

STEP-BY-STEP GUIDE: TRANSFERS & PAYMENTS



At **UAB**, we strive to make banking simple, secure, and accessible for everyone. Follow these steps to complete your transfers and payments safely.

1. Access Your Account

- **Online Banking:** Visit UAB Online Banking and login using your User ID and password.
- **Mobile Banking App:** Open the UAB app on your smartphone or tablet and login.

2. Navigate to Transfers & Payments

- Once logged in, locate the “**Transfers & Payments**” option on the main menu.
Options include:
 - **Transfer between your accounts**
 - **Transfer to other UAB accounts**
 - **Transfer to other banks (domestic & international)**
 - **Bill payments**

3. Select the Type of Transfer or Payment

- Choose the **type of transfer** you want to perform.

4. Enter Beneficiary Details

- **For bank transfers:** Enter the beneficiary’s account number, bank name, and IBAN (if required).
- **For bill payments:** Enter your **customer/bill reference number**.
- **Double-check all details** before proceeding.

5. Enter the Amount

- Specify the **amount** you wish to transfer or pay.
- Review any **fees** associated with the transaction.

6. Confirm the Transaction

- Review the transaction details carefully.
- Click “**Confirm**” to proceed.
- You will be asked to **enter a One-Time Password (OTP)** sent to your registered mobile number for security verification.

7. Save Your Receipt

- After the transaction is successful, **save or download the receipt** for your records.
- Receipts can also be accessed in your **transaction history**.