Karnataka Bank Ltd

MoneyClick User Manual

Index

Kindly contact Banks customer care center @ 1800 425 1444 or Visit your Base Branch for any issues or write to ccc@ktkbank.com

Karnataka Bank Ltd

1. Login:

Dear Customer, welcome to our new Money Click Application (Internet Banking) Enter your User ID (Customer ID for Retail Internet Banking User / Corporate ID. [dot]User ID for Corporate User) and Captcha Image value is shown in the login page and Click on the Login button.
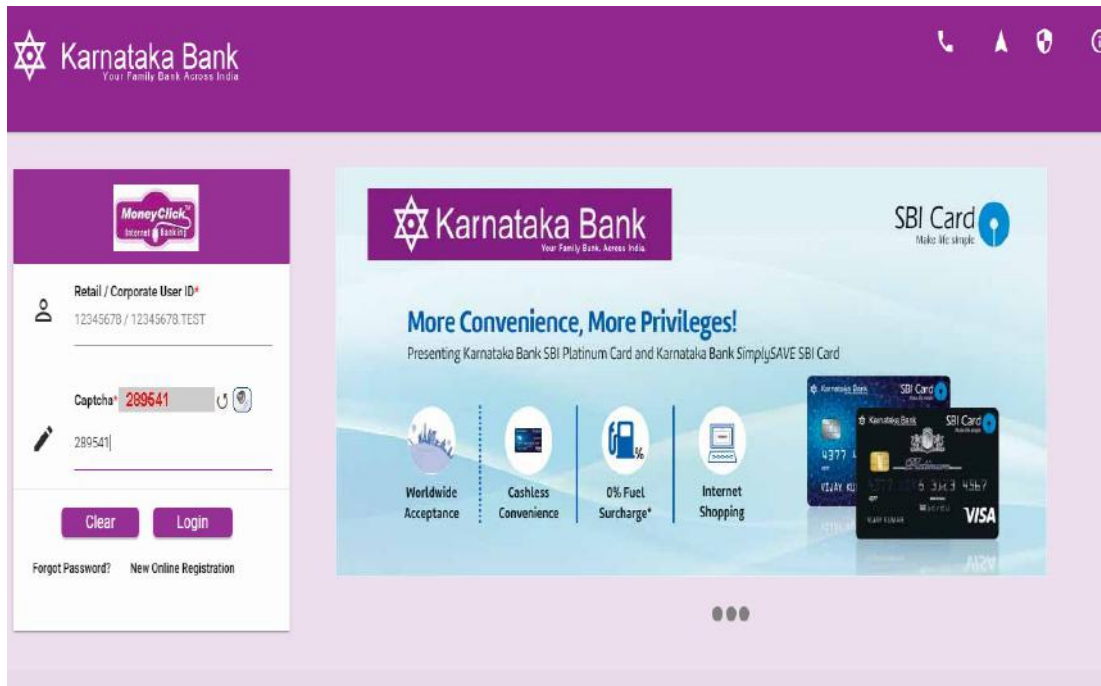
Please go through the terms and condition and then Click on 'Agree' to proceed.

2

☆   Karnataka Bank Ltd
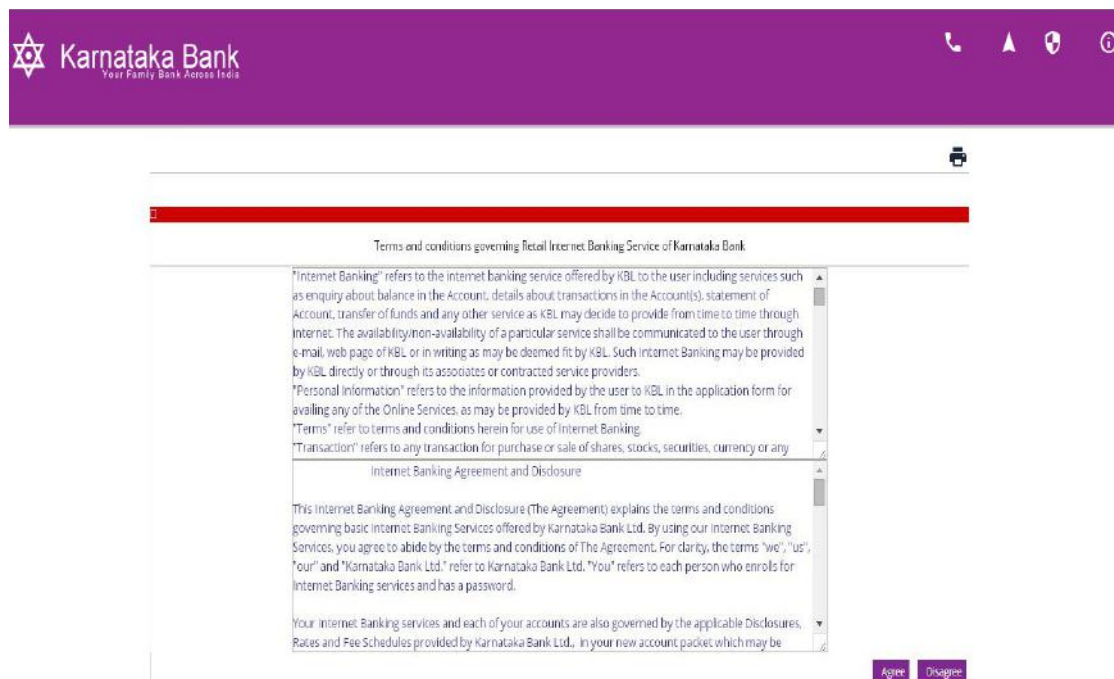
Select Image from the below image list and enter the phrase (welcome message you wish to see) and Click on the 'Update' button to save the security settings.


You have to change the login and transaction password.

Tips for Choosing Your Password :

1. Atleast 6 characters in length.
2. Does not contain all or part of the Username.
3. Contain atleast 1 English lowercase characters (a to z).
4. Atleast one of these should be a special character For e.g.*@(SHIFT 3)* .
5. Spaces are not allowed in the password.
6. Your new password cannot be the same as any of your previous 3 passwords(s).

✡ Karnataka Bank Ltd
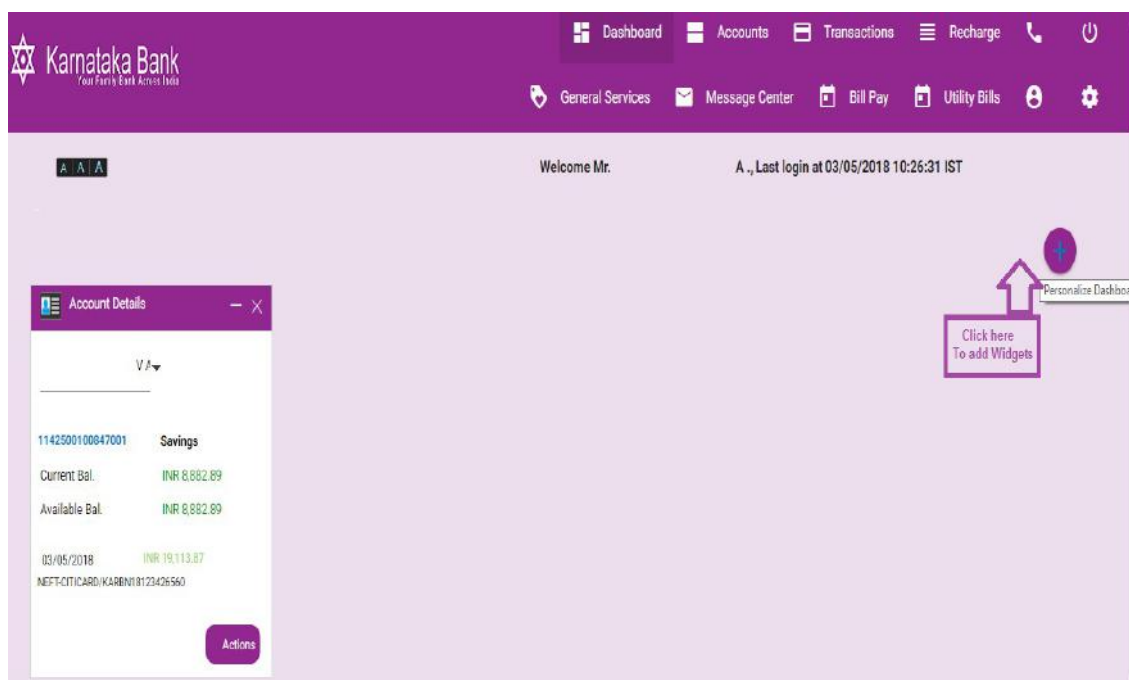
2. Dash Board, Widgets:

You are directed to Home Screen of Internet Banking.
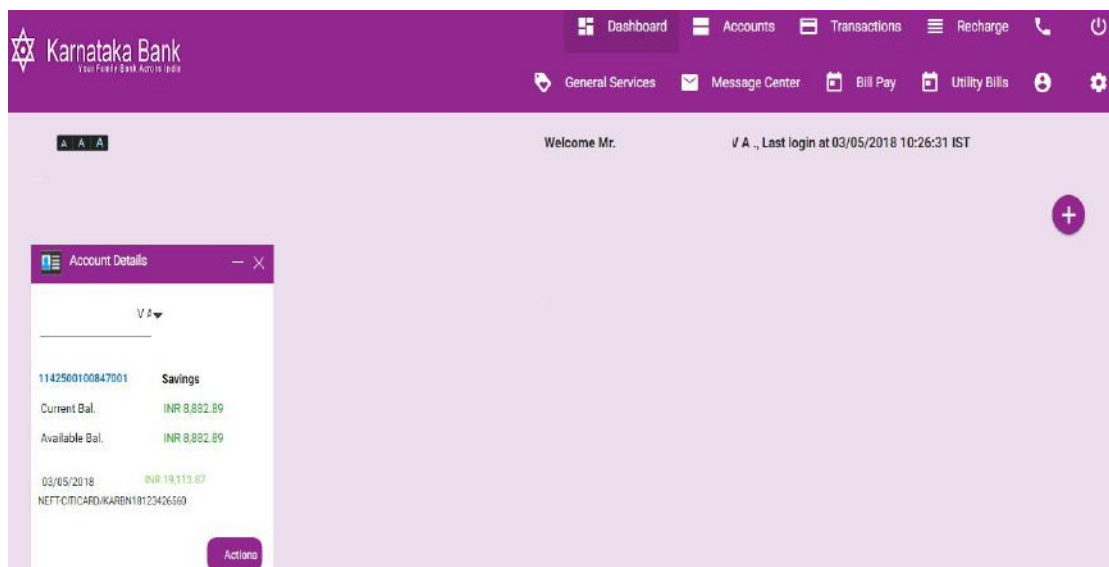
Experience Single Screen Banking by adding widgets from dashboard as shown below, this allows to do Quick Transaction, Account Summary View, Transaction details, etc.
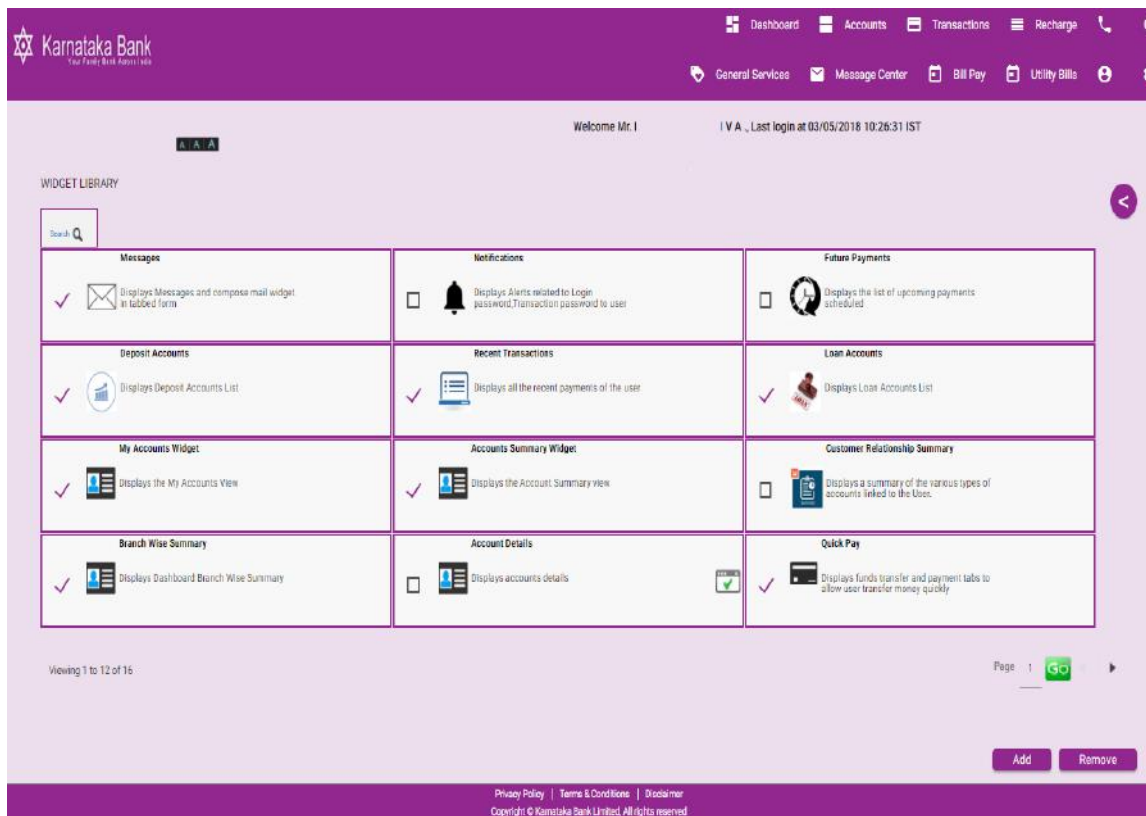
Step-I

Click on Add Widgets link.

4

⚛ Karnataka Bank Ltd

Step-II

Select the widget you want to see in your home screen. And clicking on the 'Add' button all the widgets selected will be shown in the single page (Dashboard).
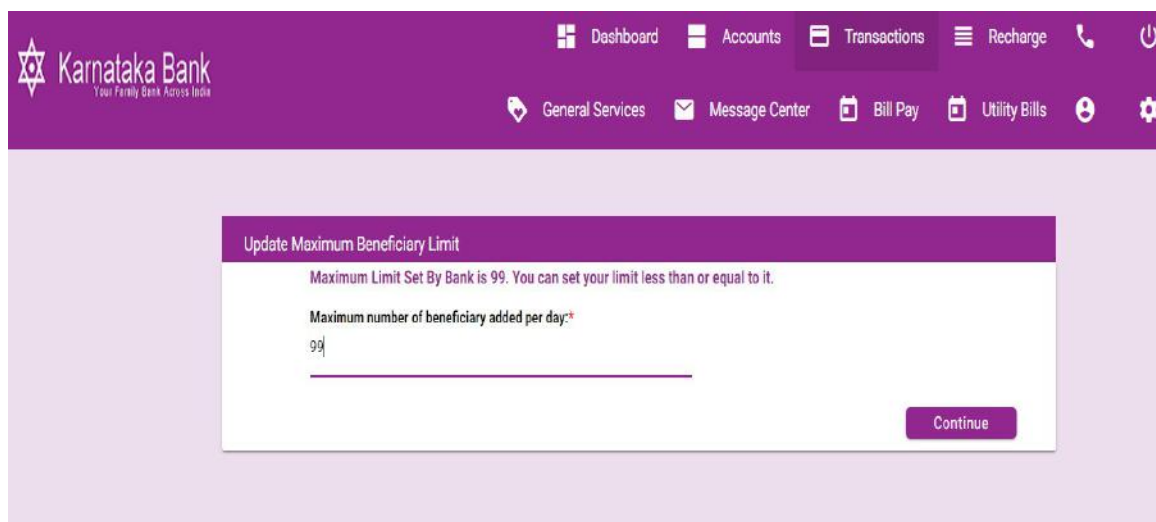
✡   Karnataka Bank Ltd

3.Beneficiary Management :

Manage Beneficiary Limit: Please go to Transactions: Beneficiary Management > Manage Maximum Beneficiary Limit and click on the link shown in the image.
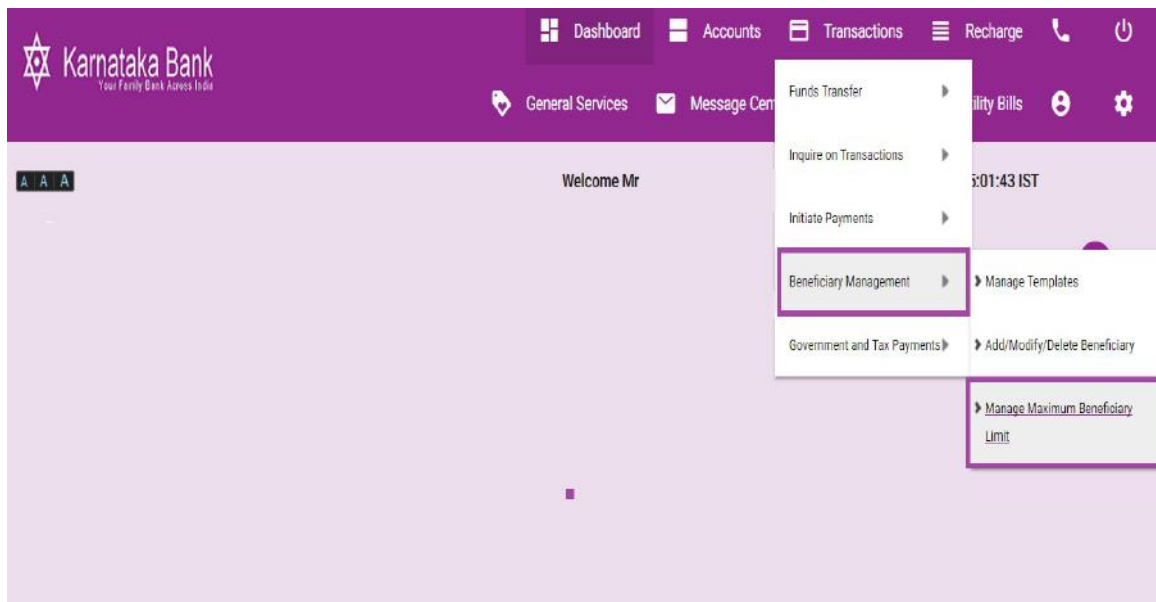
Enter the beneficiary limit as shown in the below screen and click on '**Continue**' button to proceed the next step of beneficiary limit set process.

✡ Karnataka Bank Ltd

Beneficiary Limit Confirmation screen appears below. In that screen enter the One Time Password (OTP) in that appropriate place and click on '**Submit**' button.

Confirmation for '**Beneficiary limits Set**' appears as below. User can now proceed to add Beneficiary.

✡ Karnataka Bank Ltd

To Add New Beneficiary (Within Bank) :

Please go to Transactions: Beneficiary Management →Add/Modify/Delete Beneficiary →Add Beneficiary and click on the link shown in the images (I & II).
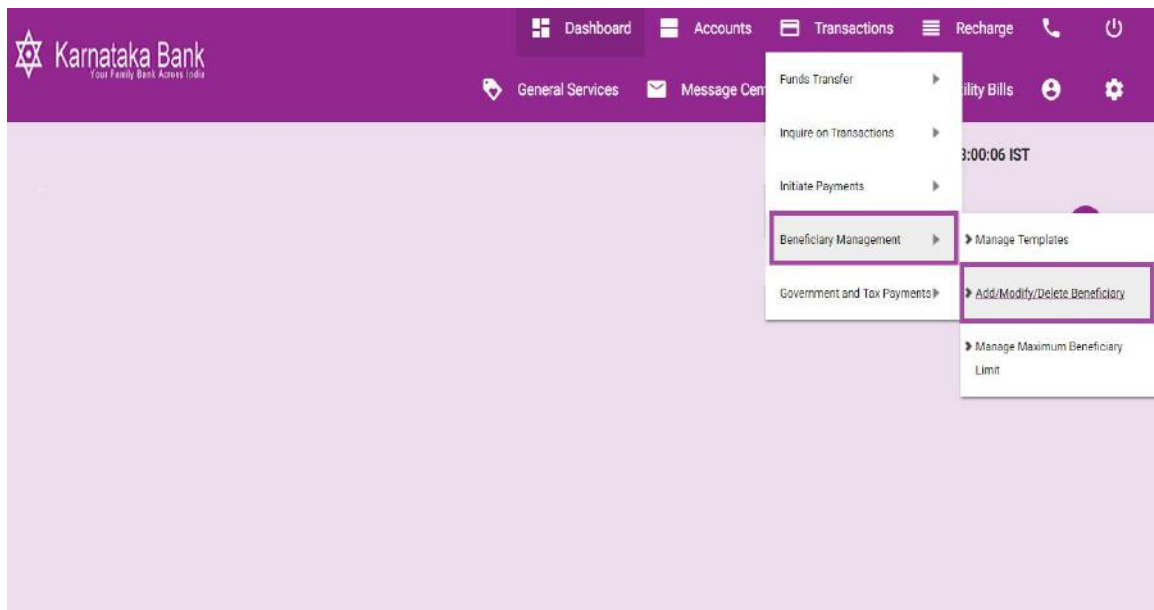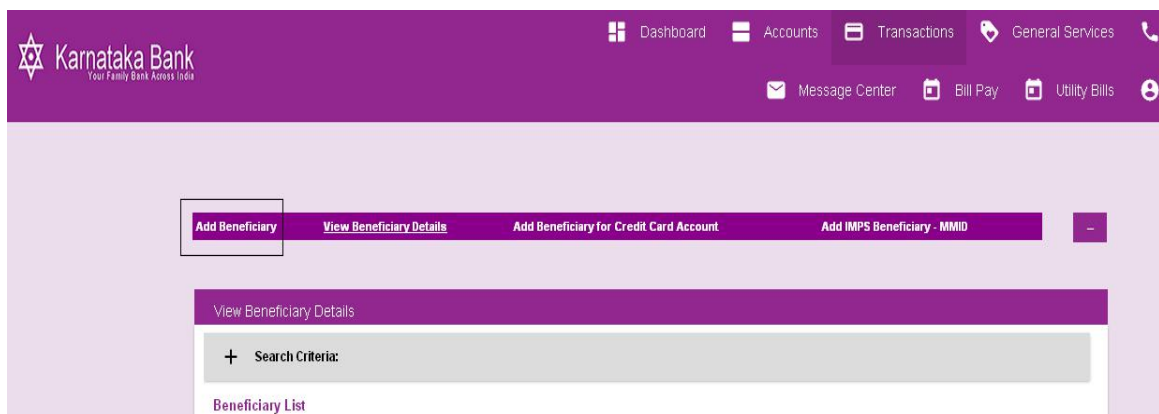
Image I :

Image II :

✡   Karnataka Bank Ltd

Enter all the mandatory fields indicates in the below screen and click on '**Continue**' Button to proceed the next step of beneficiary addition.

✡   Karnataka Bank Ltd

Verify the beneficiary details and enter the One Time Password message received from bank to your registered mobile number and Click on the ' **Confirm Details**' to save the beneficiary.

Preview Confirmation Details

Beneficiary Name: BNF NAME	Beneficiary Nickname: BNF NICNAME
Maximum Limit Amount: INR 5,00,000.00	Maximum Number of Transactions per day: 10
Account Number:	Account Currency: INR
Network: Within Bank	Bank Identifier: 0114
Bank Name: Karnataka Bank Ltd.	Bank Branch: BANGALORE - K.H.ROAD
Bank Address: NO.113,	

Additional Beneficiary Details

Remarks
Remarks

Confirmation Details

One Time Password*
......

Back   Confirm Details

Beneficiary ID will be activated after 4 hours of cooling period.

Beneficiary Details

[100327] PAYEE ADDED SUCCESSFULLY WILL BE ENABLED AFTER 4 HOURS OF COOLING PERIOD. PARTY TYPE: [Beneficiary] REFERENCE. ID: [6012548]

Beneficiary ID: 6012548	Beneficiary Name: BNF NAME
Beneficiary Nickname: BNF NICNAME	Maximum Limit Amount: INR 5,00,000.00
Maximum Number of Transactions per day: 10	
Account Number:	Account Currency: INR
Network: Within Bank	Bank Identifier: 0114
Bank Name: Karnataka Bank Ltd.	Bank Branch: BANGALORE - K.H.ROAD
Bank Address: NO.113,	

Additional Beneficiary Details

Karnataka Bank Ltd

To Add Other Bank Beneficiary:

Please go to Transactions: Beneficiary Management →Add/Modify/Delete Beneficiary → Add Beneficiary and click on the link shown in the image (I & II).

Image I:

Image II:

✡   Karnataka Bank Ltd

Enter all the mandatory fields indicates in the below screen and click on '**Continue**' Button to proceed the next step of other bank beneficiary addition.

IFSC Code Search and Select(Other Bank Beneficiary Addition)

✡ Karnataka Bank Ltd

Verify the beneficiary details and enter the One Time Password message received from bank to your registered mobile number and Click on the ' **Confirm Details**' to save the beneficiary.

Beneficiary ID will be activated after 4 hours of cooling period.

View already added Beneficiary: Please go to Transactions: Beneficiary Management

⚛ Karnataka Bank Ltd

→ Add/Modify/Delete Beneficiary →View Beneficiary Details and click on the link shown in the image I and II.

Image I :

Image II :

14
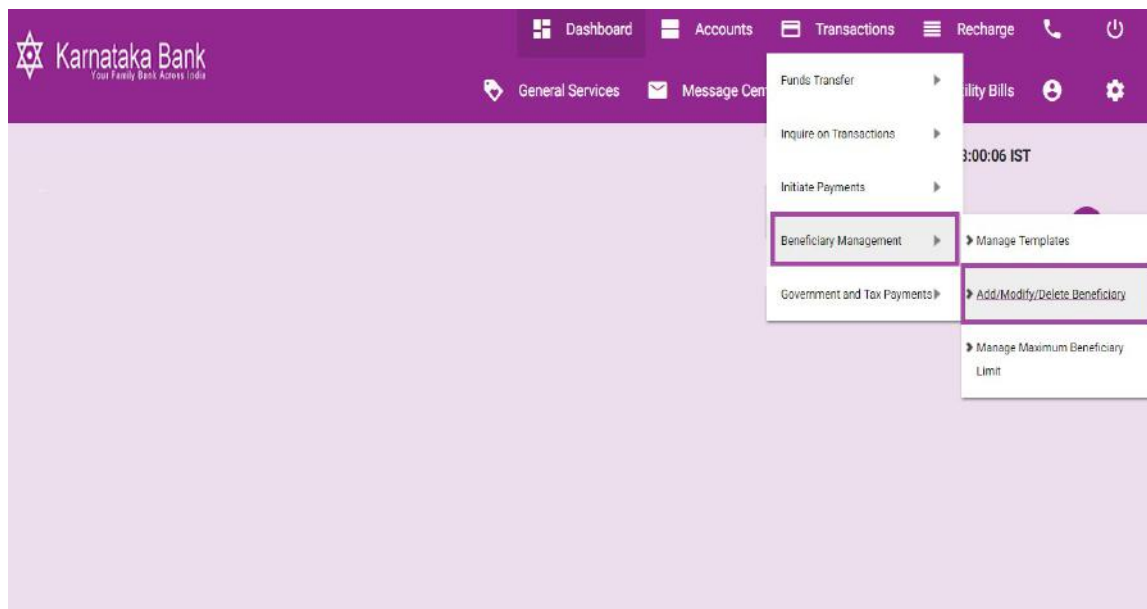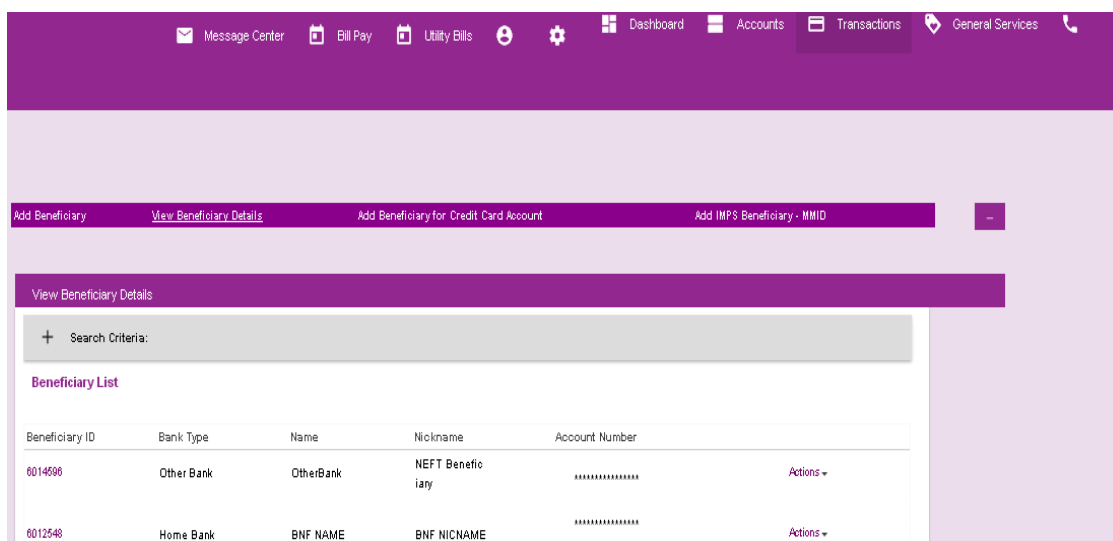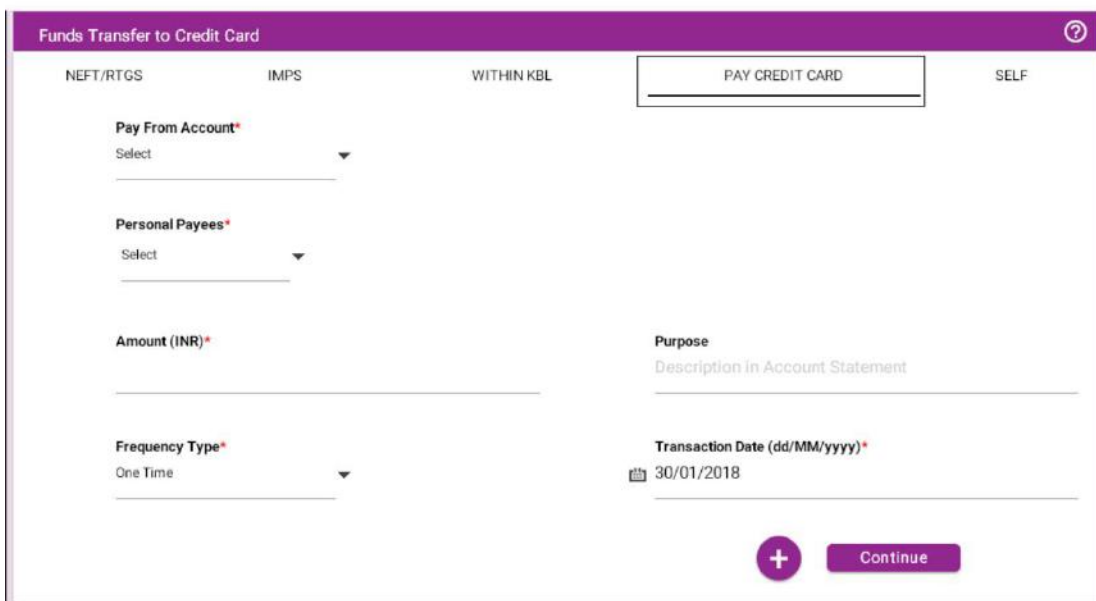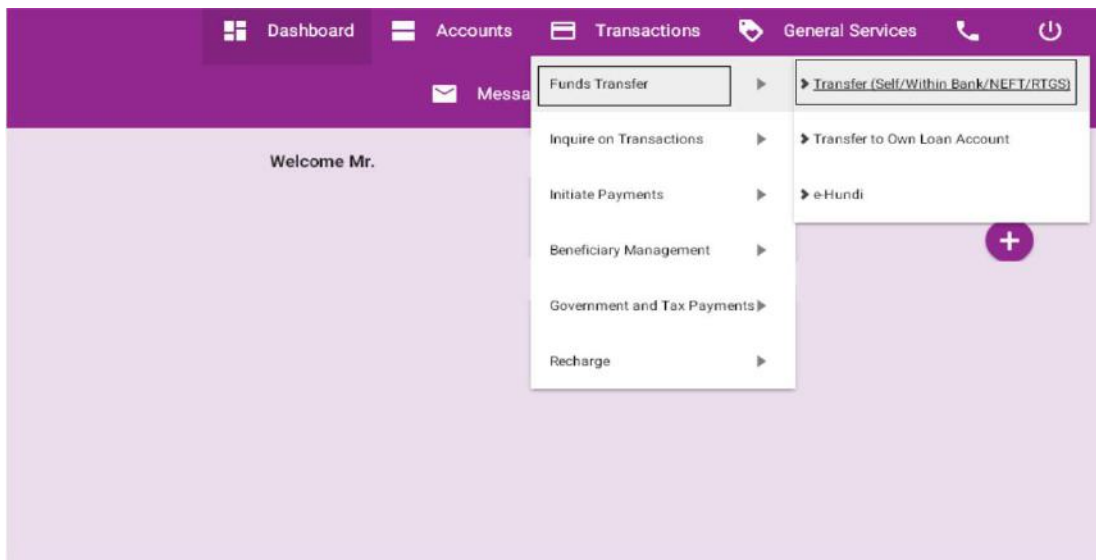
4. Transactions and its details (Retail):

✡ Karnataka Bank Ltd

Funds Transfer to Other Bank Account:

Please go to Transactions: Funds Transfer → Transfer(Self/Within Bank/RTGS/NEFT) and click on the link shown in the image.
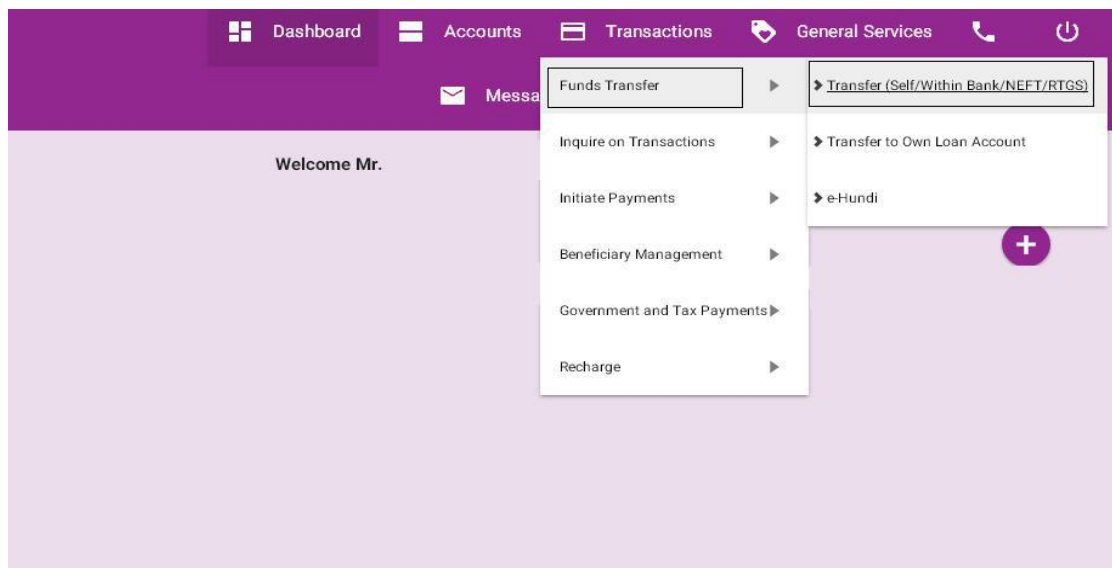
Enter all the mandatory fields indicated below and click on '**Continue**' button to proceed next step of funds transfer.

Click **(+)** Mark for More Option

✡ Karnataka Bank Ltd

1. Continue - Click on continue button to proceed the next step of funds transfer
2. Add New Entry-To add multiple transaction entries in single authentication
3. Save- Save transaction now and complete it later.
4. Save As Template – Save this as template and next time you can initiate transaction directly by selecting 'Initiate from template'.

After clicking on the continue button Payment Confirmation screen will appear. In

Karnataka Bank Ltd

that Screen enter the transaction & One Time Password in that appropriate place and click on 'Confirm Payment 'button.

On completion of transaction Cyber Receipt appears as below .User can download the same from below **'Download Details As'** field in various formats.

Funds Transfer to Credit Card:

✡ Karnataka Bank Ltd

Please go to Transactions: Funds Transfer → Transfer(Self/Within Bank/RTGS/NEFT) and click on the link shown in the image.

Enter all the mandatory fields indicated below and click on '**Continue** 'button to

Karnataka Bank Ltd

proceed next step of funds transfer.

1. Continue - Click on continue button to proceed the next step of funds transfer.
2. Add New Entry-To add multiple transaction entries in single authentication.
3. Save- Save transaction now and complete it later.
4. Save As Template – Save this as template and next time you can initiate transaction directly by selecting 'Initiate from template'.

19

After clicking on the continue button Payment Confirmation screen will

✡ Karnataka Bank Ltd

appear. In that screen enter the transaction & One Time Password in that appropriate place and click on '**Confirm Payment** 'button.

On completion of transaction Cyber Receipt appears as below .User can download the same from below '**Download Details As**' field in various format.
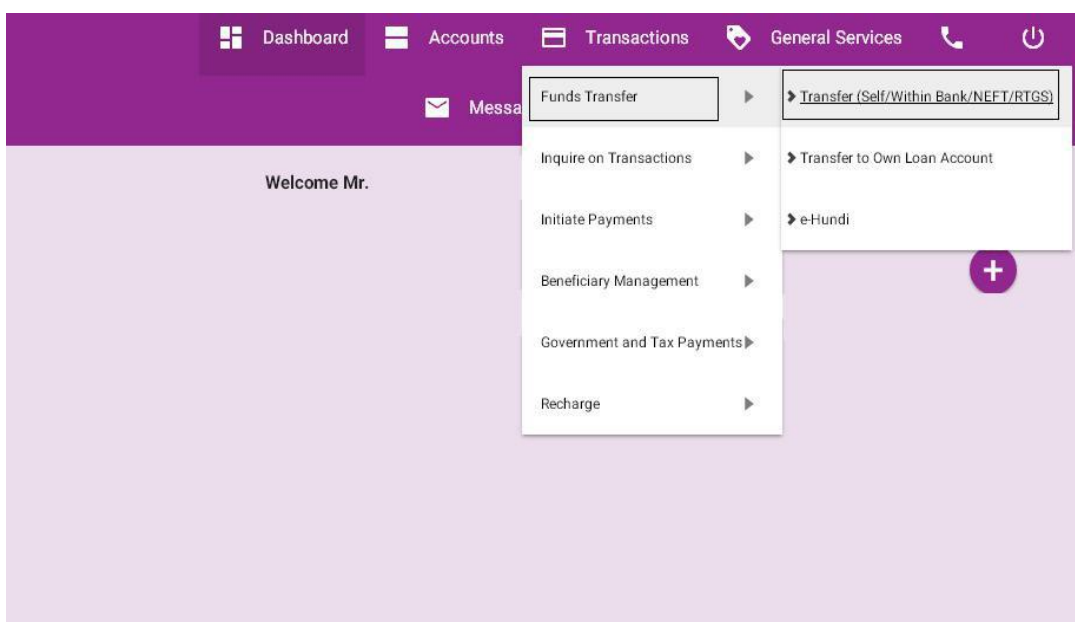
Funds Transfer to Third Party Account:

✡ Karnataka Bank Ltd

Please go to Transactions: Funds Transfer → Transfer(Self/Within Bank/RTGS/NEFT) and click on the link shown in the image.

Enter all the mandatory fields indicated below and click on **'Continue'** button to proceed next step of funds transfer.

✡ Karnataka Bank Ltd

1. Continue - Click on continue button to proceed the next step of funds transfer.
2. Add New Entry-To add multiple transaction entries in single authentication.
3. Save- Save transaction now and complete it later.
4. Save As Template – Save this as template and next time you can initiate transaction directly by selecting 'Initiate from template'.

After clicking on the continue button Payment Confirmation screen will appear. In that screen enter the transaction & One Time Password in that appropriate place and click on '**Confirm Payment**' button.

On completion of transaction Cyber Receipt appears as below .User can download

✡ Karnataka Bank Ltd

the same from below **'Download Details As'** field in various formats.

Immediate Payment-IMPS-24x7 :

Please go to Transactions: Funds Transfer → Immediate Payment -IMPS-24X7 and click on the link shown in the image.

Enter all the mandatory fields indicated below and click on **'Continue'** button to

Karnataka Bank Ltd

proceed next step of funds transfer.

1. Continue - Click on continue button to proceed the next step of funds transfer.
2. Add New Entry-To add multiple transaction entries in single authentication.
3. Save- Save transaction now and complete it later.
4. Save As Template – Save this as template and next time you can initiate transaction directly by selecting 'Initiate from template'.

24

After clicking on the continue button Payment Confirmation screen will

✡ Karnataka Bank Ltd

appear. In that screen enter the transaction & One Time Password in that appropriate place and click on '**Confirm Payment**' button.

On completion of transaction Cyber Receipt appears as below .User can download the same from below '**Download Details As**' field in various format.

Click on View Transaction Status Details in the above screen (To view the

✡ Karnataka Bank Ltd

Transaction Status)

Funds Transfer to Temple Charity Account:

Please go to Transactions: Funds Transfer → e-Hundi and click on the link shown in the image.
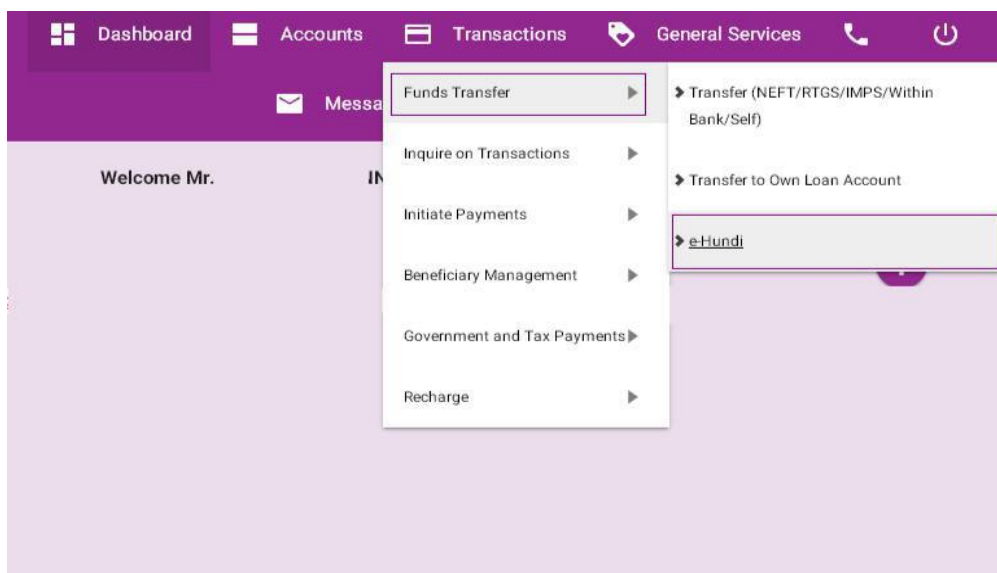
Enter all the mandatory fields indicated below and click on '**Continue**' button to

✡ Karnataka Bank Ltd

proceed next step of funds transfer.

To View Temple Payees Details -Click on **Look Up** Button.

To View Payee Details -Click on **View Payee Details** Button.

✡ Karnataka Bank Ltd.

27

After clicking on the continue button Payment Confirmation screen will appear. In that screen enter the transaction & One Time Password in that appropriate place and click on '**Confirm Payment**' button.

On completion of transaction Cyber Receipt appears as below .User can download the same from below '**Download Details As**' field in various formats.

✡ Karnataka Bank Ltd

5. Transactions (Corporate Users) :

Karnataka Bank Ltd

Funds Transfer to Own Account: (Maker Part)

Please go to Transactions: Funds Transfer > Within Bank Transfer > Funds Transfer To Third Party Account and click on the link shown in the image.
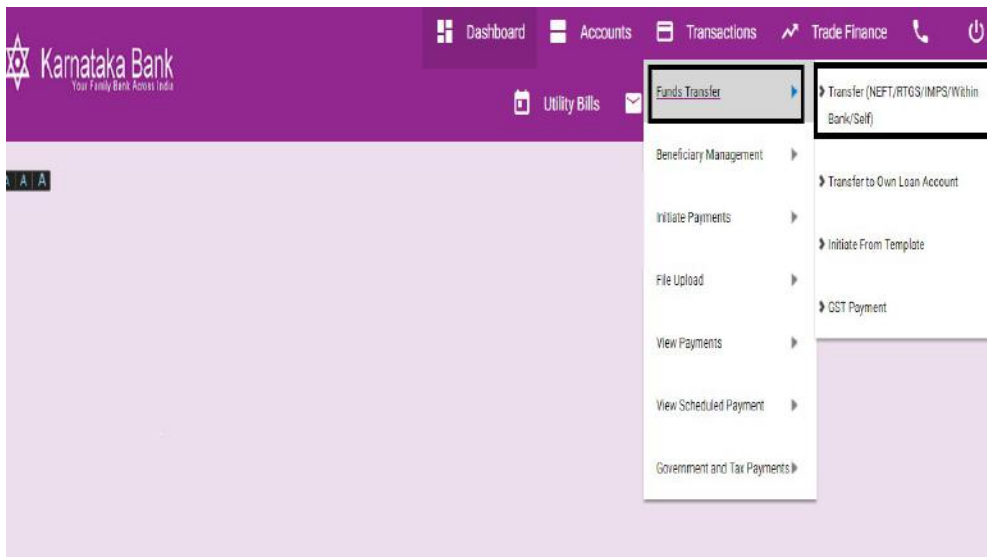
Enter all the mandatory fields indicated below and click on **'Continue'** button to proceed next step of funds transfer.

30

1. Continue - Click on continue button to proceed the next step of funds transfer

✡   Karnataka Bank Ltd

2. Add New Entry-To add multiple transaction entries in single authentication

3.Save- Save transaction now and complete it later.

4.Save As Template – Save this as template and next time you can initiate transaction directly by selecting 'initiate from template'.

After clicking on the Continue button Payment Confirmation screen will appear. In that screen maker(Initiator) can select the checker(Approver) from select Approver 'Look up ' button and enter the transaction & One Time Password in that appropriate place and click on 'Confirm payment' button.

On completion of transaction initiate process Cyber Receipt appears as below.

31

✡ Karnataka Bank Ltd
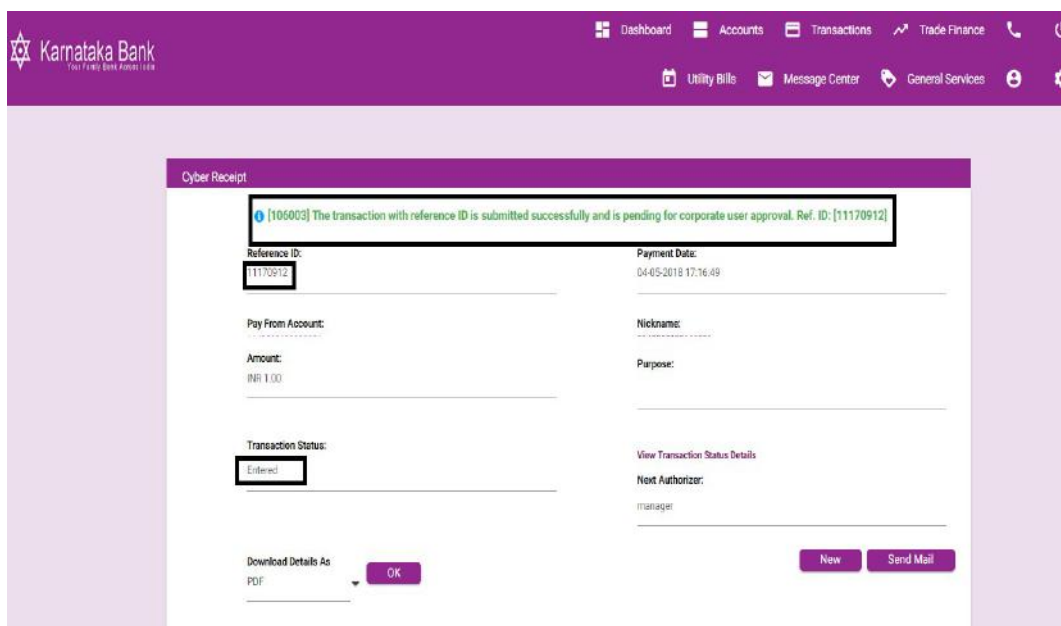
Funds Transfer to Third Party Account: (Checker Part)

Please go to Transactions: View Payments > View Approval Queue and click on the link shown in the image.
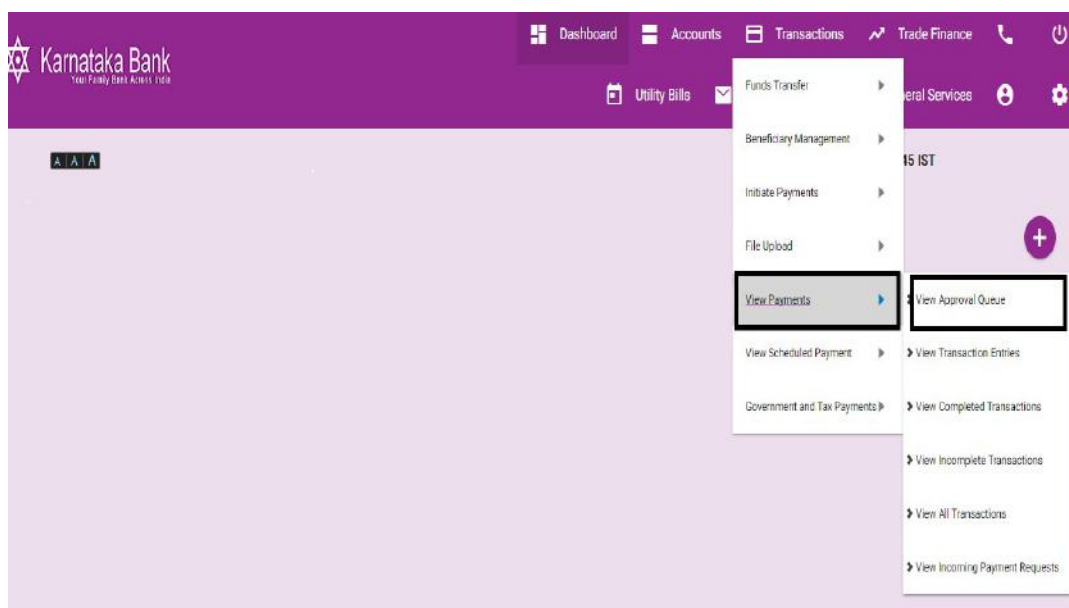
32

After clicking on the View Approval Queue Pending for approval screen will appear. In that screen select which transaction to be verified and click on 'Approve link' under Action drop

Karnataka Bank Ltd

down arrow.
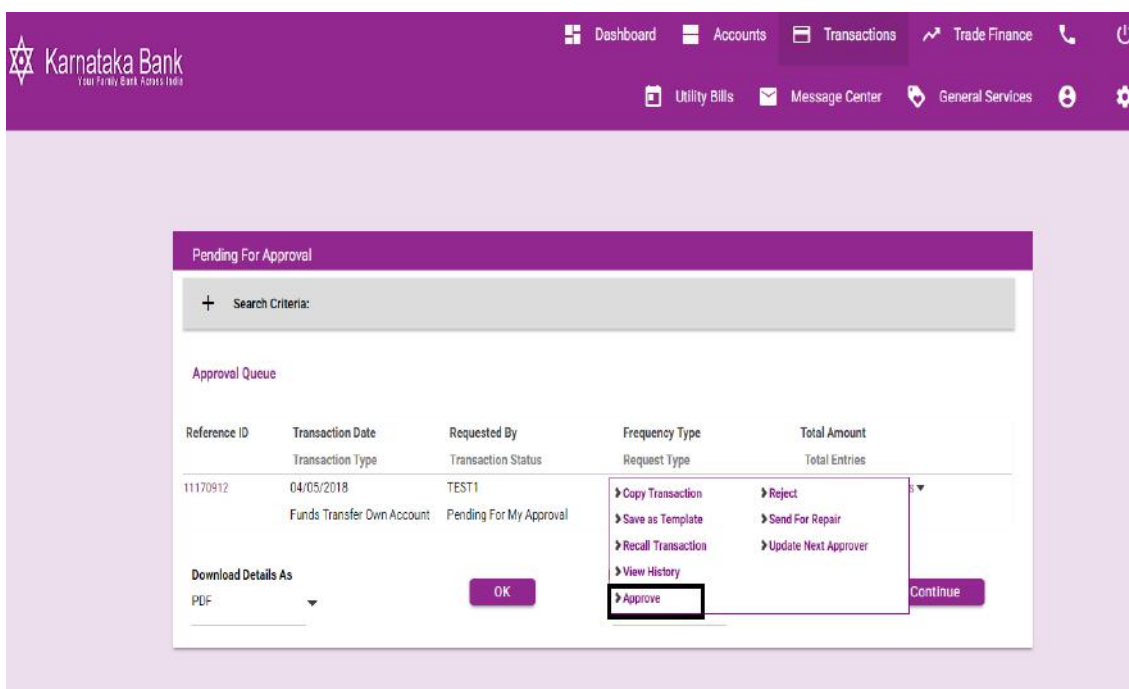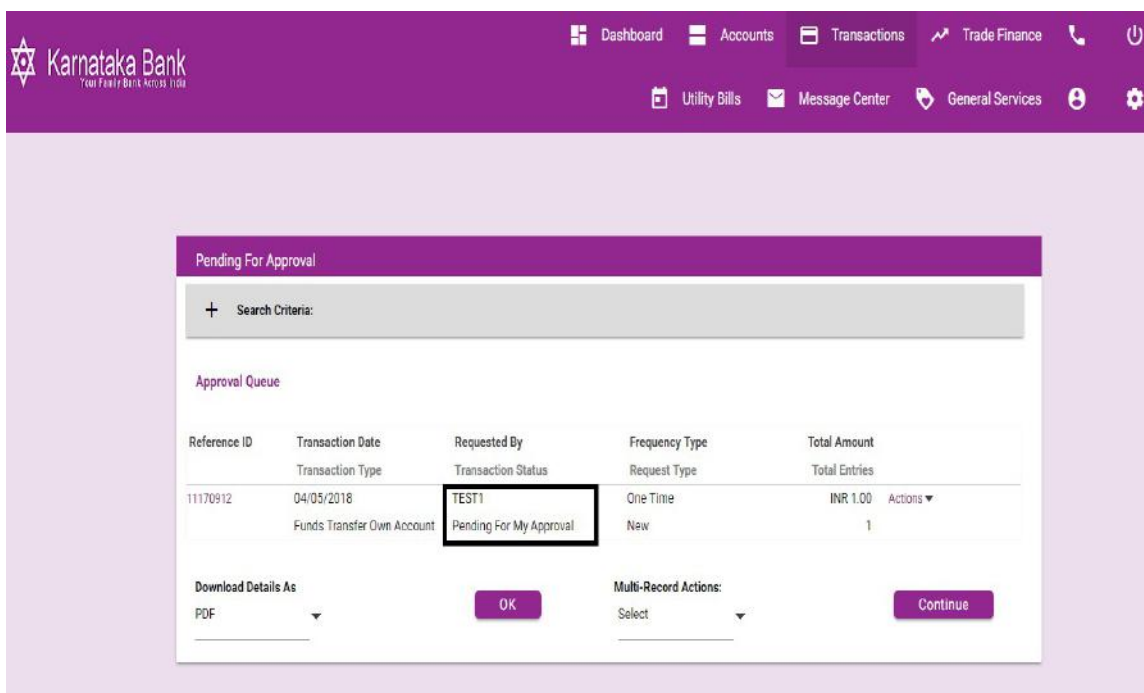
After clicking on the Approve link Payment Confirmation screen will appear. In that Screen enter the transaction & One Time Password in that appropriate place and click on 'Approve' button.

✡ Karnataka Bank Ltd

On completion of transaction Cyber Receipt appears as below .User can download the same from below 'Download Details As' field in various formats.

6. Online Deposit Account Opening :

To open Deposit a/c online, please go to Accounts: Account Enquiry-> Deposit Accounts-> My

✡   Karnataka Bank Ltd

deposit Accounts and click the link shown in the image.
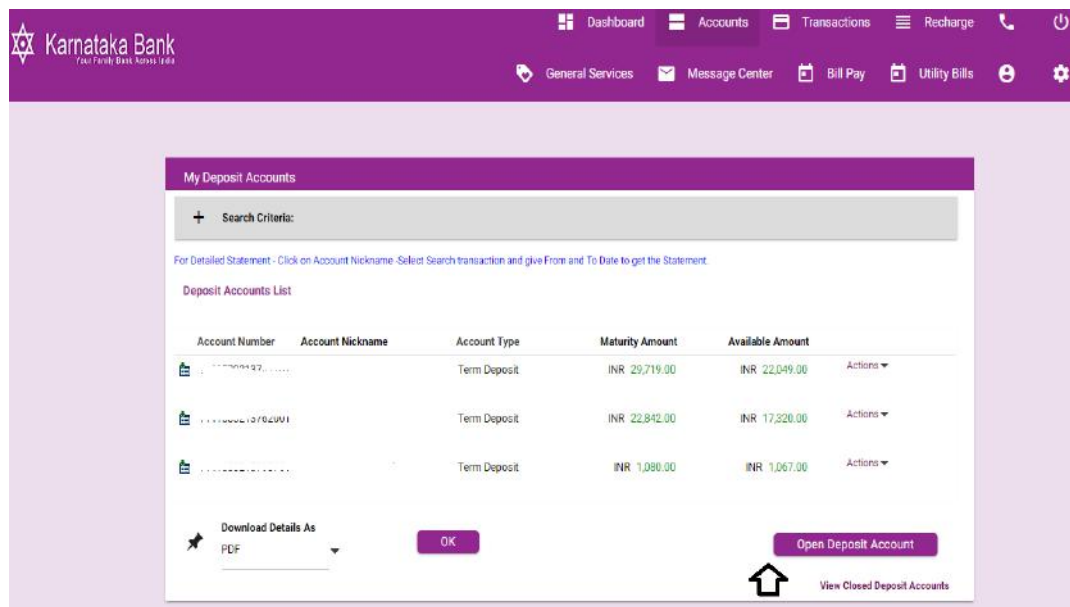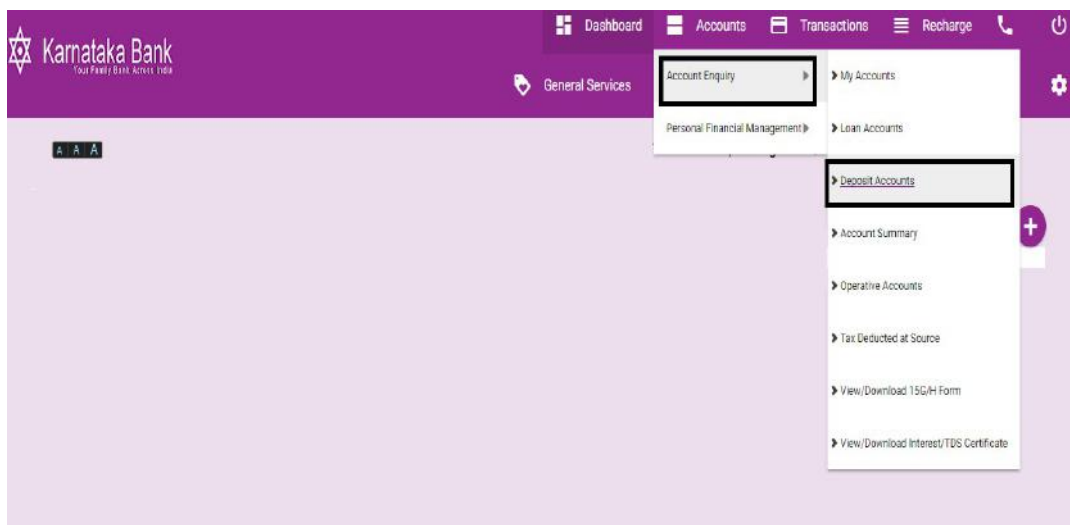
Click here for Online Deposit a/c opening

(Or)

General Services-> Service Request -> New Request -> Deposit accounts as shown below.

Karnataka Bank Ltd
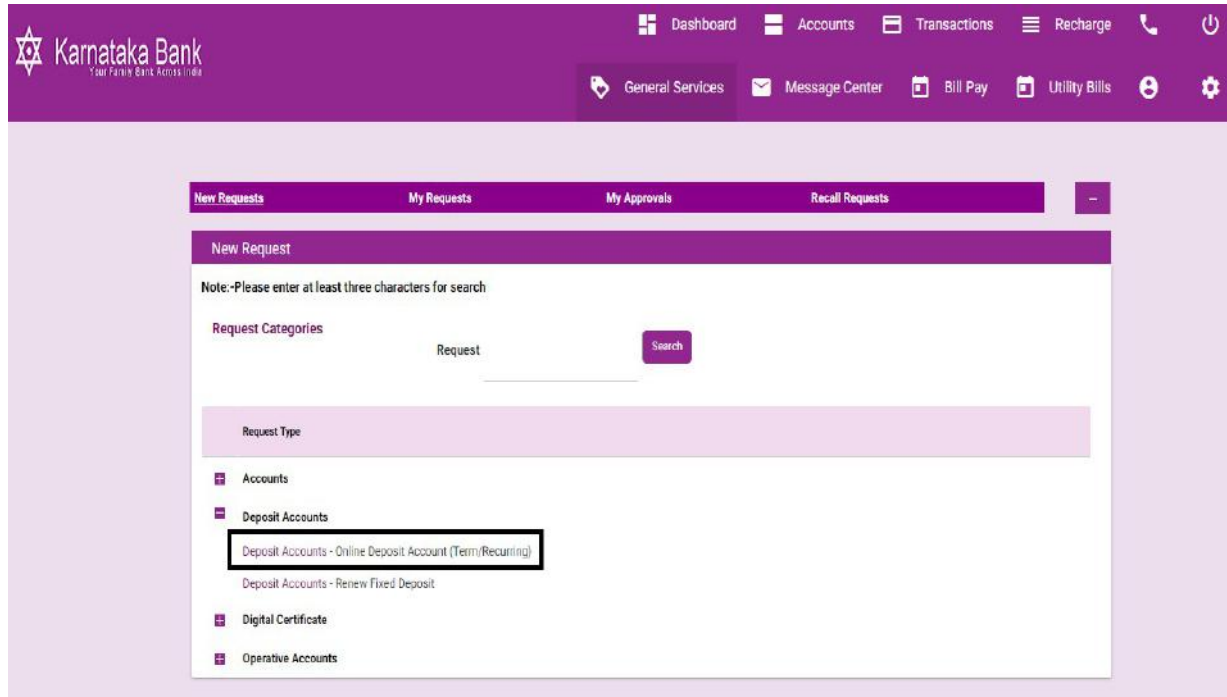
Fill in details Amt of Deposit, Duration, Scheme Code (Recurring, Fixed Deposit, and ACC – On maturity), Nominee; Principal maturity (redemption option) and press submit online.

Karnataka Bank Ltd

Open Term Deposit Account

Click here to Check the Rate of Interest

Deposit Amount*
3000

Deposit Duration*
(Months)
6

(Days)
If months are entered days cannot be greater than 30

Account Opening Date (dd/MM/yyyy)*
04/05/2018

Debit Account*
My Account ▼

Available Balance: INR 8,882.89

Scheme Code*
RECURRING DEPOSIT-S ▼

Interest Instruction
Select ▼

Renewal Instructions*
Redeem Proceeds ▼

My Account ▼

Nominee Details Required ⦿ Yes ◯ No

Nominee Name

Relation With You
Spouse ▼

Address
BENGALURU

Zip Code
560029

Date Of Birth (dd/MM/yyyy)
28/06/1979

Is Nominee Minor ◯ Yes ⦿ No

Opening of a term deposit is subject to the availability of funds in your account as well as the rules and regulations of the bank.
For Tax Planner Schemes :
1. Lock in period of 5 years for deposits under Tax planner scheme
2. No Loan can be sanctioned against deposits opened under Tax Planner Scheme.
For Senior Citizen schemes:
1. Deposits with additional rate of interest for Senior Citizens will be issued if scheme for Senior Citizen is selected by the customer and age of customer is 60 Yrs or above, on the date of creating the fixed deposit, as per date of birth recorded with the Bank.
2. No additional rate of interest for senior citizen is provided under NRE and NRO term deposits.

Back   Submit Online

Once you click Submit Online, please cross check the input details and enter OTP, Transaction password in below screen.

✡   Karnataka Bank Ltd

Preview and Confirm

Deposit Amount:	**Deposit Duration(Months):**
3,000.00	6
Deposit Duration(Days):	**Account Opening Date:**
	04/05/2018
Debit Account:	**Scheme Code:**
114_____	RECURRING DEPOSIT-STAFF-MONTHLY
Interest Payment:	**Principal Maturity:**
Nominee Details Required:	**Nominee Name:**
Yes	
Relation with you:	**Address:**
Spouse	BENGALURU
	Zip Code:
	560029
Is Nominee Minor:	**Date of Birth:**
No	28/06/1979
Remarks	
Remarks	

Confirmation Details

Transaction Password*	**One Time Password***
·········	······

Submit

Deposit successfully opened. Deposit Receipt can be taken from branch. You can download

Karnataka Bank Ltd

Acknowledgement by clicking 'OK' button as shown below.

Click here for Term Deposit Account Acknowledgement

Note:

✡ Karnataka Bank Ltd

**1 FOR THE FIRST TIME IMPLEMENTION OF THE FILE UPLOAD, KINDLY
CONTACT CUSTOMER CARE CENTER /BASE BRANCH.
2 KINDLY INITIATE BULK UPLOAD WITH ONE/TWO DEBITS FOR
CONFIRMATION OF THE FILE FORMAT**

---

7 .Salary File Upload (Maker Part):

Please go to Transactions: File Upload > Upload a File and click on the link shown in the image.
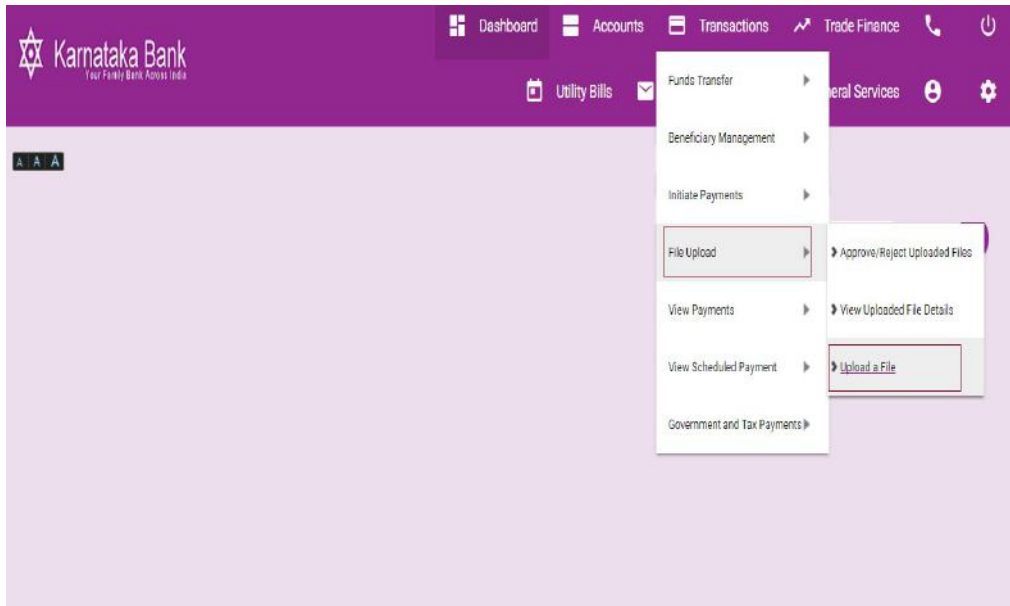
Click on ' **Salary Payments** ' to proceed.
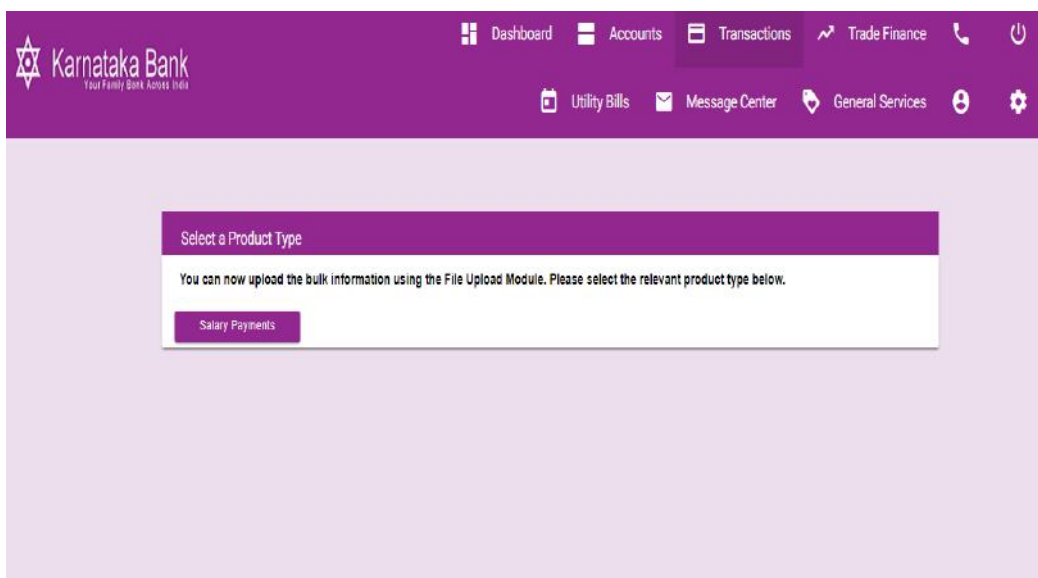
✡ Karnataka Bank Ltd

Enter all the mandatory fields indicated below and click on '**Continue**' button to proceed next step of upload process. (Supported **txt** file format only)

After clicking on the Continue button Payment Confirmation screen will appear. In that screen maker(Initiator) enter the transaction & One Time Password in that appropriate place

✡ Karnataka Bank Ltd

and click on '**Submit**' button.

On completion of salary file upload process confirmation screen appears as below.

Salary File Upload (Checker Part):

✡ Karnataka Bank Ltd

Please go to Transactions: File Upload > Approve /Reject Uploaded Files and click on the link shown in the image.
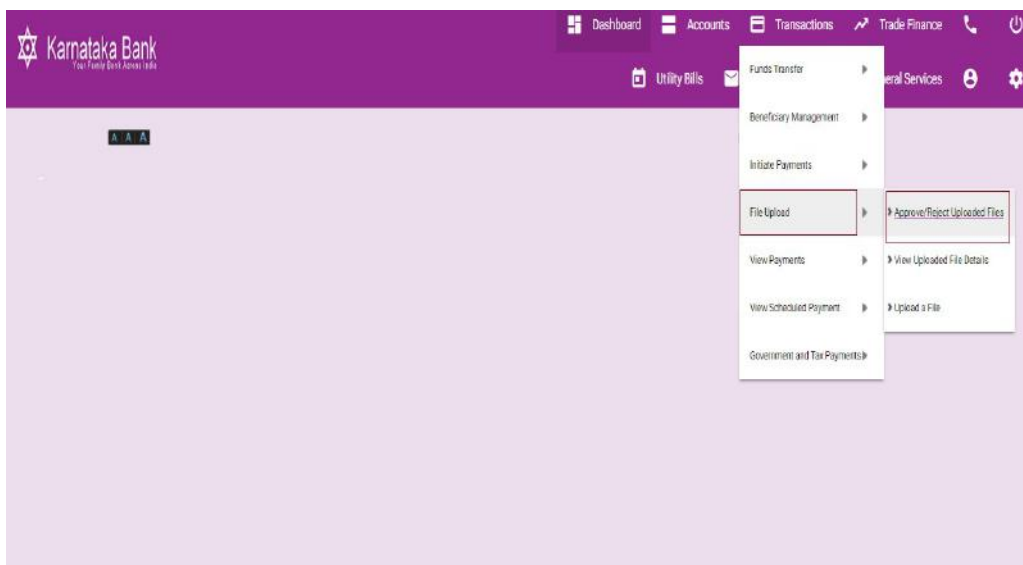
After clicking on the Approve /Reject Uploaded Files Pending files for approval screen will appear. In that screen select which salary file to be verified and click on '**Approve** ' link under Action drop down arrow.
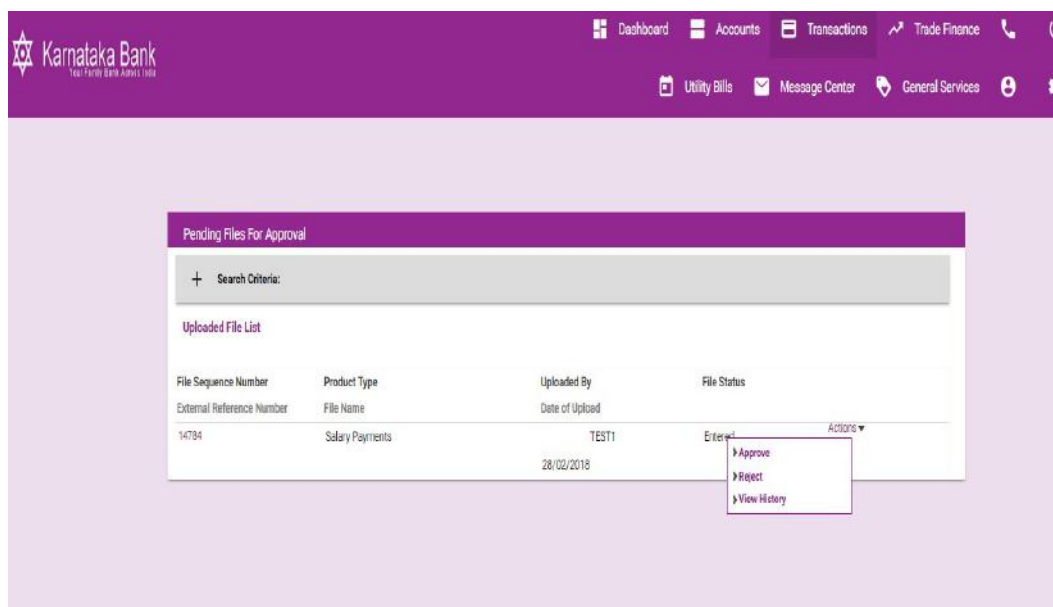
After clicking on the Approve link Preview Confirmation screen will appear. In that screen enter the transaction & One Time Password in that appropriate place and click on

✡ Karnataka Bank Ltd

'**Approve**' button.

On completion of salary file upload process summary screen appears as below.

View Uploaded File Details:

✡   Karnataka Bank Ltd

Please go to Transactions: File Upload >View Upload File Details and click on the link shown in the image.

Image I
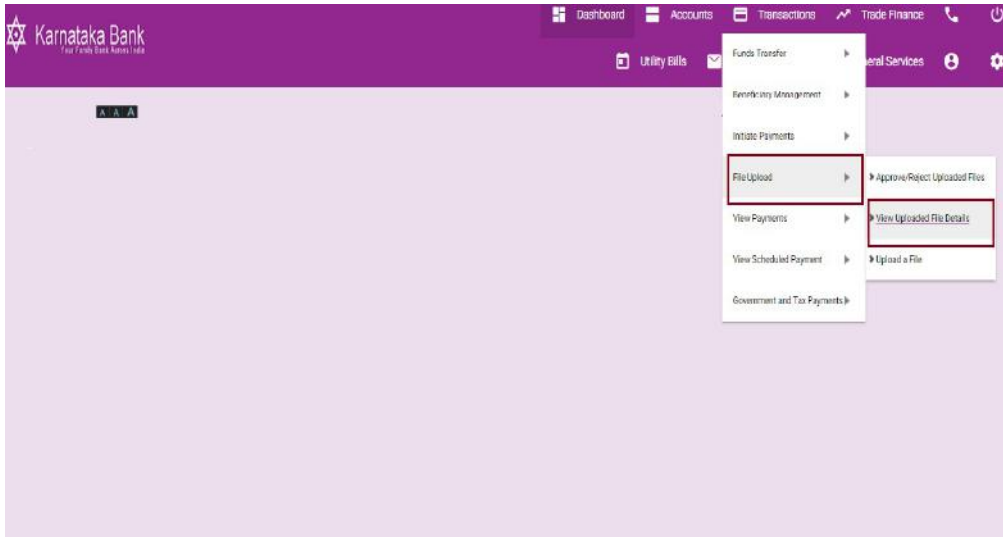
Image II
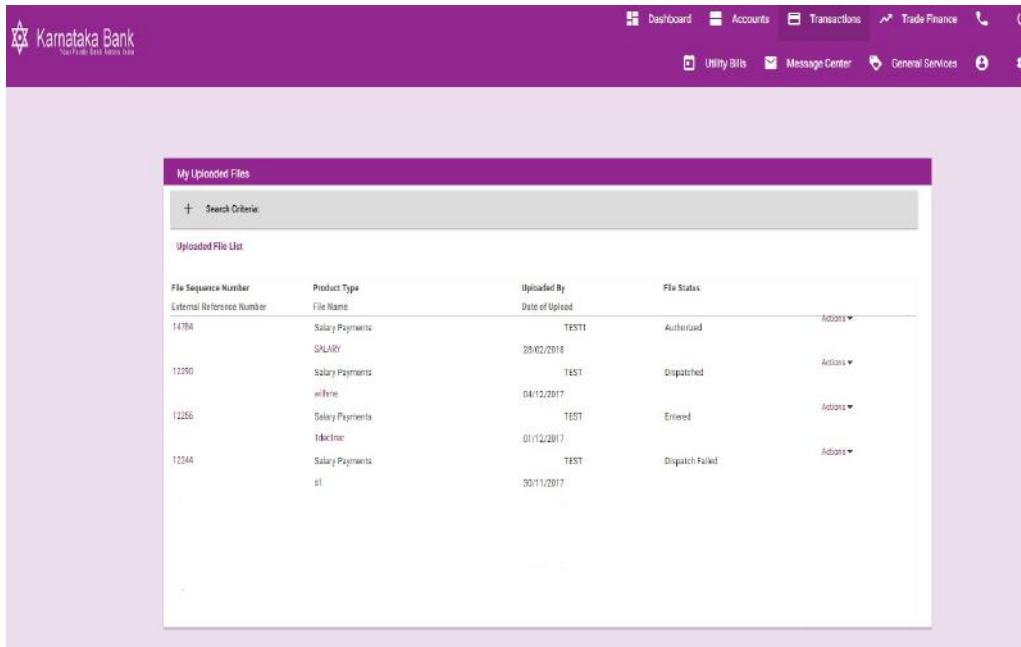
Salary File Uploaded Status

1. Authorized – File uploaded successfully.
2. Waiting for further approval – Partially file uploaded (Pending for other Users).
3. Dispatch Failed – File dispatched failed during transaction process.
4. Dispatched – File dispatched successfully during transaction process.

File Upload Format for Within the Bank

BENEFICIARY ACCOUNT NUMBER|KBL|BRANCH_ID|INR|EMP_NAME| PARTICULARS||CR|8.00

Field 1 - 16 Digits Account Number.
Field 2 - Bank ID (KBL).
Field 3 - 3 Digits Branch ID.
Field 4 -INR.
Field 5 - Name of the Employee (Or) Beneficiary.
Field 6 - Transaction Particulars.
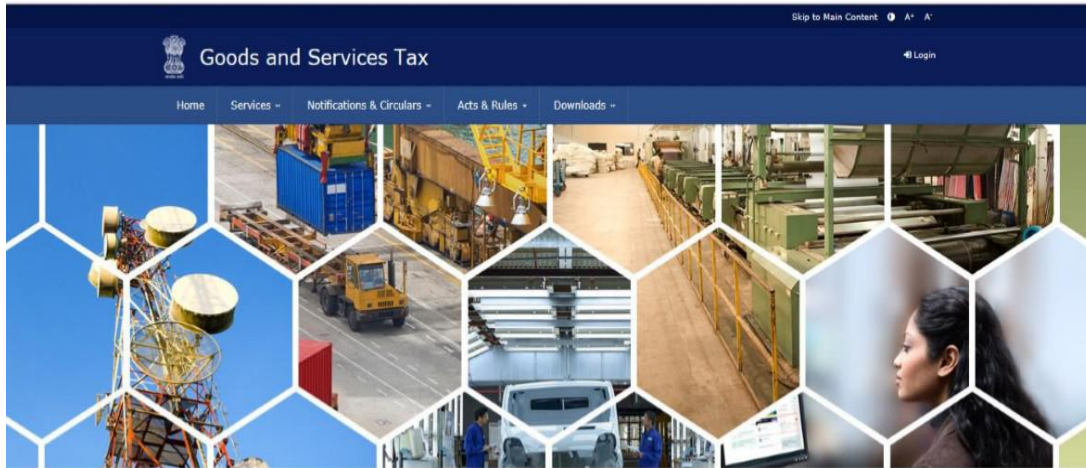Filed 8- CR.
Field 9- Transaction Amount.

File Upload Format for Other Bank

BENEFICIARY ACCOUNT NUMBER|RT + IFS CODE FIRST 4 DIGITS|IFS CODE LAST 6DIGITS|INR|EMP_NAME|PARTICULARS|IFS CODE|CR| 2100.00

Field 1 - Other Bank Beneficiary Account Number.
Field 2 - Bank ID (RT + First 4 Digits of IFSC Code).
Field 3 - Last 6 Digits of IFSC Code.
Field 4 - INR.
Field 5 -Name of the Employee (Or) Beneficiary.
Field 6 - Transaction Particulars.
Field 7– Bank Branch IFSC Code (11 Digits IFSC Code).
Filed 8- CR.
Field 9 - Transaction Amount.

Salary File Upload Format :

✡   Karnataka Bank Ltd

(Convert Excel to Txt File Format**)**

Step 1:

Step 2:

Step 3:

✡   Karnataka Bank Ltd

Step 4:

8. GST Payment

✡   Karnataka Bank Ltd

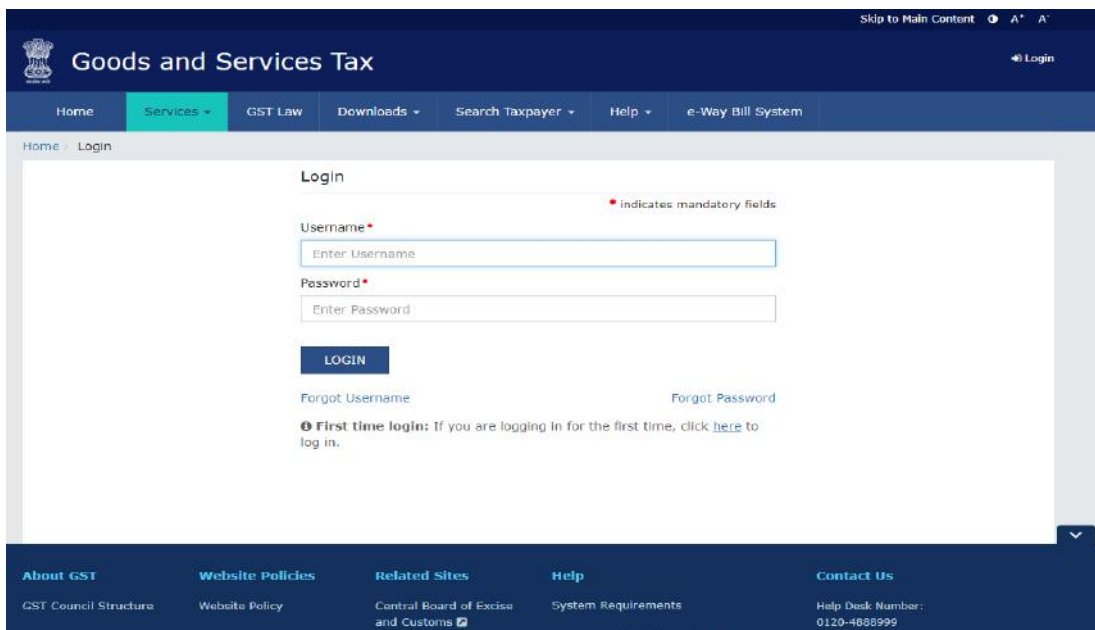**GST Payment Through KBL Money Click Internet Banking :**

Open Home page of GST portal www.gst.gov.in to create challan and generate CPIN

Login to GST portal using your user id and password

Click on services → Payments →create challan

✡   Karnataka Bank Ltd

Enter the GST payment details are required. Then click on NEFT / RTGS option and select the Bank name as KARNATKA BANK from the remitting bank drop down list and then click on Generate Challan.

Login to MoneyClick , Retalil or Corporate Internet Banking service

✡ Karnataka Bank Ltd

Please go to Transactions: Funds Transfer → Transfer(Self/Within Bank/RTGS/NEFT/GST **Payment) and click on the link shown in the image**

Enter all the mandatory fields indicated below and click on **'Continue'** Button to proceed next step of funds transfer.

After clicking on the continue button Payment Confirmation screen will appear. In that screen

✡ Karnataka Bank Ltd

enter the transaction & One Time Password in that appropriate place and click on '**Confirm Payment** 'Button.

On completion of transaction Cyber Receipt appears as below .User can download the same from below '**Download Details As**' field in various format.

Retrival and Linking Process of Challan in GST Website

✡ Karnataka Bank Ltd

Link UTR number with CPIN.(Post Fund Transfer)

Step I:

Step II

Step III:

✡   Karnataka Bank Ltd