



User Manual for NEFT Services in FI channel

Bank of India

Version 1.0

Version No	Date	Author	Reviewer
1.0	09 th Feb 2021	Ritesh Dubey	Varsha Masurkar

NEFT Services:

- As a part of Ease Banking Service and requested by FI HO, Bank has introduced the NEFT service through TCS provided FI BC channel.

Please find the Steps to use the NEFT Services:

- Access the BOI FI Portal using below mentioned URL: <https://fi1.bankofindia.co.in/>
- To login the application, BCs user have to enter their User Id, Password and Captcha. Then click on “Login” button to continue.



User

Password

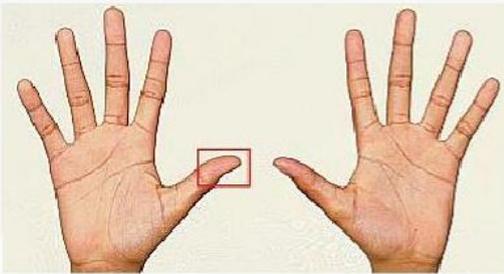
 [Regenerate the image](#)

Please enter the case sensitive characters in the image above to verify your login

Enter Text

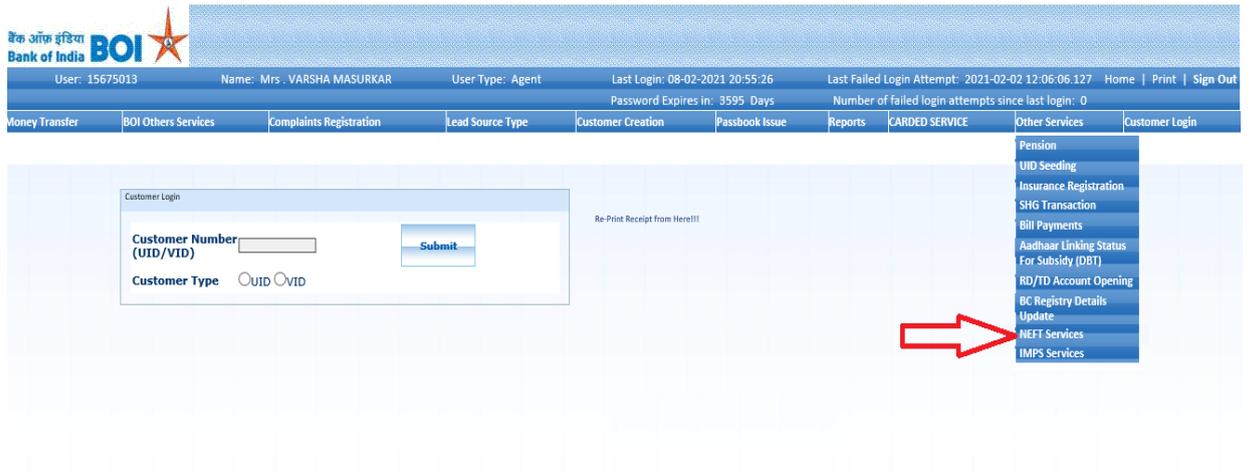
- After that BCs/Aadhaar holder has to give the **Consent** before clicking on the Verify button in the given consent box and that is mandatory for capturing fingerprint of Aadhaar holder as per Aadhaar Act and Regulations 2016 as mentioned in UIDAI guidelines. Then tick mark the consent box and click on “Verify” button for capturing and authenticating the fingerprint.

Finger Print Verifying Process
Verifying finger for User ID 11000127



I hereby provide my consent in accordance with Aadhaar Act 2016 and regulations made under, for being authenticated for this transaction initiated by myself using my above mentioned Aadhaar number. I declare that I am aware that this Aadhaar authentication will lead to authorization for a financial transaction from my Aadhaar-linked bank account. I understand that bank will not receive from Aadhaar any personal information other than positive/negative authentication response. Aadhaar number will be securely retained as per UIDAI guidelines.

- After successful login into the application, BCs will find **NEFT Service** options under **“Others Services”** menu.



- After clicking on NEFT Services option, NEFT services page will appear, on the same page customer has to enter the **“Customer UID/VID”** and then click on **“Submit”** button.

NEFT Services

Customer Type * UID VID

Aadhaar Number *

Fields marked with * are mandatory

NEFT Services

Customer Type * UID VID

Aadhaar Number *

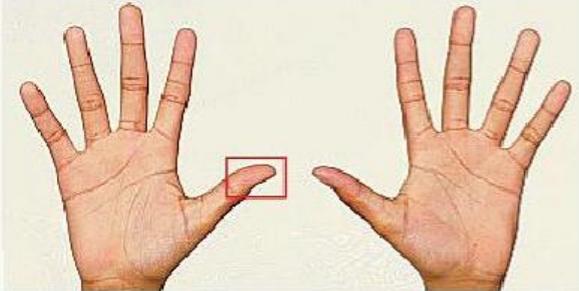
Fields marked with * are mandatory

- After click on submit button, “Customer have to capture Fingerprint for authentication”.
- After that BCs/Aadhaar holder has to give the **Consent** before clicking on the Verify button in the given consent box and that is mandatory for capturing fingerprint of Aadhaar holder as per Aadhar Act and Regulations 2016 as mentioned in UIDAI guidelines. Then tick mark the consent box and click on “**Verify**” button for capturing and authenticating the fingerprint.

Finger Print Verifying Process

Finger Print Verifying Process for NEFT Services

Verifying finger for AADHAR number/User ID XXXXXXXX2540



I hereby provide my consent in accordance with Aadhaar Act 2016 and regulations made under, for being authenticated for this transaction initiated by myself using my above mentioned Aadhaar number. I declare that I am aware that this Aadhaar authentication will lead to authorization for a financial transaction from my Aadhaar-linked bank account. I understand that bank will not receive from Aadhaar any personal information other than positive/negative authentication response. Aadhaar number will be securely retained as per UIDAI guidelines.*

Capture FP

- Once Customer fingerprints are successfully authenticated, then **NEFT Services Account Query** page will appear with “**Account number**” which is linked with provided Aadhaar number. In case if customers account is seeded with one or more account number with the same Aadhaar number then account numbers will be displayed accordingly.
- BC can select “**Account number**” as per customer request through which they want to perform NEFT transaction. Then click on “**Submit**” button to proceed.

Ease Banking Services - NEFT Services Account Query

Account Number* 012218210011027

 Fields marked with * are mandatory

- Once Customer fingerprints are successfully authenticated, then **NEFT Service Beneficiary Details** page will appear.

Ease Banking Services - NEFT Services Beneficiary Details

Beneficiary Name *	<input type="text" value="Ritesh Dubey"/>
Beneficiary Account Number *	<input type="text" value="*****"/>
Confirm Beneficiary Account Number *	<input type="text" value="000310100021580"/>
Beneficiary IFSC Code *	<input type="text" value="HDFC0004989"/>
Beneficiary Address *	<input type="text" value="MUMBAI"/>
Amount *	<input type="text" value="2000"/>
Remarks *	<input type="text" value="For Rent"/>
Account type	<input type="text" value="Saving"/>

 Fields marked with * are mandatory

 *Note: Charges Will Be Applicable As Per Bank Circular.

- On the same page BCs has to fill all mandatory Details of the Beneficiary as mentioned below:
 - **Beneficiary Name** (i.e., BCs has to fill Name of Beneficiary to whom customer wants to transfer amount)
 - **Beneficiary Account Number** (i.e., BCs has to fill Beneficiary Account Number) BCs kindly ensure that Beneficiary Account Number should be valid and active.
 - **Confirm Beneficiary Account Number** (i.e., BCs has to fill same Beneficiary Account Number again).
 - **Beneficiary IFSC Code** (i.e., BCs has to fill Beneficiary IFSC Code) BCs/Customer kindly ensure that Beneficiary IFSC Code should be valid and active.
 - **Beneficiary Address** (i.e., BCs has to fill Address of Beneficiary to whom customer wants to transfer amount. BCs can enter only 25 characters in Address field).
 - **Amount** (i.e., BCs has to enter Amount. BCs/Customer can transfer amount of minimum ₹ 10/- and Maximum ₹ 5,000/- at a time. BCs can transfer only ₹ 10,000/- per customer per day as per Bank guidelines.)
 - **Account Type** (i.e., BCs has to fill beneficiary account type like, Saving, Current, Over Draft etc. Account type can be kept blank in case account type is not known.

***Note: Charges Will Be Applicable As Per Bank Circular.**

***Note: Please note that NEFT credit will be effected based solely on the Beneficiary account number and IFSC code. The beneficiary name particulars will not be used there for.**

- Then click on “**Submit**” button to proceed further.
- After click on Submit button, Successful transaction receipt will generate for NEFT.

Type of Transaction :NEFT
 Remitter Name :RITESH MAHENDRA DUBEY
 Remitter Account :XXXXXXXX0011027
 Beneficiary Name :Ritesh Dubey
 Beneficiary Account :XXXXXXXX0021583
 Beneficiary IFSC :HDFC0004989
 Amount(INR) :2000
 Transaction Time :2021-02-09 13:53:47.344
 Transaction Status :SUCCESS
 Transaction Reference Number :104013497277
 Bank Acknowledgment Number : S711859
 Bank UTR Number :BKIDN21039004586
 KO ID :11000323
 KO Name :boicust

i*Note: Charges Will Be Applicable As Per Bank Circular.

i* Note: Please note that NEFT credit will be effected based solely on the Beneficiary account number and IFSC code. The beneficiary name particulars will not be used there for.

Print

Click OK to exit
 OK

- In case of failed response received from bank then it will display the appropriate failure message. (As per below image, failure messages will display according to failure reason).

Invalid account number

NEFT Services

Customer Type * UID VID
Aadhaar Number *
 Submit Clear

i Fields marked with * are mandatory

Invalid IfSC

NEFT Services

Customer Type * UID VID
Aadhaar Number *
 Submit Clear

i Fields marked with * are mandatory

THANK YOU