User Manual of NRB Click Mobile Application

Not Just Another Bank

IT and ADC Operations Division

NRB BANK LIMITED

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Dhaka | Bangladesh.

1 Download & Installed NRB Click Mobile App

NRB Bank Mobile App named "NRB Click" available at iOS & Android. To avail NRB Click mobile app need to download from Google Play-Store or Apple App store.

1.1 Download & Installed NRB Click for Android Version

Download the "NRB Click" apps from Google Play-Store and installed it. For downloading android version, link are as follows: https://play.google.com/store/apps/details?id=com.sslwireless.nrbmobapp

1.2 Download & Installed NRB Click for iOS Version

Download the "NRB Click" apps from Apple App-Store and installed it. For downloading iOS version, link are as follows: https://apps.apple.com/us/app/nrb-click/id1537290482

2 NRB Click Registration

This process allows NRB Bank account holder to enable digital banking services through his/her Smartphone (iOS/Andriod). Account holders can register at Mobile App by Account/Credit Card/Bondhu Account.

Note: NRB Click's OTP & other notification is send to customer's contact number & email address. So customer's contact number & email address must be available in mother Account/Card in respective systems. However if customer's contact number & email address changed then this changed must be update on mother account/Card of respective system as well as Mobile App system.

2.1 Customer Registration with Account Number

2.1.1 Eligible Account Criteria for Registration:
- Account must be Open & Authorize
- Account status must not be marked as Dormant, Frozen & No Debit
- Customer type must be Individual/sole proprietorship account operated by individual.
- For Joint Account, mode of operation must be Single/ Either Anyone or Survivor
- Account must be Savings/ Current

2.1.2 Requirement for Registration:
- A valid account number. Account must be eligible as per section 2.1.1
- Date of birth as maintained in mother account
- Enter phone number as maintained in mother account.

2.1.3 How to Registration:
- Tap to NRB Click App > tap to New in NRB Click? > tap to Account No. > Enter Required Information > tap to Sign up
- An OTP will be sent to customer's registered mobile number & email address. Customer has to submit the OTP to move on password set option.

Note: In case of apps version update, customer need to call at call centre and share OTP to activate the user id in updated version.

2.1.4 Password Requirement:
- Password required be minimum 8 characters.
- Out of 8 characters 1 must be capital alphabet letter, 1 must be special character & 1 must be numeric number.

2.2 Customer Registration with Credit Card

2.2.1 Eligible Credit Card Criteria for Registration:
- Credit Card must be Active
- Base/Primary/supplementary card allowed to Register. Base/Primary Card holder themselves can registered with our NRB Click. But for supply card holder need to raise at request to nrbclick@nrbbankbd.com to enable the registration facility, as there is dependency with ADC Ops team.

2.2.2 Requirement for Registration:
- A valid Credit Card. Credit card must be eligible as per section 2.2.1
- Date of birth as maintained in Credit Card
- Enter phone number as maintained in Credit Card.

2.2.3 How to Registration:
- Tap to NRB Click App > tap to New in NRB Click > tap to Credit card No. > Enter Required Information > tap to Sign up
- An OTP will be sent to customer's registered mobile number & email address. Customer has to submit the OTP to move on password set option.

2.3 Customer Registration with Bondhu Account

2.3.1 Eligible Bondhu Account Criteria for Registration:
- Bondhu Account must be Active
- Account status must not be marked as Dormant, Freeze & No Debit
- Customer type must be Individual
- For Joint Account, mode of operation must be Single/ Either Anyone or Survivor
- Account must be Savings/ Current

2.3.2 Requirement for Registration:
- A valid Bondhu Account Number. Bondhu Account must be eligible Bondhu Account criteria as per section 2.3.1
- Date of birth as maintained in Bondhu Account
- Enter phone number as maintained in Bondhu Account.

2.3.3 How to Registration:
- Tap to NRB Click App > tap to New in NRB Click > tap to Bondhu Ac. > Enter Required Information > tap to Sign up
- An OTP will be sent to customer's registered mobile number & email address. Customer has to submit the OTP to move on password set option.

2.3.4 Password Requirement:
- Password required be minimum 8 characters.
- Out of 8 characters 1 must be capital alphabet, 1 must be special character & 1 must be numeric number.

3   NRB Click log in & Logout

3.1   How to enabled Biometric (Finger print) authentication
- User needs to login manually with Mobile number and password
- Tap to menu Bar > tap to Biometric Setup on > give smartphone finger printer security on home screen icon

3.2   How to Log in with Biometric (Finger print)
The log in with biometric (finger print) process are as follows: Tap to NRB Click App > tap to thumb icon > Give finger print access on home screen icon

3.3   How to Log In with password:
NRB Click registered user can log in with Password. Tap to NRB Click App > tap to Log in > Enter your Phone Number and Password > tap to Log in > an OTP need to submit> tap to verify & proceed. [*OTP send to register email address and Mobile number*]

3.4   How to Logout from NRB Click
NRB Click registered user can logout from NRB Click app if user wish to logout. The logout process are as follows: Tap to menu bar > tap to Log out > tap to log out session confirm

4   Forget Password

4.1   How to Recover Password:
Tap to NRB Click App > tap to Log in > tap to Forgot Password > tap to Account No. / Credit Card No. / Bondhu Ac. [Which was used during Registration] > enter required information's [as per registration] > tap to Continue >   an OTP need to submit [*OTP send to register email address and Mobile number*] > tap to verify & proceed > enter your new Password > tap to complete Reset.

5   Transaction Profile

5.1   How to see Transaction Profile
- User needs to login, which process mentioned at section 4
- Tap in the menu [≡] bar > tap to Transaction Profile Setup > Scroll down whole page to see the all types and related transaction limit

6   Add Beneficiaries

6.1   Add NRB Bank Account:
- User needs to login at NRB Click. The process to login mentioned at section 4
- Tap to Beneficiaries > tap to Account > tap to NRB Bank > Tap to (+Add New) icon > fill out with beneficiary NRB Bank account details as prompted to complete the process.[*Beneficiary add notification send to user's registered email and Mobile number]*

6.2   Add Other Bank Account:
- User needs to login at NRB Click. The process to login mentioned at section 4

- Tap to Beneficiaries > tap to Account > tap to Other Bank > Tap to (+Add New) icon > fill out with beneficiary Other Bank account details as prompted to complete the process.[*Beneficiary add notification send to user's registered email address and Mobile number*]

6.3 Add NRB Credit Card:
- User needs to login at NRB Click. The process to login mentioned at section 4
- Tap to Beneficiaries > tap to Card > tap to NRB Credit Card > Tap to (+Add New) icon > fill out with beneficiary NRB Credit Card details as prompted to complete the process.[*Beneficiary add notification send to user's registered email address and Mobile number*]

6.4 Add Other Bank Credit Card
- User needs to login at NRB Click. The process to login mentioned at section 4
- Tap to Beneficiaries > tap to Card > tap to Other Card > Tap to (+Add New) icon > fill out with beneficiary Other Card details as prompted to complete the process.[*Beneficiary add notification send to user's registered email and Mobile number*]

6.5 Add bKash/Nagad (Digital gateway) Account:
- User needs to login at NRB Click. The process to login mentioned at section 4
- Tap to Beneficiaries > tap to MFS> tap to bKash/Nagad (Digital gateway) > Tap to (+Add New) icon > fill out with beneficiary bKash/Nagad (Digital gateway) account details as prompted to complete the process.[*Beneficiary add notification send to user's registered email address and Mobile number*]

7   Fund Transfer

7.1 Fund Transfer to bKash/Nagad (Digital gateway)

7.1.1 Requirement for Fund Transfer to bKash/Nagad (Digital gateway):
- Sender needs to have an active account/credit card/bondhu with sufficient balance.
- User needs to add registered bKash/Nagad (Digital gateway) account(s) as beneficiary for fund transfer. The process mentioned at section 6.

7.1.2 How to Fund Transfer from Account/Card/Bondhu to bKash/Nagad (Digital gateway):
- **From Account:** Tap to Fund Transfer > tap to Account > tap to Transfer to bKash/Nagad (Digital gateway) > Select Bank Account(*From where the fund will transfer*) > Select destination bKash/Nagad (Digital gateway) Account from beneficiary list > Type Purpose of Transaction > enter amount > tap to transfer money > an OTP need to submit [*OTP send to register email address and Mobile number*] > tap to verify & proceed
- **From Card:** Tap to Fund Transfer > tap to card > tap to Transfer to bKash/Nagad (Digital gateway) > Select Card No. (*From where the fund will transfer*) > enter card PIN > Select destination bKash/Nagad (Digital gateway) Account from beneficiary list > Type Purpose of Transaction > enter Amount > tap to transfer money > an OTP need to submit [*OTP send to register email address and Mobile number*] > tap to verify & proceed
- **From Bondhu:** Tap to Fund Transfer > tap to Bondhu > tap to Transfer to bKash/Nagad (Digital gateway) > Select Bondhu Account (*From where the fund will transfer*)> Select destination bKash/Nagad (Digital gateway) Account from beneficiary list > Type Purpose of Transaction > enter Amount > tap to transfer money > an OTP need to submit [*OTP send to register email and Mobile number*] > tap to verify & proceed

- If accounts pass eligibility, customer of bKash/Nagad (Digital gateway) account will be credited. [*Transaction notification send to user's registered email address and Mobile number*]
- If failed, NRB Click App user will see in-app notifications

7.2 Fund Transfer to NRB Bank Own Account

7.2.1 Requirement for Fund Transfer to NRB Bank Own Account:
- Sender needs to have an active account/credit card/bondhu with sufficient balance.

7.2.2 How to Fund Transfer to NRB Bank Own Account:
- **From Account:** Tap to Fund Transfer > tap to Account > tap to Own Account Transfer > Select Bank Account(*From where the fund will transfer*) > Select destination to my another Account from beneficiary list > Type Purpose of Transaction > enter amount > tap to transfer money > an OTP need to submit [*OTP send to register email address and Mobile number*] > tap to verify & proceed
- **From Card:** Tap to Fund Transfer > tap to card > tap to Own Account transfer > Select Card No. (*From where the fund will transfer*) > enter card PIN > Select receiver Own Account from beneficiary list > Type Purpose of Transaction > enter Amount > tap to transfer money > an OTP need to submit [*OTP send to register email address and Mobile number*] > tap to verify & proceed
- **From Bondhu:** Tap to Fund Transfer > tap to Bondhu > tap to Own Account transfer > Select Bondhu Account(*From where the fund will transfer*) > Select receiver Own Account from beneficiary list > Type Purpose of Transaction > enter Amount > tap to transfer money > an OTP need to submit [*OTP send to register email address and Mobile number*] > tap to verify & proceed
- If accounts pass eligibility, customer own account will be credited. [*Transaction notification send to user's registered email and Mobile number*]
- If failed, NRB Click App user will see in-app notifications

7.3 Fund Transfer to Other Bank Account

7.3.1 Requirement for Fund Transfer to Other Bank Account:
- Sender needs to have an active account/credit card/bondhu with sufficient balance.
- NRB Click User needs to add valid other bank account(s) as beneficiary in NRB Click App to able for sending money to other Bank account. The process mentioned at section 6.

7.3.2 How to Fund Transfer from Account/Credit Card/Bondhu to Other Bank Account:
- **From Account:** Tap to Fund Transfer > tap to Account > tap to Other Bank Fund Transfer > Select Bank Account > Select receiver to other bank Account from beneficiary list > Type Purpose of Transaction > enter amount > tap to transfer money > an OTP need to submit [*OTP send to register email address and Mobile number*] > tap to verify & proceed
- **From Card:** Tap to Fund Transfer > tap to card > tap to other bank fund transfer > Select Card No. > enter card PIN > Select receiver other bank account from beneficiary list > Type Purpose of Transaction > enter Amount > tap to transfer money > an OTP need to submit [*OTP send to register email address and Mobile number*] > tap to verify & proceed
- **From Bondhu:** Tap to Fund Transfer > tap to Bondhu > tap to other bank Account transfer > Select Bondhu Account > Select receiver other bank account from beneficiary list > Type Purpose of Transaction > enter Amount > tap to transfer money > an OTP need to submit [*OTP send to register email and Mobile number*] > tap to verify & proceed

- If accounts pass eligibility, user of other bank account will be credited. [*Transaction notification send to user's registered email address and Mobile number*]
- If failed, NRB Click App user will see in-app notifications

7.4 Fund Transfer to NRB Credit Card (own) bill payment

7.4.1 Requirement for Fund Transfer to NRB credit card (own) bill payment:
- Sender needs to have an active account/bondhu with sufficient balance.
- NRB Click User needs to add valid my NRB Bank Credit card as my cards in NRB Click App to able for sending money to my NRB credit card. The process mentioned at section 6.

7.4.2 How to Fund Transfer from Account/Bondhu to NRB Credit card (own) bill payment:
- **From Account:** Tap to Fund Transfer > tap to Account > tap to NRB credit card bill payment > Select Bank Account > Select NRB credit card(own) from beneficiary list > Type Purpose of Transaction > enter amount > tap to transfer money > an OTP need to submit [*OTP send to register email address and Mobile number*] > tap to verify & proceed
- **From Bondhu:** Tap to Fund Transfer > tap to Bondhu > tap to NRB Credit card bill payment > Select Bondhu Account > Select NRB credit card(own) from beneficiary list > Type Purpose of Transaction > enter Amount > tap to transfer money > an OTP need to submit [*OTP send to register email address and Mobile number*] > tap to verify & proceed
- If accounts pass eligibility, user of NRB credit card (own) will be credited. [*Transaction notification send to user's registered email and Mobile number*]
- If failed, NRB Click App user will see in-app notifications

7.5 Fund Transfer to Other Bank Credit Card/account (EFT)

7.5.1 Requirement for Fund Transfer to Other bank credit card:
- Sender needs to have an active account/credit card/bondhu with sufficient balance.
- NRB Click User needs to add valid other bank credit card(s) as beneficiary in NRB Click App to able for sending money to other bank credit card. The process mentioned at section 6.

7.5.2 How to Fund Transfer from Account/Credit card/Bondhu to Other Bank Credit card:
- **From Account:** Tap to Fund Transfer > tap to Account > tap to other bank card fund transfer > Select Bank Account > Select other bank credit card from beneficiary list > Type Purpose of Transaction > enter amount > tap to transfer money > an OTP need to submit [*OTP send to register email address and Mobile number*] > tap to verify & proceed
- **From Card:** Tap to Fund Transfer > tap to card > tap to other bank card fund transfer > Select Card No. > enter card PIN > Select destination other bank credit card from beneficiary list > Type Purpose of Transaction > enter Amount > tap to transfer money > an OTP need to submit [*OTP send to register email address and Mobile number*] > tap to verify & proceed
- **From Bondhu:** Tap to Fund Transfer > tap to Bondhu > tap to other bank card fund transfer > Select Bondhu Account > Select other bank credit card from beneficiary list > Type Purpose of Transaction > enter Amount > tap to transfer money > an OTP need to submit [*OTP send to register email address and Mobile number*] > tap to verify & proceed
- If accounts pass eligibility, users other bank credit card will be credited. [*Transaction notification send to user's registered email and Mobile number*]
- If failed, NRB Click App user will see in-app notifications

7.6 Card to Card Transaction: Credit Card to Credit Card

7.6.1 NRB Credit Card to NRB Credit (Own Credit Card)
- NRB Credit card customer will be able to pay Own credit card bill by using available credit limit through using NRB Click app

7.6.2 NRB Credit Card to NRB Credit (Other Credit Card)
- NRB Credit card customer will be able to pay other credit card bill of issued by NRB Bank by using available credit limit through using NRB Click app

7.6.3 NRB Credit Card to other bank Credit (EFT)
- NRB Credit card customer will also be able to pay other bank's credit card bill by using available credit limit through using NRB Click app. Such bill will be processed through EFT.

8 QR Payment:

Requirement for QR payment from Account/Credit Card:

- Customer needs to have an active account/credit card with sufficient balance.

8.1.1 How to QR Payment from Account/Credit card:
- **From Account:** Tap to QR Payment > Scan QR Code > tap to Select Account > Select Bank Account > enter amount > tap to proceed to pay > an OTP need to submit [*OTP send to register email address and Mobile number*] > tap to verify & proceed
- **From Card:** Tap to QR Payment > Scan QR Code > tap to Select Card > Select Card > enter amount > tap to proceed to pay > an OTP need to submit [*OTP send to register email address and Mobile number*] > tap to verify & proceed
- If accounts pass eligibility, merchant account will be credited. [*Transaction notification send to user's registered email and Mobile number*]
- If failed, NRB Click App user will see in-app notifications

9 Mobile TopUp:

Requirement for TopUp from Account/Credit Card/Bondhu:

- Sender needs to have an active account/credit card/bondhu with sufficient balance.

9.1 How to TopUp from Account/Credit card/Bondhu:
- **From Account:** Tap to Topup > tap to Select Account > Select Bank Account > Select Mobile Number Type > Enter Phone Number > Select Operator from list > enter amount > Type Purpose of Transaction > tap to Proceed to Recharge > an OTP need to submit [*OTP send to register email address and Mobile number*] > tap to verify & proceed
- **From Card:** Tap to Topup > tap to Select Card > Select Card > enter Card PIN > Select Mobile Number Type > Enter Phone Number > Select Operator from list > enter amount > Type Purpose of Transaction > tap to Proceed to Recharge > an OTP need to submit [*OTP send to register email address and Mobile number*] > tap to verify & proceed
- **From Bondhu:** Tap to Topup > tap to Select Bondhu Account > Select Bondhu Account > Select Mobile Number Type > Enter Phone Number > Select Operator from list > enter amount > Type Purpose of Transaction > tap to Proceed to Recharge > an OTP need to submit [*OTP send to register email address and Mobile number*] > tap to verify & proceed

- If accounts pass eligibility, user's mobile number will be credited. [*Transaction notification send to user's registered email and Mobile number*]
- If failed, NRB Click App user will see in-app notifications

10 Message Center

10.1 News & Events

In this feature, NRB Click registered users will be able to know about NRB Bank's related News & Events information. Such as:

- New Branch Open
- Annual General Meeting, etc.

10.2 How to View News & Events
- User needs to login, which process mentioned at section 4
- Tap to menu bar > Select Message Center > Select News & Events > Select option related News & Events details as prompted to complete the process.

10.3 How to View Notification
- User needs to login, which process mentioned at section 4
- Tap to menu bar > Select Message Center > Select Notification > View notification from list with details as prompted to complete the process.

10.4 How to View Alert
- User needs to login, which process mentioned at section 4
- Tap to menu bar > Select Message Center > Select Alert > View Notifications from list with details as prompted to complete the process.

11 Find Branch/ ATM

11.1 How to Find NRB Bank Branch/Bondhu Branch/ATM:
- Tap to Find Branch/ATM > tap to Branch/Bondhu Branch/ ATM > tap to select district and viewing all NRB Bank Branches/Bondhu Branches/ATMs in selective district.

12 Product & Offers
.
- Tap to Products & Offers > Select Desired Products from list > tap to Desired products details and viewing all details information as prompted to complete the process

13 Service Request

13.1 My Account Cheque Book Request
- User needs to login, which process mentioned at section 4
- Tap to My Account > Select Account Type > tap to Account Services > tap to Self > Select Account number > Select Collect from Branch > Enter No. Pages > tap to proceed as prompted to complete the process.

13.2 Credit/Debit/Prepaid Card Active/ De-active Request
- Sender needs to have an active Credit/Debit/Prepaid Card.

- User needs to login, which process mentioned at section 4
- Tap to My Card > Select Card type > tap to Card Services (USD/BDT) > tap to Self > Select card> tap to Active/De-active > tap to proceed as prompted to complete the process

13.3 Currency Active/De-active request for Credit Card
- Sender needs to have an active Credit Card
- User needs to login, which process mentioned at section 4
- Tap to My Card > Select Card type > tap to Card Services (USD/BDT) > tap to Self > Select Currency> tap to Active/De-active > tap to proceed as prompted to complete the process

14 Feedback
- User needs to login, which process mentioned at section 4
- Tap to feedback > Write details. Add screenshot if required > Select emoji> tap to submit

15 Help Center

15.1 How to communicate Help Center
- Tap to help center > user may communicate with call center through make a call using number which display on screen > tap to call now > tap to dial icon with select of any number on screen as prompted to complete the process