Bangladesh Operations

Standard Operating Procedure

on

E-Remittance for Customers (Non-diplomat expats).

Location: Bangladesh Operations

Issue Date:10/07/2024

Version: 1.0

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1. Introduction

1.1 Purpose of the document

The purpose of this SOP is to provide a step-by-step guide, for customers to initiate e-remittance using YONO App and YONO Portal and for Branch Users to validate customers' submitted documents before approving e-remittance transactions using FEBA Admin.

1.2 Document Audience

This document can be accessed and followed members of SBI, BD operations.

1.3 Scope

This SOP cover steps for customers to add international beneficiary and initiate e-remittance transaction using INB Applications and for Branch Users to verify e-remittance transactions and documents using FEBA Admin.

1.4 Version Control

Date	Version	Author	Status	Revision Details
10/07/2024	*1.0*	*BD, Operations Team*	*Approved*	*Initial Release*

Date	Approver		Signature
	Name	Designation	
10/07/2024	*Pankaj Kumar Sikder*	*DVP (Ops and ID)*	

2. Objectives

The objective of this SOP is to guide:

- Customers for initiating e-remittance transaction from their INB Applications
- Branch Users for validating documents and approving e-remittance transactions using FEBA Admin

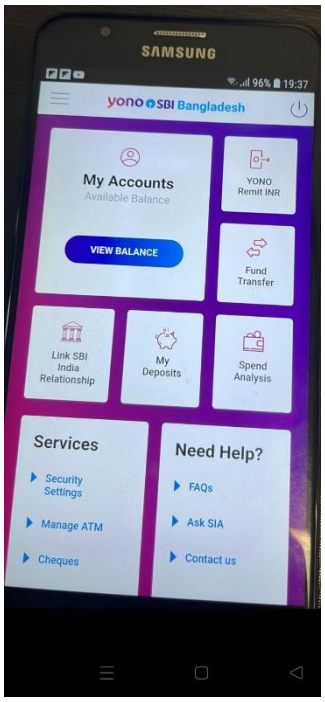
3. Procedure

Steps	Job Description	Responsibilities
Adding International Beneficiary using YONO Mobile Application		
01	On login to YONO Bangladesh App, Tap on "**YONO Remit INR**" (Screen 1). Tap on "**Got It**" (Screen 2). Read the Instruction and tap on "**Let's Begin**" (Screen 3).	Customer
02	Snippet of last few Remittances will be shown. Tap on "**Initiate Remittance**" (Screen 4).	Customer
03	Select a Beneficiary from the list displayed or tap "+" button to add a new beneficiary (Screen 5).	Customer
04	Fill in the details as asked for and tap on "**Add**" to add the Beneficiary (Screen 6)	Customer
05	A prompt will pop up stating that Beneficiary Addition is Successful (Screen 7). After cooling Period, the Beneficiary will be activated and show up in the list of added Beneficiaries.	Customer
Sending remittance to Beneficiary using YONO Mobile Application		
06.	Tap on "**Initiate Remittance**" (Screen 8). Select the Beneficiary from the list displayed (Screen 9). Details of the Beneficiary will be shown. Tap on "**Initiate Remittance**" (Screen 10)	Customer
07.	Enter the "**Amount**" and "**Purpose of Remittance**" and tap "**Next**" (Screen 11)	Customer
08.	For first time e-remittance initiation, upload passport, valid visa, appointment letter, joining letter, Salary certificate, Income Tax certificate and Income Tax Challan Copy. From next time onwards, you will need to upload Income Tax Challan Copy for document validation. (Screen 12)	Customer

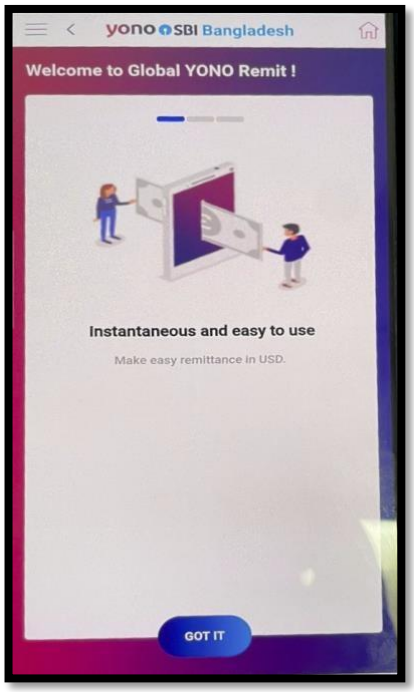
Steps	Job Description	Responsibilities
09.	Check the "Terms & Conditions" box and tap on "Confirm" (Screen 13)	Customer
10.	OTP will be received on Registered Mobile Number. Enter the OTP and tap "**Confirm**" (Screen 14). "**Transaction Submitted**" and Reference Number will be displayed (Screen 15).	Customer
Approval of e-remittance transaction (For Branch FEBA Admin Users Only)		
1.	Upon login to FEBA Admin, click on "**Retail Relationship Management**" and then click on "**Financial Transaction Queue**".	FEBA Admin User
2.	Select Date Range and view customer's request with the reference ID generated.	FEBA Admin User
3.	Click on the reference id to view the uploaded documents. If documents and necessary information are in order, click on "Approve". Otherwise, click on "Reject'.	FEBA Admin User
Necessary information to be available in CBS for e-remittance transaction		
1.	For successful e-remittance transaction, Branch Users needs to include information of the VISA, Passport and BIDA (joining letter, salary certificate) for expats in Finacle Core.	Branch Users
2.	To add identification documents in Finacle Core, go to Finacle CRM and navigate to General Tab and click on Identification Document details.	Branch Users
3.	To add documents, click on **Add Identification Documents Details**. (Screen 16). Select RETID option under Document Type Field for retail customers or CID option for corporate customers (Screen 17)	Branch Users
4.	Under **Document Code** field, select the required document i.e. i) BIDA, ii) PP or iii) VISA (Screen 17).	Branch Users
5.	Under **Unique ID** field, enter the unique number of this document such as **BIDA Number** or **Passport Number** or **VISA Number.** Fill up the fields **Place of Issue, Country of Issue, Issue Date, Expiry Date and ID Issued Organisation** (Screen 17).	Branch Users
6.	To modify documents details, click on ... icon (Screen 18)	Branch Users
7.	In case of the documents getting expired, change the **Issue Date** and **Expiry Date** fields of the document and **Save** the updated details (Screen 19)	Branch Users
8.	Remember to enter Income of customers and the currency under Gross Income field for facilitating e-remittance (Screen 20)	Branch Users

4. Screen Wireframes

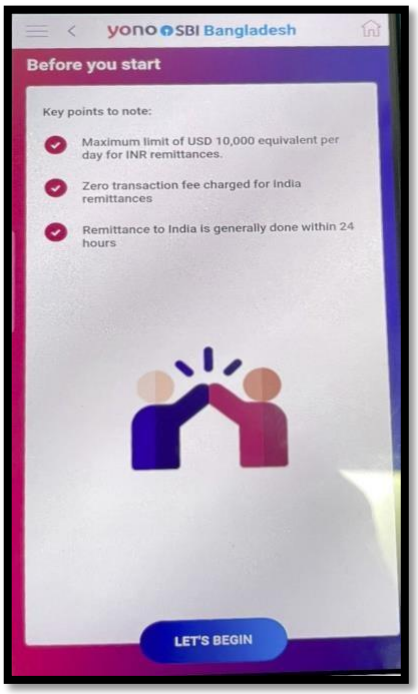
Screen 1:



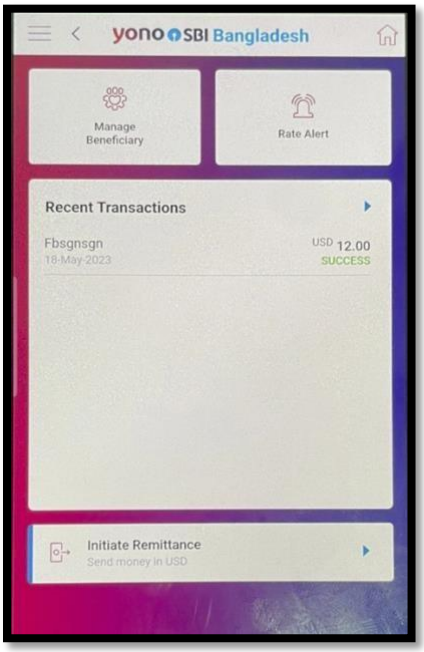
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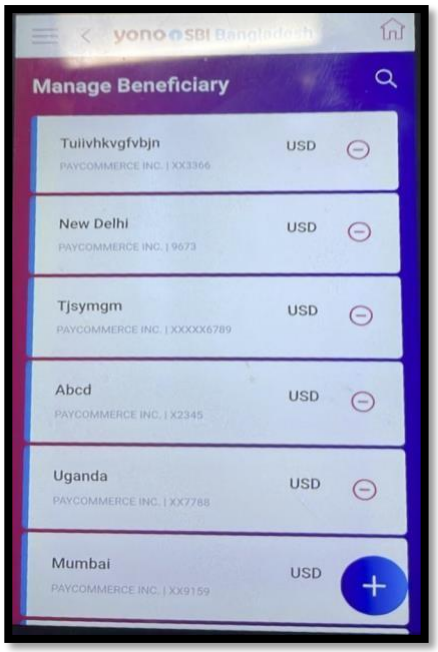
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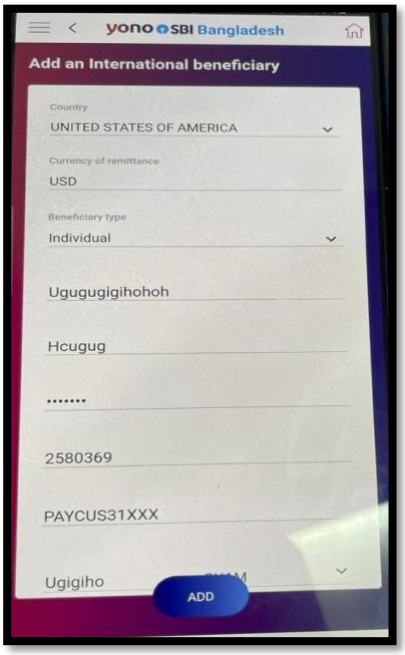
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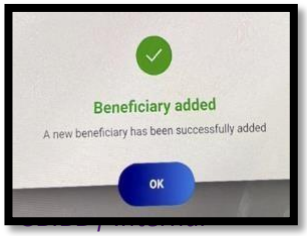
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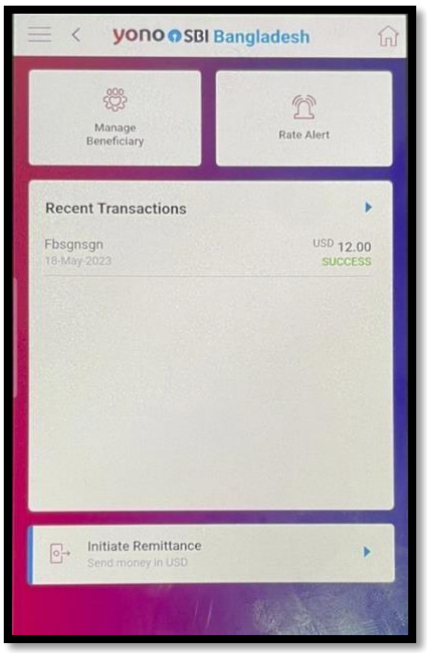
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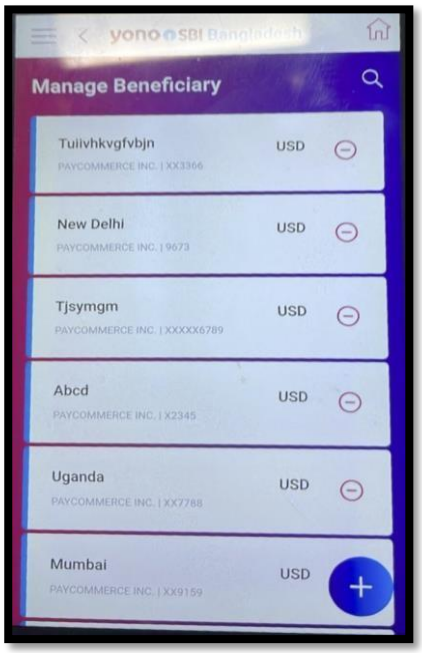
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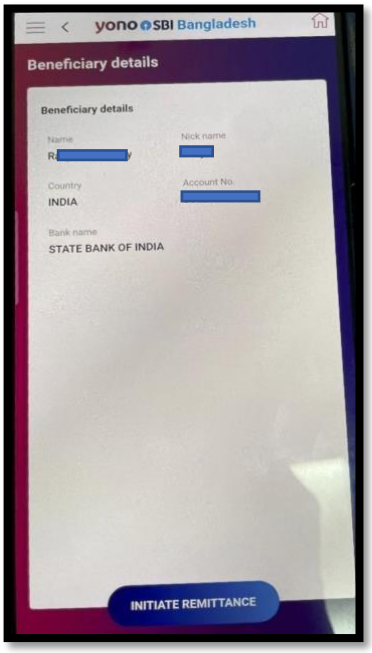
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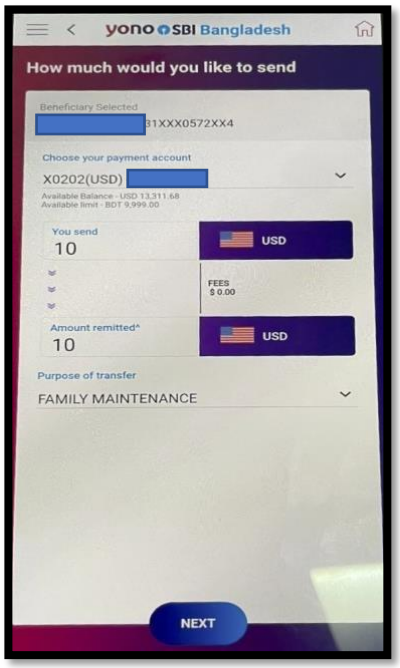
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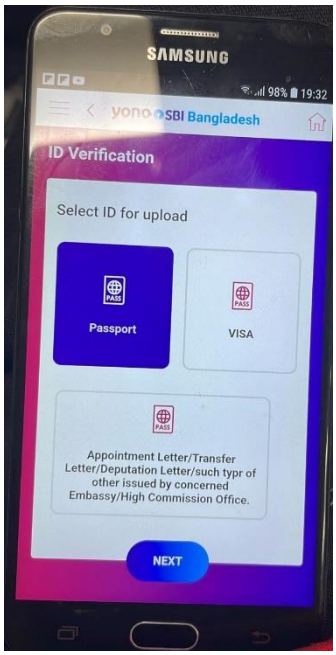
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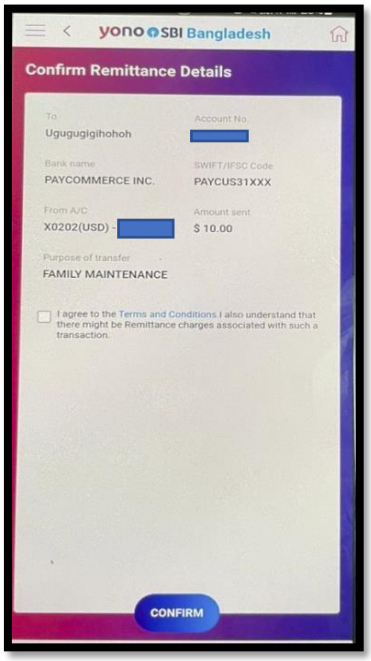
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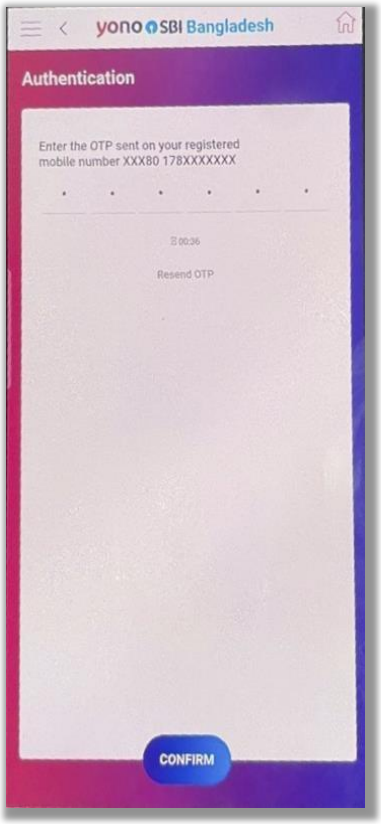
Screen 12:



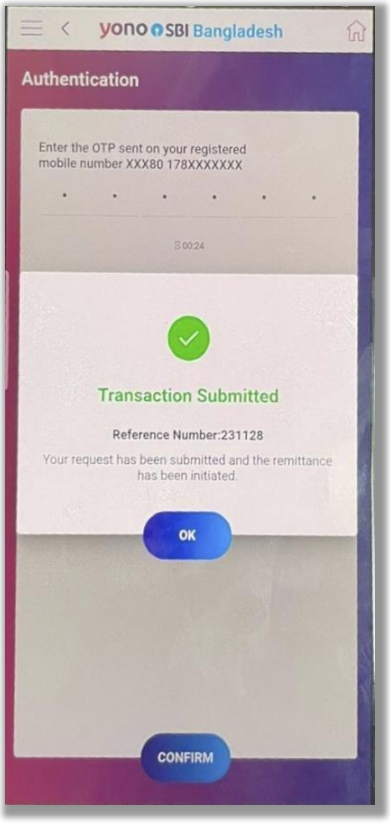
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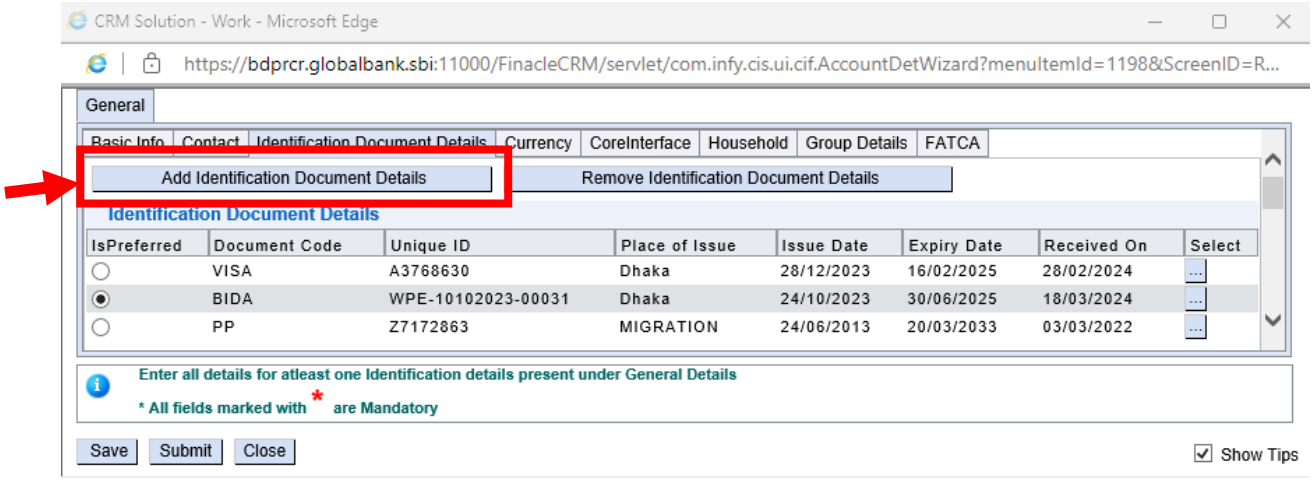
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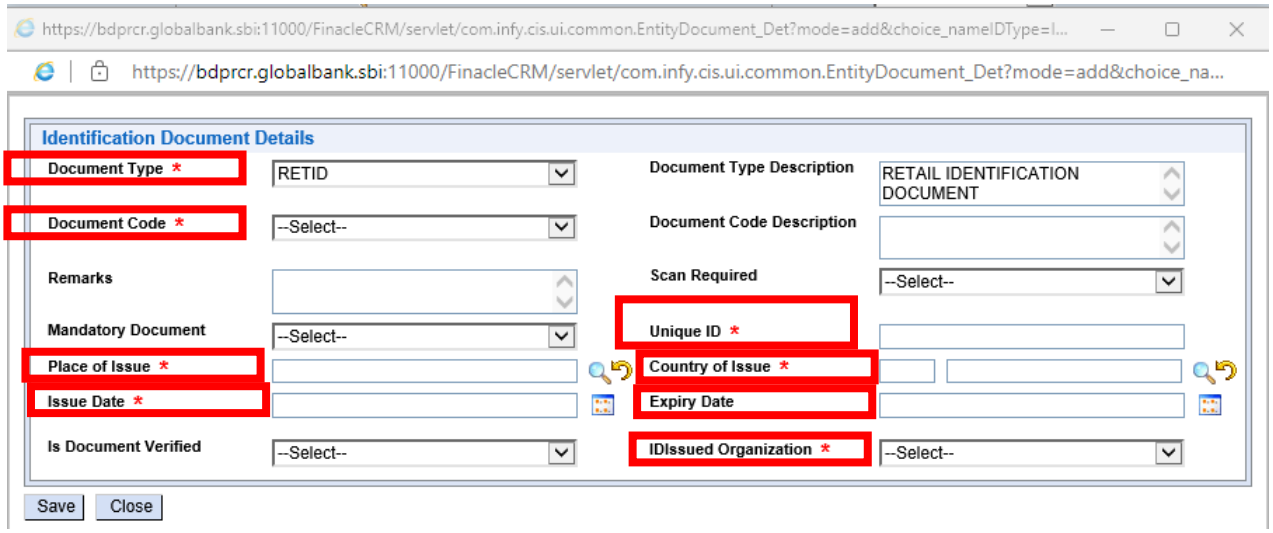
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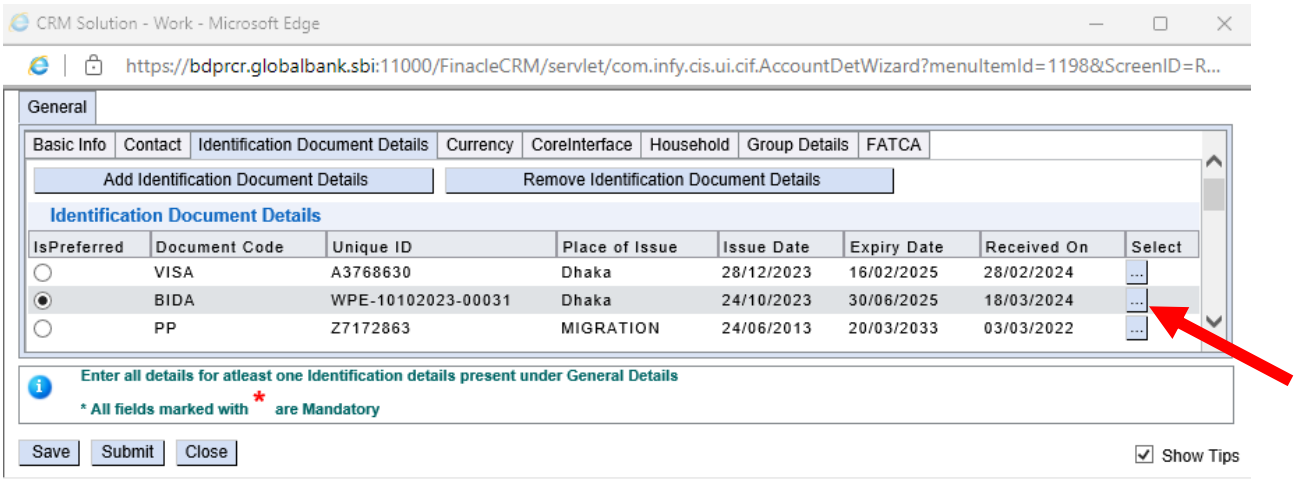
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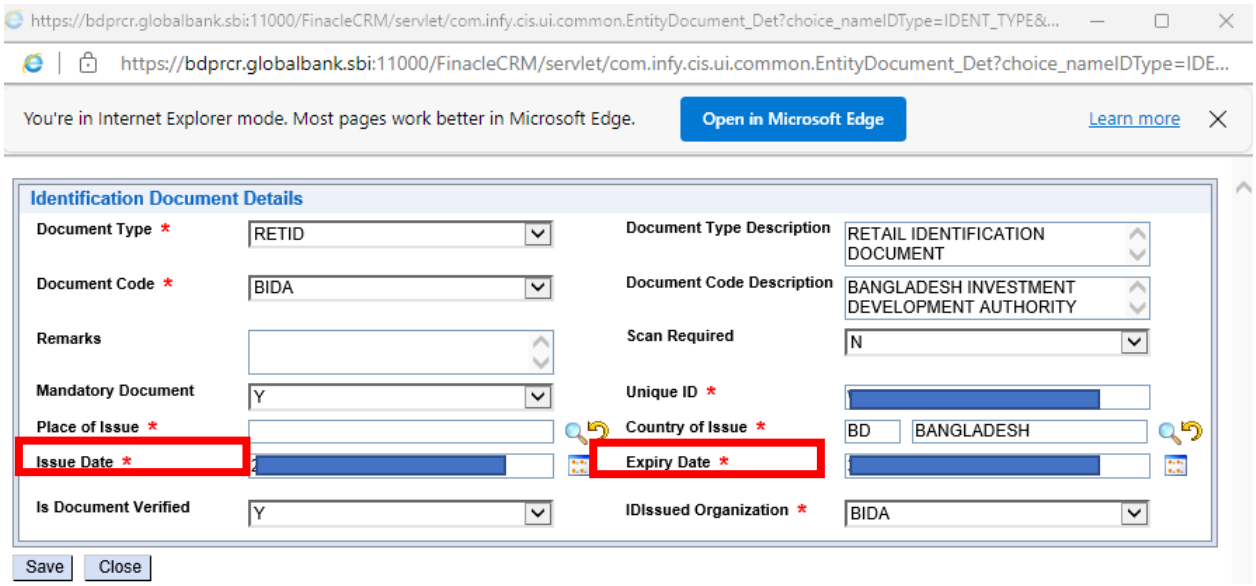
Screen 17:



Screen 18:



Screen 19:



Screen 20:

