

What is FYN?

FYN is an enterprise portal exclusive for Business Banking and Corporate clients. The main objective of **Kotak FYN** is to provide customers with a seamless experience in a unified & integrated view across product platforms in the area of **Account Services, Payments, Collections, Trade and service requests**.

Phase 1 of FYN was launched in 2021 with Trade services and gained immense popularity among corporate users owing to the ease and convenience demonstrated by the portal.

We have now launched Account services and Collections in the same portal with a vision to bring all the corporate services under the convenience of a consolidated portal and a single login.

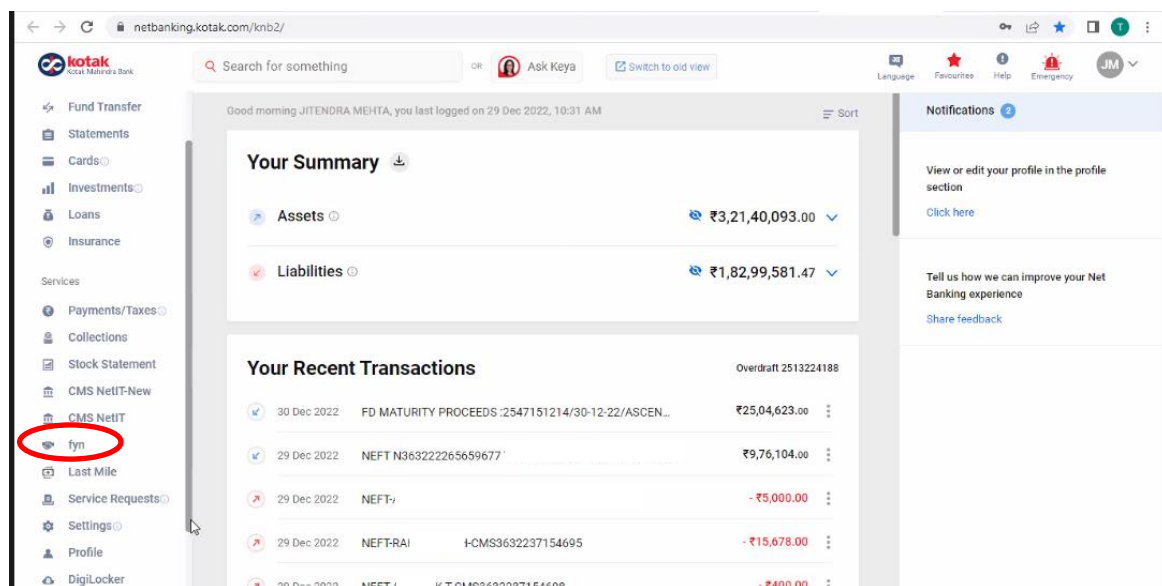
How to Access FYN?

You can log in to FYN and experience our best in class portal in 2 different ways

- a. Through the Standard Net Banking Portal that you have been using.
- b. Direct **Login through Standalone FYN Portal**

Login through net banking:

- a. Simply use your net banking credentials to login into net banking
- b. Make sure you have switched to the new view in net banking
- c. On the left-hand side, under “Services”, click on “FYN”



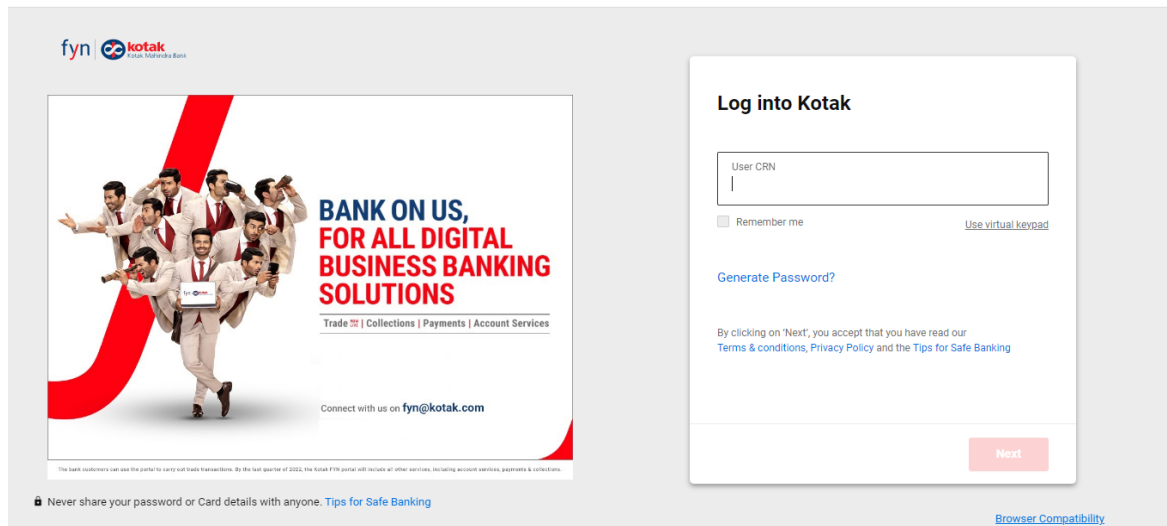
The screenshot shows the Kotak Net Banking portal interface. The left-hand navigation menu is visible, with the 'Services' section expanded. The 'fyn' option is highlighted with a red circle. The main content area displays the user's summary, including assets and liabilities, and a list of recent transactions.

Assets	Value
Assets	₹3,21,40,093.00
Liabilities	Value
Liabilities	₹1,82,99,581.47

Date	Description	Amount
30 Dec 2022	FD MATURITY PROCEEDS :2547151214/30-12-22/ASCEN...	₹25,04,623.00
29 Dec 2022	NEFT N363222265659677	₹9,76,104.00
29 Dec 2022	NEFT-	- ₹5,000.00
29 Dec 2022	NEFT-RAI H-CMS3632237154695	- ₹15,678.00
29 Dec 2022	NEFT- K T-CMS3632237154698	- ₹400.00

Direct Login through Standalone FYN Portal

- Please click on the below hyperlink or copy paste the link on your web browser - <https://fyn.kotak.com/customer/portal>
- Login into the portal with your net banking credentials



The screenshot displays the FYN portal interface. On the left, a promotional banner features a group of business professionals and the text: "BANK ON US, FOR ALL DIGITAL BUSINESS BANKING SOLUTIONS". Below this, it lists services: "Trade | Collections | Payments | Account Services" and provides the contact email "fyn@kotak.com". A small disclaimer at the bottom of the banner states: "The bank customers can use the portal to carry out trade transactions. By the last quarter of 2022, the Kotak FYN portal will include all other services, including account services, payments & collections."

On the right, the "Log into Kotak" section contains a "User CRN" input field, a "Remember me" checkbox, and a "Use virtual keypad" link. Below these is a "Generate Password?" link. A disclaimer reads: "By clicking on 'Next', you accept that you have read our [Terms & conditions](#), [Privacy Policy](#) and the [Tips for Safe Banking](#)". A "Next" button is located at the bottom right of the login form.

At the bottom left of the page, a security notice states: "Never share your password or Card details with anyone. [Tips for Safe Banking](#)". At the bottom right, there is a "Browser Compatibility" link.

User Manual:

1. Home

2. Account Services

A. Account Summary

- a. All Accounts**
- b. Most Active Account**
- c. Favourite Account**
- d. Group of Accounts**
- e. Payments and Collections**
- f. Account Overview**

B. Stop Cheque

C. Balance Confirmation

D. Term Deposit Overview

- a. Term Deposit**
- b. Term Deposit Statement**
- c. Term Deposit Interest Certificate**

3. Loans

A. Loans Overview

B. Loan

4. Collection Services

A. Home

B. Collections Overview

C. Payment Gateway

D. POS

E. UPI

F. BBPS

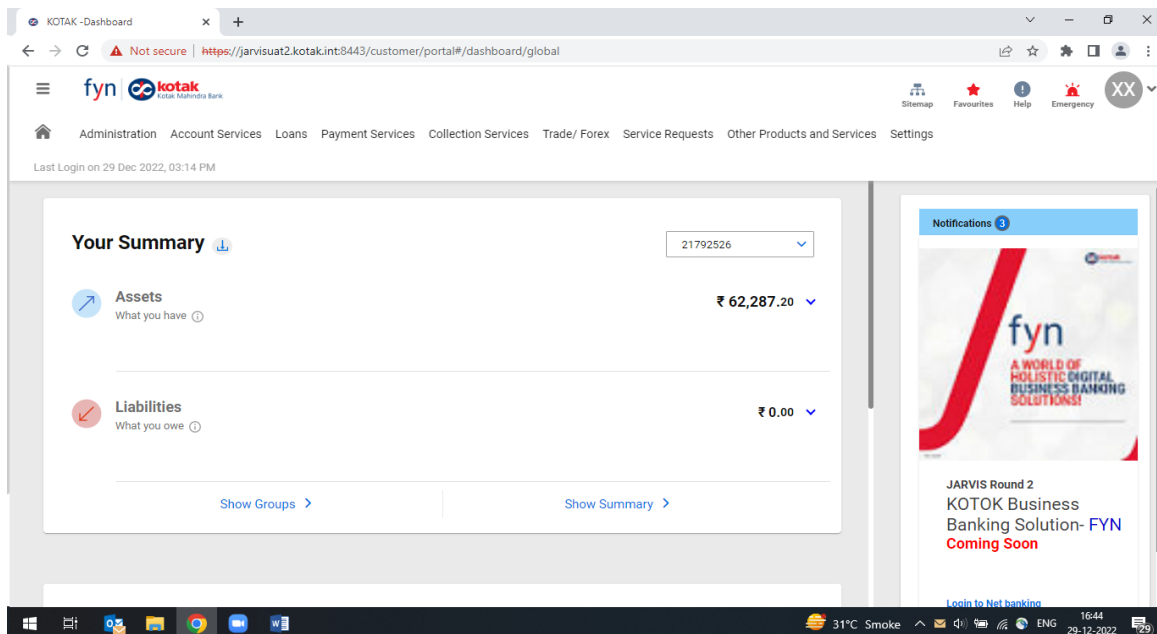
G. Virtual Accounts

H. Cash and Cheque collections

1. Home

- This is your Landing Page.
- You would be able to -
 - Have a single view of your Overall Asset and Liabilities Relationship maintained with the bank.
 - Product wise breakup of Asset Products and their outstanding
 - Product wise breakup of Liabilities and balances against each.
 - Further Drill down of each of the products at the account level.
- User only sees those accounts to which he has access to.

Overall Asset and Liabilities Relationship maintained with the bank on the FYN homepage

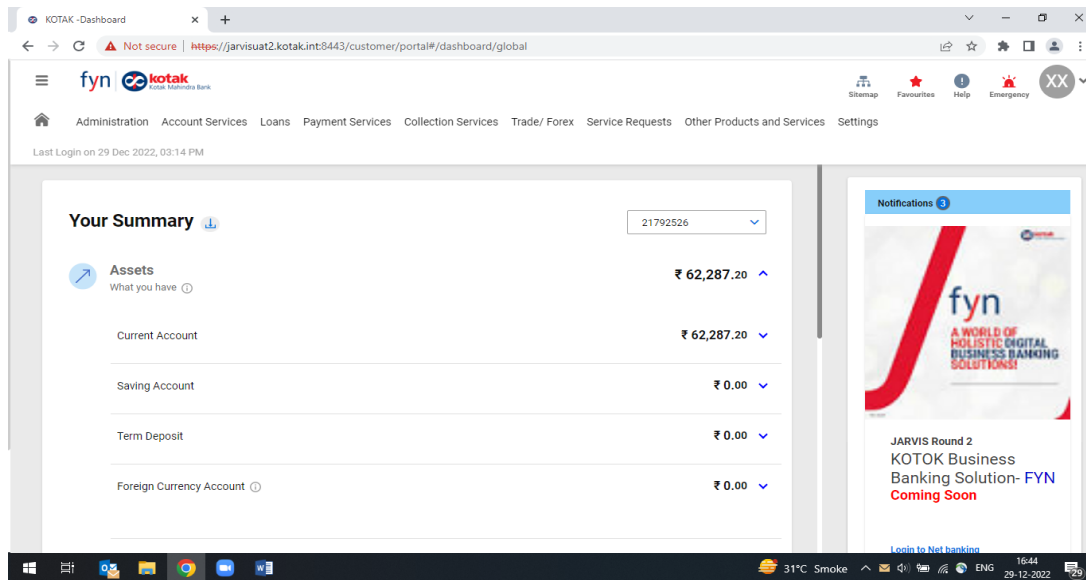


The screenshot displays the FYN homepage dashboard. At the top, there is a navigation menu with options like Administration, Account Services, Loans, Payment Services, Collection Services, Trade/Forex, Service Requests, Other Products and Services, and Settings. The main content area is titled "Your Summary" and shows a dropdown menu for account selection (currently set to 21792526). Below this, there are two sections: "Assets" (What you have) with a value of ₹ 62,287.20 and "Liabilities" (What you owe) with a value of ₹ 0.00. There are also buttons for "Show Groups" and "Show Summary". On the right side, there is a "Notifications" section with a banner for "JARVIS Round 2 KOTOK Business Banking Solution- FYN Coming Soon". The bottom of the screen shows a Windows taskbar with the date 29-12-2022 and time 16:44.

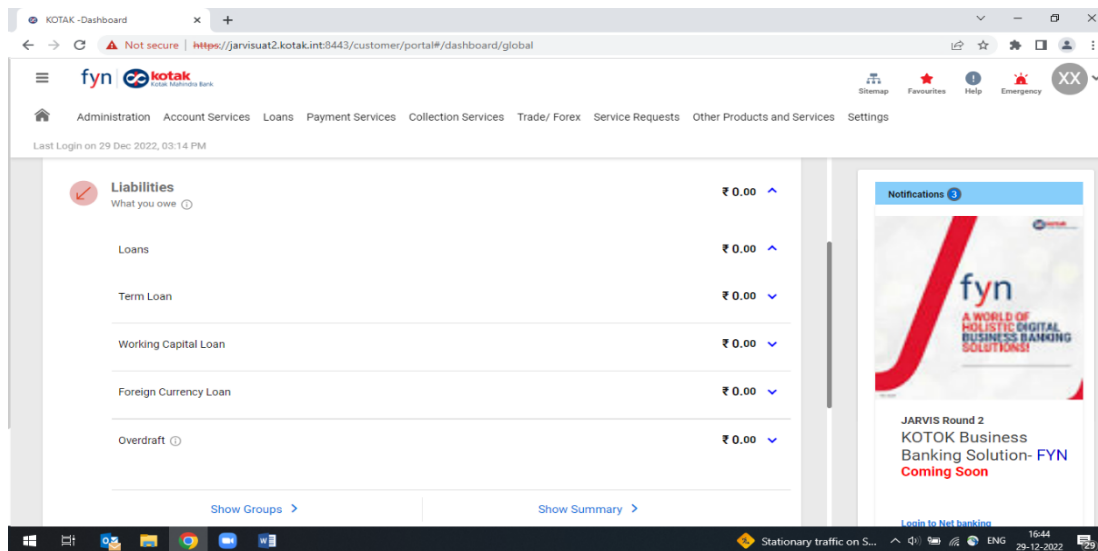
You can further drill down to see the product-wise breakup for assets & liabilities

You can also personalise the home page by adding any of the widgets like most active accounts/TD/Groups for easy reference by clicking on '+' sign next to it.

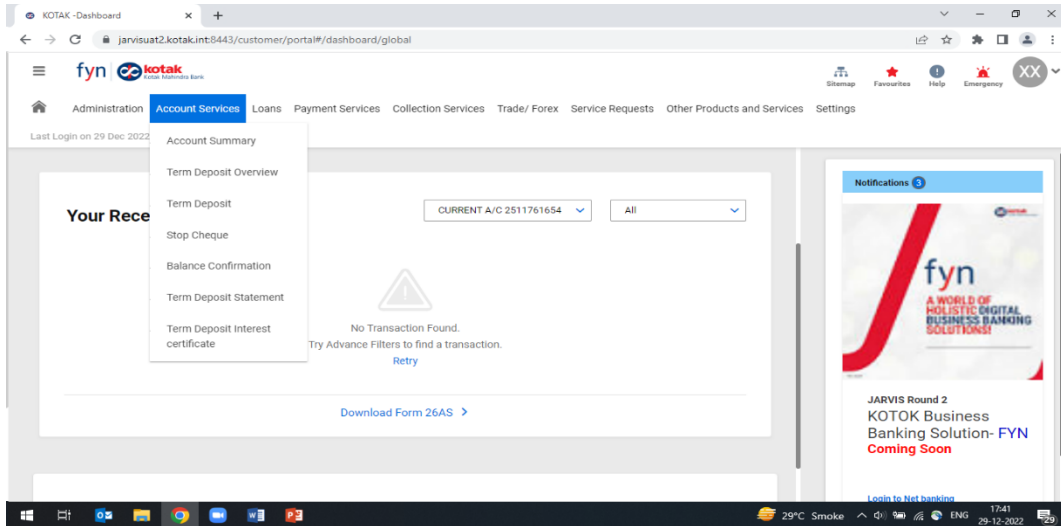
Product-wise breakup - Assets



Product-wise breakup – Liability

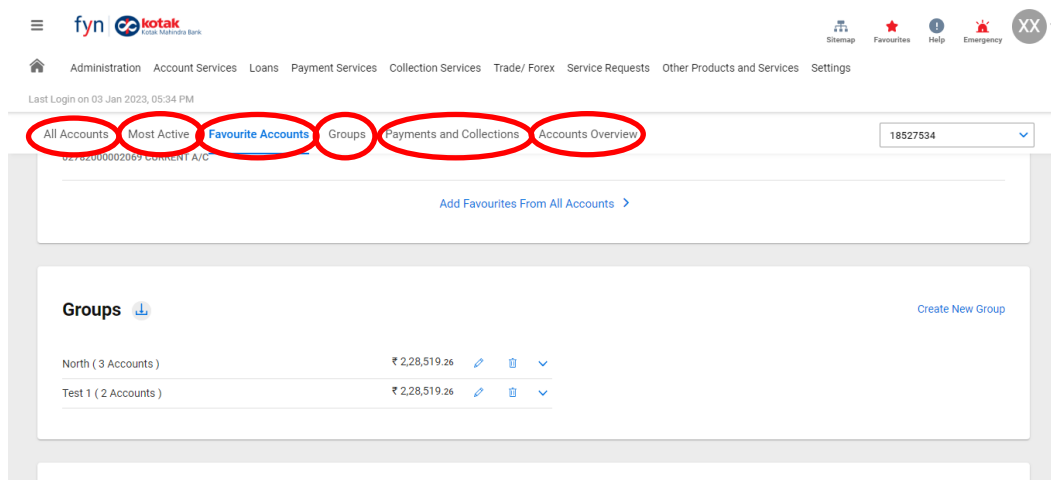


2. Account Services



A. Account Summary

- This provides you direct access to details of all the accounts you maintain with us and have access to.
- You would be able to -
 - a. See all the accounts you have access to, along with their balances.
 - b. See the accounts grouped as **Most Active accounts**. These are accounts in which you transact more frequently.
 - c. Tag your account as **Favourite Account** and group them separately to be able to access them quickly.
 - d. Create **Groups of Accounts** with your own Personalised Group names. This will help you in creating groups of accounts basis your organisation's setup/requirement. E.g. Region wise, Department wise etc.
 - e. Payment and Collection You can flag the accounts as **payment/collection** & view the consolidated amount of payment transactions/collection transactions across the accounts
 - f. **Account Overview** takes you to the old net banking version, which can be accessed for downloading account statements



B. Stop Cheque

You can stop single/multiple/ range of cheques

C. Balance Confirmation

You can download the balance confirmation certification for all products (CASATD & Loans) held by the clients or a specific product or specific account

D. Term Deposit Overview

You will be able to view the list of FDs to the user has access too. Key details like Interest Rate, Maturity Date & Current Value can be viewed.

a. Term Deposit

You can further view details for a specific FD too. You may further download the TD advice for the specific TD, too

View Details ×		
Deposit A/c 0938509438 LINKED	Principal Amount ₹ 1,000,000.00	Interest Rate (p.a.) 6.09%
Maturity Amount ₹ 2,000,000.00	Name on A/c	Start Date 08 Nov 2019
Maturity Date 08 Nov 2022	Tenure 360 days	Product Fixed
Interest Pay Plan Monthly	Auto renew Yes	Lien Marked No
Current Balance ₹ 1,000,000.00	Principal Payout A/c Current 473897489237	Interest Payout A/c Current 473897489238
Linked to A/c Current 473897489237		

b. Term Deposit Statement

You can download the deposit statement for the period selected

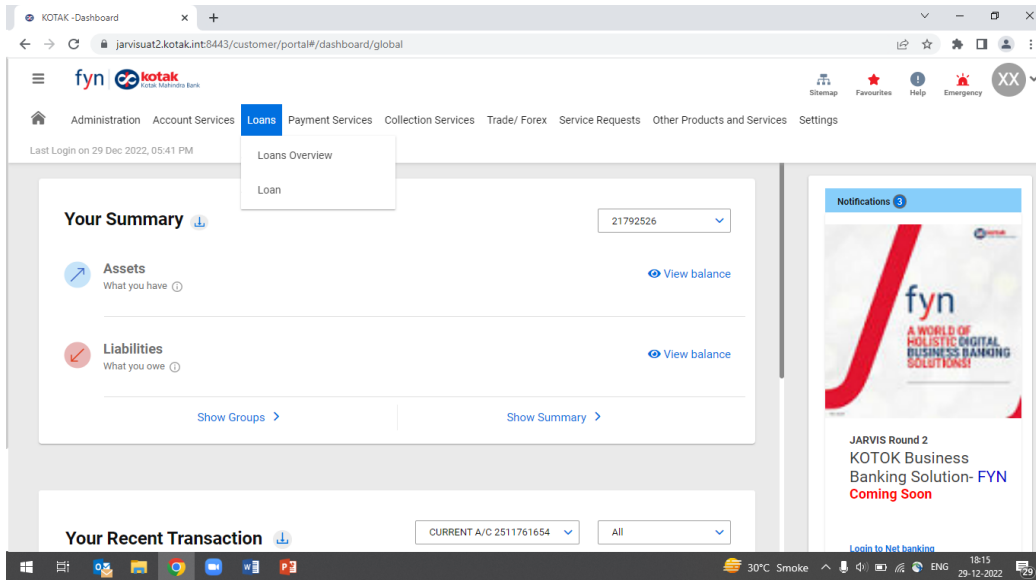
c. Term Deposit Interest Certificate

You can download the deposit interest certificate for the quarter selected

3. Loans

A. Loans Overview

You can view the list of Loans to the user has access too. Key details like Interest Rate, Maturity Date / Tenure, Disbursed amount, outstanding amount & overdue amount. You have a provision to filter basis Loan Type & Maturity Date too



B. Loan

View details for a specific loan too & download the repayment schedule for these loans too

Loan Details		
Loan # 5902885230	Outstanding Amount ₹ 394,500.00	Interest Rate(p. a.) 3.50%
Product Term Loan	Name on A/c	Disbursed Amount ₹ 394,500.00
Start Date 08 Nov 2019	Maturity Date 12 Aug 2020	Benchmark MCLR 1 month
Spread 0.02%	Loan Tenure 10 Days	Residual Tenure 12 Months 3 Days
Benchmark Rate 7.15%	Amount Overdue ₹ 394,500.00	Status Active
Other Details		

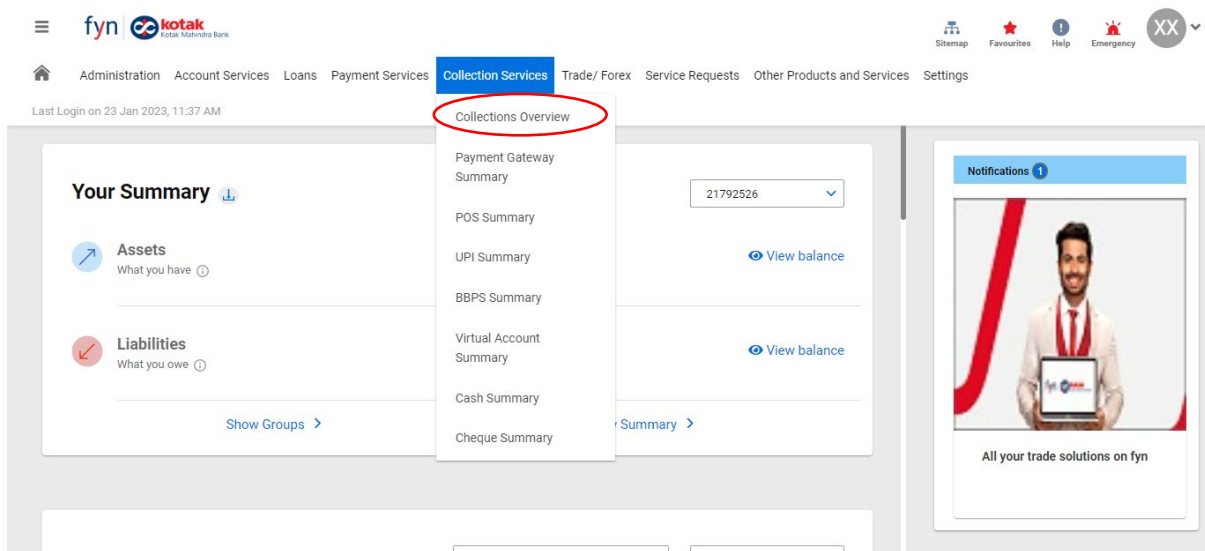
Re-iterating few features which are exclusively added for you in the FYN platform:

- You can flag a few accounts as favourites & view balances specifically for those accounts
 - You can view the most active accounts (basis txn in last 2 days) with their balances
 - You can group their account & view the consolidated balances across these groups
 - You can flag accounts as payments/collections & view the cumulative debits/credits done in these accounts
 - You can download balance confirmation for all product, specific product/account/loan
 - You can stop a cheque, range of cheque or **multiple** cheques at once
 - You can view the details of all loans held with loan specific details
 - You can download repayment schedule for a loan
 - You can download **TD interest certificate & TD statement**
-

4. Collections Services

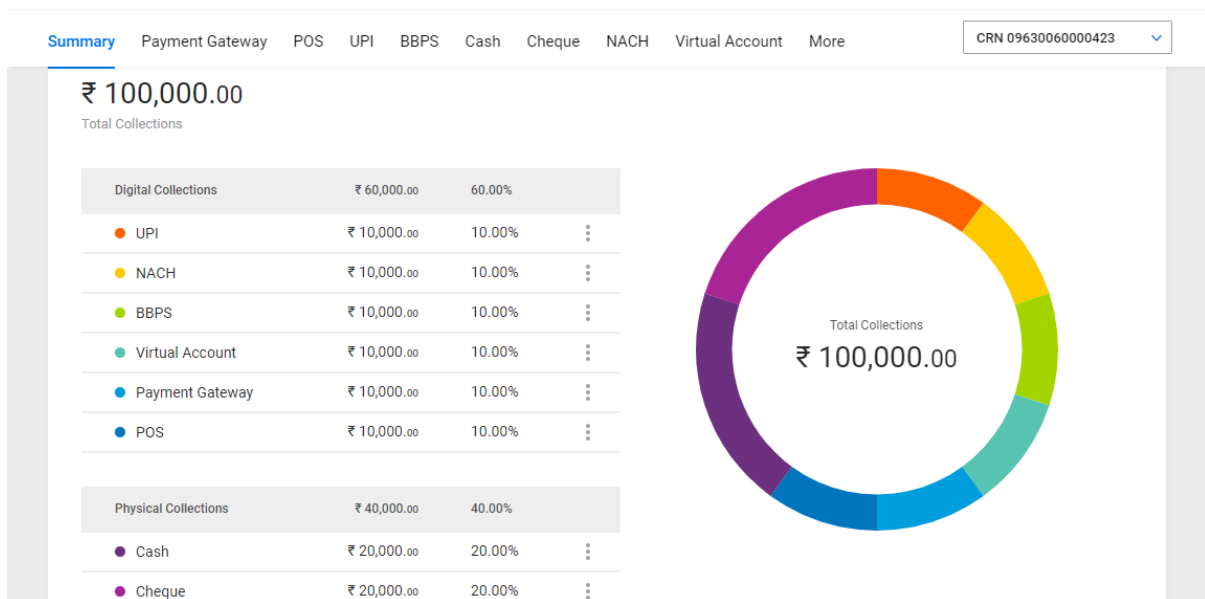
A. Home

- This is your Landing Page. Click on **Collection Services**
- Fyn Collections is an integrated and real-time experience covering collections from 8 different modes offered by the bank ranging from Payment Gateway, POS, UPI, BBPS, and Virtual Account to Cash and Cheque collection.
- Based on the products you have been onboarded for, you would be able to see different menus under this tab



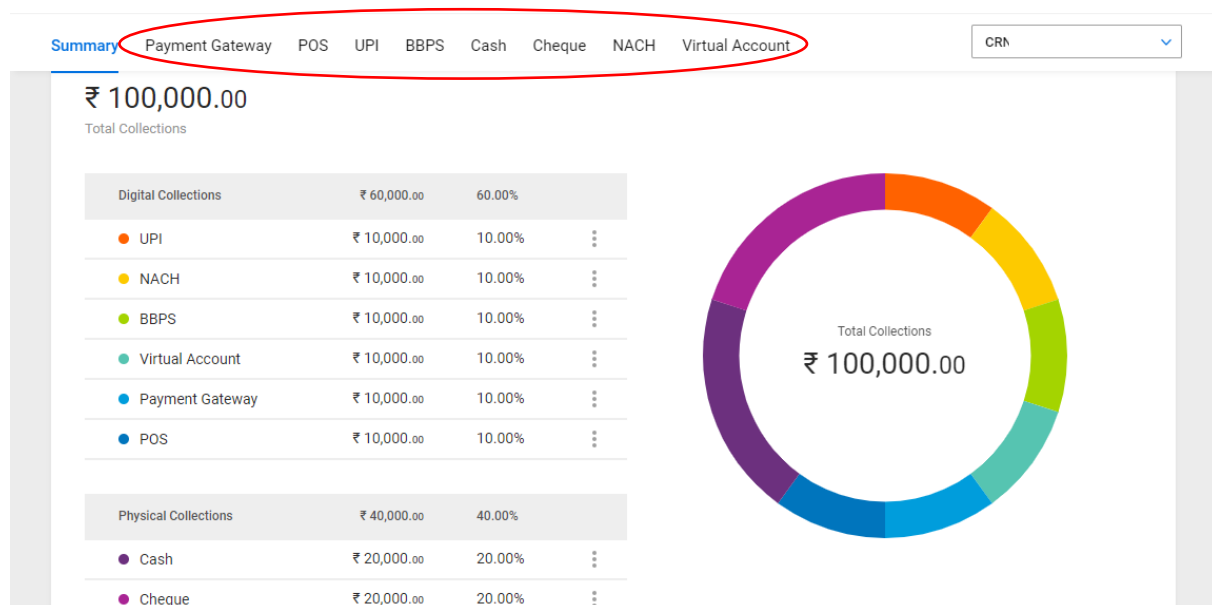
B. Collections Overview

- Click on the Collections overview menu, to which you will be given access regardless of the products availed by you



Collections Services

- **Collections overview** gives you a bird's eye view in a summarised form.
- The table gives you Yesterday's and Today's collections numbers. Please note that the amount shown here may not be the actual settled amount in your current account but will be the switch level/Deposited/Successful collections amount for your Company through any of these modes. The actual settlement to the account happens basis the settlement arrangement with the bank
- The default setting of the toggle is “Yesterday”, however, you can switch it to “Today” as well
- Fyn Collections is a persona-based, which means the user for any corporate will get to see only the screens and functionalities for which they have been given the access
- Here you will be able to view collections under three categories- **Digital collections, Physical Collections and Direct Collections**
- On the right-hand side, you will be able to see a graphical representation of the collections coming in from different modes



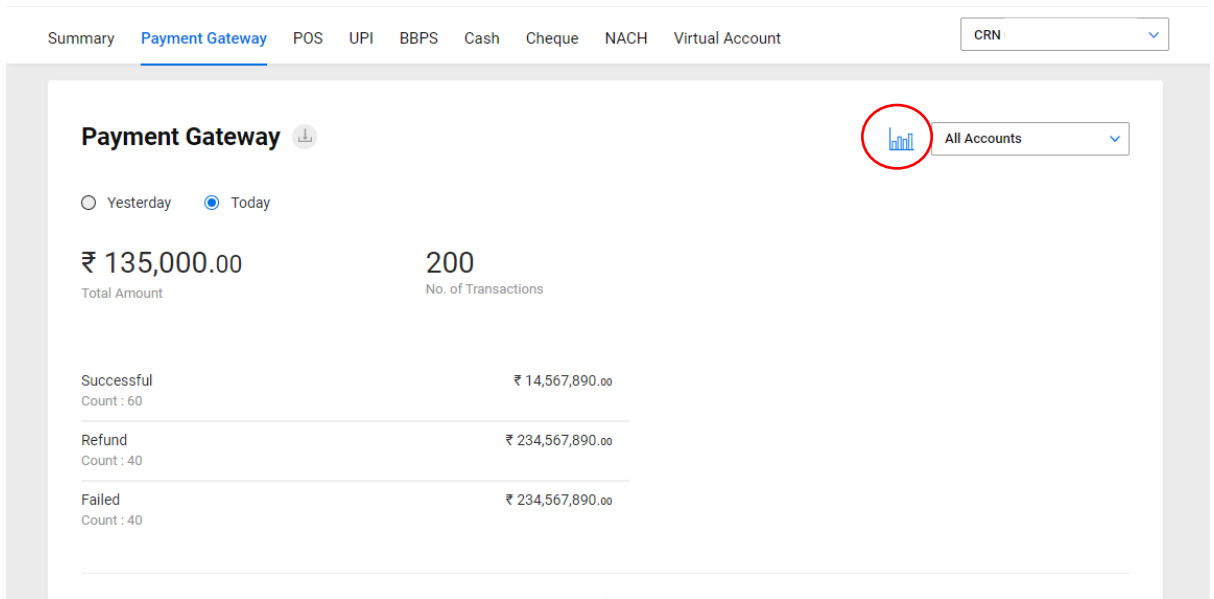
- At the top, you will see the product wise Menus for all products (as highlighted above) only for the Products availed by you
- Clicking on any one of these will take you to the product-wise summary for these products

Let us explore them one by one

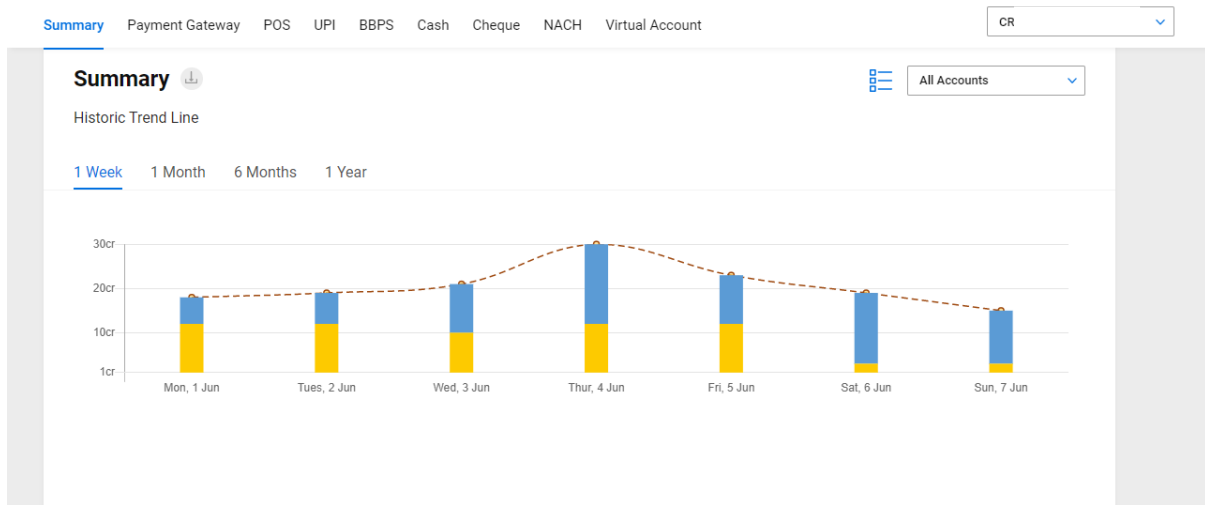
C. Payment Gateway

- Under payment gateway, get the No. of Transactions for Today and yesterday along with the amount
- Also get the number of Successful, Refund and Failed cases as an overview
- Go to the CC avenue merchant dashboard through fyn itself

Collections Services



- Click on the **Graph** icon as shown in the picture to view trends on historical collections (This is available across multiple products)



D. POS

- In POS, Get a cumulative Switch level collection amount for a customised range of dates
- Get the breakup of collections basis the location and terminals

Collections Services

Summary Payment Gateway **POS** UPI BBPS Cash Cheque NACH Virtual Account CRN

POS View Details All Accounts

On/from: 1/24/2023 To (optional): 1/24/2023

Collection Amount ₹ 23,544,684.30
Total POS Collection Amount for Selected Range

Top 5 Collection Location
 State City Pincode

State	# of Terminal	Collection Amount (₹)
Maharashtra	90	10,345,679.00

- Also get the breakup of collections coming from different types of instruments like Domestic card, International Card, QR code etc
- Click on **View Details** to get a Location wise breakup on collections

Location Wise Collection Details View POS Summary

Filter View 10 Smart Filter

State	City	Pincode	# of Terminal	Collection Amount (₹)
Maharashtra	Mumbai	400056 Vileparle(West)	10,000	934,567,890.00
Kerala	Thiruvananthapuram	400056 Vileparle(West)	10,000	934,567,891.00
Maharashtra	Mumbai	400056 Vileparle(West)	10,000	934,567,892.00
Maharashtra	Mumbai	400056 Vileparle(West)	10,000	934,567,890.00
Maharashtra	Mumbai	400056 Vileparle(West)	10,000	934,567,890.00

[Download](#) << 1 2 3 4 5 >> Go to page




- Click on the Smart filter button to select and freeze columns to customise the view

E. UPI

- In Fyn UPI, get the NPCI switch level collections data for Yesterday and Today
- Download Static QR from fyn in PDF and CSV. Format (Highlighted)
- Get an overall breakup on Count, Successful and failed Transactions

Collections Services

Summary Payment Gateway POS **UPI** BBPS Cash Cheque NACH Virtual Account

UPI    All Accounts ▼

Yesterday Today

₹ 259,000.00 **390**
Total UPI Collection Amount No. of Transactions

Request Initiated by Corporate	₹ 234,567,890.00
Count : 200	▲
Successful	₹ 14,567,890.00
Count : 60	
Failed/Expired	₹ 234,567,890.00
Count : 40	
Pending	₹ 234,567,890.00
Count : 40	

- Use 3 dots (Elipses) to initiate **single and bulk collect requests** and view the initiated Requests in the **UPI list**

Summary Payment Gateway POS UPI BBPS Cash Cheque NACH Virtual Account CRN ▼


Yesterday Today

₹ 100,000.00
Total Collections

Digital Collections		₹ 60,000.00	60.00%	
● UPI		₹ 10,000.00	10.00%	⋮
● NACH		₹ 10,000.00	10.00%	⋮
● BBPS		₹ 10,000.00	10.00%	⋮
● Virtual Account		₹ 10,000.00	10.00%	⋮
● Payment Gateway		₹ 10,000.00	10.00%	⋮
● POS		₹ 10,000.00	10.00%	⋮
Physical Collections		₹ 40,000.00	40.00%	
● Cash		₹ 20,000.00	20.00%	⋮

Total Collections
₹ 100,000.00

Create UPI Collect Request
View UPI List

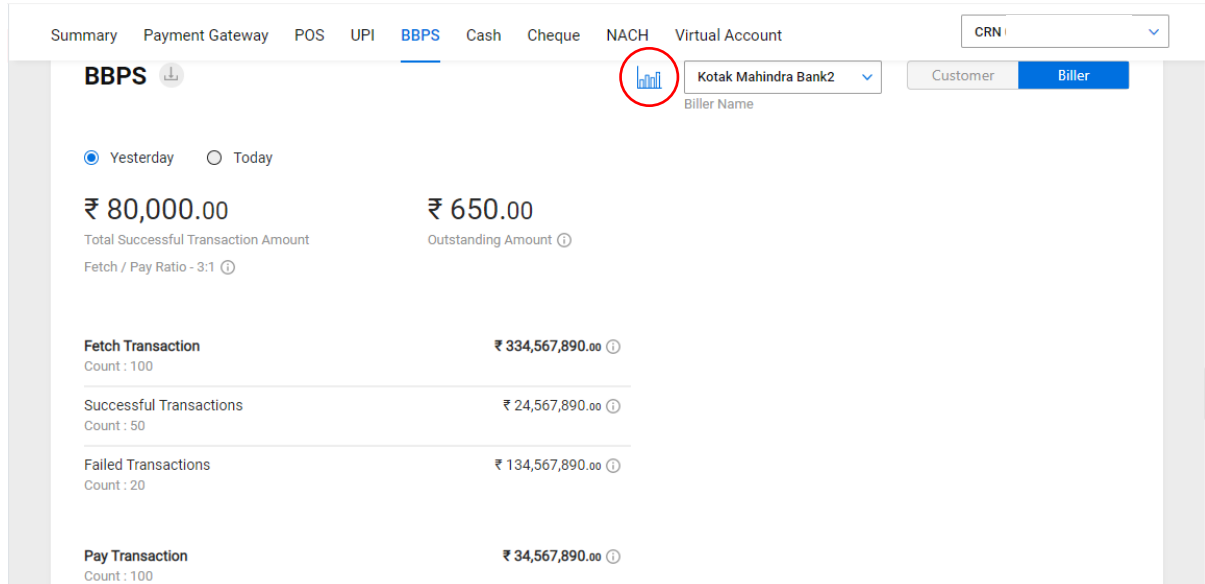


F. BBPS

- Get collections data for both Biller and AI in fyn BBPS

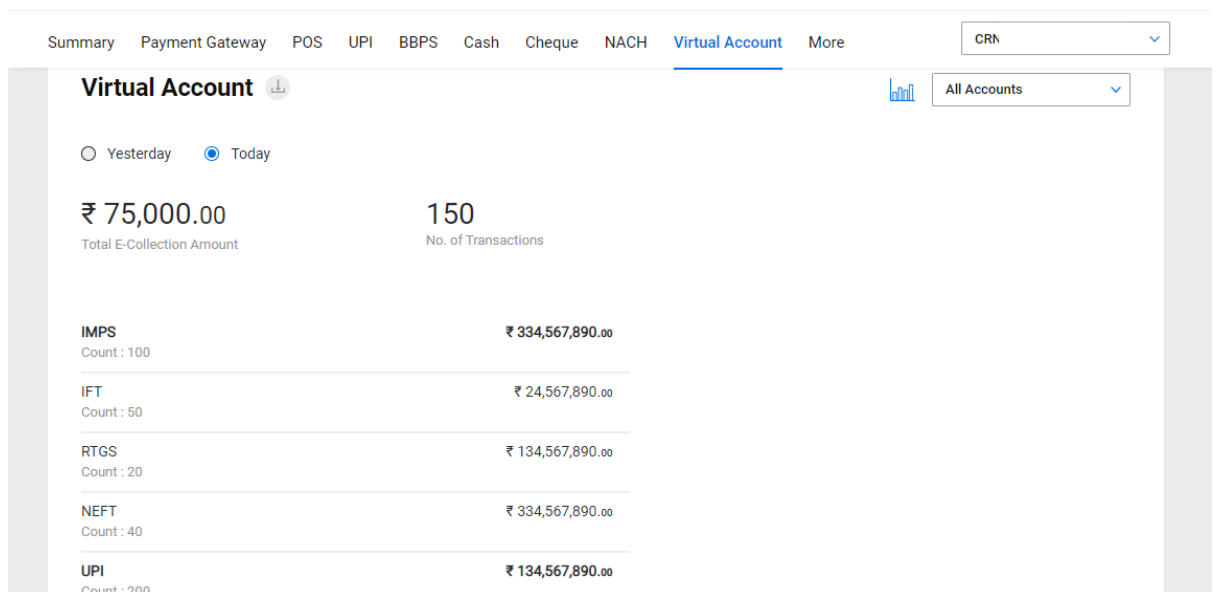
Collections Services

- Keep track of payment success rates and fetch transaction records with ease
- Click on the **Graph** icon as shown in the picture to view trends on historical collections
- For offline billers, get an exclusive widget to upload bulk collect files in Xls and CSV format



G. Virtual Accounts

- Get a mode-wise breakup of no. of transactions and amount of collections coming into the virtual accounts linked to the current account
- Click on the **Graph** icon as shown in the picture to view trends on historical collections



Collections Services

- For the first time, self Create single & bulk Alphanumeric virtual accounts from fyn using maker and checker workflow
- View list of VA created, Pending for approval, Approved and rejected

Create Virtual Account
Auto-saved at 16:10

[View Virtual Account List](#) Single Bulk

Company CRN & Name: D00012345

Sub-company Code: [Dropdown]

Account #: [Input]

Virtual Account #1

Dealer Name: [Input]

Narration Format: invoice + utr dealer name

[Back](#) Cancel Next

H. Cash and Cheque Collections

- Now you can also track your physical collections on fyn at an overview as well as a detailed level
- Get deposit level updates in Yesterday and Today level

Summary | Payment Gateway | POS | UPI | BBPS | **Cash** | Cheque | NACH | Virtual Account | More

CRN [Dropdown]

Cash Collection

[View Details](#) Client Code: D000012349 Accounts: All Accounts

Yesterday Today

₹ 135,000.00 (Total Cash Collection Amount) 200 (No. of active locations)

Cheque Collection

[View Details](#) Client Code: D000012349 Accounts: All Accounts

Yesterday Today

₹ 135,000.00 (Total Liquidated Collection Amount) 200 (No. of cheques) 20% (% of Returned cheques)

- Simply click on View details to see the detailed location-wise and pickup-wise summary and status of each cash and cheque pickup

Collections Services

Cheque Collection

D000012349 All Accounts

Filter View 10

Pick up Date	Location	Total Amount (₹)	Liquidated (₹)	In clearing (₹)	Returned (₹)
03 Aug 2020	Location 12	934,567,890.00 Cheques: 100	93,890.00 Cheques: 10	93,890.00 Cheques: 10	93,890.00 Cheques: 10
04 Aug 2020	Location 12	934,567,890.00 Cheques: 100	93,890.00 Cheques: 10	93,890.00 Cheques: 10	93,890.00 Cheques: 10
04 Aug 2020	Location 12	934,567,890.00 Cheques: 100	93,890.00 Cheques: 10	93,890.00 Cheques: 10	93,890.00 Cheques: 10
05 Aug 2020	Location 12	934,567,890.00 Cheques: 100	93,890.00 Cheques: 10	93,890.00 Cheques: 10	93,890.00 Cheques: 10

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Back to Summary > Show MIS Reports >

With Fyn, you can have a superior and integrated collections experience across products with just a few clicks.