

# Shine Resunga SmartBank User Manual

## Section 1: Internet Based Application

All NPR saving account holders of Shine Resunga Development Bank can enjoy Shine Resunga Smart Bank by submission of Application form for Shine Resunga Smart Bank from any Development Bank's Branch.

User needs to follow mentioned steps once you receive registration completion SMS from Bank.

### **Download Shine Resunga Smart Bank application**

Once you receive GPRS password and transaction PIN through SMS, download Shine Resunga Smart Bank application from PlayStore (android users) or AppStore (IOS users) and install the application on your mobile.

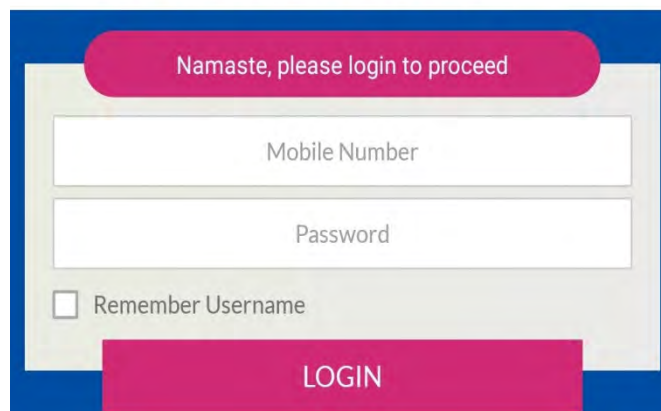
### **PIN and Password**

Login to the application with your mobile number as username and GPRS password send to your registered mobile number by the Bank.

### **Change PIN/Password**

You need to change both GPRS login password and Transaction Pin on your initial login to Shine Resunga Smart Bank. GPRS login password must be alphanumeric with special character which should be at least 7 characters and Transaction Pin must be 4 digit numbers.

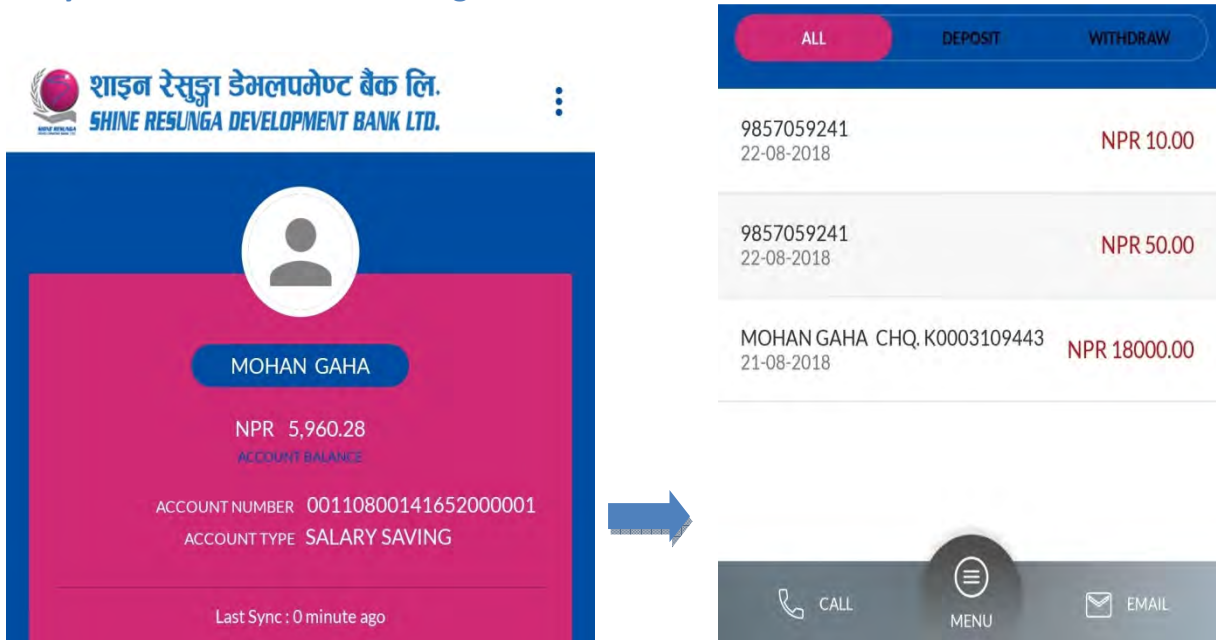
Eg: GPRS password : Bank@13 and Transaction PIN :8074

A screenshot of the mobile application's login screen. At the top, a pink rounded rectangle contains the text 'Namaste, please login to proceed'. Below this are two white input fields with grey borders, labeled 'Mobile Number' and 'Password'. Under the 'Password' field is a checkbox labeled 'Remember Username'. At the bottom center is a large pink button with the text 'LOGIN' in white capital letters.

## Features under Internet Based Application:

### Current Balance

After login you can view the current balance and latest 5 transaction details of your account as shown image below:



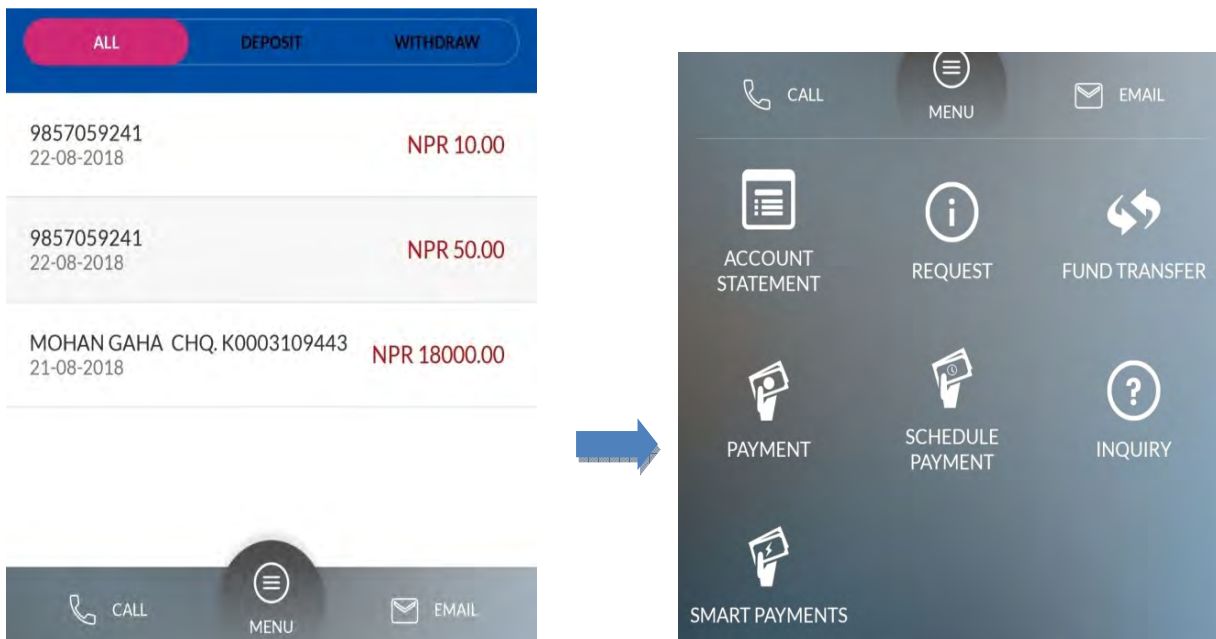
The screenshot displays the account balance and transaction history for MOHAN GAHA. The account balance is NPR 5,960.28. The account number is 00110800141652000001 and the account type is SALARY SAVING. The transaction history shows the latest 5 transactions:

Account Number	Date	Amount
9857059241	22-08-2018	NPR 10.00
9857059241	22-08-2018	NPR 50.00
MOHAN GAHA CHQ. K0003109443	21-08-2018	NPR 18000.00

The interface includes a navigation bar at the top with 'ALL', 'DEPOSIT', and 'WITHDRAW' options. A bottom navigation bar contains 'CALL', 'MENU', and 'EMAIL' icons. A blue arrow points from the account summary to the transaction list.

### Menu

You can view the list of menu by click on 'Switch to Menu'.






The screenshot displays the menu options available in the mobile banking app. The menu is organized into a grid of icons and text labels:

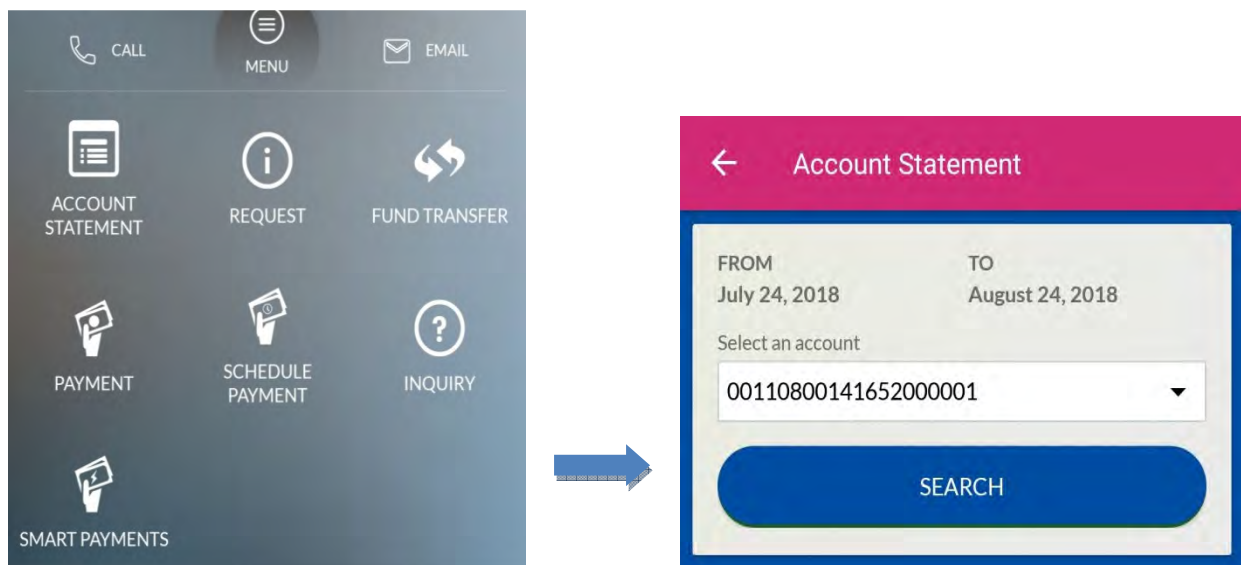
- ACCOUNT STATEMENT
- REQUEST
- FUND TRANSFER
- PAYMENT
- SCHEDULE PAYMENT
- INQUIRY
- SMART PAYMENTS

The interface includes a navigation bar at the top with 'ALL', 'DEPOSIT', and 'WITHDRAW' options. A bottom navigation bar contains 'CALL', 'MENU', and 'EMAIL' icons. A blue arrow points from the transaction list to the menu options.

## **Account Statement**








This service allows you to view the transaction of your account for specified date (for one month)

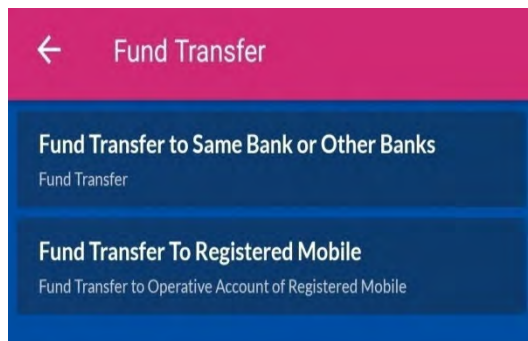
-  Go to "Account Statement"
-  Select the date range (specified date must be within 30 days)
-  Click on Search Button



## **Fund Transfer**

This service allows you to perform Inter (within eSewa member banks) or Intra (within Shine Resunga Bank accounts) bank fund transfer. Only those users who are assigned with this feature can perform fund transfer.

-  Go to 'Fund Transfer'
-  Enter Amount
-  Select source account.
-  Select bank name
-  Enter Beneficiary Account Number.
-  Enter four digit Transaction Password
-  Click on 'Transfer'



← Fund Transfer to Same Bank or O...

Amount(\*)

Pay with(\*)

00110800141652000001

Bank Name(\*)

Shine Resunga Dev Bank







To Account No.(\*)

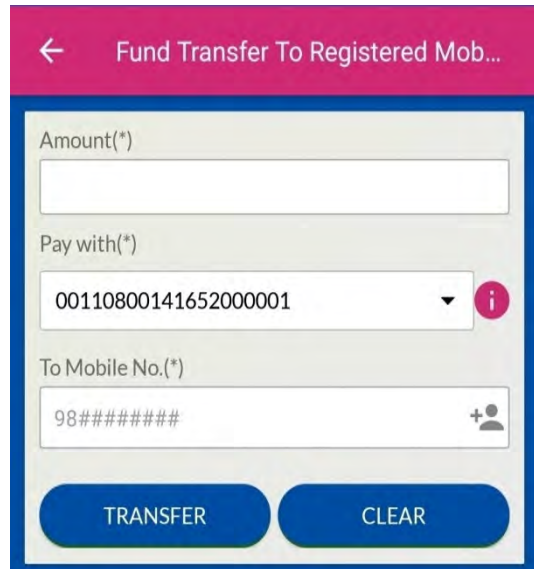
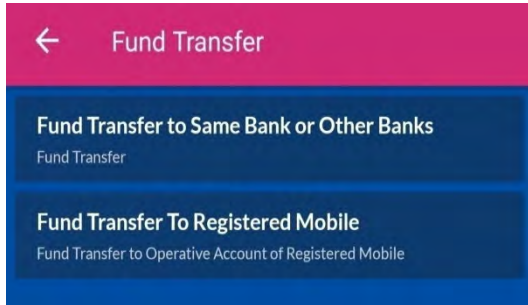
Remarks

TRANSFER CLEAR

### **Fund Transfer into Registered Mobile Number:**

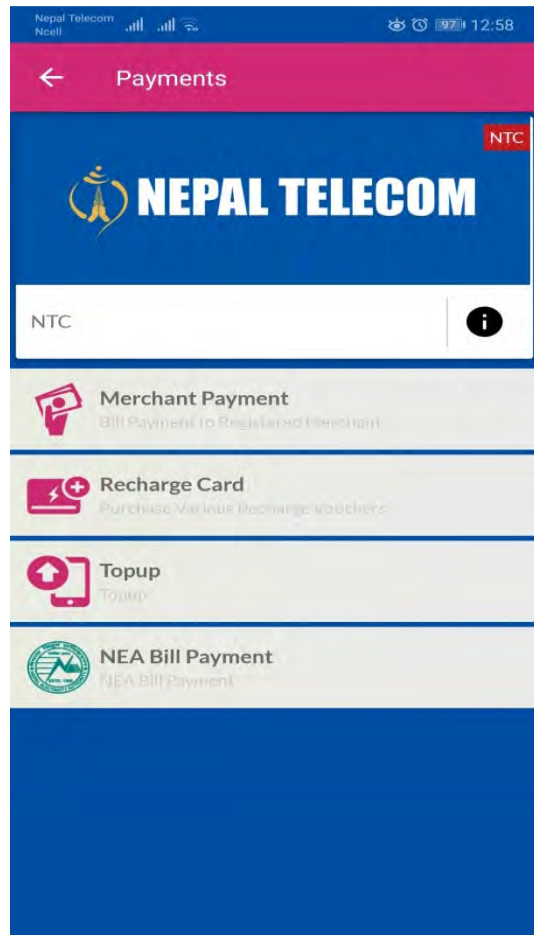
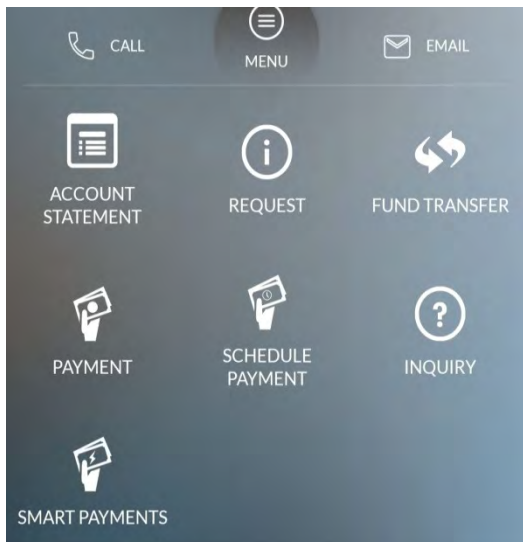
This service allows you to transfer the fund into the account by inserting the registered mobile number instead of account number. The destination mobile number should also be registered in Shine Resunga Smart Bank. This service is available to transfer fund within Shine Resunga Bank account only. If the user does not know account number of third party and has mobile number only, this feature can be used for intra bank fund transfer.

-  Go to 'Fund transfer to registered mobile number'
-  Enter amount
-  Select source account.
-  Enter mobile number of the beneficiary account holder.
-  Enter four digit Transaction Password.
-  Click on 'Transfer'.



## Payments

By clicking the 'Payment' menu, the below page shall be displayed and you can make various payments;



**Following features are available in the listed menu:**



**Merchant Payment:**

eSewa Load, Credit Card Bill Payment, NTC PSTN/Postpaid/ADSL bill payment, Ncell postpaid bill payment



**Recharge Card:**

NTC, Dish Home, Broadlink and NTCDMA



**Topup:**

Ncell prepaid and postpaid, NTC prepaid and postpaid, NT landline, Dish Home and Sim TV.



**Smart Payment**

Currently, this feature is not available.



**Password/PIN Change:**

For Shine Resunga Smart Bank to keep more secured, we suggest you to change your existing Password/PIN frequently. To change your PIN please follow below mentioned steps:



Click on setting button located at top right hand side



Click on 'change login password' to change your GPRS login password and



Click on 'change transaction PIN' to change transaction PIN.



शाइन रेसुङ्गा डेवलपमेण्ट बैंक लि.  
SHINE RESUNGA DEVELOPMENT BANK LTD.



MOHAN GAHA

NPR 5,960.28  
ACCOUNT BALANCE

ACCOUNT NUMBER 00110800141652000001  
ACCOUNT TYPE SALARY SAVING

Last Sync : 0 minute ago



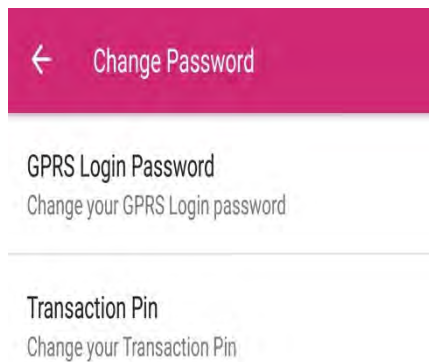
शाइन रेसुङ्गा डेवलपमेण्ट बैंक लि.  
SHINE RESUNGA DEVELOPMENT BANK LTD.

Change Password

Fav Accounts

Logout





← GPRS Login Password

Password must be at least 7 characters with 1 number and 1 special character(!,@,#,\$,%,&,\*,(,),-,=,|)

Old Password(\*)

New Password(\*)

Confirm Password(\*)

CHANGE CLEAR

← Transaction Pin

Transaction PIN must be 4 digit  
(Note: your Txn PIN and MPIN will be same)

Old Password(\*)

New Password(\*)

Confirm Password(\*)

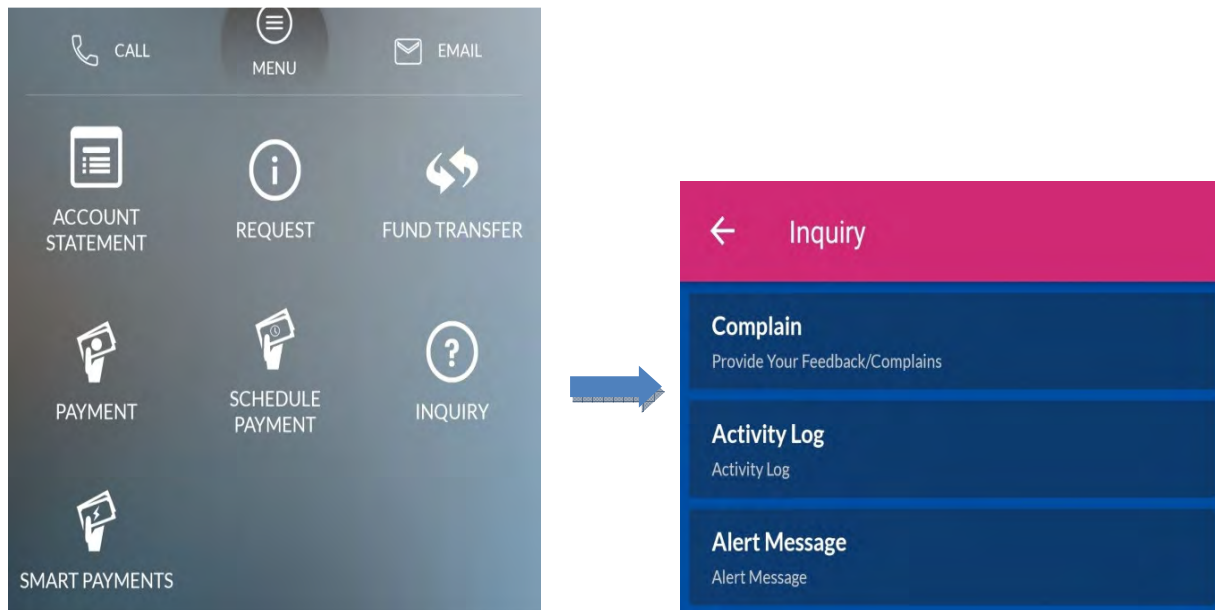
CHANGE CLEAR

## General

This service allows you to lodge feedback/Complaints.

You can check log for any activity done through GPRS login on your mobile banking through Activity Log.

You can also view Alert messages of your account transaction through Alert Message option.







### Request

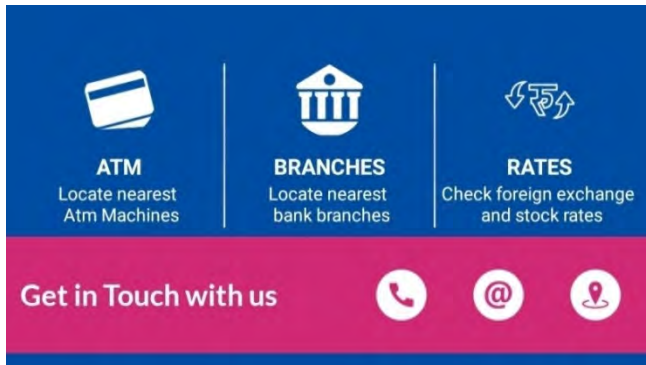
Currently, this feature is not available.

### Location Navigation

This service allows you to find out the location of Shine Resunga Bank's branches and ATMs. This menu is located at the login page and this can be used by unregistered user as well. As the location navigation service is integrated with google map the application is capable to guide the customer to exact location

-  Click on ATM or Branches menu.
-  Type the desired ATM or Branch name in a search field.
-  Select the name of ATM or Branch.
-  Press the icon to get the direction of the desired location.







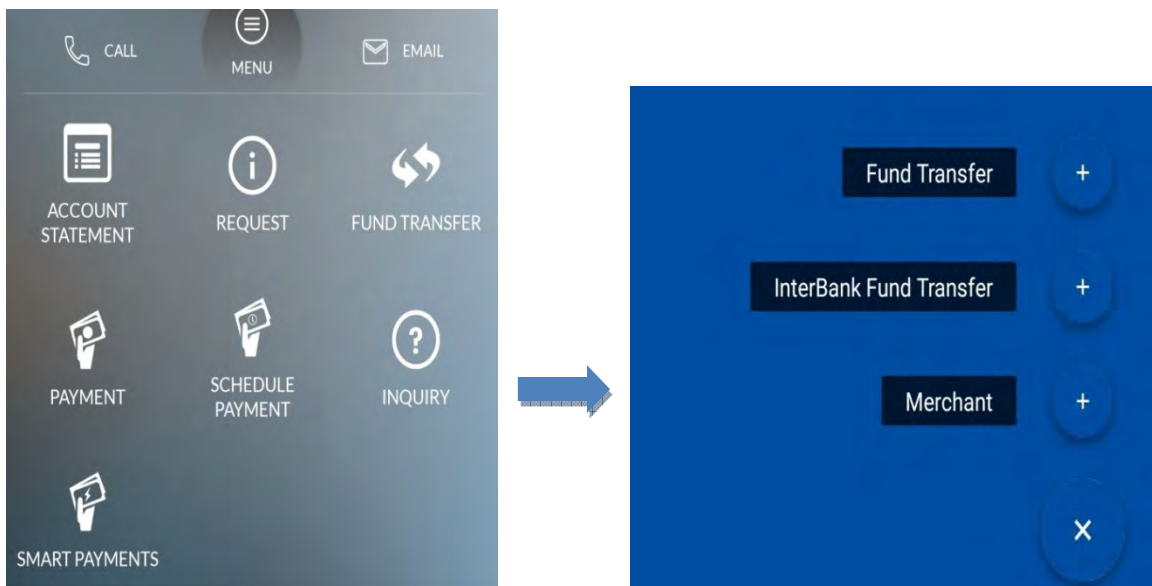


## **Schedule payment**

From this menu user can also set schedule payment for recurring payments like daily fund transfer, weekly top up, monthly bill payments etc. Once user set schedule payment, application auto performs the transaction as set on it.

Steps:

-  Go to quick menu icon at top left hand side.
-  Go to payment
-  Go to Schedule payment
-  Add merchant or fund transfer schedule payment as per your need



## **Profile Picture**

User can upload and change your user profile picture as per your need as shown below.








### **Device Reset**

User cannot login in Smart Bank with error message as “ Sorry you are not authorized to perform request from current device. Please contact bank” if you change your mobile device or if your mobile software gets updated.

In this case, device reset feature allows you to activate your user by entering user mobile number, GPRS login password and transaction pin.

**Steps:**

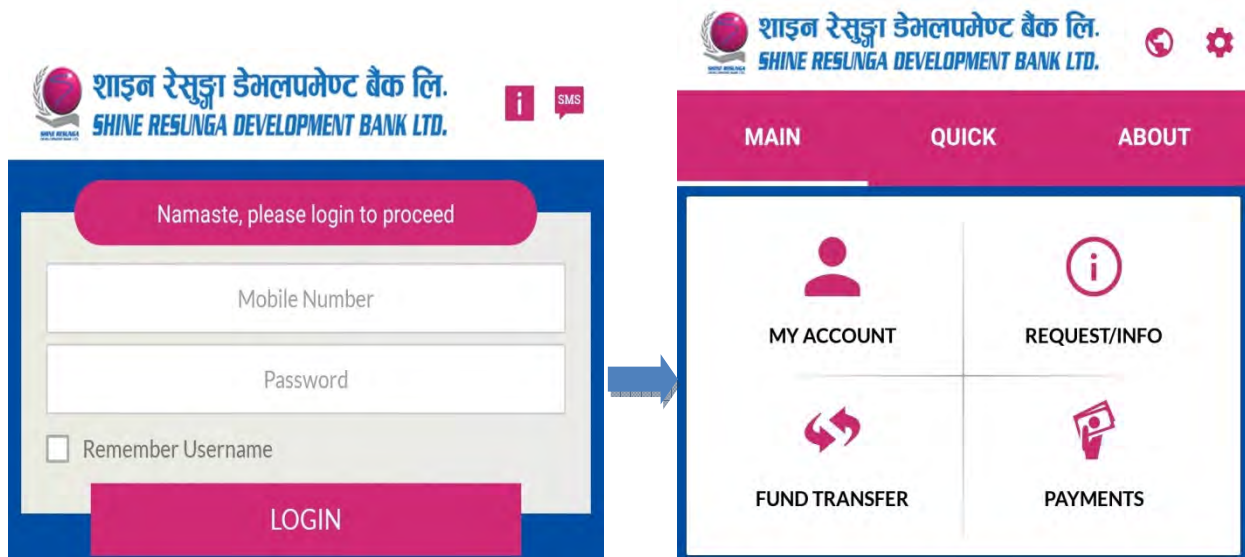
-  **Go to Reset Device**
-  **Enter user’s mobile number**
-  **Enter GPRS login password**
-  **Enter transaction PIN**
-  **Click on reset button**

Your device will be reset and the user can re-login to the Smart Bank application.

## Section 2: SMS Based Application

### Switch to SMS Based Application

Shine Resunga SmartBank works on both the environments i.e. SMS based and internet based (wifi & GPRS). In the absence of internet you can use the service through SMS. You can switch to SMS by clicking "switch to SMS" button placed at the top right corner of the application. After switching to SMS, the page shall display as below:



### Features under SMS Based application

Beside fund transfer functionality, all other services are similar to existing M-Bank application.

For fund transfer please follow the steps mentioned below:

#### Fund Transfer

Under Main Menu, user can enjoy various fund transfer features as displayed below.

#### A. Favorite Account

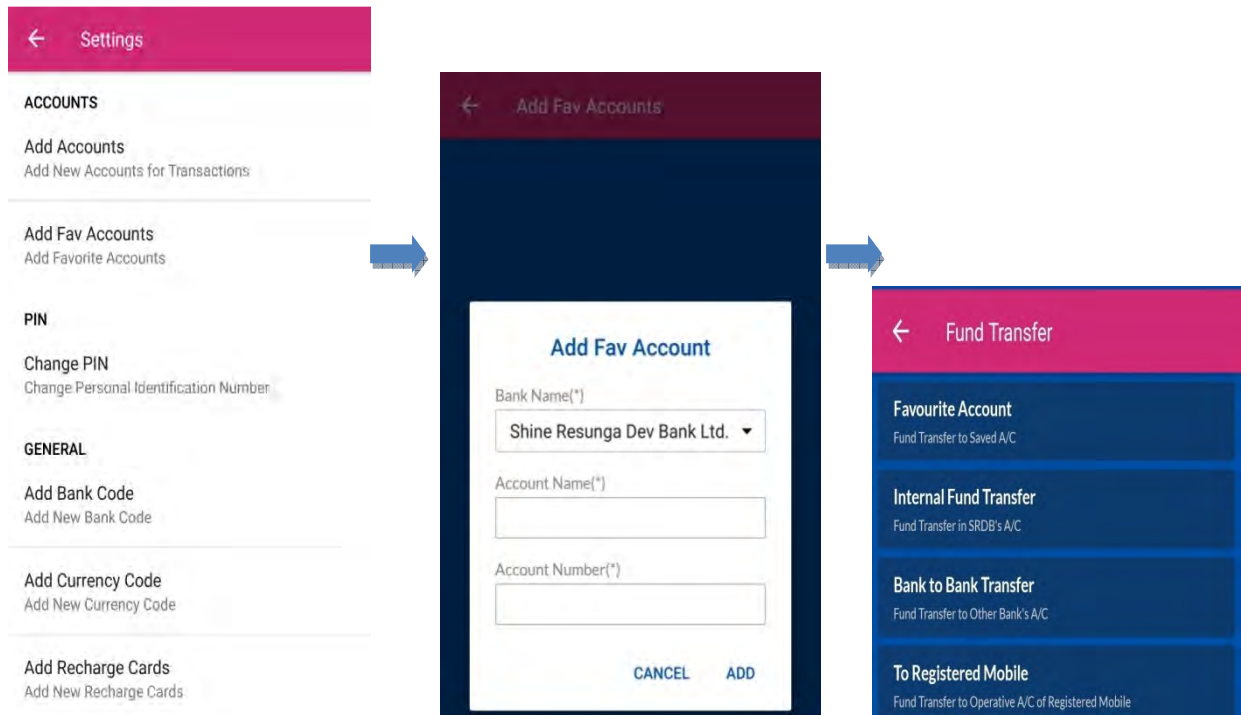
This service allows you to transfer the fund in predefined accounts only. You may add the frequent used account as a favorite account.

#### To add account in favorite account list

Select the 'Settings'






Select the 'Add Fav Accounts'

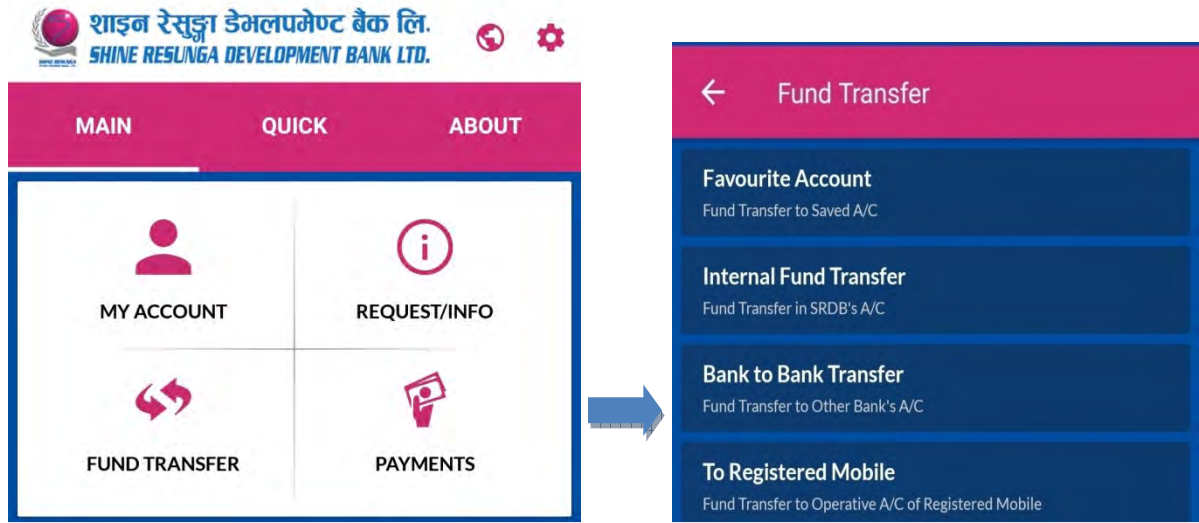
Enter account name and account number and click 'Add'



## Internal Fund Transfer








This service allows you to transfer the fund within Shine Resunga Bank's accounts

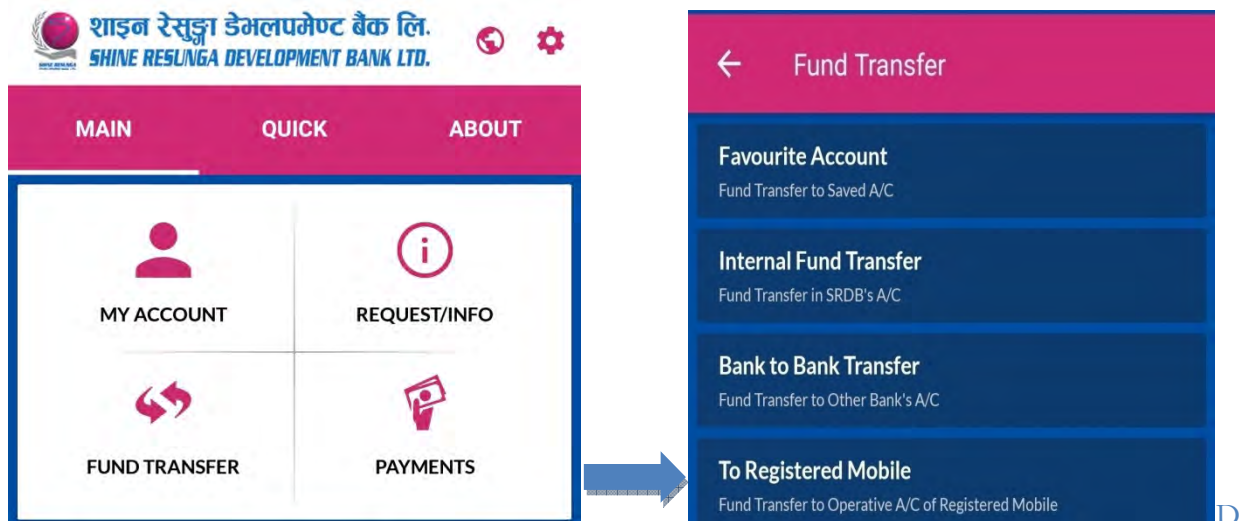
-  Select Internal Fund Transfer menu
-  Enter Amount and account number
-  Click on 'Transfer' button
-  Click on 'Submit' button
-  Enter for digit transaction PIN and click on 'Send' button



### Bank to Bank Transfer







This service allows you to transfer the fund to other bank within the eSewa network.

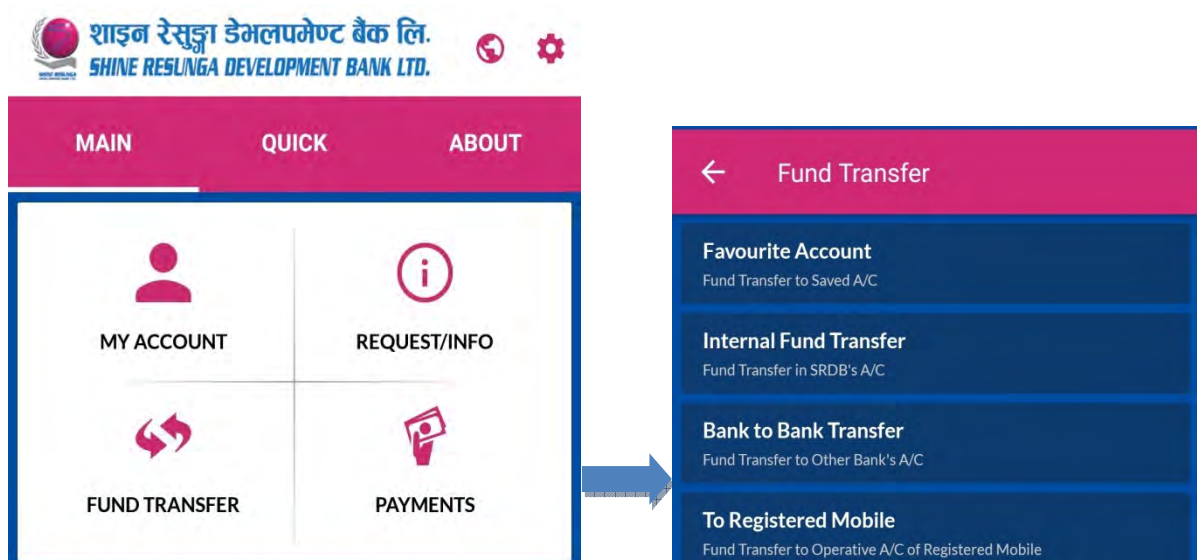
-  Select Bank to Bank Transfer menu
-  Enter Amount
-  Select Bank Name
-  Enter the account number
-  Click on 'Transfer' button
-  Select 'Submit' button
-  Enter PIN and click on 'Send' button



## To Registered Mobile

This service allows you to transfer the fund into the account by inserting the registered mobile number instead of account number as on GPRS mode. The destination mobile number should also be in Shine Resunga Smart Bank. This service is available to transfer fund within Shine Resunga network only.

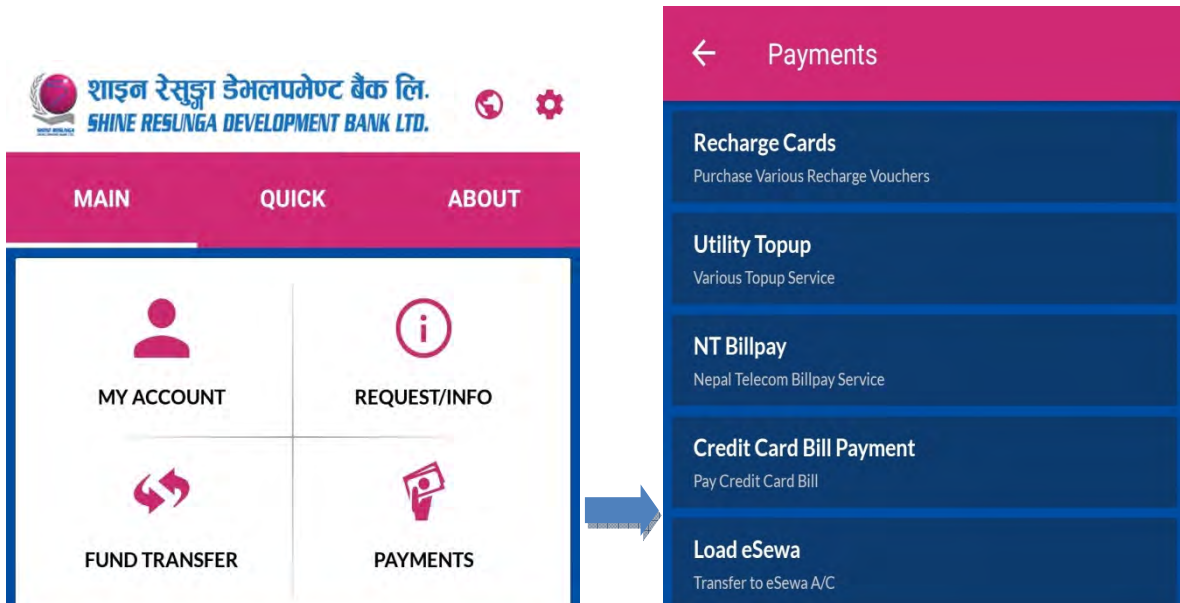
-  Select 'To registered mobile' menu
-  Enter Amount
-  Enter mobile number of the beneficiary account holder.
-  Click on 'Transfer'
-  Select 'Submit' button
-  Enter PIN and click on 'Send' button



## Payment

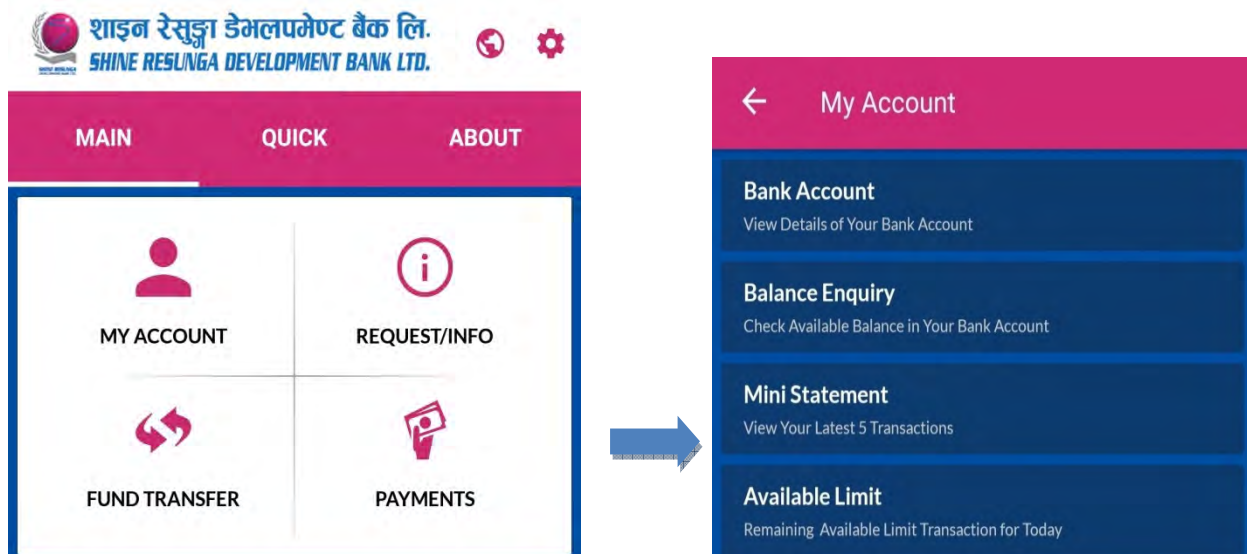
Beside payment through 'Quick' Menu, user also can perform NT bill payments, purchase recharge cards, top up services, load eSewa wallet etc.





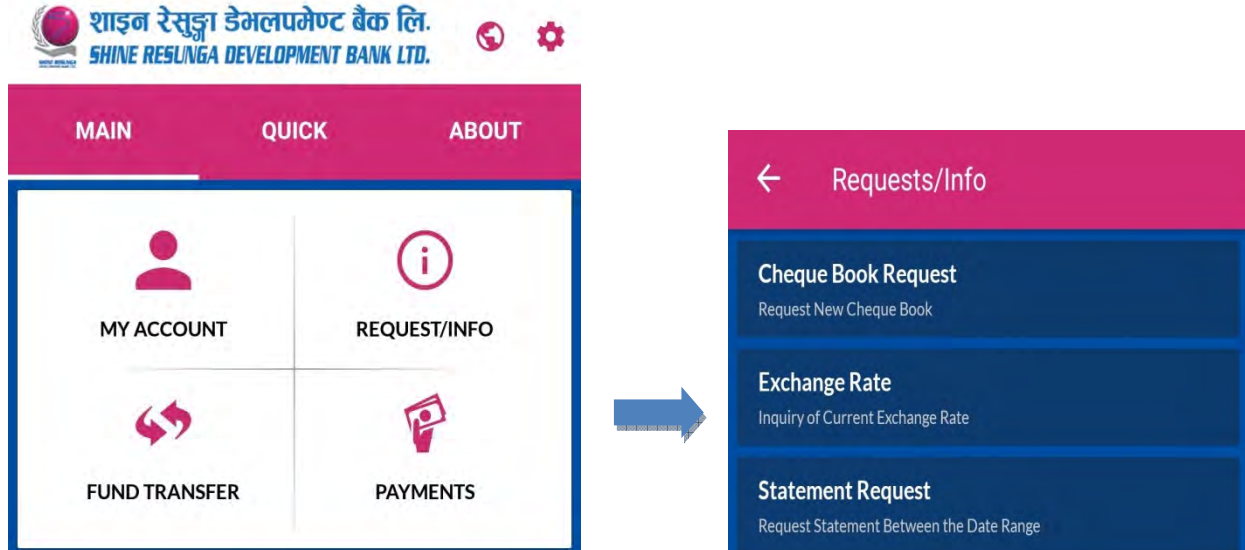
## My Account

Under this feature, user can request their Bank Account details, Balance Enquiry, Mini statement request and Available transaction limit request.



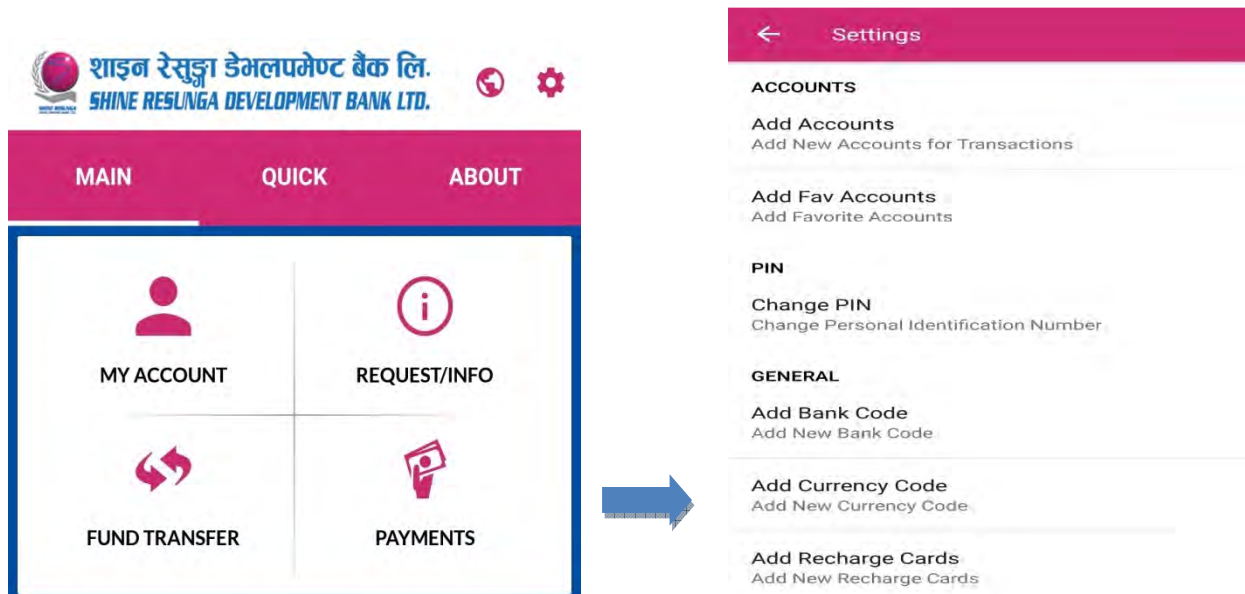
## Request/Info

Under this feature, user can request for Exchange rate, Banking Hour, Statement request. Currently, cheque book request is not active under this feature.



## PIN/Password

You can also change your Smart Bank SMS pin (SMS pin here will be the transaction PIN on GPRS mode) through setting option as displayed below. SMS/Transaction PIN must be 4 digit numbers.



## Quick Menu

Under SMS based application user can perform Account Balance Enquiry, Statement request, eSewa wallet load, top up services, Purchase recharge cards, credit card bill payments as through icons as displayed below.

