



USER MANUAL

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1 Introduction

NBP Funds N-Pay is an online payment solution that will enable organizations and corporate entities, including SMEs, to securely and efficiently make salary payments as well as other payments online in just a few clicks. Payments are backed by 1LINK, and payees therefore have the freedom of receiving their payments in any bank account backed by 1LINK. Payees can also receive payments directly into their NBP Funds account via N-Pay.

N-Pay eliminates the need for long manual entries for making payments, thereby saving time and freeing up useful resources for other needful organizational tasks.

2 N-Pay User Types

The N-Pay portal offers a number of main functions to its users, for ease of adding beneficiaries or payees and making quick and convenient payments to them online.

Different users on the N-Pay portal will be able to access different functions, based on the rights and privileges assigned to them.

N-Pay will cater to corporate clients including sole proprietors, who would like to manage their N-Pay accounts singlehandedly.

The N-Pay Users that have been created for corporate clients are as follows:

2.1 Administrator

The Administrator, also referred to as the Admin, will be created by NBP Funds on the request of the corporate investor. The Admin will be responsible for creating other Users on the N-Pay portal, according to the company's requirements.

2.2 Maker

The Maker will be created by the Admin. Maker will be responsible for adding payees to the N-Pay database, creating payment transactions against those payees, and creating bill payments for the company. Payees can be employees, as well as other beneficiaries such as contractual workers, vendors, and others.

2.3 Checker

The Checker will be created by the Admin. The Checker will be responsible for checking every transaction and bill payment created by the Maker, and for checking the details of all payees that are being added and edited in the N-Pay database.

2.4 Authorizer

The Authorizer will be created by NBP Funds on the request of the corporate investor. The Authorizer will be responsible for approving (or rejecting, in case of discrepancies), and processing all payments (transactions and bill payments).

3 N-Pay Change Requests and First Login

3.1 Request For User Deactivation

3.1.1 The Admin user of the corporate client has the rights to activate or deactivate the Maker and Checker user types (defined above in **section 2. N-Pay User Types**) directly on N-Pay. The deactivation process is defined under **section 4.2 How To Edit A User**.

3.1.2 For deactivating the other two user types, Admin and Authorizer, the corporate client will be required to submit the *User Deactivation Form*, which is part of the *N-Pay Change Request Form* and is available for download on the website.

3.2 Request For New User

3.2.1 N-Pay users are created for the corporate client during the time of registration. The client can submit the details of the new users within the *N-Pay Registration Form*.

3.2.2 In case the corporate client wishes to create a new Admin or Authorizer sometime in the future, they can submit the *New User Form* to NBP Funds. The *New User Form* is part of the *N-Pay Change Request Form*, which is available for download on the website.

3.2.3 The Maker & Checker can be created by the corporate client itself, through its Admin user. Please review **section 4.1 How To Create A New User** for more details.

3.3 First Login & Password Change of N-Pay Users

3.3.1 When a new N-Pay user is created they receive a system-generated email and SMS with a link for N-Pay.

3.3.2 When the new N-Pay user clicks on the link, they are directed to a page where they are required to set a new password for their user ID, and confirm the new password. The password will need to match the password criteria.

3.3.3 Once the new password has been entered and confirmed, the user will submit the new password.

3.3.4 The user will then receive OTPs on their email address and mobile number.

3.3.5 Upon successful entering of both OTPs, the new N-Pay user is able to set their password for their N-Pay user ID.

3.3.6 This step checks whether NBP Funds or the N-Pay Admin have entered the new N-Pay user's correct email address and mobile number. If the new N-Pay User does not receive both or any one of the OTPs, they can communicate this to NBP Funds or the Admin (depending on who has created the new user). The creator of the new user can then correct the User's details – if the Admin has created the new user (Maker or Checker), they will edit the user details under User Management on N-Pay, and if NBP Funds has created the new user (Admin or Authorizer), they will create the user again with the correct details.

4 User Management On N-Pay (Admin)

The User Management function on N-Pay allows the Admin user to create and manage (edit) other N-Pay Users, namely the Maker and Checker. User Management is not available for any other N-Pay User, except the Admin.

4.1 How To Create A New User

- 4.1.1 The Admin logs onto the N-Pay portal with their login credentials, and lands on the *View/Manage Users* page under *User Management*.
- 4.1.2 The Admin will visit the *Create User* page under *User Management*, and will be able to view and fill the *Create User* form. The Admin will go 'Next' once the correct information has been entered.
- 4.1.3 **Note:** In case there is any duplication of information (the entered information already exists in the N-Pay database), an error will be displayed. The Admin will not be able to proceed until the error has been fixed. This eliminates the chances of duplication while creating new N-Pay users.

The following details cannot be duplicated:

- a. **CNIC** (if an existing user who is Active or Inactive has the same CNIC number)
- b. **Email Address** (if an existing user who is Active or Inactive has the same Email Address)
- c. **Mobile Number** (if an existing user who is Active or Inactive has the same Mobile Number)

However, if a user has been deleted, their details can be used again in case the same user needs to be created again in the future.

- 4.1.4 Once the *Create User* form has been submitted, the Admin will review the details. They can go back and edit the details in case of any mistakes, or proceed forward if all the information is correct.
- 4.1.5 The Admin will receive an OTP on their registered mobile number after they review and proceed. The correct OTP will have to be entered and submitted.
Note: In case the Admin does not receive the OTP, they can click on the Resend OTP button. The user ID will be blocked if the incorrect OTP is entered three (03) times, or if the Resend OTP button is used four (04) times. The process for unblocking user ID is defined under **section 9.9 User ID Unblocking**.
- 4.1.6 Once the correct OTP is submitted, the new N-Pay User (Maker or Checker) will be created, and they will receive a system-generated email and SMS with a link for N-Pay. The first login process and password setting of new N-Pay users is outlined under **section 3.3 First Login & Password Change of N-Pay Users**.

ADMIN

4.1.1

The Admin logs onto the N-Pay portal with their login credentials, and lands on the *View/Manage Users* page under *User Management*.

Name	User Type	CMC	Date Created	Status
Tabish Qadour	Checker	4886622256321	02-SEP-2021 17:22	Active
Feroz Pasha	Maker	4224585823228	01-SEP-2021 16:58	Active
test	Maker	50570657057	31-AUG-2021 9:00	Active
Ali	Checker	422040837323	30-AUG-2021 17:49	Disabled
Murtaza Checker	Checker	485708857085	25-AUG-2021 17:53	Active
Murtaza Maker	Maker	480595050305	25-AUG-2021 17:53	Active

ADMIN

4.1.2

The Admin will visit the *Create User* page under *User Management*, and will be able to view and fill the *Create User* form.

The Admin will press *Clear* if they want to empty the fields, in case of any errors.

The Admin will press *Next* if they want to proceed.

ADMIN

NOTE - 4.1.3

The system will automatically display an error if the new user's CNIC and/or Email Address already exists in the N-Pay database. This will eliminate the chances of duplication while creating new N-Pay users.

ADMIN

4.1.4

Once the *Create User* form has been submitted, the Admin will review the details.

Name	CNIC
Test Maker two	12241-6432120-2
Issue Date	Expiry Date
01-SEP-21	01-SEP-2031
Mobile No	Email Address
+9230088344	testmakertwo@company.com

The Admin will go *Back* if they wish to change any information.

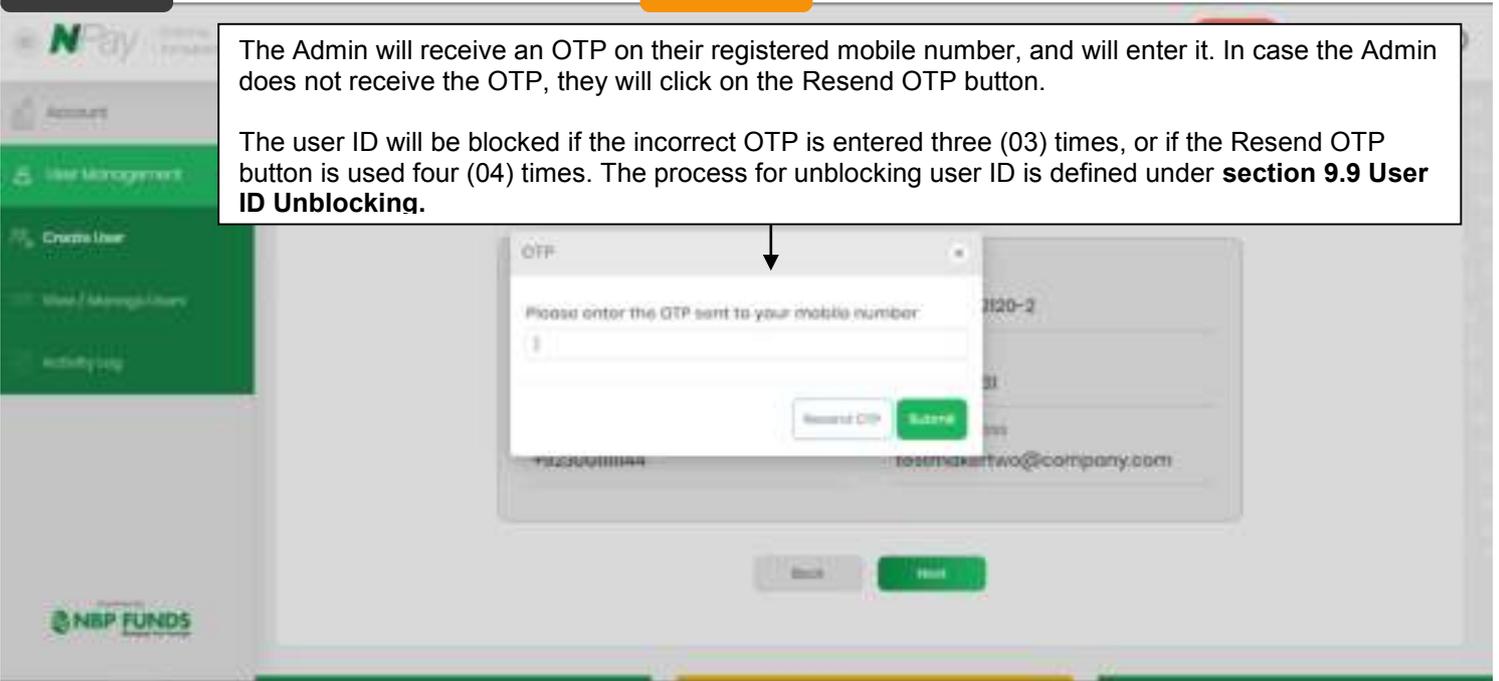
The Admin will go *Next* if they want to proceed.

ADMIN

4.1.5

The Admin will receive an OTP on their registered mobile number, and will enter it. In case the Admin does not receive the OTP, they will click on the Resend OTP button.

The user ID will be blocked if the incorrect OTP is entered three (03) times, or if the Resend OTP button is used four (04) times. The process for unblocking user ID is defined under **section 9.9 User ID Unblocking**.

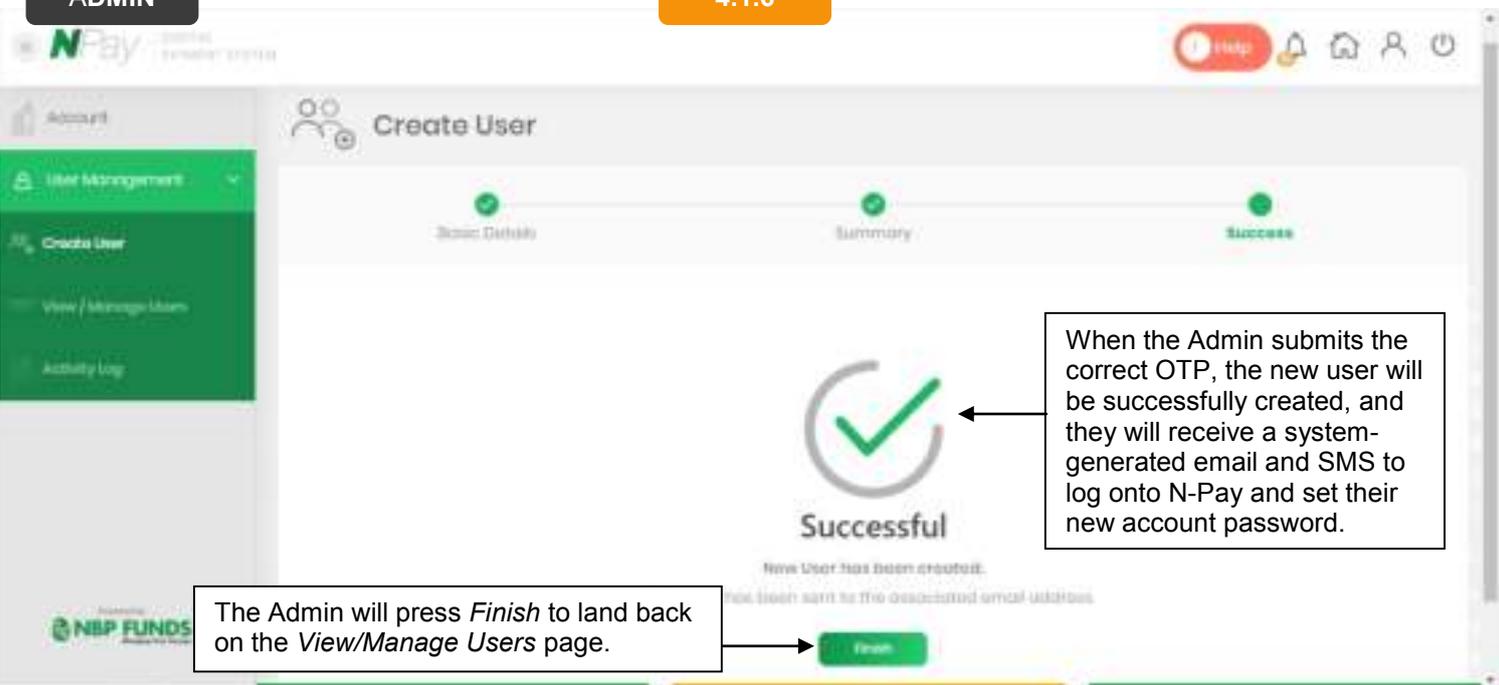


ADMIN

4.1.6

When the Admin submits the correct OTP, the new user will be successfully created, and they will receive a system-generated email and SMS to log onto N-Pay and set their new account password.

The Admin will press *Finish* to land back on the *View/Manage Users* page.



4.2 How To Edit A User

This section covers all the edits that can be made to N-Pay Users by the Admin User, such as editing their information, changing their status from Active to Inactive and vice versa, as well as deleting users who are no longer needed.

Please note that the Admin user only has rights to edit the Maker and Checker user types. The Authorizer and Admin users can only be managed by NBP Funds.

4.2.1 The Admin can view all the users added to the N-Pay database by visiting the *View/Manage Users* page under *User Management*. On this page, the Admin can click on any user's status button to view or edit their details.

Users who are no longer required can be deleted by clicking on the *Delete* icon. However, once deleted, the user cannot be made active again, and a new User ID will have to be created for the same user in the future, if required.

4.2.2 After clicking on the *Status* button, the Admin can view all details, and make edits. The following details **cannot be edited** under User Management:

- a. User Type
- b. CNIC
- c. Email Address

In case there was an error in any of these fields while creating the N-Pay user, the Admin can delete the user and create their user ID again with the correct information.

The user can also be made *Inactive* (if currently Active), and *Active* (if currently Inactive). Inactive user will not be able to log onto N-Pay, until they are made Active again.

The information of Inactive Users **cannot be duplicated**, as these Users can be made Active again at any point (the same CNIC and Email Address cannot be used to create another User). The information of Deleted Users **can be duplicated** (such as creating a new User ID for the Deleted User, using their CNIC number and previously used mobile number, and email address).

4.2.3 The Admin can view the Authorizer's details, but will not be able to make any edits. Only NBP Funds can create and manage Authorizers, as per the client's request.

ADMIN

4.2.1

The Admin can view all the users added to the N-Pay database by visiting the *View/Manage Users* page under *User Management*.

The Admin can delete any user by using the *Delete* icon.

The Admin can press on the status button of any user to edit or view further details.

Name	User Type	CNIC	Date Created	Status
John Doe	Maker	456885145321	08-SEP-2021 16:07	Active
Tobish Gokoor	Checker	488652225321	02-SEP-2021 17:22	Active
Fahad Pasha	Maker	4224		Active
test	Maker	565	2	Active
Ali	Checker	422040837323	30-AUG-2021 17:49	Inactive
Murtaza Checker	Checker	488768457685	25-AUG-2021 17:53	Active

ADMIN

4.2.2

The Admin can press the status button on the previous screen to view/edit the user's details. User Type, CNIC and Email Address cannot be edited.

The User status can be changed from Active to Inactive, and vice versa.

The Admin will press *Cancel* in case of no changes.

The Admin will press *Save* to save changes.

ADMIN

4.2.3

The Admin can press the status button on the previous screen to view/edit an Authorizer's details as well. But Authorizer details cannot be edited by the Admin.

Only NBP Funds can create, activate/deactivate Authorizers, as per the client's request.

4.3 How To View All Users

4.3.1 The Admin can view all the Users added to the N-Pay database by visiting the *View/Manage Users* page under *User Management*. On this page, the Admin can click on any User's status button to view or edit their details.

ADMIN

4.3.1

The Admin can view all the users added to the N-Pay database by visiting the *View/Manage Users* page under *User Management*.

The Admin can delete any user by using the *Delete* icon.

The Admin can press on the status button of any user to edit or view further details.

Name	User Type	CNIC	Date Created	Status
Talish Qadoor	Checker	4886523256321	02-SEP-2021 17:22	Active
Fahad Pasha	Maker			Active
test	Maker			Active
Ali	Checker	422040637023	30-AUG-2021 17:46	Deactivated
Murtaza Checker	Checker	4897064657685	29-AUG-2021 17:53	Active
Murtaza Maker	Maker	459890505865	29-AUG-2021 17:53	Active

4.4 How To View Activity Log Of Users

4.4.1 The Admin can view the activities of all N-Pay users by visiting the *Activity Log* page under *Users Management*.

ADMIN

4.4.1

The Admin can view the activities of all N-Pay users by visiting the *Activity Log* page under *Users Management*.

Ref No	Name	User Type	Date	Activity
1002	Talish Qadoor	Maker	29-AUG-2021 21:30	Talish Qadoor has created transaction of amount Rs. 5,000.00 on 29-AUG-2021 21:30
984	Fahad Pasha	Admin	30-AUG-2021 11:02	FAHADPASHA@NSPFUNDS.COM has created user with username : test@nsf.com
976	Fahad Pasha	Admin	30-AUG-2021 10:06	FAHADPASHA@NSPFUNDS.COM has updated user with username : murtaza/motor@nspfunds.com
988	Fahad Pasha	Admin	30-AUG-2021 07:40	FAHADPASHA@NSPFUNDS.COM has created user with username : ali.hassam@nspfunds.com
980	Bismah Yusufzai	Checker	30-AUG-2021 14:07	Bismah Yusufzai has approved transaction # 16 of amount 10 on 30-AUG-2021 14:07
948	Bismah Yusufzai	Checker	30-AUG-2021 14:06	Bismah Yusufzai has approved transaction # 16 of amount 1000 on 30-AUG-2021 14:06

5 Payee Management On N-Pay

Payment Transactions can only be performed against payees (or beneficiaries) that have been successfully added to the N-Pay portal, and cannot be made against payees that do not exist in the N-Pay database.

N-Pay's Payee Management function ensures that there is no chance of duplication of payees. Any duplication of information required for adding payees will be displayed as an error on N-Pay, and the payees with discrepancies will not be added to the database.

These features add a strong layer of security to the portal.

The following list outlines the types of payees that can be added under 'Payee Management' on N-Pay:

- **Employees** – These are employees of the company.
- **Vendors** – These are the company's vendors. Vendors can be categorized as 'Individual' or 'Corporate'.
 - **Individual Vendor**
 - **Corporate Vendor**
- **Others** – These are Other payees that are added onto N-Pay, that cannot be categorized as Employees or Vendors. Other payees can be categorized as 'Individual' or 'Corporate'.
 - **Other Individual**
 - **Other Corporate**

Once added, these payees can also be managed (edited) if required. However, the CNIC number and the IBAN of payees cannot be edited. In case the CNIC number (in case of error while creating payee) or the IBAN needs to be changed, the Maker will have to delete the payee and then add them again with the correct details.

Payee Management only includes individual payees, and not companies like utility companies. Bill Payees are added directly under the **Bill Payment section**, and are not included under the Payee Management section. Please refer to **section 7. Bill Payments On N-Pay** for further details.

5.1 How To Add A Single New Payee

5.1.1 The Maker selects *Payee Management* and visits the *Add Payees* page.

The Maker can add single payees by entering the required details on the on-screen form. N-Pay does not allow duplication of Active, Inactive or Pending (those who are pending at Checker) payees. If the new payee's **CNIC number and IBAN** already exist in the system, the Maker will be alerted, and will not be able to proceed.

However, the CNIC and IBAN of Deleted and/or Rejected payees can be duplicated when creating new payees.

5.1.2 Once all details are entered, the Maker will review the information. If any errors are found, the Maker can go back and fix them. In case of no errors, the Maker can proceed.

5.1.3 Once all details are entered correctly and submitted, the added payee details will be shared with the Checker for checking.

MAKER

5.1.1

The Maker selects *Payee Management* and visits the *Add Payees* page.

The Maker can add *Single Payees* by entering the required details on screen.

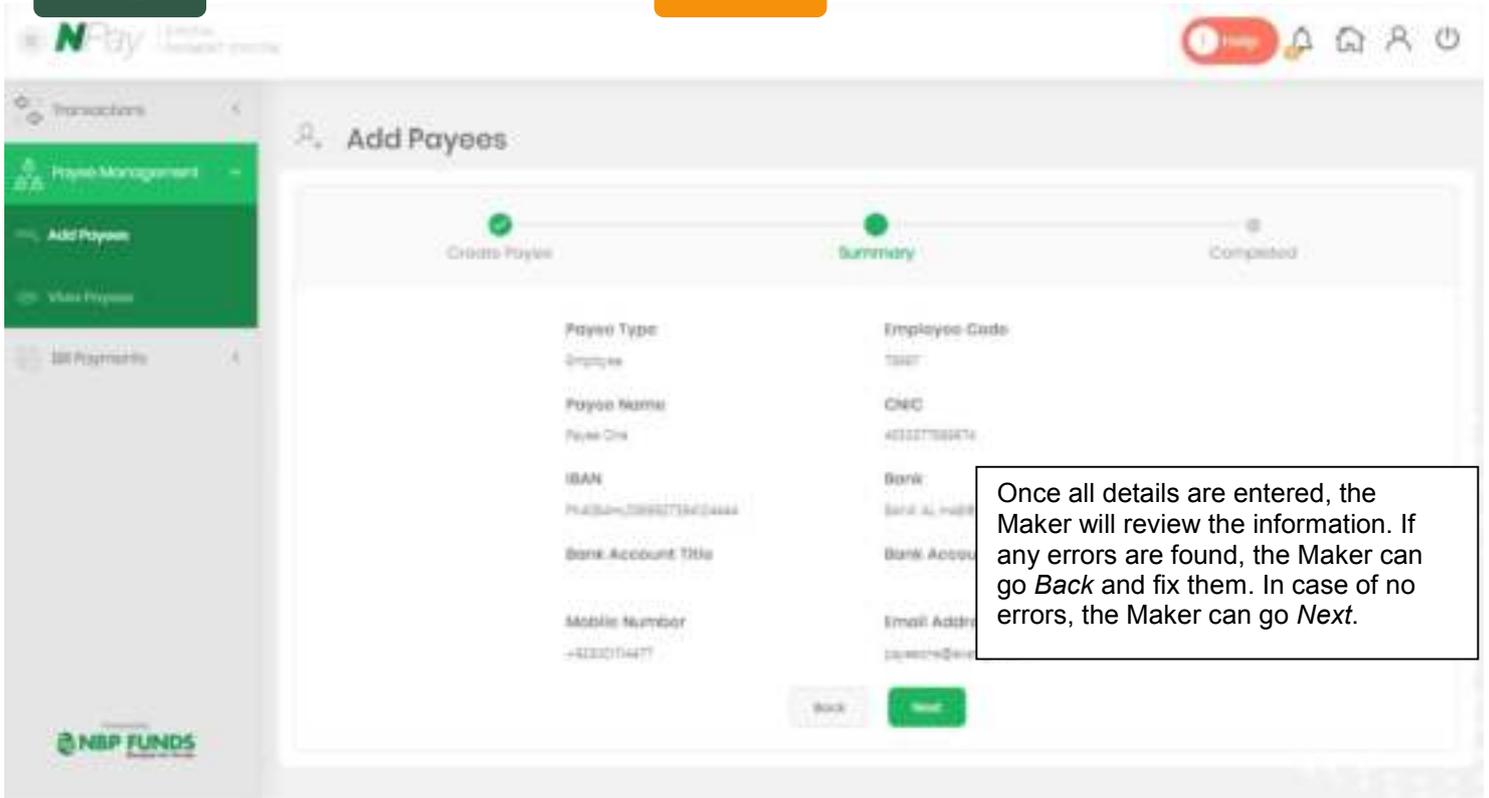
Note: N-Pay does not allow duplication of Active, Inactive or Pending (those who are pending at Checker) payees. If the new payee's CNIC number and IBAN already exist in the system, the Maker will be alerted, and will not be able to proceed.

The Maker can *Clear* all details if needed.

Once all details are correctly entered, the Maker go *Next*.

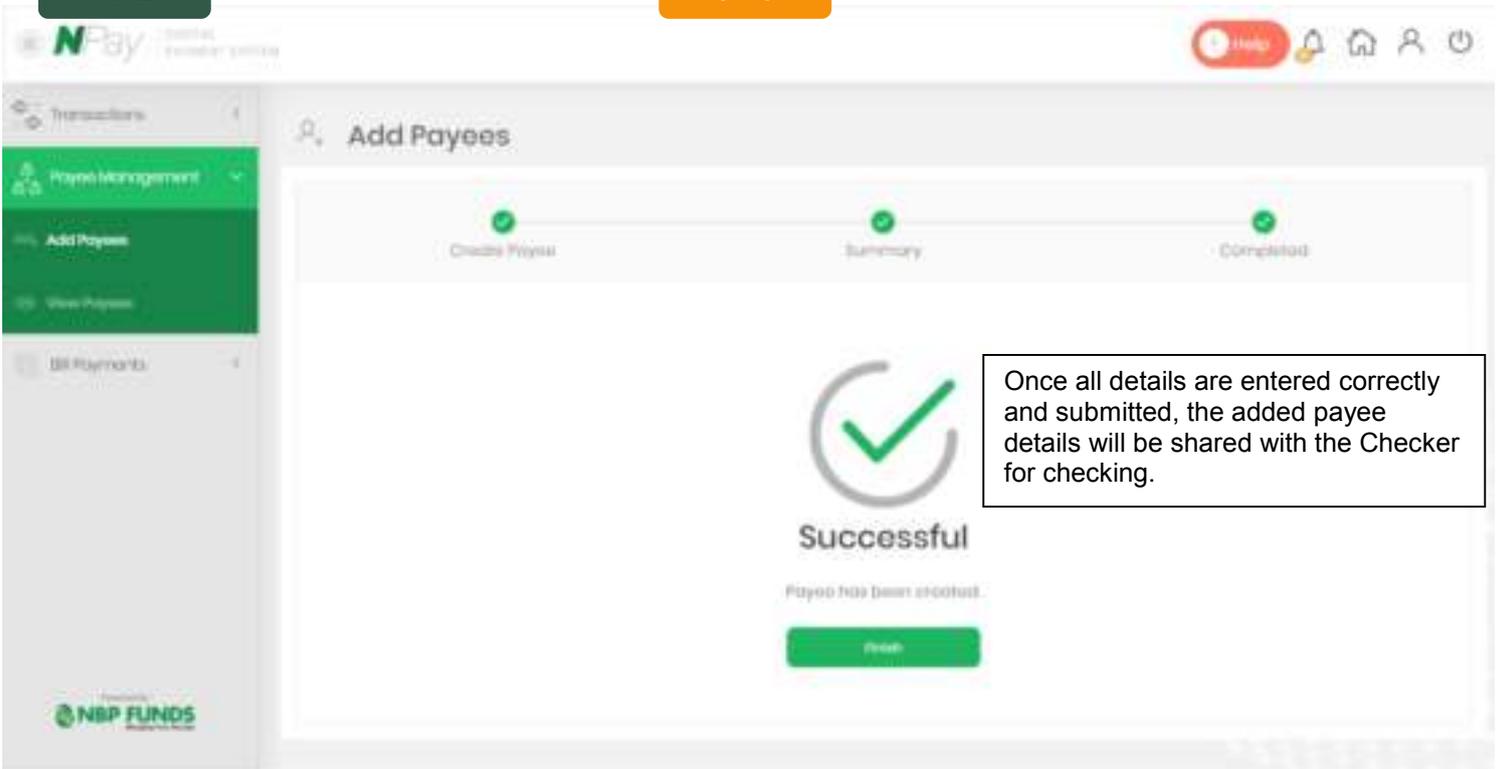
MAKER

5.1.2



MAKER

5.1.3



5.2 How To Add Multiple New Payees

5.2.1 The Maker visits the *Add Payees* page under *Payee Management*, and clicks on *Multiple Payees*. The Maker can then add Multiple Payees by downloading the sample CSV file on this page, or using a previously saved one. The Maker will also select the Payee Type (Employees / Vendors / Others).

The Maker can follow the on-screen instructions in case of any confusion.

5.2.2 Once the CSV file is uploaded, the Maker will review the uploaded payee details on screen and proceed.

5.2.3 The Maker will then be able to view any alerts – any errors in the payee details (such as duplication of any information or incorrect format) will be displayed here. N-Pay does not allow duplication of information, so only unique payees can be added each time.

In case of any errors, the Maker will not be able to proceed. The Maker will be required to go 'Back', correct the information in the file, and upload it again.

In case of zero errors, the Maker will be able to proceed to the next screen.

5.2.4 Once the file for adding multiple payees has been successfully uploaded and submitted, the newly added multiple payees will be shared with the Checker for checking.

MAKER

5.2.1

The Maker visits the *Add Payees* page under *Payee Management*.

The Maker will click on *Multiple Payees*, and will upload payees by downloading the sample CSV file below, or using a previously saved one.

The Maker will select Payee Type.

The Maker will select the final CSV file and upload it to proceed.

Sample CSV file can be downloaded from here.

These instructions are to be followed for successful uploading of the CSV file.

To add multiple payees, follow these steps:

1. Download the CSV file.
2. Open the CSV file and insert required information in the given columns. Please note that setting Payee Code, Mobile Number and Email Address is optional, and can be skipped.
3. Save the CSV file on your computer or device, and assign a relevant name to it.
4. Upload the saved CSV file on this page.
5. Select payee type.
6. Proceed to the next steps to successfully add payees.

MAKER

5.2.2

Once the CSV file is uploaded, the Maker will review the uploaded payee details on screen and proceed.

Payee Type	Code	Payee Name	CNIC	Bank	Bank	Mobile Number	Email Address	
Employee	2	Company Employee	420001227772	PNBSCB	099999999999999999	3CB	+92300722222	employee2@company.com
Employee	3	Company Employee	420001227773	PNBSCB	099999999999999999	3CB	+92300722222	employee3@company.com
Employee	4	Company Employee	420001227774	PNBSCB	099999999999999999	3CB	+92300722222	employee4@company.com
Employee	1	Company Employee	420001227771	PNBSCB	099999999999999999	3CB	+92300722222	employee1@company.com
Employee	9	Company Employee	420001227779	PNBSCB	099999999999999999	3CB	+92300722222	employee9@company.com
Employee	6	Company Employee	420001227776	PNBSCB	099999999999999999	3CB	+92300722222	employee6@company.com
Employee	7	Company Employee	420001227777	PNBSCB	099999999999999999	3CB	+92300722222	employee7@company.com
Employee	8	Company Employee	420001227778	PNBSCB	099999999999999999	3CB	+92300722222	employee8@company.com
Employee	5	Company Employee	420001227775	PNBSCB	099999999999999999	3CB	+92300722222	employee5@company.com

MAKER

5.2.3

Any errors in the payee details (such as duplication of any information or incorrect format) will be displayed here. N-Pay does not allow duplication of information, so only unique payees can be added each time.

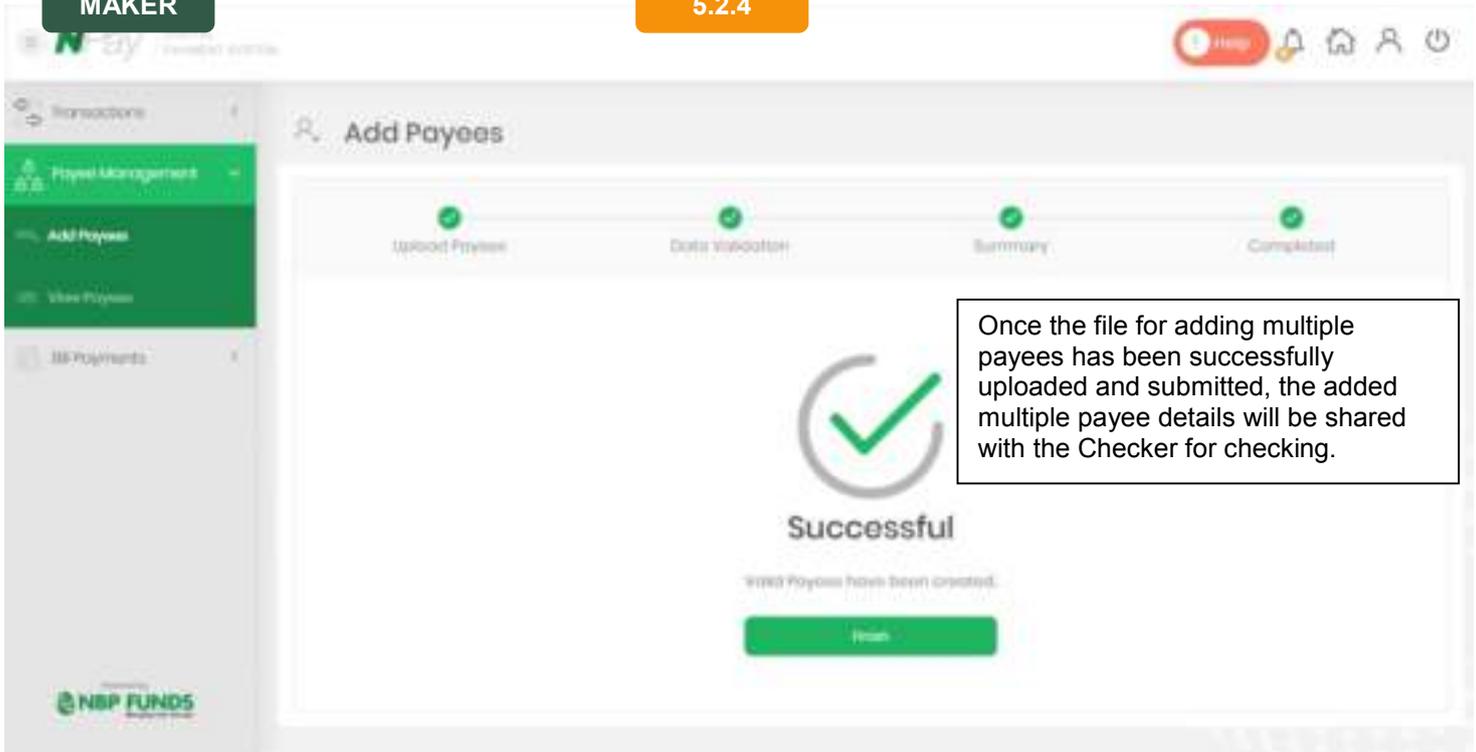
- 0 Valid Rows
- 0 CNIC already exist in Database
- 0 Duplicate Rows
- 0 Rows with Empty CNIC
- 0 Rows with Invalid CNIC Format
- 0 Rows with Invalid Bank
- 0 Rows with Invalid Email @ Format
- 0 BSN already exist in Database
- 0 rows with invalid Email @ Format

In case of any errors, the Maker will go Back, correct the information in the file, and upload it again.

In case of zero errors, the Maker can go Next. **Note:** This button will become disabled if there are any errors.

MAKER

5.2.4



5.3 How To Check New Payees (Single & Multiple)

5.3.1 Once the Maker has created new payees (single or multiple), the Checker will get notified via system-generated emails. The Checker will log onto N-Pay, and visit the *New Payees* page under *Payee Management*.

On this page, the Checker will be able to view payee details, including the bank account titles which will be auto-fetched and displayed. The Checker can approve or reject multiple payees at a time.

The status button in front of each payee can be clicked on to view any further details.

Note: When the Checker approves payees, they are automatically added to the N-Pay database, and the Maker can proceed to making payment transactions against these payees.

Note: The payee will be 'rejected' if any one of the Checkers (in case of multiple Checkers) rejects the payee, even if other Checkers have already approved them.

In case a new payee is rejected by the Checker, the Maker will be required to create a new payee with the corrected details. There is no option to edit the Rejected payee, and no transactions can be created against them.

CHECKER

5.3.1

The Checker will visit the 'New Payees' page under *Payee Management*.

The Checker can select multiple payees at the same time for approval/rejection.

Payee bank account titles will be fetched and displayed automatically for the Checker.

The Checker can review all payee details on this page, and then either Approve or Reject payees.

More details can be viewed by clicking on the status button.

Ref No.	Payee Type	Payee Name	Payee Code	CNIC	IBAN	Bank Account Title	Status
40	Employee	Company Employee	5	420008227775	PK38H4280000000000000000	-	Pending for Checker
40	Employee	Company Employee	5	420008227775	PK4234H42800000000000000	-	Pending for Checker
38	Employee	Company Employee	5	420008227775	PK4234H428000000000000000	-	Pending for Checker
37	Employee	Company Employee	5	420008227775	PK4234H428000000000000000	-	Pending for Checker
36	Employee	Company Employee	1	420008227775	PK38H4280000000000000000	-	Pending for Checker
35	Employee	Company Employee	4	420008227774	PK38H4280000000000000000	-	Pending for Checker
34	Employee	Company Employee	3	420008227773	PK38H4280000000000000000	-	Pending for Checker
33	Employee	Company Employee	2	420008227772	PK38H4280000000000000000	-	Pending for Checker
32	Employee	Test Employee	554	4588T40822274	PK38H4280000000000000000	-	Pending for Checker
24	Employee	-	228	-	-	-	Pending for Checker
20	Employee	scriptorant() script	82	222222222222	545454545454545454545454	-	Pending for Checker

5.4 How To Edit Or Delete Payees

5.4.1 The added payees (who have been approved by the Checker and added to the N-Pay database) can be edited by the Maker. The Maker will visit the *View Payees* page under *Payee Management*. The Maker can then click on the status button of the payee they want to view details of, or edit.

Note: The Maker can also delete any payee by clicking on the 'delete' icon next to the payee on the *View/Manage Payees* page under *Payee Management*. However, the payee cannot be deleted if there are any transactions or payments pending against the payee. The option to delete the payee will become available once all pending transactions or payments against that payee have been completed or rejected.

5.4.2 The Maker can edit all payee details, except for the CNIC number and IBAN. After making any required edits, the Maker can save changes. Edited and Deleted payees are shared with the Checker for approval.

In case a payee's CNIC is incorrect or the IBAN needs to be changed, the Maker will have to delete that payee and create a new payee with the correct CNIC or different IBAN.

5.5 How To Check Edited Payees

- 5.5.1 The Checker will be notified of any edits made against a payee via system-generated emails. The Checker will login, and visit the *Edited Payees* page under *Payee Management*. The Checker will review all edits made by the Maker.
- 5.5.2 The old and new (edited) details are displayed to the Checker when they click on the *Review* button.
- 5.5.3 The Checker can select single or multiple edited payees for approval or rejection. If edited payees are approved, the changes are saved in the N-Pay payee database.

If edited payees are rejected, the changes are not made to the payees and they remain part of the N-Pay payee database with their existing information (unedited information).

Note: The Maker will not be able to make transactions against edited payees who are pending approval, similar to how no transactions can be made against payees who do not exist in the N-Pay database.

Note: The payee will be 'rejected' if any one of the Checkers (in case of multiple Checkers) rejects the payee, even if other Checkers have already approved them.

CHECKER

5.5.1

The Checker will be notified of any edits made against a payee via system-generated emails. The Checker will login, and visit the *Edited Payees* page under *Payee Management*.

Edited Payees Pending Approval

	Ref No	Payee Type	Payee Name	Payee Code	DNIC	
<input type="checkbox"/>	8	Employee	Ali Tashiri	108	3222354330035	Review
<input type="checkbox"/>	16	Employee	asadkhajja	54		Review
<input type="checkbox"/>	17	Employee	alshad	70		Review
<input type="checkbox"/>	20	Employee	Header	-	3209403240226	Review
<input type="checkbox"/>	21	Employee	Test	87987	4308403940394	Review
<input type="checkbox"/>	23	Employee	Fahad Fasha	0030	48562195328	Review

The Checker will Review information about the edits made by the Maker.

5.6 How To View All Payees

5.6.1 The Maker and Checker can both view all payees (approved, rejected and pending) on the *View Payees* page under *Payee Management*. The Maker and Checker can click on the status button for any payee to view their complete details.

MAKER
CHECKER
5.6.1

The Maker and Checker can both view all payees (approved, rejected and pending) on the *View Payees* page under *Payee Management*.

Ref No	Payee Type	Payee Name	Payee Code	DMC	IBAN	Bank Title	Status
41	Employee	Company Employee	8				Pending of Checker
40	Employee	Company Employee	8				Pending of Checker
39	Employee	Company Employee	7	1022777-7			Pending of Checker
38	Employee	Company Employee	6	42000-1022777-6	PK495CBL90000000000000000	-	Pending of Checker
37	Employee	Company Employee	5	42000-1022777-5	PK49HAB030000000000000000	-	Pending of Checker
36	Employee	Company Employee	1	42000-1022777-1	PK00HAB050000000000000000	-	Pending of Checker

The Maker and Checker can click on the status button for any payee to view their complete details.

6 Payment Transactions On N-Pay

Both Single and Multiple Payment Transactions can be created and processed via N-Pay.

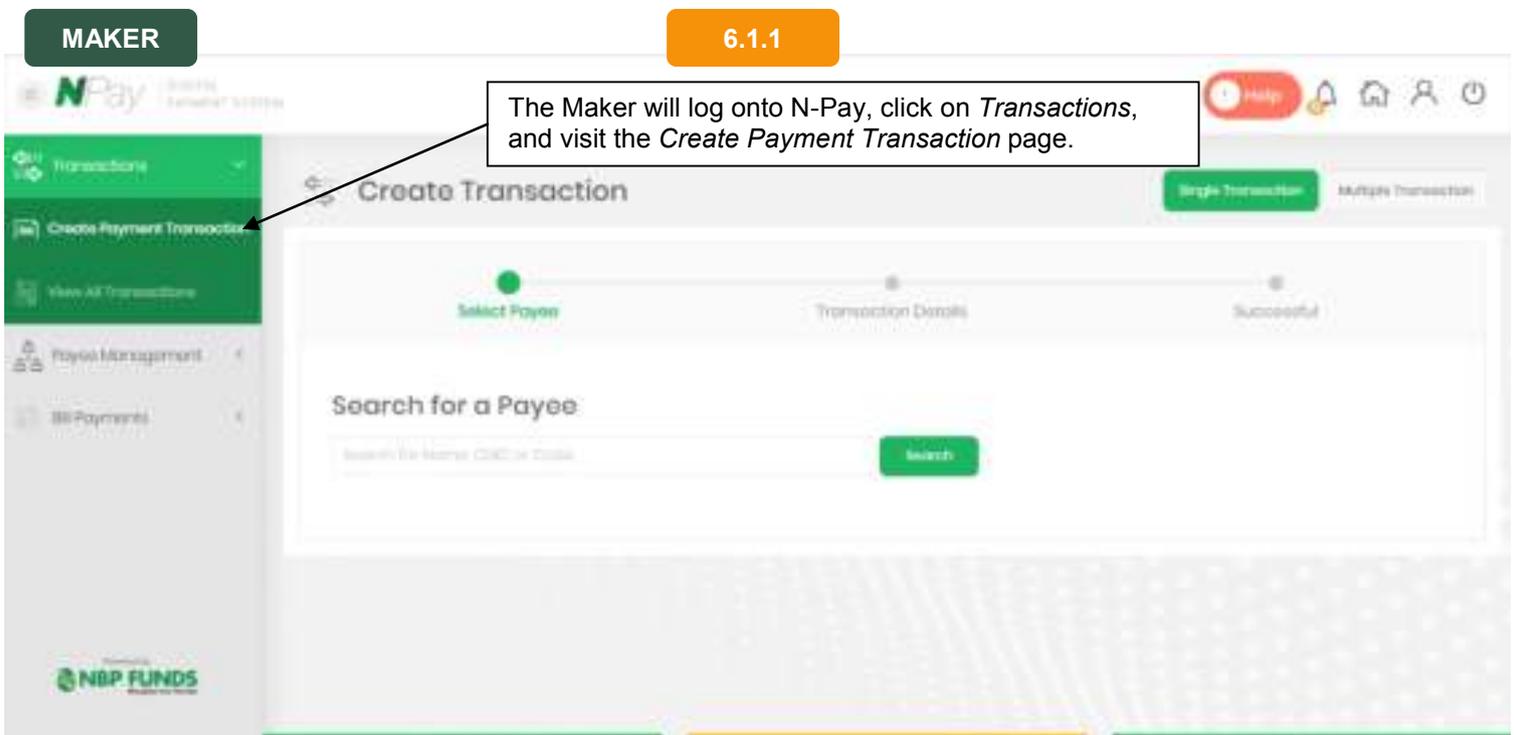
Payment Transactions are not to be confused with Bill Payments, which are separate and only include utility bill payments (defined under **section 7. Bill Payments On N-Pay**)

6.1 How To Create A Single Payment Transaction

- 6.1.1 The Maker will log onto N-Pay, click on *Transactions*, and visit the *Create Payment Transaction* page.
- 6.1.2 The Maker will land on the *Single Transaction* tab of the *Create Payment Transaction* page. The Maker can search for a payee by name, CNIC or code, and then select the desired payee and proceed.
- 6.1.3 The Maker will fill in the required details in the *Create Transaction* form on screen, and confirm.
- 6.1.4 The Maker will then review all the details. In case of an error, the Maker can go back and make the required corrections. In case of no errors, the Maker will proceed to create the transaction.
- 6.1.5 Once the single transaction has been successfully created, it will be shared with the Checker for checking.

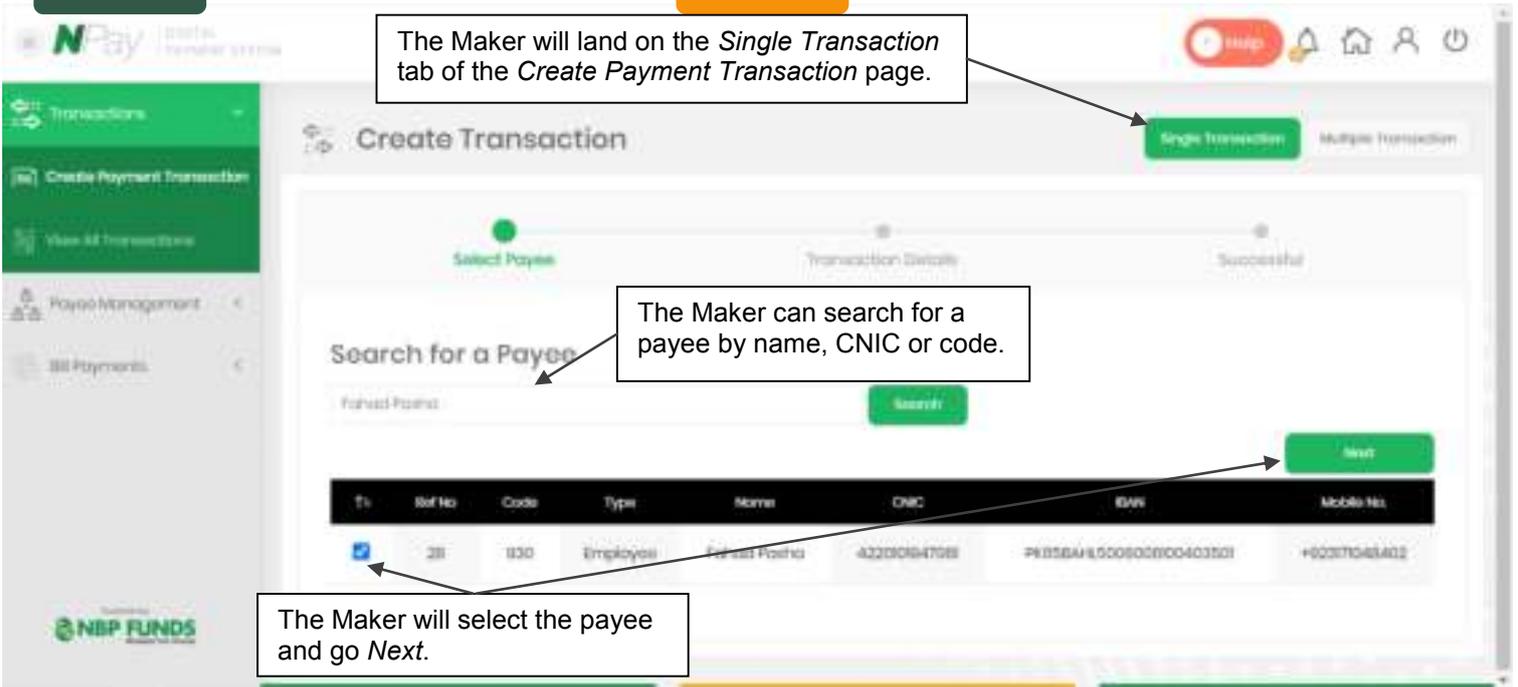
Note: In case of any mistakes on the Maker's part, the Maker can visit the *View All Transactions* page, click on the status button, and then *Cancel* the transaction. The Maker can only do this if the Checker has not already approved or rejected the transaction.

The *Cancelled* transaction will be notified to other N-Pay Users, and can be viewed on the *View All Transactions* page.



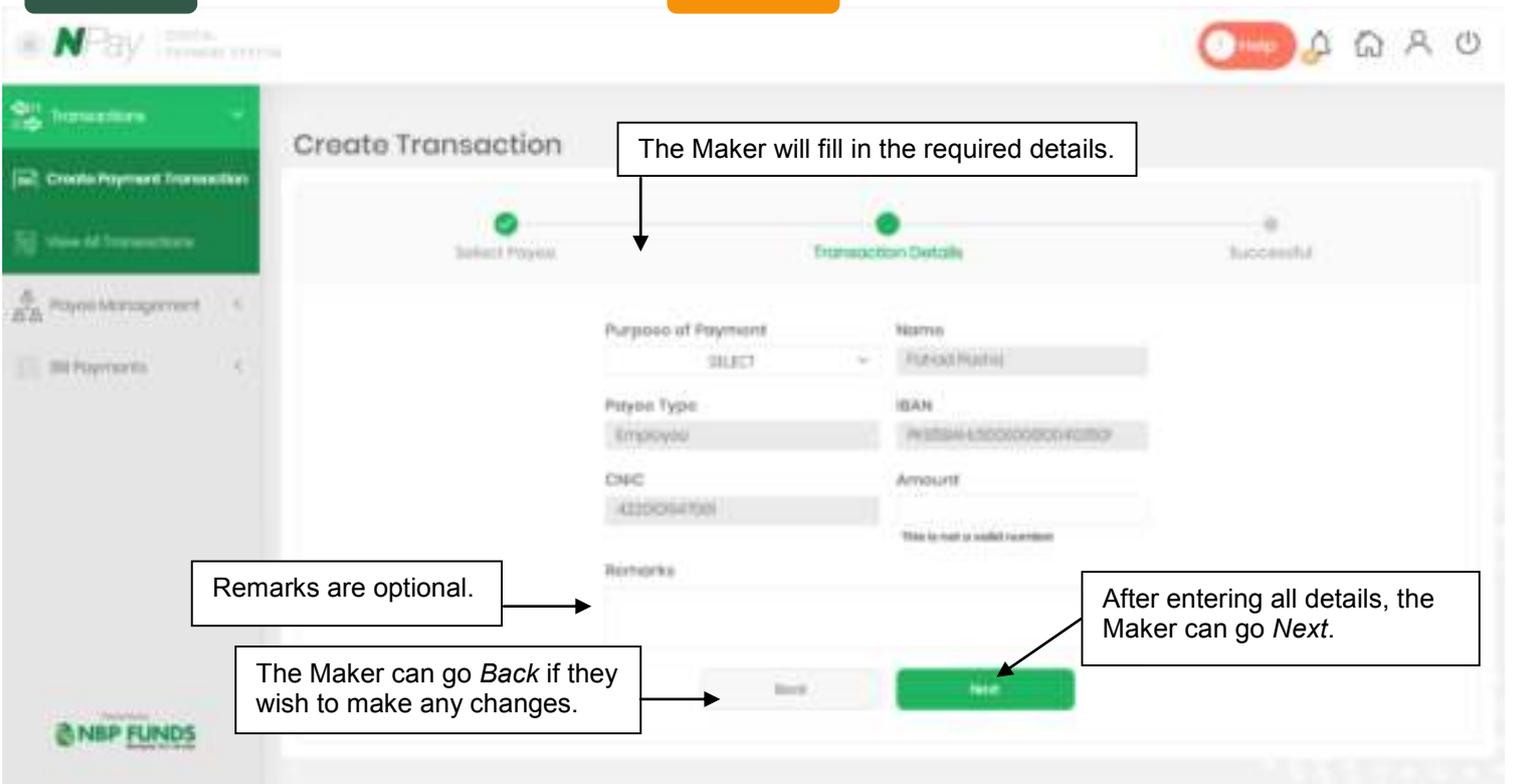
MAKER

6.1.2



MAKER

6.1.3



6.2 How To Check A Single Payment Transaction

- 6.2.1 Once the Maker has created the Single Payment Transaction, the Checker will get notified via system-generated emails. The Checker will log onto N-Pay, and land on the *View Pending Transactions* page under *Transactions*, where the Single Transactions will be displayed by default.
- 6.2.2 The Checker can review more details by clicking on the status button.
- 6.2.3 The Checker can then select the transactions that need to be approved or rejected.

Note: The transaction will be 'rejected' if any one of the Checkers (in case of multiple Checkers) rejects the transaction, even if other Checkers have already approved it.

CHECKER

6.2.1

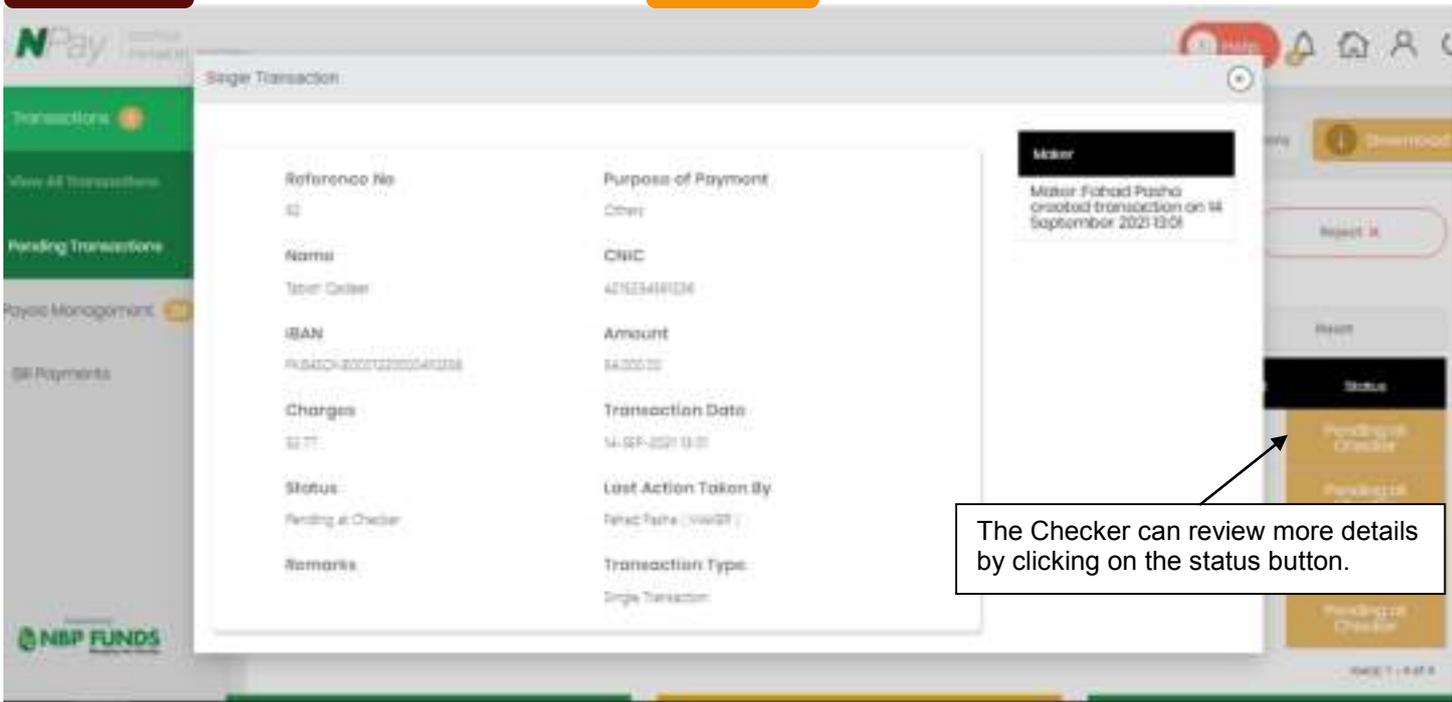
The Checker will log onto N-Pay, and visit the *View Pending Transactions* page under *Transactions*.

'Single Transactions' is the default landing page under View Pending Transactions.

Ref No	Payee Type	Payee Name	Payee Code	Date Created	Amount	Payment Type	Purpose Of Payment	Status
82	Employee	Talish Qadoor	30	14-SEP-2021 13:01	54,000.00	Payment	Others	Pending of Checker
80	Employee	Fahad Pasha	28	14-SEP-2021 13:00	82,000.00	Payment	Salary Payment	Pending of Checker
83	Employee	Sulustkin	4	14-SEP-2021 13:04	3,000.00	Payment	Medical Allowance	Pending of Checker
81	Employee	Alfob Ahmad	2	14-SEP-2021 13:00	50,000.00	Payment	Salary Payment	Pending of Checker

CHECKER

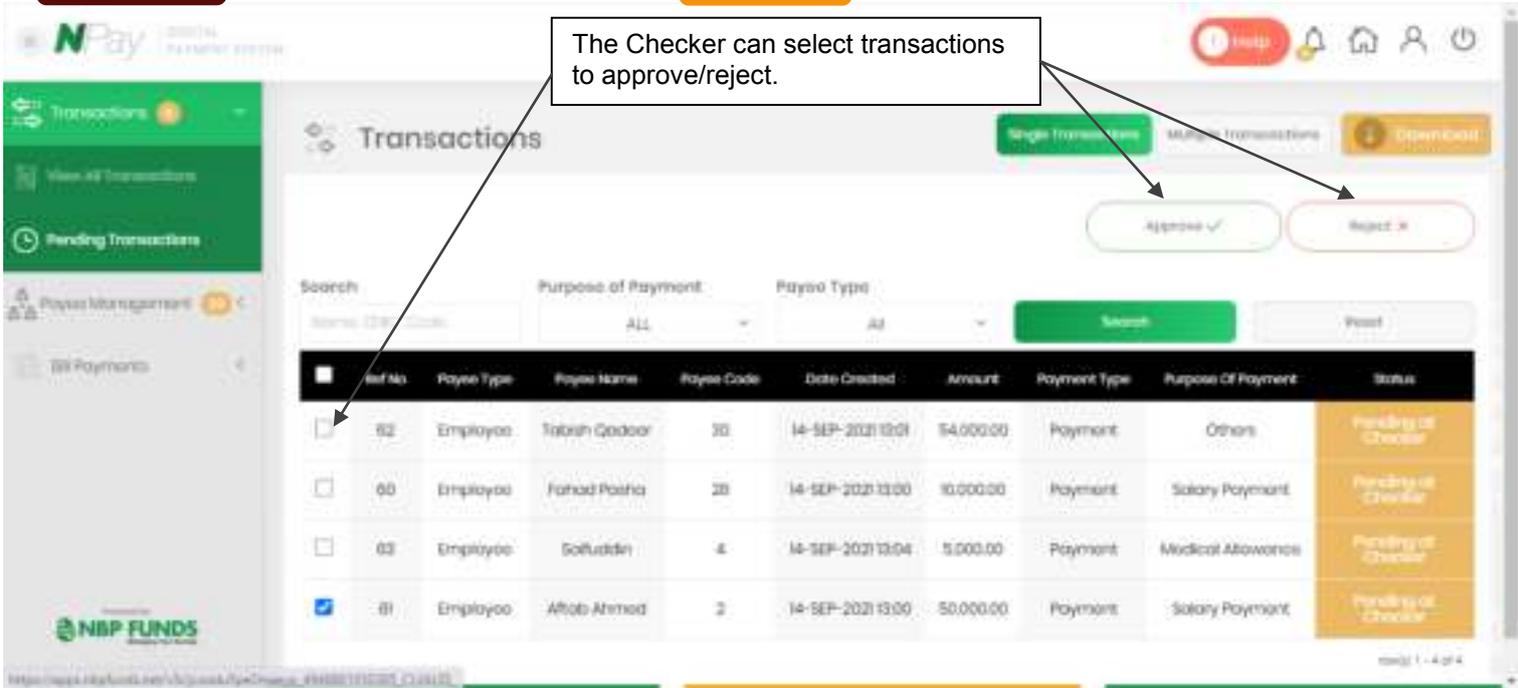
6.2.2



The Checker can review more details by clicking on the status button.

CHECKER

6.2.3



The Checker can select transactions to approve/reject.

6.3 How To Authorize A Single Payment Transaction

- 6.3.1 Once the Checker has approved transactions, the Authorizer will get notified via system-generated emails. The Authorizer will log onto N-Pay, and land on the *View Pending Transactions* page under *Transactions*, where the Single Transactions will be displayed by default.
- 6.3.2 The Authorizer can review the complete details by clicking on the status button in front of each transaction.
- 6.3.3 The Authorizer can select one or more Single Transactions to approve or reject them.

Note: The transaction will be 'rejected' if any one of the Authorizers rejects the transaction, even if other Authorizers have already approved it.

AUTHORIZER

6.3.1

The Authorizer will log onto N-Pay, and land on the *View Pending Transactions* page under *Transactions*.

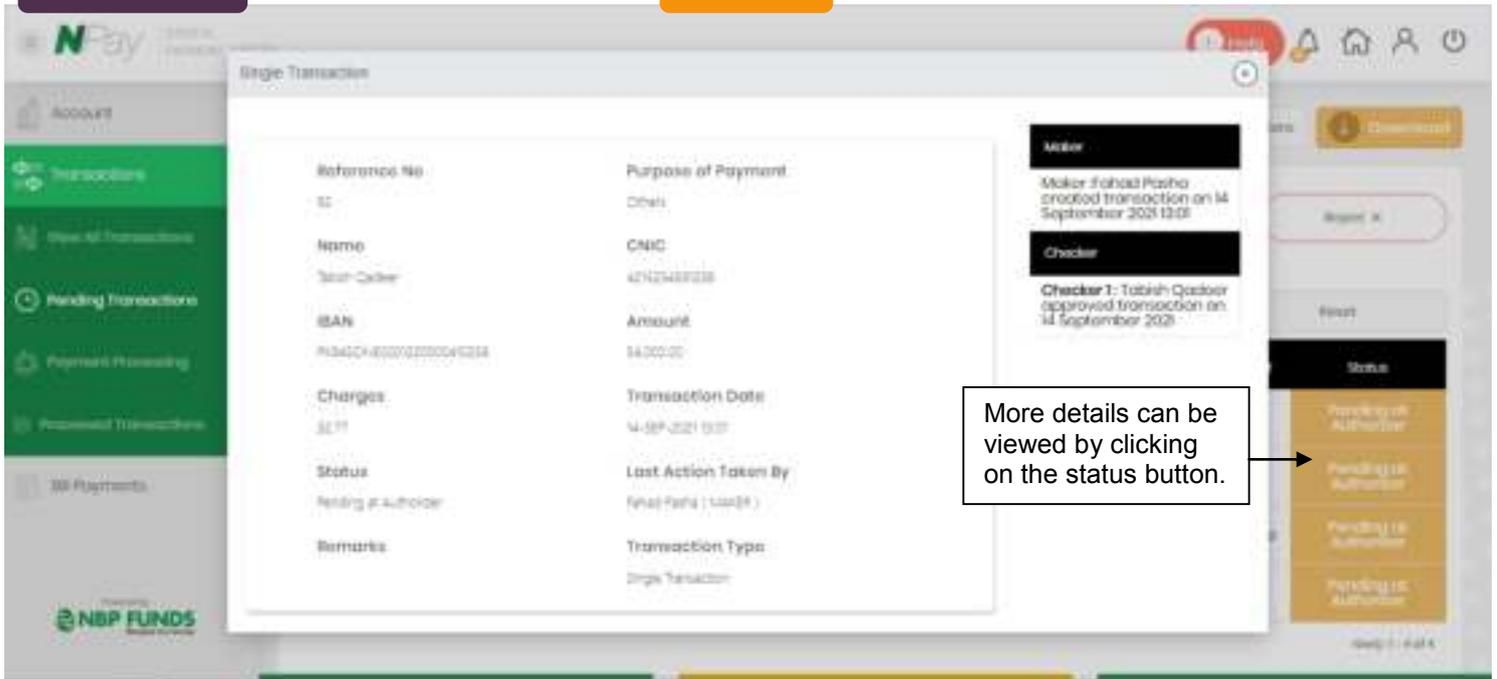
'Single Transactions' is the default landing page under View Pending Transactions.

More details can be viewed by clicking on the status button.

Ref No	Payee Type	Payee Name	Payee Code	Date Created	Amount	Payment Type	Amount of Payment	Status
82	Employee	Tobish Qadoor	30	14-SEP-2021 0:01	54,000			Pending of Authorizer
80	Employee	Fahad Posha	28	14-SEP-2021 0:00	10,000			Pending of Authorizer
60	Employee	Salfuddin	4	14-SEP-2021 0:04	5,000.00	Payment	Medical Allowance	Pending of Authorizer
81	Employee	Ahbab Ahmed	2	14-SEP-2021 0:00	50,000.00	Payment	Salary Payment	Pending of Authorizer

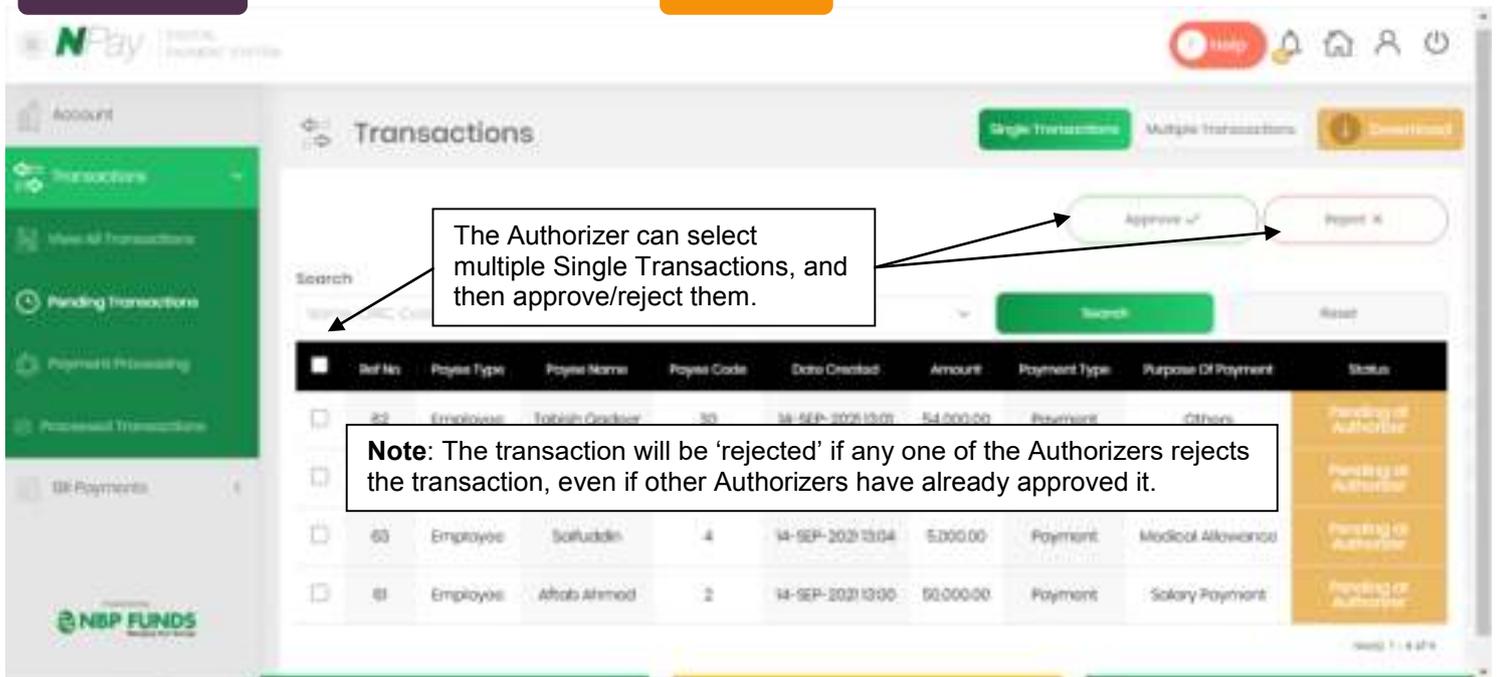
AUTHORIZER

6.3.2



AUTHORIZER

6.3.3



6.4 How To Create Multiple Payment Transactions

- 6.4.1 The Maker will log onto N-Pay and will land on the *View All Transactions* page under *Transactions*. The Maker will then visit the *Create Payment Transaction* page, and select Multiple Transaction.

The Maker can create Multiple Payment Transactions by downloading the sample CSV file below, or using a previously saved one. The Maker can follow the on-screen instructions for successful uploading of the CSV file, in case of any confusion.

The Maker will select Purpose of Payment from the dropdown, will upload the CSV file, and proceed.

- 6.4.2 Once the file has been successfully uploaded and submitted, the Maker can review all the information. The Maker can go *Back* if they wish to change anything.
- 6.4.3 After the information has been reviewed, the Maker will be able to see any errors or discrepancies. The Maker will not be able to proceed forward if the system has detected any errors. The file will have to be corrected and uploaded again.

All alerts are clickable so the Maker can see the exact discrepancies against the payees.

- 6.4.4 If the Maker clicks on the Summary button on the previous screen, they can view all the transaction details. After viewing the transaction details, the Maker can close the summary pop-up window, and can proceed to create the multiple transactions
- 6.4.5 After proceeding, the multiple transactions will be successfully created, and will be shared with the Checker for checking.
- 6.4.6 **Note:** In case of any mistakes on the Maker's part, the Maker can visit the View All Transactions page, click on the status button, and then Cancel the transaction. The Maker can only do this if the Checker has not already approved or rejected the transaction.

The *Cancelled* transaction can be viewed by N-Pay users on the *View All Transactions* page.

MAKER

6.4.1

The Maker can create Multiple Transactions by visiting the *Create Payment Transaction* page under *Transactions*, and selecting 'Multiple Transaction'

The Maker will select Purpose of Payment.

The Maker can download the sample CSV file, or use a previously saved one.

These instructions are to be followed for successful uploading of CSV file.

The Maker will select the final CSV file and upload it and go Next.

MAKER

6.4.2

Once the file has been successfully uploaded and submitted, the Maker can review all the information.

Payee Name To	CNIC	IBAN	Bank	Amount
ALI HASSAM A	4053543505	PK44BAHL500300800382301	BAHL	35000
Ahmad Ahmad	38960178581	PK27ME24000287003347575	ME2H	10000
Ahmad Khan	4223648300332	PK44BAHL50400380060901	BAHL	50000
Barrak Yusuf	42823458232	PK35HAB80000587900427003	HAB8	20000
Fahad Pasha	42200047001	PK35BAHL500603800403503	BAHL	45000
SoRuckin	42823458231	PK28BAHL500500800538001	BAHL	25000
Sofia	79545485881	PK49FAYS033801000004374	FAYS	15000
Talbin Qader	42823458233	PK84SON8000220000480258	SON8	30000

The Maker can go Back if they wish to change anything.

After review, the Maker will go Next.

MAKER

6.4.3

After the information has been reviewed, the Maker will be able to see any errors or discrepancies. The Maker will not be able to proceed forward if the system has detected any errors. The file will have to be corrected and uploaded again.

These alerts are clickable, and will show additional details where possible.

The Maker can then go *Back* or *Next*.

The Maker can choose to view the uploaded summary.

Alert	Count
7 Transactions will be processed	7
0 CMC records do not exist in the database	0
0 Records with Duplicate IBAN	0
0 Records with IBAN that does not match with CMC in our database	0
0 New IBAN Found	0
0 Records with Invalid CMC format	0
0 Records with unverified details	0
0 Records with Invalid bank details	0
0 Records with Invalid bank details	0

MAKER

6.4.4

If the Maker clicks on the *Summary* button on the previous screen, they can view all the transaction details.

After viewing the transaction details, the Maker can close the summary pop-up window, and can proceed to create the multiple transactions.

Payer Name	CMC	IBAN	Bank	Amount	Status	Variance
Ahmad Ahmad	000000700000	PK07MEL26000267003247070	MEEZAN BANK LIMITED	100000	OK	100000
Ahmad Khan	4220540300032	PK44BAHL5014000000000000	BANK AL HAJR LIMITED			
Sofia Khan	4220540300032	PK28BAHL5005000000000000	BANK AL HAJR LIMITED			
Al HANISAM A	485000420000	PK44BAHL5000000000000000	BANK AL HAJR LIMITED			
Sofia	700400480000	PK40FAH50330000000004374	FAYSAL BANK LIMITED			
Fahad Pasha	422000047000	PK08BAHL5000000000000000	BANK AL HAJR LIMITED			

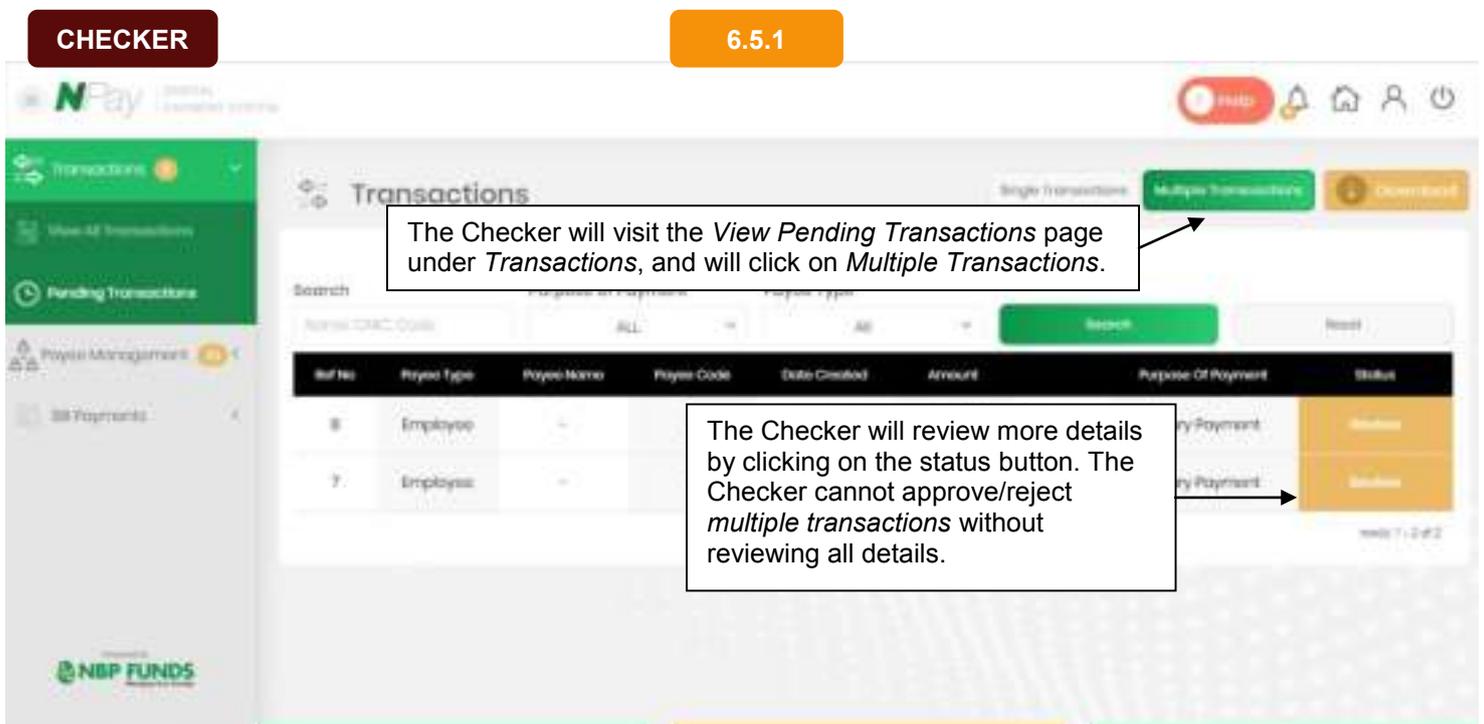
6.5 How To Check Multiple Payment Transactions

6.5.1 Once the Maker has created the payment transaction, the Checker will get notified via system-generated emails. The Checker will log onto N-Pay, and land on the *View Pending Transactions* page under *Transactions*, where the Single Transactions will be displayed by default.

The Checker will click on Multiple Transactions, and then will click on the Review button in front of each transaction to view all the details.

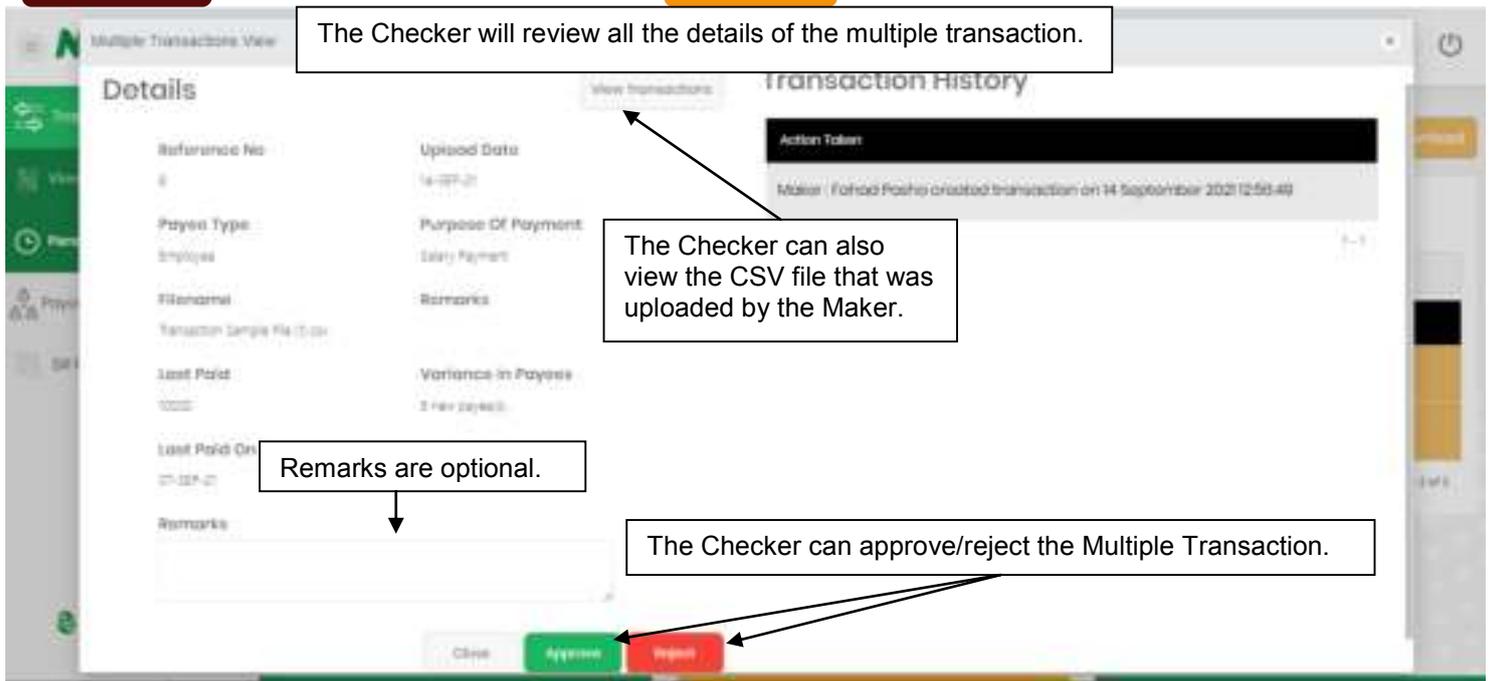
6.5.2 After reviewing all the details of the multiple transaction, the Checker will approve or reject accordingly.

Note: The Checker can only approve or reject multiple transactions after reviewing all details by clicking on the *Review* button in front of each multiple transaction.



CHECKER

6.5.2



6.6 How To Authorize Multiple Payment Transactions

6.6.1 Once the Checker has approved the Multiple Payment Transactions, the Authorizer will get notified via system-generated emails. The Authorizer will log onto N-Pay, and will visit the *Pending Transactions* page under *Transactions*, where the Single Transactions will be displayed by default.

The Authorizer will review the complete details of each Multiple Transaction by clicking on the status button.

Note: The Authorizer cannot approve/reject Multiple Transactions without first reviewing all details.

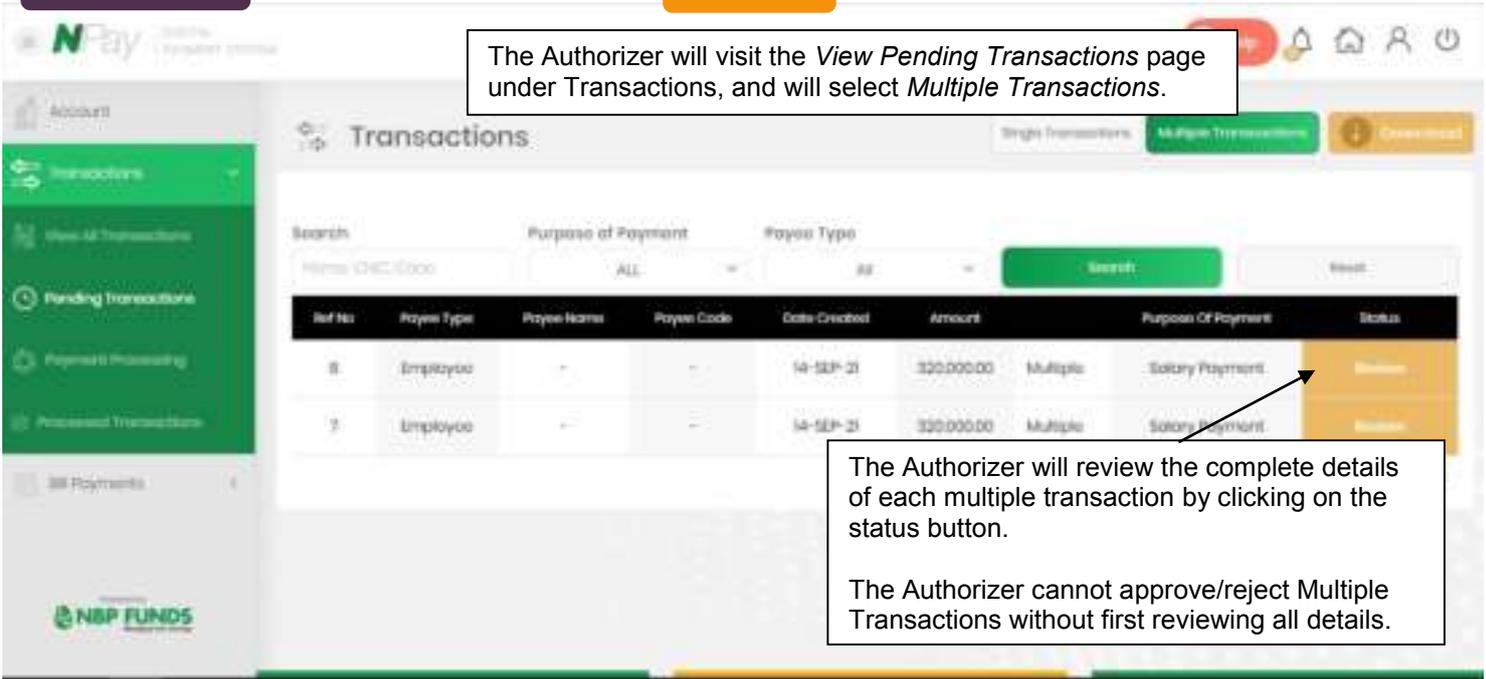
6.6.2 The Authorizer will review all the details of the Multiple Transactions, and can also view all the rows and columns uploaded by the Maker via the CSV file. The Authorizer will then approve or reject each Multiple Transaction, one by one.

Note: The transaction will be 'rejected' if any one of the Authorizers rejects the transaction, even if other Authorizers have already approved it.

AUTHORIZER

6.6.1

The Authorizer will visit the *View Pending Transactions* page under Transactions, and will select *Multiple Transactions*.



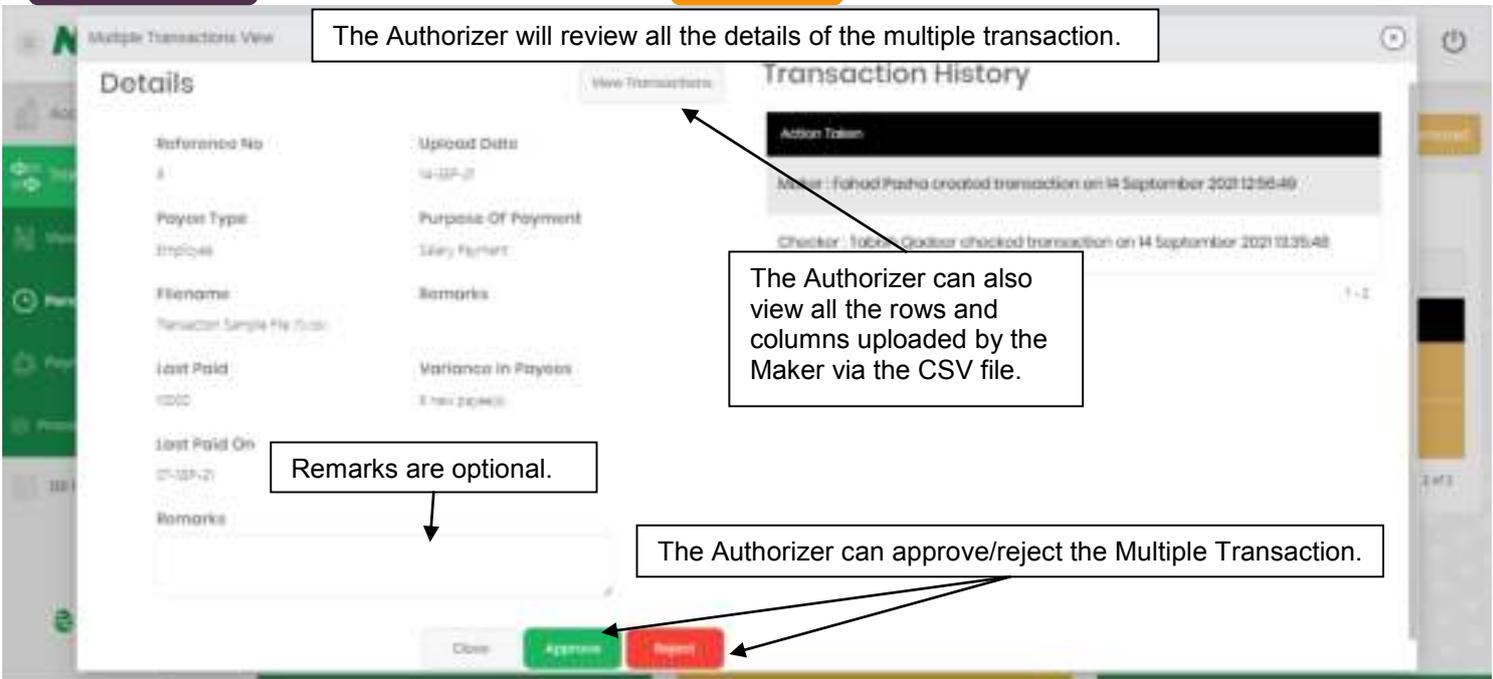
The Authorizer will review the complete details of each multiple transaction by clicking on the status button.

The Authorizer cannot approve/reject Multiple Transactions without first reviewing all details.

AUTHORIZER

6.6.2

The Authorizer will review all the details of the multiple transaction.



The Authorizer can also view all the rows and columns uploaded by the Maker via the CSV file.

Remarks are optional.

The Authorizer can approve/reject the Multiple Transaction.

6.7 How To Process Payment Transactions (Single & Multiple)

6.7.1 After approving transactions, the Authorizer will visit the *Payment Processing* page under *Transactions*. The Authorizer can either select all transactions for payment processing, or process selected payments on a priority basis.

The estimated net balance of the fund will change according to the payment transactions selected. Once transactions have been selected, they can either be processed for payment, or rejected.

6.7.2 After the Authorizer has pressed the Process Payment button in the previous screen, they will receive an OTP on their registered mobile number. The Authorizer can 'Proceed' after successfully entering the OTP. In case of not receiving the OTP, the Authorizer can click on the Resend OTP button.

Note: The account will be blocked if the incorrect OTP is entered three (03) times. Please refer to **section 9.9 User ID Unblocking** for more details.

6.7.3 After successful payment processing, the transaction summary will be displayed.

Note: All required Authorizers (as defined by the client) need to approve and process the payment transaction before it is disbursed to the payees.

The transaction will be 'rejected' if any one of the Authorizers rejects the transaction, even if other Authorizers have already approved it.

AUTHORIZER

6.7.1

After approving transactions, the Authorizer will visit the *Payment Processing* page under *Transactions*.

Reference No.	Transaction Type	Amount	Date And Time	No. of Authorizers Required
66	Single	3,000.00	14-SEP-2021 14:49	✓
64	Single	5,000.00	14-SEP-2021 14:49	✓
62	Single	54,000.00	14-SEP-2021 13:01	✓
60	Single	10,000.00	14-SEP-2021 13:00	✓

Checkmarks indicate how many authorizers are required to process the payment. Green checkmarks indicate that an authorizer has already processed a transaction. Grey checkmarks indicate that the transaction is still pending, and needs to be processed.

The Authorizer can either select all transactions for payment processing, or process selected payments on a priority basis.

Once transactions have been selected, they can either be processed for payment, or rejected.

AUTHORIZER

6.7.2

After the Authorizer has pressed the 'Process Payment' button in the previous screen, they will receive an OTP on their registered mobile number.

In case of not receiving the OTP, the Authorizer can click on the Resend OTP button.

Note: The account will be blocked if the incorrect OTP is entered three (03) times, or the Resend OTP button is used four (04) times. Please refer to **section 9.9 User ID Unblocking** for more details.

An OTP has been sent to your registered mobile number.

The Authorizer can *Proceed* after successfully entering the OTP.

Please verify the above information before entering the OTP

Cancel Proceed

AUTHORIZER

6.7.3

After successful payment processing, the transaction summary will be displayed.

Note: All required Authorizers (as defined by the client) need to approve and process the payment transaction before it is disbursed to the payees. The transaction will be *rejected* if any one of the Authorizers rejects it, even if other Authorizers have already approved it.

6.8 How To View Processed Payments

6.8.1 The Maker, Checker, and Authorizer can view all processed payments – the ones already approved and processed by all required Authorizers – by visiting the *Processed Payments* page under *Transactions*.

The status of these processed payments will also be displayed (processed, pending, failed).

The Maker, Checker, and Authorizer can download reports of the processed, pending, and/or failed payments on this page.

MAKER
CHECKER
AUTHORIZER
6.8.1

The Maker, Checker, and Authorizer can view all processed payments – the ones already approved and processed by all required Authorizers – by visiting the *Processed Payments* page under *Transactions*.

The status of these processed payments will also be displayed (processed, pending, failed).

The Maker, Checker, and Authorizer can download reports of the processed, pending, and/or failed payments on this page.

6.9 How To View All Transactions

- 6.9.1 The Maker, Checker, and Authorizer can view all transactions (cancelled, pending, approved, and rejected) by visiting the *View All Transactions* page under *Transactions*.
- 6.9.2 Clicking on the status button in the previous screen will display all the details of the transaction, including transaction history.

MAKER
CHECKER
AUTHORIZER
6.9.1

The Maker, Checker, and Authorizer can view all transactions (cancelled, pending, approved, and rejected) by visiting the View All Transactions page under Transactions.

Ref No	Payment Type	Payee Name	Payee Code	Date Credited	Amount	Payment Type	Purpose Of Payment	Last Action Taken	Status
85	Employee	Talibh Qadoor	30	14-SEP-21	3,000.00	Single	Absence Allowance	14-SEP-2021 15:26:53	Pending for Authorizer
84	Employee	Bismah Yusufza							Pending for Authorizer
83	Employee	Saifuddin	4	14-SEP-21	8,000.00	Single	Medical Allowance	14-SEP-2021 14:20:21	Pending for Authorizer
82	Employee	Talibh Qadoor	30	14-SEP-21	54,000.00	Single	Others	14-SEP-2021 14:34:33	Pending for Authorizer
81	Employee	Ahob Ahmed	2	14-SEP-21	80,000.00	Single	Salary Payment	14-SEP-2021 15:20:36	Pending for Authorizer
80	Employee	Fahad Pasha	28	14-SEP-21	10,000.00	Single	Salary Payment	14-SEP-2021 14:20:23	Pending for Authorizer
41	Employee	Fahad Pasha	28	08-SEP-21	8,000.00	Single	Salary Payment	-	Cancelled
42	Employee	Fahad Pasha	28	08-SEP-21	8,000.00	Single	Salary Payment	-	Cancelled
4	Employee	Fahad Pasha	28	08-SEP-21	1,200.00	Single	Mutual Funds	-	Cancelled
40	Employee	Ahob Ahmed	2	07-SEP-21	8,000.00	Single	Salary Payment	07-SEP-2021 23:20:55	Rejected
39	Employee	Ahmed Khan	2	07-SEP-21	4,900.00	Single	Salary Payment	07-SEP-2021 23:22:39	Rejected
38	Employee	Talibh Qadoor	30	07-SEP-21	8,000.00	Single	Salary Payment	07-SEP-2021 23:22:42	Rejected
37	Employee	Ahob Ahmed	2	07-SEP-21	1,900.00	Single	Salary Payment	07-SEP-2021 23:14:45	Rejected
36	Employee	Talibh Qadoor	30	07-SEP-21	2,500.00	Single	Salary Payment	07-SEP-2021 23:08:59	Rejected
35	Employee	Fahad Pasha	28	07-SEP-21	1,000.00	Single	Salary Payment	07-SEP-2021 23:07:52	Rejected

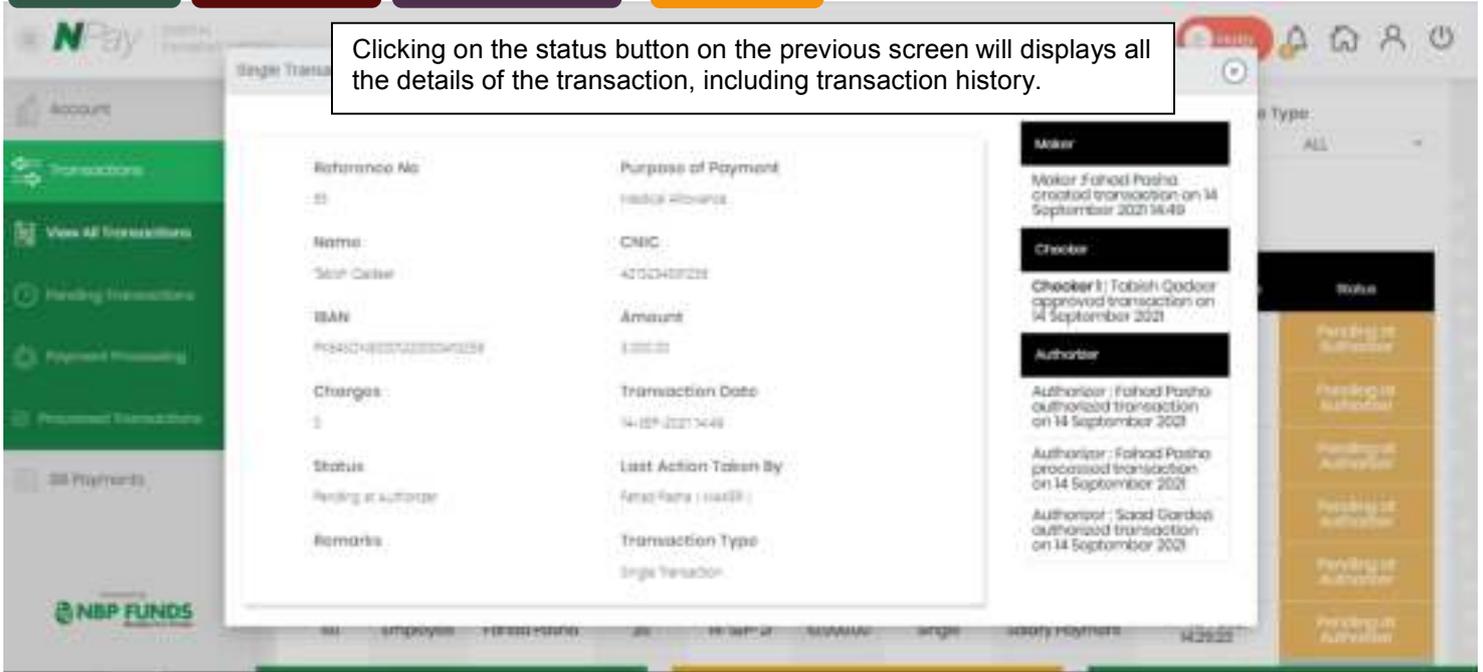
MAKER

CHECKER

AUTHORIZER

6.9.2

Clicking on the status button on the previous screen will displays all the details of the transaction, including transaction history.



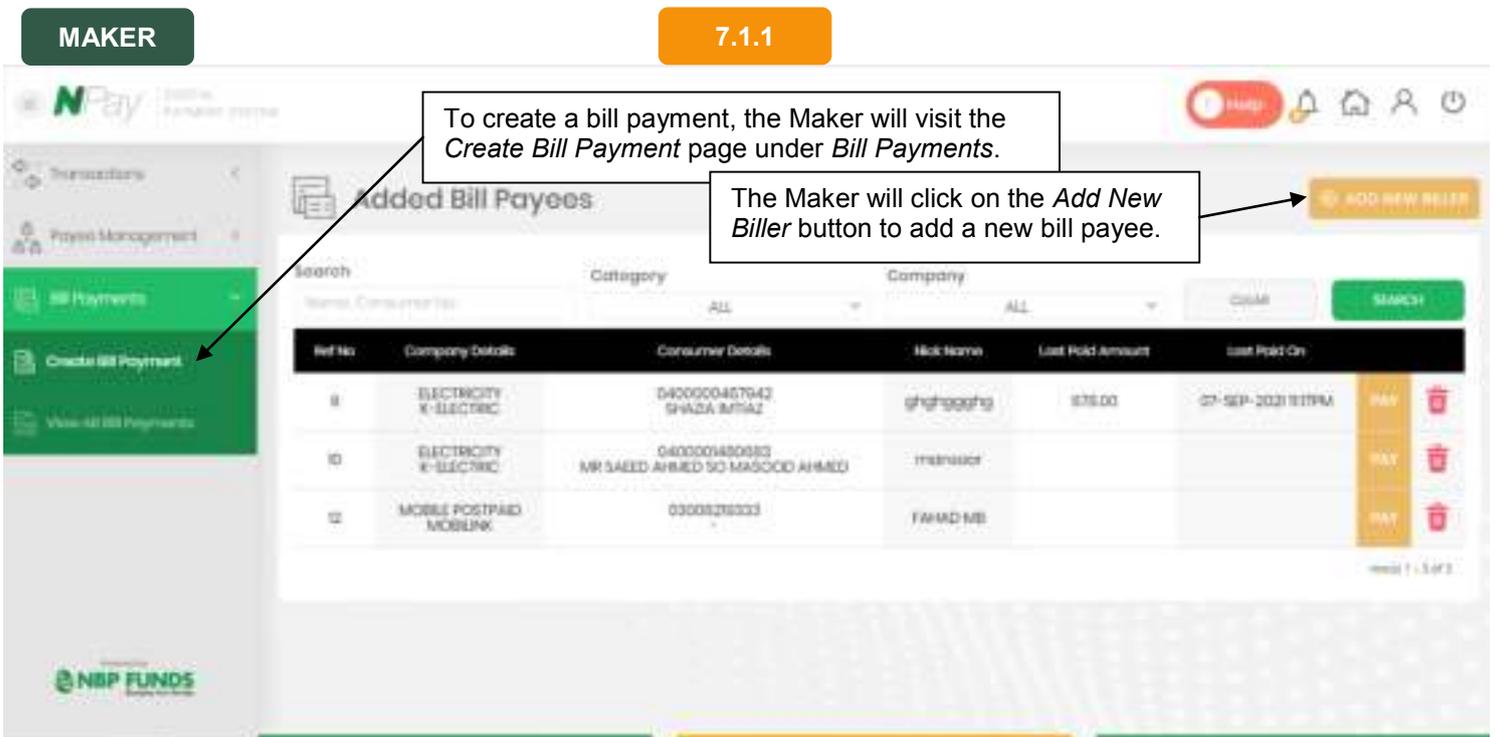
7 Bill Payments On N-Pay

The following list outlines the types of bill payments that can be made and processed under 'Bill Payments' on N-Pay:

<ul style="list-style-type: none"> • Gas • Telecommunication • Mobile Prepaid • E-topup • Tax Payments 	<ul style="list-style-type: none"> • Electricity • Mobile Postpaid • Water and Sewage • 1BILL • Others – All other companies which are added by 1LINK from time to time on their payment network/switch.
---	---

7.1 How To Add New Bill Payees

- 7.1.1 To create a bill payment, the Maker will visit the *Create Bill Payment* page under *Bill Payments*. The Maker will click on the *Add New Biller* button to add a new bill payee.
- 7.1.2 The Maker will fill in the required details in the *Add New Bill Payee* form. The Maker can go *Back* if they no longer need to add bill payee. The Maker can go *Next* after the correct information has been entered.
- 7.1.3 After successfully filling all the required fields to add the new bill payee, the Maker can review the entered details, as well as the details automatically fetched by the system (consumer name, payable amount, due date, and bill status). The Maker can go *Back* if they need to edit any detail. The Maker can go *Next* to proceed.
- 7.1.4 If the Maker presses *Next* on the previous screen, the new bill payee will be added to the N-Pay database. The Maker can read the instructions to create a bill payment against the added bill payee. The Maker can press *Finish* to land back on the main *Create Bill Payment* page.



MAKER

7.1.2

The Maker will fill in the required details in the Add New Bill Payee form.

The Maker can go *Back* if they no longer need to add bill payee.

The Maker can go *Next* after the information has been entered.

MAKER

7.1.3

After successfully filling all the required fields to add new bill payee, the Maker can review the entered details, as well as the details automatically fetched by the system (consumer name, payable amount, due date, and bill status).

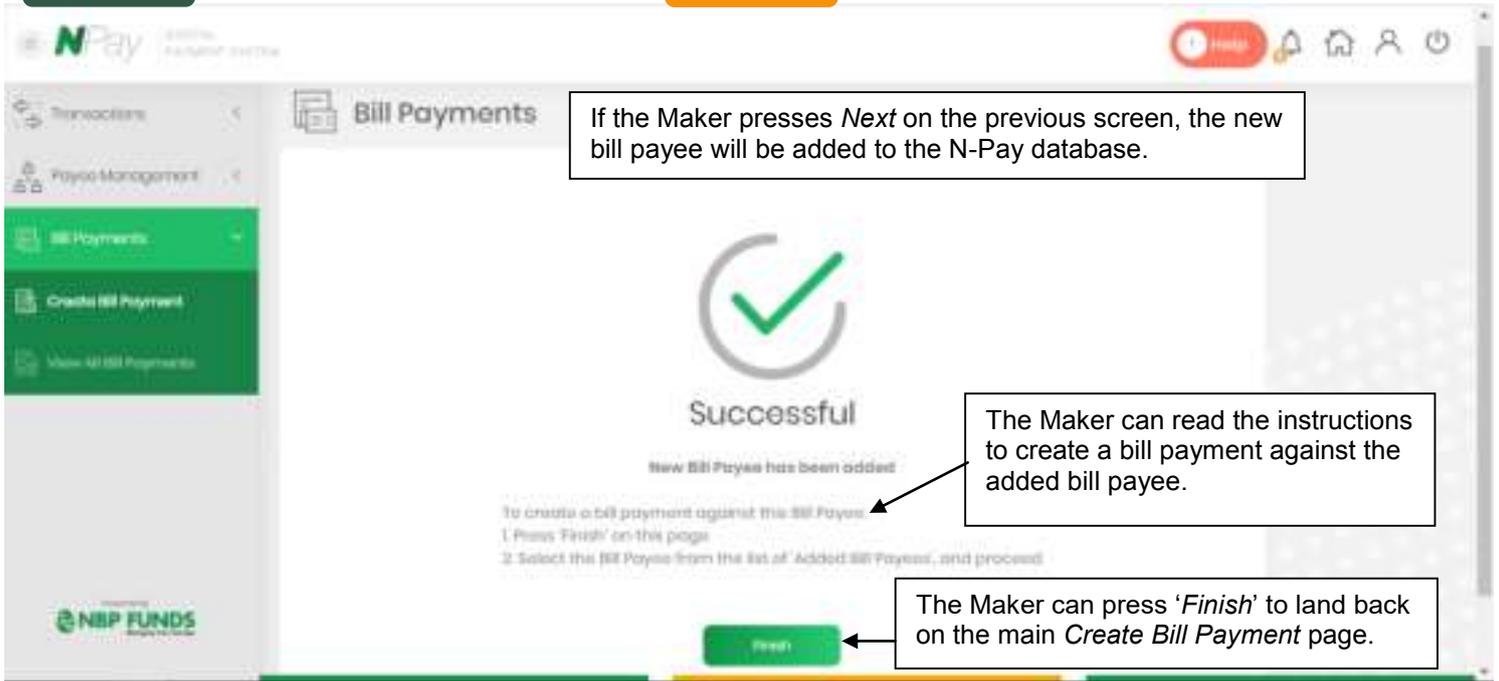
Company No	Consumer No	Billing Month	Due Date	Payable By Due Date	Payable After Due Date	Bill Status
03000210333		September 2021	31 September 2014	PKR 2,540.00	PKR 2,251.00	Paid

The Maker can go *Back* if they need to edit any detail. proceed.

The Maker can go *Next* to proceed.

MAKER

7.1.4

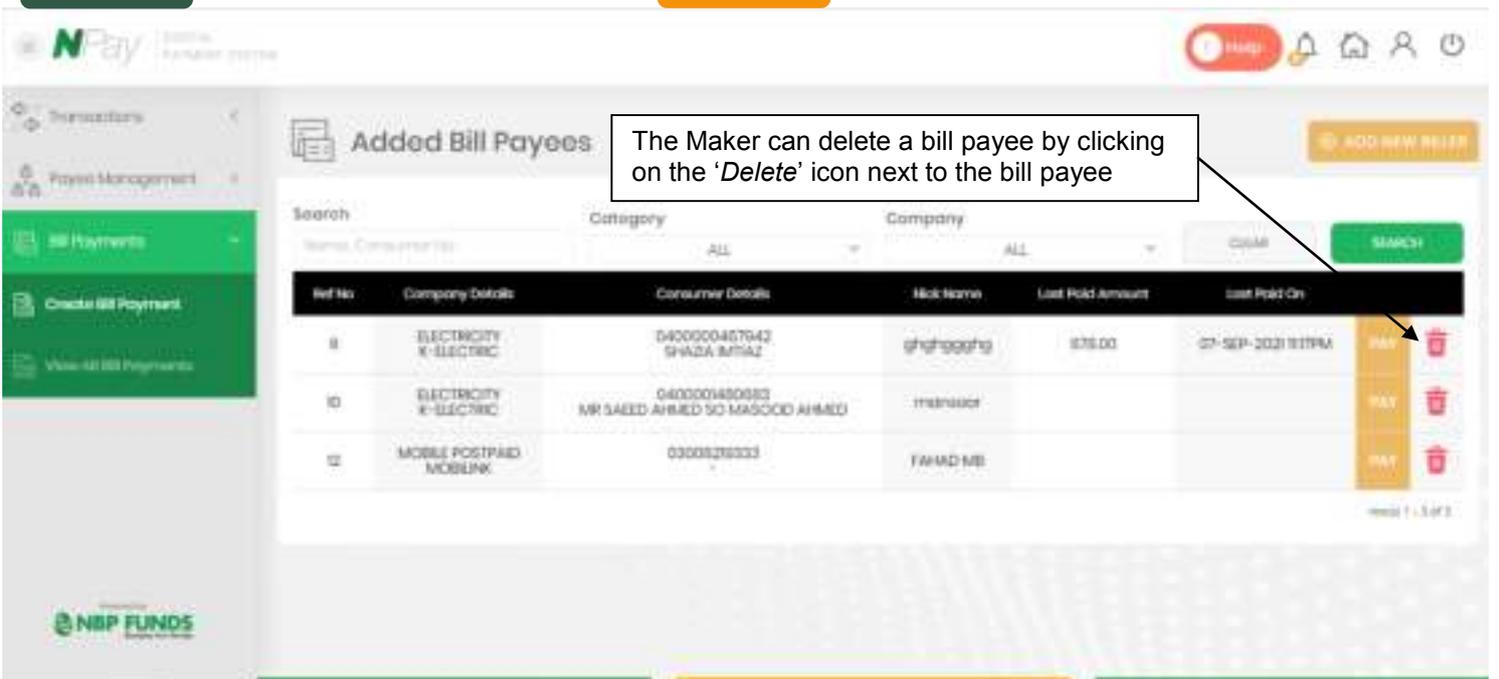


7.2 How To Delete Bill Payees

7.2.1 The Maker can delete any bill payee that has been added to N-Pay. To delete the bill payee, the Maker will click on the '*Delete*' icon next to the payee on the *Create Bill Payment* page under *Bill Payments*.

MAKER

7.2.1



7.3 How To Create Bill Payments

- 7.3.1 All bill payees that have been successfully added to N-Pay will be displayed in the list of Added Payees on the *Create Bill Payment* page under *Bill Payments*.

This list of Added Payees will display all the entered details for each payee, as well as the last paid amount and date.

The Maker can press on the '*Pay*' button to create bill payment against the added payee. Bill payments being displayed as '*In-process*' on this page are those that have already been created by the Maker and sent forward for processing.

- 7.3.2 By clicking on the '*Pay*' button, the Maker will be able to view the bill status, amount, and other details which will be fetched and automatically updated.

Note: Details are only fetched once the Maker clicks on '*Pay*' on the *Create Bill Payment* page under *Bill Payments*.

- 7.3.3 For bills that accept partial payment, the Maker can enter their chosen amount in the *amount* field.

- 7.3.4 Once the Maker goes *Next* after reviewing all bill details, the bill payment will be created and shared with the Checker for checking.

MAKER

7.3.1

All bill payees that have been successfully added to N-Pay will be displayed in the list of Added Bill Payees on the *Create Bill Payment* page under *Bill Payments*. This list will display all the entered details for each payee, as well as the last paid amount and date.

Bill payments being displayed as 'In-process' on this page are those that have already been created by the Maker and sent forward for processing.

Bill payments being displayed as 'In-process' on this page are those that have already been created by the Maker and sent forward for processing.

The Maker can press on the *Pay* button to create bill payment against the added payee.

Ref No	Company Details	Consumer Details	Nick Name	Last Paid Amount	Last Paid On
8	ELECTRICITY E-ELECTRIC	0400004057942 SHADA M/TAZ	شاهة م/تاز	870.00	07-SEP-2021 11:07PM
10	ELECTRICITY E-ELECTRIC	04000048000 MR SAIED AHMED SO MA			
12	MOBILE POSTPAID MOBLINK	0300021933			

MAKER

7.3.2

By clicking on the *Pay* button on the previous screen, the Maker will be able to view the bill status, amount, and other details which will be fetched and automatically updated.

The Maker can go *Back* to the main page if they do not wish to continue.

The Maker can go *Next* if they wish to proceed.

For bills that can be paid partially, the Maker can change the amount.

Company Tz	Consumer No	Billing Month	Due Date	Payable By Due Date	Payable After Due Date	PAY AMOUNT	Bill Status
E-ELECTRIC	04000048000	September, 2021	24 September, 2021	PKR 3,428.00	PKR 3,74.00	Total - 3,428.00	Unpaid

MAKER

7.3.3

The screenshot shows the 'Bill Payments' section for 'MOBILE POSTPAID'. A table lists bill details with columns: Company Tr, Consumer No, Billing Month, Due Date, Payable By Due Date, Payable After Due Date, PAY AMOUNT, and Bill Status. The 'PAY AMOUNT' field is highlighted with a dropdown menu showing options: 'Total - 2840.00', 'Total - 2840.00', and 'Other Amount'. An arrow points from a text box to the 'Other Amount' option.

Company Tr	Consumer No	Billing Month	Due Date	Payable By Due Date	Payable After Due Date	PAY AMOUNT	Bill Status
MOBLINK	0000829033	September, 2021	21 September, 2024	PKR 2840.00	PKR 2850.00	Total - 2840.00 Total - 2840.00 Other Amount	Paid

For bills that can be paid partially, the Maker can enter their own amount.

MAKER

7.3.4

The screenshot shows a confirmation screen titled 'Bill Payment Created Successfully'. It displays a 'Transaction Receipt' with the following details: Reference No: 5, Company: K-ELECTRIC, Amount: PKR 2,428.00, Consumer No: 040001480683, and Consumer Name: MR SAIED AHMED SO MASOOD AHMED. A 'Finish' button is visible at the bottom.

Once the Maker goes *Next* after reviewing all bill details, the bill payment will be created and shared with the Checker for checking.

7.4 How To Check Bill Payments

7.4.1 Once the Maker has created the bill payment, the Checker will get notified via system-generated emails. The Checker will visit the *Pending Bill Payments* page under *Bill Payments*.

The Checker will review the bill payment details on screen, or click on the status button to view further details. The Checker will then select one or more bill payments for approval or rejection.

CHECKER

7.4.1

The Checker will visit the *Pending Bill Payments* page under *Bill Payments*.

The Checker will then approve/reject the bill payments.

The Checker can select one or more bill payments.

The Checker can click on the status button to review further details.

Bill No	Company Details	Consumer Details	Date Created	Billed Amount	Billing Month	Due Date	Last Paid Amount	Last Paid On	Status
5	ELECTRICITY K-ELECTRIC	0420001480683 ABU SAIED AHMED SO MASOOD AHMED	14-SEP-2021 9:29	3,425.00	September 2021	24-SEP-21			Pending of Checker

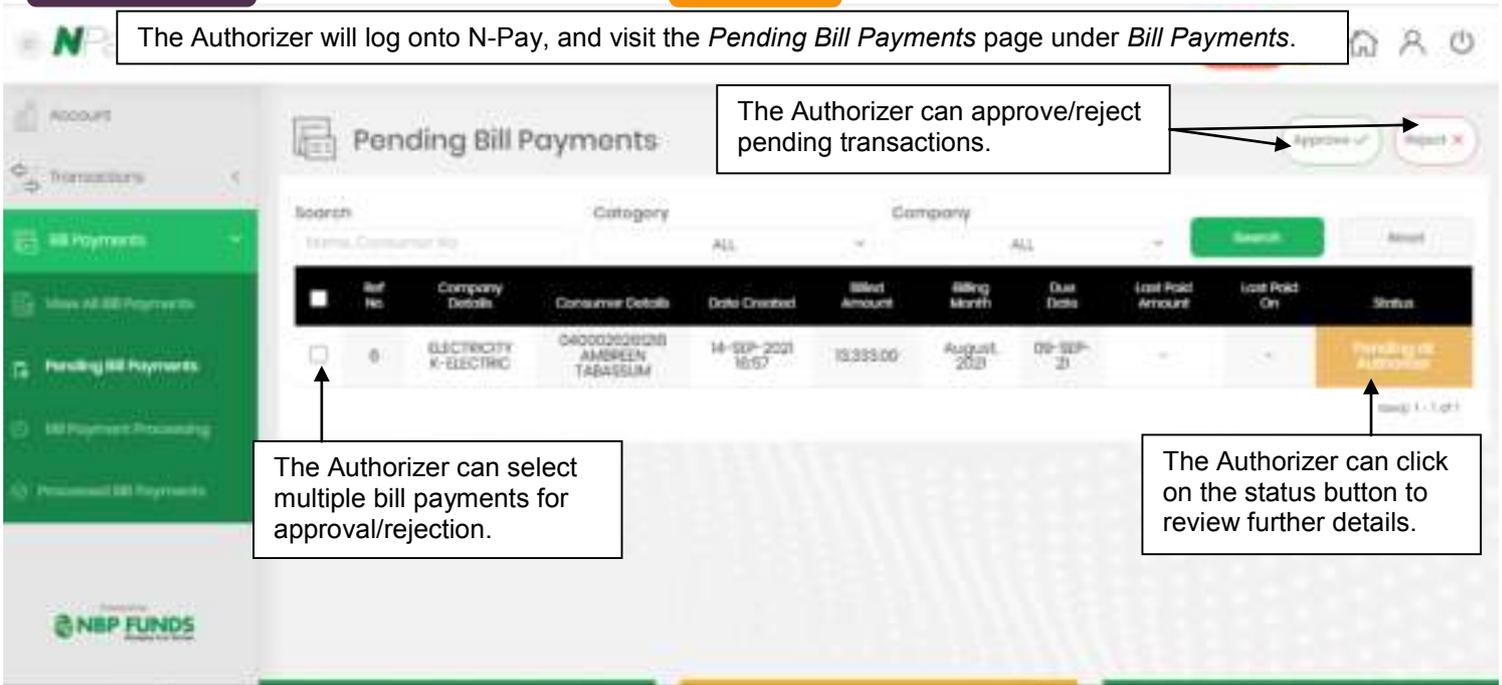
7.5 How To Authorize Bill Payments

- 7.5.1 Once the Checker has approved bill payments, the Authorizer will get notified via system-generated emails. The Authorizer will log onto N-Pay, and visit the *Pending Bill Payments* page under *Bill Payments*. The Authorizer can select one or more bill payments for approval or rejection.
- 7.5.2 The Authorizer can also review additional details by clicking the status button in front of each bill.

AUTHORIZER

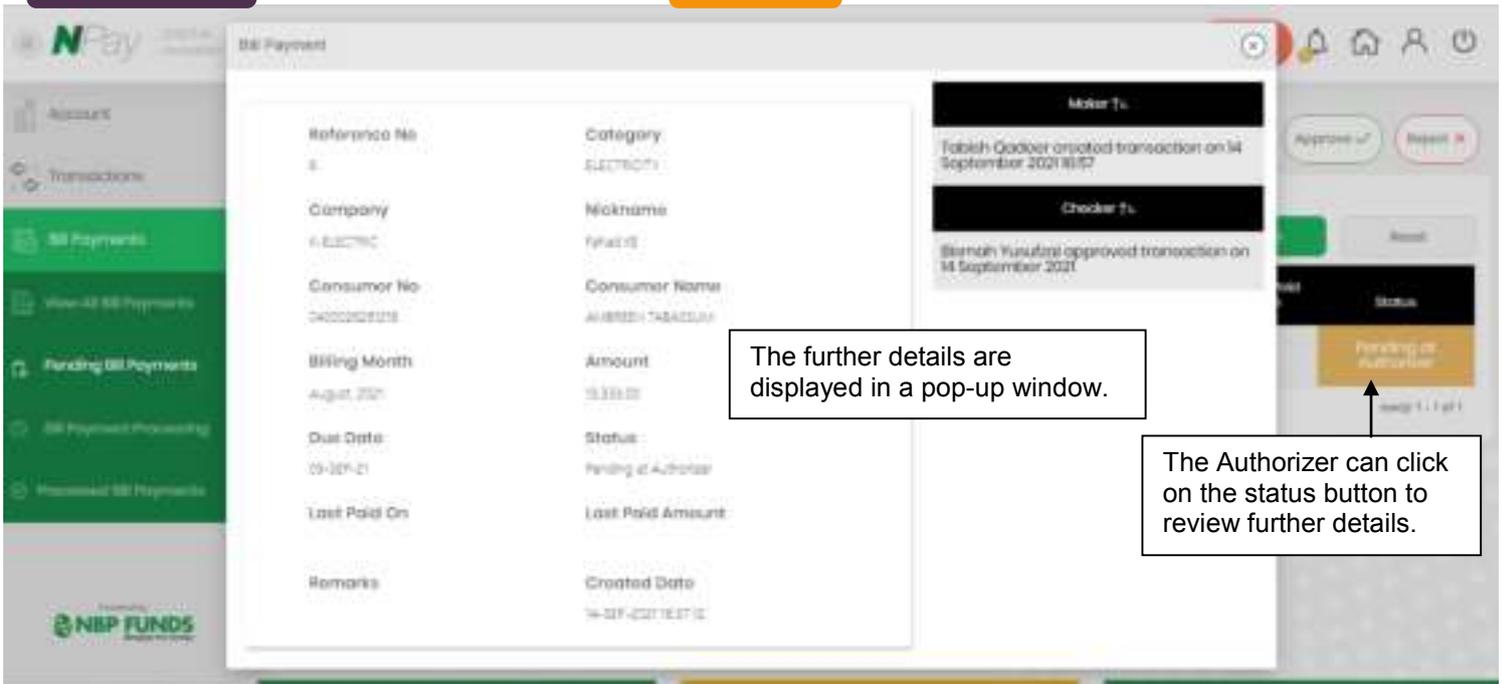
7.5.1

The Authorizer will log onto N-Pay, and visit the *Pending Bill Payments* page under *Bill Payments*.



AUTHORIZER

7.5.2



7.6 How To Process Bill Payments

7.6.1 After processing bill payments, the Authorizer will visit the *Payment Processing* page under *Bill Payments*. The Authorizer can either select all bills for payment processing, or process selected bill payments on a priority basis. The estimated net balance of the fund will change according to the bill payments selected.

Once the bill payments have been selected, they can either be processed for payment, or rejected.

7.6.2 After the Authorizer has pressed the 'Process Payment' button, they will receive an OTP on their registered mobile number. The Authorizer can 'Proceed' after successfully entering the OTP.

7.6.3 After successful processing of bill payments, the transaction summary will be displayed.

Note: All required Authorizers (as defined by the client) need to approve and process each bill payment before it is disbursed to the bill payee.

The bill payment will be 'rejected' if any one of the Authorizers rejects it, even if other Authorizers have already approved it.

AUTHORIZER

7.6.1

After approving transactions, the Authorizer will visit the *Payment Processing* page under *Bill Payments*.

Checkmarks indicate how many authorizers are required to process the payment. Green checkmarks indicate that an authorizer has already processed a transaction. Grey checkmarks indicate that the transaction is still pending, and needs to be processed.

The Authorizer can either select all bills for payment processing, or process selected bill payments on a priority basis.

Once transactions have been selected, they can either be processed for payment, or rejected.

AUTHORIZER

7.6.2

After the Authorizer has pressed the Process Payment button in the previous screen, they will receive an OTP on their registered mobile number. In case of not receiving the OTP, the Authorizer can click on the Resend OTP button.

Note: The account will be blocked if the incorrect OTP is entered three (03) times, or the Resend OTP button is used four (04) times. Please refer to section 9.9 User ID Unblocking for more details.

The Authorizer can 'Proceed' after successfully entering the OTP.

Reference No	Company Name	Amount	Date and Time	No. of Authorizations Required
5	ELECTRIC	3,428.00	14-SEP-2021 11:29	✓✓
6	ELECTRIC	13,333.00	14-SEP-	✓✓

Linked Account	NBP ISLAMIC SAVINGS FUND
Balance	10,623.14
Units	1,089.32
Available Balance	10,623.14
Total Payable Amount	.00
Estimated Net Balance	10,623.14

AUTHORIZER

7.6.3

After successful payment processing, the transaction summary will be displayed.

Note: All required Authorizers (as defined by the client) need to approve and process the bill payment before it is disbursed to the bill payee. The bill payment will be *rejected* if any one of the Authorizers rejects it, even if other Authorizers have already approved it.

Date	14-SEP-21
Fund Name	NBP ISLAMIC SAVINGS FUND
Reference No	923
Available Balance	10,623.14
Transaction Amount	3,428.00
Est. Net Balance	7,195.14

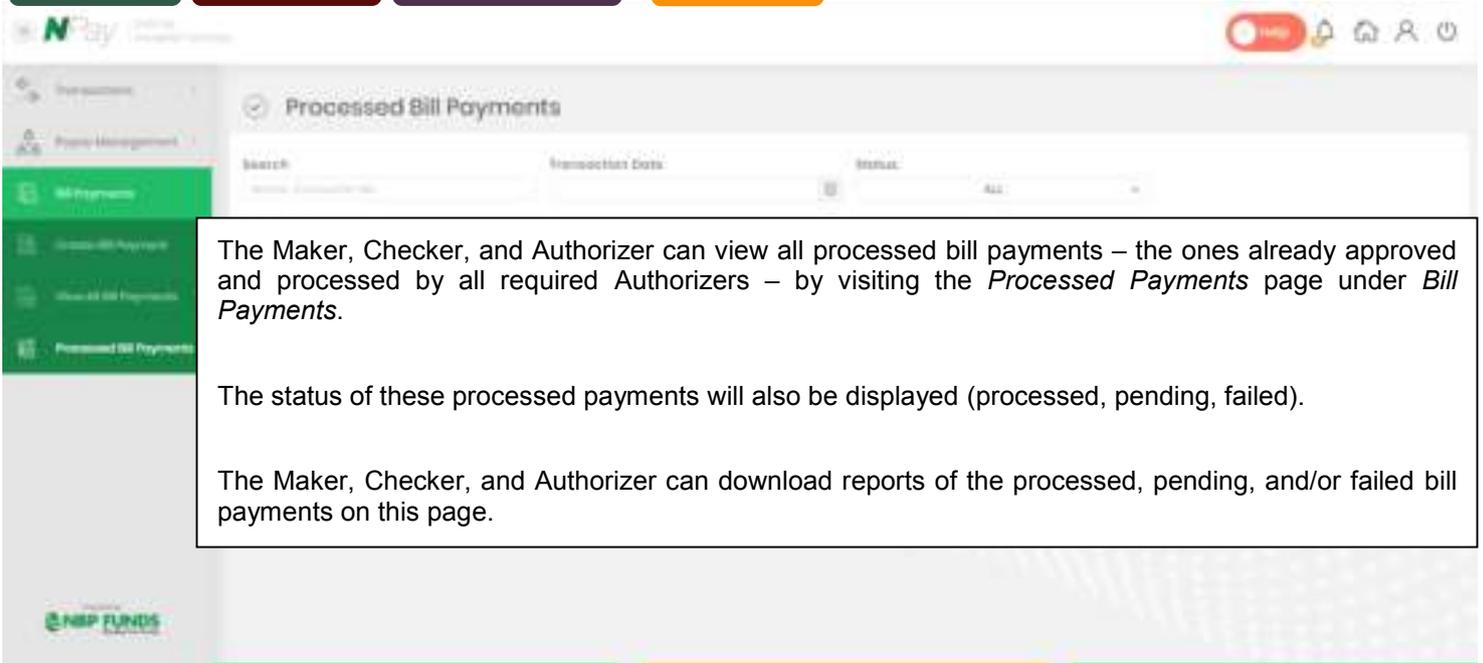
7.7 How To View Processed Bill Payments

7.7.1 The Maker, Checker, and Authorizer can view all processed bill payments – the ones already approved and processed by all required Authorizers – by visiting the *Processed Payments* page under *Bill Payments*.

The status of these processed payments will also be displayed (processed, pending, failed).

The Maker, Checker, and Authorizer can download reports of the processed, pending, and/or failed bill payments on this page.

MAKER
CHECKER
AUTHORIZER
7.7.1



The Maker, Checker, and Authorizer can view all processed bill payments – the ones already approved and processed by all required Authorizers – by visiting the *Processed Payments* page under *Bill Payments*.

The status of these processed payments will also be displayed (processed, pending, failed).

The Maker, Checker, and Authorizer can download reports of the processed, pending, and/or failed bill payments on this page.

7.8 How To View All Bill Payments

7.8.1 The Maker, Checker, and Authorizer can view all bill payments (approved, rejected, and pending) by visiting the *View All Bill Payments* page under *Bill Payments*.

7.8.2 Clicking on the status button in the previous screen will display all the details of the bill payment.

MAKER

CHECKER

AUTHORIZER

7.8.1

The Maker, Checker, and Authorizer can view all bill payments (approved, rejected, and pending) by visiting the *View All Bill Payments* page under *Bill Payments*.

Ref No	Company Details	Consumer Details	Date Created	Bill Amount	Billing Month	Due Date	Status
4	ELECTRICITY E-ELECTRIC	040000467542 SHAZA IMTIAZ	07-SEP-21	576.00	August, 2021	14-SEP-21	Completed
3	ELECTRICITY E-ELECTRIC	040000467542 SHAZA IMTIAZ	07-SEP-21	576.00	August, 2021	14-SEP-21	Rejected
2	ELECTRICITY E-ELECTRIC	040000480683 MR SAIED AHMED SO MASOOD AHMED	07-SEP-21	10,887.00	August, 2021	25-AUG-21	Rejected
1	ELECTRICITY E-ELECTRIC	040000467542 SHAZA IMTIAZ	05-SEP-21	576.00	August, 2021	14-SEP-21	Completed

Clicking on the status button displays all the details of the bill payment.

MAKER

CHECKER

AUTHORIZER

7.8.2

Clicking on the status button in the previous screen will displays all the details of the bill payment.

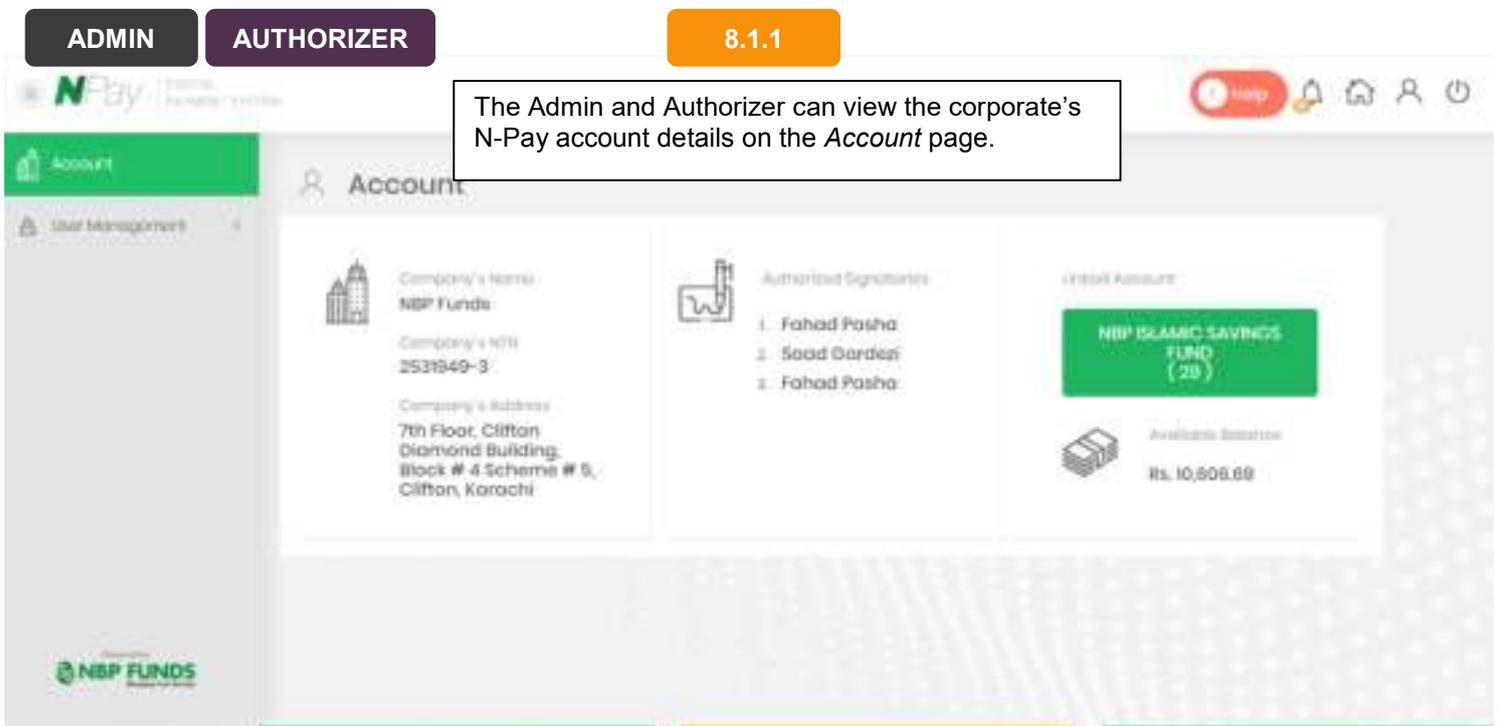
Field	Value
Reference No	4
Company	E-ELECTRIC
Consumer No	040000467542
Billing Month	Augul, 2021
Due Date	14-SEP-21
Last Paid On	07-SEP-21
Remarks	
Category	ELECTRICITY
Nickname	SHAZA IMTIAZ
Consumer Name	SHAZA IMTIAZ
Amount	576.00
Status	Completed
Last Paid Amount	576.00
Created Date	07-SEP-2021 09:16:53

8 Account Page On N-Pay

The Account Page on N-Pay holds the corporate client's N-Pay account details. It is only available for the Admin and Authorizers on N-Pay.

8.1 How To View Account Page On N-Pay

8.1.1 To view the corporate client's N-Pay account details, The Admin and Authorizer will log onto N-Pay, and click on 'Account' in the side menu.

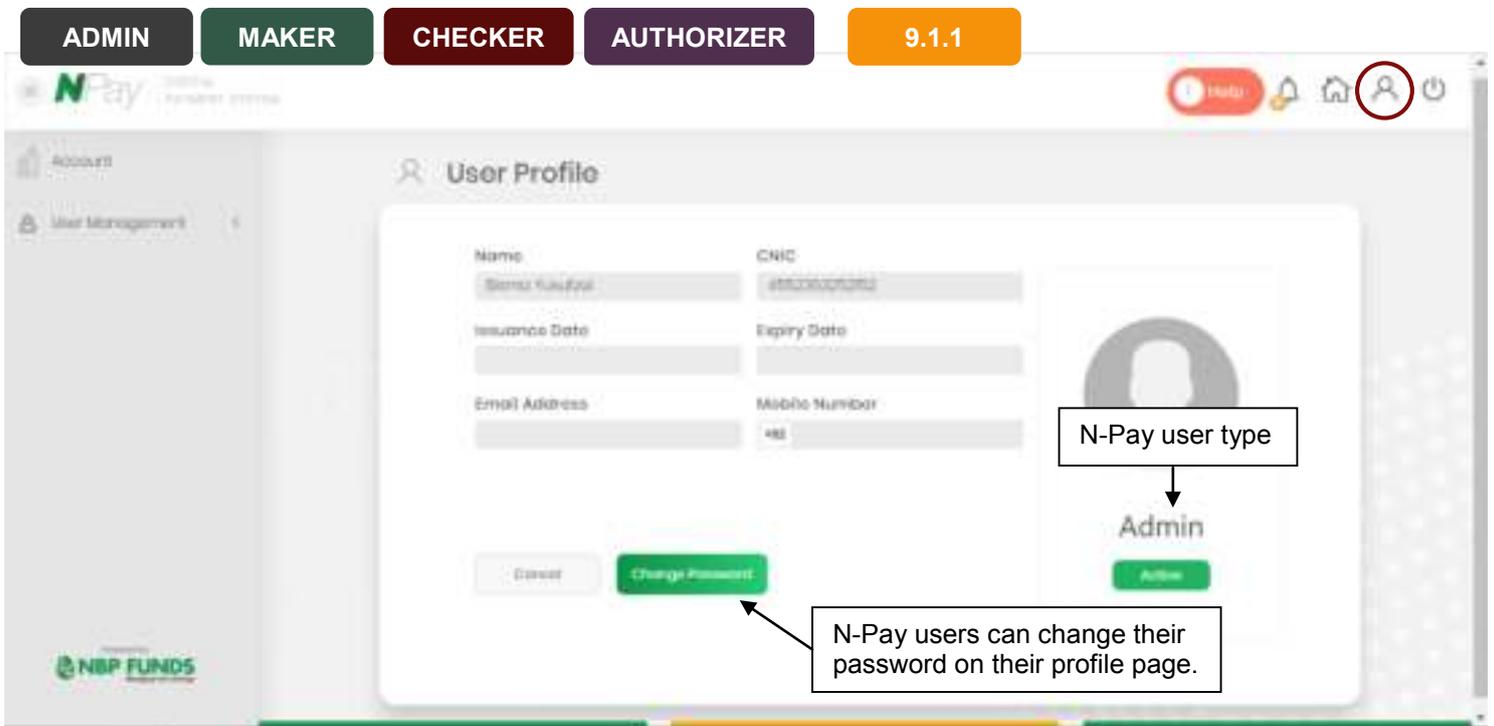


9 Other Functions And Features of N-Pay

9.1 User Profile

9.1.1 N-Pay Users can perform the following under User Profile:

- View first and last name
- View CNIC
- View their User Type on N-Pay, e.g. Maker
- Set a new password for their N-Pay account. If the N-Pay user chooses to change their password, they will be required to enter their old password, and then follow the password criteria to set a new password. The N-Pay user will then receive OTPs on their registered mobile number and email address, which they will then be required to enter to successfully change their password.



9.2 Notifications

The notifications button will be available on the top right side of each screen of the N-Pay portal, for each User. Users will be able to see notification alerts (the number of notifications that need to be viewed) as soon as they log onto the N-Pay portal.

Moreover, notifications for pending tasks (such as review or approvals/rejections) will also be sent via system-generated emails to N-Pay Users.

9.3 Login and Logout

Each User has their own login credentials for the N-Pay portal – a username and password. The User can login by visiting the N-Pay URL, which can be found on the NBP Funds website.

The User can logout by clicking on the logout button, which will be available in the top right corner on each screen of the N-Pay portal. If the User closes the browser window, they will be automatically logged out.

9.4 Forgot Password

The 'Forgot Password' option is available on the login page. The User will have to click on that, and enter their registered email address. The system will then generate a reset-password link and send it on the User's registered email address.

- The User will log into their email account, and click on the link in the password reset email
- The User will set the new password, meeting the criteria displayed for setting new passwords
- The User will receive OTPs on their mobile number and email address, which they will correctly enter to change the password.

9.5 Search Bar

A search feature is available on various screens of N-Pay so that Users can quickly and conveniently locate the data or information that they need. Users can conduct searches using the following parameters:

- User Name, CNIC, or Reference No.
- Employee/Vendor/Other Code
- User Type (All, Admin, Maker, Checker, or Authorizer)
- Payee Type (Employee, Vendor, Other)
- Purpose of Payment
- Status (All, Active, Inactive, Deleted, Rejected, etc.)
- Date (From and To)

9.6 Help Feature

A help feature is available in the top menu on each screen of the N-Pay portal. Users experiencing any error or difficulties can click on the Help icon, which will open a pop-up box in

which the User can describe whatever issue they are facing, and also attach a screenshot if they wish.

The message will be shared with NBP Funds via a system-generated email sent to support.npay@nbpfunds.com, and an agent will get back to the client within 24 hours of the complaint submission. The following fields will be available within the Help popup:

- **I am facing an issue with:** this is a dropdown outlining all the tabs and sub-tabs available to the N-Pay User.
- **Subject:** The N-Pay User can enter the subject of their message here.
- **Message:** The N-Pay User can describe the issue they are facing in detail.
- **Attach:** The N-Pay User can attach an image of the screen on which they are experiencing the problem. This is optional.
- **Submit:** this button will submit the complaint to NBP Funds, at support.npay@nbpfunds.com

9.7 Security Features

N-Pay will have various security features to ensure that corporate clients can manage their payments securely.

- **Session Timeout** – N-Pay will automatically make a User logout after five (05) minutes of inactivity.
- **OTP (One Time Password)** – the Authorizer, who will be approving and processing the final payment disbursements, will be required to insert an OTP sent to their registered mobile number before the transaction can be processed. This will ensure that an unauthorized user cannot disburse payments by gaining access to the N-Pay portal.

The Admin, who will be creating new Users on N-Pay, will also receive an OTP before each new User is created successfully.

Each user will receive an OTP on their mobile number and email address whenever they choose to reset their password, to ensure two-step authentication.

- **Incorrect OTP** – If an incorrect OTP is entered three (03) times consecutively, the N-Pay user's ID will be blocked.
- **Invalid OTP** – Each OTP will only be valid for 3 minutes, after which it will expire. If a new OTP is generated before the expiry of old OTP, new OTP will be valid and used for verification.
- **Incorrect Password** – The N-Pay User's ID will be temporarily blocked upon three (03) failed login attempts.
- **Password Change** – Passwords will expire every 90 days. The user will have to set a new password upon login, following the password criteria and the OTP validations in place
- **Security Incident & Threat Monitoring** – N-Pay offers a 24/7 security incident and threat monitoring system specifically customized with threat intelligence feeds to ensure effective monitoring and visibility of security posture of NBP Funds digital systems and IT network and infrastructure.

Regular vulnerability and security risk assessments of NBP Funds systems and platforms ensure reliability as per industry best practices, while also ensuring defense strategy in all domains of technology.

- **Fraud Protection & Risk Mitigation** – NBP Funds offers the following services to all N-Pay clients:
 - Round the clock Fraud Risk and Transactional monitoring facilitated by 1LINK for e-banking transactions.
 - Strict operational and monitoring processes implemented to ensure the minimization and remediation of fraud risk.
 - Active customer education via broadcasts and social media engagement including regular alerts.
 - Effective fraud protection and risk mitigations security policies implemented in line with banking standards.

- **24/7 Call Center** – Corporate clients holding N-Pay accounts can also benefit from the call center service:
 - 24/7 Call Center upgraded with latest technology to ensure highest customer delivery and service.
 - IVR and call options developed with highest standards of encryption to address confidentiality.
 - Well trained Call center service representatives to ensure highest customer services.
 - Call center fully supported and backed by transaction monitoring systems and services.

9.8 User ID Blocking

A user's N-Pay account will be automatically blocked in the following cases:

- Entering an incorrect password three (03) times consecutively on the Login page.
- Entering the incorrect OTP three (03) times consecutively.
- Pressing the Resend OTP button four (04) times consecutively.
- If the Authorizer's CNIC has expired, and that Authorizer has not shared a copy of their updated CNIC with NBP Funds within 30 days of expiry.

Note: In case the N-Pay User's ID has been blocked due to resending OTP four (04) times consecutively, they will receive an email which will give them the option to unblock their own user ID.

9.9 User ID Unblocking

1. Admin & Authorizer

If an Admin or Authorizer's N-Pay user ID has been blocked, the corporate client will be required to submit a request for user ID unblocking on the company letterhead. Once this request has been received and reviewed by NBP Funds, the user ID will be unblocked.

2. Maker & Checker

If a Maker or Checker's N-Pay user ID has been blocked, the Admin will be able to view the user's status as '*Inactive*' on the *View/Manage Users* page under *User Management*. The Admin can then click on the status button for this user, and make them '*Active*' again.

Note: In case the N-Pay User's ID has been blocked due to resending OTP four (04) times consecutively, they will receive an email which will give them the option to unblock their own user ID.

9.10 Future Updates

The N-Pay portal will be flexible enough to accommodate updates in the future, such as any improvements in the interface and technology.