



# User Manual for IMPS Services in FI channel

**Bank of India**

**Version 1.0**

Version No	Date	Author	Reviewer
1.0	09 <sup>th</sup> Feb 2021	Ritesh Dubey	Varsha Masurkar

## IMPS Services:

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

### Please find the Steps to use the IMPS 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.

A screenshot of the login form on the BOI FI Portal. It includes fields for 'User', 'Password', and 'Enter Text' (for the captcha). The captcha image shows the characters 'U d D j H y' in a distorted font. A 'Login' button is located at the bottom right of the form.

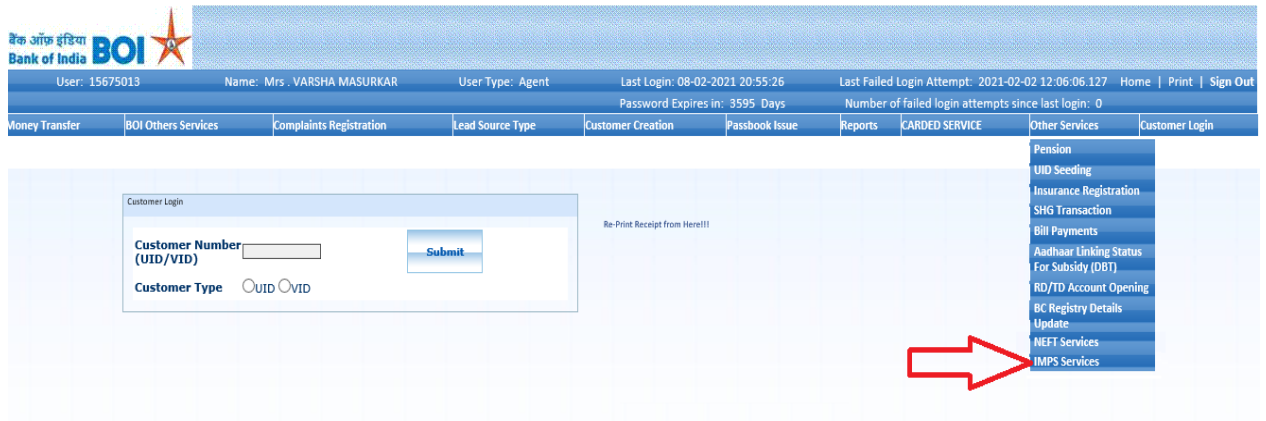
- After that BCs/Aadhaar holder has to give the **Consent** before clicking on the Verify button in the given consent box and that is mandatory for capturing fingerprint of Aadhaar holder as per Aadhaar Act and Regulations 2016 as mentioned in UIDAI guidelines. Then tick mark the consent box and click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

A screenshot of the 'Finger Print Verifying Process' interface. It shows two hands with the index finger of the left hand being scanned. Below the hands is a consent checkbox and a 'Verify' button.

**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 **IMPS Service** options under **“Others Services”** menu.



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

### IMPS Services

**Customer Type \***  UID  VID

**Aadhaar Number \***

**i** Fields marked with \* are mandatory

### IMPS Services

**Customer Type \***  UID  VID

**Aadhaar Number \***

**i** 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 IMPS 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 **IMPS 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 IMPS transaction. Then click on “**Submit**” button to proceed.

## Ease Banking Services - IMPS Account Query

Account Number \*  012218210011027

 Fields marked with \* are mandatory

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

## Ease Banking Services - IMPS Beneficiary Details

IMPS Type\*  P2A(Person to Account using IFSC)

Beneficiary Name *	<input type="text" value="Ritesh Dubey"/>
Beneficiary Account Number *	<input type="text" value="....."/>
Confirm Beneficiary Account Number *	<input type="text" value="000310100021583"/>
Beneficiary IFSC Code *	<input type="text" value="HDFC1234567"/>
Amount *	<input type="text" value="2000"/>
Remarks *	<input type="text" value="For Fee"/>

 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.
  - **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.)

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

**\*Note: Please note that IMPS 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 IMPS.

Your a/c no. XXXX1027 is debited for Rs.2000 on 09/02/21 and a/c XXXX1583 credited (IMPS Ref no 104018903138).



**Bank Of India  
IMPS SERVICES RECEIPT**

Remitter Name :RITESH MAHENDRA DUBEY  
Remitter Account :XXXXXXXX0011027  
Beneficiary Name :Ritesh Dubey  
Beneficiary Account :XXXXXXXX0021583  
Beneficiary IFSC :HDFC1234567  
Amount(INR) :2000  
Transaction Time :2021-02-09 18:10:42.494  
Transaction Status :SUCCESS  
FIG Transaction ID :104018497286  
CBS Transaction ID :104018903138  
Available Balance :30675.27  
KO ID :11000323  
KO Name :boicust

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

**i**\* Note: Please note that IMPS 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).

Your fund transfer could not be processed as beneficiary bank is not available. Your amount has been reversed, Please check your statement.

**IMPS Services**

Customer Type \*  UID  VID

Aadhaar Number\*

Submit Clear

**i**Fields marked with \* are mandatory

**Payee bank not enabled for your transaction. Please retry**

### IMPS Services

**Customer Type \***  UID  VID

**Aadhaar Number\***

**i** Fields marked with \* are mandatory

**No response from IMPS. Please try again**

### IMPS Services

**Customer Type \***  UID  VID

**Aadhaar Number\***

**i** Fields marked with \* are mandatory

THANK YOU