Corporate Payments User Manual
Oracle Banking Digital Experience
Patchset Release 22.1.2.0.0

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Corporate Payments User Manual

November 2022

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Table of Contents

1. Preface

1.1 <u>Intended Audience</u>

This document is intended for the following audience*:*

- Customers
- Partners

1.2 <u>Documentation Accessibility</u>

For information about Oracle's commitment to accessibility, visit the Oracle Accessibility Program website at http://www.oracle.com/pls/topic/lookup?ctx=acc&id=docacc.

1.3 <u>Access to Oracle Support</u>

Oracle customers have access to electronic support through My Oracle Support. For information, visit

http://www.oracle.com/pls/topic/lookup?ctx=acc&id=info or visit

http://www.oracle.com/pls/topic/lookup?ctx=acc&id=trs if you are hearing impaired*.*

1.4 <u>Structure</u>

This manual is organized into the following categories:

Preface gives information on the intended audience. It also describes the overall structure of the User Manual.

Introduction provides brief information on the overall functionality covered in the User Manual.

The subsequent chapters provide information on transactions covered in the User Manual.

Each transaction is explained in the following manner:

- Introduction to the transaction
- Screenshots of the transaction
- The images of screens used in this user manual are for illustrative purpose only, to provide improved understanding of the functionality; actual screens that appear in the application may vary based on selected browser, theme, and mobile devices.
- Procedure containing steps to complete the transaction- The mandatory and conditional fields of the transaction are explained in the procedure. If a transaction contains multiple procedures, each procedure is explained. If some functionality is present in many transactions, this functionality is explained separately.

1.5 <u>Related Information Sources</u>

For more information on Oracle Banking Digital Experience Patchset Release 22.1.2.0.0, refer to the following documents:

- Oracle Banking Digital Experience Licensing Guide
- Oracle Banking Digital Experience Installation Manuals

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2. Transaction Host Integration Matrix

Legends

NH	No Host Interface Required.
✔	Pre integrated Host interface available.
✘	Pre integrated Host interface not available.

Sr.No	Transaction / Function Name	Oracle Banking Payments 14.6.0.0.0	Oracle Banking Virtual Account Management 14.6.0.0.0
1	**Payments Widgets**		
	Payments Quick Links Widget	NH	NH
	Last 5 Payments Widget	✔	✘
2	**Transfer Money**		
	Own Accounts	✔	✔
	Internal Account	✔	✔
	India Domestic - NEFT	✘	✘
	India Domestic - RTGS	✘	✘
	India Domestic - IMPS	✘	✘
	SEPA - Credit Transfer	✔	✘
	International Transfer	✔	✔
3	**Adhoc Transfer**		
	Internal Account	✔	✔
	India Domestic - NEFT	✘	✘
	India Domestic - RTGS	✘	✘

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Sr.No	Transaction / Function Name	Oracle Banking Payments 14.6.0.0.0	Oracle Banking Virtual Account Management 14.6.0.0.0
	India Domestic - IMPS	✗	✗
	International Transfer	✓	✓
4	**Multiple Transfers**		
	Internal Account	✓	✓
	India Domestic - NEFT	✗	✗
	India Domestic - RTGS	✗	✗
	India Domestic - IMPS	✗	✗
	SEPA - Credit Transfer	✓	✗
	International Transfer	✓	✓
5	**Manage Payees**		
	Internal*	✓	✓
	India Domestic - NEFT*	✗	✗
	India Domestic - RTGS*	✗	✗
	India Domestic - IMPS*	✗	✗
	International Transfer*	✓	✓
	SEPA - Credit Transfer*	✓	✗
	Domestic Draft*	✓	✗
	International Draft*	✓	✗
6	**Demand Draft**		
	Domestic - Pay Now	✓	✗
	Domestic - Pay Later	✓	✗
	International - Pay Now	✓	✗
	International - Pay Later	✓	✗

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Sr.No	Transaction / Function Name	Oracle Banking Payments 14.6.0.0.0	Oracle Banking Virtual Account Management 14.6.0.0.0
7	**Adhoc Demand Draft**		
	Domestic - Pay Now	✔	✘
	Domestic - Pay Later	✔	✘
	International - Pay Now	✔	✘
	International - Pay Later	✔	✘
8	**Repeat Transfers**		
	Own Accounts	✔	✘
	Internal Accounts	✔	✘
	India Domestic - NEFT	✘	✘
	India Domestic - RTGS	✘	✘
	India Domestic - IMPS	✘	✘
	SEPA	✔	✘
	SWIFT	✔	✘
9	Manage Debtors	✔	✘
10	Request Money	✔	✘
11	**View Repeat Transfers**		
	Own Account - Repeat Payment	✔	✘
	Internal Transfer - Repeat Payment	✔	✘
	India Domestic - NEFT - Repeat Payment	✘	✘
	India Domestic - RTGS - Repeat Payment	✘	✘
	India Domestic - IMPS - Repeat Payment	✘	✘
12	Inward Remittance Inquiry	✔	✘
13	Payment Status Inquiry	✔	✘

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Sr.No	Transaction / Function Name	Oracle Banking Payments 14.6.0.0.0	Oracle Banking Virtual Account Management 14.6.0.0.0
14	**Payment Cancellation**		
	Own Accounts	✓	✓
	Internal Account	✓	✓
	SWIFT	✓	✗
15	Favorites	**NH**	**NH**

* Host integration is required only to validate information captured as part of payee details. Payee information is not stored in the host system.

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3. Payments

The following sections in this document detail all the features offered to users through the payments module of the digital banking application.

<u>A Note on Domestic (Local) Payments:</u>

Local Payments are very region specific. For example NEFT is a network supported for local payments within India. The same will not be of any relevance in Europe. Similarly, SEPA is a network supported within Europe and will not have any relevance in Asia for local payments.

For Domestic (Local) Payments, the base product of Oracle Banking Digital Experience supports some local payments out of the box as mentioned in the Transaction Host Integration Matrix. Therefore more often than not, there will be a need for the implementation team to step in and implement the local network specific to the region that the bank is in.

The following sections in this document detail all the features offered to users through the payments module of the digital banking application.

Note: Payment Screens are NOT supported in the landscape mode of mobile applications and mobile browser.

Features Supported In Application

Payment features supported in application includes:

- Favorite Transactions
- Payee Setup
- Repeat Transfer
- Make Single Payment
- Make Multiple Payments
- Adhoc Payment
- Demand Draft Issuance
- Payment Inquiries

Home

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4. Manage Payees

The online banking application enables users to register and maintain payees (beneficiaries) towards whom payments are to be made frequently.

The 'Manage Payee' feature not only enables users to register payees, but also enables them to add accounts to a registered payee and view and delete the accounts of existing payees. Additionally, the user can also initiate a payment from this screen by selecting the option 'Pay' against a specific account of a payee.

Payee Maintenance is provided for following payment transactions:

- Bank Account
  - ➢ Internal Bank Account
  - ➢ Domestic Bank Account
  - ➢ International Bank Account
- Demand Drafts
  - ➢ Domestic Bank Account
  - ➢ International Bank Account

Payee Access Type:

User can specify payee access type while maintaining a payee. Payee access type decides if only creator of a payee or all users of a party can access a payee. Payee access type is categorized as 'Private' and 'Public'.

- Public: A Payee marked as 'Public is visible to all the users mapped to the Party ID of the user who created a payee. While, all users of the party can view and use the payee while initiating payments, only the user who has created the payee, can edit and delete the payee.

- Private: A Payee marked as 'Private' is available to only the creator of the payee. Only the creator of the payee can use such payees while initiating payment and modify or delete the private payees.

Pre-Requisites

- Transaction access is provided to corporate user
- Approval rule set up for corporate user to perform the actions

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Workflow
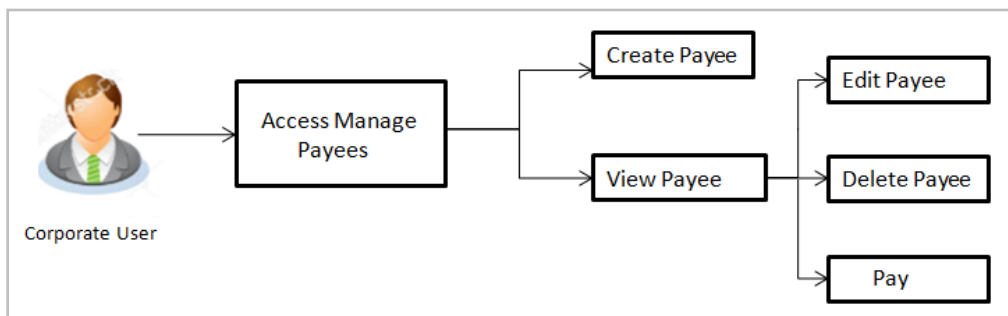
Features Supported In the application

Functions available on Payees are as follows:

- Create Payee
- View Payee
- Edit Payee (Access Type)
- Delete Payee

How to reach here:

Toggle menu > Payments > Payee > Manage Payees

4.1 Payee Summary

A summarized view of all the Payees maintained by the logged in user, along with the public payees created by other users of the Party, are listed on the Payee Summary screen. A separate section is provided on the screen to view the 'Accounts' payees and 'Demand Drafts' payees. By default, all the payees maintained (created by the logged in user and shared by other users of a party) under type 'Accounts' are listed on the screen.

Users can search for a specific payee by entering the name of the payee in the search field provided. The user is able to view payee details by selecting the provided option and is also able to edit (only access i.e. private or public and payee photo) or delete a payee record. Moreover, the option to add new account payees or new demand draft payees is also provided on this screen.

To manage payees:

1. All the registered payees are listed down by their names, photos (if uploaded) and other details defined at the time of payee creation. If no photo has been uploaded against a payee, the initials of the payee appear in place of a photo.

Payees

Field Description

Field Name	Description

Payee Accounts

Below fields appears for Account type of payees.

Payee Name	Displays the payee's photo along with the name to identify payee while making a transfer. If the payee's photo is not uploaded, the initials of the payee will be displayed in place of the photo.

Field Name	Description
Account Type	The type of account associated with the payee. • Internal • Domestic • International
Account Details	The details of the account associated with the payee.
Nickname	The nickname of the payee, defined at the time of payee creation.
Created By	The name of the user who created the payee.
Access Type	The access type of the payee. The values can be: • Public • Private

Payee - Demand Drafts

Below fields appears if the payee is holding a demand draft.

Payee Name	Displays the payee's photo along with the name to identify payee while initiating a demand draft request. If the payee's photo is not uploaded, the initials of the payee will be displayed in place of the photo.
Draft Type	The type of draft. The values can be: • Domestic • International
Draft Favoring	Draft favoring details.
Created By	The name of the user who created the payee.
Access Type	The access type of the payee. The values can be: • Public • Private

2. Click the **Payee Name** hyperlink to go to the payee details screen.
   OR
   Click **Create** to create a new payee.

4.2 <u>Payee Details</u>

The user is able to view payee details by clicking on the hyperlink provided on the payee's name on the payee summary screen.

To view payee details:

1. Click on the hyperlink of a payee's name. The **Payee Details** screen appears.

Payee Details

Field Description

Field Name	Description

The following fields appear if a bank account payee is being viewed.

Payee Photo Displays the payee's photo, if uploaded. If the photo has been deleted or if no photo is uploaded, the initials of the payee will appear in place of the photo.

Payee Type The payee type can be one of the following

- Internal
- Domestic
- International

Account Name The name of the payee as maintained in the bank account.

Account Number The bank account number of the payee.

Bank Details Details such as bank name, bank code and address of the bank in which the payee's account is held.

This field is appears for **Domestic** and **International** type account payee.

Payee Address The address of the payee.

This field appears if the details being viewed are that of an **International** payee.

Nickname The payee's nickname as defined at the time of payee creation.

Access Type The access type of the payee.

The values can be:

- Public
- Private

Payee Details - Demand Draft

The following fields are applicable for Demand Draft payees.

Payee Name Name of the payee for identification.

Payee Photo Displays the payee's photo, if uploaded. If the photo has been deleted or if no photo is uploaded, the initials of the payee will appear in place of the photo.

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Field Name	Description
Draft Type	The type of draft. The values can be: • Domestic • International
Draft Favoring	The name of the payee as it is to be printed on the draft.
Draft Payable at	They name of the city (if the draft type is Domestic) at which the draft is payable. The name of the country and city (if the draft type is International) at which the draft is payable.
Deliver Draft to	The draft delivery preference as specified at the time of payee creation. The values can be: • Branch Near Me • My Address • Other Address
Delivery Location	The specific address at which any draft payable towards the payee is to be delivered.
Access Type	The access type of the payee. The values can be: • Public • Private

2. Click to modify the payee details. For more information, refer the **Edit Payee** section.
OR
Click **Pay** to make a payment towards the payee. The user is directed to the **Transfer Money** page with the payee information prepopulated. This option is available if the details being viewed are that of an Account Payee.
OR

Click **Issue** to issue a demand draft towards the payee. The user is directed to the **Issue Demand Draft** page with the payee information prepopulated. This option is available if the details being viewed are that of a Draft Payee.
OR
Click **Delete** to delete a payee. A warning message appears on the screen.
Click **Proceed** to confirm the payee deletion. The payee is deleted and a payee deletion confirmation message is displayed on the screen.
OR
Click **Cancel** to cancel the transaction.
OR
Click **Back** to navigate to the previous screen.

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4.3 <u>Edit Payee Details</u>
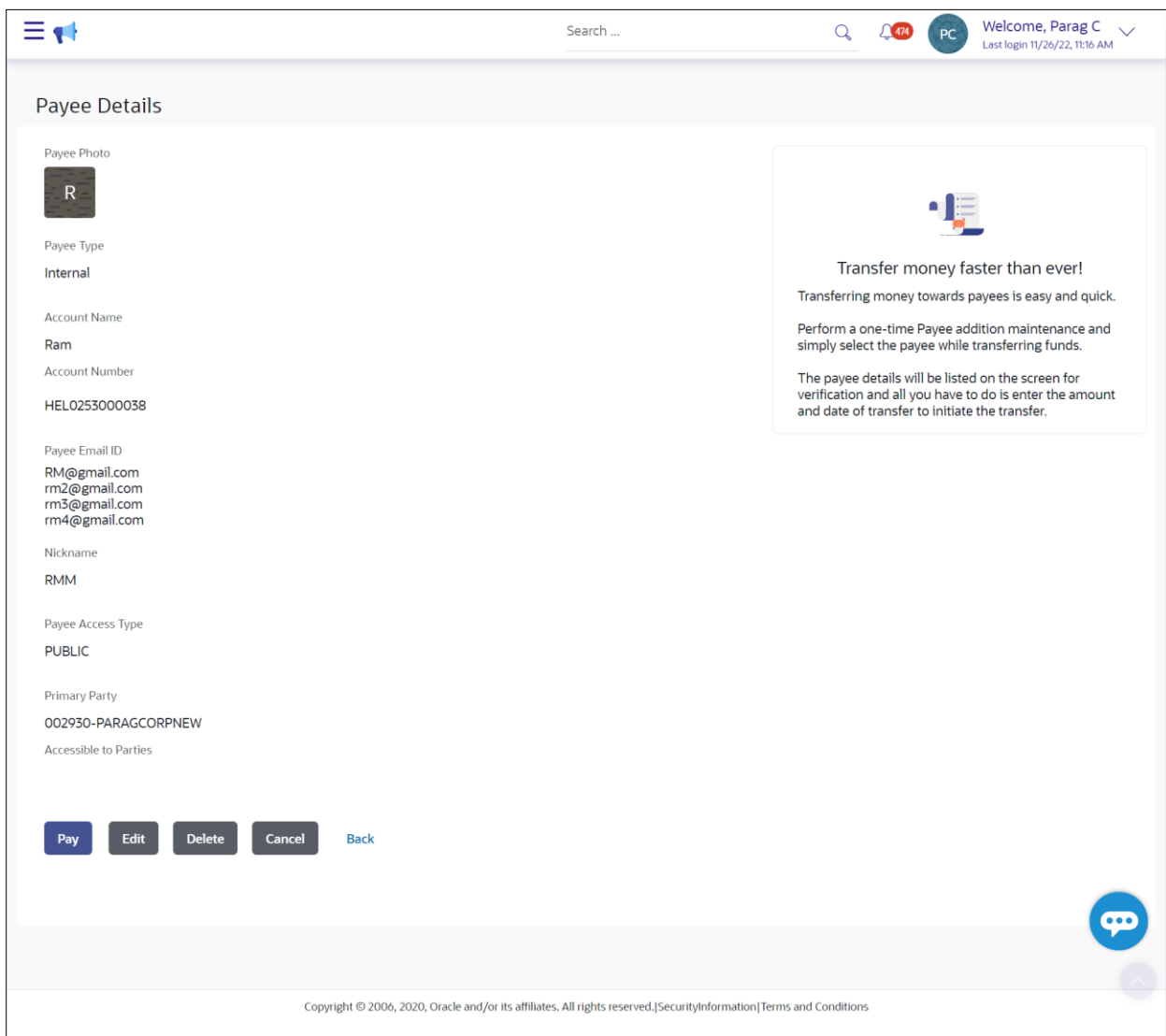
A user can edit a private payee i.e. a payee that has been created by the user himself. As a part of the edit payee functionality, the user can edit the payee photo, payee access type and certain other details such as account number, payee nickname, etc.

Note: In case of Internal Payees, only the Account Number of the payee is validated in the host system and not the Account Name.

To edit the payee details:

1. Click on the hyperlink of a payee's name. The **Payee Details** screen appears.

2. Click ✎. The **Edit Payee Details** screen appears.

Edit Payee Details – Internal Account Payee

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Fields that may need a little explanation are listed below

Field Name	Description

Payee Details - Bank Account

Account Name	The name of the payee as maintained against the payee's account in the bank. This field is editable.
Nickname	The nickname assigned to the payee at the time of creation appears. This field is editable.
Access Type	The access type of the payee. This field is editable. The values can be: • Public • Private
Accessible to Parties	During payee creation a corporate user can define the parties within his GCIF and within his entity to whom this payee will be accessible, if the payee is public. The primary party users will always have access to the payee if it's public.

3. Click the **Change** link appearing against the payee photo to modify the uploaded payee photo.
   OR
   Click the **Remove** link to delete the uploaded payee photo.

Note:
If a photo has not been uploaded against the payee, the option to upload a photo is made available.
Click the **Upload Photo** link to upload a photo against the payee.

4. In the **Account Number** field, edit the payee's account number, if required.

1. In the **Confirm Account Number** field, re-enter the payee's account number to confirm the same if the account number has been changed.

2. In the **Account Name** field, edit the payee account name, if required.

3. In the **Nickname** field, edit the payee's nickname, if required.

4. In The **Access Type** field, click to change the payee access type, if required.

5. Click **Save** to save any changes.
   OR
   Click **Cancel** to cancel payee modification. A warning message appears asking the user to confirm cancellation of the operation.

   a. Click **Yes** to confirm cancellation of payee modification. The user is navigated to the dashboard.
      OR
      Click **No** to return to the **Edit Payee Details** screen.

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6. The **Review** screen appears. Verify the details, and click **Confirm**.
    OR
    Click **Cancel** to cancel the transaction. A warning message appears asking the user to confirm cancellation of the operation.

    a. Click **Yes** to confirm cancellation of payee modification. The user is navigated to the dashboard.
        OR
        Click **No** to return to the **Edit Payee Review** screen.

    OR
    Click **Back** to return to the **Edit Payee Details** screen.

7. A success message along with Reference Number, Status and account details appear on the confirmation page.
    Click **Go to Dashboard** to navigate back to the **Dashboard.**
    OR
    Click the **Pay Now** link to initiate a fund transfer towards the edited payee.

Edit Payee Details – Domestic Account Payee

Field Description

Field Name	Description

Payee Details - Bank Account

The following fields are applicable for Account type payees.

Payee Name	The payee name appears as defined at the time of creation.

Field Name	Description
Payee Photo	If a photo is already uploaded against the payee, the photo will appear here and the user will be provided the option to edit or delete the photo.
Upload Photo	Select this option to upload a photo against the payee. This option will only appear if no photo has been uploaded against the payee.
Payee Type	The payee type can be one of the following: • Internal • Domestic • International
Network Type	Name of the local payment network. This field is editable.
Account Number	The bank account number of the payee. This field is editable.
Confirm Account Number	The bank account number to be re-entered by the payee for confirmation. This field is editable.
Account Name	The name of the payee as maintained against the payee's account. This field is editable.
Payee Account Type (Enabled only in Case of India NEFT, India RTGS, India IMPS)	The type of payee account associated with the payee. This field is editable. The options are: • Savings • Current • Overdraft • Cash Credit • Loan Account • NRE
Bank Code (BIC)	The international bank code of the bank in which the payee's account is held. This field is editable.
Nickname	The nickname assigned to the payee at the time of creation appears. This field is editable.

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Field Name	Description
Access Type	The access type of the payee. This field is editable.
	The values can be:
	• Public
	• Private
Accessible to Parties	During payee creation a corporate user can define the parties within his GCIF and within his entity to whom this payee will be accessible, if the payee is public. The primary party users will always have access to the payee if it's public.

1. Click the **Change** link appearing against the payee photo to modify the uploaded payee photo.
   OR
   Click the **Remove** link to delete the uploaded payee photo.

Note:
If a photo has not been uploaded against the payee, the option to upload a photo is made available.
Click the **Upload Photo** link to upload a photo against the payee.

2. In the **Account Number** field, edit the payee's account number, if required.

3. In the **Confirm Account Number** field, re-enter the payee's account number to confirm the same if the account number has been changed.

4. In the **Account Name** field, edit the payee account name, if required.

5. In the **Bank Code (BIC)** field, edit the value of bank code, if required.

6. In the **Nickname** field, edit the nickname of the payee, if required.

7. In the **Access Type** field, click to change the access type, if required.

8. Repeat steps 8 to 10 of **Edit Payee Details – Internal Account Type** section.

Edit Payee Details – International Account Payee

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Payee Details

Payee Name

INTLSWIFT

Payee Photo

I

Payee Type

International

Account Name

SB

Account Number

112233

Network Type

SWI

Bank Details

CITIAEADXXX
CITIBANK N.A.
KHALID IBN AL WALID STREET,749 DUBAI

Payee Details

GB
GB
AE

Payee Email ID

swati@gmail.com

Nickname

INTLSWIFT

Payee Access Type

PUBLIC

Transfer money faster than ever!

Transferring money towards payees is easy and quick.

Perform a one-time Payee addition maintenance and simply select the payee while transferring funds.

The payee details will be listed on the screen for verification and all you have to do is enter the amount and date of transfer to initiate the transfer.

[Pay] [Delete] [Cancel] Back

Field Description

Field Name	Description
Payee Name	The payee name appears as defined at the time of creation. This field is not editable.
Payee Photo	If a photo is already uploaded against the payee, the photo will appear here, and the user will be provided the option to edit or delete the photo.
Upload Photo	Select this option to upload a photo against the payee. This option will only appear if no photo has been uploaded against the payee.

Field Name	Description
Payee Type	The type appears as selected at the time of payee creation. In this case, the value will be International. This field is not editable.
Account Number	The bank account number of the payee. This field is editable.
Confirm Account Number	The bank account number to be re-entered by the payee for confirmation. This field is editable.
Account Name	The name of the payee as maintained against the payee's account. This field is editable.
Address Line 1-2	The address of the payee. These fields are editable.
City	The city in which the payee resides. This field is editable.
Country	The country in which the payee resides. This field is editable.
Pay Via	The mode through which payments to this payee are to be made. This field is not editable.
SWIFT Code	The SWIFT code associated with the payee's account number. This field appears if the SWIFT code option was selected in the **Pay Via** field at the time of payee creation. This field is editable.
NCC	The national clearing code associated with the payee's account number. This field appears if NCC was selected in the **Pay Via** field at the time of payee creation. This field is editable.
Bank Details	Details of the payee's bank account.

The following fields appear if **Bank Details** was selected in the **Pay Via** at the time of payee creation. All these fields are editable.

Bank Name	Name of the bank in which the payee account is held.
City	City to which the bank belongs.
Nickname	The nickname assigned to the payee at the time of creation appears. This field is editable.

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Field Name	Description
Access Type	The access type of the payee. This field is editable.
	The values can be:
	• Public
	• Private

1. Click the **Change** link appearing against the payee photo to modify the uploaded payee photo.
   OR
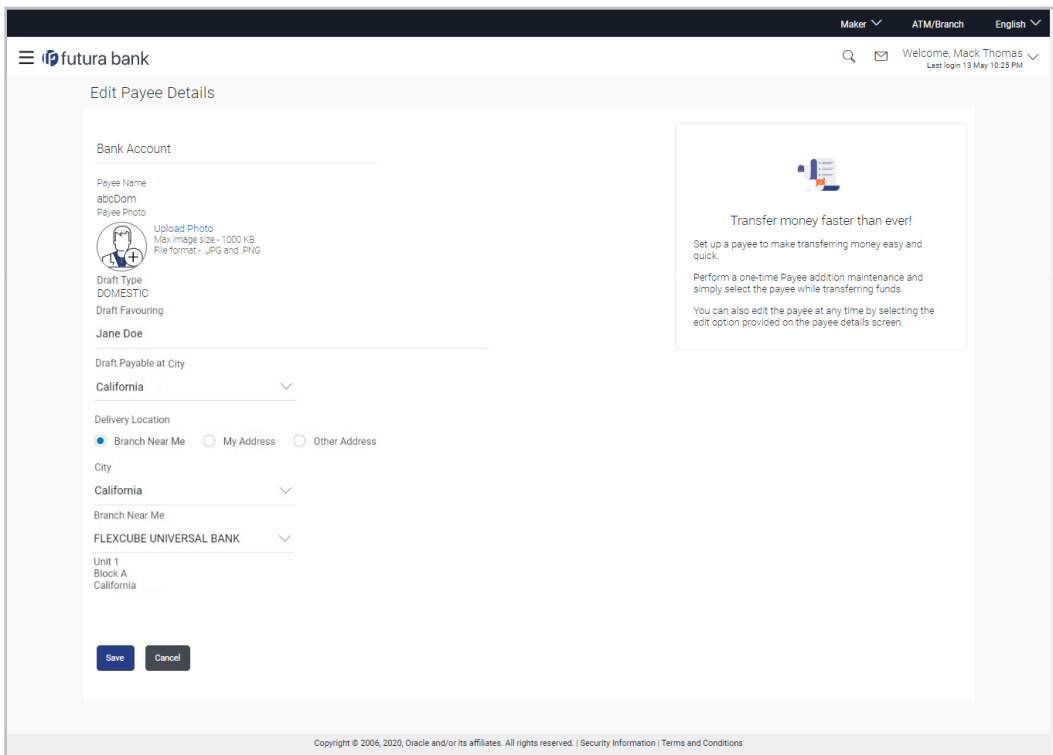   Click the **Remove** link to delete the uploaded payee photo.

Note:
If a photo has not been uploaded against the payee, the option to upload a photo is made available.
Click the **Upload Photo** link to upload a photo against the payee.

2. In the **Account Number** field, edit the payee's account number, if required.

3. In the **Confirm Account Number** field, re-enter the payee's account number to confirm the same if the account number has been changed.

4. In the **Account Name** field, edit the payee account name, if required.

5. In the **Address Line 1 and 2** fields, edit the payee's address, if required.

6. In the **City** field, edit the city in which the payee resides, if required.

7. From the **Country** list, change the country in which the payee resides, if required.

8. In the **SWIFT Code** field, edit the value of SWIFT code, if required. This field appears if SWIFT Code was selected in the Pay Via field at the time of payee creation.
   OR
   In the **NCC** field, edit the value of NCC, if required. This field appears if NCC was selected in the Pay Via field at the time of payee creation.
   OR
   In the **Bank Details** field, edit the values of bank details, if required. This field appears if **Bank Details** was selected in the Pay Via field at the time of payee creation.

9. In the **Nickname** field, edit the nickname of the payee, if required.

10. In the **Access Type** field, click to change the access type, if required.

11. Repeat steps 8 to 10 of the **Edit Payee Details – Internal Account Type** section.

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Edit Payee Details - Domestic Demand Draft Payee

Field Description

Field Name	Description
Payee Name	The payee name appears as defined at the time of creation. This field is not editable.
Payee Photo	If a photo is already uploaded against the payee, the photo will appear here, and the user will be provided the option to edit or delete the photo.
Upload Photo	Select this option to upload a photo against the payee. This option will only appear if no photo has been uploaded against the payee.
Draft Type	The type of draft associated with the payee as selected at the time of payee creation. In this case, the value will be Domestic. This field is not editable.
Draft Favouring	The name of the payee as it is to be printed on the draft. This field is editable.
Draft Payable at City	They name of the city in which the draft is payable. This field is editable.

Field Name	Description
Delivery Location	The option to identify where the draft will be delivered. This field is editable. The values are: • Branch Near Me: On selecting this option, the fields by which you can select a branch of the bank at which the draft is to be delivered will appear. • My Address: Select this option to have the draft delivered at any of your addresses (work, residence or postal) registered with the bank. • Other Address: Select this option to have the draft delivered at an address other than that of a branch of the bank or your registered address. On selecting this option, the fields in which you can enter an address appear.

The following section appears if you select the **Branch Near Me** option as draft delivery location.

City	The name of the city in which the branch at which the draft is to be delivered is located. This field is editable.
Branch Near Me	The branch at which the draft is to be delivered. This field is editable.
Branch Address	The complete name and address of the selected branch is displayed.

The following section appears if you select the **My Address** option as draft delivery location.

Select Address	The address at which the draft is to be delivered. This field is editable. The options are: • Work • Residence • Postal
Address Details	The details of the selected address are displayed.

The following section appears if you select the **Other Address** option as draft delivery location. These fields are editable.

Address Line 1-2	The address lines 1 and 2 of the address at which the draft is to be delivered.
City	The name of the city in which the draft to be delivered.
State	The name of the state in which the draft is to be delivered.
Zip Code	The zip code of the address at which the draft is to be delivered.

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Field Name	Description
Access Type	The access type of the payee. This field is editable. The values can be: • Public • Private

1. Click the **Change** link appearing against the payee photo to modify the uploaded payee photo.
   OR
   Click the **Remove** link to delete the uploaded payee photo.

Note:
If a photo has not been uploaded against the payee, the option to upload a photo is made available.
Click the **Upload Photo** link to upload a photo against the payee.

2. In the **Draft Favouring** field, edit the draft favouring information, if required.

3. From the **Draft Payable at City** list, change the city at which the draft is payable, if required.

4. In the **Delivery Location** field, change the delivery location of the draft by changing the selection, if required.

5. Change corresponding fields pertaining to draft delivery based on selection in the **Delivery Location** field, if required.

6. In the **Access Type** field, click to change the access type, if required.

7. Repeat steps 8 to 10 of the **Edit Payee Details – Internal Account Type** section.

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Edit Payee Details - International Draft Type Payee

Field Description

Field Name	Description
Payee Name	The payee name appears as defined at the time of creation. This field is not editable.
Payee Photo	If a photo is already uploaded against the payee, the photo will appear here and the user will be provided the option to edit or delete the photo.
Upload Photo	Select this option to upload a photo against the payee. This option will only appear if no photo has been uploaded against the payee.
Draft Type	The type of draft associated with the Payee as selected at the time of payee creation. In this case, the value will be International. This field is not editable.
Draft Favouring	The name of the payee as it is to be printed on the draft. This field is editable.
Draft Payable at Country	The name of the country at which the draft is payable. This field is editable.

ORACLE®

Field Name	Description
City	The name of the city in which the draft is payable. This field is editable.
Delivery Location	The option to identify where the draft will be delivered. This field is editable. The values are:

- Branch Near Me: On selecting this option, the fields by which you can select a branch of the bank at which the draft is to be delivered will appear.
- My Address: Select this option to have the draft delivered at any of your addresses (work, residence or postal) registered with the bank.
- Other Address: Select this option to have the draft delivered at an address other than that of a branch of the bank or your registered address. On selecting this option, the fields in which you can enter an address appear.

The following section appears if you select the **Branch Near Me** option in draft delivery location.

City	The name of the city in which the branch at which the draft is to be delivered is located. This field is editable.
Branch Near Me	The branch at which the draft is to be delivered. This field is editable.
Branch Address	The complete name and address of the selected branch is displayed.

The following section appears if you select the **My Address** option as draft delivery location.

Select Address	The address at which the draft is to be delivered. This field is editable. The options are:

- Work
- Residence
- Postal

The following section appears if you select the **Other Address** option as draft delivery location. These fields are editable.

Address Line 1-2	The address lines 1 and 2 of the address at which the draft is to be delivered.
City	The name of the city in which the draft to be delivered.
State	The name of the state in which the draft is to be delivered.
Zip Code	The zip code of the address at which the draft is to be delivered.

ORACLE

Field Name	Description

Access Type	The access type of the payee. This field is editable.
	
	The values can be:
	
	   • Public
	
	   • Private

1. Click the **Change** link appearing against the payee photo to modify the uploaded payee photo.
   OR
   Click the **Remove** link to delete the uploaded payee photo.

Note:
If a photo has not been uploaded against the payee, the option to upload a photo is made available.
Click the **Upload Photo** link to upload a photo against the payee.

2. In the **Draft Favouring** field, edit the draft favouring information, if required.

3. From the **Draft Payable at Country** list, change the country at which the draft is payable, if required.

4. From the **City** field, change the city at which the draft is payable, if required.

5. In the **Delivery Location** field, change the delivery location of the draft by changing the selection, if required.

6. Change the corresponding fields pertaining to draft delivery based on selection in the Delivery Location field, if required.

7. In The **Access Type** field, click to change the access type, if required.

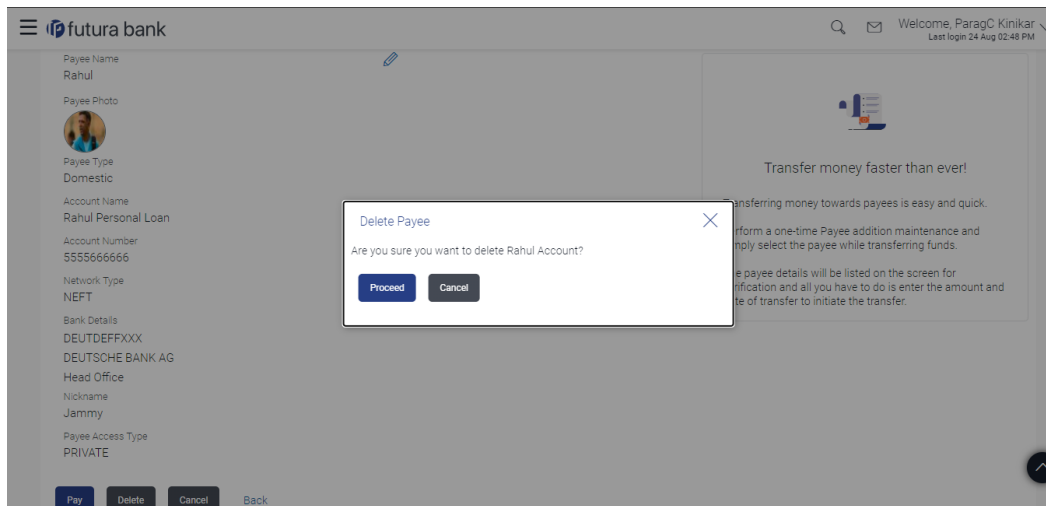8. Repeat steps 8 to 10 of the **Edit Payee Details – Internal Account Type** section.

ORACLE®

4.4 <u>Delete Payee Account/ Demand Draft</u>

To delete the payee:

1. Click on the hyperlink of a payee's name. The Payee Details screen appears.

2. Click **Delete**. The **Delete Payee** pop up window appears with a warning message prompting the user to confirm the deletion.

Delete Payee

3. Click **Proceed** to proceed with the deletion request.
   OR
   Click **Cancel** to cancel the deletion process.

4. The screen confirming payee deletion appears. The details of the account/draft deleted are also displayed on this screen.
   Click **Go to Dashboard** to navigate to the dashboard.

<u>Home</u>

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5. Add Payee - Bank Account

While adding a payee, the user is provided with the option to either assign an account number to the payee or to define a demand draft template to be used while issuing demand drafts towards the payee.

This section documents the addition of a payee with transfer type as bank account.

- Internal
- Domestic
- International

How to reach here:

Toggle menu > Payments > Setups > Manage Payees > Create

To add new payee:

1. Click on the 3 vertical dots on the top right of the **Manage Payees** screen.

ORACLE

Field Description

Field Name	Description
What type of payee would you like to add?	Payee type to be maintained.
	The type can be:
	• Bank Account
	• Demand Draft

2. Select the **Bank Account** option to create bank account type of payee. The Add Payee screen appears in which the user can specify information to create a bank account payee.

5.1 <u>Add Payee – Internal Account Transfer</u>

An Internal Bank account type of payee is a payee who holds an account within the same bank as the remitter.

Note: In case of Internal Payees, only the Account Number of the payee is validated in the host system and not the Account Name.

To create a payee for internal account transfer:

1. In the **Account Type** field, select the **Internal**.

Add Payee – Internal Account

ORACLE®

Add Bank Account Payee

Payee Photo

Upload Photo
Max image size - 1000 KB.
File format - .JPG and .PNG

| Internal | Domestic | International |

Account Number

****

Confirm Account Number

HEL0253000038

Account Name

Ram

Payee Email ID

RM@gmail.com

rm2@gmail.com

rm3@gmail.com

rm4@gmail.com

Nickname

RMM

Access Type

| Private | Public |

Primary Party

002930-PARAGCORPNEW

Accessible to Parties

Submit   Cancel   Back

Transfer money faster than ever!

Set up a payee to make transferring money easy and quick.

Perform a one-time Payee addition maintenance and simply select the payee while transferring funds.

You can also edit the payee at any time by selecting the edit option provided on the payee details screen.

Search ...

Welcome, Parag C
Last login 11/26/22, 11:16 AM

ORACLE®

Field Description

Field Name	Description
Upload Photo	Select this option to upload a photo against the payee.
Account Type	Select Internal.
Account Number	Specify the account number of the payee.
Confirm Account Number	The user is required to re-enter the payee's account number in this field so as to confirm the same.
Account Name	Enter the name of the payee as maintained against the payee's bank account.
Payee Email ID	Email address of the payee. Please note that this field is provided simply as a base product feature and will be available to send across to the backend Payments Processor during posting a payment. There will be no notifications sent to the payee on this email address by OBDX. Doing any processing of this field would be an implementation time activity.
Nickname	Specify a nickname to be assigned to the payee for the purpose of easy identification.
Access Type	Specify the access type to be assigned to the payee. The options are: • Public • Private
Accessible to Parties	During payee creation a corporate user can define the parties within his GCIF and within his entity to whom this payee will be accessible, if the payee is public. The primary party users will always have access to the payee if it's public.

Note: Once a photo is uploaded against the payee, the options **Change** and **Remove** appear against the photo.
Click the **Change** link to modify the uploaded payee photo.
OR
Click the **Remove** link to delete the uploaded payee photo.

2. Click **Add** to add the payee.
   OR
   Click **Cancel** to cancel the transaction. A warning message appears asking the user to confirm cancellation of the operation.

   Click **Yes** to confirm cancellation of payee creation. The user is navigated to the dashboard.

   Click **No** to return to the Add Payee screen.

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Note: If, while creating a payee, the user enters an account number or payee nickname that has already been assigned to a registered payee, an error message will appear informing the user that a payee with the specific details already exists and the user will not be able to create the payee.

3. The **Add Payee – Review** screen appears. Verify the details, and click **Confirm**.
   OR
   Click **Cancel** to cancel the operation.

   OR

   Click **Back**. The user is directed back to the previous screen with values in editable form.

4. A message confirming submission of payee creation request appears on the confirm page along with the transaction reference number, status and payee details.
   Click **Go to Dashboard**, to navigate to the dashboard.
   OR
   Click **Pay Now** to initiate a payment towards the payee. The user will be navigated to the Transfer Money screen. This option will not be available if the Add Payee transaction is pending authorization.

5.2 <u>Add Payee - Domestic Account Transfer</u>

A domestic account transfer is one which involves the transfer of funds to an account that is held with another bank within the same country or politically united region.

To create a payee for domestic account transfer:

1. In the **Account Type** field, select the **Domestic** option as type of account associated with the payee.

Add Payee – Domestic Account

ORACLE®

Field Description

Field Name	Description
Upload Photo	Select this option to upload a photo against the payee.
Payee Type	Select Domestic
Account Number	Specify the account number of the payee.
Confirm Account Number	Re-enter the account number as entered in the Account Number field so as to confirm the same.
Network Type	Select the local payment network. Without selecting a Network Type, a BIC Code search will not work.
Account Name	Enter the name of the payee as maintained against the payee's bank account.
Payee Email ID	Email address of the payee. Please note that this field is provided simply as a base product feature and will be available to send across to the backend Payments Processor during posting a payment. There will be no notifications sent to the payee on this email address by OBDX. Doing any processing of this field would be an implementation time activity.
Payee Account Type (Only Applicable for India NEFT, India RTGS, India IMPS)	Select the type of account associated with the payee. The options are: - Savings - Current - Overdraft - Cash Credit - Loan Account - NRE
BIC Code	The user can specify the Bank Identification Code of the payee's account.

BIC Code Look up Link

The following search criteria is available if the Lookup BIC Code link is selected. This is to enable user to search for a BIC Code in case he does not remember it.

Please note that the Network Type has to be selected before a BIC Code Lookup.

BIC Code	Complete or partial BIC Code
Bank Name	Bank Name of the payee

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Field Name	Description
City	The city corresponding to the BIC Code

BIC Code Lookup - Search Result

The following details are displayed per record as search results arrived at based on the information defined in the search fields.

Field Name	Description
Bank Name	Name of the bank.
Address	The complete address of the bank.
BIC Code	The Complete BIC Code. Available as a link, selecting which will copy the BIC Code and Bank Details back onto the Add Payee page.
Nickname	Specify a nickname to be assigned to the payee for the purpose of easy identification.
Access Type	Specify the access type to be assigned to the payee. The options are: • Public • Private
Accessible to Parties	During payee creation a corporate user can define the parties within his GCIF and within his entity to whom this payee will be accessible, if the payee is public. The primary party users will always have access to the payee if it's public.

Note:
Once a photo is uploaded against the payee, the options Change and Remove appear against the photo.

Click the **Change** link to modify the uploaded payee photo.
OR
Click the **Remove** link to delete the uploaded payee photo.

2. Click **Add** to add the payee.
   OR
   Click **Cancel** to cancel the transaction.

Note: If, while creating a domestic account payee, the user enters an account number and BIC code combination or payee nickname that has already been assigned to a registered payee, an error message will appear informing the user that a payee with the specific details already exists and the user will not be able to create the payee.

3. The **Review** screen appears. Verify the details, and click **Confirm**.
   OR
   Click **Cancel** to cancel to the operation.

   OR

   Click **Back**. The user is directed back to the previous screen with values in editable form.

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4. A message confirming submission of payee creation request appears on the confirmation page along with the transaction reference number, status and payee details.
Click **Go to Dashboard**, to navigate to the dashboard.
OR
Click **Pay Now** to initiate a payment towards the payee. The user will be navigated to the Transfer Money screen. This option will not be available if the Add Payee transaction is pending authorization.

5.3 Add Payee - International Account Transfer

An international fund transfer involves the transfer of funds to an account that is maintained outside the country and beyond geographical boundaries. Hence, while adding a payee who holds an international account, the user is required to specify extensive details of the payee's account including the network code to be used to transfer money to the account as well as the details of the bank in which the account is held.

To create a payee for international account transfer:

1. In the **Account Type** field, select the **International** option as type of account associated with the payee.

Add Payee - International Account

ORACLE®

Search ...

Welcome, Parag C
Last login 11/26/22, 11:16 AM

Add Bank Account Payee

Payee Photo

Upload Photo
Max image size - 1000 KB.
File format - .JPG and .PNG

| Internal | Domestic | International |

Account Number

****

Confirm Account Number

6432111

Account Name

ABD

Address Line 1

Add1

Address Line 2

Add2

City

JoBurg

Country

United Arab Emirates ▼

Payee Email ID

AB@gmai.com

ab2@gmail.com 🗑

ab3@gmail.com 🗑

ab4@gmail.com 🗑

Pay Via

○ NCC   ○ Bank Details   ● SWIFT Code

CITIAEADXXX
CITIBANK N.A.
KHALID IBN AL WALID STREET

Reset

Intermediary Bank

○ Yes   ● No

Nickname

MRTHREESIXTY

Access Type

| Private | Public |

Primary Party

002930-PARAGCORPNEW

Accessible to Parties

Submit   **Cancel**   Back

Transfer money faster than ever!

Set up a payee to make transferring money easy and quick.

Perform a one-time Payee addition maintenance and simply select the payee while transferring funds.

You can also edit the payee at any time by selecting the edit option provided on the payee details screen.

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Field Description

Field Name	Description
Upload Photo	Select this option to upload a photo against the payee.
Payee Type	Select **International**
Account Number	Specify the account number of the payee.
Confirm Account Number	Re-enter the account number as entered in the Account Number field to confirm the same.
Account Name	Enter the name of the payee as maintained against the payee's bank account.
Address Line 1- 2	Address of the payee.
City	City of the payee.
Country	Country of the payee.
Payee Email ID	Email address of the payee. Please note that this field is provided simply as a base product feature and will be available to send across to the backend Payments Processor during posting a payment. There will be no notifications sent to the payee on this email address by OBDX. Doing any processing of this field would be an implementation time activity.
Pay Via	Specify the network through which all transfers made towards the payee should be processed. The options are: • Swift Code • NCC (National Clearing code) • Bank Details

SWIFT code Look up

The following fields appear if the **SWIFT Code** option is selected in the **Pay Via** field.

SWIFT Code value	Specify the SWIFT code /National Clearing code value of the payee's account.
Lookup SWIFT Code	Select this option to search the SWIFT code.

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Field Name	Description

SWIFT Code Look up

The following fields appear on a pop up window if the **Lookup SWIFT Code** link is clicked.

Field Name	Description
BIC Code	The facility to lookup bank details based on SWIFT code.
Bank Name	The facility to search for the SWIFT code based on the bank name.
Country	The facility to search for the SWIFT code based on the country.
City	The facility to search for the SWIFT code based on city.

SWIFT Code Lookup - Search Result

Field Name	Description
Bank Name	The names of banks as fetched on the basis of the search criteria specified.
Address	The complete address of each bank as fetched on the basis of the search criteria specified.
BIC Code	The list of SWIFT codes as fetched on the basis of the search criteria specified.

NCC Look up

The following fields appear if the **NCC** option is selected in the **Pay Via** field.

Field Name	Description
NCC	The national clearing code will need to be identified if NCC has been selected in the **Pay Via** field.
Lookup National clearing code	Link to search the National clearing code.

National clearing code Look up

The following fields appear on a pop up window if the **Lookup National Clearing Code** link is clicked.

Field Name	Description
NCC Type	The facility to search for the national clearing code by type.
NCC Code	The facility to search for bank details by defining the national clearing code.
Bank Name	The facility to search for the national clearing code by defining the name of the bank.
City	The facility to search for the national clearing code by city.

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Field Name	Description
NCC Lookup - Search Result	
Bank Name	The names of banks as fetched on the basis of the search criteria specified.
Branch	The names of banks branch as fetched on the basis of the search criteria specified.
Address	The complete address of each bank as fetched on the basis of the search criteria specified.
NCC Code	The NCC codes are listed as fetched on the basis of the search criteria.

The following fields appear if the **Bank Details** option is selected in the **Pay Via** field.

Field Name	Description
Bank Name	Enter the name of the bank at which the payee's account is held.
Bank address	Enter the address of the bank's branch at which the payee's account is held.
Country	Select the country in which the payee's account is held.
City	Enter the name of the city in which the payee's account is held.
Nickname	Specify a nickname to be assigned to the payee for the purpose of easy identification.
Access Type	Specify the access type to be assigned to the payee. The options are: • Public • Private
Accessible to Parties	During payee creation a corporate user can define the parties within his GCIF and within his entity to whom this payee will be accessible, if the payee is public. The primary party users will always have access to the payee if it's public.

Note:
Once a photo is uploaded against the payee, the options **Change** and **Remove** appear against the photo.

Click the **Change** link to modify the uploaded payee photo.
OR
Click the **Remove** link to delete the uploaded payee photo.

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2. Click **Add** to add the payee.
   OR
   Click **Cancel** to cancel the transaction.

Note: If, while creating an international account payee, the user enters an account number and SWIFT code or NCC combination or payee nickname that has already been assigned to a registered payee, an error message will appear informing the user that a payee with the specific details already exists and the user will not be able to create the payee.

---

3. The **Review** screen appears. Verify the details, and click **Confirm**.
   OR
   Click **Cancel** to cancel to the operation.

   OR

   Click **Back**. The user is directed back to the previous screen with values in editable form.

4. A message confirming submission of payee creation request appears on the confirmation page along with the transaction reference number, status, payee details and payee address.

   Click **Go to Dashboard**, to navigate to the dashboard.
   OR
   Click **Pay Now** to initiate a payment towards the payee. The user will be navigated to the Transfer Money screen. This option will not be available if the Add Payee transaction is pending authorization.

Home

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6. Add Payee - Demand Draft

A Demand Draft is a pre-paid negotiable instrument. The issuing bank undertakes to make payment in full when the instrument is presented by the payee. The demand draft is made payable at a specified center and can be issued in local currency as well as in (allowed) foreign currencies. A foreign currency demand draft can be requested using International Demand Draft while a pay order or local currency demand draft can be requested using Domestic Demand Draft transaction. A Demand Draft, unlike a cheque is issued by the Bank against the Bank's own funds and hence there is a reduced risk of the draft not clearing. Application allows user to save the payee details of the draft through payee maintenance. Payees for demand drafts are of two types:

- Domestic Demand Draft

- International Demand Draft

The application also provides an additional option to have the demand draft delivered at the customer's convenience. The following options are provided for the same:

- Branch Near Me – This option enables the user to select a branch of the bank (issuing bank) at which the draft is to be delivered.

- My address – This option enables the user to specify which registered address of the user (out of the user's work, residential or postal address) the draft is to be delivered at.

- Other Address – This option enables the user to specify an address at which the draft is to be delivered. The user can select this option if he wishes to have the draft delivered to an address that is different from that of any of the bank's branches or any of the user's registered addresses.

How to reach here:

Toggle menu > Payments > Payee > Manage Payees > Add Draft Payee

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Viewer ⌄   ATM & Branch Locator   English ⌄

futura bank   Search …   🔍

🔔 1709   Welcome, SHAIL Kadam ⌄
Last login 27 Feb 04:05 PM

Payees

⋮

Add Account Payee

Add Draft Payee

Account   Demand Drafts

Add Account Payee

Add Draft Payee

Search By Payee Name   🔍

Payee Name ⌄	Payee Type ⌄	Account Details	Nickname ⌄	Created By ⌄	Access Type ⌄
A AustinDomSEPA	Domestic	BE52001737270909 Banca Privada d'Andorra	AustinRSEPA	S KInitiator	PUBLIC
D dom004	Domestic	123123	dom004	S KInitiator	PUBLIC
D dom300	Domestic	234234	dom300	SWATI MAKER	PUBLIC
D domestic1122	Domestic	1122	SEPA	S KApprover5	PUBLIC
D domesticiban	Domestic	DE24500700101234512345	domesticiban1	Brandon Rolf	
D DominoInt	Internal	HEL0231000048 Internal Account	DominoInt	Henry Cavill	
D DominoInt299	Internal	HEL0231000048 Internal Account	DominoInt299	Henry Cavill	PUBLIC
D DominoYTY	Internal	HEL0253100043 Internal Account	DominoInteeewa	S KApprover5	PUBLIC
D DWInternal1	Internal	HEL0227000561 Internal Account	DreamWorks1	S KApprover5	PUBLIC
G GaryInt299	Internal	HEL0231000068 Internal Account	GaryInt299	Henry Cavill	PUBLIC

Add Account Payee

Add Account Payee

Add Draft Payee

Page 1 of 5   (1-10 of 44 items) |< ‹ **1** 2 3 4 5 › >|

ORACLE®

Field Description

Field Name	Description
What type of payee would you like to add?	The transfer type of the new payee. The type can be: • Bank Account • Demand Draft

1. Select the **Demand Draft** option to create a Demand Draft payee. The Add Payee screen appears in which the user can specify information to create a demand draft payee.

6.1 <u>Add Payee – Domestic Demand Draft</u>

A Domestic Draft payee is created to initiate a request to issue a draft which is payable at a location within the country. The user provides the payee details, the details of draft to be issued in favour of and the payable location.

To create a domestic draft payee:

Add Payee – Domestic Demand Draft

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Field Description

Field Name	Description
Payee Name	Specify the name by which the payee is to be identified.
Upload Photo	Select this option to upload a photo against the payee.
Draft Type	Select the type of draft to be associated with the Payee. The options are: • Domestic • International

Field Name	Description
Draft Favouring	Specify the name of the payee as it is to be printed on drafts issued towards the payee.
Draft Payable at City	The name of the city in which the draft is payable.
Delivery Location	Select the option to identify where you would like drafts issued to the payee to be delivered. The options are: • Branch Near Me: On selecting this option, the fields by which you can select a branch of the bank at which the draft is to be delivered will appear. • My Address: Select this option to have the draft delivered at any of your addresses (work, residence or postal) registered with the bank. • Other Address: Select this option to have the draft delivered at an address other than that of a branch of the bank or your registered address. On selecting this option, the fields in which you can enter an address appear.

The following section appears if you select the **Branch Near Me** option as draft delivery location.

City	Select the name of the city to filter the branches so as to be able to select a branch in the city of your choice.
Branch Near Me	Select the branch at which you would like the draft to be delivered.
Branch Address	The complete name and address of the selected branch is displayed.

The following section appears if you select the **My Address** option as draft delivery location.

Select Address	Select the address at which you want the draft to be delivered. The options are: • Work • Residence • Postal
Address Details	The details of the selected address are displayed.

The following section appears if you select the **Other Address** option as draft delivery location.

Address Line 1-2	Enter address lines 1 and 2 of the address at which you wish to have the draft delivered.

ORACLE

Field Name	Description
City	Enter the name of the city in which the draft to be delivered.
State	Enter the name of the state in which the draft is to be delivered.
Zip Code	Enter the zip code of the address at which the draft is to be delivered.
Access Type	Specify the access type to be assigned to the payee. The options are: • Public • Private

1. In the **Payee Name** field, enter the name of the payee for identification.

2. Click the **Upload Photo** link to upload a photo against the payee.

Note: Once a photo is uploaded against the payee, the options **Change** and **Remove** appear against the photo.

Click the **Change** link to modify the uploaded payee photo.
OR
Click the **Remove** link to delete the uploaded payee photo.

3. In the **Draft Type** field, select the option **Domestic**.

4. In the **Draft Favouring** field, enter the name of the payee of the draft.

5. From the **Draft payable at City** list, select the name of the city at which the draft is to be payable.

6. In the **Delivery Location** field, select the appropriate draft delivery option.

   a. If you select **Branch Near Me** option;

      i. From the **City** list, select the city so as to filter the branches based on city of choice.

      ii. From the **Branch Near Me** list, select the branch at which you want the draft to be delivered.
      The complete address of selected branch appears.

   b. If you select **My Address** option;

      i. From the **Select Address** list, select the option of choice.
      The complete address of user as maintained corresponding to the selected address appears.

   c. If you select the **Other Address** option; specify address at which the demand draft is to be delivered.

      i. In the **Address Line 1-2** fields, enter the address at which the draft is to be delivered.

      ii. In the **City** field, enter the name of the city at which the draft is to be delivered.

      iii. In the **State** field, enter the name of the State in which the draft is to be delivered.

      iv. In the **Zip Code** field, enter the zip code of the address at which the draft is to be delivered.

ORACLE

7. Select the desired **Access Type** to be assigned to the payee.

8. Click **Add** to add the payee.
    OR
    Click **Cancel** to cancel the transaction.

9. The **Add Payee – Review** screen appears. Verify the details, and click **Confirm**.
    OR
    Click **Cancel** to cancel the transaction.

    OR

    Click **Back** to return to the Add Payee screen.

10. A message confirming submission of payee creation request appears on the confirm page along with the transaction reference number, status and payee details.
    Click **Go to Dashboard**, to navigate to the dashboard.
    OR
    Click **Pay Now** to issue a draft towards the payee. The user will be navigated to the **Issue Demand Draft** screen. This option will not be available if the Add Payee transaction is pending authorization.

6.2   Add Payee – International Demand Draft

An International Draft payee is created to initiate a request to issue a draft which is payable at location outside the country. The user provides the payee details, the details of draft to be issued in favor of and the payable location.

To create an international demand draft payee:

Add Payee - International Demand Draft

Field Description

Field Name	Description
Payee Name	Specify the name by which the payee is to be identified.

Field Name	Description
Upload Photo	Select this option to upload a photo against the payee.
Draft Type	Type of draft to be associated with the Payee. The options are: • Domestic • International
Draft Favoring	Specify the name of the payee as it is to be printed on drafts issued towards the payee.
Draft Payable at Country	Select the country at which the drafts issued towards the payee are to be payable.
City	Specify the name of the city at which drafts issued towards the payee are to be payable.
Delivery Location	Select the option to identify where you would like drafts issued to the payee to be delivered. The options are: • Branch Near Me: On selecting this option, the fields by which you can select a branch of the bank at which the draft is to be delivered will appear. • My Address: Select this option to have the draft delivered at any of your addresses (work, residence or postal) registered with the bank. • Other Address: Select this option to have the draft delivered at an address other than that of a branch of the bank or your registered address. On selecting this option, the fields in which you can enter an address appear.

The following section appears if you select the **Branch Near Me** option as draft delivery location.

City	Select the name of the city to filter the branches so as to be able to select a branch in the city of your choice.
Branch Near Me	Select the branch at which you would like drafts to be delivered.
Branch Address	The complete name and address of the selected branch is displayed.

The following section appears if you select the **My Address** option as draft delivery location.

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Field Name	Description
Select Address	Select the address at which you want the draft to be delivered. The options are: • Work • Residence • Postal
Address Details	The details of the selected address are displayed.

The following section appears if you select the **Other Address** option as draft delivery location.

Country	Select the country at which drafts are to be delivered.
Address Line 1-2	Enter address lines 1 and 2 of the address at which you wish to have the draft delivered.
City	Enter the name of the city in which the draft to be delivered.
State	Enter the name of the state in which the draft is to be delivered.
Zip Code	Enter the zip code of the address at which the draft is to be delivered.
Access Type	Specify the access type to be assigned to the payee. The options are: • Public • Private

1. In the **Payee Name** field, enter the name of the payee for identification.

2. Click the **Upload Photo** link to upload a photo against the payee.

Note: Once a photo is uploaded against the payee, the options Change and Remove appear against the photo.

Click the **Change** to modify the uploaded payee photo.
OR
Click the **Remove** to delete the uploaded payee photo.

3. In the **Draft Type** field, select the **International** option.

4. In the **Draft Favouring** field, enter the name of the payee of the draft.

5. From the **Draft Payable at Country** list, select country at which drafts issued towards the payee are to be payable.

6. In the **City** field, enter the name of the city at which all drafts issued towards the payee are to be payable.

7. In the **Delivery Location** field, select the appropriate draft delivery option.

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a. If you select **My Address** option;

i. From the **Select Address** list, select the appropriate option.
    The complete address of user as maintained corresponding to the selected address appears.

b. If you select **Branch Near Me** option;

i. From the **City** list, select the city of the receiving branch.

ii. From the **Branch Near Me** list, select the receiving branch.
     The complete address of selected branch appears.

c. If you select **Other Address** option; specify address at which the demand draft is to be delivered.

i. In the **Address Line 1-2** fields, enter the address of the payee.

ii. In the **City** field, enter the name of the city to which the payee belongs.

iii. In the **State** field, enter the name of the State to which the payee belongs.

iv. In the **Zip Code** field, enter the zip code of the city to which the payee belongs.

8. Select the appropriate **Access Type** for payee.

9. Click **Add** to add the payee.
    OR
    Click **Cancel**, system asks for confirmation and on confirming, navigates to dashboard.

10. The **Add Payee – Review** screen appears. Verify the details, and click **Confirm**.
    OR
    Click **Cancel** to be navigated to the dashboard.

    OR

    Click **Back** to return to the Add Payee screen.

11. The success message of add payee appears along with the transaction reference number, status, Draft Type, Draft Favouring, Payable Country and Payable City.
    Click **Go to Dashboard**, to navigate to the dashboard.
    OR
    Click **Pay Now** to go to **Draft Issuance** screen.

FAQ

1. **Can I delete payees that I no longer need to make payments to?**

    Yes. You can choose to delete the payees that you no longer need.

2. **When can I make the payment to newly added payee?**

    After successfully adding a payee, you may proceed to transfer funds immediately or set a future date for the transaction to take place.

3. **Who can access the payees created with access type as 'Private'?**

    Private payees can only be accessed by creator of the payee. Only creator of the payee can apply such payees while initiating payment.

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4.   Who can access the payees created with access type as 'Public'?

Payee marked as 'Public are visible to all the users mapped to the Party ID of the user who created a payee. All users of the party will be able to view and use these payees while initiating payments, while only the creator will be able to edit and delete the payee.

5.   If I delete or edit a payee, what will happen to the in-flight transactions?

Payee modification or deletion will not have any impact on the transactions which are initiated with a same payee and are pending for further processing. In-flight transactions will continue to progress with the data with which the transaction was initiated.

Home

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7. Adhoc Demand Draft

Users can initiate requests for demand drafts to be payable towards beneficiaries that are not registered as payees in the system, via the adhoc demand draft feature. Since the demand draft request is for an unregistered beneficiary, the user is required to specify details of the beneficiary along with demand draft details at the time of adhoc demand draft request.

Once the request for the demand draft is initiated, the user can register the beneficiary as a payee by selecting the Add as Payee option provided on the confirm screen.

Pre-Requisites

- Transaction and account access is provided to the corporate user.

- Transaction working window is maintained.

- Transaction limits are assigned to the user to perform the transaction.
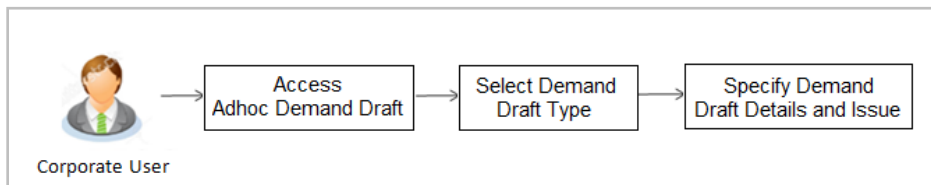
How to reach here:

Toggle menu > Payments > Demand Draft > Adhoc Demand Draft

7.1 Adhoc Demand Draft - Domestic

A Domestic Draft initiation request is a request to issue a draft which is payable at a location within the same country.

To initiate an adhoc domestic demand draft request:

1. From the **Draft Type** field, select the option **Domestic**.

   The fields in which the user can enter details required to initiate a request for a domestic demand draft appear.

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Adhoc Domestic Demand Draft

Field Description

Field Name	Description
Draft Favoring	The name of the payee as it is to be printed on the demand draft.
Draft Payable at City	Specify the name of the city in which the draft is payable.

Field Name	Description
Delivery Location	Select the option to identify where you would like the draft to be delivered. The options are: • Branch Near Me: On selecting this option, the fields by which you can select a branch of the bank at which the draft is to be delivered will appear. • My Address: Select this option to have the draft delivered at any of your addresses (work, residence or postal) registered with the bank. • Other Address: Select this option to have the draft delivered at an address other than that of a branch of the bank or your registered address. On selecting this option, the fields in which you can enter an address appear.

The following section appears if you select the **Branch Near Me** option as draft delivery location.

City	Select the name of the city to filter the branches so as to be able to select a branch in the city of your choice.
Branch Near Me	Select the branch at which you would like the draft to be delivered.
Branch Address	The complete name and address of the selected branch is displayed.

The following section appears if you select the **My Address** option as draft delivery location.

Select Address	Select the address at which you want the draft to be delivered. The options are: • Work • Residence • Postal
Address Details	The details of the selected address are displayed.

The following section appears if you select the **Other Address** option as draft delivery location.

Address Line 1-2	Enter address lines 1 and 2 of the address at which you wish to have the draft delivered.
City	Enter the name of the city in which the draft to be delivered.
State	Enter the name of the state in which the draft is to be delivered.
Zip Code	Enter the zip code of the address at which the draft is to be delivered.

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Field Name	Description
Currency	The currency in which the draft is to be issued. Note: Domestic demand drafts can be issued only in the local currency of the country.
Amount	Specify the amount for which the draft is to be issued.
View Limits	Link to view the transaction limits of the user. For more information on Limits, refer **View Limits** section.
Scheduled On	The facility to specify the date on which the demand draft is to be issued. The options are: • Now: Select this option if you wish to have the draft drawn on the same day. • Later: Select this option if you wish to have the draft drawn at a future date. If you select this option you will be required to specify the date on which the draft is to be drawn.
Transfer Date	Specify the date on which the draft is to be drawn. This field appears if the option **Later** from the **Scheduled On** list is selected.
Transfer From	Select the source account from which the funds are to be debited towards the issue of the demand draft.
Balance	The net balance in the selected source account is displayed against the Transfer From field once an account is selected.
Note	Specify a note or remarks for the transaction, if required.

2. In the **Draft Favouring** field, enter the name of the payee as it is to be printed on the draft.

3. In the **Draft payable at City** field, select the name of the city at which the draft is to be payable.

4. In the **Delivery Location** field, select the appropriate draft delivery option.

   a. If you select the **Branch Near Me** option;

      i. From the **City** list, select the city so as to filter the branches based on city of choice.

      ii. From the **Branch Near Me** list, select the branch at which you want the draft to be delivered.
      The complete address of selected branch appears.

   b. If you select **My Address** option;

      i. From the **Select Address** list, select the option of choice.
      The complete address of the user as maintained corresponding to the selected address appears.

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c. If you select the **Other Address** option; specify the address at which the demand draft is to be delivered.

     i. In the **Address Line 1-2** fields, enter the address at which the draft is to be delivered.

     ii. In the **City** field, enter the name of the city at which the draft is to be delivered.

     iii. In the **State** field, enter the name of the State in which the draft is to be delivered.

     iv. In the **Zip Code** field, enter the zip code of the address at which the draft is to be delivered.

5. From the **Currency** field, select the preferred currency.

6. In the **Amount** field, enter the amount for which the draft needs to be issued.

7. In the **Scheduled On** field, select the option to indicate whether the draft is to be issued for the same day or a date in the future.

a. If you select the **Now** option, the draft will be issued on the same day.
OR
If you select the option **Later** in the **Scheduled On** field, specify the date at which the draft is to be issued.

8. From the **Transfer From** account list, select the account which is to be debited for the demand draft issuance.

9. In the **Note** field, specify a note or remarks.

10. Click **Issue** to initiate the request for the issue of the demand draft.
OR
Click **Cancel** to cancel the transaction.

11. The **Review** screen appears. Verify the details, and click **Confirm**.
OR
Click **Cancel** to cancel the operation and to navigate back to the Dashboard.

OR

Click **Back** to navigate back to the **Adhoc Demand Draft** initiation screen.

12. The success message appears, along with the reference number, status and draft details.
Click **Add as Payee?** to register the beneficiary as a payee.
OR
Click **Go To Dashboard** to go to the **Dashboard** screen.

7.2 <u>Adhoc Demand Draft - International</u>

An international demand draft request is a request to issue a draft which is payable at a location outside the country. To initiate an adhoc international demand draft request, the user is required to specify details of the beneficiary towards whom the draft is payable as well as draft details such as amount and delivery specifications.

To initiate an adhoc international demand draft request:

1. From the **Draft Type** field, select the option **International**.

    The fields in which the user can enter details required to initiate a request for an international demand draft appear.

Adhoc International Demand Draft

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Field Description

Field Name	Description
Draft Favoring	The name of the payee as it is to be printed on the demand draft.

Field Name	Description
Draft Payable at Country	Select the country in which the draft is to be payable.
Draft Payable at City	Enter the name of the city in which the draft is payable.
Delivery Location	Select the option to identify where you would like the draft delivered. The options are: • Branch Near Me: On selecting this option, the fields by which you can select a branch of the bank at which the draft is to be delivered will appear. • My Address: Select this option to have the draft delivered at any of your addresses (work, residence or postal) registered with the bank. • Other Address: Select this option to have the draft delivered at an address other than that of a branch of the bank or your registered address. On selecting this option, the fields in which you can enter an address appear.

The following section appears if you select the **Branch Near Me** option as draft delivery location.

City	Select the name of the city to filter the branches so as to be able to select a branch in the city of your choice.
Branch Near Me	Select the branch at which you would like the draft to be delivered.
Branch Address	The complete name and address of the selected branch is displayed.

The following section appears if you select the **My Address** option as draft delivery location.

Select Address	Select the address at which you want the draft to be delivered. The options are: • Work • Residence • Postal
Address Details	The details of the selected address are displayed.

The following section appears if you select the **Other Address** option as draft delivery location.

Country	Select the country in which the draft is to be delivered.

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Field Name	Description
Address Line 1-2	Enter address lines 1 and 2 of the address at which you wish to have the draft delivered.
City	Enter the name of the city in which the draft to be delivered.
State	Enter the name of the state in which the draft is to be delivered.
Zip Code	Enter the zip code of the address at which the draft is to be delivered.
Currency	Select the currency in which the draft is to be issued.
Amount	Specify the amount for which the draft is to be issued.
View Limits	Link to view the transaction limits of the user. For more information on Limits, refer **View Limits** section.
Scheduled On	The facility to specify the date on which the demand draft is to be issued. The options are: - Now: Select this option if you wish to have the draft drawn on the same day. - Later: Select this option if you wish to have the draft drawn at a future date. If you select this option you will be required to specify the date on which the draft is to be drawn.
Transfer Date	Specify the date on which the draft is to be drawn. This field appears if the option **Later** from the **Scheduled On** list is selected.
Transfer From	Select the source account from which the funds are to be debited towards the issue of the demand draft.
Balance	The net balance in the selected source account is displayed against the Transfer From field once an account is selected.
Note	Specify a note or remarks for the transaction, if required.

2. In the **Draft Favouring** field, enter the name of the payee of the draft.

3. In the **Draft payable at City** field, select the name of the city at which the draft is to be payable.

4. In the **Delivery Location** field, select the appropriate draft delivery option.

   a. If you select **Branch Near Me** option;

   i. From the **City** list, select the city so as to filter the branches based on city of choice.

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      ii.   From the **Branch Near Me** list, select the branch at which you want the draft to be delivered.
The complete address of selected branch appears.

   b. If you select **My Address** option;

      i.   From the **Select Address** list, select the option of choice.
The complete address of user as maintained corresponding to the selected address appears.

   c. If you select the **Other Address** option; specify the address at which the demand draft is to be delivered.

      i.   From the **Country** field, select the country in which the draft is to be delivered.

      ii.   In the **Address Line 1-2** fields, enter the address at which the draft is to be delivered.

      iii.   In the **City** field, enter the name of the city at which the draft is to be delivered.

      iv.   In the **State** field, enter the name of the State in which the draft is to be delivered.

      v.   In the **Zip Code** field, enter the zip code of the address at which the draft is to be delivered.

5. From the **Currency** field, select the currency in which the draft is to be issued.

6. In the **Amount** field, enter the amount for which the draft needs to be issued.

7. In the **Scheduled On** field, select the option to indicate whether the draft is to be issued for the same day or a date in the future.

   a. If you select the **Now** option, the draft will be issued on the same day.
OR
If you select the option **later** in the **Scheduled On** field, specify the date at which the draft is to be issued.

8. From the **Transfer From** account list, select the account which is to be debited for the demand draft issuance.

9. In the **Note** field, specify a note or remarks, if required.

10. Click **Issue** to initiate the request for the issue of the demand draft.
OR
Click **Cancel** to cancel the transaction.

11. The **Review** screen appears. Verify the details, and click **Confirm**.
OR
Click **Cancel** to cancel the operation and to navigate back to the Dashboard.

OR

Click **Back** to navigate to the **Adhoc Demand Draft initiation** screen.

12. The success message appears, along with the reference number, status and draft details.
Click **Add as Payee?** to register the beneficiary as a payee.
OR
Click **Go to Dashboard** to go to the **Dashboard** screen.
OR
Click **e-Receipt** to download the electronic receipt.

13. Click **Add as Payee** option to register the beneficiary as a payee.

The **Add Payee** screen appears with all the beneficiary details pre-populated in the required fields.

Note: For more information on payee creation, refer the **Add Payee-Demand Draft** section.

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8. Adhoc Payment

An adhoc transfer is one which is used to transfer funds from the user's account to a beneficiary/payee account which is not registered with the bank. Since the transfer is towards an unregistered beneficiary, the user is required to specify all the details of the beneficiary including bank and branch details (depending on the type of transfer) along with transfer details while initiating an adhoc transfer.

Pre-Requisites

- Transaction and account access is provided to the corporate user.
- Approval rules are set up for corporate user to perform the required actions.
- Transaction limits are assigned to the user to perform the transaction.

Workflow
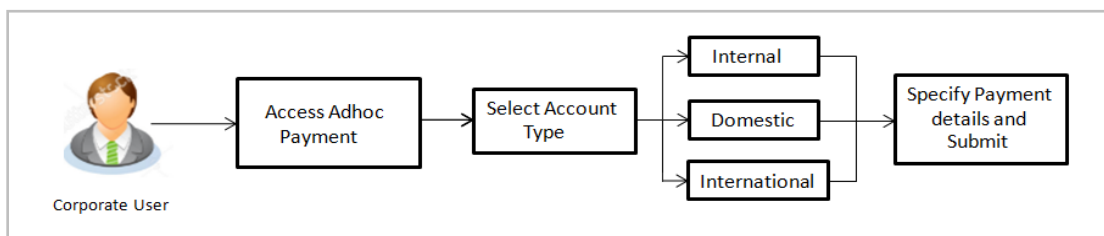
Features Supported In the application

The following types of transactions are supported under Adhoc Payments

- Internal Transfer
- Domestic Transfer
- International Transfer

How to reach here:

Toggle menu > Payments > Transfers > Transfers – Adhoc Payee

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8.1 <u>Adhoc Payment – Internal Fund Transfer</u>

An Internal Bank Account transfer is a transfer to an account which is maintained within the Bank.

The data fields are almost the same as the ones seen in the Transfer Money transaction. The only additional data that needs to be input is the beneficiary account details.

Click **Pay** to initiate the transfer. This will lead you to a review screen where data input in the first screen can be reviewed.

OR

From the data entry screen, click on **Save as Draft** to save a draft of the input data. The system will let you assign a name to the Draft.

8.2 <u>Adhoc Payment – Domestic Fund Transfer</u>

The data fields are almost the same as the ones seen in the Transfer Money transaction. The only additional data that needs to be input is the beneficiary account details. Also, the user needs to select the network only once, as opposed to twice during the Transfer Money flow (Once during Payee Creation and once during the actual Payment)

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Approver ⌄   ATM & Branch Locator   English ⌄

≡ 🎯 **futura bank**   Search ...   🔍

🔔 Welcome, Parag C ⌄
Last login 27 Jan 11:12 AM

Transfers - Adhoc Payee

Payment Type

| Internal | Domestic | International |

Network Type

SEPA CREDIT ⌄

Account Number

••••••••

Confirm Account Number

98999899

Account Name

PSK Limited

Payee Email ID

psk@gmail.com

Add Email ID

Bank Details
DEUTDEFFXXX
Add line 1
Add line 2
Reset BIC Code

Transfer From

xxxxxxxxxxxx0019   ▾

Balance : EUR9,989,542.08

Pay By

Transfer Currency   ⌄

Transfer Amount

EUR ⌄   EUR1,500.00

View Limits

Transfer When

◉ Now   ○ Later

Payment Details

Routine Payment

Add Payment Details

Customer Reference Number

55556666

Note

Domestic Payment To PSK

| Pay | Save As Draft | Cancel | Back

What are the benefits?

Transfer money to any bank account by simply specifying the account number and supporting bank and branch information. You can transfer money to accounts held within Futura Bank as well as to other bank accounts held both within the country and internationally.

The Adhoc Transfer service also allows you to register your payee for future use, once you have made the transfer.

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8.3 <u>Adhoc Payment – International Fund Transfer</u>

For International Transfers the screen lets the user attach documents. OBDX supports configuring a list of mandatory/non-mandatory documents. Once configured, the list will show up on the screen.

<u>Please note</u>: There would be some operational and implementation effort required for document upload to work.

When the payment is submitted, the documents will be stored to a configured Document Store (DMS or DB or any other repository depending on the implementation). The document reference numbers will be passed to the back end payment processor along with the payment request.

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Approver ∨   ATM & Branch Locator   English ∨

≡ ⓟ futura bank   Search ...   🔍   🔔   Welcome, Parag C ∨
Last login 27 Jan 11:12 AM

Transfers - Adhoc Payee

Payment Type

[Internal] [Domestic] [**International**]

Account Number

••••••••

Confirm Account Number

55555555

Account Name

Johnson Limited

Address Line 1

81 McLachlan Street

Address Line 2

Bungalally

City

Sydney

Country

Australia   ∨

Payee Email ID

psk@gmail.com

Add Email ID

Pay via

⦿ NCC   ○ Bank Details   ○ SWIFT Code

10000
MORGAN STANLEY BANK
AV. MERITXELL 80

[Reset]

Transfer From

xxxxxxxxxxxxx0019   ▾

Balance : EUR9,989,542.08

Pay By

Transfer Currency   ∨

Transfer Amount

EUR   ∨   EUR1,200.00

View Limits

Transfer When

⦿ Now   ○ Later

Correspondence Charges

PAYEE   ∨

Transfer via Intermediary Bank

○ Yes   ⦿ No

Payment Details

Amount Payment

Add Payment Details

Internal Note

Monthly Payment

Customer Reference Number

4355677

[Upload Documents ✎]

[Pay] [Save As Draft] [Cancel]   Back

What are the benefits?

Transfer money to any bank account by simply specifying the account number and supporting bank and branch information. You can transfer money to accounts held within Futura Bank as well as to other bank accounts held both within the country and internationally.

The Adhoc Transfer service also allows you to register your payee for future use, once you have made the transfer.

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9. Issue Demand Drafts

The Issue Demand Draft transaction enables users to request the bank to issue demand drafts towards payees. In order to initiate a demand draft issue request, the user has to first ensure that the payee i.e. the recipient of the demand draft is registered as a demand draft payee through the Manage Payees feature. Once the payee is registered, the user can initiate a request to the bank to issue a demand draft by specifying details such as the amount for which the draft is to be drawn, the account from which the funds are to be debited as well as the date on which the draft is to be drawn.

Prerequisites:

- Transaction and account access is provided to corporate user
- Approval rule set up for corporate user to perform the actions
- Transaction working window is maintained
- Required payees are maintained
- Transaction limits are assigned to user to perform the transaction

Features supported in the application

User can request for two types of drafts:

- Domestic Demand Draft – Where the draft is payable within a country
- International Demand Draft – Where the draft is payable outside country
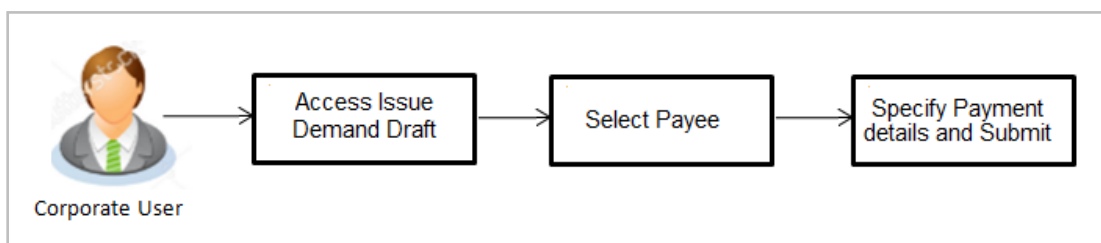
How to reach here:

Toggle menu > Payments > Payments and Transfers > Issue Demand Drafts
OR
Dashboard > Quick Links > Issue Draft

9.1 <u>Issue Demand Draft</u>

A user can initiate a request for a Demand Draft using this transaction. All Demand Draft payees (Domestic and International Demand Draft payees) created by the logged in user and shared by other users of the party are listed for selection. Details of the selected payee are auto populated on the transaction screen. The user is then required to fill in details such as the source account to be debited, the amount for which the draft is to be drawn and the date on which the draft is payable, in order to initiate the demand draft request.

An E-Receipt gets generated on the successful completion of the transaction. The E-Receipt gets displayed in Activity Log detailed view.

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Issue Demand Draft

Field Description

Field Name	Description
Favouring	Select the payee to whom the demand draft is to be issued. All the demand draft payees to which the user has access will be listed for selection.
Draft Details	The delivery details of the draft that include the mode of delivery and address at which the draft will be delivered are displayed once the payee is selected. On selecting a payee, the selected payee's photo will also be displayed.
Currency	Select the currency in which the draft is to be issued. In case the draft being issued is a domestic demand draft, the currency will be the local currency of the country.
Amount	Specify the amount for which the draft is to be issued.
View Limits	Link to view the transaction limits. For more information on Limits, refer **View Limits** section.

Field Name	Description
Scheduled On	The facility to specify the date on which the demand draft is to be issued.
	The options are:
	• Now: Select this option if you wish to have the draft drawn on the same day.
	• Later: Select this option if you wish to have the draft drawn at a future date. If you select this option you will be required to specify the date on which the draft is to be drawn.
Transfer Date	Specify the date on which the draft is to be issued.
	This field appears if the option **Later** is selected from the **Scheduled On** list.
Transfer from	Select the source account from which the funds are to be debited towards the issue of the demand draft.
Balance	The net balance in the selected source account is displayed against the Transfer From field once an account is selected.
Note	Specify a note or remarks for the transaction, if required.

To issue a demand draft:

1. From the **Favouring** list, select the payee to whom the demand draft is to be issued. The details of the selected payee along with the payee's photo appear.

2. From the **Currency** list, select the preferred currency.

3. In the **Amount** field, enter amount for which the draft needs to be issued.

4. In the **Scheduled On** field, select the appropriate date of transfer.

   a. If you select the **Now** option, the draft will be issued on the same day.
   OR
   If you select the option **Later**, select the date on which the draft is to be drawn.

5. From the **Transfer From** list, select the account from which funds need to be drawn.

6. In the Note field, specify a note or remarks.

7. Click **Issue** to initiate the request for the issue of the demand draft.
   OR
   Click **Cancel** to cancel the transaction.

8. The **Draft Issuance - Review** screen appears. Verify the details, and click **Confirm**.
   OR
   Click **Cancel** to cancel the transaction and go back to the **Dashboard**.

   OR
   Click **Back** to go back to the previous screen.

9. The success message appears along with the transaction reference number, host reference number, status and draft details.
   Click **Go to Dashboard** to go to Dashboard screen.

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OR
Click Add Favorite to mark the transaction as favorite. The transaction is added in the favorite transactions list. For more information on the favorite transactions feature, refer the section **Favorites** in this user manual.
OR
Click the **e-Receipt** link to download the electronic receipt. For more information refer the **e-Receipt** section in the *Corporate Customer Services User Manual*.

FAQ

1. Can I initiate future dated demand draft issuance request?

You can initiate future dated demand draft issuance request using scheduling later option.

1. What happens if I have set up a future dated draft issuance request, but don't have enough funds in my account on the transaction date for the transfer?

Balance check will not be performed at the time of transaction initiation with future date. The transaction will get declined in case of insufficient funds in the account on the given transaction date.

2. What happens if the transaction amount is less than set Transaction Limit?

If the transaction amount is less or more than transaction limit set by the Bank, user cannot proceed to initiate demand draft issuance request.

3. Can I request for demand draft issuance a payee registered as my payee but Demand draft favouring name is different?

No, using this transaction, you can initiate a demand draft issuance request to existing payee and demand draft favouring details cannot be edited while initiating a request.

4. What happens when I add a transaction in my favorite list?

Once a transaction is marked as favorite it is displayed in customer's favorite list. Customer can directly initiate a transfer using favorite transactions; all the transaction details are displayed on screen auto populated. User can make required changes in the details and submit the transaction for processing.

5. How will I receive a physical copy of a demand draft?

Bank will operationally issue a draft and mail it to the address specified while maintaining a payee.

6. When can I generate an e-receipt?

The user can generate an E-receipt of the transaction, after transaction has been processed, in the Core Banking application.

Home

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10. Make Payment (Transfer Money)

Navigate to *Payments >> Transfers >> Transfers – Existing Payee*

The Transfer Money feature enables the user to initiate online payments between his own accounts or perform one of the following types by using an existing payee:

- Internal Transfer
- Domestic Transfer
- International Transfer

On selecting the option, 'Existing Payee', the user has to simply select a payee towards which the transfer is to take place. The user is not required to explicitly select the transfer type (internal, domestic or international) since this categorization is undertaken at the time of payee creation.

Prerequisites:

- Transaction and account access is provided to corporate user
- Approval rule set up for corporate user to perform the actions
- Payees are maintained
- Transaction limits are assigned to user to perform the transaction

Features supported in the application

The 'Transfer Money' feature enables users to make payments towards:

- Existing Payee – Internal, Domestic and International transfers are supported and are triggered based on the payee and specific payee account selection.
- My Accounts – Users are able to transfer funds within their own accounts held in the bank.

Workflow

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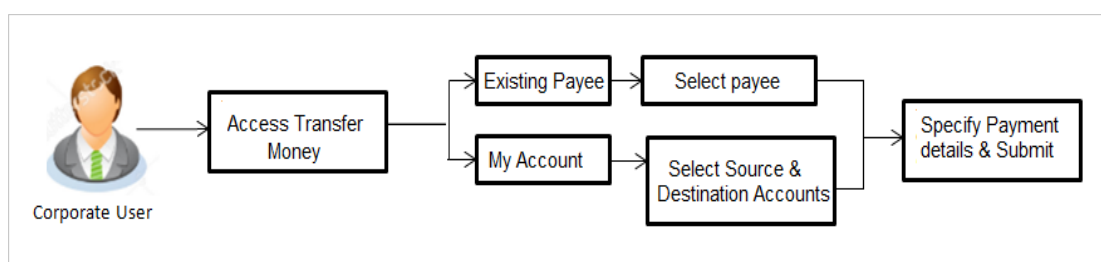
10.1 <u>Make Payment - Existing Payee</u>

Approver ⌄   ATM & Branch Locator   English ⌄

☰ ⓟ futura bank   Search …   🔍   🔔15 Welcome, Parag C ⌄
                                               Last login 27 Jan 11:46 AM

Transfer Money

Transfer Type

🔘 Existing Payee   ⭕ My Accounts

Payee

Sourav   ⌄

| D | DADA |

Account Number   Payee Type

22244211   DOMESTIC

Account Name

SG

Payee Email ID

SG@gmail.com
sg2@gmail.com
sg3@gmail.com

Bank Details

DEUTDEFFXXX
Add line 1,Add line 2

Network Type

SEPA CREDIT

Transfer From

xxxxxxxxxxxx0016   ⌄

Balance : EUR9,999,089.45

Pay By

Transfer Currency   ⌄

Transfer Amount

EUR   ⌄   EUR10.00

View Limits

Transfer When

🔘 Now   ⭕ Later

Select Network

SEPA CREDIT   ⌄

☑ Charges to be debited from Debit Account

Payment Details

Payments

Enter 0 to 35 characters.
Add Payment Details

Customer Reference Number

345432

Note

Transfer Domestic

[Pay] [Save As Draft] [Cancel] Back

Transferring money has never been easier!

Transfer money to registered payees across the globe from your Futura Bank savings or current accounts. You can also transfer money to your friends' Mobile, Email ID and Facebook accounts.

Haven't registered your payee yet?
No Problem! Use the Adhoc Payment Service

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Fields that are not totally self-explanatory are explained below:

Field Name	Description
Transfer Type	Select the type of transfer that you wish to initiate.
	The options are:
	• Existing payee
	• My Accounts (User's own account)

Existing Payee

The following fields appear if the **Existing Payee** option is selected in the **Transfer Type** field.

Payee	Select the payee
Transfer From	Account from which money will be debited.
Currency	The currency in which the transfer is to take place.
	Currency is defaulted to destination account currency for Self and Internal Transfer and local currency for Domestic Transfer.
	For International transfer, the user can select the currency from the list.
View Limits	Link to view the transaction limits applicable to the user.
	For more information on Limits, refer **View Limits** section.
Select Network (Applicable only for Domestic Payee Type)	Although the network is defined when creating the payee, in many countries the same BIC Code can be used on a different local network also. Therefore one can select the network again during a funds transfer.
Account from which Charges will be debited	The Bank may levy charges for certain payment networks. The user can choose which account to use when paying the charges. The accounting entries for the charges components will be reflected in the statement of the account selected here.
Transfer via Intermediary Bank	Specify whether the fund transfer is to be done through intermediary bank.
	Note: This field is appears only for International Payee.

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Field Name	Description
Pay Via	Select the network through which the payment is to be processed. The options are: • Swift Code • NCC (National Clearing code) • Bank Details This field appears if you select **Yes** option from **Transfer via Intermediary Bank** field.
Payment Details	You can add up to 4 fields each of length not more than 35. These will carry the unstructured remittance information to the Payment Processor. These are applicable to SWIFT and SEPA Payments.
Note	Narrative for the transaction. This will be internal to the bank.

Interpreting the success message on the Confirmation Screen:

Please note that Payment Processors can work in different ways. Some Payment Processors will respond with the final status of the submitted payment synchronously. Some Payment Processors work in an asynchronous mode and respond back with a host reference number only to indicate that the payment has been accepted for processing, but there is a chance that it may get into an Exception Queue during the actual processing itself. Therefore the final status of the payment can be viewed using the transaction called Payment Status Inquiry.

10.2 <u>Suggestive Credit Value Date</u>

The Payment framework provides the facility to display the suggestive credit value date on the review screen of a payment. This date is an indicative date only and it gives the end user an idea of when the payment would get credited to the payee's account, before he can confirm the transaction.
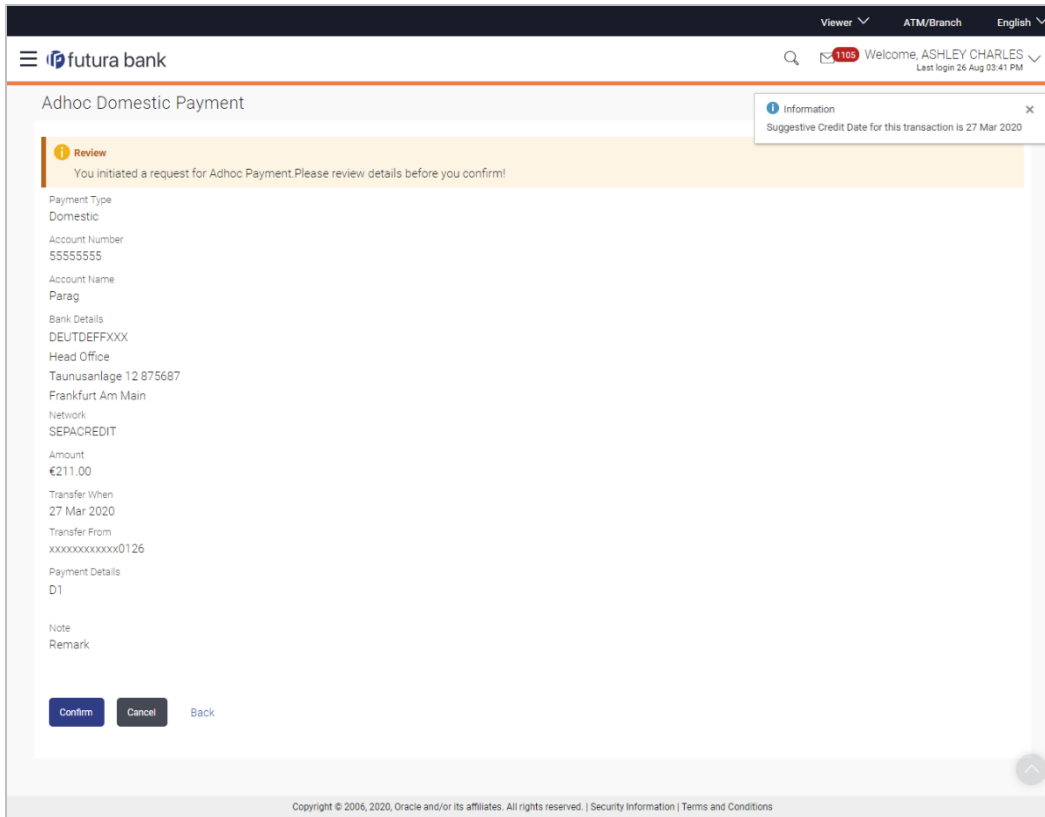
ORACLE

The service takes into account parameters like the network of payment, the currency etc. before arriving at the suggestive credit value date.

This service is currently available out of the box integrated only with Oracle Banking Payments. For other product processors a customization would be required.

10.3 <u>Make Payment - My Accounts</u>

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The flow and the fields for this transaction are self-explanatory.

Note: The "**Send To Modify**" feature of approvals is supported for Self, Internal, SEPA and International Transfers.

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11. Multiple Transfers

The Multiple Transfers feature enables the corporate user to initiate transfers towards a group of people as part of a single transaction. Through this feature, users can initiate transfers towards registered payees of different transfer type's i.e. internal, domestic and international transfers, with different transfer dates, all at once from a single screen.

Prerequisites:

* Transaction and account access are provided to the corporate user

* Approval rule set up for the corporate user to perform the actions

* Payees are maintained

* Transaction limits are assigned to the user to perform the transaction

Features supported in the application

Multiple transfers allow the user to make payments

* To Existing Payees – by selecting registered payees

Workflow
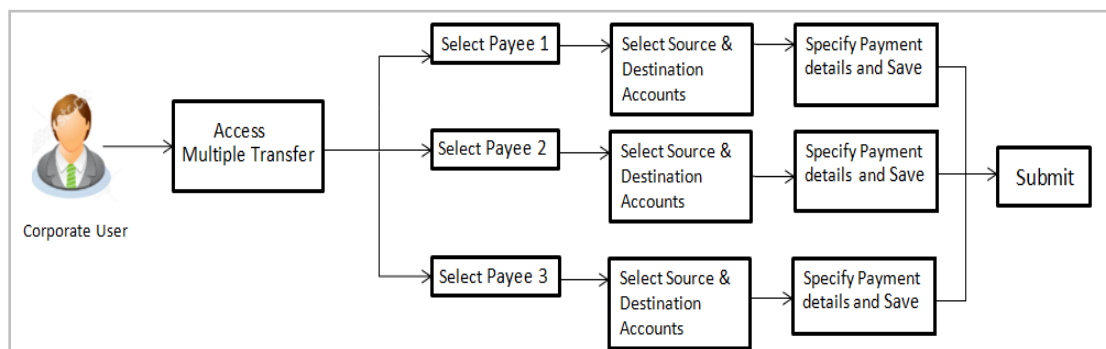
How to reach here:

Toggle menu > Payments > Payments and Transfers > Multiple Transfers

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Multiple Transfers

Field Description

Field Name	Description

The following fields are applicable for each individual transfer record that comprises the multiple transfers transaction:

Payee Record Number   Payee Record Number. The payee record number appears on the top of each record so as to identify the number of payees being added.

Payee   Select the payee to whom funds transfer needs to be made. Each payee is identified by the payee nickname defined at the time of payee registration. Once a payee has been selected, the details of the payee including the payee photo, payee nickname, account number, account type, etc. will be displayed on the screen.

Account Number   On selecting the payee, the account number associated with the payee appears.

Account Type   The type of account or transfer type associated with the payee appears, once a payee is selected.

Account Name   The name of the payee in the bank account appears.

Payee Address   Address of the payee in the bank account.

This field appears for **International** type of payee.

Bank Details   The details of the bank i.e. the name and address of the bank's branch in which the payee's account is held appears.

> Note: Bank Details do not get displayed for Internal Payees

Transfer From   Select the source account from which the funds are to be transferred.

Balance   On selecting a source account, the net balance of the account appears below the **Transfer From** field.

Currency   Select the currency in which the transfer is to take place.

> **Note**: Currency is defaulted to the destination account currency for Own and Internal Account Transfers and to the local currency for Domestic Transfers.
> For International transfers, the user can select the currency from the list.

Amount   Specify the amount to be transferred.

View Limits   Link to view the transaction limits applicable to the user.

For more information on Limits, refer **View Limits** section.

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Field Name	Description
Transfer When	The facility to specify when the funds are to be transferred. The options are: • Now: transfer funds on the same day • Later: transfer funds on a future date
Pay Via	Select the network through which the transfer is to take place. This field is displayed only if the transfer is a **domestic** transfer in **India** region. The options are: • NEFT • RTGS • IMPS **Note**: The networks available for selection will be dependent on certain factors such as whether the payee's bank supports the network or not, the amount entered and the network working window.
Transfer Date	The date on which the transfer is to take place. This field appears if the option **Later** is selected from the **Transfer When** list.
Correspondence Charges	The facility to select the party by whom transfer charges are to be borne. The options are: • Payee: transfer charges are to be borne by the beneficiary • Payer: transfer charges are to be borne by the ordering customer • Shared: transfer charges are to be borne by both the payee and payer This field appears against a record where the transfer is being made towards an international payee.
Transfer via Intermediary Bank	Specify whether the fund transfer is to be done through intermediary bank. **Note**: This field appears only for International Payee.

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Field Name	Description
Pay Via	Network for payment. The options are: • Swift Code • NCC (National Clearing code) • Bank Details This field appears if you select Yes option from **Transfer via Intermediary Bank** field.
SWIFT / National clearing code value	SWIFT code /National Clearing code value.

SWIFT code Look up

Below fields appears if the SWIFT Code option is selected in Pay Via field.

Lookup Swift Code	Link to search the SWIFT code.
SWIFT Code	SWIFT code value.
Bank Name	Bank name to search the SWIFT code.
Country	Country name to search the SWIFT code.
City	City name to search the SWIFT code.

SWIFT Code Lookup - Search Result

Bank Name	Name of the bank.
Address	Displays complete address of the bank.
SWIFT Code	SWIFT code /National Clearing code value.

National clearing code Look up

Below fields appears if the National clearing code option is selected in **Pay Via** field.

Lookup National clearing code	Link to search the National clearing code.
NCC Type	NCC type of the bank branch.
NCC Code	NCC code of the bank branch.

ORACLE
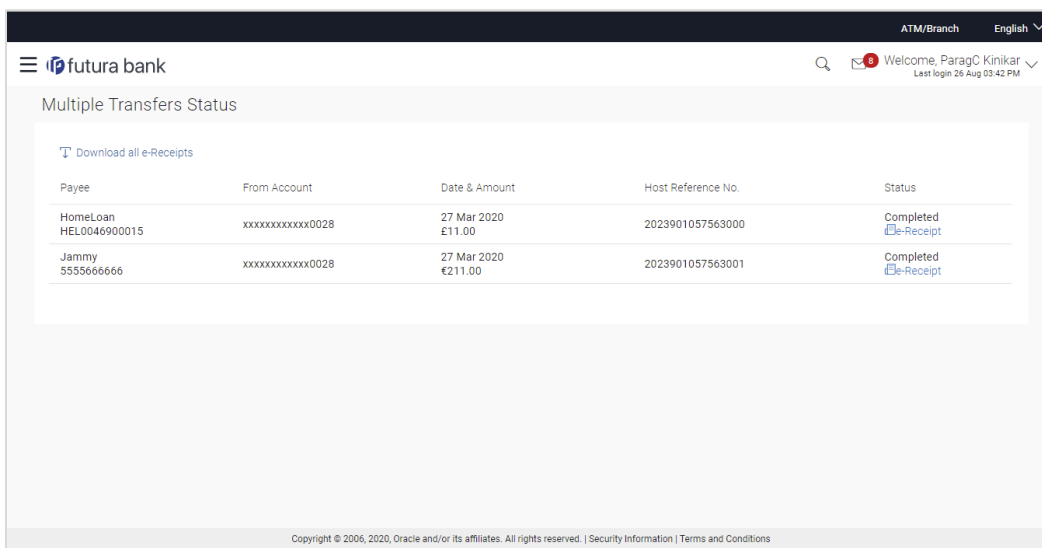
Field Name	Description
Bank Name	Name of the bank.
City	City to which the bank belongs.
NCC Lookup - Search Result	
Bank Name	Name of the bank.
Branch	Bank branch name.
Address	Address of the bank.
NCC Code	NCC code of the bank branch.
Bank Details	Bank details based on the Swift / National clearing code selected for the bank.

Below fields appears if the **Bank Details** option is selected in **Pay Via** field.

Bank Name	Name of the bank.
Bank address	Complete address of the bank.
Country	Country of the bank.
City	City to which the bank belongs.
Payment Details	Specify payment details.
	This field appears against a record where the transfer is being made towards an international payee.
Add Payment Details	The link to add more details of the transfer.
	This field appears only for International Payee.
Note	Select the note/ remarks for fund transfer.
	This field appears only for **International** Payee.
Note	Specify a note or remarks against the transfer.

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To transfer funds to multiple payees:

1. From the **Payee** list, select the payee towards whom you wish to transfer funds.
   The payee details of the selected payee appear.

2. From the **Transfer From** account list, select the account from which the transfer needs to be made.

3. From the **Currency** list, select the appropriate currency.

4. In the **Amount** field, enter the transfer amount.

5. In the **Transfer When** field, select the option to indicate when the transfer is to take place.

   a. If you select the option **Now**, the transfer will be made on the same day.
      OR
      If you select the option **Later**, from the **Transfer When** field, select the appropriate future date for when the transfer is to take place.

6. If the transfer type is **Domestic**, in the **Pay Via** field, select the network through which the transfer is to be processed. If the transfer is a domestic (India region) transfer, only those networks that are enabled on the basis of transfer details specified, will be selectable.

7. If the transfer type is **International**,

   a. From the **Correspondence Charges** list, select the appropriate option.

   b. In the **Transfer via Intermediary Bank** field, select the appropriate option.

   c. If you have selected **Yes** option in the **Transfer via Intermediary Bank** field, select the appropriate network for payment in the Pay Via field.

      i. If you select **Swift** option:

         1. In the **SWIFT code** field, enter the SWIFT code or search and select it from the lookup.

         2. Click **Verify** to fetch bank details based on Bank Code (BIC).

      ii. If you select **National Clearing code** option:

         1. In the **National Clearing code** field, enter the National Clearing code or search and select it from the lookup.

         2. Click **Verify** to fetch bank details based on Bank Code (BIC).

      iii. If you select **Bank details** option:

         1. In the **Bank Name** field, enter the bank name.

         2. In the **Bank Address** field, enter the complete address of the bank.

         3. From the **Country** list, select the country of the bank.

         4. From the **City** list, select the city to which the bank belongs.

   d. In the **Payment Details** field, enter the details of the fund transfer.

8. If you have selected International payee, select the appropriate remarks from the **Note** list.

9. In the **Note** field, specify a note or remarks.

10. Click **Save** to save the payment record.
    OR
    Click **Make a Copy and Save**, if you want to save a copy of the transaction.
    OR
    Click **Reset Fields** to clear the entered data.

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11. Repeat Steps 1 to 9 for Payee 2.
    OR
    Click **Add Another Payment** if you want to add another payment record.

12. Click [pencil icon] against a saved record to edit the transfer details of that record.
    OR
    Click [trash icon] against a record to delete that record.

13. Click **Submit** to submit all the transfer records to the bank.
    OR
    Click **Cancel** to cancel the operation and to navigate back to the dashboard.

14. The Multiple **Transfer - Review** screen appears. Verify the details, and click **Confirm**.
    OR
    Click **Expand All** to view the payment details.
    Click **Collapse All** to hide the payment details.
    OR
    Click **Cancel** to cancel the operation and to navigate back to the Dashboard.
    OR
    Click **Back** to edit the transfer details. The Multiple Transfer screen with saved fund transfer details appear in editable form.

15. The success message appears along with the status of transaction.
    Click **Go to Dashboard**, to navigate to the dashboard.
    OR
    Click **Click Here** to view the status of each transfer.
    The **Multiple Transfer - Status** screen appears.

Multiple Transfers – Status

Field Description

Field Name	Description
Payee	The payee towards whom fund transfer has been initiated. The payee nickname and the payee's account number are displayed.
From Account	The source account from which the funds are transferred.
Date & Amount	The date of transfer along with the amount that is transferred towards the payee's account.
Host Reference Number	The unique number generated on completion of the transaction in the Core Banking application.
Status	The status of the transaction.
Action	The link to download the e-receipt of transaction.
Failure Reason	The reason for which a transfer failed is displayed against the specific transfer record.

16. Click the **e-Receipt** link against a particular record for which you want to download the e-receipt.
    OR
    Click **Download all e-Receipts** link to download the e-receipts for all the transactions.

FAQ

1. Is there any limit on the number of payments that can be initiated at a time through multiple transfers?

Yes, the limit as defined by the bank will be in place. You will be displayed an error message if you try to add another transfer record once this limit has been met.

2. What happens if the transaction amount is less than set Transaction Limit?

If the transaction amount is less than the minimum limit or more than the maximum transaction limit set by the Bank, the user will not be able to initiate the transfer.

Home

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12. MT101 Bilateral Agreement Upload

The MT101 module facilitates the transfer of funds, domestically and/or internationally by sending SWIFT MT101 instruction to the user's bank. A bank can play one of 2 possible roles in an MT101 instruction:

1. Executing Bank
2. Forwarding Bank

Executing Bank Agreement Upload

In this role, the MT101 instruction ends at the bank and it in turn leads the bank to initiate a payment (either a SWIFT or a local payment or an internal transfer)

For this case, the bank needs to have an agreement in place with the sender bank.

A corporate user can define the debit accounts for which the agreement is to be in place and also the sender banks from whom instructions can be accepted for execution purposes.

The agreement will have a time period defined during which it will be treated as a valid agreement.

The agreements initiated from OBDX will be stored in OBPM and therefore will be effective for incoming MT101 transactions that hit OBPM for the executing bank scenario.

Forwarding Bank Agreement Upload

The above screen lets a corporate user define the bilateral agreement in the outward leg of an MT101 instruction, when the bank is playing the role of a forwarding bank.

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13. MT101 Instruction

The MT101 module facilitates the transfer of funds, domestically and/or internationally by sending SWIFT MT101 instruction to the user's bank. This allows users to debit funds from a single account and credit to multiple domestic and/or international accounts in a single transaction. On the MT101 Instruction screen, all tag option fields will be replaced with channels banking user friendly options. An MT101 Instruction consists of two parts:

3. **General Information (Sequence A):** This is mandatory and contains debit party information like Sender's Reference, Instructing Party and Requested Execution Date.

4. **Transaction Details (Sequence B)**: This component is repetitive and must be present at least once in the message.

Standard approval flow (Maker -> Checker) is supported by the system, however, 'Send To Modify' feature is not supported. Bulk Uploads for MT101 Instructions are not in Oracle's scope. Please note, this transaction will only be supported on desktop/laptop devices.

Prerequisites:

- Transaction and account access are provided to the corporate user
- Approval rule set up for the corporate user to perform the actions
- Transaction working window is maintained
- Transaction limits are assigned to the user to perform the transaction

How to reach here:

Toggle menu > Payments > Payments and Transfers > MT101 Instruction

MT101 Instruction

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Field Description

Field Name	Description
	Party ID and Party Name of the user is mentioned.

The following fields are applicable for **General Information (Sequence A)** of MT101 Instruction:

Field Name	Description
Receiver BIC	BIC code of the receiver's bank
Requested Execution Date	This field specifies the date on which all subsequent transactions should be initiated by the executing bank.
Customer Reference Number	This field specifies the reference to the entire message assigned by the user.
Option	User to select one of the following values: • Account with BIC Code • Account with Address
Account Service Institution	User to select one of the following values: Swift or NCC, if the account to be debited belongs to bank other than the receiver bank.
SWIFT Code	Enter debtor bank details, if the account to be debited belongs to bank other than the receiver bank.

Field Name	Description
NCC	Enter national clearing code details of debtor bank, if the account to be debited belongs to bank other than the receiver bank.
Debit Account Number	Account from which money will be debited.
BIC Code	This field is enabled on selecting the 'Account with BIC Code' option. Enter the instructing party's Business Identifier Code.
Name/Address	This field is enabled on selecting the 'Account with Address' option. Enter name and address of the instructing party.

The following fields are applicable for **Transaction Details (Sequence B)** of MT101 Instruction:

Field Name	Description
F/X Deal Reference	This field specifies the foreign exchange contract reference.
Transaction Amount	The amount and currency for the respective transaction.
Ordered Amount	This amount is to be entered for cross-currency transactions, where the user has a valid F/X deal reference number. The user is to enter the converted ordering amount and currency.
Exchange Rate	Exchange Rate specified while converting the transaction amount to ordering amount.
Action	The settings icon (⚙) provisions the user to enter further details of the entry of Transaction Details (Sequence B.)
	The delete icon (🗑) allows the user to delete the respective row.
Credit Account Number	Account number of the creditor.
Option	User to select one of the following values:
	• Name and Address: Represents name and address of creditor.
	• BIC: Business Identifier Code of the creditor.
Payee Name/Address	This field is enabled on selecting the 'Name and Address' option. Enter name and address of creditor.
BIC Code	This field is enabled on selecting the 'BIC' option. Enter Business Identifier Code of the creditor.

Field Name	Description
Pay Via Swift Code	This field represents the BIC code of the creditor's bank.
Transfer Via Intermediary Bank	User to select yes or no, based on which further details can be filled.
Swift Code	This field is enabled when user wants to enter intermediary bank details. BIC code of the intermediary bank to be entered.
Payment Details	You can add up to 4 fields each of length not more than 35. Provisions the user to enter specific details about the transaction.
Instruction Code	This field specifies instructions to be used between the ordering customer and the account servicer.
Regulatory Reporting Details	
Code	User to select 'BENEFRES', to enter Residence of the beneficiary customer. Whereas, 'ORDERRES' is to be selected to enter Residence of the ordering customer.
Country	User to enter address of beneficiary or ordering customer based on the code selected.

To initiate an MT101 instruction:

1. Enter required details based on the MT101 instruction to be initiated. Click on **'Request'.**

2. User is navigated to the MT101 Instruction review screen. Click on down arrow to check details of each transaction entry (Sequence B).

3. Once details are verified, click on **'Confirm'** button.

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MT101 Instruction Review Screen

14. Repeat Transfers

Repeat Transfers, also referred to as Standing Instructions or Standing Orders, are instructions given by a payer (bank account holder) to the bank to transfer a specific amount to another account at regular intervals.

Once initiated, these transfers are executed repeatedly till the end date.

The application has simplified the user's task of initiating repetitive payments by introducing the **Repeat Transfers** feature. Through this feature, users can set instructions for funds to be transferred at regular intervals towards registered payees or to the user's own accounts. Once initiated, the details of these transfers can be viewed in the View Repeat Transfers screen. The user can also cancel a repeat transfer instruction, if so desired, from the View Repeat Transfers screen.

Pre-Requisites

- Transaction and account access is provided to the corporate user
- Approval rule set up for the corporate user to perform the actions
- Transaction limits are assigned to the user to perform the transaction

Features supported in the application

- Set Repeat Transfers
- View Repeat Transfers
- Stop Repeat Transfers

Workflow
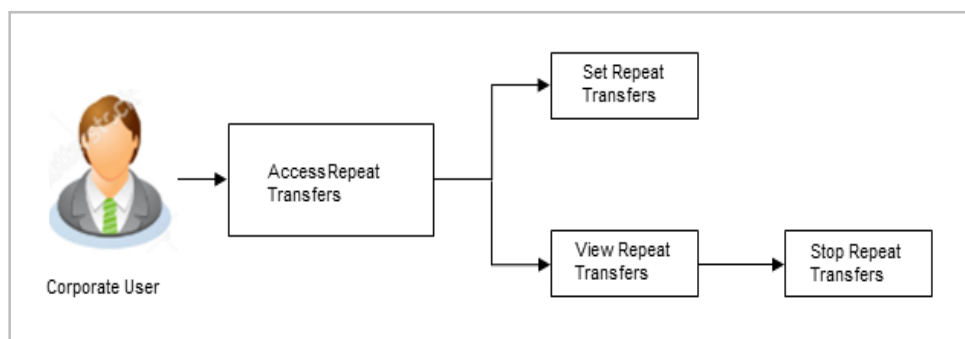
How to reach here:

Toggle menu > Payments > Setups > Repeat Transfers

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14.1 <u>View Repeat Transfers</u>

The **View Repeat Transfers** feature enables users to view all the standing orders that have been previously initiated.

To view Repeat Transfers:

1. Go to Payments >> Payment Inquiries >> Repeat Transfers Inquiry.

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Search Criteria

Field Name	Description
Transfer Type	Mandatory Filter. Possible Values are – • SEPA • Within Bank • Cross Border
Status	Possible Values are – • Active • Closed
Debit Account Number	Mandatory Filter. Account from which money will be debited.
Reference Number	The unique number generated on completion of the transaction in the Core Banking application.

To view an individual Repeat Transfer instruction - click on the reference number. View Repeat Transfer

Field Description

Field Name	Description
Transfer To	Displays the beneficiary's name.
Transfer From	The source account number along with the account nickname, if maintained, is displayed.
Next Payment	The date on which the next payment is scheduled.
Amount	Amount of the set Repeat Transfer.

Field Name	Description
Execution Details	
Start Date	The start date of the repeat transfer execution i.e. the date on which the repeat transfer first starts being executed.
End Date	The last date on which repeat transfer instructions are executed.
Frequency	The frequency in which the repeat transfer is executed.
Payment History	
Sr No.	Serial number of the records of the payment history.
Execution Date	The date on which the repeat transfer was executed.
Status	The status of execution of the repeat transfer transaction. Status can be: • Active • Failed
Reason of Failure	The reason why the specific transfer instruction failed is displayed against those transfer records that have failed to be executed.

14.2 <u>Stop Repeat Transfer</u>

An option to stop the Repeat Transfer instruction is available on the View Repeat Transfer details page against those transactions that have instructions pending to be executed.

To stop the Repeat Transfers:

1. All the repeat transfers maintained appears as a list on **Repeat Transfers** screen.
   [Q] .

2. Click on [⋮] against a specific repeat transfer record. The following options appear: Initiate Again/ Stop appear.

3. Click **Stop** to stop the repeat transfer.

4. The **View Repeat Transfers - Review** screen appears. Verify the details and click **Stop**.

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Stop Repeat Transfers

5. The **Stop Repeat Transfers - Confirmation** screen with success message along with the reference number appears.

14.3 <u>Set Repeat Transfers: Existing Payee</u>

Through the Set Repeat Transfers feature, a user can initiate standing instructions to be executed towards a payee.

To set a Repeat Transfer towards an existing payee:

Menu >> Payments >> Transfers >> Repeat Transfers – Existing Payee

The following screen displays the fields that are populated when the Existing Payee option is selected in the **Transfer Type** field.

Approver ∨   ATM & Branch Locator   English ∨

☰ 🏦 futura bank   Search ...   🔍

🔔³³   Welcome, Parag C ∨
Last login 09 Feb 03:05 PM

Repeat Transfers - Existing Payee

Transfer Type

● Existing Payee   ○ My Accounts

Payee

Sourav   ∨

Account Type

Domestic

Account Name

SG

Account Number

22244211

Bank Details

DEUTDEFFXXX,Add line 1,Add line 2

Transfer From

xxxxxxxxxxxx0016   ▼

Balance : EUR9,998,756.21

Pay By

Transfer Currency   ∨

Transfer Amount

EUR   ∨   EUR12.00

View Limits

Transfer Frequency

Bi-Monthly   ∨

Start Transferring

09 Feb 2022   📅

Stop Transferring

● on   ○ after

20 Apr 2022   📅

Payment Details

payment

Add Payment Details

Note

domestic

☐ Also Transfer Today   ⑦

Submit   Save As Draft   Cancel   Back

What are the benefits?

No more waiting in queues , issuing cheques or late payment hassles.

Consolidated view of all billers and payment history.

Make all payments and recharges at one place.

Get SMS Alerts for bill presentments, payments etc.

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14.3.1 My Accounts

The following screen displays the fields that are populated when the **My Accounts** option is selected in the **Transfer Type** field.

Field Description

Field Name	Description
Transfer Type	This option enables the user to identify whether the transfers are to be made towards registered payees or towards the user's own accounts. The options are: • Existing Payee • My Account (User's own account)

Existing Payee

The following fields appear if you select the **Existing Payee** option in the **Transfer to** field.

Payee	Select the payee.
Account Number	On selecting the payee, the account number associated with the payee appears.
Account Name	The name of the payee in the bank account appears.
Bank Details	The details of the bank i.e. the name and address of the bank's branch in which the payee's account is held appears. This field is applicable for Cross Border and SEPA payee only.
Transfer From	Select the source account from which the funds are to be transferred.
Pay By	In case of SEPA or SWIFT transfers, this field gives you the option to express the amount in either the Debit Account currency or a different currency. For Internal/Self Transfers, this field gives you the option to express the amount in either the Debit Account currency or the Credit Account currency.
Transfer Amount	Specify the amount to be transferred periodically. The currency will always be the Credit Account currency for Self/Internal transfers.
View Limits	Link to view the transaction limits for the user. For more information on Limits, refer **View Limits** section.
Transfer Frequency	Most of the options are self-explanatory, except for the "Advanced" option. If that option is selected then one can set a frequency of *once every X days/weeks/months.*
Start Transferring	The date on which the first repeat transfer is to be executed.

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Field Name	Description
Stop Transferring	Select the option by which to specify when the repeat transfers are to stop being executed.
	The following two options are available:
	• On: Select this option if you wish to specify a date on which the last transfer is to be executed.
	• After: Select this option if you wish to specify the number of repeat transfers that are to be executed as part of the instruction.
Date	Specify the date on which the last transfer is to be executed.
	This fields appears if the option **On** is selected in the **Stop Transferring** field.
Instances	Specify the number of instances after which the repeat transfers are to stop being executed.
	This field appears if the option **After** is selected in the **Stop Transferring** field.
Note	Specify a note or remarks for the repeat transfer.
Also Transfer Today	Select this option to also initiate a one-time transfer towards the payee for the same amount as each individual instruction.

3. Click **Setup**.
   OR
   Click **Cancel** to cancel the transaction.

4. The **Set Repeat Transfer - Review** screen appears. Verify the details, and click **Confirm**.
   OR
   Click **Cancel** to cancel the transaction.

   OR

   Click **Back** to return to the **Set Repeat Transfer** screen.

5. The success message appears along with the reference number, host reference number, status and transaction details.
   Click **Go to Dashboard** to go to Dashboard screen.
   OR
   Click **e-Receipt** to generate the electronic receipt of the transaction. For more information, refer the **e-receipt** section in the *Corporate Customer Services User Manual*.

Note: In case of **My Accounts** option, if the user does not have more than one CASA account, an error message will be displayed when the user selects the **My Accounts** option under the **Transfer Type** field.

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14.4 <u>Set Repeat Transfers: Adhoc Payee</u>

Menu >> Payments >> Transfers >> Repeat Transfers – Adhoc Payee

Home

15. Positive Pay

Positive Pay is a process to deter cheque fraud. A person issuing cheques enters details of the cheques into the system. The details get verified when the issued cheque circles backs to the issuer's bank for clearing. Any discrepancy in the data cheque data entered on the system and the actual cheque received will result in payment being declined.

One can initiate positive pay for multiple cheques issued from one account, at a time. Details of invoices, can also be entered for the corporate's records, if required.

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The request for positive pay gets submitted to the payment processor. Out of the box this is qualified with Oracle Banking Payments (OBPM).

The screens below are part of the Inquiry of all initiated positive pay registrations.

Clicking on Search will display search results like seen below:

Status	Explanation
Active	Cheque issued, but not yet cleared or expired
Paid	Cheque cleared successfully
Cancelled	Cheque cancelled by the bank
Stale	Expired Cheque
Payment Stopped	Cheque stopped explicitly by the issuer

Home

16. Inward Remittance Inquiry

Inward remittance is amount of money received in user's account/s from the various Domestic and International channels. Using this inquiry transaction, user can inquire the inward remittances received in your account.

Prerequisites:

- Transaction and account access is provided to corporate user.
- Inward remittances are available under the accounts.

Features supported in application

Following transactions are allowed under Inward Remittance Inquiry

- View Inward Remittance Inquiry
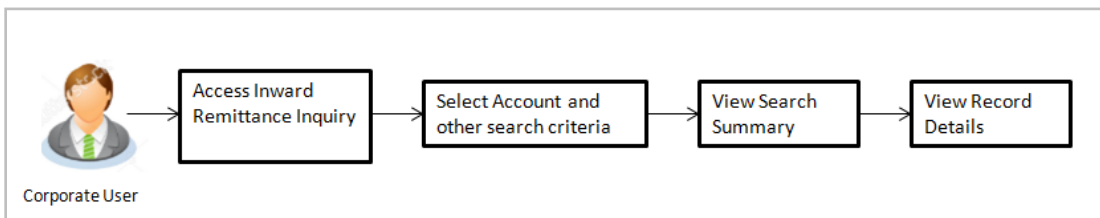
How to reach here:

Toggle menu > Payments > Inquiries > Inward Remittance Inquiry

16.1 <u>Inward Remittance Inquiry</u>

By default, summarized view of all inward remittances received in all the current and saving accounts mapped to you are listed, with a view of maximum 'N' records. An option is provided to search specific remittance transaction based on various search criteria.

Inward Remittance Inquiry

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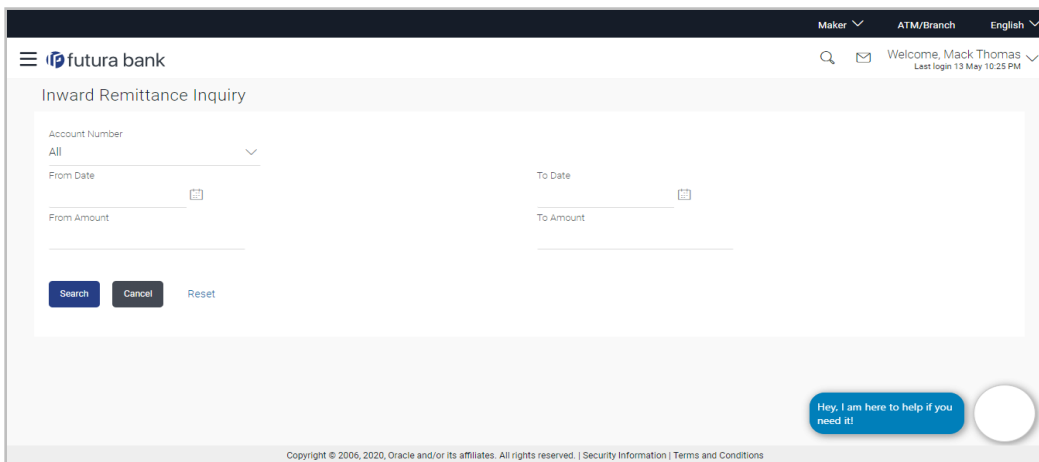
Field Name	Description
Account Number	The account number whose inward remittance inquiry to be done along with the account nickname (nickname will be displayed if the user has added a nickname for the account).
	'All' option will be available to search the information for all the accounts.
From Date	The start date, for the search criteria.
To Date	The end date, for the search criteria.
	The end date should be greater than the start date.
From Amount	The minimum amount for the search criteria.
To Amount	The maximum amount for the search criteria.

To view inward remittances:

1. From the **Account Number** list, select the appropriate account number.

2. Click **Search** to view the list of inward remittance.
   OR
   Click **Reset** to clear the details entered.
   OR
   Click **Cancel** to cancel the transaction.

Inward Remittance Inquiry - Search Results

Field Name	Description
Search Results	
Transaction Date	The date on which the transaction is received by the bank from the channel.
Reference Number	The transaction reference number. Indicates the link to view the details of transaction.
Remittance Amount	The amount in the currency as received by the bank.
Credit Account Details	The account number and nickname (if the user has added nickname for the account) to which amount is credited.
Remitter Name	The name of the remitter.

3. Click on **reference number** of the transaction to view the remittance details. The **Inward Remittance Details** screen appears.
   OR
   Click **Cancel** to cancel the transaction.

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16.2 Inward Remittance Inquiry – Details

User can view the record details by clicking on reference number of the transaction

Inward Remittance Inquiry - Details
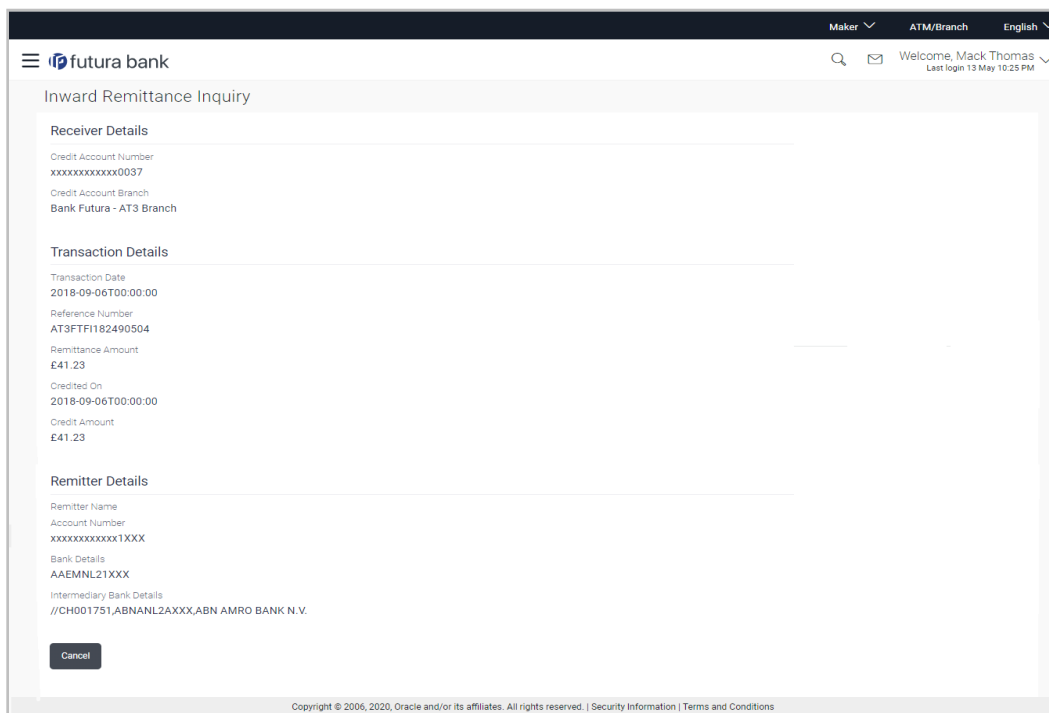
Field Name	Description
Receiver Details	
Credit Account Number	The receiver's account number and nickname to which amount has been credited.
Credit Account Branch	The name of the bank and branch of the receiver.
Transaction Details	
Transaction Date	The date on which the transaction is received by the bank from the channel.
Reference Number	The transaction reference number.
Remittance Amount	The amount as remitted by the remitter.
Credited On	The date on which the funds are credited on receiver's account.
Credit Amount	The amount credited to the account.

Field Name	Description
Purpose of Remittance	The purpose of remittance.
Description	The brief description of the transaction.
Remitter Details	
Remitter Name	The name of the remitter.
Account Number	The account number of the remitter.
Bank Details	The bank details of the remitter.
Intermediary Bank Details	The fund transfer done through intermediary bank.

4. Click **Cancel** to go back to the search **Inward Remittance Inquiry** summary screen.

FAQ

1. **What is an Inward Remittance?**

    Inward remittance is amount of money credited in user's account/s from the various Domestic and International channels.

2. **Can I view the inward remittances of all accounts under my party?**

    You can view the inward remittances received in the accounts mapped to you as primary and linked accounts.

Home

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17. Payment Status Inquiry

The Payment Status Inquiry screen enables corporate users to review and keep track of all their payments. This feature displays details of all payments initiated from the current and savings accounts to which the user has access, irrespective of the channel from which they were initiated. These transactions can include internal, domestic (India region and SEPA) and international transfers along with transfers made to own accounts.

The Payment Status Inquiry summary screen lists down payment transactions based on search criteria defined in the provided search fields. Users can search for a payment record based on the account from which the transfer was initiated, reference number or even by defining a date range (date of initiation) or amount range. Users can also filter Future Dated transactions by checking the 'Show Only Future Dated Payments' checkbox. The number of transactions that are displayed on the Payment Status Inquiry summary screen by default, depends on the configuration set by the bank.

The user can view additional details of a payment by selecting the provided reference number link and navigating to the Payment Status Inquiry Details screen.

Toggle menu > Payments > Payment Inquiries > Payment Status Inquiry

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17.1 <u>Payment Status Inquiry – Summary</u>

Search Criteria

Search Results

☰ 🅵 **futura bank**   Search …   🔍

🔔30 Welcome, Parag C ⌄
Last login 07 Feb 10:28 AM

Payments Status Inquiry   ⋮

xxxxxxxxxxxx0016	CROSS BORDER			▽

Download All   ⠿   ▦

28 Jan 2022	ABD 2202101029765000	International Transfer	EUR11.00 Cancelled	📋
28 Jan 2022	InternationalACC 2202101029235000	International Transfer	EUR12.00 In Progress	📋 ⊗
28 Jan 2022	InternationalACC 2202101043664000	International Transfer	EUR12.00 In Progress	📋 ⊗
28 Jan 2022	InternationalACC 2202401043131000	International Transfer	EUR12.00 In Progress	📋 ⊗
09 Dec 2021	st1 2202401027616000	International Transfer	EUR13.00 Future Date	📋 ⊗
09 Dec 2021	st1 2202401027603000	International Transfer	EUR13.00 In Progress	📋 ⊗
08 Dec 2021	st1 2202401027656000	International Transfer	EUR13.00 In Progress	📋 ⊗
08 Dec 2021	st1 2202401027637000	International Transfer	EUR13.00 Processed	📋 ⊗
08 Dec 2021	ABD 2202101041351000	International Transfer	EUR12.00 Processed	📋 ⊗
08 Dec 2021	st1 2202401027575000	International Transfer	EUR13.00 In Progress	📋 ⊗

(Showing 10 out of 11 items)

Load More

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Field Description

Field Name	Description
Search Criteria	
Reference Number	Search by Host Reference Number. Searching by this field will render all other search criteria ineffective. Other search criteria will be ignored if one searches by this field.
Account Number	A list of CASA accounts that the corporate user has access to.
Payment Type	Payment Network based search.
Payment Status	Search for future dated, already processed, canceled, seized and in progress payments.
Initiation Date From/To	Search based on the date range in which the transaction was initiated/booked.
Creditor Name	Search based on name of the beneficiary. Partial name, case insensitive search is supported. For this search criterion to work, the payment network field needs to be selected. The system will not be able to search purely on the beneficiary name, without knowing the payment type.

The following fields appear on clicking the **More Search Options** link. They can be hidden on clicking the **Less Search Options** link.

From Amount / To Amount	Amount Range search

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17.2 <u>Payment Status Inquiry – Details Screen</u>

The Payment Status Inquiry Details screen displays additional details of a specific payment transaction, which include the current status of the transaction, as well as the recipient, remitter and transfer details. This screen can be accessed through the Payments Status Inquiry Summary screen by clicking on the transaction reference number hyperlink of a specific payment record, or by selecting the **More Details** option from the **Actions** column of the payment record.

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Details Screen – Transaction Details

Approver ∨   ATM & Branch Locator   English ∨

(ρ futura bank   Search ...   🔍   🔔30 Welcome, Parag C ∨
Last login 07 Feb 10:28 AM

Payment Status Inquiry

You are viewing details of transaction number 2202101041351000

Status

Current Status
Processed

Date and Time as of current Status
08 Dec 2021 12:00:00 AM

Details

∨ Transaction Details

Reference Number
2202101041351000

Customer Reference Number
06299

Transfer Network
SWIFT

Transfer Amount
EUR12.00

UETR
8d6f3796-c16a-42ea-b1fe-5486b34305fa

Acknowledgement Status
ACK

Initiated On
08 Dec 2021

Transaction Date
08 Dec 2021

Exchange rate
1

Payment Details
p4
p1
p2
p3

Bank Charges
--

Charges Account
xxxxxxxxxxxxx0011

Note
Int by auto

Correspondence Charges
Payee

> Recipient Details

> Remitter Details

Back   Re-upload documents

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Details Screen – Recipient Details

Details Screen – Remitter Details

17.3 <u>UETR Status Inquiry</u>

For SWIFT Payments, OBDX supports a detailed status screen. One needs to know the UETR number in order to view the status of the payment.

It's available at *Payments >> Payment Inquiries >> UETR Status Inquiry*

The UETR reference number of an outbound payment can be seen in the details screen of Payment Status Inquiry. One can click on the reference number there itself to open up the UETR Status Inquiry screen.

For inbound payments though, one needs to visit this screen and enter the UETR reference number manually.

Clicking on search will display the search results.

17.4 Payment Cancellation

The cross icon (⊗) on the Payment Status Inquiry table provisions the user to cancel payments. On click of the icon, the cancellation of the respective payment is facilitated in the Payment Cancellation screen.

Cancellation is currently supported only for Internal Transfers that are not yet processed and for SWIFT Transfers that are processed as well as in progress.

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Payment Cancellation – Internal Transfer

Payment Cancellation – International Transfer

Field Description

Field Name	Description
Cancellation Details	
Cancellation Remarks	Relevant remarks need to be entered to process cancellation of the payment. Mandatory field.
Cancellation Reason Code	A drop down of reason codes available only for SWIFT Payments

To cancel payment:

1. Verify the payment details and click on **'Cancel Payment'.**

2. Click on **'Back'**, to navigate to the Payment Status Inquiry Screen.

17.5 <u>Payment Cloning</u>

The "copy" icon on the Payment Status Inquiry table provisions the user to clone a payment. On click of the icon, the user will be redirected to the Adhoc Payments transaction with most of the data of the existing payment copied to the input fields.

This is to make it convenient for the end user to initiate the same payment again, on a different date. The cloning does not intend to stop the user from changing any of the data. Therefore it is just another Adhoc Payment transaction, and the user will be able to change any fields he wants to.

The feature, out of the box, will support International, Internal and SEPA Credit transfers only.

Having entitlements to Adhoc Payments is a pre-requisite for taking advantage of this feature.

For a Self-Transfer that was initiated from OBDX and visible in Payment Status Inquiry, clicking on the Clone button will open up the Adhoc Internal Payment page. This is because, from the bank's perspective both Self Transfer and Internal Transfer are payments between accounts within the bank.

The Payments seen in Payment Status Inquiry are a combination of all payments posted to the back end payments processor. The payments could have originated from other channels too, or directly from the payments processor itself. And therefore to repeat/copy the same payment at a later time, OBDX makes use of the Adhoc Payments transaction since the beneficiary information may not be present within OBDX as a payee.

The same option is also present in the details screen of a transaction in Payment Status Inquiry in the form of an "Initiate Again" button.

Home

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18. MT101 Instructions Inquiry

The MT101 Instructions Inquiry screen enables users to view all the MT101 Instructions raised.

This screen lists down instructions based on search criteria defined in the provided search fields. Users can search for a record based on the BIC Code used to initiate the instruction, the reference number generated by the host or even by defining the execution date range. The number of transactions that are displayed on the Payment Status Inquiry summary screen by default, depends on the configuration set by the bank.

User can view additional details by clicking on the hyperlink provided on the host reference number. On clicking the eye icon, the system generated MT101 message will be displayed in a pop-up, which can be downloaded in PDF format.

Toggle menu > Payments > Inquiries > MT101 Instructions Inquiry

18.1 MT101 Instructions Inquiry – Summary

MT101 Instructions Inquiry – Summary

Field Description

Field Name	Description
Search Criteria	

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Field Name	Description
Receiver BIC Code	Receiver bank of Outbound MT 101, which would also be the Account Servicing financial institution of the customer account from where payments are required to be made as per the MT101 requests.
Reference Number	The user can search for an instruction by entering the unique transaction reference number as generated by the host on transfer initiation.
Execution Date Range	

Search Results

The following fields are displayed for each MT101 instruction once the user clicks on the Search button after having entered search criteria.

Host Reference Number	The unique reference number of the MT101 instruction assigned by the host system. This number appears as a hyperlink. The MT101 Instruction Details page will appear once the user clicks on this hyperlink.
Receiver Name	The name of the payee towards whom the funds have been transferred.
Execution Date	The date on which the transaction was required to be executed by the bank.

To view / search for MT101 instruction records:

In the **MT101 Instructions Inquiry** screen, enter one or more search criteria as follows.

    i.   Enter the receiver's BIC code to search based on the BIC code of the recipient bank.

    ii.   Enter a transaction reference number of a instruction initiated in the **Reference Number** field to search for a MT101 record on the basis of transaction reference number.

    iii.   User can filter records based on the Execution date range. Enter the range in the **Execution From Date** and **Execution To Date** to fetch MT101 instructions with execution date within the mentioned date range.

    iv.   Click **Search**.
               The search results appear.
               OR
               Click **Reset** to reset the search criteria.
               OR
               Click **Cancel** to go to the Dashboard.

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18.2 MT101 Instructions Inquiry – Details Screen

The MT101 Instructions Inquiry Details screen displays additional details of a specific MT101 instruction, which includes the General Information (Sequence A) and the Transaction Entries (Sequence B). This screen can be accessed through the MT101 Instructions Inquiry Summary screen by clicking on the transaction reference number hyperlink of a specific instruction record.

MT101 Instructions Inquiry - Details

Field Description

Field Name	Description
General Information (Sequence A)	
Receiver Bank Code	
Reference Number	

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Field Name	Description
Requested Execution Date	The date on which the MT101 Instruction is scheduled to execute.
Ordering BIC	

Transaction Entries (Sequence B)

This section displays the transaction entries as fetched from the host system. Following details are displayed for each transaction:

Reference Number	The reference number assigned to the transaction by the host system.
Credit Account Number	The creditor's account number
Debit Account Number	The debtor's account number
Transfer Amount	The currency and amount of the transaction.
Initiated On	The date on which the transaction has been initiated.
Correspondence Charges	Any charges that were involved in the transfer.

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19. Favorites

OBDX enables you to mark a payment transaction as 'Favorite' on the transaction confirmation screen. You can mark one or more of the following payment transactions as your Favorite transactions.

- Payments done through Transfer Money (Adhoc Payments are excluded)
- Draft Issuance

Once a transaction is marked as favorite, it is displayed in your favorite transaction list. You can click on the favorite transaction and all the transaction details are auto populated on the screen. You may do necessary changes and submit the transaction for processing.

Prerequisites:

- Transaction and account access is provided to corporate user
- Approval rule set up for corporate user to perform the actions

Features supported in application

You can perform following actions from favorite transaction:

- View Favorite Transaction Details
- Initiate a Payment
- Delete a Favorite Transaction

How to reach here:

Toggle menu > Payments > Favorites

19.1 <u>Favorites – Summary</u>

Summarized views of all the payment transactions marked as favorite are displayed on the screen.

A quick search is available on the screen by specifying the payee name. Further drill down is provided on the transaction to view the complete details of a favorite transaction.

Favorite Type –

- **Transfer Money** - Transactions marked as favorite for 'Transfer Money' type of payments are listed under this section
- **Demand Draft** - Transactions marked as favorite for 'Demand Draft' type of payments are listed under this section

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To search and initiate the favorite transaction:

1. Enter the search criteria, click 🔍 .
   All the saved favorite transactions appear on the **Favorites** screen.

Favorites

19.2 Delete Favorites

You can remove the transaction that is marked as favorite, from the list by clicking on the "Delete" icon next to each transaction.

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<u>FAQ</u>

1. **Post transaction, if I add it to 'Favorites' where will this be reflected and what benefit will I gain from this?**

   The transaction will be saved in the 'Favorites' list. This transaction can then be used the next time you want to initiate a similar payment.

2. **What type of actions user can perform from favorite transaction?**

   User can perform following actions from favorite transaction:

   - View favorite transaction details

   - Initiate a payment

   - Remove the transaction from favorite list

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What type of transactions user can perform from favorite transaction?

User can mark the following transactions as favorite:

- Payments done through Transfer Money (Adhoc Payments are excluded)
- Draft Issuance

And then view / initiate payments and remove transactions from favorites.

3. **Can I edit the details if I am reinitiating a transaction from my favorite transaction list?**

Yes, you can edit the details and reinitiate a transaction by selecting favorite transaction.

Home

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20. Saved Payment Drafts

Single onscreen payments/repeat transfers can be saved as Drafts, without actually submitting the transactions.

The saved payment drafts are listed under *Payments >> Saved Drafts*.

There is a search filter on the screen to enable users to search for specific drafts. One can select the Draft Type (Payment/Instruction) to view single payment drafts or repeat transfer drafts.

Choosing a Debit Account is mandatory in the search criteria.

Search fields above are self-explanatory. Clicking on search will display the search results.

Clicking on a draft will open up the corresponding payment screen (Adhoc Payment screens only). The user can then edit data – if needed – and then submit the transaction.

One can delete a draft by clicking on the "Delete" icon next to each draft in the listing screen.

Please note that if a user saves a payment draft in which he has selected account A1 as the debit account, and later the debit account is unmapped for the user, then the saved draft will not show up in this screen because the debit account itself will disappear from the search criteria.

Home

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21. View Limits

An option has been provided to the corporate user to view the transaction initiation limits.

1. Click the **View Limits** link to check the transfer limit.
   From the **Channel** list, select the appropriate channel to view its limits. The utilized amount and the available limit appears.

View Limits

Field Description

Field Name	Description
Channel	Channel for which the user wants to view the limits.
	This will be defaulted to the user logged in channel.
Available Limits	
Amount	An amount range between the transactions can be initiated from the selected channel.

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