

Corporate Payments User Manual  
Oracle Banking Digital Experience  
Release 22.1.0.0.0

Part No. F56934-01

May 2022

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# 1. Preface

## 1.1 Intended Audience

This document is intended for the following audience:

- Customers
- Partners

## 1.2 Documentation Accessibility

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 Access to Oracle Support

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 Structure

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 Related Information Sources

For more information on Oracle Banking Digital Experience Release 22.1.0.0.0, refer to the following documents:

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

## 2. Transaction Host Integration Matrix

### Legends

<b>NH</b>	No Host Interface Required.
✓	Pre integrated Host interface available.
✗	Pre integrated Host interface not available.

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

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	<b>Multiple Transfers</b>		
	Internal Account	✓	✓
	India Domestic - NEFT	✗	✗
	India Domestic - RTGS	✗	✗
	India Domestic - IMPS	✗	✗
	SEPA - Credit Transfer	✓	✗
	International Transfer	✓	✓
5	<b>Manage Payees</b>		
	Internal*	✓	✓
	India Domestic - NEFT*	✗	✗
	India Domestic - RTGS*	✗	✗
	India Domestic - IMPS*	✗	✗
	International Transfer*	✓	✓
	SEPA - Credit Transfer*	✓	✗
	Domestic Draft*	✓	✗
	International Draft*	✓	✗
6	<b>Demand Draft</b>		
	Domestic - Pay Now	✓	✗
	Domestic - Pay Later	✓	✗
	International - Pay Now	✓	✗
	International - Pay Later	✓	✗

Sr.No	Transaction / Function Name	Oracle Banking Payments 14.6.0.0.0	Oracle Banking Virtual Account Management 14.6.0.0.0
7	<b>Adhoc Demand Draft</b>		
	Domestic - Pay Now	✓	✗
	Domestic - Pay Later	✓	✗
	International - Pay Now	✓	✗
	International - Pay Later	✓	✗
8	<b>Repeat Transfers</b>		
	Own Accounts	✓	✗
	Internal Accounts	✓	✗
	India Domestic - NEFT	✗	✗
	India Domestic - RTGS	✗	✗
	India Domestic - IMPS	✗	✗
	SEPA	✓	✗
	SWIFT	✓	✗
9	Manage Debtors	✓	✗
10	Request Money	✓	✗
11	<b>View Repeat Transfers</b>		
	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	✓	✗

Sr.No	Transaction / Function Name	Oracle Banking Payments 14.6.0.0.0	Oracle Banking Virtual Account Management 14.6.0.0.0
14	<b>Payment Cancellation</b>		
	Own Accounts	✓	✓
	Internal Account	✓	✓
	SWIFT	✓	✗
15	Favorites	<b>NH</b>	<b>NH</b>
16	Beneficiary User Mapping	<b>NH</b>	<b>NH</b>

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

---

## 3. Payments

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

### **A Note on Domestic (Local) Payments:**

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.

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**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

---

## 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:

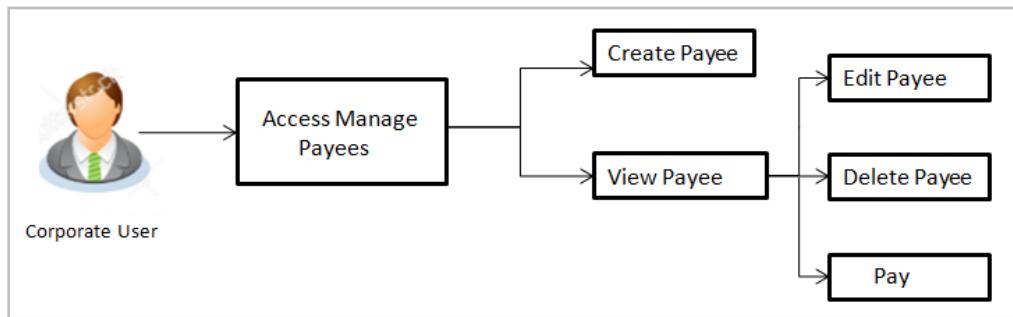
User can specify payee access type while maintaining a payee. Payee access type decides if only creator of a payee or all users of a party can access a payee. Payee access type is categorized as 'Private' and 'Public'.

- 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

## 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

The screenshot shows the 'Payees' page of the futura bank application. The page has a header with the futura bank logo, a search bar, and a user profile for 'SHAILESH KADAM' with a last login timestamp. The main content area is titled 'Payees' and contains a table of payee records. The table has columns: Payee Name, Payee Type, Account Details, Nickname, Created By, and Access Type. The data in the table is as follows:

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	SWATIMAKER	PUBLIC
D domestic122	Domestic	1122	SEPA	S KApprover5	PUBLIC
D domesticiban	Domestic	DE24500700101234512345	domesticiban1	Brandon Rolf	PUBLIC
D Dominolnt	Internal	HEL0231000048 Internal Account	Dominolnt	Henry Cavill	PUBLIC
D Dominolnt299	Internal	HEL0231000048 Internal Account	Dominolnt299	Henry Cavill	PUBLIC
D DominoTY	Internal	HEL0253100043 Internal Account	Dominolnteeewa	S KApprover5	PUBLIC
D DWInternal1	Internal	HEL0227000561 Internal Account	DreamWorks1	S KApprover5	PUBLIC
G GaryInt299	Internal	HEL0231000068 Internal Account	GaryInt299	Henry Cavill	PUBLIC

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## Field Description

Field Name	Description
------------	-------------

### Payee Accounts

Below fields appears for Account type of payees.

<b>Payee Name</b>	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
<b>Account Type</b>	<p>The type of account associated with the payee.</p> <ul style="list-style-type: none"> <li>• Internal</li> <li>• Domestic</li> <li>• International</li> </ul>
<b>Account Details</b>	The details of the account associated with the payee.
<b>Nickname</b>	The nickname of the payee, defined at the time of payee creation.
<b>Created By</b>	The name of the user who created the payee.
<b>Access Type</b>	<p>The access type of the payee.</p> <p>The values can be:</p> <ul style="list-style-type: none"> <li>• Public</li> <li>• Private</li> </ul>
<b>Payee - Demand Drafts</b>	
Below fields appears if the payee is holding a demand draft.	
<b>Payee Name</b>	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.
<b>Draft Type</b>	<p>The type of draft.</p> <p>The values can be:</p> <ul style="list-style-type: none"> <li>• Domestic</li> <li>• International</li> </ul>
<b>Draft Favoring</b>	Draft favoring details.
<b>Created By</b>	The name of the user who created the payee.
<b>Access Type</b>	<p>The access type of the payee.</p> <p>The values can be:</p> <ul style="list-style-type: none"> <li>• Public</li> <li>• Private</li> </ul>

---

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

## 4.2 Payee Details

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

Payee Details

Payee Name: AustinDomSEPA

Payee Photo: A

Payee Type: Domestic

Account Name: Austin Trading

Account Number: BE52001737270909

Network Type: SEPACREDIT

Bank Details:  
GEBABEBBXXX  
Banca Privada d'Andorra  
Add line 1, Add line 2

Payee Email ID: Geoff@logan.com

Nickname: AustinRSEPA

Payee Access Type: PUBLIC

Pay Delete Cancel Back

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.

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### Field Description

Field Name	Description
------------	-------------

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

Field Name	Description
<b>Payee Name</b>	Name of the payee group.
<b>Payee Photo</b>	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.
<b>Payee Type</b>	The payee type can be one of the following <ul style="list-style-type: none"> <li>• Internal</li> <li>• Domestic</li> <li>• International</li> </ul>
<b>Account Name</b>	The name of the payee as maintained in the bank account.
<b>Account Number</b>	The bank account number of the payee.
<b>Bank Details</b>	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 <b>Domestic</b> and <b>International</b> type account payee.
<b>Payee Address</b>	The address of the payee.  This field appears if the details being viewed are that of an <b>International</b> payee.
<b>Nickname</b>	The payee's nickname as defined at the time of payee creation.
<b>Access Type</b>	The access type of the payee.  The values can be: <ul style="list-style-type: none"> <li>• Public</li> <li>• Private</li> </ul>
<b>Payee Details - Demand Draft</b>	
The following fields are applicable for Demand Draft payees.	
<b>Payee Name</b>	Name of the payee for identification.
<b>Payee Photo</b>	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.

Field Name	Description
<b>Draft Type</b>	<p>The type of draft.</p> <p>The values can be:</p> <ul style="list-style-type: none"> <li>• Domestic</li> <li>• International</li> </ul>
<b>Draft Favoring</b>	The name of the payee as it is to be printed on the draft.
<b>Draft Payable at</b>	<p>The name of the city (if the draft type is Domestic) at which the draft is payable.</p> <p>The name of the country and city (if the draft type is International) at which the draft is payable.</p>
<b>Deliver Draft to</b>	<p>The draft delivery preference as specified at the time of payee creation.</p> <p>The values can be:</p> <ul style="list-style-type: none"> <li>• Branch Near Me</li> <li>• My Address</li> <li>• Other Address</li> </ul>
<b>Delivery Location</b>	The specific address at which any draft payable towards the payee is to be delivered.
<b>Access Type</b>	<p>The access type of the payee.</p> <p>The values can be:</p> <ul style="list-style-type: none"> <li>• Public</li> <li>• Private</li> </ul>

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.

## 4.3 Edit Payee Details

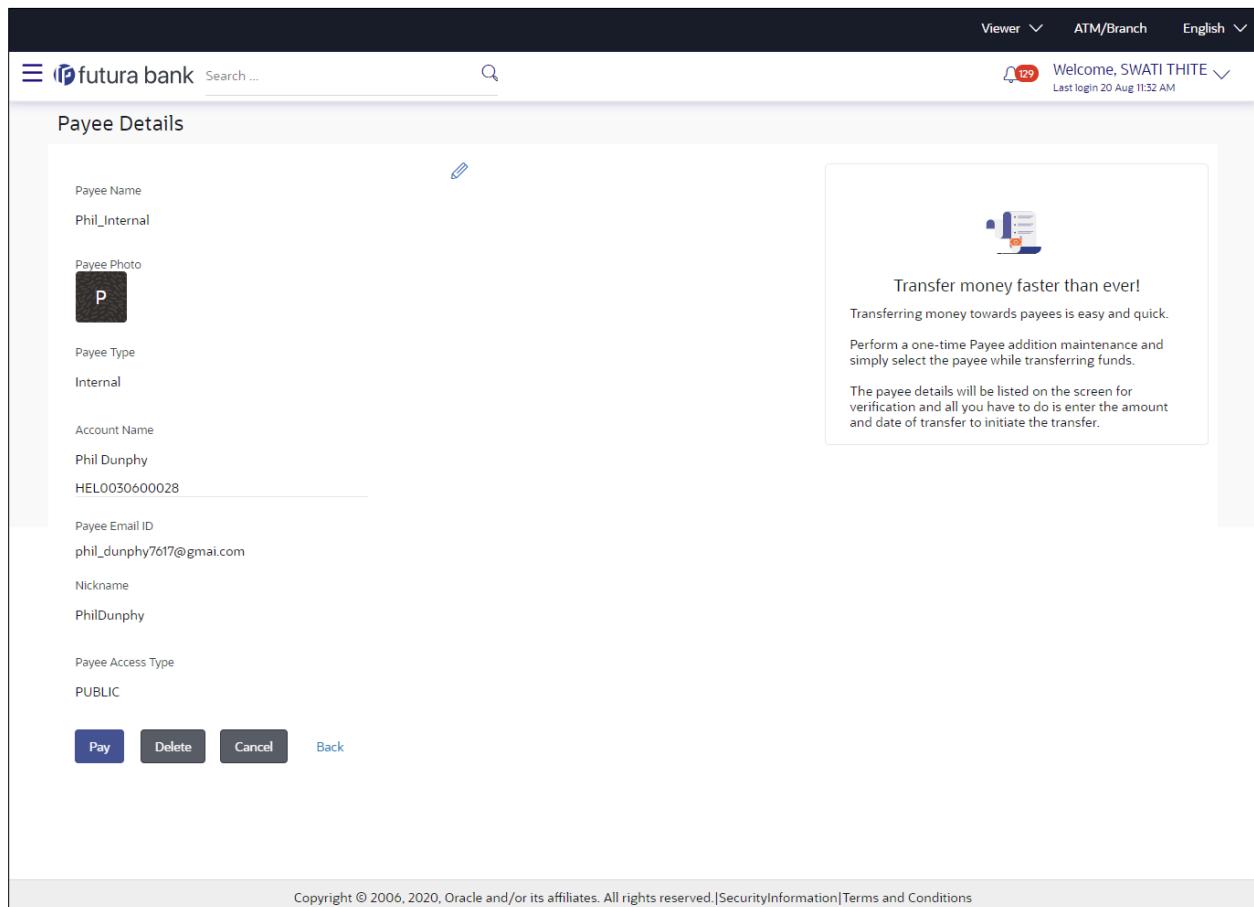
A user can edit a private payee i.e. a payee that has been created by the user himself. As a part of the edit payee functionality, the user can edit the payee photo, payee access type and certain other details such as account number, payee nickname, etc.

**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



The screenshot shows the 'Payee Details' screen for an internal account payee. The payee name is 'Phil\_Internal'. The payee photo is a placeholder 'P'. The payee type is 'Internal'. The account name is 'Phil Dunphy' with account number 'HEL0050600028'. The payee email ID is 'phil\_dunphy7617@gmail.com'. The nickname is 'PhilDunphy'. The payee access type is 'PUBLIC'. At the bottom, there are buttons for 'Pay', 'Delete', 'Cancel', and 'Back'. A note on the right side says: '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.'

Fields that may need a little explanation are listed below

Field Name	Description
<b>Payee Details - Bank Account</b>	
<b>Payee Name</b>	The payee group name appears as defined at the time of creation. This field is not editable.
<b>Account Name</b>	The name of the payee as maintained against the payee's account in the bank. This field is editable.
<b>Nickname</b>	The nickname assigned to the payee at the time of creation appears. This field is editable.
<b>Access Type</b>	<p>The access type of the payee. This field is editable.</p> <p>The values can be:</p> <ul style="list-style-type: none"> <li>• Public</li> <li>• Private</li> </ul>

---

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.
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

Payee Details

Payee Name: ErikDomSEPA

Payee Photo:

Payee Type: Domestic

Account Name: Erik Dontell

Account Number: CH8889144855357152268

Network Type: SEPACREDIT

Bank Details:

DEUTDEFFXXX  
DEUTSCHE BANK AG  
Add line 1,Add line 2

Payee Email ID: erik@yahoo.com

Nickname: ErikDSEPACR

Payee Access Type: PUBLIC

Buttons: Pay, Delete, Cancel, Back

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### Field Description

Field Name	Description
<b>Payee Details - Bank Account</b>	
The following fields are applicable for Account type payees.	
<b>Payee Name</b>	The payee group name appears as defined at the time of creation. This field is not editable.
<b>Payee Photo</b>	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.
<b>Upload Photo</b>	Select this option to upload a photo against the payee. This option will only appear if no photo has been uploaded against the payee.
<b>Payee Type</b>	<p>The payee type can be one of the following:</p> <ul style="list-style-type: none"> <li>Internal</li> <li>Domestic</li> <li>International</li> </ul>
<b>Network Type</b>	Name of the local payment network. This field is editable.
<b>Account Number</b>	The bank account number of the payee. This field is editable.
<b>Confirm Account Number</b>	The bank account number to be re-entered by the payee for confirmation. This field is editable.
<b>Account Name</b>	The name of the payee as maintained against the payee's account. This field is editable.
<b>Payee Account Type (Enabled only in Case of India NEFT, India RTGS, India IMPS)</b>	<p>The type of payee account associated with the payee. This field is editable.</p> <p>The options are:</p> <ul style="list-style-type: none"> <li>Savings</li> <li>Current</li> <li>Overdraft</li> <li>Cash Credit</li> <li>Loan Account</li> <li>NRE</li> </ul>
<b>Bank Code (BIC)</b>	The international bank code of the bank in which the payee's account is held. This field is editable.

Field Name	Description
<b>Nickname</b>	The nickname assigned to the payee at the time of creation appears. This field is editable.
<b>Access Type</b>	<p>The access type of the payee. This field is editable.</p> <p>The values can be:</p> <ul style="list-style-type: none"> <li>• Public</li> <li>• Private</li> </ul>

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**

Viewer
ATM/Branch
English


Search ...
Search icon

129
Welcome, SWATI THITE
Last login 20 Aug 11:32 AM

Payee Details
Edit icon

Payee Name  
INTLSWIFT

Payee Photo  


Payee Type  
International

Account Name  
SB

Account Number  
112233

Network Type  
SWI

Bank Details  
CITIAEADXN  
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

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## Field Description

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

Field Name	Description
<b>Access Type</b>	<p>The access type of the payee. This field is editable.</p> <p>The values can be:</p> <ul style="list-style-type: none"> <li>• Public</li> <li>• Private</li> </ul>
	<p>1. Click the <b>Change</b> link appearing against the payee photo to modify the uploaded payee photo.</p> <p>OR</p> <p>Click the <b>Remove</b> link to delete the uploaded payee photo.</p>
<b>Note:</b>	<p>If a photo has not been uploaded against the payee, the option to upload a photo is made available.</p> <p>Click the <b>Upload Photo</b> link to upload a photo against the payee.</p>
	<p>2. In the <b>Account Number</b> field, edit the payee's account number, if required.</p> <p>3. In the <b>Confirm Account Number</b> field, re-enter the payee's account number to confirm the same if the account number has been changed.</p> <p>4. In the <b>Account Name</b> field, edit the payee account name, if required.</p> <p>5. In the <b>Address Line 1 and 2</b> fields, edit the payee's address, if required.</p> <p>6. In the <b>City</b> field, edit the city in which the payee resides, if required.</p> <p>7. From the <b>Country</b> list, change the country in which the payee resides, if required.</p> <p>8. In the <b>SWIFT Code</b> 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.</p> <p>OR</p> <p>In the <b>NCC</b> 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.</p> <p>OR</p> <p>In the <b>Bank Details</b> field, edit the values of bank details, if required. This field appears if <b>Bank Details</b> was selected in the Pay Via field at the time of payee creation.</p> <p>9. In the <b>Nickname</b> field, edit the nickname of the payee, if required.</p> <p>10. In the <b>Access Type</b> field, click to change the access type, if required.</p> <p>11. Repeat steps 8 to 10 of the <b>Edit Payee Details – Internal Account Type</b> section.</p>

## Edit Payee Details - Domestic Demand Draft Payee

Bank Account

Payee Name  
abcDcm

Payee Photo  
  
Max image size - 1000 KB.  
File format - JPEG and PNG

Draft Type  
DOMESTIC

Draft Favouring  
Jane Doe

Draft Payable at City  
California

Delivery Location  
 Branch Near Me  My Address  Other Address

City  
California

Branch Near Me  
FLEXCUBE UNIVERSAL BANK

Unit 1  
Block A  
California

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
<b>Payee Name</b>	The payee name appears as defined at the time of creation. This field is not editable.
<b>Payee Photo</b>	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.
<b>Upload Photo</b>	Select this option to upload a photo against the payee. This option will only appear if no photo has been uploaded against the payee.
<b>Draft Type</b>	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.
<b>Draft Favouring</b>	The name of the payee as it is to be printed on the draft. This field is editable.
<b>Draft Payable at City</b>	The name of the city in which the draft is payable. This field is editable.

Field Name	Description
<b>Delivery Location</b>	<p>The option to identify where the draft will be delivered. This field is editable. The values are:</p> <ul style="list-style-type: none"> <li>• 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.</li> <li>• My Address: Select this option to have the draft delivered at any of your addresses (work, residence or postal) registered with the bank.</li> <li>• 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.</li> </ul>
	<p>The following section appears if you select the <b>Branch Near Me</b> option as draft delivery location.</p>
<b>City</b>	The name of the city in which the branch at which the draft is to be delivered is located. This field is editable.
<b>Branch Near Me</b>	The branch at which the draft is to be delivered. This field is editable.
<b>Branch Address</b>	The complete name and address of the selected branch is displayed.
	<p>The following section appears if you select the <b>My Address</b> option as draft delivery location.</p>
<b>Select Address</b>	<p>The address at which the draft is to be delivered. This field is editable.</p> <p>The options are:</p> <ul style="list-style-type: none"> <li>• Work</li> <li>• Residence</li> <li>• Postal</li> </ul>
<b>Address Details</b>	The details of the selected address are displayed.
	<p>The following section appears if you select the <b>Other Address</b> option as draft delivery location. These fields are editable.</p>
<b>Address Line 1-2</b>	The address lines 1 and 2 of the address at which the draft is to be delivered.
<b>City</b>	The name of the city in which the draft to be delivered.
<b>State</b>	The name of the state in which the draft is to be delivered.
<b>Zip Code</b>	The zip code of the address at which the draft is to be delivered.

Field Name	Description
<b>Access Type</b>	<p>The access type of the payee. This field is editable.</p> <p>The values can be:</p> <ul style="list-style-type: none"> <li>• Public</li> <li>• Private</li> </ul>
	<p>1. Click the <b>Change</b> link appearing against the payee photo to modify the uploaded payee photo.</p> <p>OR</p> <p>Click the <b>Remove</b> link to delete the uploaded payee photo.</p>
<b>Note:</b>	<p>If a photo has not been uploaded against the payee, the option to upload a photo is made available.</p> <p>Click the <b>Upload Photo</b> link to upload a photo against the payee.</p>
	<ol style="list-style-type: none"> <li>2. In the <b>Draft Favouring</b> field, edit the draft favouring information, if required.</li> <li>3. From the <b>Draft Payable at City</b> list, change the city at which the draft is payable, if required.</li> <li>4. In the <b>Delivery Location</b> field, change the delivery location of the draft by changing the selection, if required.</li> <li>5. Change corresponding fields pertaining to draft delivery based on selection in the <b>Delivery Location</b> field, if required.</li> <li>6. In the <b>Access Type</b> field, click to change the access type, if required.</li> <li>7. Repeat steps 8 to 10 of the <b>Edit Payee Details – Internal Account Type</b> section.</li> </ol>

## Edit Payee Details - International Draft Type Payee

Bank Account

Payee Name  
abcDcom

Payee Photo

 [Upload Photo](#)  
Max image size - 1000 KB.  
File format - JPEG and PNG

Draft Type  
**INTERNATIONAL**

Draft Favouring  
Jane Doe

Draft Payable at Country  
United Kingdom

City  
London

Delivery Location  
 Branch Near Me  My Address  Other Address

City  
London

Branch Near Me  
FLEXCUBE UNIVERSAL BANK

Unit 1  
Block A  
GREAT BRITAIN

Access Type  
 Private **Public**

[Save](#) [Cancel](#)

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
<b>Payee Name</b>	The payee name appears as defined at the time of creation. This field is not editable.
<b>Payee Photo</b>	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.
<b>Upload Photo</b>	Select this option to upload a photo against the payee. This option will only appear if no photo has been uploaded against the payee.
<b>Draft Type</b>	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.
<b>Draft Favouring</b>	The name of the payee as it is to be printed on the draft. This field is editable.
<b>Draft Payable at Country</b>	The name of the country at which the draft is payable. This field is editable.

Field Name	Description
<b>City</b>	The name of the city in which the draft is payable. This field is editable.
<b>Delivery Location</b>	<p>The option to identify where the draft will be delivered. This field is editable. The values are:</p> <ul style="list-style-type: none"> <li>• <b>Branch Near Me:</b> 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.</li> <li>• <b>My Address:</b> Select this option to have the draft delivered at any of your addresses (work, residence or postal) registered with the bank.</li> <li>• <b>Other Address:</b> 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.</li> </ul>
	<p>The following section appears if you select the <b>Branch Near Me</b> option in draft delivery location.</p> <p><b>City</b> The name of the city in which the branch at which the draft is to be delivered is located. This field is editable.</p> <p><b>Branch Near Me</b> The branch at which the draft is to be delivered. This field is editable.</p> <p><b>Branch Address</b> The complete name and address of the selected branch is displayed.</p>
	<p>The following section appears if you select the <b>My Address</b> option as draft delivery location.</p> <p><b>Select Address</b> The address at which the draft is to be delivered. This field is editable.</p> <p>The options are:</p> <ul style="list-style-type: none"> <li>• Work</li> <li>• Residence</li> <li>• Postal</li> </ul>
	<p>The following section appears if you select the <b>Other Address</b> option as draft delivery location. These fields are editable.</p> <p><b>Address Line 1-2</b> The address lines 1 and 2 of the address at which the draft is to be delivered.</p> <p><b>City</b> The name of the city in which the draft to be delivered.</p> <p><b>State</b> The name of the state in which the draft is to be delivered.</p> <p><b>Zip Code</b> The zip code of the address at which the draft is to be delivered.</p>

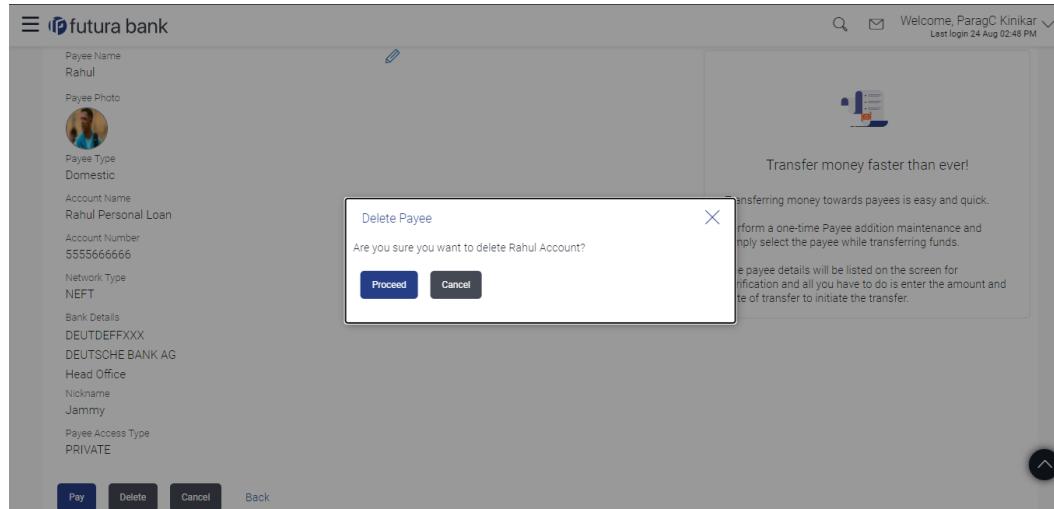
Field Name	Description
<b>Access Type</b>	<p>The access type of the payee. This field is editable.</p> <p>The values can be:</p> <ul style="list-style-type: none"> <li>• Public</li> <li>• Private</li> </ul>
	<p>1. Click the <b>Change</b> link appearing against the payee photo to modify the uploaded payee photo.</p> <p>OR</p> <p>Click the <b>Remove</b> link to delete the uploaded payee photo.</p>
<b>Note:</b>	<p>If a photo has not been uploaded against the payee, the option to upload a photo is made available.</p> <p>Click the <b>Upload Photo</b> link to upload a photo against the payee.</p>
	<ol style="list-style-type: none"> <li>2. In the <b>Draft Favouring</b> field, edit the draft favouring information, if required.</li> <li>3. From the <b>Draft Payable at Country</b> list, change the country at which the draft is payable, if required.</li> <li>4. From the <b>City</b> field, change the city at which the draft is payable, if required.</li> <li>5. In the <b>Delivery Location</b> field, change the delivery location of the draft by changing the selection, if required.</li> <li>6. Change the corresponding fields pertaining to draft delivery based on selection in the Delivery Location field, if required.</li> <li>7. In The <b>Access Type</b> field, click to change the access type, if required.</li> <li>8. Repeat steps 8 to 10 of the <b>Edit Payee Details – Internal Account Type</b> section.</li> </ol>

## 4.4 Delete Payee Account/ Demand Draft

### 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.

---

## 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.

The screenshot shows the futura bank Payees page. At the top, there are navigation links for 'Viewer', 'ATM & Branch Locator', and 'English'. A user 'SHAILESH KADAM' is logged in with 1709 notifications. The page title is 'Payees' with tabs for 'Account' (selected) and 'Demand Drafts'. A search bar 'Search By Payee Name' is present. The main table lists payees with columns: Payee Name, Payee Type, Account Details, Nickname, Created By, and Access Type. The table contains 10 entries, each with a small icon (A, D, G) and a name. The last four entries (D, D, D, G) have a context menu open, with the 'Add Account Payee' option highlighted. At the bottom, there is a page navigation bar showing 'Page 1 of 5 (1-10 of 44 items)' and a list of numbers 1, 2, 3, 4, 5.

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	Add Account Payee Add Account Payee
D Dominolnt	Internal	HELO231000048 Internal Account	Dominolnt	Henry Cavill	Add Draft Payee
D Dominolnt299	Internal	HELO231000048 Internal Account	Dominolnt299	Henry Cavill	PUBLIC
D DominoYTY	Internal	HELO253100043 Internal Account	Dominolnteeawa	S KApprover5	PUBLIC
D DWInternal1	Internal	HELO227000561 Internal Account	DreamWorks1	S KApprover5	PUBLIC
G GaryInt299	Internal	HELO231000068 Internal Account	GaryInt299	Henry Cavill	PUBLIC

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## 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 Add Payee – Internal Account Transfer

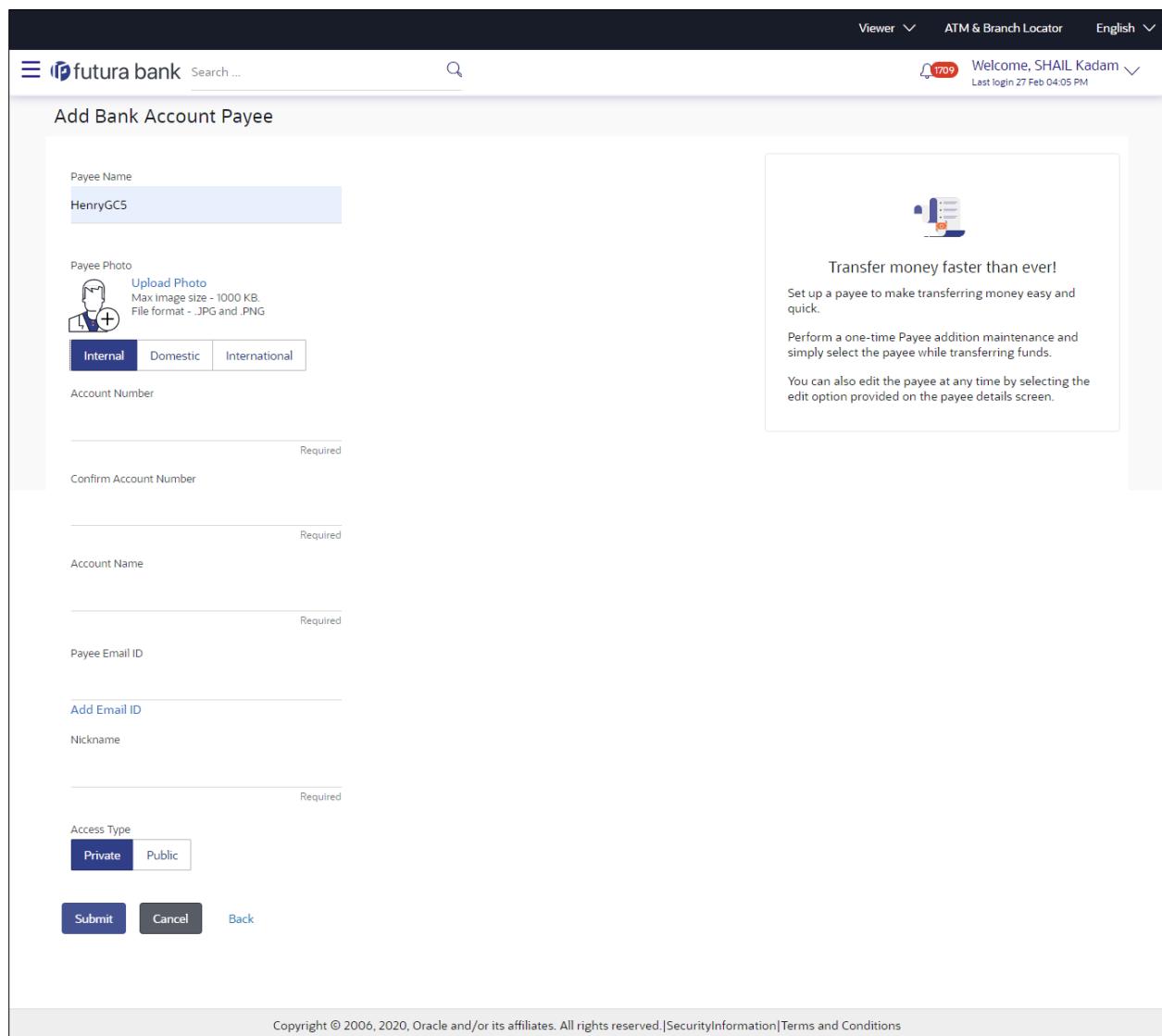
An Internal Bank account type of payee is a payee who holds an account within the same bank as the remitter.

**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



The screenshot shows the 'Add Bank Account Payee' page of the futura bank website. The page has a header with the bank logo, a search bar, and a user welcome message. The main form fields include:

- Payee Name: HenryGC5
- Payee Photo: Upload Photo (Max image size - 1000 KB, File format - .JPG and .PNG). A placeholder image of a person is shown.
- Account Number: Required
- Confirm Account Number: Required
- Account Name: Required
- Payee Email ID: Add Email ID
- Nickname: Required
- Access Type: Private (selected), Public

At the bottom are 'Submit', 'Cancel', and 'Back' buttons. A copyright notice at the bottom of the page reads: Copyright © 2006, 2020, Oracle and/or its affiliates. All rights reserved. [Security|Information|Terms and Conditions]

**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.

## Field Description

Field Name	Description
<b>Payee Name</b>	Specify the name by which the payee is to be identified.
<b>Upload Photo</b>	Select this option to upload a photo against the payee.
<b>Account Type</b>	Select Internal.
<b>Account Number</b>	Specify the account number of the payee.
<b>Confirm Account Number</b>	The user is required to re-enter the payee's account number in this field so as to confirm the same.
<b>Account Name</b>	Enter the name of the payee as maintained against the payee's bank account.
<b>Payee Email ID</b>	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.
<b>Nickname</b>	Specify a nickname to be assigned to the payee for the purpose of easy identification.
<b>Access Type</b>	Specify the access type to be assigned to the payee. The options are: <ul style="list-style-type: none"><li>• Public</li><li>• Private</li></ul>

**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.

**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 Add Payee - Domestic Account Transfer

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**

Viewer  ATM & Branch Locator English 

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

### Add Bank Account Payee

Payee Name

Payee Photo  [Upload Photo](#)  
Max image size - 1000 KB.  
File format - JPG and .PNG

Internal  Domestic  International

Network Type

Account Number

Confirm Account Number

Required

Account Name

Required

Payee Email ID

Add Email ID [Verify](#)

BIC Code  [Lookup BIC Code](#) Required

Nickname

Required

Access Type  Private  Public

[Submit](#) [Cancel](#) [Back](#)

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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.
--------------	---

Field Name	Description
<b>Payee Type</b>	Select Domestic
<b>Account Number</b>	Specify the account number of the payee.
<b>Confirm Account Number</b>	Re-enter the account number as entered in the Account Number field so as to confirm the same.
<b>Network Type</b>	Select the local payment network. Without selecting a Network Type, a BIC Code search will not work.
<b>Account Name</b>	Enter the name of the payee as maintained against the payee's bank account.
<b>Payee Email ID</b>	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.
<b>Payee Account Type (Only Applicable for India NEFT, India RTGS, India IMPS )</b>	Select the type of account associated with the payee. The options are: <ul style="list-style-type: none"><li>• Savings</li><li>• Current</li><li>• Overdraft</li><li>• Cash Credit</li><li>• Loan Account</li><li>• NRE</li></ul>
<b>BIC Code</b>	The user can specify the Bank Identification Code of the payee's account.
<b>BIC Code Look up Link</b>	
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.	
<b>BIC Code</b>	Complete or partial BIC Code
<b>Bank Name</b>	Bank Name of the payee
<b>City</b>	The city corresponding to the BIC Code

Field Name	Description
<b>BIC Code Lookup - Search Result</b>	
	The following details are displayed per record as search results arrived at based on the information defined in the search fields.
<b>Bank Name</b>	Name of the bank.
<b>Address</b>	The complete address of the bank.
<b>BIC Code</b>	The Complete BIC Code. Available as a link, selecting which will copy the BIC Code and Bank Details back onto the Add Payee page.
<b>Nickname</b>	Specify a nickname to be assigned to the payee for the purpose of easy identification.
<b>Access Type</b>	Specify the access type to be assigned to the payee. The options are: <ul style="list-style-type: none"> <li>• Public</li> <li>• Private</li> </ul>

**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.

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**

Viewer
ATM & Branch Locator
English

 futura bank
Search ...


 1709
Welcome, SHAIL Kadam
Logout

Add Bank Account Payee


Payee Name

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.

Payee Photo


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

Internal
Domestic
International

Account Number

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.

Confirm Account Number

Required

Account Name

Required

Address Line 1

Address Line 2

City

Country

Please Select

Payee Email ID

[Add Email ID](#)

Pay Via

NCC    Bank Details    SWIFT Code

National Clearing Code

Required

 Verify   [Lookup National Clearing Code](#)

Intermediary Bank

Yes    No

Nickname

Required

Access Type

 Private    Public

[Submit](#)   [Cancel](#)   [Back](#)

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## Field Description

Field Name	Description
<b>Payee Name</b>	Specify the name by which the payee is to be identified.
<b>Upload Photo</b>	Select this option to upload a photo against the payee.
<b>Payee Type</b>	Select <b>International</b>
<b>Account Number</b>	Specify the account number of the payee.
<b>Confirm Account Number</b>	Re-enter the account number as entered in the Account Number field to confirm the same.
<b>Account Name</b>	Enter the name of the payee as maintained against the payee's bank account.
<b>Address Line 1- 2</b>	Address of the payee.
<b>City</b>	City of the payee.
<b>Country</b>	Country of the payee.
<b>Payee Email ID</b>	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.
<b>Pay Via</b>	Specify the network through which all transfers made towards the payee should be processed.  The options are: <ul style="list-style-type: none"> <li>• Swift Code</li> <li>• NCC (National Clearing code)</li> <li>• Bank Details</li> </ul>
<b>SWIFT code Look up</b>	
The following fields appear if the <b>SWIFT Code</b> option is selected in the <b>Pay Via</b> field.	
<b>SWIFT Code value</b>	Specify the SWIFT code /National Clearing code value of the payee's account.
<b>Lookup SWIFT Code</b>	Select this option to search the SWIFT code.

Field Name	Description
<b>SWIFT Code Look up</b>	
	The following fields appear on a pop up window if the <b>Lookup SWIFT Code</b> link is clicked.
<b>BIC Code</b>	The facility to lookup bank details based on SWIFT code.
<b>Bank Name</b>	The facility to search for the SWIFT code based on the bank name.
<b>Country</b>	The facility to search for the SWIFT code based on the country.
<b>City</b>	The facility to search for the SWIFT code based on city.
<b>SWIFT Code Lookup - Search Result</b>	
<b>Bank Name</b>	The names of banks as fetched on the basis of the search criteria specified.
<b>Address</b>	The complete address of each bank as fetched on the basis of the search criteria specified.
<b>BIC Code</b>	The list of SWIFT codes as fetched on the basis of the search criteria specified.
<b>NCC Look up</b>	
	The following fields appear if the <b>NCC</b> option is selected in the <b>Pay Via</b> field.
<b>NCC</b>	The national clearing code will need to be identified if NCC has been selected in the <b>Pay Via</b> field.
<b>Lookup National clearing code</b>	Link to search the National clearing code.
<b>National clearing code Look up</b>	
	The following fields appear on a pop up window if the <b>Lookup National Clearing Code</b> link is clicked.
<b>NCC Type</b>	The facility to search for the national clearing code by type.
<b>NCC Code</b>	The facility to search for bank details by defining the national clearing code.
<b>Bank Name</b>	The facility to search for the national clearing code by defining the name of the bank.
<b>City</b>	The facility to search for the national clearing code by city.

Field Name	Description
<b>NCC Lookup - Search Result</b>	
<b>Bank Name</b>	The names of banks as fetched on the basis of the search criteria specified.
<b>Branch</b>	The names of banks branch as fetched on the basis of the search criteria specified.
<b>Address</b>	The complete address of each bank as fetched on the basis of the search criteria specified.
<b>NCC Code</b>	The NCC codes are listed as fetched on the basis of the search criteria.
The following fields appear if the <b>Bank Details</b> option is selected in the <b>Pay Via</b> field.	
<b>Bank Name</b>	Enter the name of the bank at which the payee's account is held.
<b>Bank address</b>	Enter the address of the bank's branch at which the payee's account is held.
<b>Country</b>	Select the country in which the payee's account is held.
<b>City</b>	Enter the name of the city in which the payee's account is held.
<b>Nickname</b>	Specify a nickname to be assigned to the payee for the purpose of easy identification.
<b>Access Type</b>	Specify the access type to be assigned to the payee. The options are: <ul style="list-style-type: none"> <li>• Public</li> <li>• Private</li> </ul>

---

**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 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.

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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*

Viewer ▾ ATM & Branch Locator English ▾

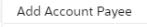
  

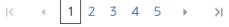
Welcome, SHAIL Kadam ▾ Last login 27 Feb 04:05 PM  1709

Payees

Account Demand Drafts

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 Dominolnt	Internal	HEL0231000048 Internal Account	Dominolnt	Henry Cavill	 
D Dominolnt299	Internal	HEL0231000048 Internal Account	Dominolnt299	Henry Cavill	PUBLIC
D DominoTY	Internal	HEL0253100043 Internal Account	Dominolnteeewa	S KApprover5	PUBLIC
D DWInternal1	Internal	HEL0227000561 Internal Account	DreamWorks1	S KApprover5	PUBLIC
G GaryInt299	Internal	HEL0231000068 Internal Account	GaryInt299	Henry Cavill	PUBLIC

Page 1 of 5 (1-10 of 44 items)  1 2 3 4 5 > >>

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### Field Description

Field Name	Description
<b>What type of payee would you like to add?</b>	The transfer type of the new payee. The type can be: <ul style="list-style-type: none"><li>• Bank Account</li><li>• Demand Draft</li></ul>

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 Add Payee – Domestic Demand Draft

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**

Viewer ATM & Branch Locator English

futura bank

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1709

Add Demand Draft Payee

Payee Name  Required

Payee Photo [Upload Photo](#)  
Max image size - 1000 KB.  
File format - .JPG and .PNG

Draft Type

Draft Favouring  Required

Draft Payable At  Required

Branch Near Me  My Address  Other Address

City

Branch Near Me

BANGALORE 2205  
BANGALORE 2205  
INDIA  
INDIA

Access Type

[Back](#)

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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.

## Field Description

Field Name	Description
<b>Payee Name</b>	Specify the name by which the payee is to be identified.
<b>Upload Photo</b>	Select this option to upload a photo against the payee.
<b>Draft Type</b>	Select the type of draft to be associated with the Payee. The options are: <ul style="list-style-type: none"> <li>• Domestic</li> <li>• International</li> </ul>

Field Name	Description
<b>Draft Favouring</b>	Specify the name of the payee as it is to be printed on drafts issued towards the payee.
<b>Draft Payable at City</b>	The name of the city in which the draft is payable.
<b>Delivery Location</b>	Select the option to identify where you would like drafts issued to the payee to be delivered.  The options are: <ul style="list-style-type: none"> <li>• 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.</li> <li>• My Address: Select this option to have the draft delivered at any of your addresses (work, residence or postal) registered with the bank.</li> <li>• 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.</li> </ul>
	The following section appears if you select the <b>Branch Near Me</b> option as draft delivery location.
<b>City</b>	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.
<b>Branch Near Me</b>	Select the branch at which you would like the draft to be delivered.
<b>Branch Address</b>	The complete name and address of the selected branch is displayed.
	The following section appears if you select the <b>My Address</b> option as draft delivery location.
<b>Select Address</b>	Select the address at which you want the draft to be delivered.  The options are: <ul style="list-style-type: none"> <li>• Work</li> <li>• Residence</li> <li>• Postal</li> </ul>
<b>Address Details</b>	The details of the selected address are displayed.
	The following section appears if you select the <b>Other Address</b> option as draft delivery location.
<b>Address Line 1-2</b>	Enter address lines 1 and 2 of the address at which you wish to have the draft delivered.

Field Name	Description
<b>City</b>	Enter the name of the city in which the draft to be delivered.
<b>State</b>	Enter the name of the state in which the draft is to be delivered.
<b>Zip Code</b>	Enter the zip code of the address at which the draft is to be delivered.
<b>Access Type</b>	<p>Specify the access type to be assigned to the payee.  The options are:</p> <ul style="list-style-type: none"> <li>• Public</li> <li>• Private</li> </ul>

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.

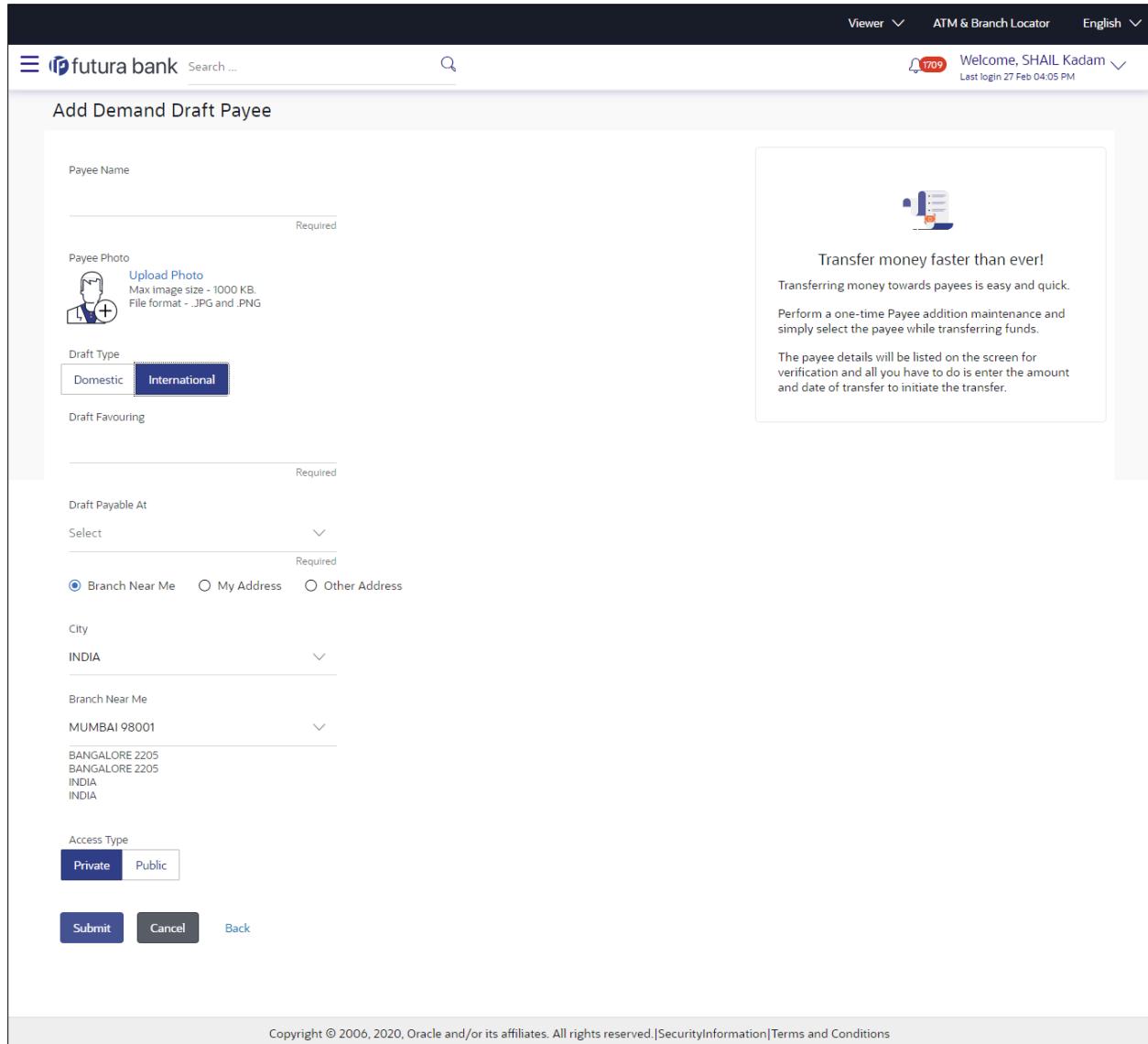
7. Select the desired **Access Type** to be assigned to the payee.
8. Click **Add** to add the payee.  
OR  
Click **Cancel** to cancel the transaction.
9. The **Add Payee – Review** screen appears. Verify the details, and click **Confirm**.  
OR  
Click **Cancel** to cancel the transaction.  
OR  
Click **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



Viewer ATM & Branch Locator English

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

1709

Add Demand Draft Payee

Payee Name  Required

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

Draft Type  Domestic  International

Draft Favouring  Required

Draft Payable At  Select Required

Branch Near Me  My Address  Other Address

City  INDIA

Branch Near Me  MUMBAI 98001

BANGALORE 2205  
BANGALORE 2205  
INDIA  
INDIA

Access Type  Private  Public

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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.

### Field Description

Field Name	Description
------------	-------------

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

Field Name	Description
<b>Upload Photo</b>	Select this option to upload a photo against the payee.
<b>Draft Type</b>	<p>Type of draft to be associated with the Payee.</p> <p>The options are:</p> <ul style="list-style-type: none"> <li>• Domestic</li> <li>• International</li> </ul>
<b>Draft Favoring</b>	Specify the name of the payee as it is to be printed on drafts issued towards the payee.
<b>Draft Payable at Country</b>	Select the country at which the drafts issued towards the payee are to be payable.
<b>City</b>	Specify the name of the city at which drafts issued towards the payee are to be payable.
<b>Delivery Location</b>	<p>Select the option to identify where you would like drafts issued to the payee to be delivered.</p> <p>The options are:</p> <ul style="list-style-type: none"> <li>• 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.</li> <li>• My Address: Select this option to have the draft delivered at any of your addresses (work, residence or postal) registered with the bank.</li> <li>• 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.</li> </ul>

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.

Field Name	Description
<b>Select Address</b>	Select the address at which you want the draft to be delivered. The options are: <ul style="list-style-type: none"> <li>• Work</li> <li>• Residence</li> <li>• Postal</li> </ul>
<b>Address Details</b>	The details of the selected address are displayed.  The following section appears if you select the <b>Other Address</b> option as draft delivery location.
<b>Country</b>	Select the country at which drafts are to be delivered.
<b>Address Line 1-2</b>	Enter address lines 1 and 2 of the address at which you wish to have the draft delivered.
<b>City</b>	Enter the name of the city in which the draft to be delivered.
<b>State</b>	Enter the name of the state in which the draft is to be delivered.
<b>Zip Code</b>	Enter the zip code of the address at which the draft is to be delivered.
<b>Access Type</b>	Specify the access type to be assigned to the payee. The options are: <ul style="list-style-type: none"> <li>• Public</li> <li>• Private</li> </ul>
<hr/> <ol style="list-style-type: none"> <li>1. In the <b>Payee Name</b> field, enter the name of the payee for identification.</li> <li>2. Click the <b>Upload Photo</b> link to upload a photo against the payee.</li> </ol>	
<hr/> <p><b>Note:</b> Once a photo is uploaded against the payee, the options Change and Remove appear against the photo.</p>	
<p>Click the <b>Change</b> to modify the uploaded payee photo.  <b>OR</b>  Click the <b>Remove</b> to delete the uploaded payee photo.</p> <hr/> <ol style="list-style-type: none"> <li>3. In the <b>Draft Type</b> field, select the <b>International</b> option.</li> <li>4. In the <b>Draft Favouring</b> field, enter the name of the payee of the draft.</li> <li>5. From the <b>Draft Payable at Country</b> list, select country at which drafts issued towards the payee are to be payable.</li> <li>6. In the <b>City</b> field, enter the name of the city at which all drafts issued towards the payee are to be payable.</li> <li>7. In the <b>Delivery Location</b> field, select the appropriate draft delivery option.</li> </ol>	

- 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.

**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.

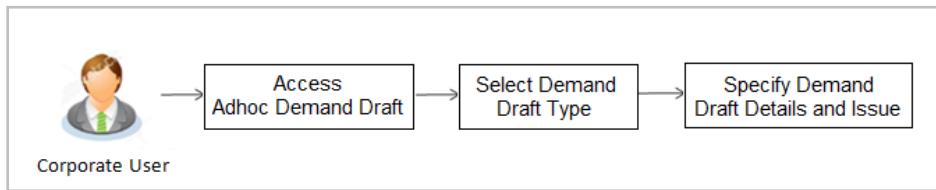
## 7. Adhoc Demand Draft

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.

## Adhoc Domestic Demand Draft

**Draft Type**

Domestic    International

**Draft Favouiring**

Required

**Draft payable at City**

Select

**Delivery Location**

Branch Near Me    My Address    Other Address

**City**

INDIA

**Branch Near Me**

MUMBAI 98001

BANGALORE 2205  
BANGALORE 2205  
INDIA  
INDIA

**Amount**

EUR

**Scheduled On**

Now    Later

**Transfer From**

xxxxxxxxxx0010

Balance : EUR908,022.25

**Note**

Required

**Issue**   **Cancel**   [Back](#)

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### Field Description

Field Name	Description
------------	-------------

**Draft Favouiring** 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
<b>Delivery Location</b>	<p>Select the option to identify where you would like the draft to be delivered.</p> <p>The options are:</p> <ul style="list-style-type: none"> <li>• 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.</li> <li>• My Address: Select this option to have the draft delivered at any of your addresses (work, residence or postal) registered with the bank.</li> <li>• 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.</li> </ul>
	<p>The following section appears if you select the <b>Branch Near Me</b> option as draft delivery location.</p>
<b>City</b>	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.
<b>Branch Near Me</b>	Select the branch at which you would like the draft to be delivered.
<b>Branch Address</b>	The complete name and address of the selected branch is displayed.
	<p>The following section appears if you select the <b>My Address</b> option as draft delivery location.</p>
<b>Select Address</b>	<p>Select the address at which you want the draft to be delivered.</p> <p>The options are:</p> <ul style="list-style-type: none"> <li>• Work</li> <li>• Residence</li> <li>• Postal</li> </ul>
<b>Address Details</b>	The details of the selected address are displayed.
	<p>The following section appears if you select the <b>Other Address</b> option as draft delivery location.</p>
<b>Address Line 1-2</b>	Enter address lines 1 and 2 of the address at which you wish to have the draft delivered.
<b>City</b>	Enter the name of the city in which the draft to be delivered.
<b>State</b>	Enter the name of the state in which the draft is to be delivered.
<b>Zip Code</b>	Enter the zip code of the address at which the draft is to be delivered.

Field Name	Description
<b>Currency</b>	<p>The currency in which the draft is to be issued.</p> <p>Note: Domestic demand drafts can be issued only in the local currency of the country.</p>
<b>Amount</b>	Specify the amount for which the draft is to be issued.
<b>View Limits</b>	<p>Link to view the transaction limits of the user.</p> <p>For more information on Limits, refer <a href="#"><u>View Limits</u></a> section.</p>
<b>Scheduled On</b>	<p>The facility to specify the date on which the demand draft is to be issued.</p> <p>The options are:</p> <ul style="list-style-type: none"> <li>• Now: Select this option if you wish to have the draft drawn on the same day.</li> <li>• 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.</li> </ul>
<b>Transfer Date</b>	<p>Specify the date on which the draft is to be drawn.</p> <p>This field appears if the option <b>Later</b> from the <b>Scheduled On</b> list is selected.</p>
<b>Transfer From</b>	Select the source account from which the funds are to be debited towards the issue of the demand draft.
<b>Balance</b>	The net balance in the selected source account is displayed against the Transfer From field once an account is selected.
<b>Note</b>	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.

- 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 Adhoc Demand Draft - International

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**

Viewer ▾ ATM & Branch Locator English ▾

**futura bank** Search ...

Welcome, SHAIL Kadam ▾  
Last login 27 Feb 04:05 PM

**Adhoc Demand draft**

**Draft Type**  
 Domestic  International

**Draft Favouring**  
 Required

**Draft payable at Country**  
 Select  Required

**Draft payable at City**  
 Required

**Delivery Location**  
 Branch Near Me  My Address  Other Address

**City**  
 INDIA

**Branch Near Me**  
 MUMBAI 98001

**BANGALORE 2205  
BANGALORE 2205  
INDIA  
INDIA**

**Amount**  
 EUR  Required

**Scheduled On**  
 Now  Later

**Transfer From**  
 xxxxxxxxxxxx0010   
 Balance : EUR908,022.23

**Note**  
 Required

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## Field Description

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

Field Name	Description
<b>Draft Payable at Country</b>	Select the country in which the draft is to be payable.
<b>Draft Payable at City</b>	Enter the name of the city in which the draft is payable.
<b>Delivery Location</b>	<p>Select the option to identify where you would like the draft delivered.</p> <p>The options are:</p> <ul style="list-style-type: none"> <li>• 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.</li> <li>• My Address: Select this option to have the draft delivered at any of your addresses (work, residence or postal) registered with the bank.</li> <li>• 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.</li> </ul>
The following section appears if you select the <b>Branch Near Me</b> option as draft delivery location.	
<b>City</b>	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.
<b>Branch Near Me</b>	Select the branch at which you would like the draft to be delivered.
<b>Branch Address</b>	The complete name and address of the selected branch is displayed.
The following section appears if you select the <b>My Address</b> option as draft delivery location.	
<b>Select Address</b>	Select the address at which you want the draft to be delivered.
The options are:	
	<ul style="list-style-type: none"> <li>• Work</li> <li>• Residence</li> <li>• Postal</li> </ul>
<b>Address Details</b>	The details of the selected address are displayed.
The following section appears if you select the <b>Other Address</b> option as draft delivery location.	
<b>Country</b>	Select the country in which the draft is to be delivered.

Field Name	Description
<b>Address Line 1-2</b>	Enter address lines 1 and 2 of the address at which you wish to have the draft delivered.
<b>City</b>	Enter the name of the city in which the draft to be delivered.
<b>State</b>	Enter the name of the state in which the draft is to be delivered.
<b>Zip Code</b>	Enter the zip code of the address at which the draft is to be delivered.
<b>Currency</b>	Select the currency in which the draft is to be issued.
<b>Amount</b>	Specify the amount for which the draft is to be issued.
<b>View Limits</b>	<p>Link to view the transaction limits of the user.</p> <p>For more information on Limits, refer <a href="#"><u>View Limits</u></a> section.</p>
<b>Scheduled On</b>	<p>The facility to specify the date on which the demand draft is to be issued.</p> <p>The options are:</p> <ul style="list-style-type: none"> <li>Now: Select this option if you wish to have the draft drawn on the same day.</li> <li>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.</li> </ul>
<b>Transfer Date</b>	<p>Specify the date on which the draft is to be drawn.</p> <p>This field appears if the option <b>Later</b> from the <b>Scheduled On</b> list is selected.</p>
<b>Transfer From</b>	Select the source account from which the funds are to be debited towards the issue of the demand draft.
<b>Balance</b>	The net balance in the selected source account is displayed against the Transfer From field once an account is selected.
<b>Note</b>	Specify a note or remarks for the transaction, if required.
<p>2. In the <b>Draft Favouring</b> field, enter the name of the payee of the draft.</p> <p>3. In the <b>Draft payable at City</b> field, select the name of the city at which the draft is to be payable.</p> <p>4. In the <b>Delivery Location</b> field, select the appropriate draft delivery option.</p> <p>a. If you select <b>Branch Near Me</b> option;</p> <p>i. From the <b>City</b> list, select the city so as to filter the branches based on city of choice.</p>	

- 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.

---

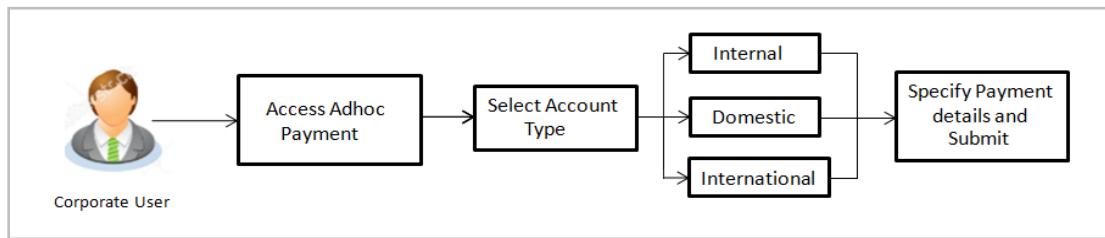
## 8. Adhoc Payment

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

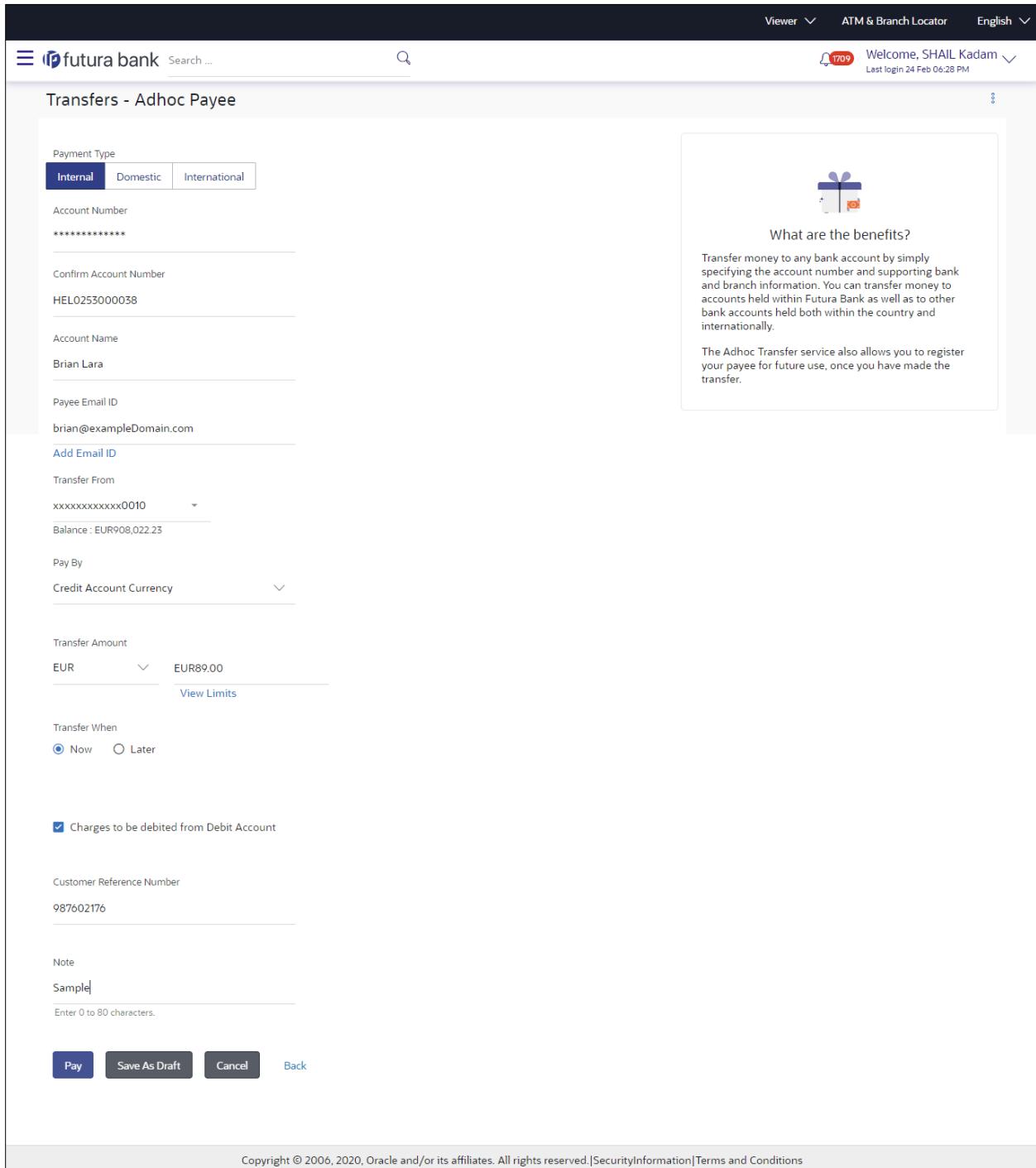
- Internal Transfer
- Domestic Transfer
- International Transfer

### How to reach here:

*Toggle menu > Payments > Transfers > Transfers – Adhoc Payee*

## 8.1 Adhoc Payment – Internal Fund Transfer

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



The screenshot shows the 'Transfers - Adhoc Payee' page of the futura bank website. The 'Internal' tab is selected under 'Payment Type'. The 'Account Number' field contains masked account numbers. The 'Confirm Account Number' field contains 'HELO0253000038'. The 'Account Name' field contains 'Brian Lara'. The 'Payee Email ID' field contains 'brian@exampleDomain.com'. The 'Transfer From' section shows an account ending in '0010' with a balance of 'EUR908,022.23'. The 'Pay By' section shows 'Credit Account Currency' as EUR. The 'Transfer Amount' section shows 'EUR89.00'. The 'Transfer When' section has 'Now' selected. A checkbox 'Charges to be debited from Debit Account' is checked. The 'Customer Reference Number' field contains '987602176'. The 'Note' section contains 'Sample'. The footer includes buttons for 'Pay', 'Save As Draft', 'Cancel', and 'Back', and a copyright notice: 'Copyright © 2006, 2020, Oracle and/or its affiliates. All rights reserved. | Security | Information | Terms and Conditions'.

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.

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.

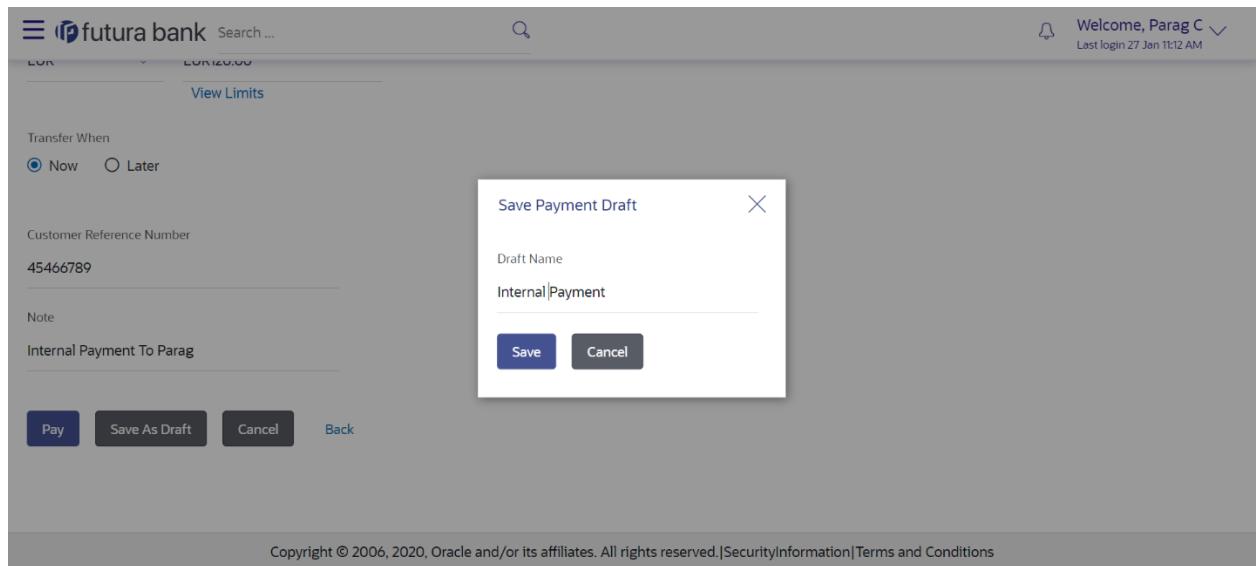
The screenshot shows a web-based banking application for futura bank. The top navigation bar includes 'Viewer', 'ATM & Branch Locator', and 'English'. The user is logged in as 'SHAILI Kadam' with a last login of '24 Feb 06:28 PM'. A notification bar at the top right says 'Welcome, SHAILI Kadam' and 'Last login 24 Feb 06:28 PM'. Below the header, the page title is 'Transfers - Adhoc Payee'. A yellow info box says 'Review of Transfers - Adhoc Payee' and 'You initiated a request for Adhoc Payment. Please review details before you confirm!'. The main form fields are as follows:

- Payment Type: Internal
- Account Number: HEL0253000038
- Account Name: Brian Lara
- Payee Email ID: brian@exampleDomain.com
- Transfer From: xxxxxxxxxxxx0010
- Pay By: Credit Account Currency
- Transfer Amount: EUR89.00
- Charges:
  - Corporate Social Responsibility : EUR10.00
  - Repair Charges : EUR1.78
  - Transaction Charges : EUR20.00
  - Tax on Transaction Charges : EURO.20
- Transfer When: 10 Dec 2021
- Account from which charges will be debited: xxxxxxxxxxxx0010
- Customer Reference Number: 987602176
- Note: Sample

At the bottom are 'Confirm', 'Cancel', and 'Back' buttons. A copyright notice at the bottom of the page reads: 'Copyright © 2006, 2020, Oracle and/or its affiliates. All rights reserved. |Security|Information|Terms and Conditions'.

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 Adhoc Payment – Domestic Fund Transfer

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)

Approver
ATM & Branch Locator
English


futura bank

Search

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

### Transfers - Adhoc Payee

Payment Type

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

xxxxxxxxxx0019

Balance : EUR9,989,542.08

Pay By

Transfer Currency

Transfer Amount

EUR

Transfer When

Now  Later

Payment Details

Routine Payment

[Add Payment Details](#)

Customer Reference Number

55556666

Note

Domestic Payment To PSK

[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 Adhoc Payment – International Fund Transfer

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.

Please note: 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.

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



Transfer From

xxxxxxxxxx0019

Balance : EUR9,989,542.08

Pay By

Transfer Currency

EUR
▼

Transfer Amount

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






[Back](#)

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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.

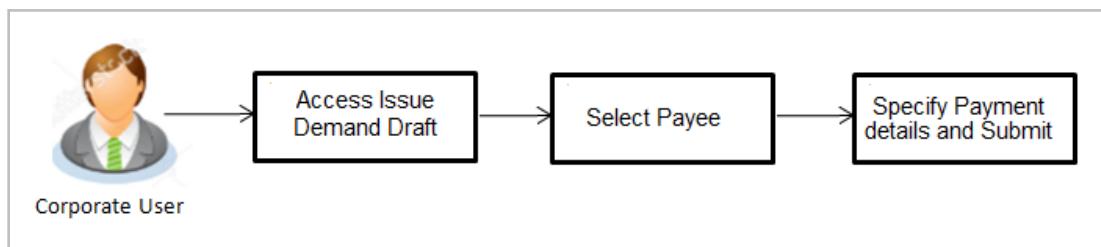
### Prerequisites:

- 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

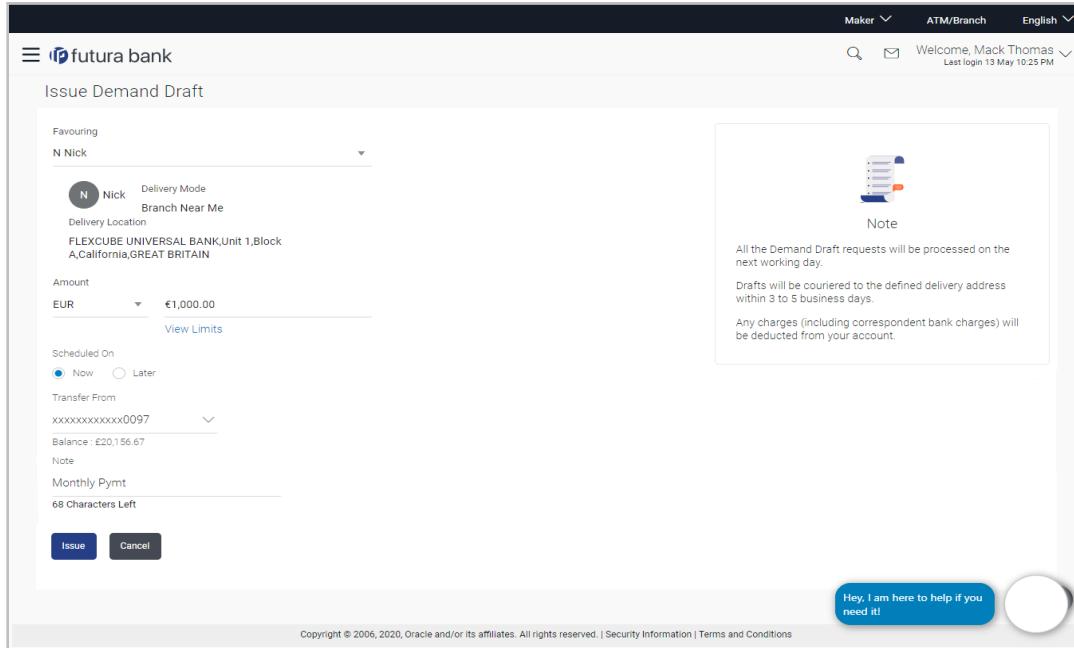
*Dashboard > Quick Links > Issue Draft*

### 9.1 Issue Demand Draft

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.

## Issue Demand Draft



The screenshot shows the 'Issue Demand Draft' page of the futura bank website. The page has a header with 'futura bank' and a user profile. The main form includes fields for 'Favouring' (selected 'N Nick'), 'Delivery Mode' (set to 'Branch Near Me'), 'Delivery Location' (set to 'FLEXCUBE UNIVERSAL BANK, Unit 1, Block A, California, GREAT BRITAIN'), 'Amount' (set to 'EUR 1,000.00'), 'Scheduled On' (set to 'Now'), 'Transfer From' (set to 'xxxxxx0097'), 'Note' (set to 'Monthly Pymt'), and a 'Note' box containing processing details. At the bottom are 'Issue' and 'Cancel' buttons.

### Field Description

Field Name	Description
<b>Favouring</b>	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.
<b>Draft Details</b>	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.
<b>Currency</b>	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.
<b>Amount</b>	Specify the amount for which the draft is to be issued.
<b>View Limits</b>	Link to view the transaction limits. For more information on Limits, refer <a href="#">View Limits</a> section.

Field Name	Description
<b>Scheduled On</b>	<p>The facility to specify the date on which the demand draft is to be issued.</p> <p>The options are:</p> <ul style="list-style-type: none"> <li>• Now: Select this option if you wish to have the draft drawn on the same day.</li> <li>• 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.</li> </ul>
<b>Transfer Date</b>	<p>Specify the date on which the draft is to be issued.</p> <p>This field appears if the option <b>Later</b> is selected from the <b>Scheduled On</b> list.</p>
<b>Transfer from</b>	Select the source account from which the funds are to be debited towards the issue of the demand draft.
<b>Balance</b>	The net balance in the selected source account is displayed against the Transfer From field once an account is selected.
<b>Note</b>	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.

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.

## 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:

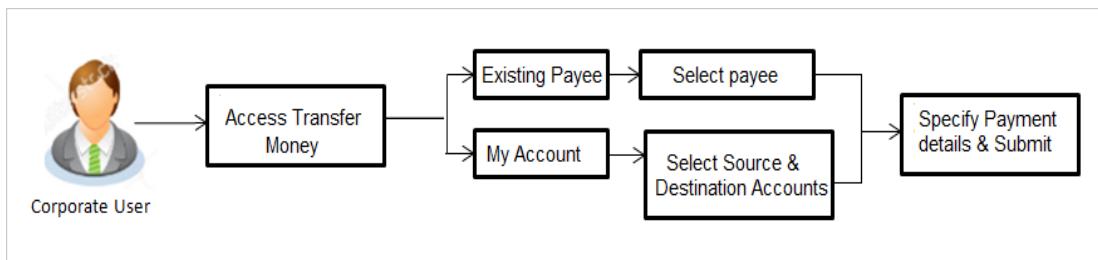
- Transaction and account access is provided to corporate user
- Approval rule set up for corporate user to perform the actions
- Payees are maintained
- Transaction limits are assigned to user to perform the transaction

### 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



## 10.1 Make Payment - Existing Payee

Approver  ATM & Branch Locator English

**futura bank**

### Transfer Money

Transfer Type  
 Existing Payee  My Accounts

Payee  
 Sourav

**D** DADA

Account Number  
 22244211

Payee Type  
 DOMESTIC

Account Name  
 SG

Payee Email ID  
 SG@gmail.com  
 sg2@gmail.com  
 sg5@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

Transfer When  
 Now  Later

Select Network  
 SEPA CREDIT

Charges to be debited from Debit Account

Payment Details  
 Payments   
 Enter 0 to 35 characters.

Customer Reference Number  
 345432

Note  
 Transfer Domestic



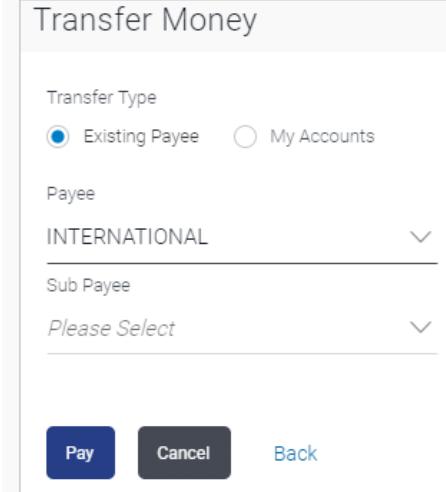
Transferring money has never been easier!

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
<b>Transfer Type</b>	Select the type of transfer that you wish to initiate. The options are: <ul style="list-style-type: none"><li>• Existing payee</li><li>• My Accounts (User's own account)</li></ul>
<b>Existing Payee</b>	The following fields appear if the <b>Existing Payee</b> option is selected in the <b>Transfer Type</b> field.
<b>Payee</b>	Select the payee group. If the payee group contains multiple payees, you will see another dropdown called Sub Payee.
	
<p>If the payee group contains only 1 payee then one will not see the sub payee dropdown, but the payee details directly on selecting the payee group.</p>	
<b>Transfer From</b>	Account from which money will be debited.
<b>Currency</b>	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.
<b>View Limits</b>	Link to view the transaction limits applicable to the user. For more information on Limits, refer <a href="#"><u>View Limits</u></a> section.

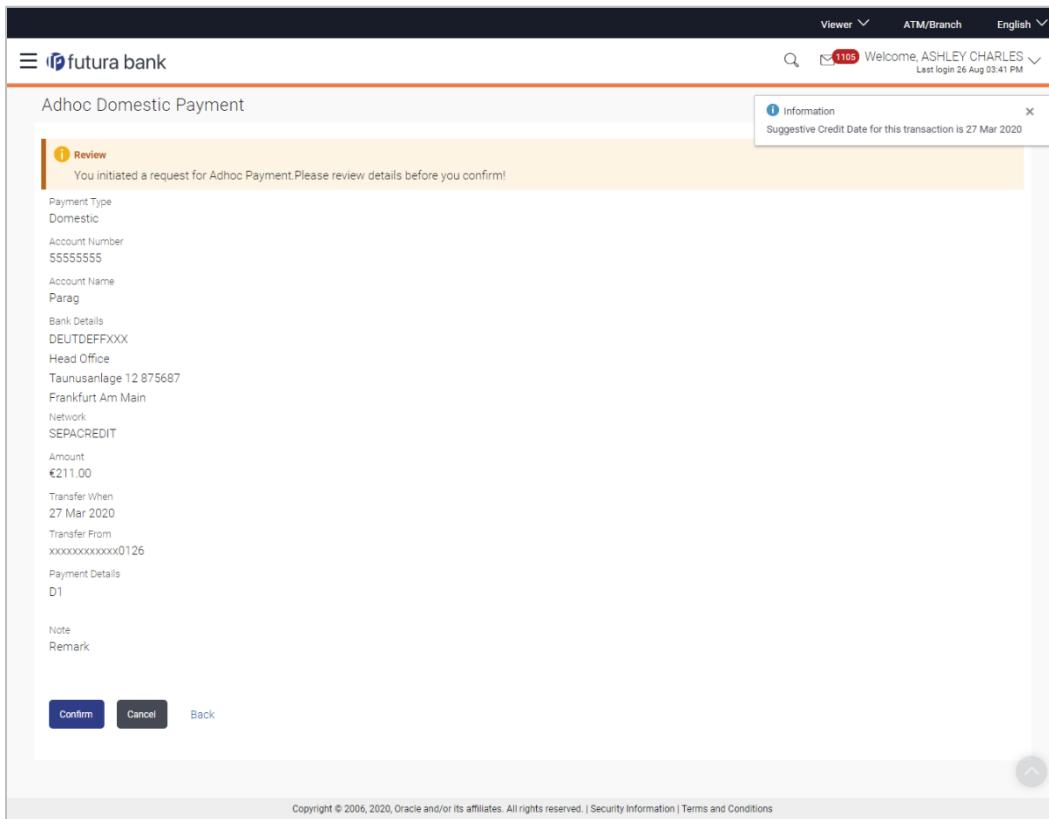
Field Name	Description
<b>Select Network</b> (Applicable only for Domestic Payee Type)	Although the network is defined when creating the payee, in many countries the same BIC Code can be used on a different local network also. Therefore one can select the network again during a funds transfer.
<b>Account from which Charges will be debited</b>	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.
<b>Transfer via Intermediary Bank</b>	Specify whether the fund transfer is to be done through intermediary bank. <b>Note:</b> This field appears only for International Payee.
<b>Pay Via</b>	Select the network through which the payment is to be processed. The options are: <ul style="list-style-type: none"> <li>• Swift Code</li> <li>• NCC (National Clearing code)</li> <li>• Bank Details</li> </ul> This field appears if you select <b>Yes</b> option from <b>Transfer via Intermediary Bank</b> field.
<b>Payment Details</b>	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.
<b>Note</b>	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 Suggestive Credit Value Date

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.



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 Make Payment - My Accounts

Approver  ATM & Branch Locator English

 futura bank  

Welcome, Parag C   
Last login 27 Jan 11:46 AM

Transfer Money

Transfer Type  
 Existing Payee  My Accounts

Transfer To  
 xxxxxxxxxxxx0016  
 Balance : EUR9,999,089.45

Transfer From  
 xxxxxxxxxxxx0027  
 Balance : EUR9,999,999.00

Pay By  
 Credit Account Currency

Transfer Amount  
 EUR  EUR10.00 [View Limits](#)

Transfer When  
 Now  Later

Charges to be debited from Debit Account

Note  
 Own Payment

[Back](#)

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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.

# 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:

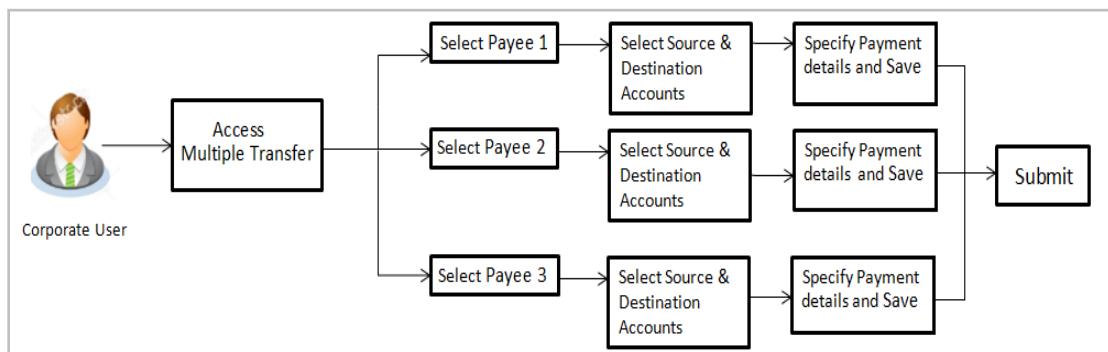
- Transaction and account access are provided to the corporate user
- Approval rule set up for the corporate user to perform the actions
- Payees are maintained
- Transaction limits are assigned to the user to perform the transaction

## 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*

## Multiple Transfers

**Payee 1**

Payee	Parag
<b>HomeLoan</b>	
Account Number	HEL0046900015
Payee Type	INTERNAL
Transfer From	xxxxxxxxxx0028
Balance	€10,000.00
Amount	GBP <input style="border: 1px solid #ccc; padding: 2px 10px; border-radius: 5px; margin-right: 10px;" type="button" value="£11.00"/> View Limits
Transfer When	<input checked="" type="radio"/> Now <input type="radio"/> Later
<small>Note</small> Transfer To My Account	
<input style="border: 1px solid #0056b3; color: white; padding: 5px 15px; border-radius: 5px; margin-right: 10px;" type="button" value="Save"/> <input style="border: 1px solid #0056b3; color: white; padding: 5px 15px; border-radius: 5px;" type="button" value="Make a Copy &amp; Save"/> <input style="border: 1px solid #ccc; padding: 2px 10px; border-radius: 5px;" type="button" value="Reset Fields"/>	

**What are the benefits?**

Paying multiple payees at once is easy with the Futura Bank Multiple Transfers service. You can specify details for each transfer record and to save additional time, copy the details of one record on to the next.

You can select different accounts from which you want funds transferred to each payee and also select different dates on which each transfer is to be made.

**Payee 2**

Payee	Rahul
<b>Jammy</b>	
Account Number	5555666666
Payee Type	DOMESTIC
Bank Details	DEUTDEFXXX.DUETSCHE BANK AG Head Office
Network Type	NEFT
Transfer From	xxxxxxxxxx0028
Balance	€10,000.00
Amount	EUR <input style="border: 1px solid #ccc; padding: 2px 10px; border-radius: 5px; margin-right: 10px;" type="button" value="€211.00"/> View Limits
Transfer When	<input checked="" type="radio"/> Now <input type="radio"/> Later
<small>Select Network</small> NEFT	
<small>Note</small> Transfer To Jammy	
<input style="border: 1px solid #0056b3; color: white; padding: 5px 15px; border-radius: 5px; margin-right: 10px;" type="button" value="Save"/> <input style="border: 1px solid #0056b3; color: white; padding: 5px 15px; border-radius: 5px;" type="button" value="Make a Copy &amp; Save"/> <input style="border: 1px solid #ccc; padding: 2px 10px; border-radius: 5px;" type="button" value="Reset Fields"/>	

Add Another Payment

Hey, I am here to help if you need it!

11-2

ORACLE®

## Field Description

Field Name	Description
The following fields are applicable for each individual transfer record that comprises the multiple transfers transaction:	
<b>Payee Record Number</b>	Payee Record Number. The payee record number appears on the top of each record so as to identify the number of payees being added.
<b>Payee</b>	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.
<b>Account Number</b>	On selecting the payee, the account number associated with the payee appears.
<b>Account Type</b>	The type of account or transfer type associated with the payee appears, once a payee is selected.
<b>Account Name</b>	The name of the payee in the bank account appears.
<b>Payee Address</b>	Address of the payee in the bank account. This field appears for <b>International</b> type of payee.
<b>Bank Details</b>	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.
<hr/> <b>Note:</b> Bank Details do not get displayed for Internal Payees	
<b>Transfer From</b>	Select the source account from which the funds are to be transferred.
<b>Balance</b>	On selecting a source account, the net balance of the account appears below the <b>Transfer From</b> field.
<b>Currency</b>	Select the currency in which the transfer is to take place.
<hr/> <b>Note:</b> 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.	
<b>Amount</b>	Specify the amount to be transferred.
<b>View Limits</b>	Link to view the transaction limits applicable to the user. For more information on Limits, refer <a href="#"><b>View Limits</b></a> section.

Field Name	Description
<b>Transfer When</b>	<p>The facility to specify when the funds are to be transferred.</p> <p>The options are:</p> <ul style="list-style-type: none"> <li>• Now: transfer funds on the same day</li> <li>• Later: transfer funds on a future date</li> </ul>
<b>Pay Via</b>	<p>Select the network through which the transfer is to take place.</p> <p>This field is displayed only if the transfer is a <b>domestic</b> transfer in <b>India</b> region.</p> <p>The options are:</p> <ul style="list-style-type: none"> <li>• NEFT</li> <li>• RTGS</li> <li>• IMPS</li> </ul> <p><b>Note:</b> 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.</p>
<b>Transfer Date</b>	<p>The date on which the transfer is to take place.</p> <p>This field appears if the option <b>Later</b> is selected from the <b>Transfer When</b> list.</p>
<b>Correspondence Charges</b>	<p>The facility to select the party by whom transfer charges are to be borne.</p> <p>The options are:</p> <ul style="list-style-type: none"> <li>• Payee: transfer charges are to be borne by the beneficiary</li> <li>• Payer: transfer charges are to be borne by the ordering customer</li> <li>• Shared: transfer charges are to be borne by both the payee and payer</li> </ul> <p>This field appears against a record where the transfer is being made towards an international payee.</p>
<b>Transfer via Intermediary Bank</b>	<p>Specify whether the fund transfer is to be done through intermediary bank.</p> <p><b>Note:</b> This field appears only for International Payee.</p>

Field Name	Description
<b>Pay Via</b>	<p>Network for payment.</p> <p>The options are:</p> <ul style="list-style-type: none"> <li>• Swift Code</li> <li>• NCC (National Clearing code)</li> <li>• Bank Details</li> </ul> <p>This field appears if you select Yes option from <b>Transfer via Intermediary Bank</b> field.</p>
<b>SWIFT / National clearing code value</b>	SWIFT code /National Clearing code value.
<b>SWIFT code Look up</b>	Below fields appears if the SWIFT Code option is selected in Pay Via field.
<b>Lookup Swift Code</b>	Link to search the SWIFT code.
<b>SWIFT Code</b>	SWIFT code value.
<b>Bank Name</b>	Bank name to search the SWIFT code.
<b>Country</b>	Country name to search the SWIFT code.
<b>City</b>	City name to search the SWIFT code.
<b>SWIFT Code Lookup - Search Result</b>	
<b>Bank Name</b>	Name of the bank.
<b>Address</b>	Displays complete address of the bank.
<b>SWIFT Code</b>	SWIFT code /National Clearing code value.
<b>National clearing code Look up</b>	Below fields appears if the National clearing code option is selected in Pay Via field.
<b>Lookup National clearing code</b>	Link to search the National clearing code.
<b>NCC Type</b>	NCC type of the bank branch.
<b>NCC Code</b>	NCC code of the bank branch.

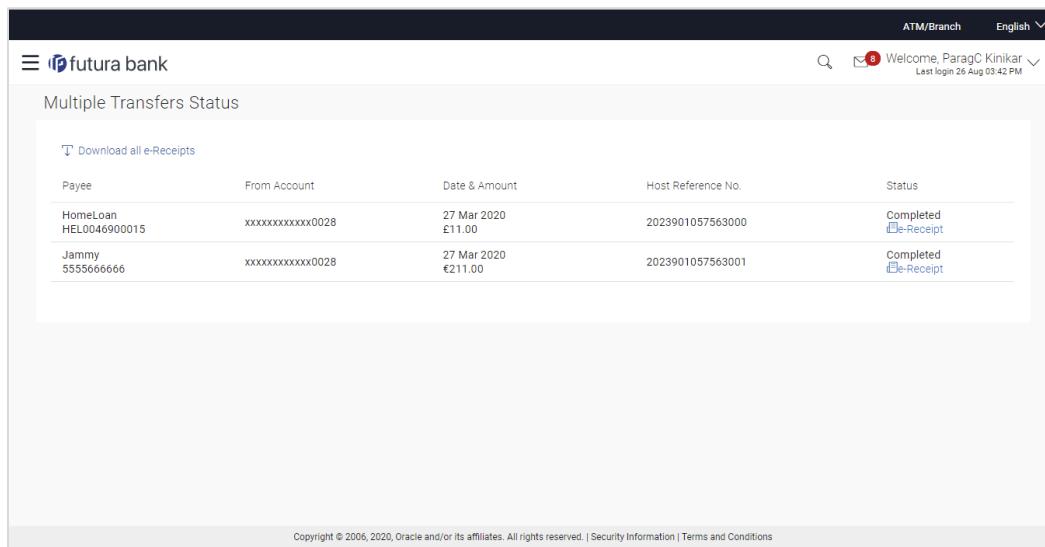
Field Name	Description
<b>Bank Name</b>	Name of the bank.
<b>City</b>	City to which the bank belongs.
<b>NCC Lookup - Search Result</b>	
<b>Bank Name</b>	Name of the bank.
<b>Branch</b>	Bank branch name.
<b>Address</b>	Address of the bank.
<b>NCC Code</b>	NCC code of the bank branch.
<b>Bank Details</b>	Bank details based on the Swift / National clearing code selected for the bank.
Below fields appears if the <b>Bank Details</b> option is selected in <b>Pay Via</b> field.	
<b>Bank Name</b>	Name of the bank.
<b>Bank address</b>	Complete address of the bank.
<b>Country</b>	Country of the bank.
<b>City</b>	City to which the bank belongs.
<b>Payment Details</b>	Specify payment details. This field appears against a record where the transfer is being made towards an international payee.
<b>Add Payment Details</b>	The link to add more details of the transfer. This field appears only for International Payee.
<b>Note</b>	Select the note/ remarks for fund transfer. This field appears only for <b>International Payee</b> .
<b>Note</b>	Specify a note or remarks against the transfer.

**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.

11. Repeat Steps 1 to 9 for Payee 2.  
OR  
Click **Add Another Payment** if you want to add another payment record.
12. Click  against a saved record to edit the transfer details of that record.  
OR  
Click  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



Payee	From Account	Date & Amount	Host Reference No.	Status
HomeLoan HEL0046900015	xxxxxxxxxx0028	27 Mar 2020 £11.00	2023901057563000	Completed <a href="#">e-Receipt</a>
Jammy 5555666666	xxxxxxxxxx0028	27 Mar 2020 €211.00	2023901057563001	Completed <a href="#">e-Receipt</a>

## Field Description

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

## 12. 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:

1. **General Information (Sequence A):** This is mandatory and contains debit party information like Sender's Reference, Instructing Party and Requested Execution Date.
2. **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

The screenshot shows the MT101 Instruction screen in a software application. At the top, there is a header with the futura bank logo and a search bar. The main area is divided into two sections: 'General Information (Sequence A)' and 'Transaction Details (Sequence B)'.

**General Information (Sequence A):**

- Party ID: \*\*\*295
- Party Name: Darren Bulk Flet
- Receiver BIC: CITIUS3XXX
- ABU DHABI COMMERCIAL BANK
- STREET1: MAIN STREET
- AG LANE
- Reset
- Customer Reference Number: 12345
- Requested Execution Date: 07 Jun 2021
- Do you want to add Ordering customer Details to each transaction? (?
- Option: Account With BIC Code
- Debit Account Number: 999999
- BIC Code: HDFCINBBXXX
- HDFC BANK LIMITED
- Bank House, Dr Annie Besant Rd, Shiv Sagar Estate, Worli, Mumbai, Reset

**Transaction Details (Sequence B):**

- Swift Code: AAMGDE2HXXX
- TALANX ASSET MANAGEMENT GMBH
- CHARLES-DE-GAULLE-PLATZ 1
- 50679 KOELN
- Reset

12345

Do you want to add Account Service Institution details to each transaction? [?](#)

Account Service Institution  
 Swift  NCC

Swift Code  
AAMGDE2HXXX  
TALANX ASSET MANAGEMENT GMBH  
CHARLES-DE-GAULLE-PLATZ 1  
50679 KUELN  
Reset

Debit Account Number  
999999

BIC Code  
HDFCINBBXXX  
HDFC BANK LIMITED  
Bank House, Dr Annie Besant Rd,  
Shiv Sagar Estate,  
Worli, Mumbai,  
Reset

Transaction Details (Sequence B)

+ Add Row

Sr. No.	F / X Deal Reference	Transaction Amount	Ordered Amount	Exchange Rate	Action
1	1111	EUR <input type="button" value="▼"/> EUR11.00	INR <input type="button" value="▼"/> INR11.00	1	<input type="button" value=""/> <input type="button" value=""/>
2	2222	EUR <input type="button" value="▼"/> EUR22.00	GBP <input type="button" value="▼"/> GBP22.00	2	<input type="button" value=""/> <input type="button" value=""/>

+ Add Row

Request Cancel Back

Help

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## Field Description

Field Name	Description
Party ID and Party Name of the user is mentioned.	
<b>Receiver BIC</b>	BIC code of the receiver's bank
<b>Requested Execution Date</b>	This field specifies the date on which all subsequent transactions should be initiated by the executing bank.
<b>Customer Reference Number</b>	This field specifies the reference to the entire message assigned by the user.
<b>Option</b>	User to select one of the following values: <ul style="list-style-type: none"> <li>• Account with BIC Code</li> <li>• Account with Address</li> </ul>
<b>Account Service Institution</b>	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.
<b>SWIFT Code</b>	Enter debtor bank details, if the account to be debited belongs to bank other than the receiver bank.

Field Name	Description
<b>NCC</b>	Enter national clearing code details of debtor bank, if the account to be debited belongs to bank other than the receiver bank.
<b>Debit Account Number</b>	Account from which money will be debited.
<b>BIC Code</b>	This field is enabled on selecting the 'Account with BIC Code' option. Enter the instructing party's Business Identifier Code.
<b>Name/Address</b>	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 <b>Transaction Details (Sequence B)</b> of MT101 Instruction:	
<b>F/X Deal Reference</b>	This field specifies the foreign exchange contract reference.
<b>Transaction Amount</b>	The amount and currency for the respective transaction.
<b>Ordered Amount</b>	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.
<b>Exchange Rate</b>	Exchange Rate specified while converting the transaction amount to ordering amount.
<b>Action</b>	<p>The settings icon (  ) provisions the user to enter further details of the entry of Transaction Details (Sequence B.)</p> <p>The delete icon (  ) allows the user to delete the respective row.</p>
<b>Credit Account Number</b>	Account number of the creditor.
<b>Option</b>	<p>User to select one of the following values:</p> <ul style="list-style-type: none"> <li>• Name and Address: Represents name and address of creditor.</li> <li>• BIC: Business Identifier Code of the creditor.</li> </ul>
<b>Payee Name/Address</b>	This field is enabled on selecting the 'Name and Address' option. Enter name and address of creditor.
<b>BIC Code</b>	This field is enabled on selecting the 'BIC' option. Enter Business Identifier Code of the creditor.

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

## MT101 Instruction Review Screen

MT101 Instruction

**Review MT101 Instruction**  
You have initiated MT101 Instruction. Please review the details before you confirm!

General Information (Sequence A)

Receiver Bank Code <span style="color: #0070C0;"> ⓘ</span> UNILAEADXXX	Ordering BIC <span style="color: #0070C0;"> ⓘ</span> RANPGB61002
Requested Execution Date 21 Feb 2021	

Transaction Entries (Sequence B)

Expand All ▾      Collapse All ▾

**Transaction 1**

Credit Account Number HEL21343432	Debit Account Number HEL683049545	Transaction Amount EUR500.00	Correspondence Charges PAYEE
--------------------------------------	--------------------------------------	---------------------------------	---------------------------------

**Buttons:** Confirm, Cancel, Back

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## 13. 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.

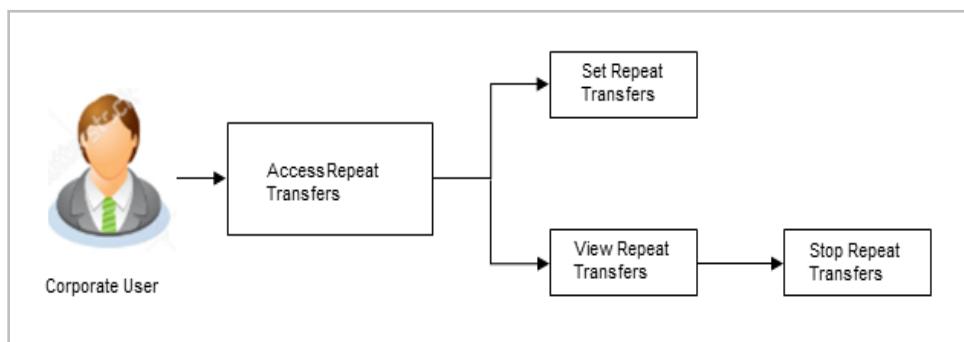
### Pre-Requisites

- 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:

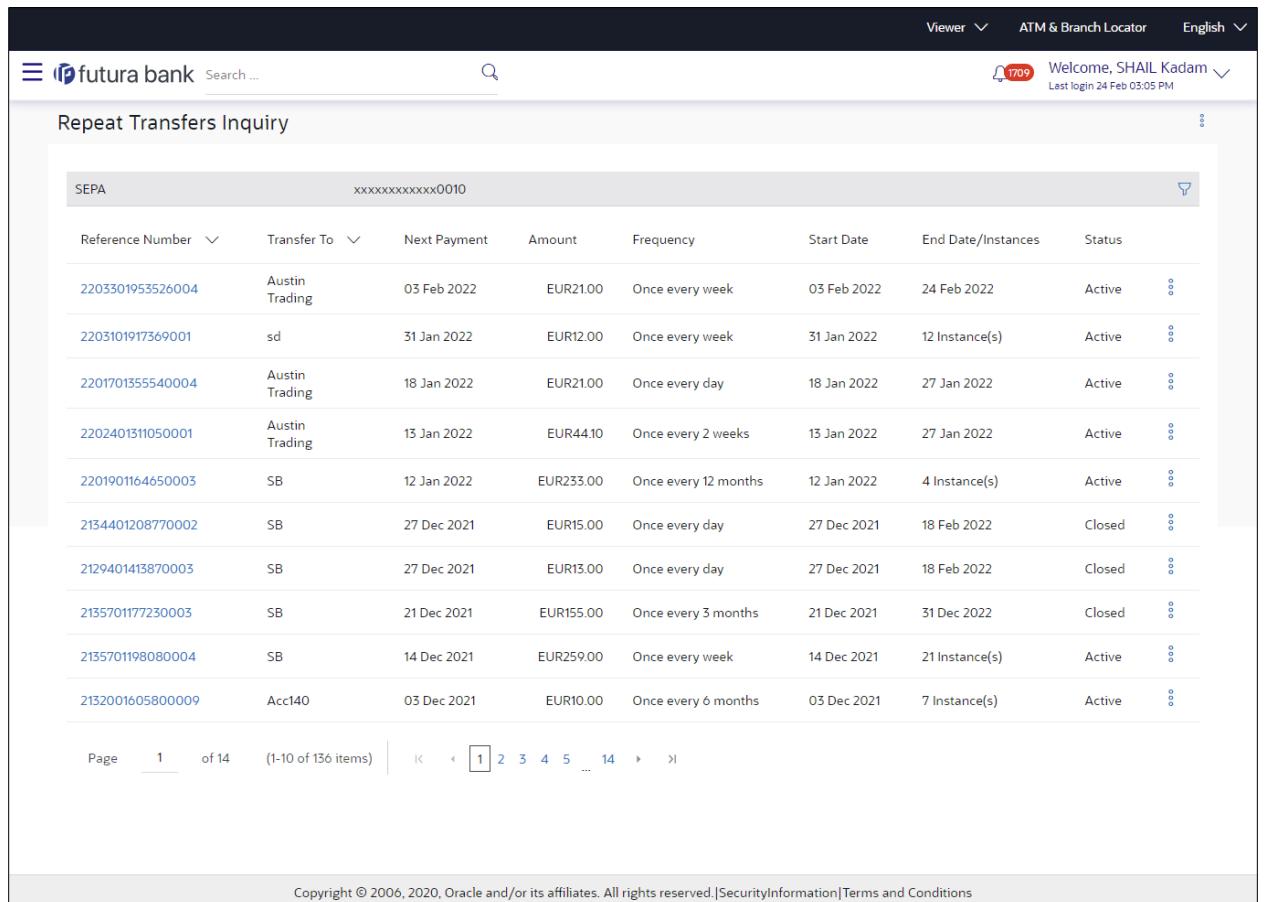
*Toggle menu > Payments > Setups > Repeat Transfers*

## 13.1 View Repeat Transfers

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.



Reference Number	Transfer To	Next Payment	Amount	Frequency	Start Date	End Date/Instances	Status
2203301953526004	Austin Trading	03 Feb 2022	EUR21.00	Once every week	03 Feb 2022	24 Feb 2022	Active
2203101917369001	sd	31 Jan 2022	EUR12.00	Once every week	31 Jan 2022	12 Instance(s)	Active
2201701355540004	Austin Trading	18 Jan 2022	EUR21.00	Once every day	18 Jan 2022	27 Jan 2022	Active
2202401311050001	Austin Trading	13 Jan 2022	EUR44.10	Once every 2 weeks	13 Jan 2022	27 Jan 2022	Active
2201901164650003	SB	12 Jan 2022	EUR233.00	Once every 12 months	12 Jan 2022	4 Instance(s)	Active
2134401208770002	SB	27 Dec 2021	EUR15.00	Once every day	27 Dec 2021	18 Feb 2022	Closed
2129401413870003	SB	27 Dec 2021	EUR13.00	Once every day	27 Dec 2021	18 Feb 2022	Closed
2135701177230003	SB	21 Dec 2021	EUR155.00	Once every 3 months	21 Dec 2021	31 Dec 2022	Closed
2135701198080004	SB	14 Dec 2021	EUR259.00	Once every week	14 Dec 2021	21 Instance(s)	Active
2132001605800009	Acc140	03 Dec 2021	EUR10.00	Once every 6 months	03 Dec 2021	7 Instance(s)	Active

Page 1 of 14 (1-10 of 136 items) | < 1 2 3 4 5 ... 14 > |

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### **Search Criteria**

<b>Field Name</b>	<b>Description</b>
<b>Transfer Type</b>	Mandatory Filter. Possible Values are – <ul style="list-style-type: none"><li>• SEPA</li><li>• Within Bank</li><li>• Cross Border</li></ul>
<b>Status</b>	Possible Values are – <ul style="list-style-type: none"><li>• Active</li><li>• Closed</li></ul>
<b>Debit Account Number</b>	Mandatory Filter. Account from which money will be debited.
<b>Reference Number</b>	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

The screenshot shows the futura bank website interface. At the top, there is a navigation bar with links for 'Viewer', 'ATM & Branch Locator', and 'English'. The main content area is titled 'View Repeat Transfer'. It shows a 'Repeat Transfer' section with the following details:

- Transfer To:** Austin Trading
- Transfer From:** xxxxxxxxxxxx0010
- Next Payment:** 03 Feb 2022
- Amount:** EUR21.00

Below this is an 'Execution Details' section:

- Start Date:** 03 Feb 2022
- End Date:** 24 Feb 2022
- Frequency:** Once every week
- No. of Payments:** -
- Note:** ee

Under 'Payments History', it says 'No data to display.' with a page navigation bar showing 'Page 1 (0 of 0 items)'.

At the bottom, there are 'Stop' and 'Back' buttons, and a copyright notice: 'Copyright © 2006, 2020, Oracle and/or its affiliates. All rights reserved. [SecurityInformation] Terms and Conditions'

### Field Description

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

Field Name	Description
<b>Execution Details</b>	
<b>Start Date</b>	The start date of the repeat transfer execution i.e. the date on which the repeat transfer first starts being executed.
<b>End Date</b>	The last date on which repeat transfer instructions are executed.
<b>Frequency</b>	The frequency in which the repeat transfer is executed.
<b>Payment History</b>	
<b>Sr No.</b>	Serial number of the records of the payment history.
<b>Execution Date</b>	The date on which the repeat transfer was executed.
<b>Status</b>	<p>The status of execution of the repeat transfer transaction.</p> <p>Status can be:</p> <ul style="list-style-type: none"> <li>• Active</li> <li>• Failed</li> </ul>
<b>Reason of Failure</b>	The reason why the specific transfer instruction failed is displayed against those transfer records that have failed to be executed.

## 13.2 Stop Repeat Transfer

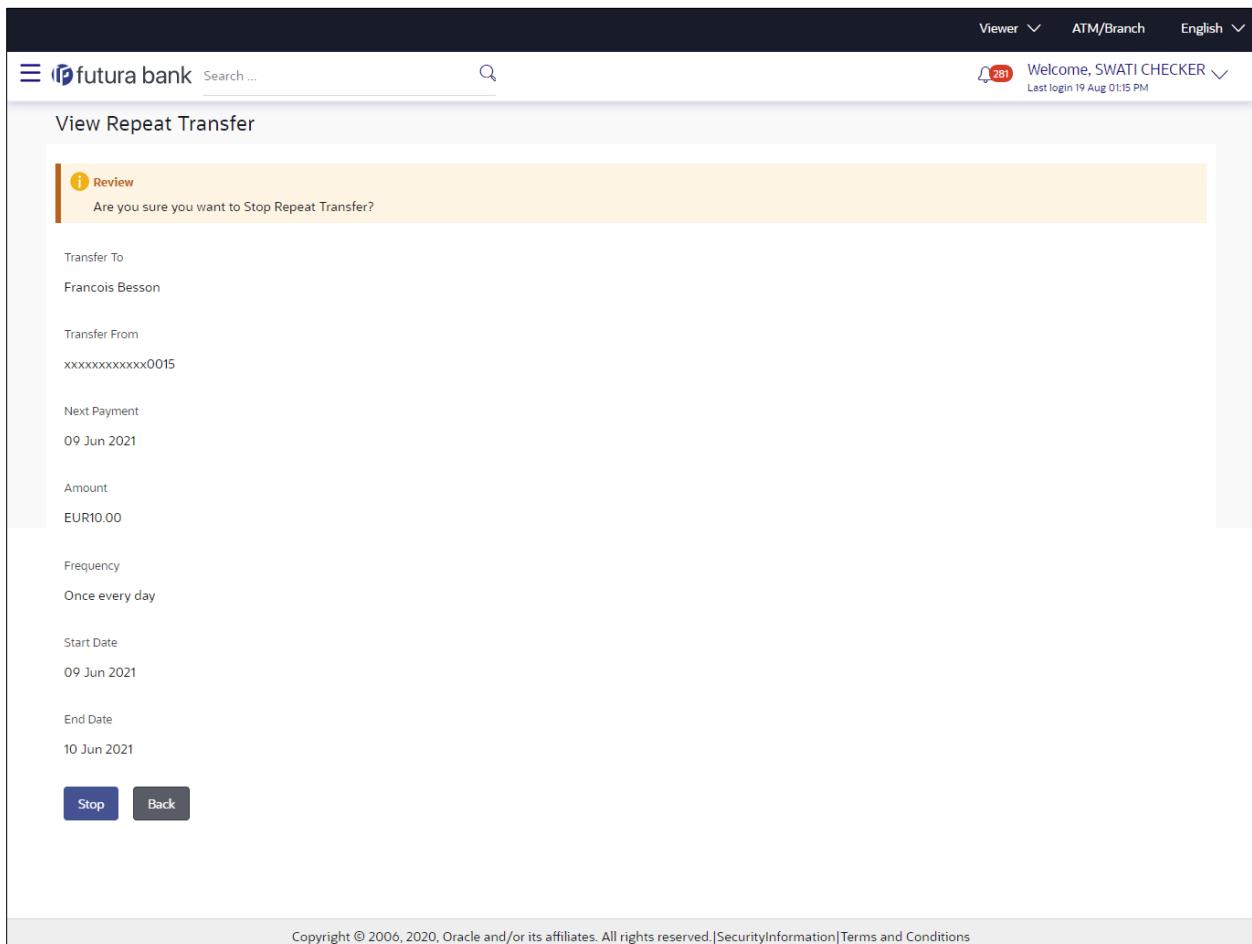
An option to stop the Repeat Transfer instruction is available on the View Repeat Transfer details page against those transactions that have instructions pending to be executed.

### To stop the Repeat Transfers:

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

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**.

## Stop Repeat Transfers



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

### 13.3 Set Repeat Transfers: Existing Payee

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

?

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 ?



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.

[Submit](#)
[Save As Draft](#)
[Cancel](#)
[Back](#)

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### 13.3.1 My Accounts

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

Approver  ATM & Branch Locator English

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

Repeat Transfers - Existing Payee

Transfer Type  
 Existing Payee  My Accounts

Transfer To  
xxxxxxxxxx0016  
Balance : EUR9,998,660.56

Transfer From  
xxxxxxxxxx0027  
Balance : EUR9,999,999.00

Pay By  
Credit Account Currency

Transfer Amount  
EUR  EUR14.00  
[View Limits](#)

Transfer Frequency  
Semi-Annually

Start Transferring  
09 Feb 2022

Stop Transferring  
 on  after

2 instances

Note  
Self

Also Transfer Today [?](#)

[Back](#)

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#### Field Description

Field Name	Description
<b>Transfer Type</b>	<p>This option enables the user to identify whether the transfers are to be made towards registered payees or towards the user's own accounts.</p> <p>The options are:</p> <ul style="list-style-type: none"> <li>• Existing Payee</li> <li>• My Account (User's own account)</li> </ul>
<b>Existing Payee</b>	
The following fields appear if you select the <b>Existing Payee</b> option in the <b>Transfer to</b> field.	
<b>Payee</b>	Select the payee group name first and then one of the payees within the group from second dropdown. If the group contains only 1 payee then that one will get auto selected from second drop down.
<b>Account Number</b>	On selecting the payee, the account number associated with the payee appears.
<b>Account Name</b>	The name of the payee in the bank account appears.
<b>Bank Details</b>	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.
<b>Transfer From</b>	Select the source account from which the funds are to be transferred.
<b>Pay By</b>	<p>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.</p> <p>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.</p>
<b>Transfer Amount</b>	Specify the amount to be transferred periodically. The currency will always be the Credit Account currency for Self/Internal transfers.
<b>View Limits</b>	<p>Link to view the transaction limits for the user.</p> <p>For more information on Limits, refer <a href="#"><u>View Limits</u></a> section.</p>
<b>Transfer Frequency</b>	Most of the options are self-explanatory, except for the "Advanced" option. If that option is selected then one can set a frequency of <i>once every X days/weeks/months</i> .
<b>Start Transferring</b>	The date on which the first repeat transfer is to be executed.

Field Name	Description
<b>Stop Transferring</b>	Select the option by which to specify when the repeat transfers are to stop being executed.  The following two options are available: <ul style="list-style-type: none"> <li>• <b>On:</b> Select this option if you wish to specify a date on which the last transfer is to be executed.</li> <li>• <b>After:</b> Select this option if you wish to specify the number of repeat transfers that are to be executed as part of the instruction.</li> </ul>
<b>Date</b>	Specify the date on which the last transfer is to be executed.  This field appears if the option <b>On</b> is selected in the <b>Stop Transferring</b> field.
<b>Instances</b>	Specify the number of instances after which the repeat transfers are to stop being executed.  This field appears if the option <b>After</b> is selected in the <b>Stop Transferring</b> field.
<b>Note</b>	Specify a note or remarks for the repeat transfer.
<b>Also Transfer Today</b>	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.

## 13.4 Set Repeat Transfers: Adhoc Payee

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

Approver  ATM & Branch Locator English 

 futura bank  

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

Repeat Transfers - Adhoc Payee

Payment Type

Network Type  
SEPA CREDIT 

Account Number  
\*\*\*\*\*

Confirm Account Number  
12121212

Account Name  
SPS Group

Bank Details  
DEUTDEFFXXX  
Add line 1  
Add line 2  
[Reset BIC Code](#)

Transfer From  
xxxxxxxxxxxx0016   
Balance : EUR9,998,886.65

Pay By  
Transfer Currency 

Transfer Amount  
EUR  EUR20.00 

Transfer Frequency  
Monthly 

Start Transferring  
08 Feb 2022 

Stop Transferring  
 on  after  
2

Instances  
Payment Details

Details  
[Add Payment Details](#)

Note  
My Notes

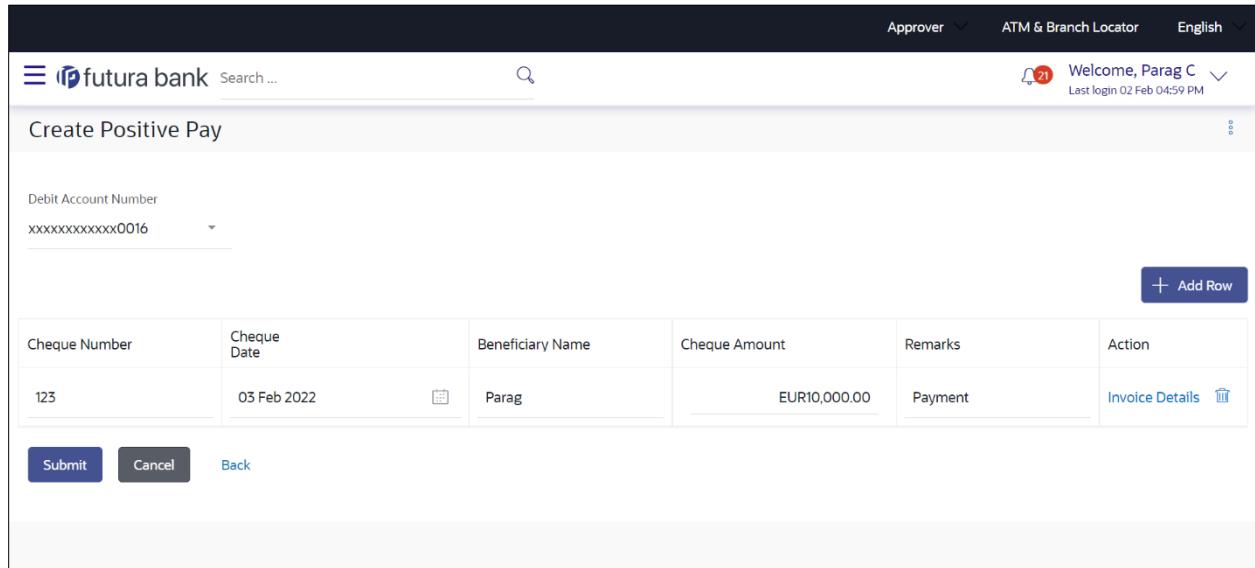
Also Transfer Today 

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[Home](#)

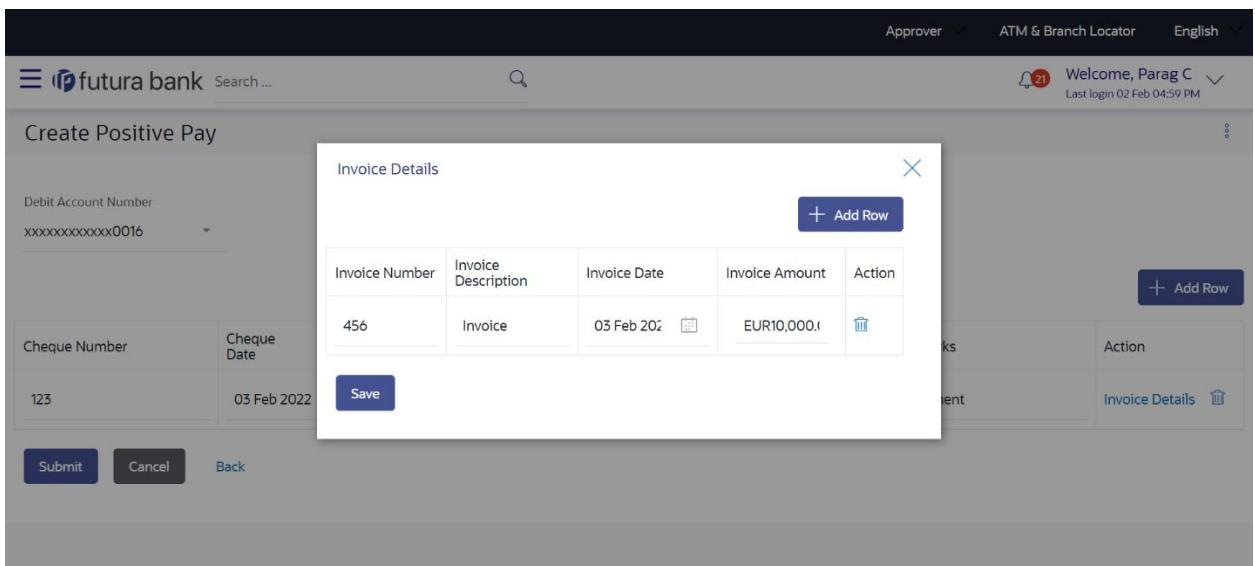
## 14. Positive Pay

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 back 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.



Cheque Number	Cheque Date	Beneficiary Name	Cheque Amount	Remarks	Action
123	03 Feb 2022	Parag	EUR10,000.00	Payment	<a href="#">Invoice Details</a>

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.



Invoice Number	Invoice Description	Invoice Date	Invoice Amount	Action
456	Invoice	03 Feb 2022	EUR10,000.00	<a href="#">Delete</a>

Approver  ATM & Branch Locator  English 

 futura bank  

Welcome, Parag C  Last login 02 Feb 04:59 PM

Create Positive Pay

**Review Positive Pay**  
You have initiated Positive Pay. Please review the details before you confirm!.

Debit Account  
xxxxxxxxxx0016

Cheque Number	Cheque Date	Beneficiary Name	Cheque Amount	Remarks	Action
123	03 Feb 2022	Parag	EUR10,000.00	Payment	<a href="#">Invoice Details</a>

[Confirm](#) [Cancel](#) [Back](#)

Approver  ATM & Branch Locator  English 

 futura bank  

Welcome, Parag C  Last login 02 Feb 04:59 PM

Positive Pay

**Confirmation**  
Positive Pay submitted successfully.

Reference Number  
02024CB93E57

Host Reference Number  
2203301643447000

Status  
Completed

Debit Account  
xxxxxxxxxx0016

What would you like to do next?

 [Home](#)

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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.

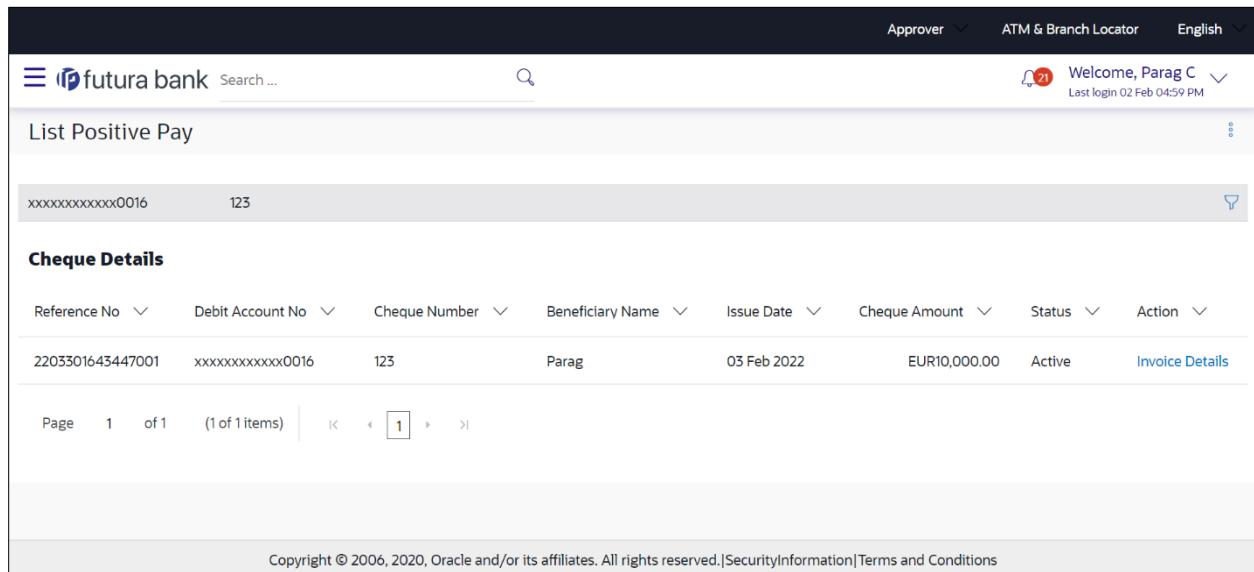
The screenshot shows a web-based banking application interface for 'futura bank'. The top navigation bar includes links for 'Approver', 'ATM & Branch Locator', and 'English'. A welcome message for 'Parag C' with a notification count of 21 is displayed, along with a timestamp of 'Last login 02 Feb 04:59 PM'. The main content area is titled 'List Positive Pay' and contains several search and filter fields:

- Debit Account Number:** A dropdown menu showing 'xxxxxxxxxx0016'.
- Cheque Number:** A text input field containing '123'.
- File Name:** A text input field.
- File Reference No:** A text input field.
- From Date:** A date picker input field.
- To Date:** A date picker input field.
- From Amount:** A text input field.
- To Amount:** A text input field.

At the bottom of the form are two buttons: 'Apply' (blue) and 'Reset' (grey).

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Clicking on Search will display search results like seen below:



The screenshot shows a web-based banking application interface. At the top, there is a navigation bar with links for 'Approver', 'ATM & Branch Locator', and 'English'. The main header 'futura bank' includes a search bar and a user welcome message: 'Welcome, Parag C' with a notification badge '21' and 'Last login 02 Feb 04:59 PM'. Below the header, the page title is 'List Positive Pay'. The search results table has a header row with columns: 'Reference No', 'Debit Account No', 'Cheque Number', 'Beneficiary Name', 'Issue Date', 'Cheque Amount', 'Status', and 'Action'. A single row of data is shown: Reference No 2203301643447001, Debit Account No xxxxxxxxx0016, Cheque Number 123, Beneficiary Name Parag, Issue Date 03 Feb 2022, Cheque Amount EUR10,000.00, Status Active, and Action with a link 'Invoice Details'. At the bottom of the table, it says 'Page 1 of 1 (1 of 1 items)' with a page navigation bar showing a single page number '1'. The footer of the page contains the copyright notice 'Copyright © 2006, 2020, Oracle and/or its affiliates. All rights reserved.' and links for 'Security', 'Information', 'Terms and Conditions', and 'Help'.

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

# 15. 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.

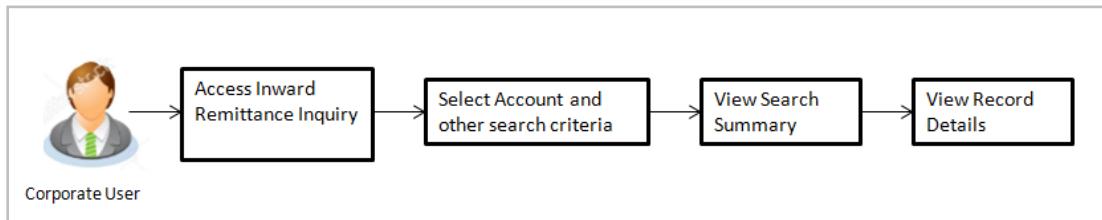
## Prerequisites:

- 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*

## 15.1 Inward Remittance Inquiry

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

Inward Remittance Inquiry

Account Number: All

From Date:

From Amount:

To Date:

To Amount:

Search Cancel Reset

Hey, I am here to help if you need it!

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Field Name	Description
<b>Account Number</b>	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.
<b>From Date</b>	The start date, for the search criteria.
<b>To Date</b>	The end date, for the search criteria. The end date should be greater than the start date.
<b>From Amount</b>	The minimum amount for the search criteria.
<b>To Amount</b>	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

The screenshot shows the 'Inward Remittance Inquiry' search results page. The search criteria are set to Account Number: 'xxxxxxxxxx0100', From Date: '06 Sep 2018', To Date: '06 Sep 2018', From Amount: '1', and To Amount: '100000'. The results table lists three transactions:

Transaction Date	Reference Number	Remittance Amount	Credit Account Details	Remitter Name
06 Sep 2018	AT3FTFI182490502	£44.23	xxxxxxxxxx0037	AAEMNL21XXX
06 Sep 2018	AT3FTFI182490504	£41.23	xxxxxxxxxx0037	AAEMNL21XXX
06 Sep 2018	AT3FTFI182490503	£44.23	xxxxxxxxxx0037	AAEMNL21XXX

Page 1 of 1 (1-3 of 3 items) | [Cancel](#)

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

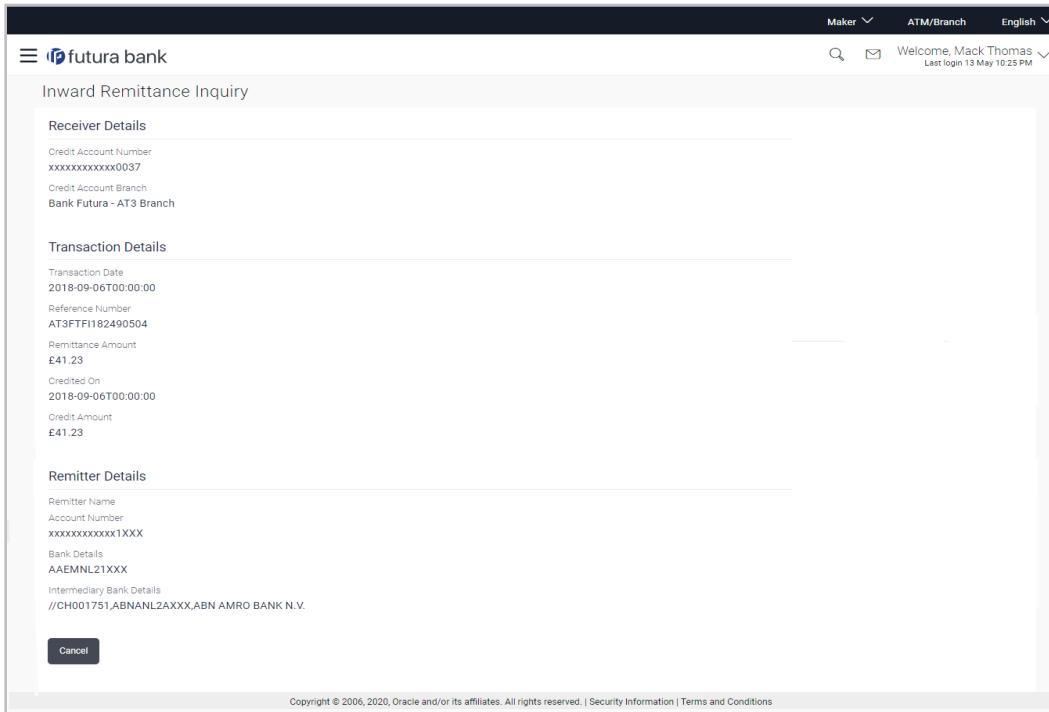
---

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.

## 15.2 Inward Remittance Inquiry – Details

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

### Inward Remittance Inquiry - Details



Receiver Details

Credit Account Number  
xxxxxxxxxx0037

Credit Account Branch  
Bank Future - AT3 Branch

Transaction Details

Transaction Date  
2018-09-06T00:00:00

Reference Number  
AT3FTFI182490504

Remittance Amount  
£41.23

Credited On  
2018-09-06T00:00:00

Credit Amount  
£41.23

Remitter Details

Remitter Name  
Account Number  
xxxxxxxxxx1XXX

Bank Details  
AAEMNL21XXX

Intermediary Bank Details  
/CH001751,ABNANL2AXXX,ABN AMRO BANK N.V.

Cancel

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

Field Name	Description
<b>Purpose of Remittance</b>	The purpose of remittance.
<b>Description</b>	The brief description of the transaction.
<b>Remitter Details</b>	
<b>Remitter Name</b>	The name of the remitter.
<b>Account Number</b>	The account number of the remitter.
<b>Bank Details</b>	The bank details of the remitter.
<b>Intermediary Bank Details</b>	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.

---

## 16. 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.

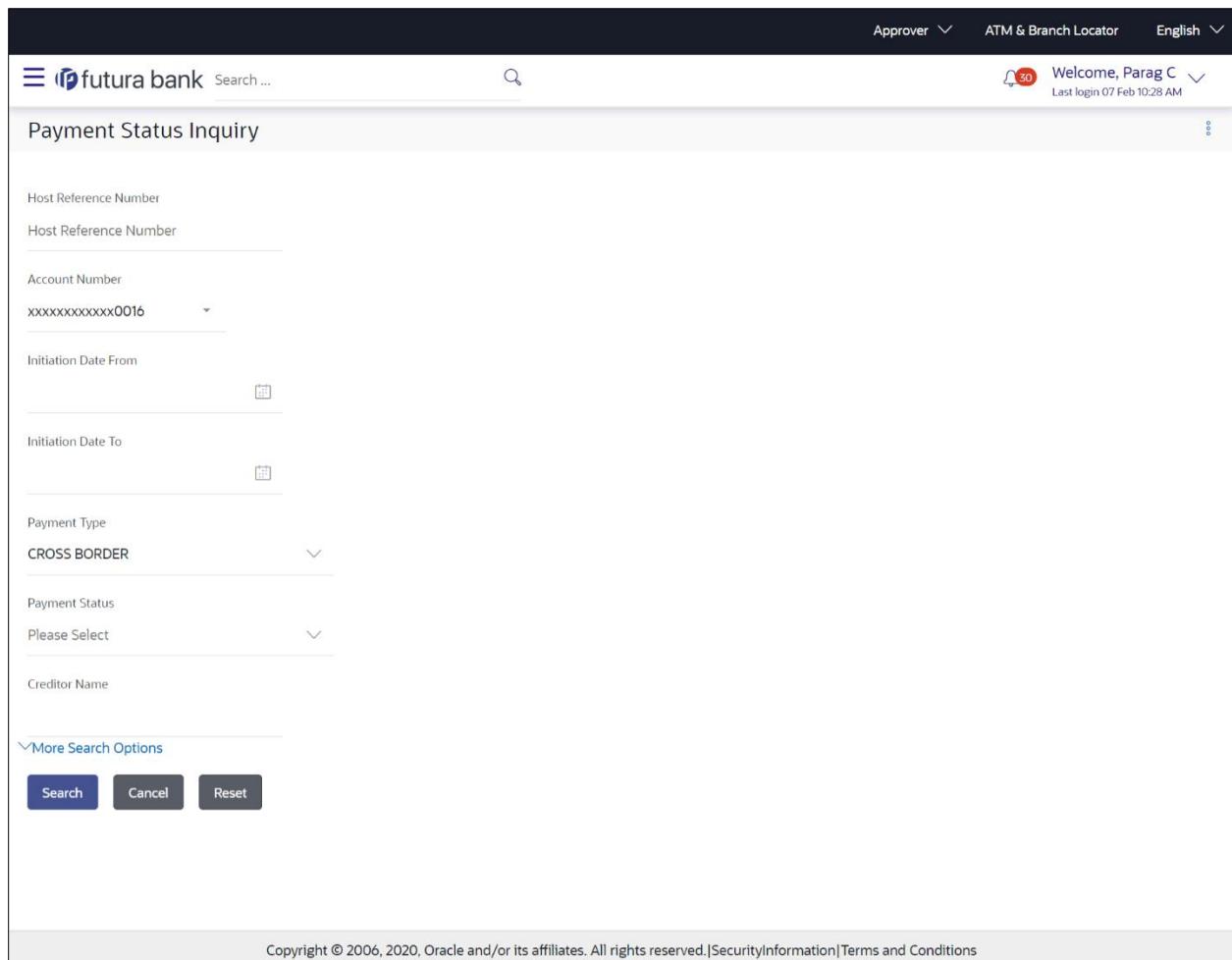
The Payment Status Inquiry summary screen lists down payment transactions based on search criteria defined in the provided search fields. Users can search for a payment record based on the account from which the transfer was initiated, reference number or even by defining a date range (date of initiation) 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*

## 16.1 Payment Status Inquiry – Summary

### Search Criteria



The screenshot shows the 'Payment Status Inquiry' search interface. At the top, there are navigation links for 'Approver', 'ATM & Branch Locator', and 'English'. The user is logged in as 'Parag C' with a notification count of 30, and the last login was on 07 Feb 10:28 AM. The main search form includes fields for 'Host Reference Number' (two input fields), 'Account Number' (input field with value 'xxxxxxxxxx0016'), 'Initiation Date From' (calendar icon), 'Initiation Date To' (calendar icon), 'Payment Type' (dropdown menu showing 'CROSS BORDER'), 'Payment Status' (dropdown menu showing 'Please Select'), 'Creditor Name' (input field), and a 'More Search Options' link. At the bottom are 'Search', 'Cancel', and 'Reset' buttons. A copyright notice at the bottom of the page reads: 'Copyright © 2006, 2020, Oracle and/or its affiliates. All rights reserved. | Security | Information | Terms and Conditions'.

Approver ▾ ATM & Branch Locator English ▾

Welcome, Parag C ▾  
Last login 07 Feb 10:28 AM

Payment Status Inquiry

Host Reference Number

Host Reference Number

Account Number

xxxxxxxxxx0016

Initiation Date From

Initiation Date To

Payment Type

CROSS BORDER

Payment Status

Please Select

Creditor Name

More Search Options

Search Cancel Reset

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## Search Results

Approver ▾ ATM & Branch Locator English ▾

**futura bank**  

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

Payments Status Inquiry

xxxxxxxxxx0016 CROSS BORDER 

28 Jan 2022	ABD <a href="#">2202101029765000</a>	International Transfer	EUR11.00 <small>Cancelled</small>
28 Jan 2022	InternationalACC <a href="#">2202101029235000</a>	International Transfer	EUR12.00 <small>In Progress</small>
28 Jan 2022	InternationalACC <a href="#">2202101043664000</a>	International Transfer	EUR12.00 <small>In Progress</small>
28 Jan 2022	InternationalACC <a href="#">2202401043131000</a>	International Transfer	EUR12.00 <small>In Progress</small>
09 Dec 2021	st1 <a href="#">2202401027616000</a>	International Transfer	EUR13.00 <small>Future Date</small>
09 Dec 2021	st1 <a href="#">2202401027603000</a>	International Transfer	EUR13.00 <small>In Progress</small>
08 Dec 2021	st1 <a href="#">2202401027656000</a>	International Transfer	EUR13.00 <small>In Progress</small>
08 Dec 2021	st1 <a href="#">2202401027637000</a>	International Transfer	EUR13.00 <small>Processed</small>
08 Dec 2021	ABD <a href="#">2202101041551000</a>	International Transfer	EUR12.00 <small>Processed</small>
08 Dec 2021	st1 <a href="#">2202401027575000</a>	International Transfer	EUR13.00 <small>In Progress</small>

(Showing 10 out of 11 items) [Load More](#)

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## Field Description

Field Name	Description
<b>Search Criteria</b>	
<b>Reference Number</b>	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.
<b>Account Number</b>	A list of CASA accounts that the corporate user has access to.
<b>Payment Type</b>	Payment Network based search.
<b>Payment Status</b>	Search for future dated, already processed, canceled, seized and in progress payments.
<b>Initiation Date From/To</b>	Search based on the date range in which the transaction was initiated/ booked.
<b>Creditor Name</b>	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 <b>More Search Options</b> link. They can be hidden on clicking the <b>Less Search Options</b> link.	
<b>From Amount / To Amount</b>	Amount Range search

## 16.2 Payment Status Inquiry – Details Screen

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.

## Details Screen – Transaction Details

Approver ATM & Branch Locator English

futura bank

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

Payment Status Inquiry

You are viewing details of transaction number 2202101041351000

Status

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

Details

Transaction Details

Reference Number	2202101041351000
Customer Reference Number	06299
Transfer Network	Transfer Amount
SWIFT	EUR12.00
UETR	Acknowledgement Status
8d6f5796-c16a-42ea-b1fe-5486b34305fa	ACK
Initiated On	Transaction Date
08 Dec 2021	08 Dec 2021
Exchange rate	Payment Details
1	p4 p1 p2 p3
Bank Charges	Charges Account
--	XXXXXXXXXXXX0011
Note	
Int by auto	
Correspondence Charges	
Payee	

Recipient Details

Remitter Details

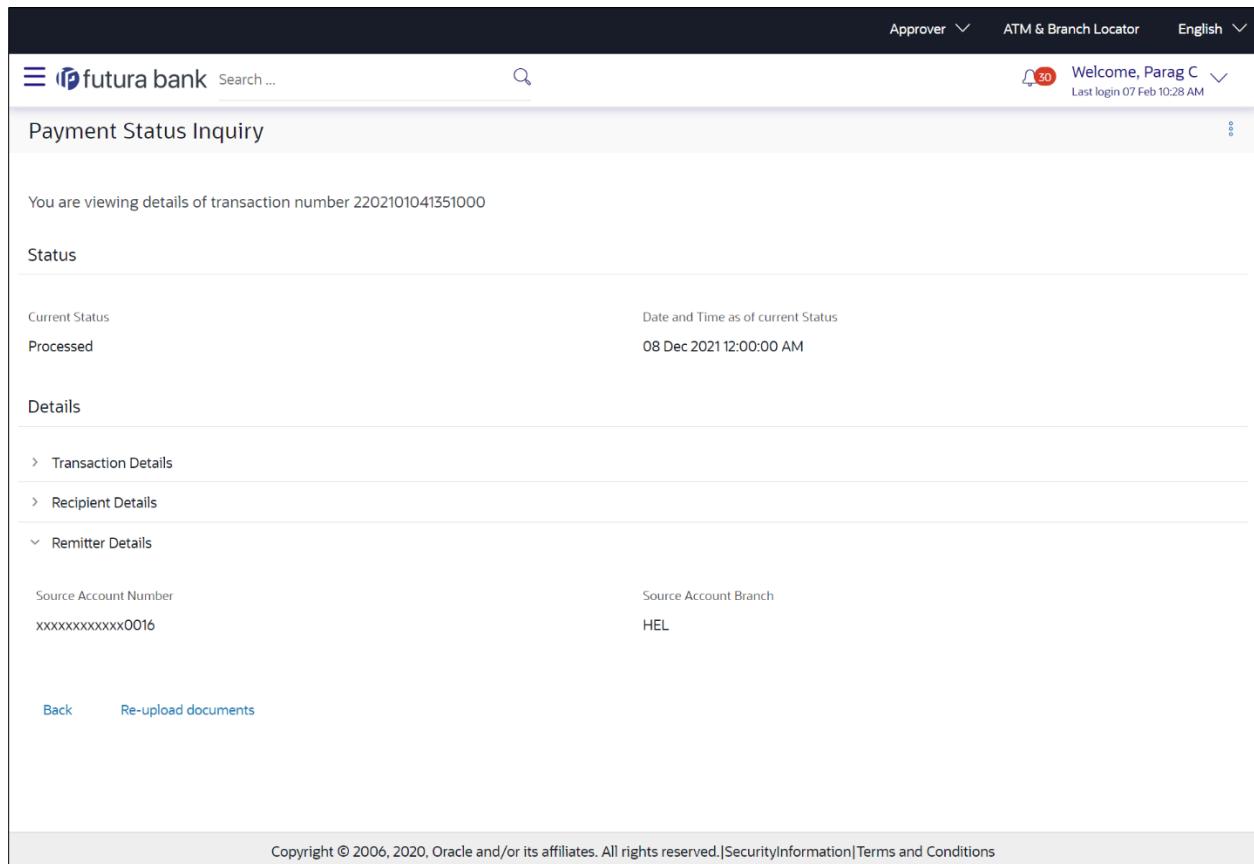
Back [Re-upload documents](#)

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## Details Screen – Recipient Details

The screenshot shows a banking application interface for futura bank. At the top, there is a navigation bar with links for 'Approver', 'ATM & Branch Locator', and 'English'. The main header 'Payment Status Inquiry' is displayed. Below the header, a message states 'You are viewing details of transaction number 2202101041351000'. The page is divided into sections: 'Status' (Current Status: Processed, Date: 08 Dec 2021 12:00:00 AM), 'Details' (Account Name: ABD, IBAN Number: 6432111; Account Number: --, Bank Details: CITIAEADXXX, CITIBANK N.A., KHALID IBN AL WALID STREET 749 AB STREET, DUBAI UAE; Email ID: AB@gmai.com, ab2@gmail.com, ab3@gmail.com, ab4@gmail.com), and 'Remitter Details' (Back, Re-upload documents). The bottom of the screen includes a copyright notice: 'Copyright © 2006, 2020, Oracle and/or its affiliates. All rights reserved.' and links for 'Security', 'Information', 'Terms and Conditions'.

## Details Screen – Remitter Details



The screenshot shows a web-based banking application interface for futura bank. At the top, there is a navigation bar with links for 'Approver', 'ATM & Branch Locator', and 'English'. The main header 'futura bank' includes a search bar and a user welcome message 'Welcome, Parag C' with a notification badge '30'. Below the header, the page title is 'Payment Status Inquiry'. A message states 'You are viewing details of transaction number 2202101041351000'. A 'Status' section shows 'Processed' as the current status with a date of '08 Dec 2021 12:00:00 AM'. A 'Details' section contains a collapsible menu with 'Transaction Details', 'Recipient Details', and 'Remitter Details' (which is currently expanded). Under 'Remitter Details', it shows 'Source Account Number' as 'xxxxxxxxxx0016' and 'Source Account Branch' as 'HEL'. At the bottom, there are 'Back' and 'Re-upload documents' buttons, and a copyright notice: 'Copyright © 2006, 2020, Oracle and/or its affiliates. All rights reserved.' followed by links to 'Security/Information' and 'Terms and Conditions'.

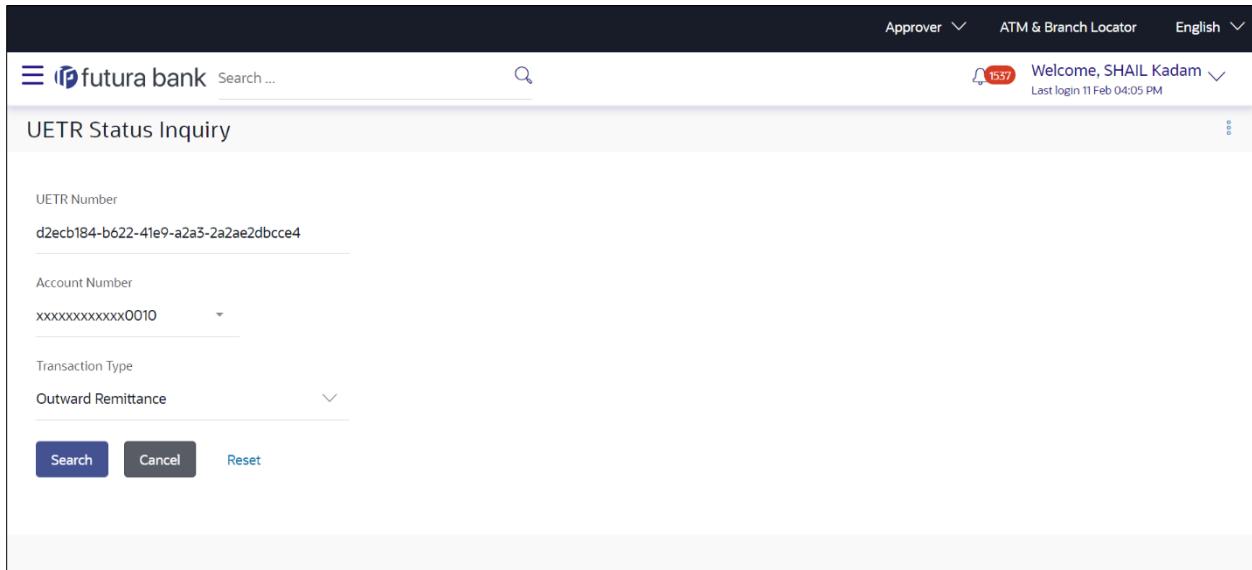
### 16.3 UETR Status Inquiry

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*

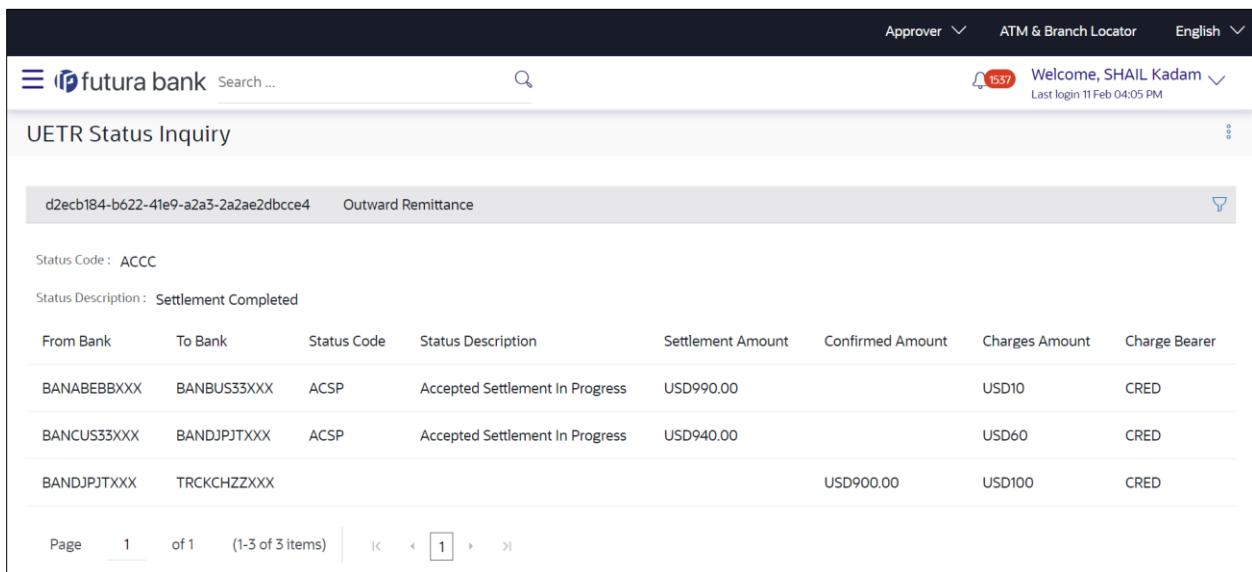
The UETR reference number of an outbound payment can be seen in the details screen of Payment Status Inquiry. One can click on the reference number there itself to open up the UETR Status Inquiry screen.

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



The screenshot shows the 'futura bank' UETR Status Inquiry search interface. At the top, there are navigation links for 'Approver', 'ATM & Branch Locator', and 'English'. The user 'SHAILESH KADAM' is logged in with 1537 notifications, and the last login was on 11 Feb 04:05 PM. The main search form includes fields for 'UETR Number' (d2ecb184-b622-41e9-a2a3-2a2ae2dbcce4), 'Account Number' (xxxxxx0010), 'Transaction Type' (Outward Remittance), and buttons for 'Search', 'Cancel', and 'Reset'.

Clicking on search will display the search results.



The screenshot shows the search results for the UETR Status Inquiry. The results table includes columns for 'From Bank', 'To Bank', 'Status Code', 'Status Description', 'Settlement Amount', 'Confirmed Amount', 'Charges Amount', and 'Charge Bearer'. The results are as follows:

From Bank	To Bank	Status Code	Status Description	Settlement Amount	Confirmed Amount	Charges Amount	Charge Bearer
BANABEBBXXX	BANBUS33XXX	ACSP	Accepted Settlement In Progress	USD990.00		USD10	CRED
BANCUS33XXX	BANDJPJXXX	ACSP	Accepted Settlement In Progress	USD940.00		USD60	CRED
BANDJPJXXX	TRCKCHZXXX				USD900.00	USD100	CRED

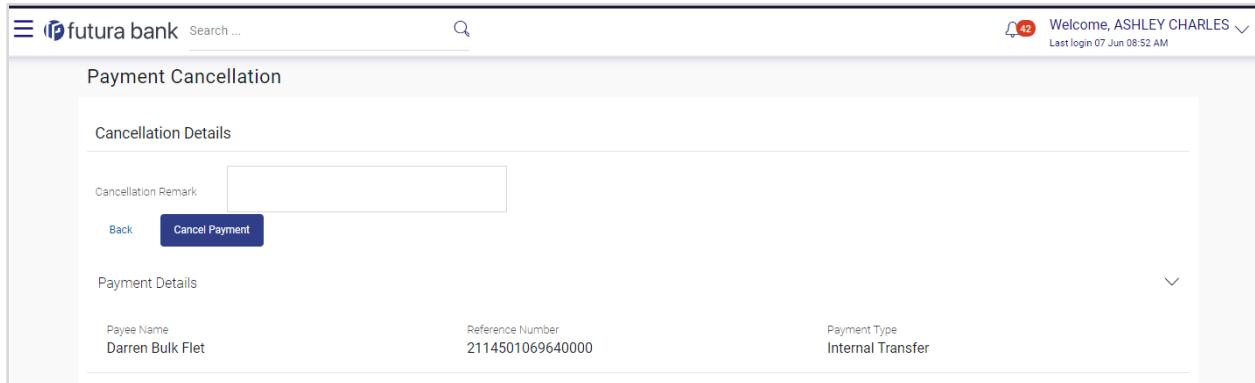
Page 1 of 1 (1-3 of 5 items) | 1 |

## 16.4 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.

## Payment Cancellation – Internal Transfer



Payment Cancellation

Cancellation Details

Cancellation Remark

Back Cancel Payment

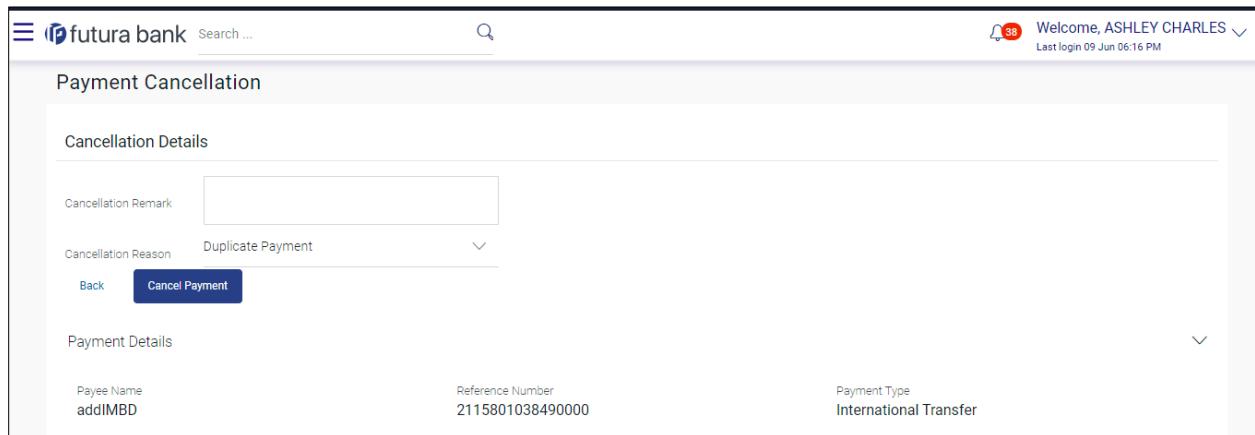
Payment Details

Payee Name: Darren Bulk Flet

Reference Number: 2114501069640000

Payment Type: Internal Transfer

## Payment Cancellation – International Transfer



Payment Cancellation

Cancellation Details

Cancellation Remark

Cancellation Reason: Duplicate Payment

Back Cancel Payment

Payment Details

Payee Name: addIMBD

Reference Number: 2115801038490000

Payment Type: International Transfer

## Field Description

Field Name	Description
------------	-------------

### Cancellation Details

<b>Cancellation Remarks</b>	Relevant remarks need to be entered to process cancellation of the payment. Mandatory field.
<b>Cancellation Reason Code</b>	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.

## **16.5 Payment Cloning**

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.

## 17. 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*

### 17.1 MT101 Instructions Inquiry – Summary

#### MT101 Instructions Inquiry – Summary

Host Reference Number	Receiver Name	Receiver BIC	Execution Date	Branch Code	Customer Specified Reference	Message
2113201380190000	UNITED BANK LTD.	UNILAEADXXX	13 May 2021	HEL	-	
2113401363993000	UNITED BANK LTD.	UNILAEADXXX	29 May 2021	HEL	-	
2113401368155000	UNITED BANK LTD.	UNILAEADXXX	22 May 2021	HEL	-	
2113901340358000	UNITED BANK LTD.	UNILAEADXXX	22 May 2021	HEL	-	
2113301360506000	UNITED BANK LTD.	UNILAEADXXX	27 May 2021	HEL	-	
2113401339132000	UNITED BANK LTD.	UNILAEADXXX	09 May 2021	HEL	-	
2113401365104000	UNITED BANK LTD.	UNILAEADXXX	23 May 2021	HEL	-	

#### Field Description

Field Name	Description
------------	-------------

#### Search Criteria

Field Name	Description
<b>Receiver BIC Code</b>	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.
<b>Reference Number</b>	The user can search for an instruction by entering the unique transaction reference number as generated by the host on transfer initiation.
<b>Execution Date Range</b>	
<b>Search Results</b>	

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

<b>Host Reference Number</b>	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.
<b>Receiver Name</b>	The name of the payee towards whom the funds have been transferred.
<b>Execution Date</b>	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.

## 17.2 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

MT101 Instruction Details

General Information (Sequence A)

Receiver Bank Code <span style="color: #0070C0;"> ⓘ</span> UNILAEADXXX	Requested Execution Date 01 Feb 2021
Reference Number 210390178623000	Ordering BIC <span style="color: #0070C0;"> ⓘ</span> AAALSARIALK

Transaction Entries (Sequence B)

Expand All ▼ Collapse All ^

**Transaction 1**

Reference Number 2103901786230137	Credit Account Number 11233455	Debit Account Number HEL445566	Transaction Amount EUR23.00	Correspondence Charges SHARED
--------------------------------------	-----------------------------------	-----------------------------------	--------------------------------	----------------------------------

**Transaction 2**

Reference Number 2103901786230138	Credit Account Number 224456	Debit Account Number HEL445566	Transaction Amount EUR39.00	Correspondence Charges SHARED
--------------------------------------	---------------------------------	-----------------------------------	--------------------------------	----------------------------------

Cancel Back

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### Field Description

Field Name	Description
------------	-------------

#### General Information (Sequence A)

**Receiver Bank Code**

**Reference Number**

Field Name	Description
<b>Requested Execution Date</b>	The date on which the MT101 Instruction is scheduled to execute.
<b>Ordering BIC</b>	
<b>Transaction Entries (Sequence B)</b>	
This section displays the transaction entries as fetched from the host system. Following details are displayed for each transaction:	
<b>Reference Number</b>	The reference number assigned to the transaction by the host system.
<b>Credit Account Number</b>	The creditor's account number
<b>Debit Account Number</b>	The debtor's account number
<b>Transfer Amount</b>	The currency and amount of the transaction.
<b>Initiated On</b>	The date on which the transaction has been initiated.
<b>Correspondence Charges</b>	Any charges that were involved in the transfer.

---

## 18. 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*

### 18.1 Favorites – Summary

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.

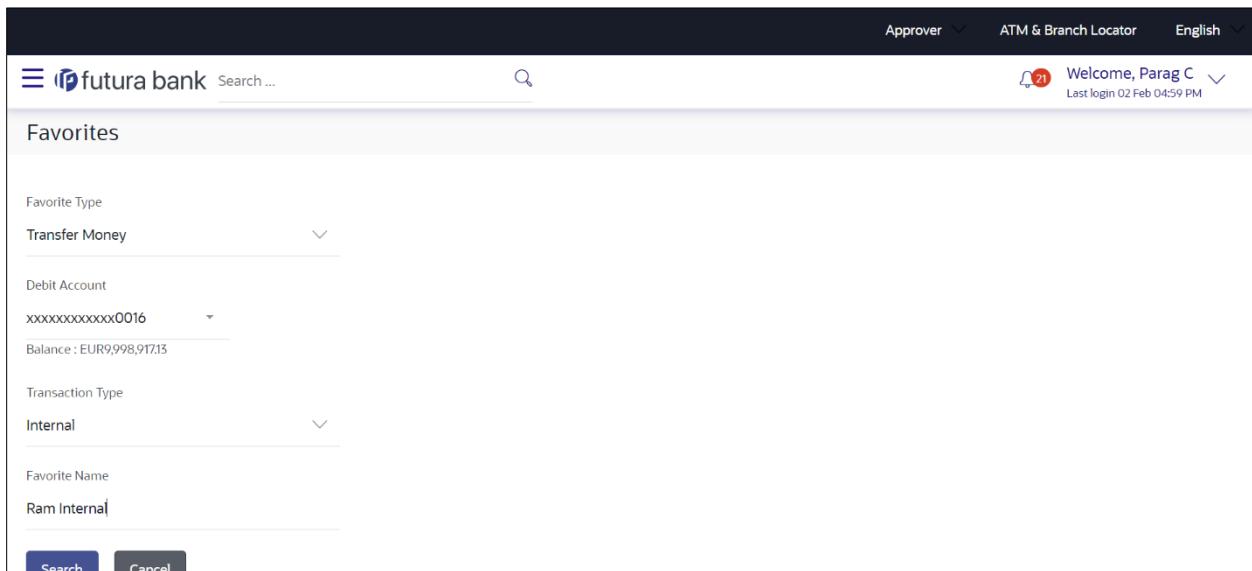
Favorite Type –

- **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

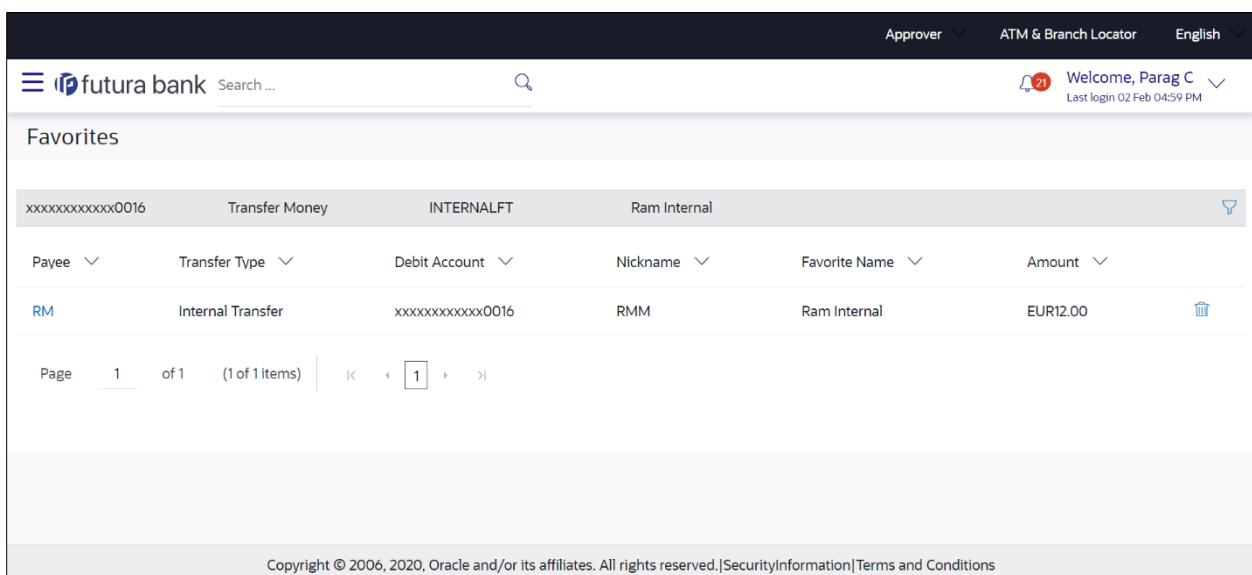
**To search and initiate the favorite transaction:**

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

## Favorites



The screenshot shows the 'Favorites' search interface. The search bar is empty. The search button is highlighted with a red box. The search results table is empty.



Payee	Transfer Type	Debit Account	Nickname	Favorite Name	Amount
RM	Internal Transfer	xxxxxx0016	RMM	Ram Internal	EUR12.00

## 18.2 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.

## **FAQ**

**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

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](#)

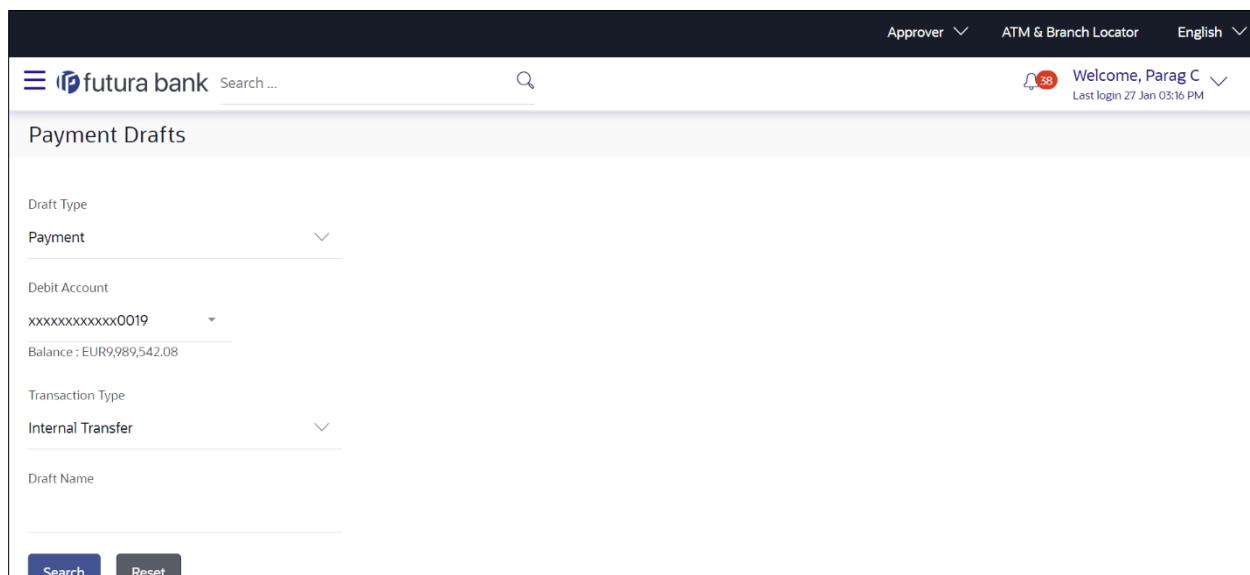
## 19. Saved Payment Drafts

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.



Approver ▾ ATM & Branch Locator English ▾

futura bank Search ...

Welcome, Parag C ▾  
Last login 27 Jan 03:16 PM

Payment Drafts

Draft Type

Payment

Debit Account

xxxxxx0019

Balance : EUR9,989,542.08

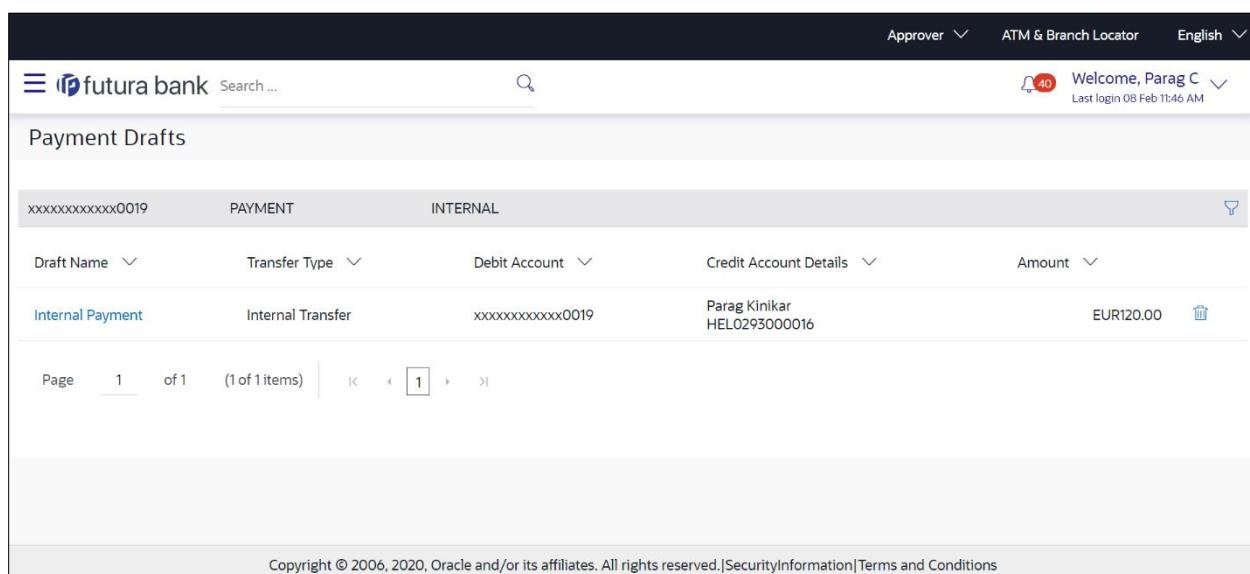
Transaction Type

Internal Transfer

Draft Name

Search Reset

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



Approver ▾ ATM & Branch Locator English ▾

futura bank Search ...

Welcome, Parag C ▾  
Last login 08 Feb 11:46 AM

Payment Drafts

xxxxxx0019	PAYMENT	INTERNAL		
Draft Name ▾	Transfer Type ▾	Debit Account ▾	Credit Account Details ▾	Amount ▾
Internal Payment	Internal Transfer	xxxxxx0019	Parag Kinikar HEL0293000016	EUR120.00
Page 1 of 1 (1 of 1 items)				

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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.

---

## 20. Beneficiary User Mapping

The Beneficiary User Mapping module allows the corporate administrator to restrict access of payees to a limited set of users. Thereby enabling controlled access of beneficiaries to target users.

A private payee created by the corporate administrator can be mapped to multiple users. This limits the access of these users to only the mapped payees and these users won't be allowed to perform transactions like Transfer Money, Set Repeat Transfer and Multiple Transfer for other beneficiaries, including public beneficiaries.

This feature is available only for the corporate administrator.

**Note:** This feature needs to be used in conjunction with role transaction mapping. To achieve the objective of allowing certain users of the corporate to be able to make payments to only certain beneficiaries, the admin will have to operationally remove access to Adhoc Payments and Payee Management to such users.

**Prerequisites:**

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

**How to reach here:**

*Toggle menu > Payments > Setups > Beneficiary User Mapping*

### 20.1 Beneficiary User Mapping – Summary

All private payees created by the corporate administrator are listed on the Beneficiary User Mapping screen.

A quick search is available on the screen by specifying the payee name.

A clickable link is provided on the Beneficiary User Mapping table to view details of the payee and to map users to the same.

**Features Supported In the application**

Functions available on Beneficiary User Mapping are as follows:

- Map user to a beneficiary
- Edit Mapping

The screen is divided into two sections –

- **Accounts** – Bank Account Payees are listed in this section.
- **Demand Draft** - Payees created for Demand Draft are listed in this section.

## Field Description

Field Name	Description
<b>Payee Accounts</b>	
Below fields appears for Account type of payees.	
<b>Payee Name</b>	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.
<b>Account Details</b>	The details of the account associated with the payee. The type of account associated with the payee. <ul style="list-style-type: none"><li>• Internal</li><li>• Domestic</li><li>• International</li></ul>
<b>Nickname</b>	The nickname of the payee, defined at the time of payee creation.
<b>Created By</b>	The name of the user who created the payee.
<b>Access Type</b>	The access type of the payee. The values can be: <ul style="list-style-type: none"><li>• Public</li><li>• Private</li></ul>
<b>Payee - Demand Drafts</b>	
Below fields appears if the payee is holding a demand draft.	
<b>Payee Name</b>	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.
<b>Draft Type</b>	The type of draft. The values can be: <ul style="list-style-type: none"><li>• Domestic</li><li>• International</li></ul>
<b>Draft Favoring</b>	Draft favoring details.
<b>Created By</b>	The name of the user who created the payee.

Field Name	Description
Access Type	<p>The access type of the payee.</p> <p>The values can be:</p> <ul style="list-style-type: none"> <li>• Public</li> <li>• Private</li> </ul>

2. Click the **Payee Name** hyperlink to go to the beneficiary user mapping screen. Corporate administrator also has the provision to create a new payee by clicking the 'Create' button.

## 20.2 Beneficiary User Mapping Details

The user can view payee details by clicking on the hyperlink provided on the payee's name on the beneficiary user mapping screen.

### To view payee details:

3. Click on the hyperlink of a payee's name. The **Beneficiary User Mapping Details** screen appears.

### Beneficiary User Mapping Details

**Beneficiary User Mapping Details**

Payee Name	ABC Industries
Payee Photo	
Payee Type	Domestic
Account Name	ABC Industries
Account Number	123456
Payee Email ID	abc@gmail.com
Network Type	SEPA CREDIT
Bank Details	AARBDE1W102 AAREAL BANK AG Add line 1, Add line 2
Nickname	ABC Industries
User List	No users mapped

**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.

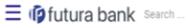
**Buttons:** Edit, Cancel, Back, Help

## Field Description

Field Name	Description
The following fields appear if a bank account payee is being viewed.	
<b>Payee Name</b>	Name of the payee group.
<b>Payee Photo</b>	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.
<b>Payee Type</b>	The payee type can be one of the following <ul style="list-style-type: none"><li>• Internal</li><li>• Domestic</li><li>• International</li></ul>
<b>Account Name</b>	The name of the payee as maintained in the bank account.
<b>Account Number</b>	The bank account number of the payee.
<b>Payee Email ID</b>	Email ID of the payee
<b>Bank Details</b>	Details such as bank name, bank code and address of the bank in which the payee's account is held. This field appears for <b>Domestic</b> and <b>International</b> type account payee.
<b>Payee Address</b>	The address of the payee. This field appears if the details being viewed are that of an <b>International</b> payee.
<b>Nickname</b>	The payee's nickname as defined at the time of payee creation.
<b>User List</b>	All the users currently mapped to the payee
<b>Payee Details - Demand Draft</b>	
The following fields are applicable for Demand Draft payees.	
<b>Payee Name</b>	Name of the payee for identification.
<b>Payee Photo</b>	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.

Field Name	Description
<b>Draft Type</b>	<p>The type of draft.</p> <p>The values can be:</p> <ul style="list-style-type: none"> <li>• Domestic</li> <li>• International</li> </ul>
<b>Draft Favoring</b>	The name of the payee as it is to be printed on the draft.
<b>Draft Payable at</b>	<p>The name of the city (if the draft type is Domestic) at which the draft is payable.</p> <p>The name of the country and city (if the draft type is International) at which the draft is payable.</p>
<b>Deliver Draft to</b>	<p>The draft delivery preference as specified at the time of payee creation.</p> <p>The values can be:</p> <ul style="list-style-type: none"> <li>• Branch Near Me</li> <li>• My Address</li> <li>• Other Address</li> </ul>
<b>Delivery Location</b>	The specific address at which any draft payable towards the payee is to be delivered.
<b>User List</b>	All the users currently mapped to the payee

4. Click on the '**Edit**' button to enable a multi-select dropdown with all corporate users. The users which need to be mapped to the payee can be selected from this drop down.  
OR  
Click **Cancel** to cancel the transaction.  
OR  
Click **Back** to navigate to the previous screen.
5. The list of users is displayed in the format: *Full Name (Username)*
6. Select the users required to be mapped and click on '**Confirm**' to complete the mapping.


Search ...
🔍
Welcome, SWATI THITE ✓
Last login 04 Jun 11:24 AM

### Beneficiary User Mapping Details

Payee Name	ABC Industries
Payee Photo	
Payee Type	Domestic
Account Name	ABC Industries
Account Number	123456
Payee Email ID	abc@gmail.com
Network Type	SEPA/CREDIT
Bank Details	AARBEDE1W102 AAREAL BANK AG Add line 1,Add line 2
Nickname	ABC Industries
User List	Please Select
<input type="button" value="Confirm"/> <input type="button" value="Cancel"/>	



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.

Help Video

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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

My Limits

Channel (i)

Internet

Available Limits

Icon	Amount	Count
€	€1.80 to €18,000,000.00	

① Note - Above limits are derived based on your per transaction initiation limits, total available cumulative limit for the current channel, payee cooling period and payee limits set up by you if any for initiating current transaction. You may have limits available for initiating this transaction from other channel, to know more details access - View Limits

Ok

### 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.

---

## 22. Regulatory Changes for Cross-Border Payments – MT to MX Migration Enhancements

This section provides guidance for retail users about the enhancements introduced as part of the MT to MX migration for cross-border payments in Oracle Banking Digital Experience (OBDX). The focus is on improved flexibility, address format support, structured remittance capabilities, and compliance with ISO20022 standards.

### 22.1 Address Types Enhancement

Users can now enter payee addresses in one of three types:

- Structured
- Hybrid
- Unstructured

The availability of these types depends on backend configurations by the bank. Bank can also configure the fields under each address type.

Type	Fields Supported
Structured	14 detailed fields: Country, Department, Sub-Department, Street Name, Building Number, Building Name, Floor, P.O. Box, Room, Post Code, Town Name, Town Location Name, District Name, Country Subdivision
Hybrid	All Structured fields + Address Line 1 & Address Line 2
Unstructured	Address Line 1, Address Line 2, Address Line 3 (City + Country Code)

- When Multiple Types are Enabled by the bank: Users will choose the address type while entering payee details.
- When Single Types is Enabled: Address input fields will auto-load as per the bank-configured address type.
- Fields under each type will be displayed as per the bank configuration.
- Entering Payee addresses are supported on below screens:
  - Add Bank Account Payee – International
  - Transfer Adhoc Payment – International

#### How to reach here:

*Toggle menu > Payments > Payee > Manage Payees > Add Account Payee*

OR

Toggle Menu > Payments Payee > Add Account Payee

## Add Bank Account Payee – International – Detailed Address

This screen provides information on Detailed Address Type.

The screenshot shows the 'Add Bank Account Payee' interface. At the top, there is a 'Payee Photo' section with a placeholder for an image and a 'Upload Photo' button. Below this are tabs for 'Internal', 'Domestic', and 'International', with 'International' being selected. The main form area contains fields for 'Account Number' and 'Confirm Account Number' (both marked as 'Required'). Below these are fields for 'Account Name', 'Address Type' (with 'Detailed Address' selected), 'Country', 'Department', 'Sub Department', 'Street Name', 'Building Number', 'Building Name', 'Floor', 'Post Box', 'Room', 'Post Code', 'Town Name', 'Town Location Name', 'District Name', 'Country Sub Division', 'Payee Email ID', and 'Payee ID'. A 'Verify' button is present, along with a 'Lookup National Clearing Code' link. At the bottom, there are buttons for 'Submit', 'Cancel', and '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.

## Field Description

Field Name	Description
<b>Detailed Address</b>	The following fields are available for Detailed Address Type
<b>Country</b>	Select the country of the payee from the list.
<b>Department</b>	Specify the department of the payee.
<b>Sub Department</b>	Specify the sub department of the payee.
<b>Street Name</b>	Specify the street name where the payee resides.
<b>Building Number and Building Name</b>	Specify the building number and name where the payee resides.
<b>Floor</b>	Specify the floor where the payee resides.
<b>Post Box</b>	Specify the post box details of the payee.
<b>Room</b>	Specify the room of the payee.
<b>Post Code</b>	Specify the postcode of the payee.
<b>Town Name and Town Location Name</b>	Specify the town and its location name where the payee resides.
<b>District Name</b>	Specify the district name of the payee.
<b>Country Sub Division</b>	Specify the country subdivision of the payee.

## Add Bank Account Payee – International – Simple Address

This screen provides information on Simple Address Type.

Search ... Q Help AA Welcome, Avril Approver Last login Tuesday, September 2, 2014 at 11:41:05 AM India Standard Time

Add Bank Account Payee

Payee Photo  Upload Photo  
File size - 1000 KB  
File format - JPG and PNG

Internal  Domestic  International

Account Number

Confirm Account Number  Required

Account Name  Required

Address Type  Simple Address  Detailed Address  Compact Address

country

Department  Required

Sub Department

Address Line 1

Address Line 2  Required

Street Name

Building Number

Building Name

Floor

Post Box

Room

Post Code

Town Name

Town Location name  Required

District Name

Country Sub Division

Payee Email ID

Add Email ID  Pay Via  
 NATIONALCLEARINGCODE  SPECIFICBANKDETAILS  SWIFTCODE

National Clearing Code

Intermediary Bank

Verify   Lookup National Clearing Code  
 Yes  No

Nickname

Access Type  Private  Public

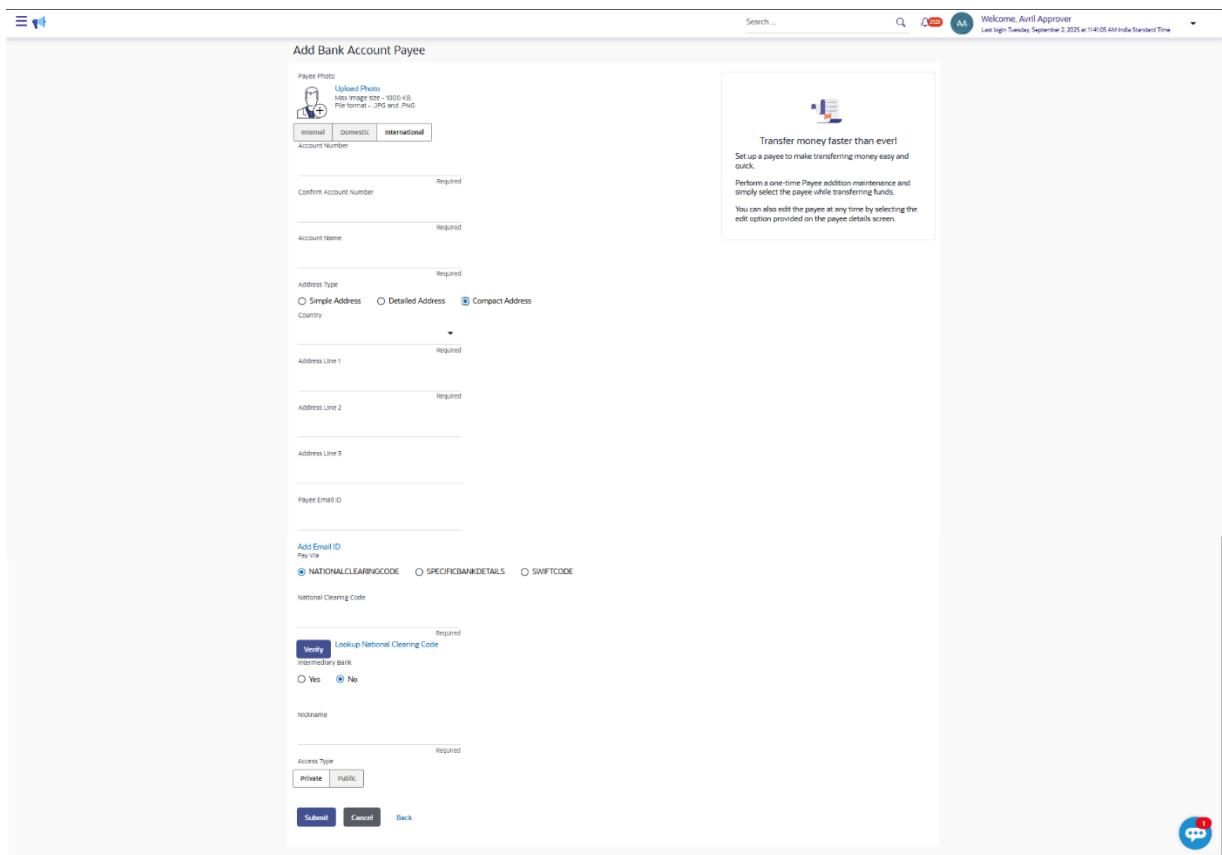
Transfer money faster than ever!  
Set up a payee to make transferring money easy and quick.  
Perform a one-time Payee addition maintenance and simply select the payee while transferring funds.  
You can also edit the payee at any time by selecting the edit option provided on the payee details screen.

## Field Description

Field Name	Description
<b>Simple Address</b>	The following fields are available for Simple Address Type
<b>Country</b>	Select the country of the payee from the list.
<b>Department</b>	Specify the department of the payee.
<b>Sub Department</b>	Specify the sub department of the payee.
<b>Address Line 1-2</b>	Specify the address of the payee.
<b>Street Name</b>	Specify the street name where the payee resides.
<b>Building Number and Building Name</b>	Specify the building number and name where the payee resides.
<b>Floor</b>	Specify the floor where the payee resides.
<b>Post Box</b>	Specify the post box details of the payee.
<b>Room</b>	Specify the room of the payee.
<b>Post Code</b>	Specify the postcode of the payee.
<b>Town Name and Town Location Name</b>	Specify the town and its location name where the payee resides.
<b>District Name</b>	Specify the district name of the payee.
<b>Country Sub Division</b>	Specify the country subdivision of the payee.

## Add Bank Account Payee – International – Compact Address

This screen provides information on Compact Address Type.



The screenshot shows the 'Add Bank Account Payee' interface. The 'International' tab is selected. The form includes fields for Payee Photo (with an 'Upload Photo' button), Account Number, Confirm Account Number, Account Name, Address Type (with options for Simple Address, Detailed Address, and Compact Address, where Compact Address is selected), Address Line 1-3, Payee Email ID, Payee ID Type (with options for NATIONALCLEARINGCODE, SPECIFICBANKDETAILS, and SWIFTCODE, where NATIONALCLEARINGCODE is selected), National Clearing Code, Intermediary Bank, Access Type (with options for Private and Public, where Public is selected), and a 'Verify' button. A sidebar on the right provides a quick guide for setting up a payee, mentioning the ability to transfer money faster and perform one-time payee addition maintenance.

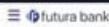
### Field Description

Field Name	Description
<b>Compact Address</b>	The following fields are available for Compact Address Type
<b>Country</b>	Select the country of the payee from the list.
<b>Address Line 1-3</b>	Specify the address of the payee.

**How to reach here:**

*Toggle menu > Payments > Transfers > Transfer - Adhoc Payee  
OR  
Dashboard > Quick Links > Transfer - Adhoc Payee*

**Adhoc Payee – International – Detailed Address**

 futura bank

Transfers - Adhoc Payee

Payment Type

Internal  Domestic  International

Account Number

Confirm Account Number Required

Account Name

Address Type

Simple Address  Detailed Address  Compact Address

Country

Department Required

Sub Department

Street Name

Building Number

Building Name

Flat

Area/Block

Post Code

Town Name

Town Location Name Required

District Name

Country Sub-District

Page Email ID

Pay To:

NCC  Bank Details  SWIFT Code

National Clearing Code

**Verify** Lookup National Clearing Code

Transfer From

xxxxxxxxxxxx0025

Balance - 1000.00 INR

Pay By

Transfer Currency

Currency EUR

Transfer Amount Required

View Details

Transfer When

Now  Later

Correspondent Branch

Payer

Transfer via Intermediary Bank

Yes  No

Person

(Please Select)

Remittance Information

Internal Note



What are the benefits?

Transfer money to any bank account by simply specifying the account number and supporting bank and branch details. You can also transfer money to accounts held within Future 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.

**Pay** **Save As Draft** **Cancel** **Back**

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For more information on fields, refer to the Add Payee – International – Detailed Address field description table.

**Adhoc Payee – International – Simple Address**

Transfers - Adhoc Payee

Payment Type

Internal  Domestic  International

Account Number

Confirm Account Number

Account Name

Address Type

Simple Address  Detailed Address  Compact Address

Country

Department

Sub Department

Address Line 1

Address Line 2

Street Name

Building Number

Building Name

Floor

Post Box

Room

Post Code

Town Name

Town Location Name

District Name

Country Sub Division

Payee Email ID

Add Email ID  
Pay Via  
 NCC  Bank Details  SWIFT Code

National Clearing Code

Verify  Lookup National Clearing Code

Transfer From  
xxxxxxxxxxxx0072

Balance: USD 880520.90

Pay By

Transfer Currency

currency EUR

Transfer Amount

View Limits

Transfer When  
 Now  Later

Correspondence Charges

Payee

Transfer via Intermediary Bank  
 Yes  No

Purpose  
Please Select

Remittance Information  
 Unstructured  Structured

Internal Note

Customer Reference Number

**Pay** **Save As Draft** **Cancel** **Back**

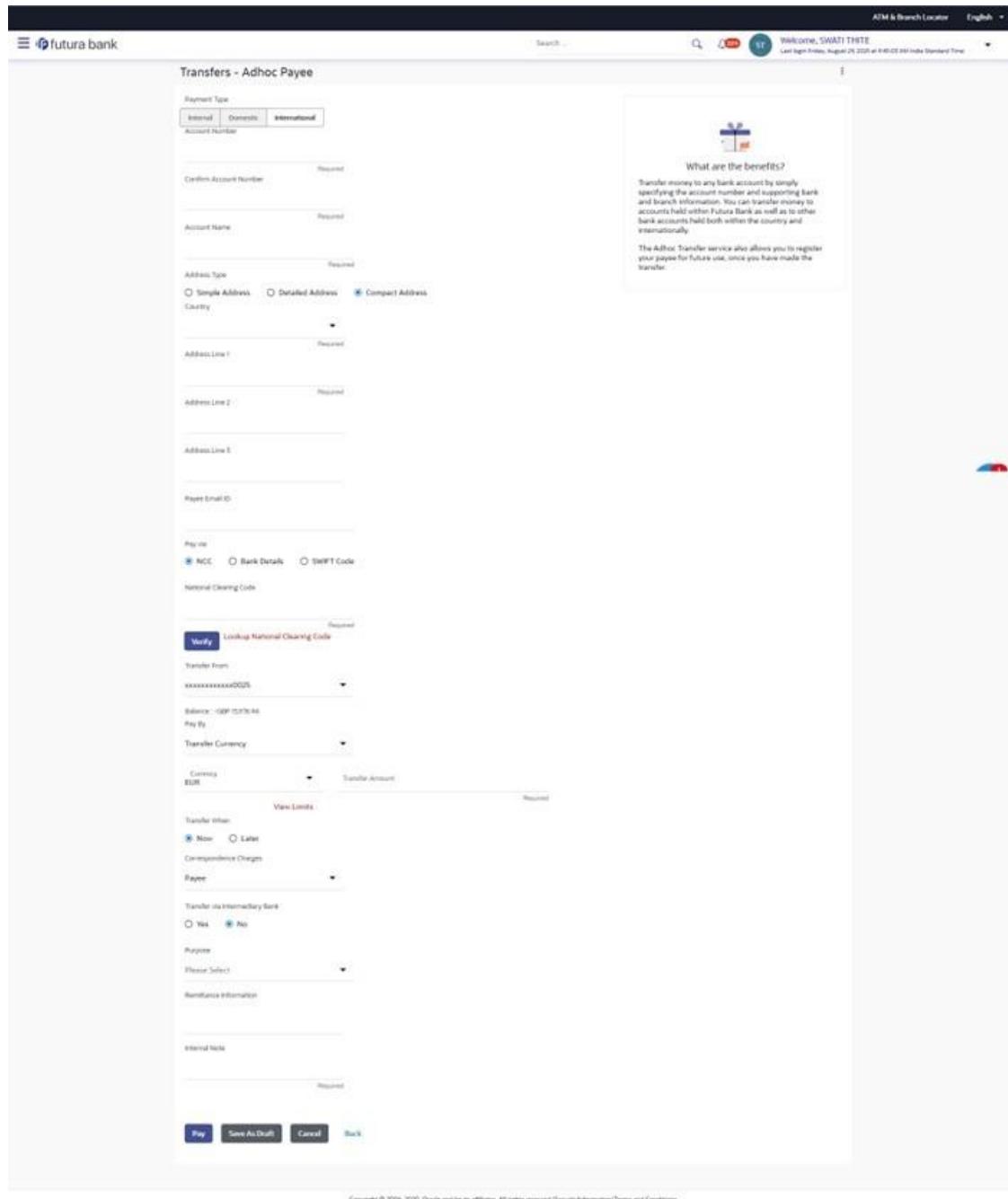
What are the benefits?

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 with Reliance 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.

For more information on fields, refer to the Add Payee – International – Simple Address field description table.

### Adhoc Payee – International – Compact Address



Transfers - Adhoc Payee

Payment Type

Internal  Domestic  International

Account Number

Required

Confirm Account Number

Required

Account Name

Required

Address Type

Simple Address  Detailed Address  Compact Address

Country

Address Line 1

Required

Address Line 2

Required

Address Line 3

Payee Email ID

Pay via

IFSC  Bank Details  SWIFT Code

National Clearing Code

Required

Verify [Lookup National Clearing Code](#)

Transfer From

xxxxxxxxxxxx0025

Balance: -100' 15' 00.44

Pay By

Transfer Currency

Currency: EUR

Transfer Amount

View Limits

Transfer When:

Now  Later

Correspondence Details:

Payee:

Transfer via Intermediary Bank:

Yes  No

Purpose:

Please Select

Remittance Information:

Internal Note

Required

[Pay](#) [Save As Draft](#) [Cancel](#) [Back](#)

For more information on fields, refer to the Add Payee – International – Detailed Address field description table.

Note: Allowed characters for the structured address fields are as per the below regex –

a-z A-Z 0-9 / - ? : ( ) . , ' + ! # & % \* = ^ \_ ` { | } ~ " ; @ [ \ ]

## **22.2 Remittance Information Enhancement**

Users can now enter remittance information into two types:

- Structured
- Unstructured

As supported by MX, when making international payments across all types, including saved and adhoc payees, low value payments, and standing instructions (SI).

Field will be displayed as enabled by the bank. Bank can enable 'unstructured' remittance only, or both unstructured and structured options.

**Note:**

- Only a single instance of structured remittance and line details supported.
- Existing 'Payment Details' input is retained for MT-type payments.
- Bank can configure whether to use MT-type or MX-type remittance.

Remittance Information is available on the following screens for International payments:

- Transfers – Existing Payee
- Transfers – Adhoc Payee
- Repeat Transfers – Existing Payee
- International Low Value Payment
- Multiple Transfers

**How to reach here:**

*Toggle menu > Payments > Transfers > Transfer – Existing / Adhoc Payee*  
*OR*

*Maker Dashboard > Quick Links > Transfers > Transfer – Existing / Adhoc Payee*

*Toggle menu > Payments > Transfers > Repeat Transfers – Existing Payee*  
*OR*

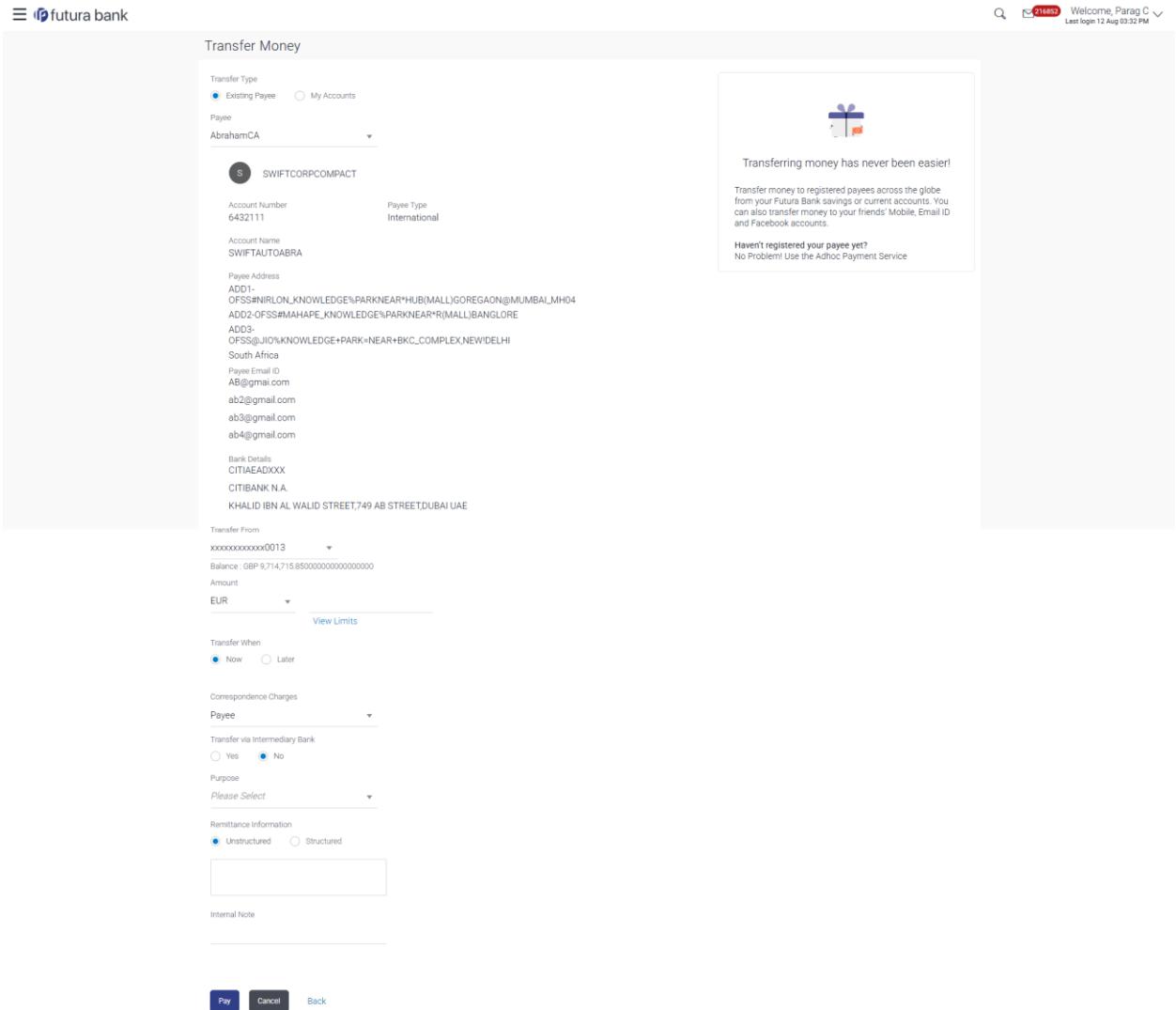
*Maker Dashboard > Quick Links > Transfers - Repeat Transfers – Existing Payee*

*Toggle menu > Payments > Transfers > Multiple Transfers*  
*OR*

*Maker Dashboard > Quick Links > Transfers - Multiple Transfers*

*Toggle menu > Payments > Transfers > International Low Value Payment*  
 OR  
*Maker Dashboard > Quick Links > Transfers - International Low Value Payment*

### Remittance Information – Unstructured



The screenshot shows the 'Transfer Money' page on the futura bank website. The 'Transfer Type' section is set to 'Existing Payee'. The 'Payee' dropdown is set to 'AbrahamCA'. The 'Remittance Information' section is titled 'SWIFTCORPCOMPACT' and contains the following fields:

- Account Number: 6432111
- Payee Type: International
- Account Name: SWIFTAUTOAURA
- Payee Address: ADD1- OFSS#NIRLON\_KNOWLEDGE%PARKNEAR+HUB(MALL)GOREGAON@MUMBAI\_MH04 ADD2-OFSS#MAHAPE\_KNOWLEDGE%PARKNEAR+(MALL)BANGLORE ADD3- OFSS@JIO%KNOWLEDGE+PARK+NEAR+BKC\_COMPLEX,NEWDELHI South Africa
- Payee Email ID: AB@gmail.com, ab2@gmail.com, ab3@gmail.com, ab4@gmail.com
- Bank Details: CITIAEADXXX, CITIBANK N.A.
- KHALID IBN AL WALID STREET,749 AB STREET,DUBAI UAE

The 'Transfer From' section shows an account number ending in 0013 with a balance of GBP 9,714,715.85. The 'Amount' is set to EUR. The 'Transfer When' section shows 'Now' selected. The 'Correspondence Charges' section shows 'Payee' selected. The 'Transfer via Intermediary Bank' section shows 'No' selected. The 'Purpose' section shows 'Please Select'. The 'Remittance Information' section shows 'Unstructured' selected. The 'Internal Note' section is empty. At the bottom are 'Pay', 'Cancel', and 'Back' buttons.

Users can add the information as normal text.

Users can now enter unstructured remittance information while making the international fund transfer. It will be a Free-text input with length of 140 characters. Allowed characters under this field are -

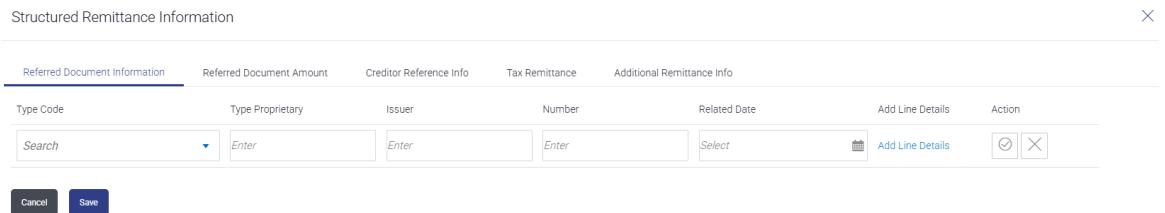
a-z A-Z 0-9 / - ? : ( ) . , ' + ! # & % \* = ^ \_ ` { | } ~ " ; @ [ \ ]

### Remittance Information - Structured

1. The user can select the **Structured** option from the **Remittance Information** and Click the hyperlink **Add Structured Remittance Information**.

The **Reference Document Information** screen appears.

## Reference Document Information



Structured Remittance Information

Referred Document Information	Referred Document Amount	Creditor Reference Info	Tax Remittance	Additional Remittance Info
Type Code	Type Proprietary	Issuer	Number	Related Date
<input type="button" value="Search"/>	<input type="button" value="Enter"/>	<input type="button" value="Enter"/>	<input type="button" value="Enter"/>	<input type="button" value="Select"/> <input type="button" value="Add Line Details"/> <input type="button" value="Action"/>

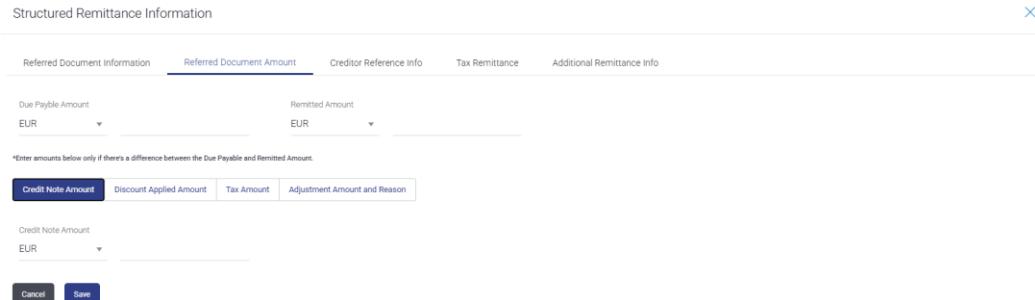
### Field Description

Field Name	Description
Type Code	Select the code from the list.
Type Proprietary	Specify the type proprietary.
Issuer	Specify the issuer.
Number	Specify the number.
Related Date	Select the related date.

2. Click **Save** to save the details.  
OR  
Click **Cancel** to cancel the details.
3. Click **Reference Document Amount** from **Structure Remittance Information** screen.

The **Reference Document Amount** screen appears.

## Reference Document Amount



Structured Remittance Information

Referred Document Information	Referred Document Amount	Creditor Reference Info	Tax Remittance	Additional Remittance Info
Due Payable Amount	Remitted Amount			
EUR	EUR			

\*Enter amounts below only if there's a difference between the Due Payable and Remitted Amount.

Credit Note Amount  
EUR

### Field Description

Field Name	Description
<b>Due Payable Amount</b>	Select the currency from the list and specify the payable amount.
<b>Remitted Amount</b>	Select the currency from the list and specify the remitted amount.
<b>Credit Note Amount</b>	<p>The following field is displayed for Credit Note Amount tab.</p> <p><b>Credit Note Amount</b> Select the currency from the list and specify the credit amount.</p>
<b>Related Date</b>	Select the related date.
<b>Discount Applied Amount</b>	<p>The following fields are displayed for Discount Applied Amount tab.</p> <p><b>Discount Applied Code</b> Specify the discount code.</p> <p><b>Discount Applied Proprietary</b> Specify the discount applied proprietary.</p> <p><b>Discount Applied Amount</b> Select the currency and specify the discount amount.</p>
<b>Tax Amount</b>	<p>The following fields are displayed for Tax Amount tab</p> <p><b>Tax Amount Code</b> Specify the tax code.</p> <p><b>Tax Amount Proprietary</b> Specify the tax amount proprietary.</p> <p><b>Tax Amount</b> Select the currency and specify the tax amount.</p>
<b>Adjustment Amount and Reason</b>	<p>The following fields are displayed for Adjustment Amount and Reason tab</p> <p><b>Adjustment Amount</b> Select the currency and specify the adjustment amount.</p> <p><b>Credit Debit Indicator</b> Specify the credit and debit indicator</p> <p><b>Adjustment Reason</b> Specify the reason for adjustment.</p>

Field Name	Description
<b>Adjustment Additional Information</b>	Specify the additional information of the adjustment.

4. Click **Save** to save the details.  
OR  
Click **Cancel** to cancel the details.
5. Click **Creditor Reference Info** from **Structure Remittance Information** screen.

The **Creditor Reference Info** screen appears.

### Creditor Reference Info

Structured Remittance Information

Referred Document Information	Referred Document Amount	Creditor Reference Info	Tax Remittance	Additional Remittance Info
Type Code	Type Proprietary	Reference		Issuer

Cancel    Save

### Field Description

Field Name	Description
<b>Type Code</b>	Select the code from the list.
<b>Type Proprietary</b>	Specify the type proprietary.
<b>Issuer</b>	Specify the issuer.
<b>Reference</b>	Specify the reference number.

6. Click **Save** to save the details.  
OR  
Click **Cancel** to cancel the details.
7. Click **Tax Remittance** from **Structure Remittance Information** screen.

The **Tax Remittance** screen appears.

### Tax Remittance

Structured Remittance Information X

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Referred Document Information
Referred Document Amount
Creditor Reference Info
Tax Remittance
Additional Remittance Info

---

Creditor
▼

Debtor
▼

Ultimate Debtor
▼

Tax Details
▼

Tax Record
▼

Cancel
Save

## Field Description

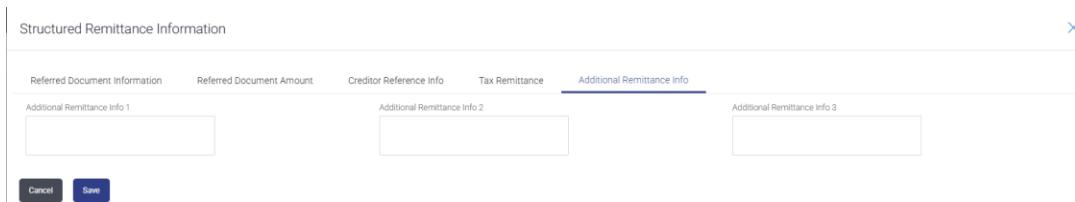
Field Name	Description
<b>Creditor</b>	
The following fields are displayed for Creditor.	
<b>Tax Identification</b>	Specify the tax identification number.
<b>Registration Identification</b>	Specify the identification of registration
<b>Tax Type</b>	Specify the tax type.
<b>Debtor</b>	
The following fields are displayed for Debtor.	
<b>Tax Identification</b>	Specify the tax identification number.
<b>Registration Identification</b>	Specify the identification of registration
<b>Tax Type</b>	Specify the tax type.
<b>Authorization Title</b>	Specify the authorization title.
<b>Authorization Name</b>	Specify the authorization name.
<b>Ultimate Debtor</b>	
The following fields are displayed for Ultimate Debtor.	
<b>Tax Identification</b>	Specify the tax identification number.
<b>Registration Identification</b>	Specify the identification of registration
<b>Tax Type</b>	Specify the tax type.

Field Name	Description
<b>Authorization Title</b>	Specify the authorization title.
<b>Authorization Name</b>	Specify the authorization name.
<b>Tax Details</b>	
	The following fields are displayed for Tax Details.
<b>Administration Zone</b>	Specify the administration zone.
<b>Reference Number</b>	Specify the reference number.
<b>Method</b>	Specify the method.
<b>Total Taxable Base Amount</b>	Select the currency and specify the total taxable base amount.
<b>Total Tax Amount</b>	Select the currency and specify the total tax amount.
<b>Date</b>	Specify the date.
<b>Sequence Number</b>	Specify the sequence number.

8. Click **Save** to save the details.  
OR  
Click **Cancel** to cancel the details.
9. Click **Additional Remittance Info** from **Structure Remittance Information** screen.

The **Additional Remittance Info** screen appears.

### Additional Remittance Info



The screenshot shows a user interface for entering additional remittance information. At the top, there is a header bar with the text 'Structured Remittance Information' and a close button (X). Below the header, there is a navigation bar with tabs: 'Referred Document Information', 'Referred Document Amount', 'Creditor Reference Info', 'Tax Remittance', and 'Additional Remittance Info'. The 'Additional Remittance Info' tab is currently selected and underlined. Below the navigation bar, there is a table with three rows, each labeled 'Additional Remittance Info 1', 'Additional Remittance Info 2', and 'Additional Remittance Info 3'. Each row contains a single text input field. At the bottom of the screen, there are two buttons: 'Cancel' and 'Save'.

### Field Description

Field Name	Description
<b>Additional Remittance Info 1 - 3</b>	Specify the additional remittance info.

**Note:** Allowed characters for the structured remittance text fields are as per the below regex –  
a-z A-Z 0-9 / - ? : ( ) . , ' + ! # & % \* = ^ \_ ` { | } ~ " ; @ [ \ ]

## 22.3 Extended Character Set Enhancement

Users can now enter payee and payment information using extended characters supported by the MX standard when making international payments. This enhancement applies to all transaction types, including saved and adhoc payees, low value payments, and standing instructions (SI). Existing configuration retained for banks not transitioning to MX.

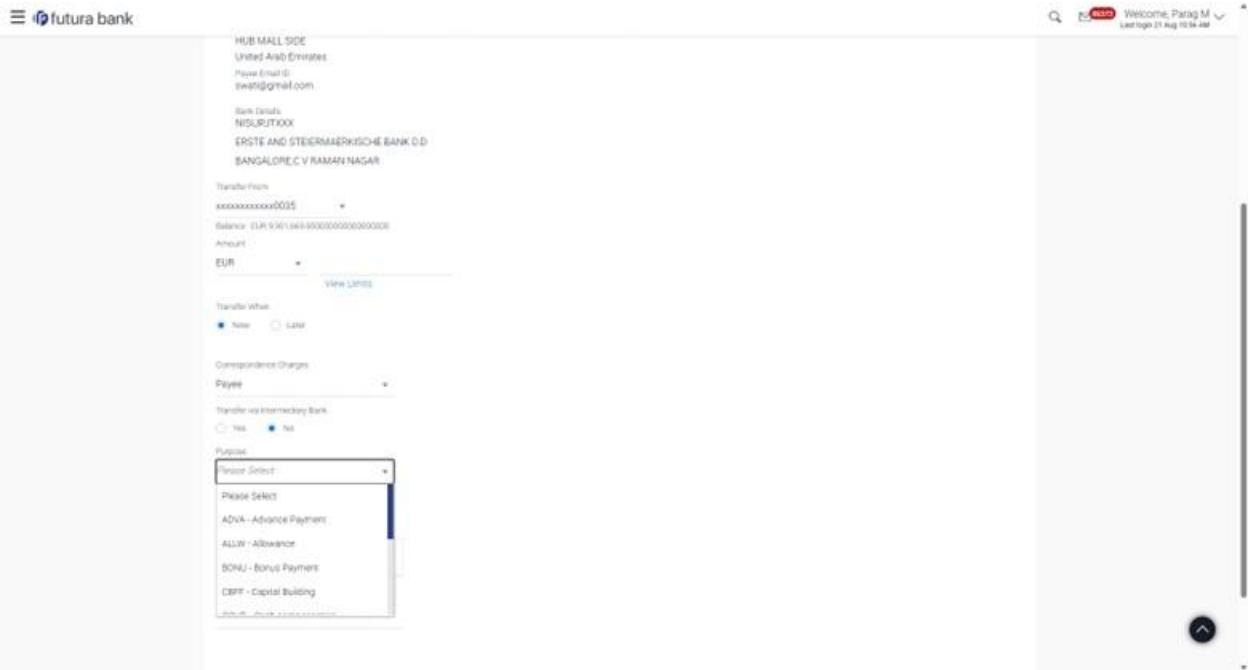
The screenshot shows the 'futura bank' software interface. In the 'Remittance Information' section, the 'Remittance Type' dropdown is set to 'Structured'. A note below the dropdown states: 'Only Alphanumeric values with special characters like - , ; , ' are allowed.'

## 22.4 Purpose of Payment

Banks can now maintain purpose codes from the backend for international payments. Users can select a purpose code from a new dropdown Purpose - displaying both the purpose code and the description - when making international payments from below screens –

- Transfers – Existing Payee
- Transfers – Adhoc Payee
- Repeat Transfers – Existing Payee

- International Low Value Payment
- Multiple Transfers



**Note:** Purpose code maintenance has also been extended to domestic payments, enabling banks to customize domestic payment screens to include the purpose of payment field when required.