United Amara Bank Ltd.

Mobile Banking User Guide

Operation Department

Version 1.0 ▪ February 2019

Connect. Create. Change.

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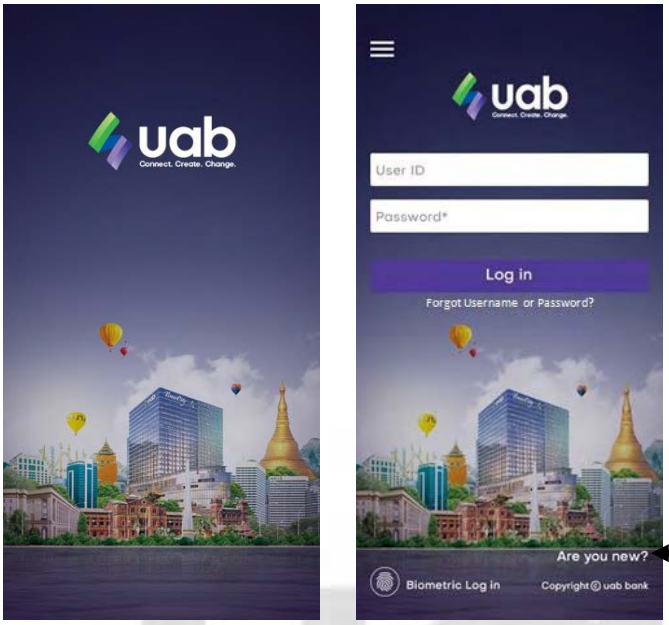
1 Online Register

1.1 To apply online



1. User must have a uab bank Account (or) Credit Card for Online Registration.
2. Click **"Are You New".**

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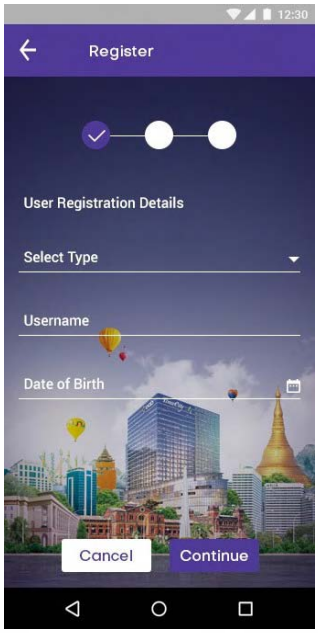
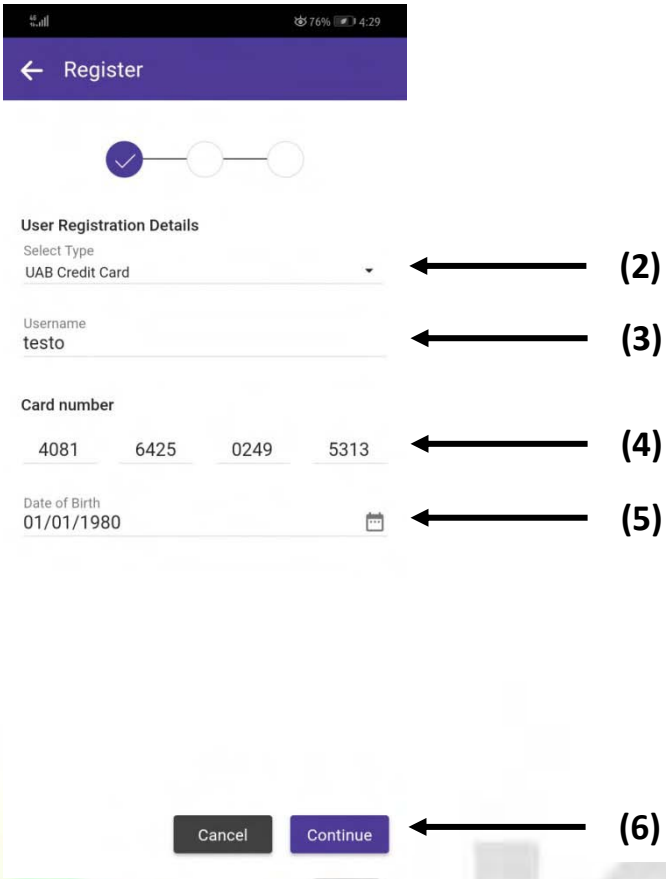
1.1.1 Online Registration by Existing Bank Account



1. You must have uab bank Account or uab Credit Card for doing Online Registration.
2. Choose A/C No. (or) Credit Card in **Select Type**.
3. Fill your User ID in **Username** field without space. The Username that you entered is your Login User ID.
4. If you choose **Account Number** on Select Type, fill the A/C number. For choosing **UAB Credit Card**, fill the credit card number.
5. For **Date of Birth** field, it should be chosen the same date of birth which you have provided when you opened your account.
6. After clicking **Continue**, OTP message will be sent to the phone number which you have provided when opening your account.



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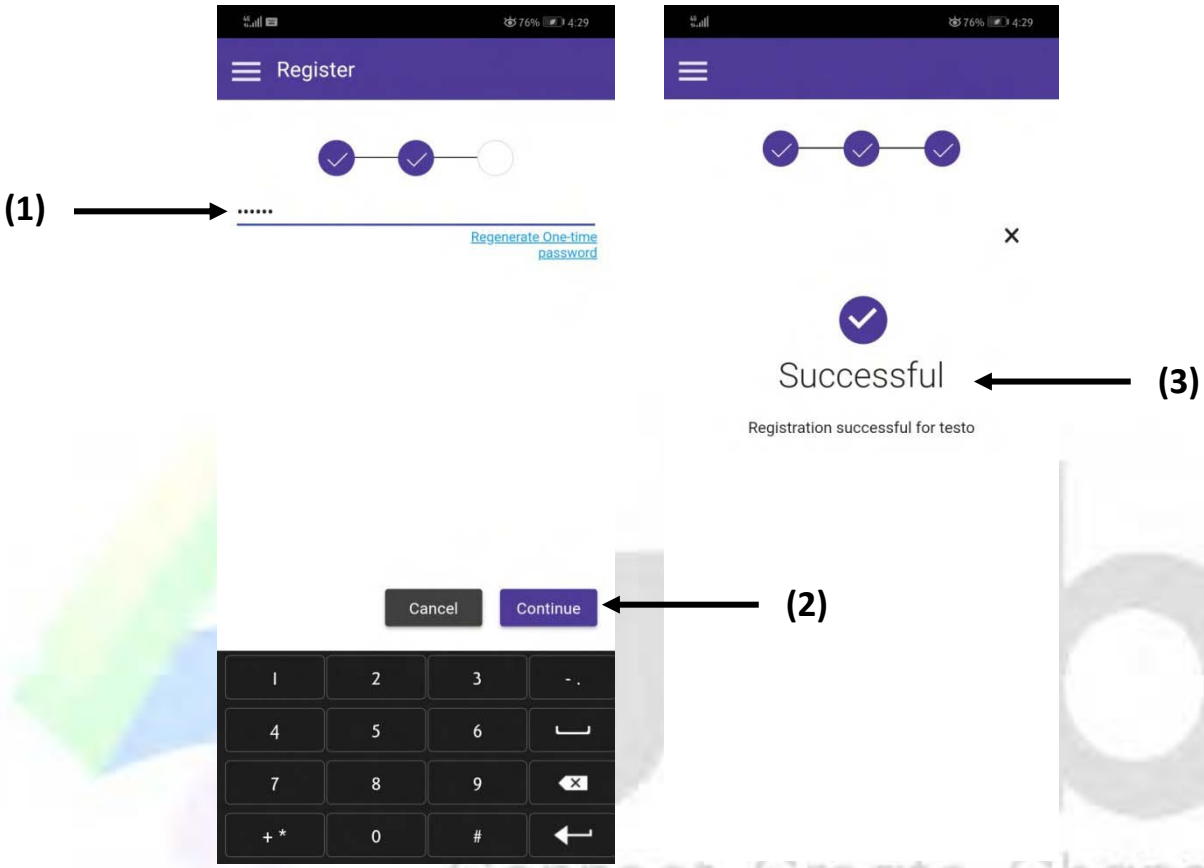
1.1.2 Validate OTP

1. Fill the OTP you received in **One-time Password** field.
2. Click **Continue**.
3. The message **Successful** will show.



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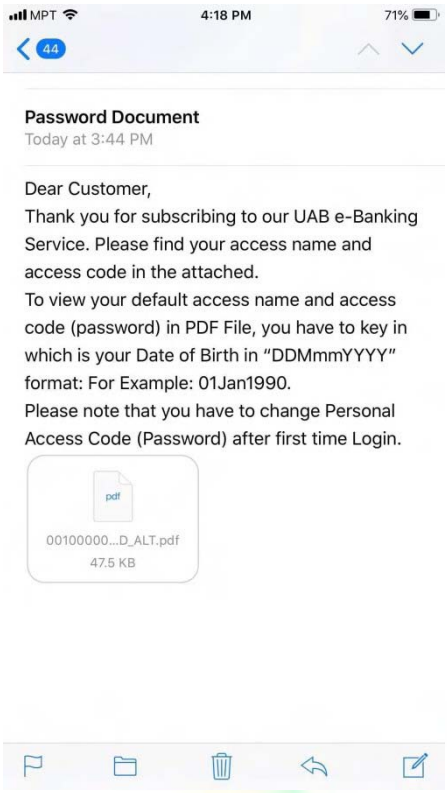

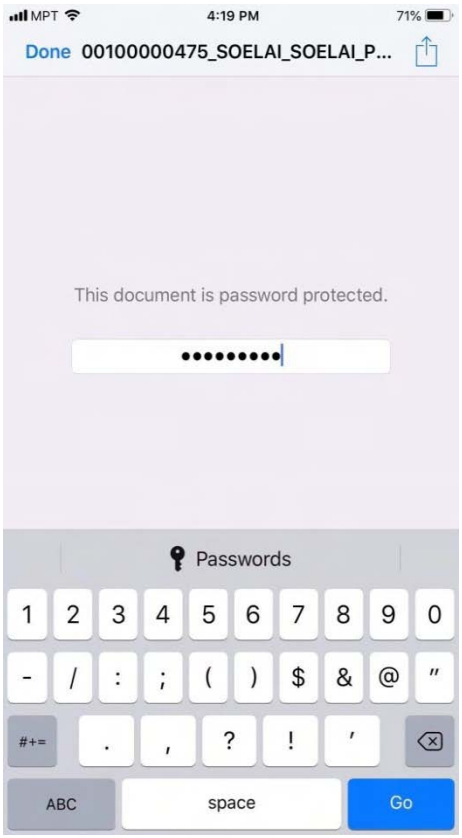

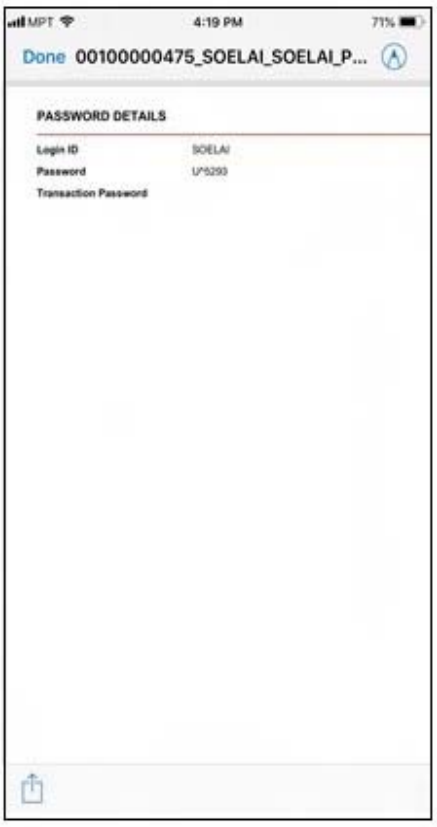

4. A PDF file including **Username** and **Password** will be sent to user email. To open PDF file, user's date of birth should be filled in the password place in the format: ("DDMmmYYYY"), for example: "01Jan1990".
5. uab Mobile can be used with **Login ID** and **Password** described in PDF.

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2. Log In

2.1 First time user login

1. Fill the **User ID** that you received from your 'Password Document' in your email inbox.
2. Fill the **Password**.
3. Click **Log In**.

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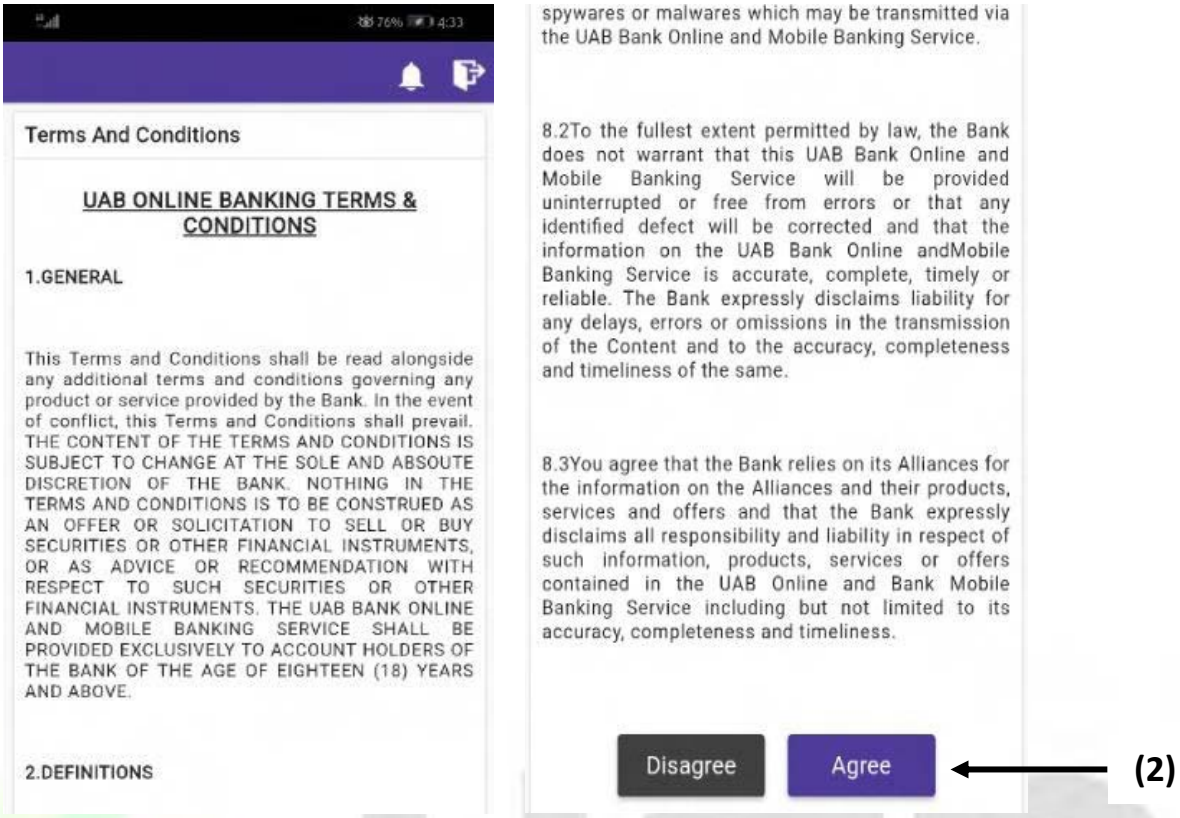
2.2 Agree the Terms & Conditions



1. It will show **Terms and Conditions** (Disagree, Agree).
2. Click "**Agree**".

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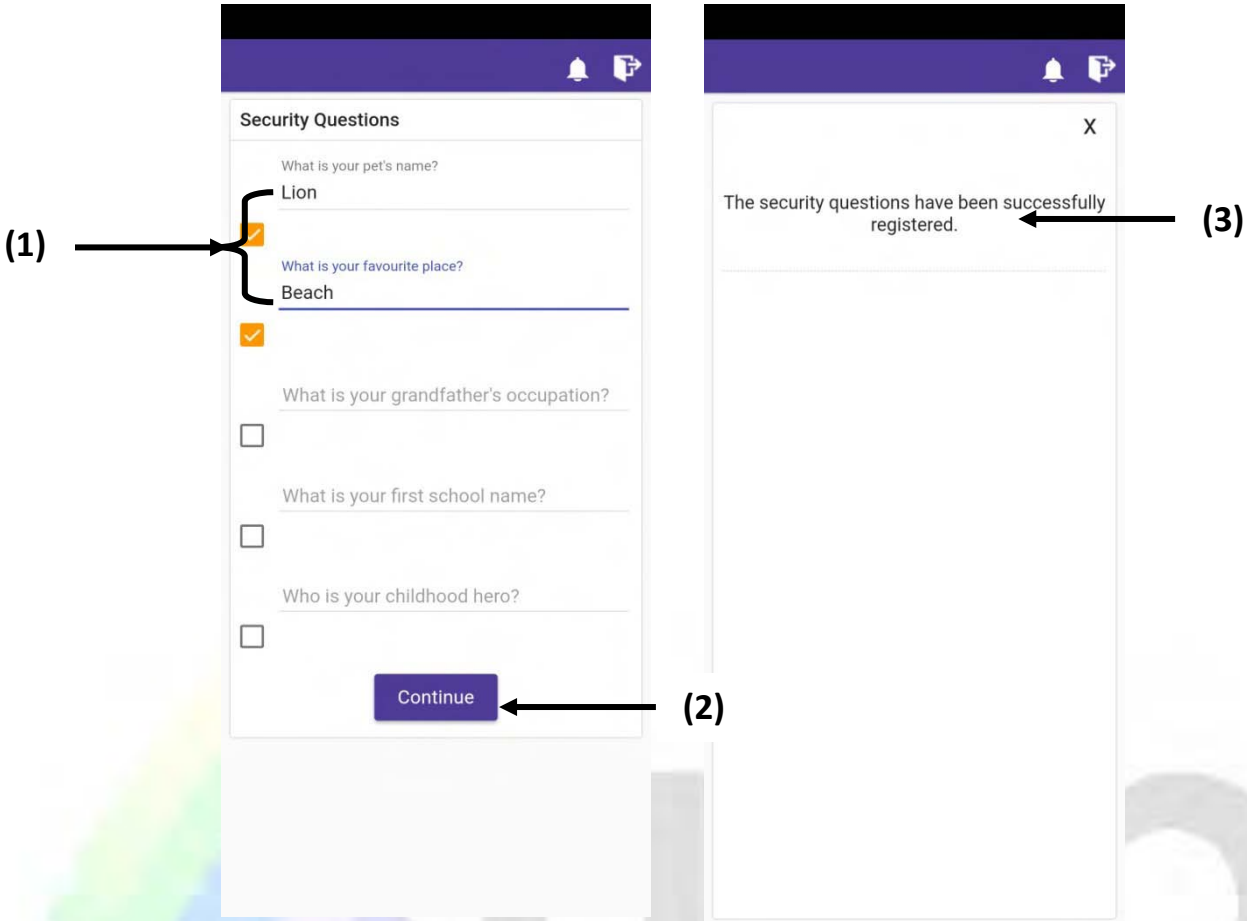
2.3 Create the Security Questions



1. Fill at least **2 Security Questions**.
2. Click **Continue**.
3. It will show success message.

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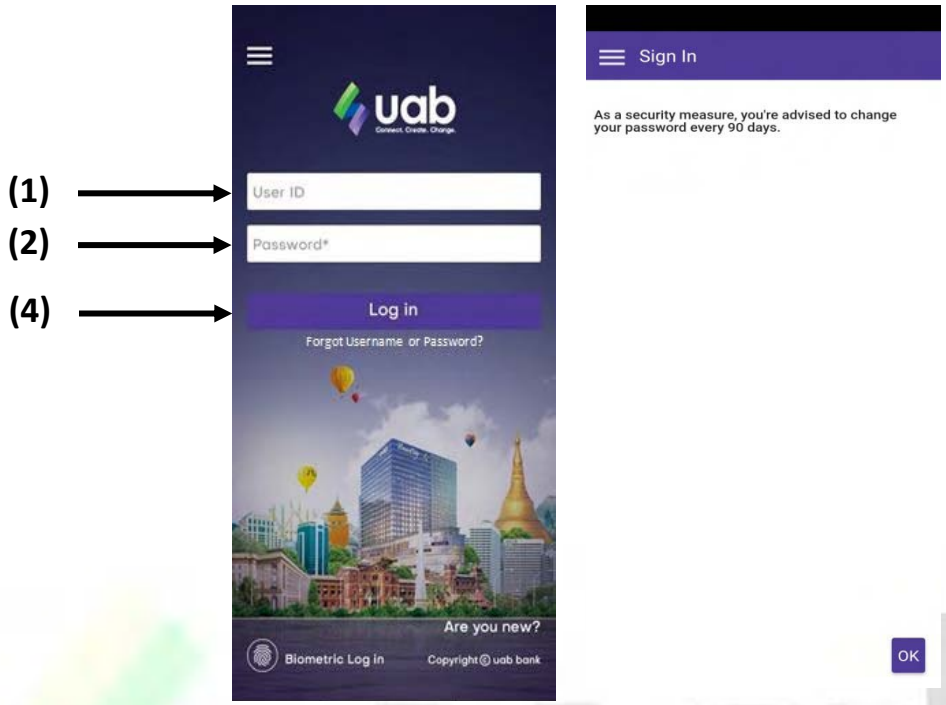
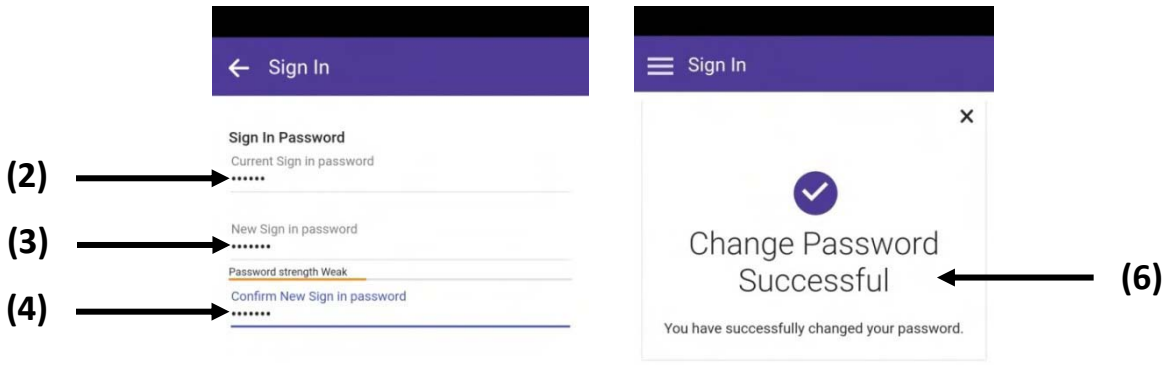
2.4 Change the Password and Re-Login



1. Fill the **User ID**.
2. Fill the **Password**.
3. If you want to remember Username, check "Remember Username" box.
4. Click **Log in**.
5. It will show the advice "to change your Password every (90) days".
6. Click "**OK**".



Password must meet the following requirements:

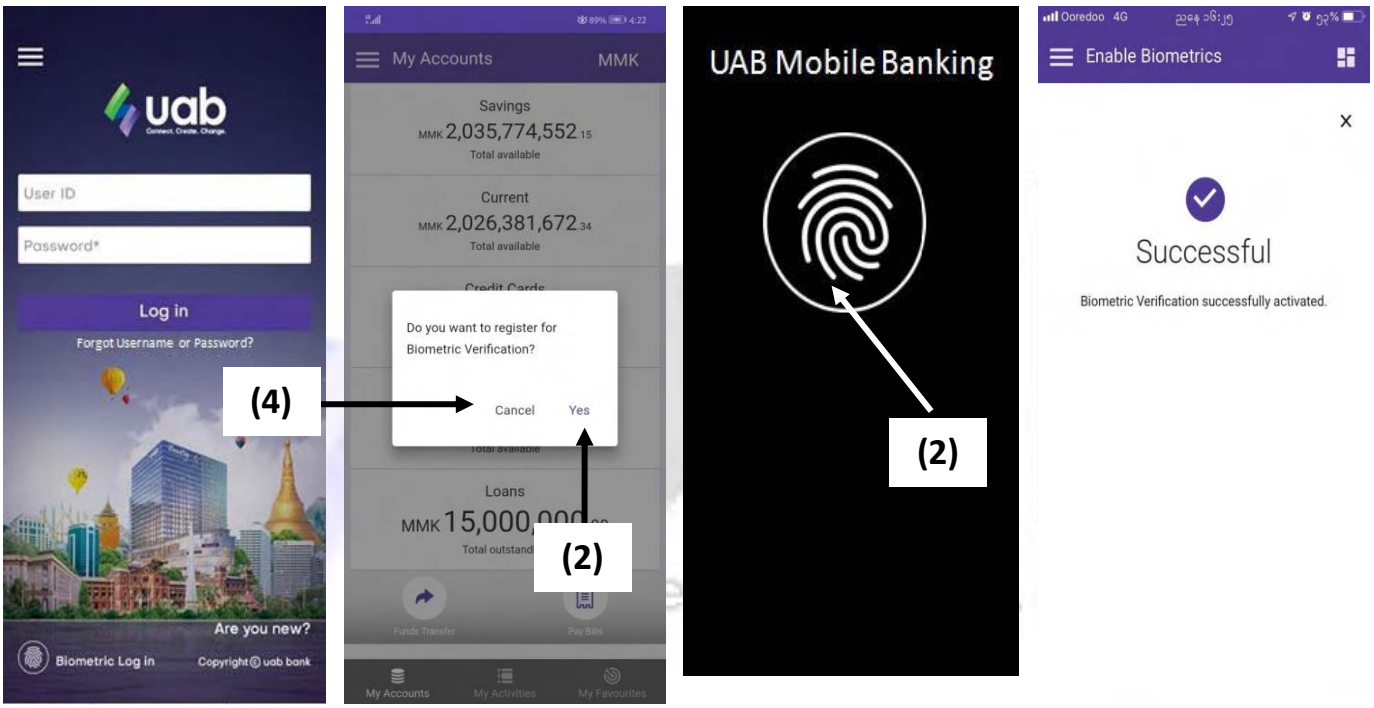
1. Minimum of **6** characters and maximum of **20** characters.
2. Contain upper case letter (A to Z) or lower case letter (a to z), one number (0 to 9) and one special character (!,@,#,$,%,^,&,*,(,),>,<,?,/,.,,,|,\,~,`).
3. Should not contain all User ID.
4. Should not contain any space
5. New password should be different from previous password.

Change Sign In Password

1. To set your own password, set new **Sign In Password**.
2. In the "**Current Sign In Password**" field, please fill the password that you received from your 'Password Document' in your email inbox.
3. Fill up your preferred new password in "**New Sign In Password**" field.
4. Confirm by filling again in "**Confirm New Sign In Password**" field.
5. Click **Submit** button.

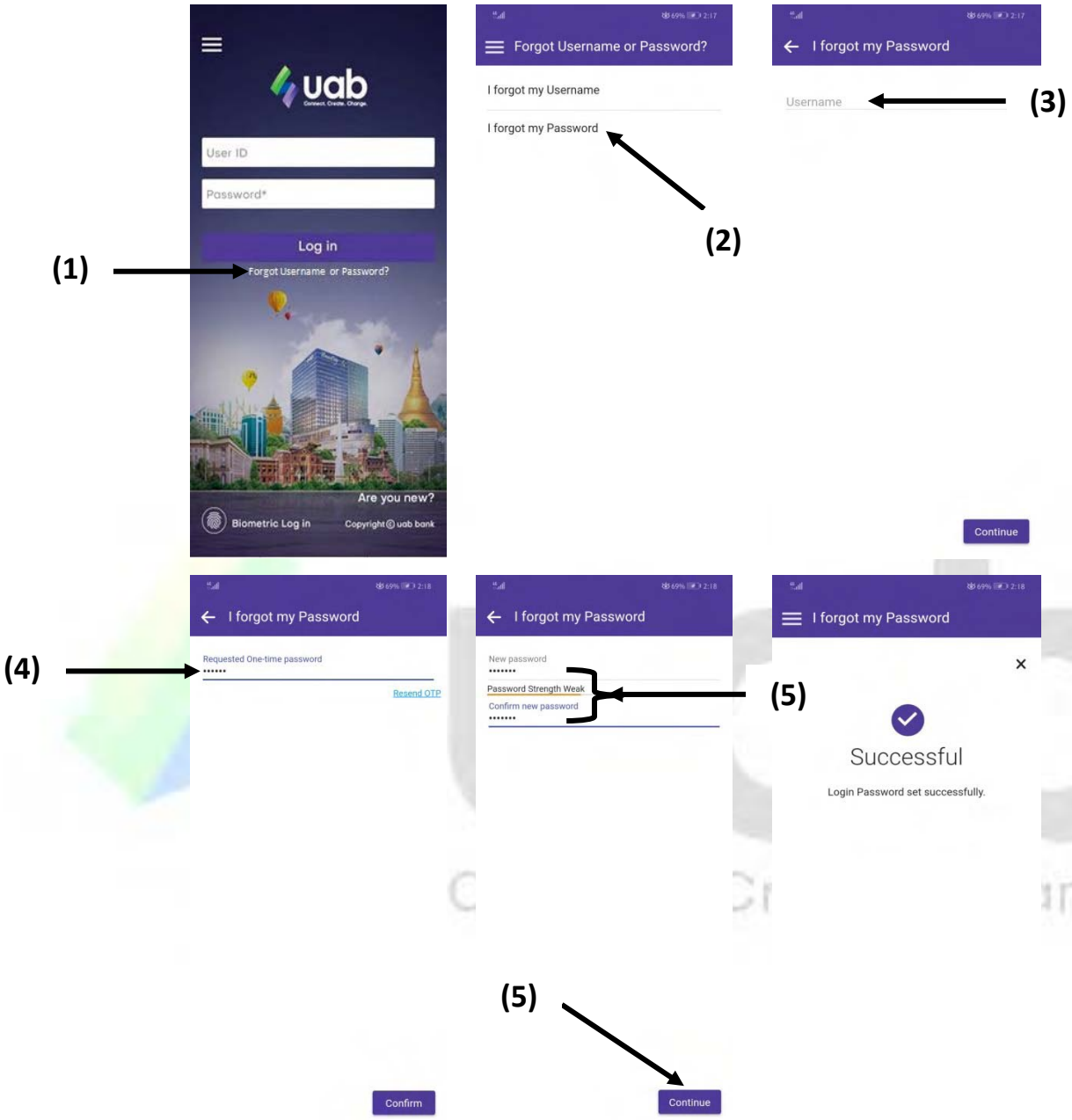
6. **Change Password Successful** message will show.
7. Now Mobile Banking can be used with new Password.
8. Fill the correct **User ID** and **Password** on **Login** page of UAB Mobile Banking. If User ID (or) Password is incorrect, it will show Error message. If User Name (or) Password is incorrect 5 times, system will lock the account for Account Security purpose. If it is locked, you need to inform uab call center to unlock. (Note. The formal KYC process will be conducted).

2.5 Touch ID



1. After Logging in, it will show "**Do you want to register for Biometric Verification?**" message.
2. If you click **Yes**, it will show Touch to Login Screen. If you do **fingerprint** at sensor field, it will show **Successful** message.
3. After fingerprint, you can enter. Or you can login with password. For fingerprint Login, press fingerprint logo.
4. If you click **Cancel**, it will appear **My Accounts** Dashboard.

2.6 Forgot Password

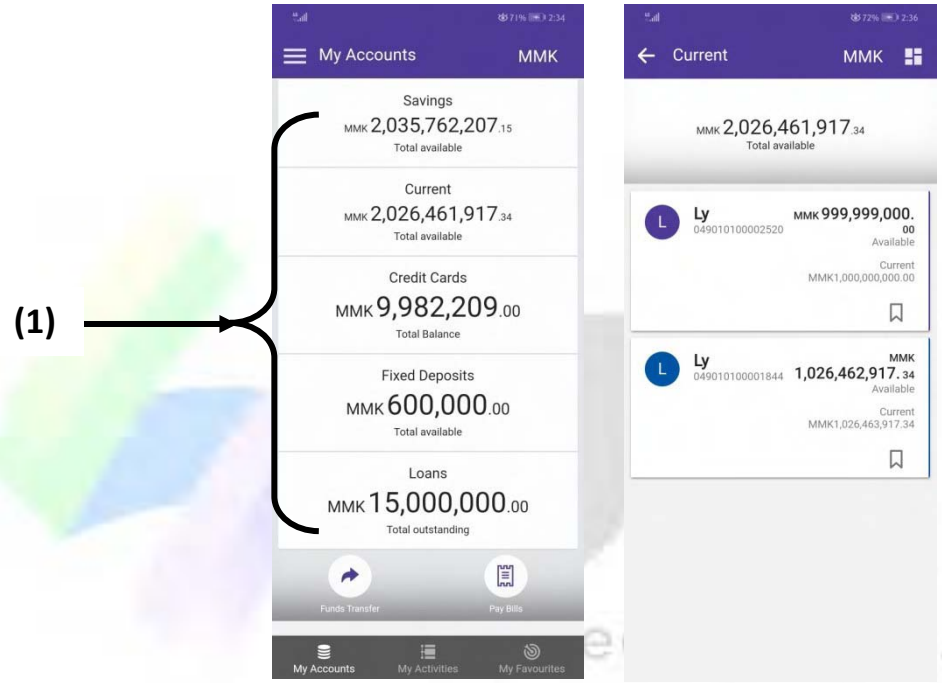


1. If you forget your password, you can ask new password by clicking "**Forgot Username or Password?**" on **Log in** Page.
2. Select "**I forgot my Password**".
3. Fill User ID in **Username** and click **Continue**.
4. Fill **OTP** and click **Continue**.

5. Fill the **New password** & **Confirm new password** and click **Continue**.
6. If you forget User ID, Select "**I forgot my Username**". **User Information Request Form** will appear. Fill correct user information in this form and click "**Submit**".

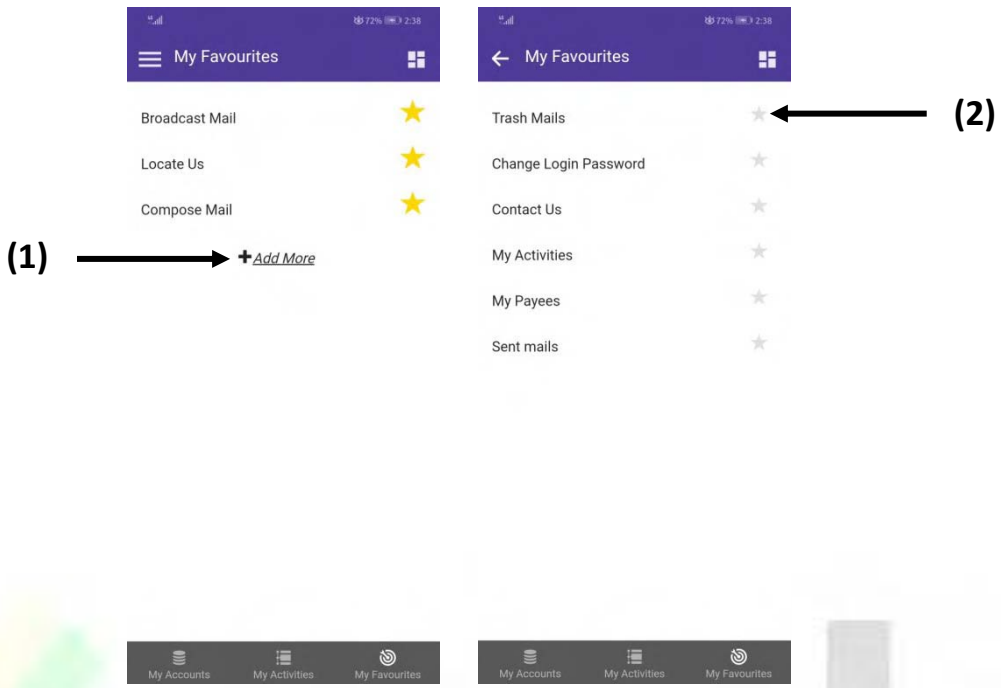
3. Dashboard

3.1 My Accounts



1. The dashboard page will show the summary of products you have in uab bank. For the retail banking customers, the products are 1. **Savings** Account 2. **Current** Account 3. **Credit Cards** Account 4. **Deposits** Account 5. **Loans** Account and so on. If you wish to see the detail information, press the tab on the product.

3.2 My Favorites



1. Click *+Add More* Button.
2. The menu which is frequently used can be set as My Favorites.

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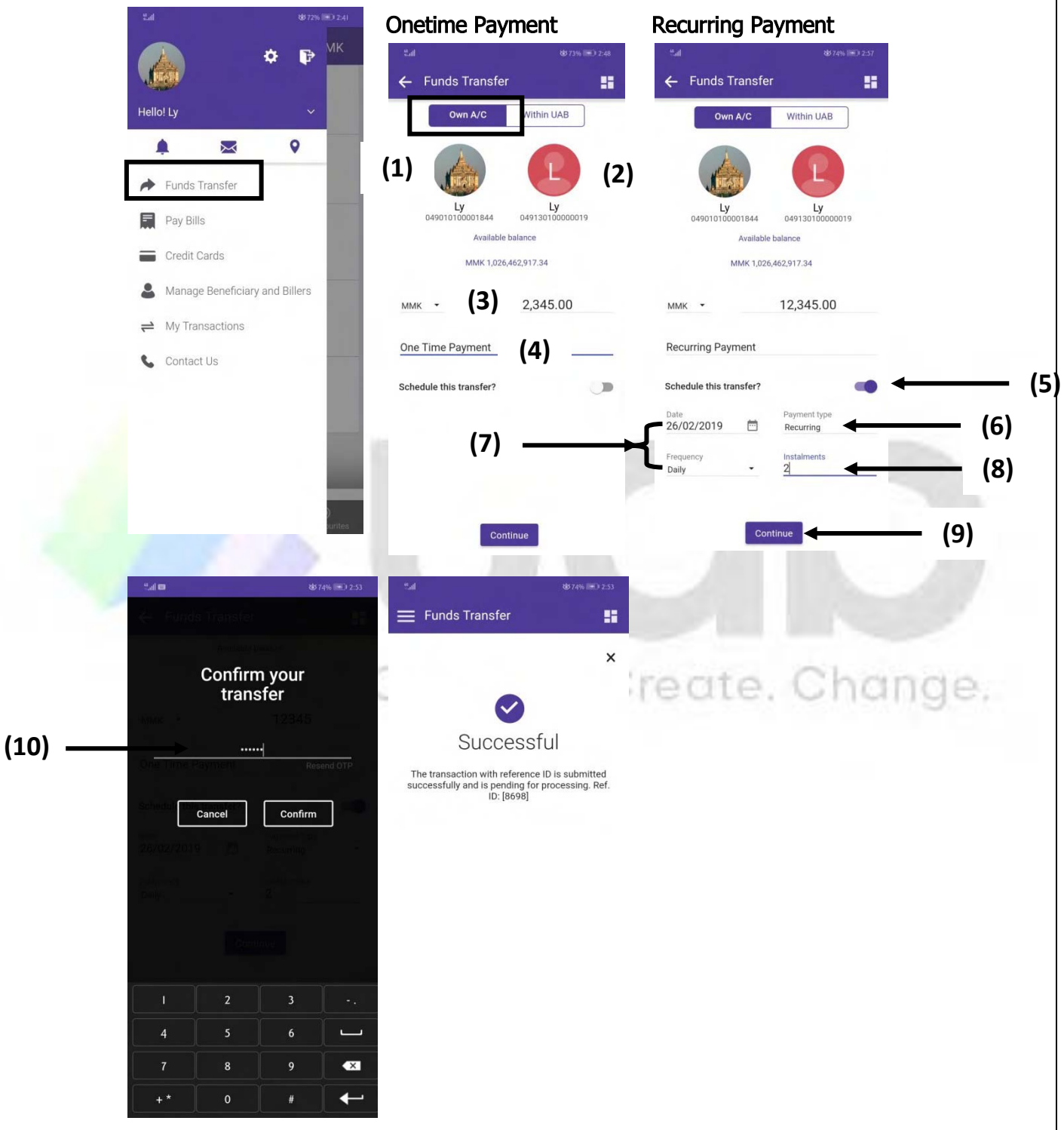
4. Left Menu

4.1 Funds Transfer to Own A/C

Transfer from your Account to your Own Account



To transfer from your A/C to your Own A/C, enter Left Burger Menu and press Funds Transfer tab.

Left Burger Menu>Funds Transfer

1. By tapping on "From Account", you can choose your preferred account from your account list. (The accounts showing here are only current and savings type accounts.)
2. Choose beneficiary Account by tapping on '**Select Account**' icon. (The accounts showing here are only your current and savings type accounts.)
3. Transfer amount should be filled in '**Enter amount**' field.
4. Reason for Transfer can be filled in '**Remark**' field (e.g. Transfer pay). The filled value in remark field will appear in your bank statement.
5. If you wish to schedule this payment, set "**Schedule this transfer?**" on.
6. Select the type of schedule in "**Payment Type**" drop down list.
   - **One Time**
   - **Recurring**
7. "**Date**" field is the start date of your schedule.
8. If your schedule type is **Recurring**, you should provide the **Frequency** and **Instalments** of your schedule.(E.g. your Frequency input is "Daily" and "Instalments" is "2", then the transaction you are doing now will be posted today and afterwards the same transaction will be posted daily.
9. OTP message will be sent to your phone after clicking "**Continue**" button.
10. Enter **OTP** and tap '**Confirm**'.
11. The transaction status confirmation will show on the screen.

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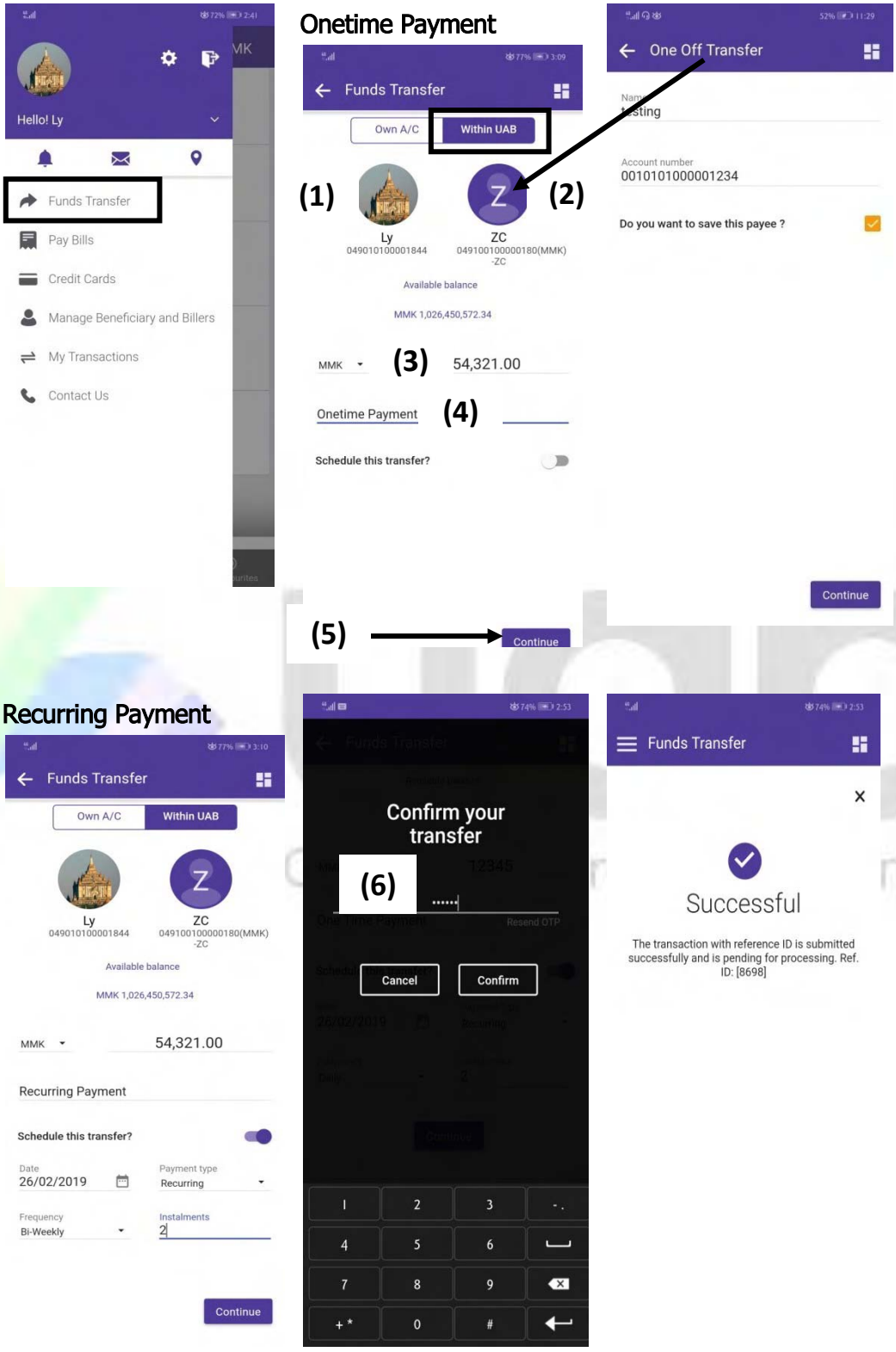
4.2 Funds Transfer within UAB A/C

Transfer from your Account to other's uab Account



1. Select account by clicking 'From Account'.
2. Select Payee for 'Beneficiary Account'. For the first time beneficiary account, type **Account number** first. If the account is not registered, tick "**Do you want to save this payee?**" checkbox. Thus you can select the payee easily for the next time transfer.
3. Transfer money should be filled in **Amount** textbox (MMK).
4. Reason for Transfer is filled in **Remark** (e.g. Transfer payment).
5. OTP message will be sent to your phone after clicking **Continue** Button.
6. Enter **OTP**.
7. The transaction status confirmation will show on the screen.
8. **Remark: For Recurring Transfer of 'Within uab' A/C, it can be done as per the way shown in the above 'Own A/C' Transfer (Recurring).**

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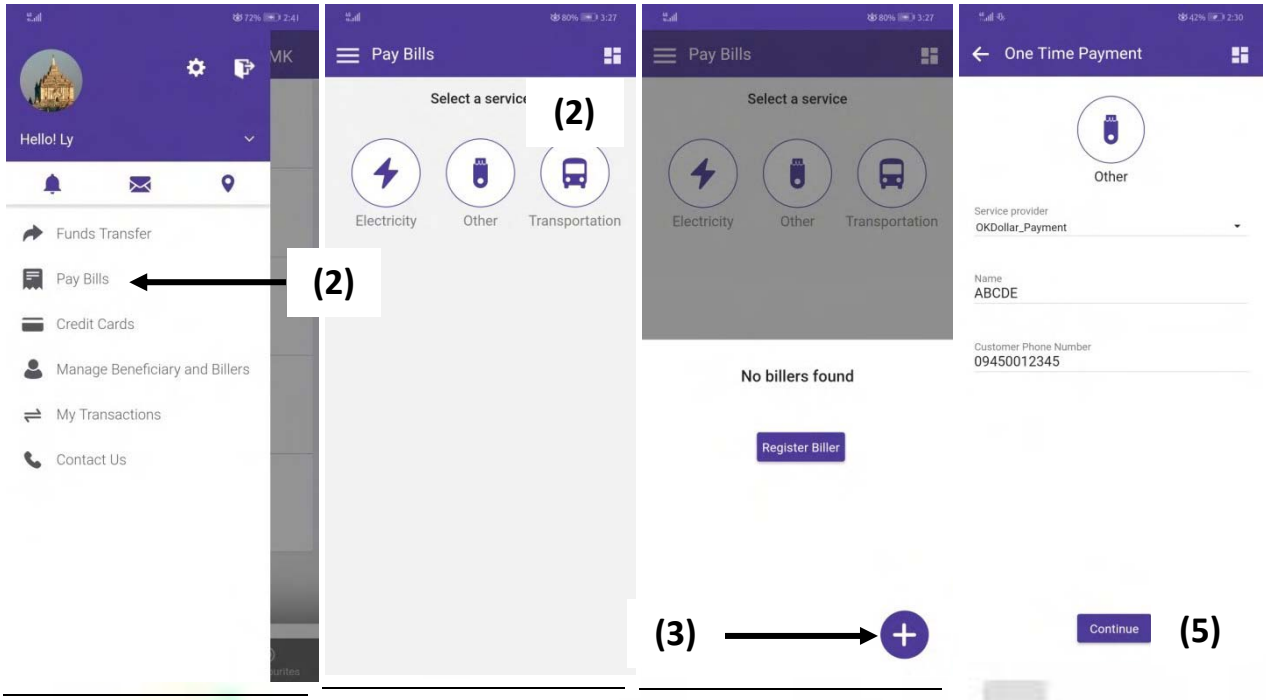
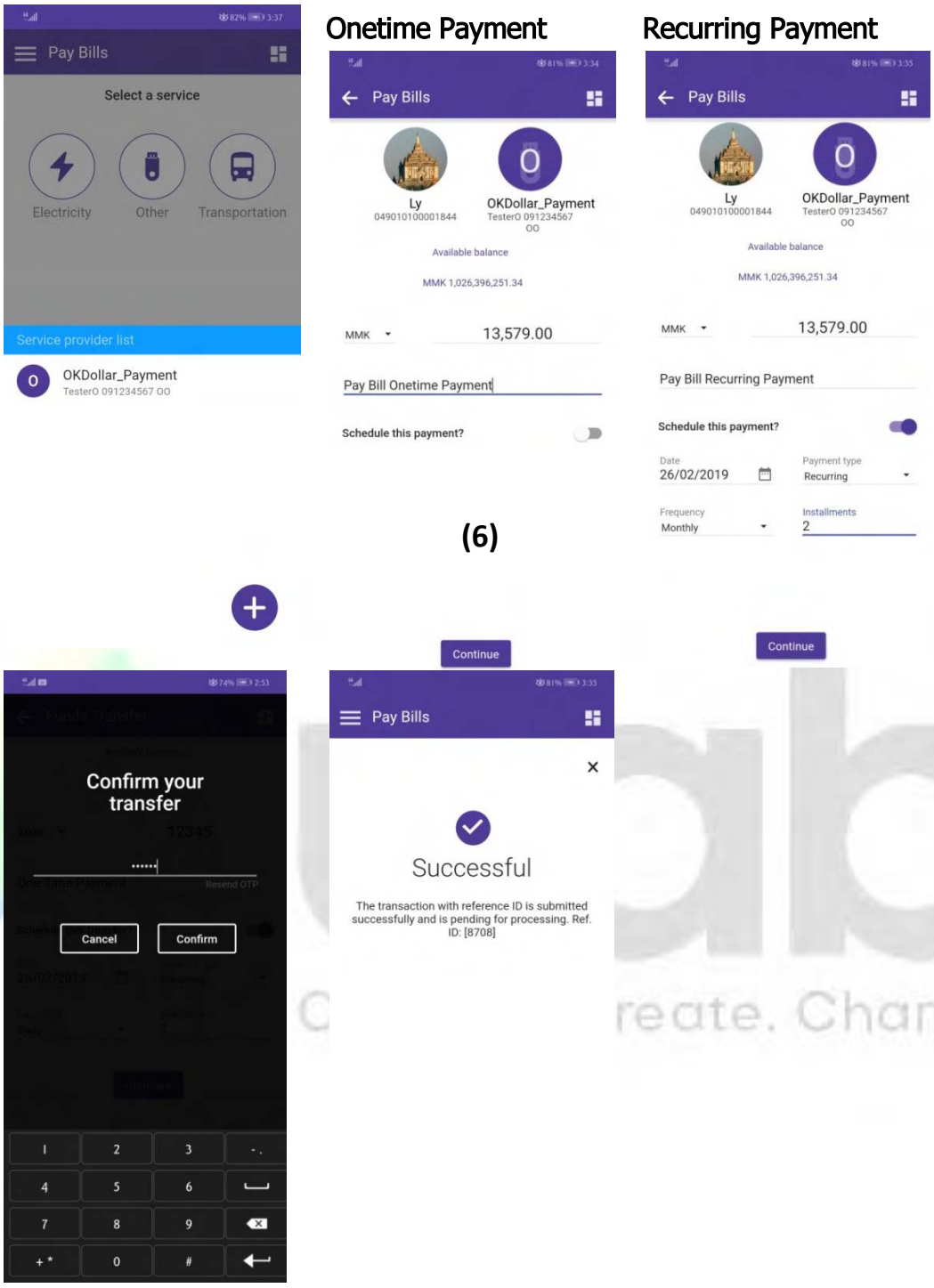
4.3 Pay Bills



For Bill Payment, it can be paid by selecting respective Service Provider for One Time Payment.

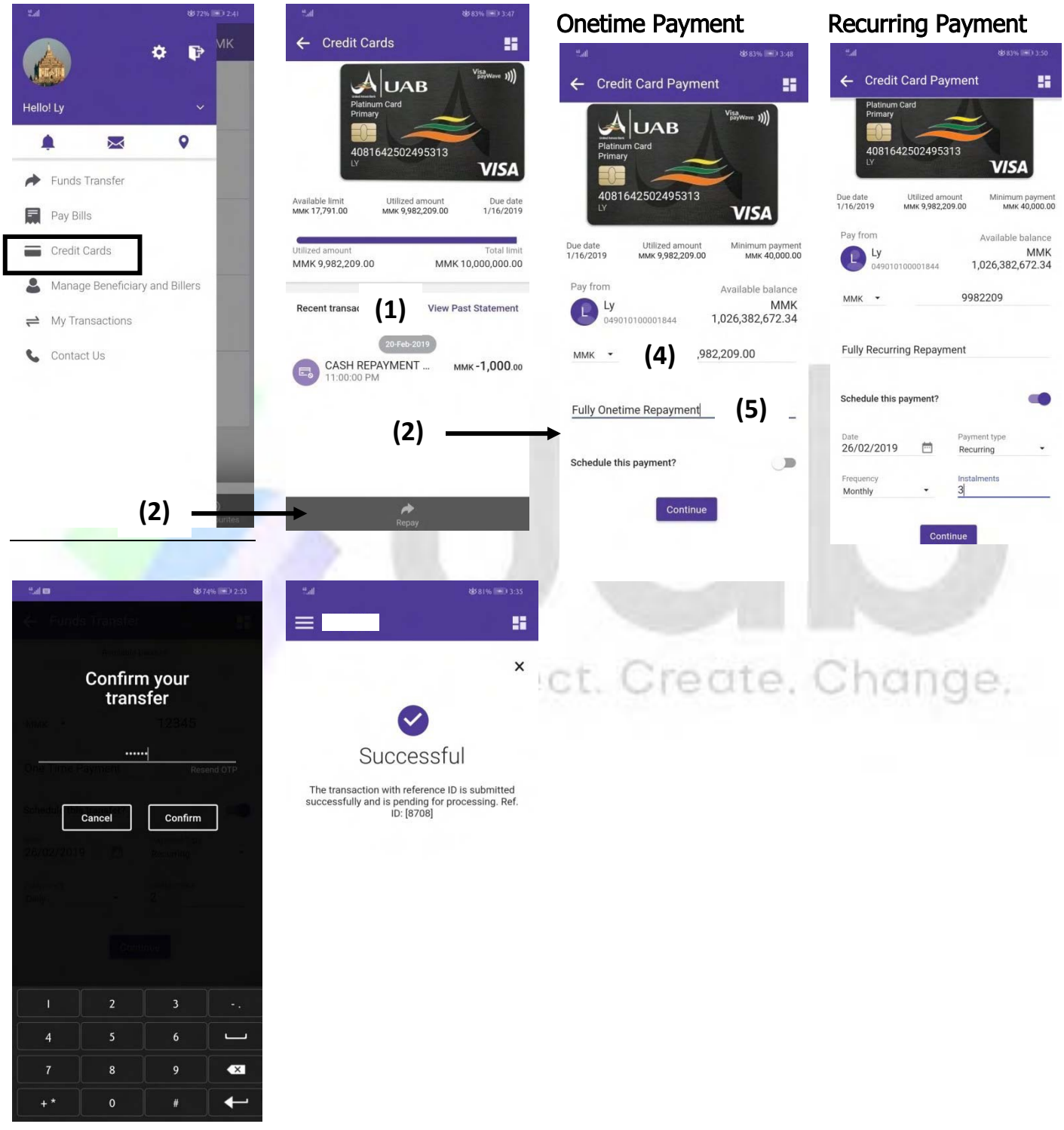
1. Can perform Supplier Payment and Other Bill.
2. Click **Pay Bills**.
3. For Bill payment, choose a service and select a Service Provider and then click **icon**. All Supplier Payments are under '**Other**'. (E.g. Aeon, OK$, etc.)
4. Enter the information needed.
5. Click **Continue**.



6. After making Service Provider Registration
    - Select **Account Number**
    - Select **Supplier Payment Account**
    - Fill the amount in **Amount** Textbox (MMK).
    - Fill the reason for Bill at **Remark** (eg.1st Installment).
    - Fill **OTP** and press **Confirm** to confirm your transfer.

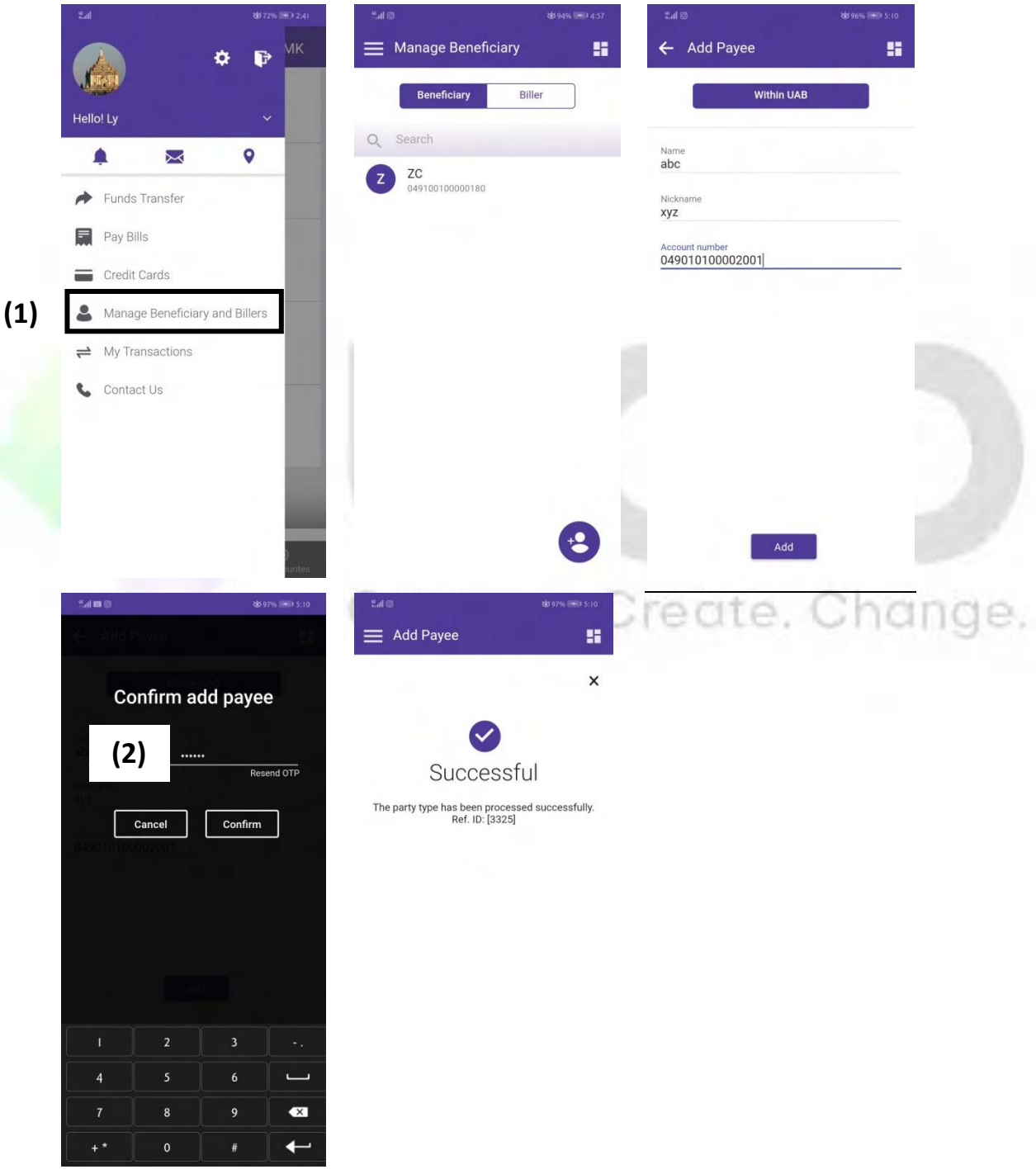
Note: Pay bills can also be made under 'Manage Beneficiary and Billers' tab after registration.

4.4 Credit Cards



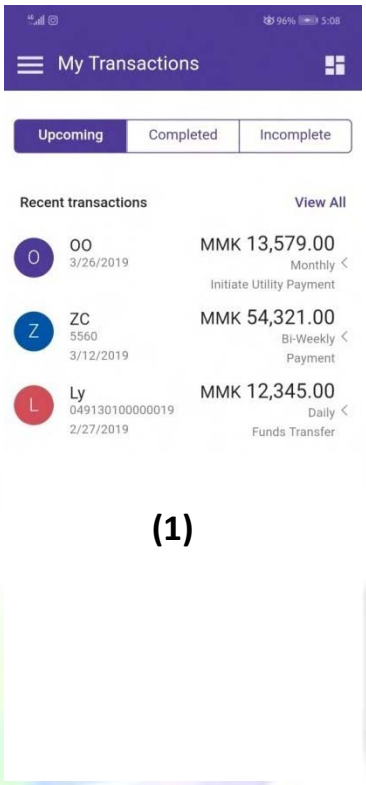
1. Customer who holds UAB Credit Card can check transactions in "**View Past Statement**" of **Credit Cards** Menu.
2. Repayment can be made for credit card by pressing '**Repay**'.
3. Choose **Account number**.
4. Enter repayment amount in **Amount** textbox (MMK).
5. **Remark** can be filled. (e.g. Card Repay).

4.5 Add Payee to 'Beneficiary' under 'Manage Beneficiary and Billers'

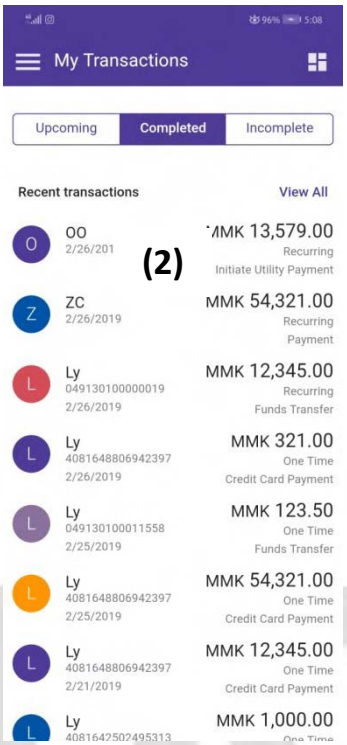


1. You can also register for transfer A/C under '**Manage Beneficiary**'.
2. **OTP** for confirmation will be sent after Registration.
3. Funds Transfer can also be done from '**Manage Beneficiary**'.

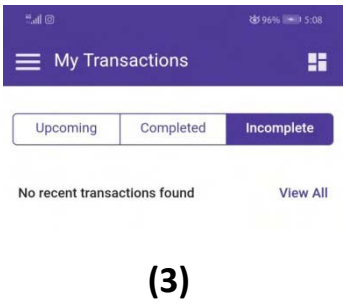
4.6 My Transactions



(1)



(2)



(3)

1. If you have selected '**Recurring**' in **Funds transfer** for an account, it can be seen on '**Upcoming**' tab.
2. Completed transactions for your accounts can be seen in '**Completed**' list.
3. If the transactions are uncompleted, it can be seen on '**Incomplete**' tab.

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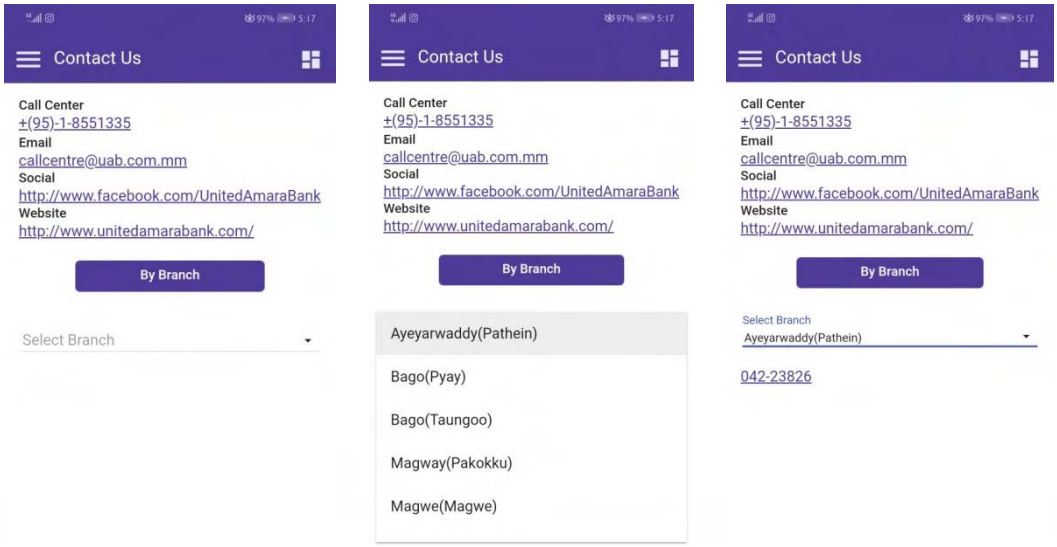
4.7 Contact Us



1. If you want more information about uab Mobile Banking, please call the phone number from **Contact Us**.

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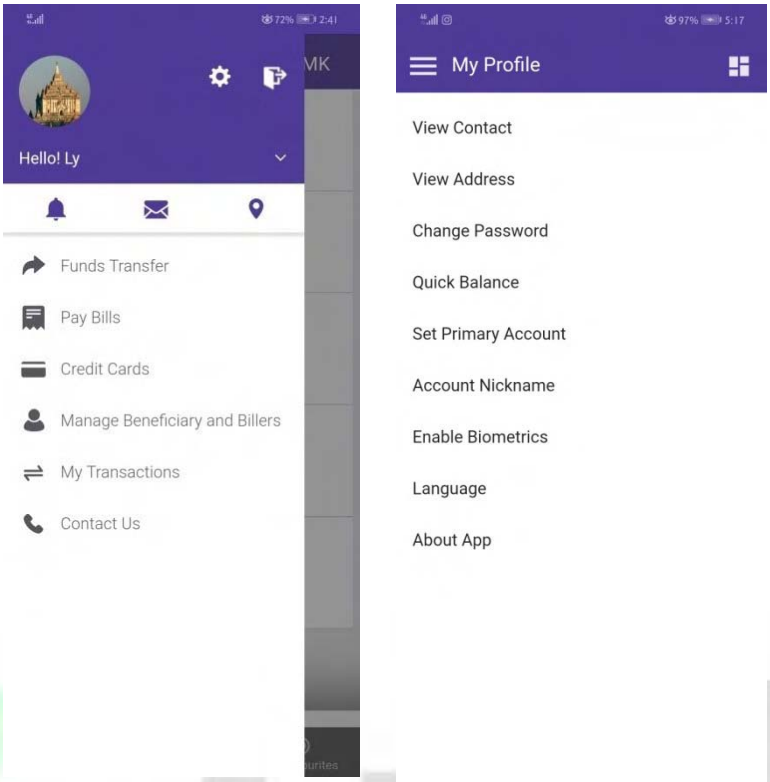
4.8 My Profile



My Profile appears when you press Setting ⚙ at the upper right corner.

1. **View Contact** - to See Customer Phone No. and Email
2. **View Address** - to see Customer Address
3. **Change Password** - to change User Password
4. **Quick Balance** - to check a quick A/C Balance on Login Screen without logging in
5. **Set Primary Account** - to select your Default A/C for funds transfer
6. **Account Nickname** - to change your Account Nicknames.
7. **Enable Biometrics** - to set Finger Print Login, Enable/ Disable Touch ID
8. **Language** - to change Language (Myanmar/English)
9. **About App** - to see the details of uab Mobile Banking Application.

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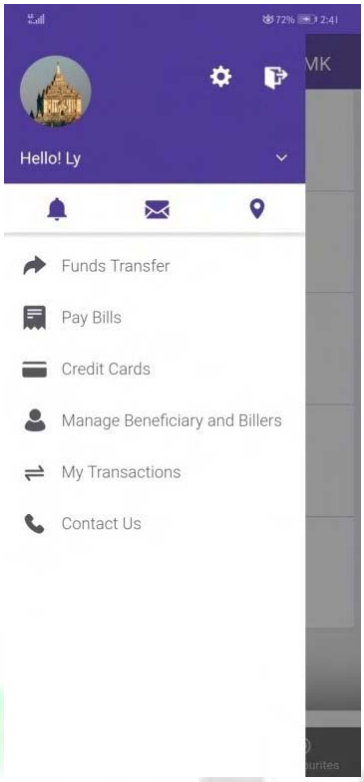
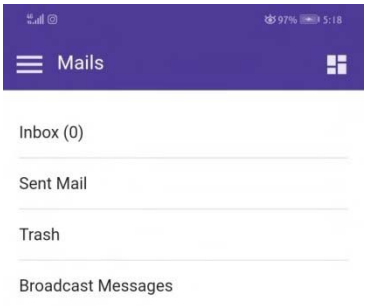
4.9 Mails





You can sign out by clicking '**Sign out icon**' at the upper right corner.

To enter Mails, click '**Mail icon**'.

1. **Inbox** - can read received E-mail from Bank.
2. **Sent Mail** - can see your sent email.
3. **Trash** - can see deleted E-mail in Trash.
4. **Broadcast Messages** - can see Messages sent from bank to customers.
5. **Compose Mail** - customer can start writing Email by clicking the mark at the right bottom corner and send.

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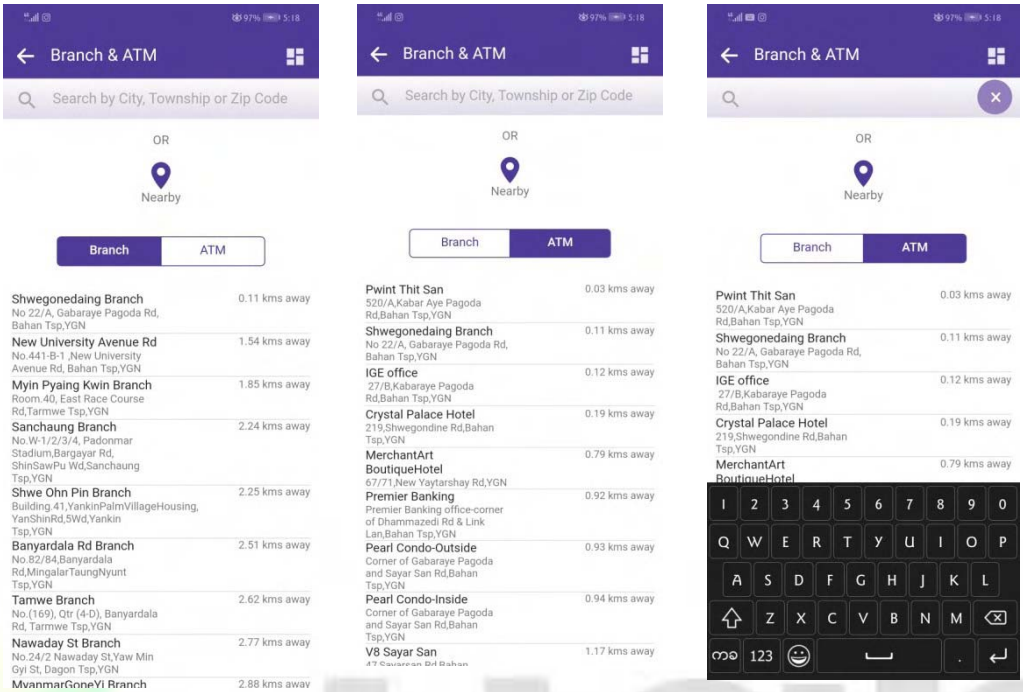
5. Find 'Nearby Branches & ATMs'



To search nearby Branches and ATMs, you need to switch on **GPS** in your phone setting.

- Click Icon from **Menu** Setting.
- **Branch & ATM** screen will be displayed.
- The branch addresses nearby will be shown under **Branch**.
- If you click ATM, ATM addresses nearby will be displayed.
- To find the branch names, you can type at search box.

"Thank you"