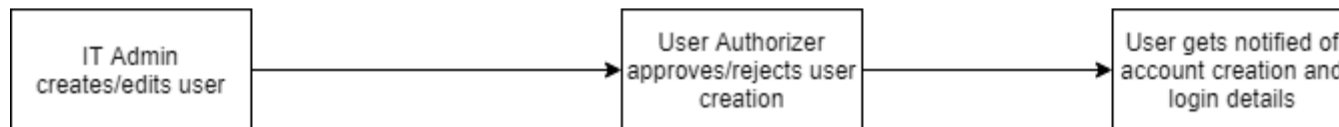
1 Process Summary

1.1 Process flow from payment initiation to disbursement



Payment process flow.

1.2 User creation/Edit process flow



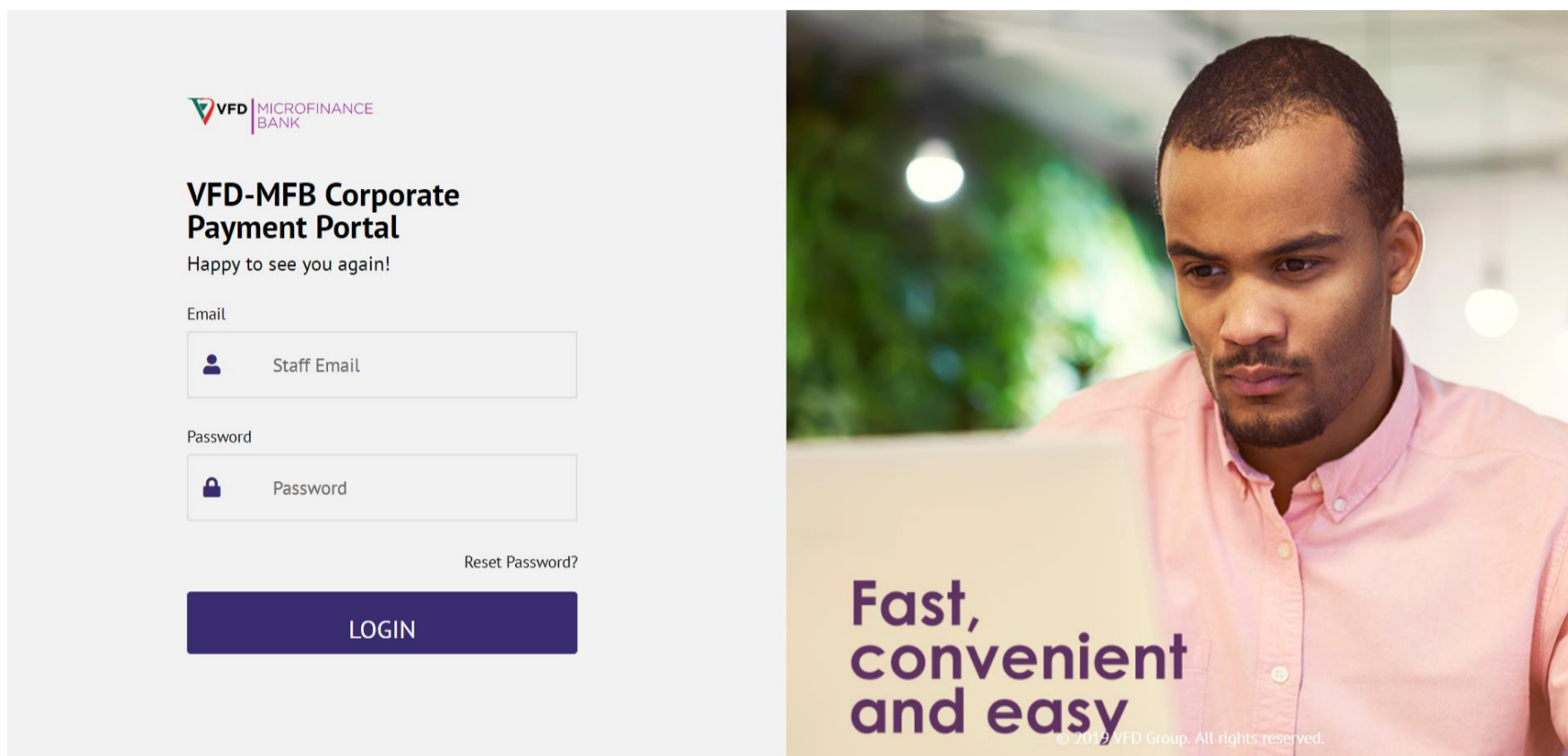
User creation/edit process flow

2 Company Creation Process

2.1 New Company Creation by Super User

The new company creation by a super user steps are captured below:

- Enter the following URL in the address bar to access the application: <https://corporateportal.vfdbank.com>
- On successful input of correct input details, you'd be redirected to a page where you can register a new company.



Corporate Banking Application login page

- On entering of the new company's NUBAN, an account enquiry is made and the user name is displayed in a non-editable field.
- The IT Admin and User Authorizer details have to be entered before the company can be created.
- On successful creation of the company, the IT Admin and User Authorizer get email notification with login details.

☰ New Company Registration

Primary Account Number (NUBAN):	Account Name:	
<input type="text" value="1000046222"/>	<input type="text" value="VICTOR EMEKE NWAKA"/>	
IT Admin Name:	IT Admin Email:	IT Admin Number:
<input type="text"/>	<input type="text"/>	<input type="text"/>
User Authorizer Name:	User Authorizer Email:	User Authorizer Mobile Number:
<input type="text"/>	<input type="text"/>	<input type="text"/>

2.2 User Edit by Super User

- The Edit User link on the sidebar allows the super user edit users already created on the banking application.
- Select from the dropdown menu what company whose users is to be edited.
- Another dropdown menu displaying all the users in the selected company appears from which the intended user whose details are to be edited can be chosen from.

Edit Existing Users

Edit user information

Company: *

Name:

Phone Number:

Assign Role:

Active:

Failed Logins:

User Name:

Edit User

2.3 Super User Activity

- The View Created Companies link on the sidebar allows the super user view company registration history over a selected date range.

All Created Companies

Start:

End:

SEARCH

20

Filter Result

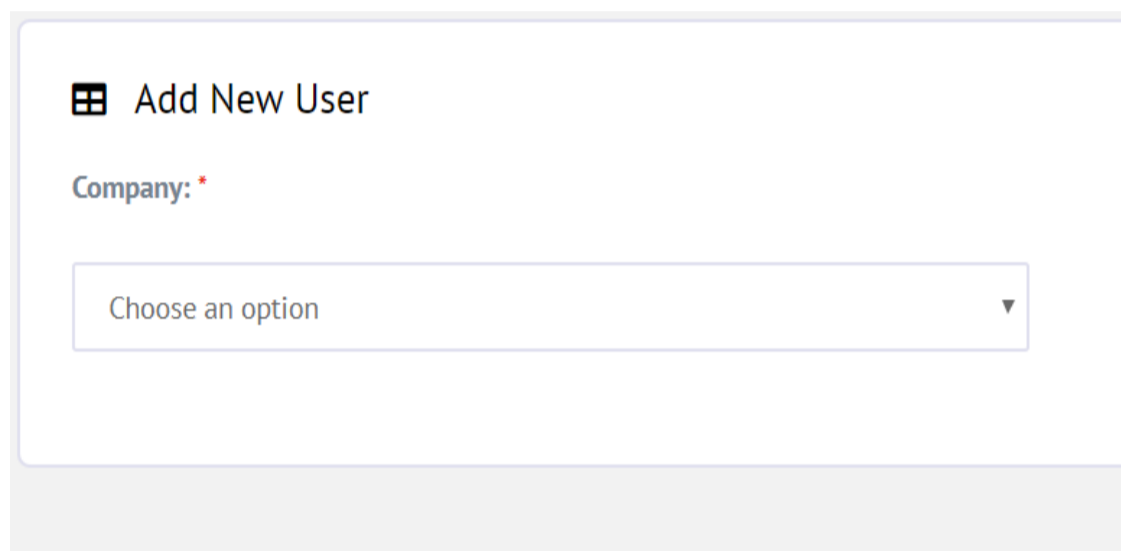
Company Name	Created By	Date of Creation
VICTOR EMEKE NWAKA	Shakiru Muraina	09-Aug-2019 12:18:34
VICTOR EMEKE NWAKA	Shakiru Muraina	09-Aug-2019 12:14:23

3 User Creation and authorization

3.1 IT Admin Role

3.1.1 User Creation

- On successful login into the portal, you'd click on the Add User link on the sidebar menu to load up the Add User page.
- You'd have to select from the dropdown menu the company whose user you want to create. As expected, you can only create users on companies you have the IT Admin role permission to.



The screenshot shows a web form titled "Add New User". Below the title is a label "Company:" followed by a red asterisk, indicating a required field. Below the label is a dropdown menu with the text "Choose an option" and a downward-pointing arrow on the right side.

- On selection of the company, you'd have to fill out the user details of the new user to be created.
- The user would need to be authorized by the User Authorizer in order for the user to have access to the portal.

3.1.2 User Edit

- Click on the Edit User link on the sidebar menu to load up the edit user page.
- You'd have to select from the dropdown menu the company whose users you want to edit. As expected, you can only edit users on companies you have the IT Admin role permission to.
- On selection of the company, a dropdown containing all the users in the company appears.
- On selection of the user you wish to edit, the user's details are retrieved and then, you can edit whatever piece of information required.
- As expected, the edits don't take effect until the User Authorizer approves the user edit.

3.1.3 View IT Admin Activity

- Click on the View Created Users link on the sidebar menu.
- Filter your search results by role and date range to load up activity within the date range specified.

3.2 User Authorizer Role

3.2.1 Pending User Authorization

- On successful login you'd be redirected to the pending user authorization page.
- You have the option of bulk authorizing or rejecting all the user requests by clicking the Select All checkbox just above the requests.
- You can also manually select the users by clicking on the checkbox beside the pending user request.

3.2.2 Pending Edited User Authorization

- Click on the Pending Edited Users link on the sidebar menu.
- As with the Pending User Authorization page, you'd have the option of bulk authorization/rejection or manually selecting the requests by clicking on the checkbox beside a request.

3.2.3 View User Authorizer Activity

- Click on the User Authorization History link on the sidebar menu.
- Filter your search results by role and date range to load up activity within the date range specified.

4 Payment Initialisation and authorization

4.1 Payment Initiator Role

4.1.1 Payment Initiation

- You would get an email notification informing you of your successful user authorisation with your login details.
- As soon as you log in, you can click on the New Payment button on the top right of your screen to load up the payment initiation page.



- You'd see a dropdown menu which contains all the accounts you have the Payment Initiator role permission to.
- After selecting the source account, the source account details like the account balance, account name and the overdraft amount if enabled.

A screenshot of the 'New Payment Application' form. At the top, there are three steps: 'Step 1' (highlighted in red), 'Step 2', and 'Step 3'. To the right, account details are displayed: 'Account Name: VICTOR EMEKE NWAKA', 'Account Balance: ₦ 6,830,781.66', and 'Overdraft feature not enabled'. Below this, there is a 'Source Bank Number' dropdown menu with the value '1000046222 - 1000046222'. At the bottom left, there is a 'Reset' button, and at the bottom right, there is a 'Next >' button.

- If you are satisfied with the source account information displayed, you could click on the Next button to navigate to the next stage where you input the payee information.
- The payment dropdown has two options: single payments option and bulk payments option.
- If you choose the single payments option, a fresh row shows up which contains payee information fields you'd have to fill. If there are more than one payee, simply click the New Payee button below to add a new row.
- If you choose the bulk payments option, you'd see an option to upload a csv file containing all the payments you intend to initiate.
- Clicking the Next button would initiate an account enquiry process on each payee field and an error pops up if there are errors. If there are no errors, you'd be navigated into the final step where you'd see a final preview of all the payments.

New Payment Application

Step 1 Step 2 **Step 3**

Account Name: VICTOR EMEKE NWAKA
 Account Balance: ₦ 6,830,781.66
 Overdraft feature not enabled
 Total Amount: ₦ 2,000

Source Name	Payee Bank	Payee NUBAN	Payee Name	Amount	Remarks
VICTOR EMEKE NWAKA	VFD Microfinance Bank	1000046222	VICTOR EMEKE NWAKA	₦2,000.00	Test Remarks

[Reset](#) [Submit Payment](#)

- If you're satisfied with all the payments, click the Submit Payment. An Authorization modal pops up prompting you to input a unique token sent to your phone and email box.

Enter Authorization Token

We just sent an authorization token to your phone and email address. Please enter your unique authorization token we sent in the box below.

Didn't get an authorization token? Click the RESEND TOKEN button below.

[RESEND TOKEN](#) [SUBMIT](#)

- On input of the right token, all your payments would be successfully entered into the database and all the payment authorisers would get both sms and email notifications informing them of pending requests.

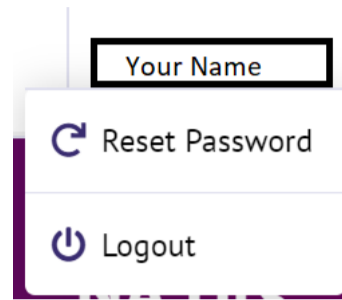
ACCOUNT BALANCE: ₦ 7,241,110.40

Success

You have successfully uploaded your payment request

[OK](#)

- Clicking OK navigates you to your dashboard where you see a detailed information of all your payment initiations.
- To logout, you can click the button that contains your name and a dropdown pops out with a logout button option.



4.1.2 Edit Payments

- Click on the Edit Payment Link on the sidebar to edit payments. As expected, only payments pending authorization can be edited.
- You'd see a dropdown menu which contains all the accounts you have the Payment Initiator role permission to.
- Once the account is selected, the pending payments would be displayed with the option to edit payment.
- Once the edit payment button is clicked, a modal displaying the payment details appears and the payment details can be edited directly.

4.1.3 View Payment Initiation Activity

- Click on the Payment History Report link on the sidebar menu.
- Filter your search results by role and date range to load up activity within the date range specified.

4.2 Payment Authorization Role

4.2.1 Payment Authorization

- The payment authorizer will get an email and a sms notifying him/her of pending payments.
- Once you login into the payment app, the notification symbol (a red bell) which contains the number of pending requests can be seen on the top bar.



- Once you click on the notification bell, a view all button should appear and clicking on it would load up the pending requests page.
- For authorization, you have 2 options: bulk authorization or single authorization.
- To bulk authorize/reject, click the empty check boxes beside each payment request and then click on the Authorize button that appears on top of the page.

Payment Authorization Level

You have selected 1 payment(s).

Authorize Reject

Select All

Select	Payee Name	Payee Bank	Source NUBAN	Source Bank	Amount	Authorize
<input checked="" type="checkbox"/>	VICTOR EMEKE NWAKA	VFD Microfinance Bank	1000046222	VFD-MFB	₦9,500.75	View Details

- For single authorization/rejection, click on the View Details to load up specific details for a payment which would include the source account balance, the payment initiator and downloading the payment as an excel file.
- After clicking on the either Authorize/Reject button, a token modal pops up prompting you to input a unique token sent to your phone and email.
- On input of a valid token, the payment(s) would be processed, and you'd get a successful message with the number of successful payments.

4.2.2 View Payment Authorizer Activity

- To view your activity as a payment authorizer, click the "Payments Auth History" link on the sidebar to load up your activity page.
- Filter your search results by role and date range to load up activity within the date range specified.

5 Reports

5.1 Transaction Report

- To view the Transaction report for an account, click the Transactions History Link on the sidebar menu.
- A dropdown menu containing all the accounts you have access to will be displayed.
- On selection of the company and date ranges, the transactions would be displayed and can be downloaded as an excel file by clicking the Excel File download button.

Transaction Report

Download

Company: Start: End: **SEARCH**

Create Date	Effective Date	Description	Debit (NGN)	Credit (NGN)	Balance (NGN)
1/9/2019	1/9/2019	TO TARGET ACCOUNT-1000064105	200.00	-	6,830,781.66
1/9/2019	1/9/2019	TO TARGET ACCOUNT-1000064026	100.00	-	6,830,981.66
31/8/2019	31/8/2019	TO TARGET ACCOUNT-1000064105	200.00	-	6,831,081.66
31/8/2019	31/8/2019	TO TARGET ACCOUNT-1000064026	100.00	-	6,831,281.66
31/8/2019	31/8/2019	TO TARGET ACCOUNT-1000064040	200.00	-	6,831,381.66
30/8/2019	30/8/2019	TO TARGET ACCOUNT-1000064105	200.00	-	6,831,581.66

5.2 Account Summary

- To view the account summary on an account, click on the Account Summary Link on the sidebar menu.
- A dropdown menu containing all the accounts you have access to will be displayed.
- On selection of the company, the account summary automatically loads up as shown below.

View Accounts Summary

Company: *

VICTOR EMEKE NWAKA - 1000046222

Account Name:

VICTOR EMEKE NWAKA

Current Account Balance:

₦6,830,781.66

Overdraft Amount:

Not Enabled

5.3 Payment Evidence

- To generate payment evidence for an authorised transaction, click on the payment and the payment details page should load up.
- Click on the Payment Evidence button in the top right corner of the page to generate a pdf copy of the Payment Evidence.

☰ Payment Details

← Go Back

📄 Payment Evidence

Payment Disbursed

Payment Uploaded by Victor Nwaka on 09-Aug-2019 13:50:41

by Daniel Babatunde on 09-Aug-2019 14:18:52

Payee Name:

VICTOR EMEKE NWAKA

- The download link is generated can be downloaded by clicking the download button on the modal box.

