Oracle® Banking Digital Experience Cloud Service

Corporate Payments User Manual

Release 25.1.1.0.0
G46521-02
October 2025

Oracle Banking Digital Experience Cloud Service Corporate Payments User Manual, Release 25.1.1.0.0

G46521-02

Copyright © 2015, 2025, Oracle and/or its affiliates.

This software and related documentation are provided under a license agreement containing restrictions on use and disclosure and are protected by intellectual property laws. Except as expressly permitted in your license agreement or allowed by law, you may not use, copy, reproduce, translate, broadcast, modify, license, transmit, distribute, exhibit, perform, publish, or display any part, in any form, or by any means. Reverse engineering, disassembly, or decompilation of this software, unless required by law for interoperability, is prohibited.

The information contained herein is subject to change without notice and is not warranted to be error-free. If you find any errors, please report them to us in writing.

If this is software, software documentation, data (as defined in the Federal Acquisition Regulation), or related documentation that is delivered to the U.S. Government or anyone licensing it on behalf of the U.S. Government, then the following notice is applicable:

U.S. GOVERNMENT END USERS: Oracle programs (including any operating system, integrated software, any programs embedded, installed, or activated on delivered hardware, and modifications of such programs) and Oracle computer documentation or other Oracle data delivered to or accessed by U.S. Government end users are "commercial computer software," "commercial computer software documentation," or "limited rights data" pursuant to the applicable Federal Acquisition Regulation and agency-specific supplemental regulations. As such, the use, reproduction, duplication, release, display, disclosure, modification, preparation of derivative works, and/or adaptation of i) Oracle programs (including any operating system, integrated software, any programs embedded, installed, or activated on delivered hardware, and modifications of such programs), ii) Oracle computer documentation and/or iii) other Oracle data, is subject to the rights and limitations specified in the license contained in the applicable contract. The terms governing the U.S. Government's use of Oracle cloud services are defined by the applicable contract for such services. No other rights are granted to the U.S. Government.

This software or hardware is developed for general use in a variety of information management applications. It is not developed or intended for use in any inherently dangerous applications, including applications that may create a risk of personal injury. If you use this software or hardware in dangerous applications, then you shall be responsible to take all appropriate fail-safe, backup, redundancy, and other measures to ensure its safe use. Oracle Corporation and its affiliates disclaim any liability for any damages caused by use of this software or hardware in dangerous applications.

Oracle®, Java, MySQL, and NetSuite are registered trademarks of Oracle and/or its affiliates. Other names may be trademarks of their respective owners.

Intel and Intel Inside are trademarks or registered trademarks of Intel Corporation. All SPARC trademarks are used under license and are trademarks or registered trademarks of SPARC International, Inc. AMD, Epyc, and the AMD logo are trademarks or registered trademarks of Advanced Micro Devices. UNIX is a registered trademark of The Open Group.

This software or hardware and documentation may provide access to or information about content, products, and services from third parties. Oracle Corporation and its affiliates are not responsible for and expressly disclaim all warranties of any kind with respect to third-party content, products, and services unless otherwise set forth in an applicable agreement between you and Oracle. Oracle Corporation and its affiliates will not be responsible for any loss, costs, or damages incurred due to your access to or use of third-party content, products, or services, except as set forth in an applicable agreement between you and Oracle.

Contents

Preface

Purpose i
Audience i
Documentation Accessibility i
Critical Patches ii
Diversity and Inclusion ii
Conventions ii
Related Resources ii
Screenshot Disclaimer ii
Acronyms and Abbreviations iii
Basic Actions iii
Symbols and Icons iii

1 Payments Overview

1.1 Regionalization for Domestic Payments 1
1.2 My Payments (Dashboard) 2

2 Payees

2.1 Payee Summary 3
2.2 Add Account Payee 7
2.2.1 Add Payee - Within Bank Account 8
2.2.2 Add Account Payee - Domestic Account Transfer 11
2.2.3 Add Account Payee - Cross Border Account 14
2.3 Add Demand Draft Payee 17
2.4 Manage Payees 22
2.4.1 Payee Details 22
2.4.2 Edit Payee Details 26
2.4.2.1 Edit Payee Details - Bank Account 26
2.4.2.2 Edit Payee Details - Demand Draft 29
2.4.3 Delete Payee 31
2.5 Payee User Mapping 32
2.5.1 Payee User Mapping - Summary 33

Copyright © 2015, 2025, Oracle and/or its affiliates.

2.5.2 Payee User Mapping Details 35
2.5.3 FAQ 38

3 Make Payment

3.1 Make Payment - Saved Payee 3
3.2 Make Payment - My Accounts 9
3.3 Make Payment - New Payee 11
3.4 Transfer From Selection 18
3.5 Suggestive Credit Value Date 20
3.6 Save as Draft 21
3.7 Save as Favourite 21

4 Lookups

5 Regionalization for Domestic Payments

6 Inquiries

6.1 Outgoing Payments 1
6.1.1 Outgoing Payments - Summary 2
6.1.2 Outgoing Payments - Details 7
6.1.3 Payment Cancellation 10
6.1.4 Payment Cloning 12
6.2 Incoming Payments 12
6.2.1 Incoming Payments - Summary 13
6.2.2 Incoming Payments - Details 16
6.3 Recurring Payments 17
6.3.1 Recurring Payments – Summary 18
6.3.2 Recurring Payment Details 22
6.4 FAQ 24

7 Favorites

7.1 Favorites – Summary 2
7.2 FAQ 6

8 Saved Drafts

Copyright © 2015, 2025, Oracle and/or its affiliates.

9 Multiple Transfers

9.1 FAQ 10

10 Issue Demand Drafts

10.1 Demand Draft Issuance to Saved Payee 2
10.2 Demand Draft Issuance to New Payee 7
10.3 FAQ 12

11 MT101 Instruction

11.1 MT101 Instructions Inquiry 8
11.1.1 MT101 Instructions Inquiry - Summary 8
11.1.2 MT101 Instruction Inquiry Details 12
11.2 External Account 14
11.2.1 Add External Account 15
11.2.2 List External Account 17
11.3 MT101 Bilateral Agreement 19
11.3.1 Inbound Agreement 20
11.3.2 Outbound Agreement 22
11.3.3 Inbound Agreement Inquiry 24
11.3.4 Outboud Agreement Inquiry 28

12 Positive Pay

12.1 Add Positive Pay 1
12.2 List Positive Pay 5

13 View Limits

Index

Copyright © 2015, 2025, Oracle and/or its affiliates.

Preface

- Purpose
- Audience
- Documentation Accessibility
- Critical Patches
- Diversity and Inclusion
- Conventions
- Related Resources
- Screenshot Disclaimer
- Acronyms and Abbreviations
- Basic Actions
- Symbols and Icons

Purpose

This guide is designed to help acquaint you with the Oracle Banking application. This guide provides answers to specific features and procedures that the user need to be aware of the module to function successfully.

Audience

This document is intended for the following audience:

- Customers
- Partners

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.

Access to Oracle Support

Oracle customer access to and use of Oracle support services will be pursuant to the terms and conditions specified in their Oracle order for the applicable services.

Copyright © 2015, 2025, Oracle and/or its affiliates.

Critical Patches

Oracle advises customers to get all their security vulnerability information from the Oracle Critical Patch Update Advisory, which is available at Critical Patches, Security Alerts and Bulletins. All critical patches should be applied in a timely manner to ensure effective security, as strongly recommended by Oracle Software Security Assurance.

Diversity and Inclusion

Oracle is fully committed to diversity and inclusion. Oracle respects and values having a diverse workforce that increases thought leadership and innovation. As part of our initiative to build a more inclusive culture that positively impacts our employees, customers, and partners, we are working to remove insensitive terms from our products and documentation. We are also mindful of the necessity to maintain compatibility with our customers' existing technologies and the need to ensure continuity of service as Oracle's offerings and industry standards evolve. Because of these technical constraints, our effort to remove insensitive terms is ongoing and will take time and external cooperation.

Conventions

The following text conventions are used in this document:

Convention	Meaning
boldface	Boldface type indicates graphical user interface elements associated with an action, or terms defined in text or the glossary.
italic	Italic type indicates book titles, emphasis, or placeholder variables for which you supply particular values.
`monospace`	Monospace type indicates commands within a paragraph, URLs, code in examples, text that appears on the screen, or text that you enter.

Related Resources

For more information on any related features, refer to the following documents:

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

Screenshot Disclaimer

Personal information used in the interface or documents is dummy and does not exist in the real world. It is only for reference purposes; actual screens that appear in the application may vary based on selected browser, theme, and mobile devices.

Copyright © 2015, 2025, Oracle and/or its affiliates.

Acronyms and Abbreviations

The list of the acronyms and abbreviations used in this guide are as follows:

Table 1 Acronyms and Abbreviations

Abbreviation	Description
OBDX	Oracle Banking Digital Experience

Basic Actions

Most of the screens contain icons to perform all or a few of the basic actions. The actions which are called here are generic, and it varies based on the usage and the applicability. The table below gives a snapshot of them:

Table 2 Basic Actions and Descriptions

Action	Description
Back	In case you missed to specify or need to modify the details in the previous segment, click **Back** to navigate to the previous segment.
Cancel	Click **Cancel** to cancel the operation input midway without saving any data. You will be alerted that the input data would be lost before confirming the cancellation.
Next	On completion of input of all parameters, click **Next** to navigate to the next segment.
Save	On completion of input of all parameters, click **Save** to save the details.
Save & Close	Click **Save & Close** to save the data captured. The saved data will be available in **View Business Product** with *In Progress* status. You can work on it later by picking it from the **View Business Product**.
Submit	On completing the input of all parameters, click **Submit** to proceed with executing the transaction.
Reset	Click **Reset** to clear the data entered.
Refresh	Click **Refresh** to update the transaction with the recently entered data.
Download	Click **Download** to download the records in PDF or XLS format.

Symbols and Icons

The following are the symbols/icons you are likely to find in this guide:

Table 3 Symbols and Icons

Symbols and Icons	Description
	Add data segment
	Close

Copyright © 2015, 2025, Oracle and/or its affiliates.

Table 3 (Cont.) Symbols and Icons

Symbols and Icons	Description
	Maximize
	Minimize
	Open a list
	Open calendar
	Perform search
	View options
	View records in a card format for better visual representation.
	View records in tabular format for better visual representation.

Copyright © 2015, 2025, Oracle and/or its affiliates.

1

Payments Overview

This topic details the functionality of the payments module, which enables users to transfer funds from their own accounts to other accounts, including those held within the same bank, at other domestic banks, or at international banks.

The digital banking streamlines fund transfers, allowing users to easily move money between accounts or pay to a person or business. The following sections in this document detail all the features offered to users through the payment's module of the digital banking application.

> **Note**
>
> Payment Screens are not supported in the landscape mode of mobile applications and mobile browser.

Features Supported in the Application

Payment features supported in application includes:

- Favourite Transactions
- Payee Setup
- One Time and Recurring Payments
- Multiple Payments
- Demand Draft Issuance
- Inquiries
- Make Payments and Payee screens as per region requirements
- Regionalization for Domestic Payments
  This topic describes how local payment systems are designed and implemented to meet the specific requirements of particular regions.
- My Payments (Dashboard)
  This topic describes the **My Payments** dashboard, which provides a user-friendly interface and valuable features for the effective organization and monitoring of payment activities.

1.1 Regionalization for Domestic Payments

This topic describes how local payment systems are designed and implemented to meet the specific requirements of particular regions.

For example, NEFT is designed exclusively for domestic transactions within India, making it irrelevant in Europe, while SEPA operates within Europe and is not applicable for payments in Asia. Oracle Banking Digital Experience offers out-of-the-box support for select local payment systems, as specified in the Transaction Host Integration Matrix. For on-premises implementations, it also allows implementation partners to configure and toggle specific fields to align with regional payment requirements via the back end. However, implementation partners may need to integrate region-specific networks with underlying product processors or,

Copyright © 2015, 2025, Oracle and/or its affiliates.

in some cases, further customize the payments to meet the unique needs of the domestic payments in the region.

1.2 My Payments (Dashboard)

This topic describes the **My Payments** dashboard, which provides a user-friendly interface and valuable features for the effective organization and monitoring of payment activities.

There different widgets are provided to view real-time status of payments and transactions.

The following are the widgets available on the Payments Overview dashboard:

- Quick Payment
- Summary of Payments
- My Initiated Payments
- Favourites
- Recent Payments
- Saved Drafts Toast message
- Quick Actions (Available only in mobile)

The **Quick Payments** widget prioritizes the most frequently used payees, making it effortless for users to make payments to most used payees promptly with minimum clicks.

The **Summary of Payments** widget provides the user quick view of the number of transactions and total amount received or send. User can also see the transactions lying in different stages for Outgoing Payments.

My Initiated Payments widget provides the user the view of recently initiated transactions.

The Favourites feature benefits users who frequently send funds to the same recipients with consistent details, by serving as easy-to-use templates for new transactions. Users can save the transactions as ‘Favourites’ for quick repeat payments with minimal clicks and data entry. The **Favourites** widget provides easy access to and reuse of these saved transactions for payments or demand drafts.

The transactions successfully completed recently are visible under the **Recent Payments** widget. It allows user to track their outgoing and incoming payments conveniently.

The user can quickly see the saved drafts under **Saved Drafts Toast** message helping the user to start from where the transaction is left.

Quick Actions widget is available only in mobile to help the user to navigate to the most important transactions quickly.

> **Note**
>
> The left swipe and Long Press gesture is implemented on mobile and tablets devices.
>
> Swipe gesture - This feature is available on Favourites widget, Recent Payments widget , Incoming and Outgoing Payments Inquiry, Recurring Payments .
>
> Long press gesture - Users can now press and hold down on a screen for an extended duration, which displays additional options or actions. This feature is available on Quick Actions and on payee cards under Manage payees.

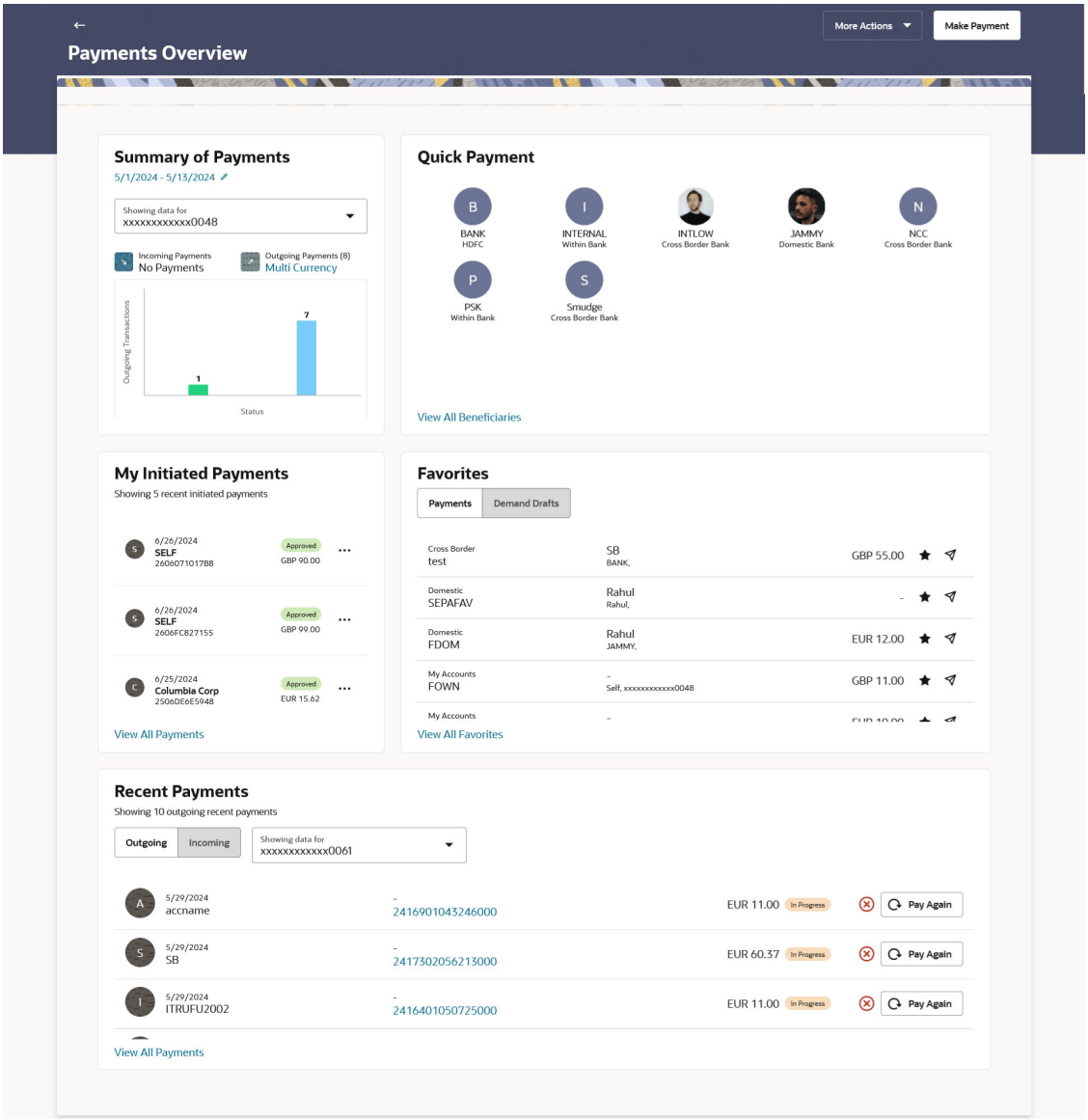
Copyright © 2015, 2025, Oracle and/or its affiliates.

Perform anyone of the following navigation to access the **Payments** screen.

- From the Dashboard, click **Toggle menu**, click **Menu**, then click **Payments** .
- From the Search bar, type **Payments - Payments** and press **Enter**.

The **Payments Overview** dashboard appears.

Figure 1-1 My Payments



1. Perform one of the following actions:
   - Click **Make Payment** to initiate online payments, system redirects to the **Make Payment** screen.
   - Click on the **More Actions** to avail following payment related transactions. These transactions are available to a user as per the transaction access provided by the bank to the user:

Copyright © 2015, 2025, Oracle and/or its affiliates.

- Payees
  - Manage Payees
  - Add Account Payee
  - Add Demand Draft Payee
  - Payee User Mapping
- Inquiries
  - Outgoing Payments
  - Incoming Payments
  - Recurring Payments
  - UETR Status Inquiry
- Favourites and Drafts
  - Favourites
  - Saved Drafts
- Multiple Transfers
- Issue Demand Draft
- Positive Pay
  - Add Positive Pay
  - View Positive Pay
- MT101 Instructions Transfers
  - Create MT101 Instructions
  - View MT101 Instructions
  - Add External Account
  - View External Account
  - Create Inbound Agreements
  - View Inbound Agreements
  - Create Outbound Agreements
  - View Outbound Agreements

Summary of Payments

This widget visually represent incoming and outgoing payments, providing users with a comprehensive overview of their payment's activity briefly. It depicts both incoming and outgoing payments, with number of payments represented in the form of bar graph. This gives users a clear understanding of the volume and status of payments flowing into and out of their account. The Incoming and Outgoing payments transactions can be filtered on account.

Copyright © 2015, 2025, Oracle and/or its affiliates.

> **Note**
>
> 1. By default summary of the payment is displayed for an account selected as Primary/Favourite Account.
> 2. On Clicking incoming/outgoing transaction it will redirect to Incoming/outgoing payments inquiry screen respectively.
> 3. The **Multi-Currency** link is displayed in case multiple currencies are present. Individual currency breakup to be shown on click of **Multi Currency** link. 4) On the individual currency breakup, when hovering the mouse over the bar, the status and value of the transaction are displayed. Clicking on the bar will redirect the screen to the **Payments Inquiry** with filtered records.

The status available for user are:

- In Progress: all the transaction which are under process in host payment processor
- Processed: all the transaction which are completed in host payment processor
- Future Dated: all the transaction which are marked as future dated in host payment processor
- Cancelled: all the transaction which are cancelled in host payment processor
- Reversal Initiated: all transaction which are reversal initiated in host payment processor

By default, the data is displayed as per the current month with dates from 1st of current month to till date. Click on edit icon to modify the date range.

Quick Payments

The **Quick Payments** widget displays the payees at the top of the dashboard, which help users to save time and avoid the hassle of searching for them each time they need to make a payment. They are listed in the descending order of the number of payments made for that payee. It shows 8 most used payees. Click on the payee, the system redirects to the **Make Payments** screen to make payment to the selected payee.

Below are the details being displays for each payee:

- Photo/Name Initials
- Nickname
- Bank Name

> **Note**
>
> For the Bank Name, displays **Within Bank** in case of **Within Bank Transfer,** anddisplays name of the bank if transfer is **Domestic** or **Cross Border.**

Click on the **Show All** link to view all the existing payees, the **Payees** screen appears.

> **Note**
>
> The **"Show All"** link will be displayed only when there are more than 8 Payees.

Copyright © 2015, 2025, Oracle and/or its affiliates.

My Initiated Payments

This widget displays the list of **10** recent initiated payments by the user.

Below are the details displayed on each individual payment record:

- Payee name Initials/Image
- Initiation Date
- Payee Name
- Payee Bank Name
- Reference Number
- Approved Status
- Amount with currency
- Quick Actions- Make Payment, Add as Favourite

> **Note**
>
> - The Gesture feature on scroll for marking the transaction as Favourite or Unfavourite and Pay Again is implemented. Users can now swipe to take these actions. This functionality is only supported on mobile devices and tablets.
> - Number of payments shown in mobile/table is 5.

Favourites

This widget helps user to quickly access Favourite transactions and use them as templates to initiate new transactions. This feature is beneficial for users who frequently transfer funds to the same recipients with similar details. Click on the **View All Favourites** link to view all the favourite Payments and Demand Drafts. 5 most used favourites are shown in the widget for both desktop and mobile.

The information available for Payments:

- Payment Type (Within Bank, Domestic, Cross Border)
- Favourites Name
- Payee
- Debit Account Nick Name, Number (In the format as configured for the entity)
- Amount for which favourite is marked.
- Icon to mark the record as Unfavourite, clicking this icon will remove the transaction from the Favourite list.
- Quick Pay icon: make payment with all the data as pre-populated as marked in Favourite.

The information available for Demand Drafts:

- Draft Type (Domestic/Cross Border)
- Favourite Name
- Draft Favouring
- Debit Account Nick Name, Number (In the format as configured for the entity)

Copyright © 2015, 2025, Oracle and/or its affiliates.

- Amount for which favourite is marked.
- Icon to mark the record as Unfavourite, clicking this icon will remove the transaction from the Favourite list.
- Quick Pay icon: issue demand draft with all the data as pre-populated as marked in Favourite.

> **Note**
>
> 1. Payments tab is shown only if user has access to either Within Bank /Domestic / Cross Border Payments.
> 2. Demand Drafts tab is shown only if user has access to either Domestic/Cross Border Demand Draft.
> 3. The Gesture feature on scroll for Remove from Favourite and Pay is available. Users can now swipe to take these actions. This functionality is only supported on mobile devices and tablets.

Recent Payments

This widget displays both incoming and outgoing payments, showing the last 10 recent payments. Clicking on the **View All Payments** link redirects to the Incoming/Outgoing Payments screen. Within the Recent Payments, there are two different tabs available for Incoming Payments and Outgoing Payments. It shows maximum 10 outgoing/incoming recent payments. Click on the **View All Payments** link to view all the outgoing/incoming recent payments. User can select the debit account and based on which the payments will be shown.

The information available for Outgoing Payments:

- Account Number
- Payee name Initials/Image
- Initiation Date
- Payee
- Network Code (For Domestic/Cross Border transfers), Within Bank (For Within Bank transfers)
- Bank Code (Not applicable for Within Bank transfers)
- Host Reference Number
- Amount with currency
- Status badge
- Cancel Payment icon: click to cancel payment processing, redirects to **Cancel Payment** screen. Cancel payment appears only for transaction for which cancellation is possible. Refer section **Payment Cancellation**.
- Repeat: on click redirects to **Make Payment- New Payee** screen with data pre-populated copying this transaction.

The information available for Incoming Payments:

- Incoming Direction icon
- Payment Date

Copyright © 2015, 2025, Oracle and/or its affiliates.

- Remitter Name
- Sender's Account Details (Bank Code, Number)
- Host Reference Number
- Credited Amount with currency

> **Note**
>
> - The Gesture feature on scroll is implemented, allowing users to press and hold on a screen to trigger additional options or actions such as Repeat Payment and Cancel. This functionality is supported on mobile devices and tablets.
> - Number of payments shown in mobile/table is maximum 5 for outgoing/incoming recent payments.

Drafts Toast Message

This feature enables users to view draft messages saved in the system as a toast message, allowing them to resume or view drafts directly from there. On click of the **Resume** option, user is redirected to the Payments screen with data populated from the draft. The **view** option redirects user to the drafts list screen.

> **Note**
>
> 1. This will only be displayed if the user has saved any drafts.
> 2. Resume option will be available if there is only 1 saved draft, for more than 1 saved drafts view option will be available.

Quick Actions (Available only in mobile and tablet)

This widget provides quick actions to the user using which the user can navigate to that transaction quickly. Long press gesture feature is available on the quick actions in addition to single click actions. Below are the actions available.

- Payees
- Make Payment
- Payment Status
- Favourites
- Saved Drafts

Copyright © 2015, 2025, Oracle and/or its affiliates.

2 Payees

This topic describes the feature that enables users to add, view, and delete existing payees.

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

The user can view payee's details by selecting the provided option and is also able to edit or delete a payee's record. Moreover, the option to add new account payees or new demand draft payees is also provided on this screen. Payees can be created and maintained for the following types of transfers:

- Bank Account
  - Within Bank Account
  - Domestic Bank Account
  - Cross Border Bank Account
- Demand Drafts
  - Domestic Bank Account
  - Cross Border 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**.

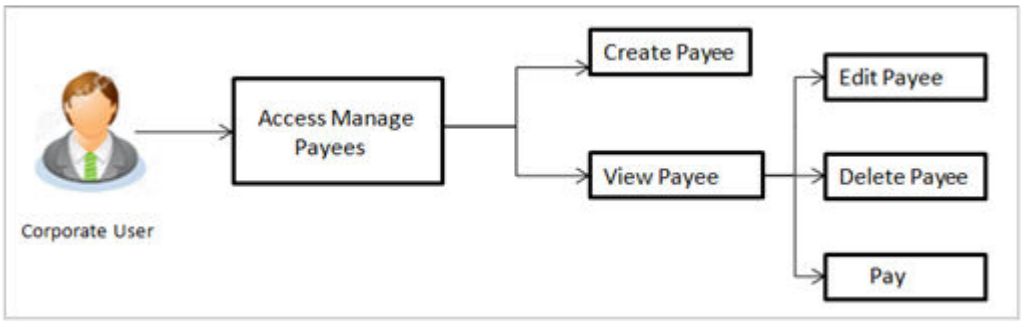
- Public: A Payee marked as Public is visible to all the users mapped to the Party ID's for which access is provided by the creator of the payee. These users can use the payee while initiating payments, modify or delete the payee.
- Private: A Payee marked as **Private** is available to only the creator 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.

Copyright © 2015, 2025, Oracle and/or its affiliates.

Figure 2-1 Workflow



Features Supported in the application.

Functions available on Payees are as follows:

- Create Payee
- View Payee
- Edit Payee
- Delete Payee

> **Note**
>
> The Long Press Gesture feature is implemented on Quick Actions for Payees. Users can now press and hold down on a screen for an extended duration, which triggers additional options or actions like Make Payment, Edit Payee, Delete Payee. This functionality is only supported on mobile devices and tablets.

Perform anyone of the following navigation to access the **Manage Payees** screen.

- From the Dashboard, click **Toggle menu**, click **Menu**, then click **Payments** . Under **Payments** , click **More Actions** , and then click **Manage Payees**.
- From the Search bar, type **Payees – Manage Payees**and press **Enter**.

The **Manage Payees** screen appears.

- Payee Summary
  This topic provides the systematic instructions to user for viewing the payee summary page, which displays all saved payees categorized as Within Bank, Domestic, and Cross Border.
- Add Account Payee
  This topic describes the payee setup process, wherein users are given the option to categorize the payee as either **Within Bank**, **Domestic Bank**, or **Cross Border**.
- Add Demand Draft Payee
  This topic describes the payee setup process, wherein users are given the option to categorize the demand draft payee as either **Domestic Bank**, or **Cross Border**.
- Manage Payees

Copyright © 2015, 2025, Oracle and/or its affiliates.

- Payee User Mapping
  This topic describes the Payee User Mapping module, which empowers corporate administrators to restrict payee access to a defined set of users, thereby enabling controlled access to payees for targeted users.

2.1 Payee Summary

This topic provides the systematic instructions to user for viewing the payee summary page, which displays all saved payees categorized as Within Bank, Domestic, and Cross Border.

Additional features available are to make payments, edit the payee details, and delete the payee. The payees can be viewed either in a table format or in a list format using a switch option.

The user can also navigate to other payee-related screens from the **More Actions** menu provided on the screen. Additionally, they can add a new payee. The filters are available to view the payees based on description. The table and card view options are provided on screen to view the payees. In the table view, the payees are listed in tabular form. Whereas in the card view payees are listed in card format.

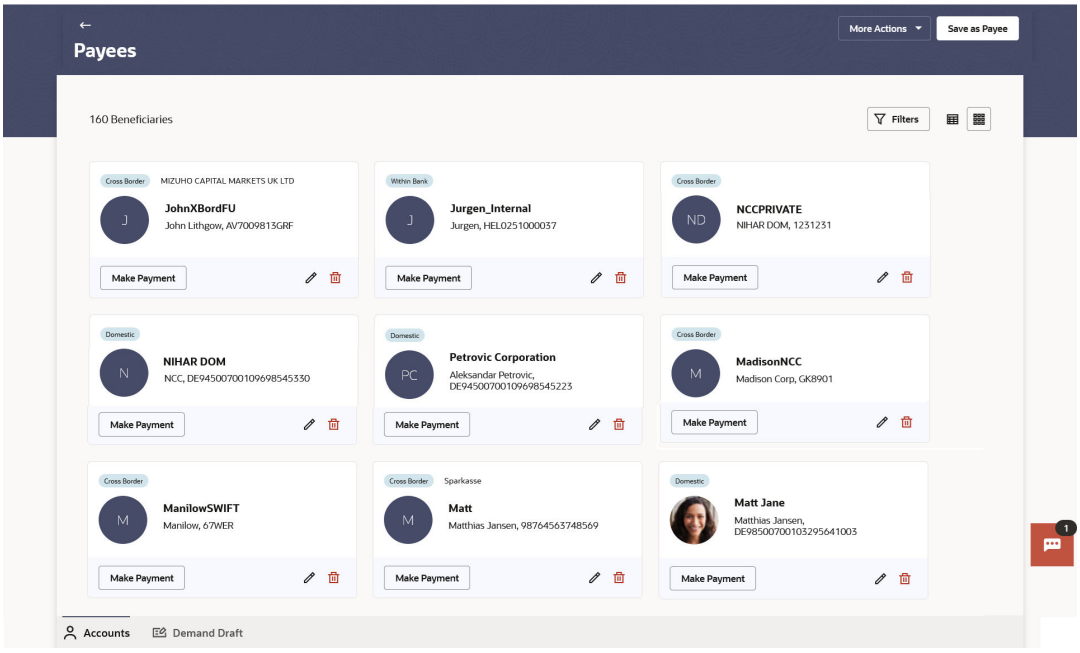
Each card displays details like Payment Type, Payee Photo/Avatar, Payee Name, Payee Nickname, Payee Address, Payee Account Number, options to make a payment, update payee's details, and delete the Payee. Click on the specific card to view further details of each card. A separate tab is provided on the screen to view the **Accounts** payees and **Demand Drafts** payees.

To manage payees:

1. Click on the **Account/Demand Draft** tab, respective **Payees** summary page appears.

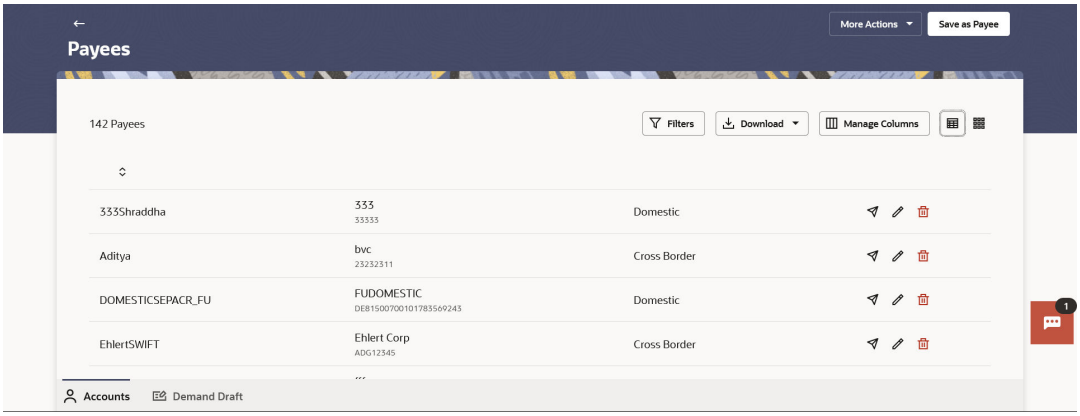
   All the payees accessible to the logged in user are listed down by their names, photos (if uploaded) and other details defined at the time of payee creation.

Figure 2-2 Payees- Account (Card View)



Copyright © 2015, 2025, Oracle and/or its affiliates.

Figure 2-3 Payees- Account (List View)



> **Note**
>
> The fields which are marked as Required are mandatory.

For more information on fields, refer to the field description table.

Table 2-1 Payees- Account - Field Description

Field Name	Description
Count of Payees	Displays the number of payees added.
Below are the payee details displayed for **Account** payee card	
Payee Type	The type of payee. The values can be: • **Within Bank** • **Domestic** • **Cross Border**
Bank Name	Displays Bank name in case of Domestic and Cross Border
Payee Avatar	Displays the Payee's photo, if uploaded, against each payee name. If the Payee's photo is not uploaded, the initials of the payee will be displayed in place of the photo.
Payee Nickname	Displays Payee’s nick name defined at the time of payee creation.
Account Details	Displays the account associated with the specific payee along with the account number.
Below are the payee details displayed for **Account** table view	
Nickname	Displays Payee’s nick name defined at the time of payee creation.
Account	Displays the account associated with the specific payee along with the account number.

Copyright © 2015, 2025, Oracle and/or its affiliates.

Table 2-1 (Cont.) Payees- Account - Field Description

Field Name	Description
Type	The type of payee. The values can be: • **Within Bank** • **Domestic** • **Cross Border**

Figure 2-4 Payees - Demand Draft (Card View)

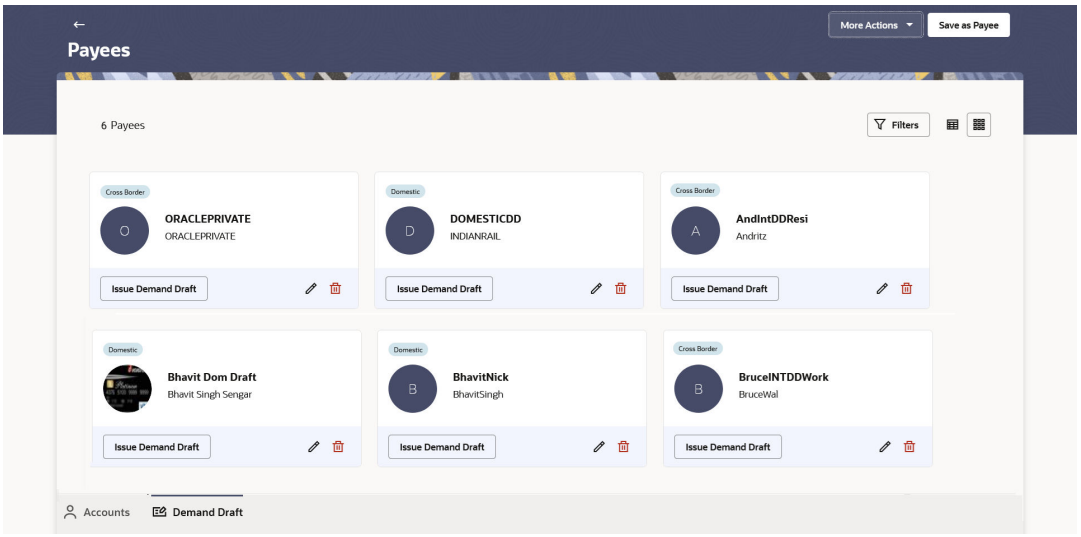
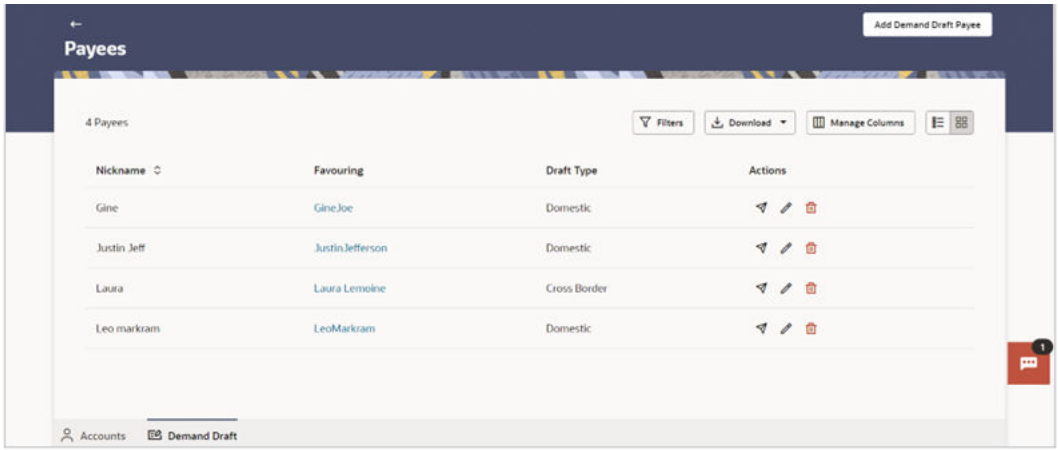


Figure 2-5 Payees - Demand Draft (List View)



> **Note**
>
> The fields which are marked as Required are mandatory.

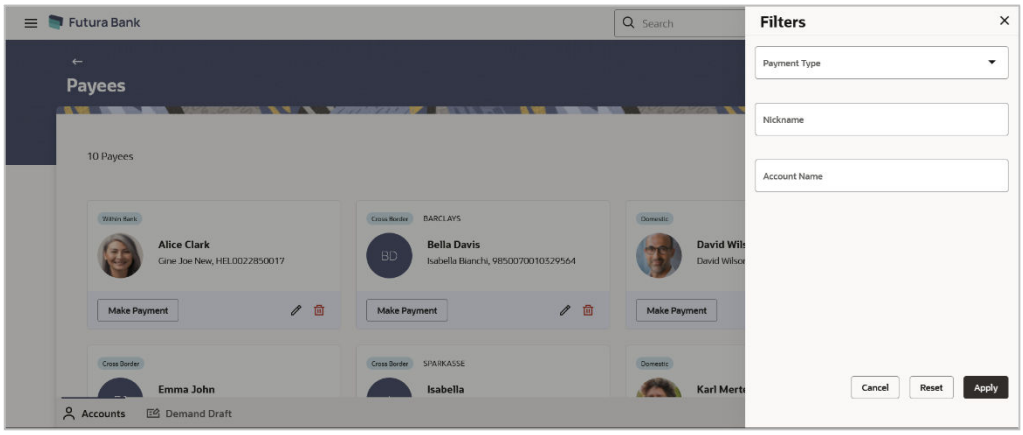
For more information on fields, refer to the field description table.

Copyright © 2015, 2025, Oracle and/or its affiliates.

Table 2-2 Payees- Demand Draft - Field Description

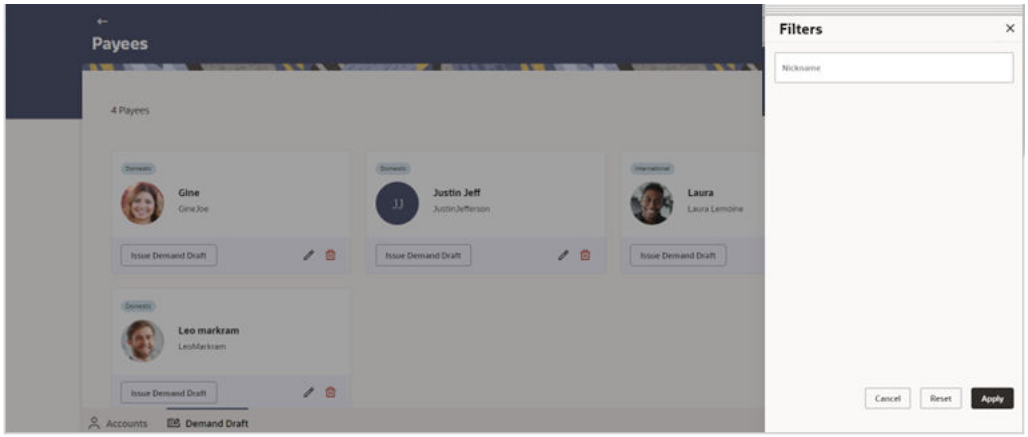
Field Name	Description
Count of Payees	Displays the number of payees added.
Draft Type	The type of draft. The values can be: • **Domestic** • **Cross Border**
Payee Avatar	Displays the payee's photo, if uploaded, against each payee name. If the payee's photo is not uploaded, the initials of the payees will be displayed in place of the photo.
Nickname	Displays the nick name to identify payee while initiating a demand draft request.
Draft Favouring	Draft favouring details.
Below are the payee details displayed for **Demand Draft** table view	
Nickname	Displays Payee's nick name defined at the time of payee creation.
Favouring	Displays the favouring name.
Draft Type	The type of payee. The values can be: • **Domestic** • **Cross Border**
Actions	Below actions available for each record – • **Issue Demand Draft** • **Edit Payee** • **Delete Payee**

Figure 2-6 Payees- Filter Criteria (Accounts)



Copyright © 2015, 2025, Oracle and/or its affiliates.

Figure 2-7 Payees- Filter Criteria (Demand Draft)



> **Note**
>
> The fields which are marked as Required are mandatory.

For more information on fields, refer to the field description table.

Table 2-3 Payees- Filter Criteria - Field Description

Field Name	Description
Filter Criteria (Accounts)	
Payment Type	Search by the type of account to be associated with the payee.
Nickname	Search the payees by their nick names defined at the time of payee's creation.
Filter Criteria (Demand Drafts)	
Nickname	Search the payees by their nick names defined at the time of payee's creation.

2. For **Account Payees** - Click **Make Payment** to initiate payment to payee.

   The system redirects to Make Payment screen.

   For **Demand Draft Payees** - Click **Issue Demand Draft** to issue demand draft to payee.

   The system redirects to **Issue Demand Draft** screen.

3. Perform one of the following actions:

   - Click the table view icon to list the payees in the tabular form.
   - Click the card view icon to list the payees in the card format.

2.2 Add Account Payee

This topic describes the payee setup process, wherein users are given the option to categorize the payee as either **Within Bank**, **Domestic Bank**, or **Cross Border**.

Copyright © 2015, 2025, Oracle and/or its affiliates.

> **Note**
>
> The Long Press Gesture feature is implemented. Users can press and hold down on a screen for an extended duration, which triggers additional options or actions like Add Account Payee, Add Demand Draft Payee, Add P2P Payee. This functionality is only supported on mobile devices and tablets.

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

- **Within**
- **Domestic**
- **Cross Border**

To add new payee:

1. Perform anyone of the following navigation to access the **Add Account Payee** screen.
   - From the Dashboard, click **Toggle menu**, click **Menu**, then click **Payments** .

     Under **Payments** , click **More Actions** , and then click **Payees**, then click **Add Account Payee**.
   - From the Dashboard, click **Toggle menu**, click **Menu**, then click **Payments** .

     Under **Payments** , click **More Actions** , and then click **Payees**, then click **Add Account Payee**.
   - From the Search bar, type **Payees – Add Account Payee**and press **Enter**.

   The **Add Account Payee** screen appears.

- Add Payee - Within Bank Account
  This topic provides the systematic instructions of the payee setup process, during which users have the option to categorize the payee as a **Within Bank** type.
- Add Account Payee - Domestic Account Transfer
  This topic provides the systematic instructions of the payee setup process, during which users have the option to categorize the payee as a **Domestic Bank** type.
- Add Account Payee - Cross Border Account
  This topic provides the systematic instructions of the payee setup process, during which users have the option to categorize the payee as a **Cross Border** type.

2.2.1 Add Payee - Within Bank Account

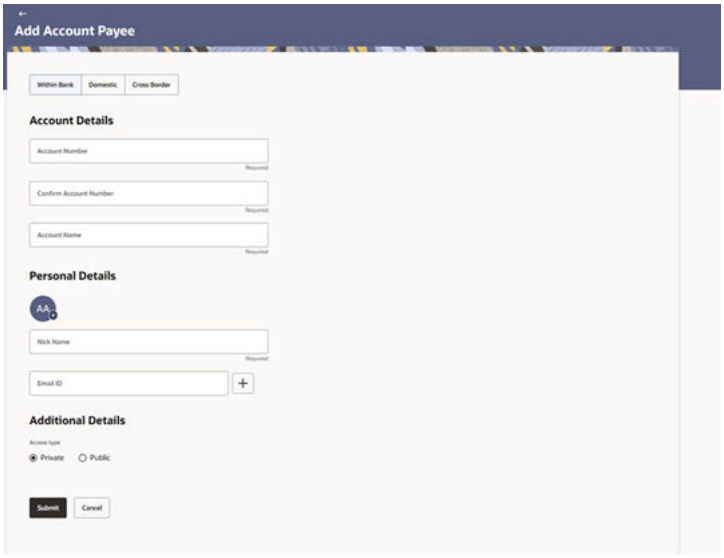
This topic provides the systematic instructions of the payee setup process, during which users have the option to categorize the payee as a **Within Bank** type.

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

> **Note**
>
> In case of Within Bank Payees, only the Account Number of the payee is validated in the host system and not the Account Name.

Copyright © 2015, 2025, Oracle and/or its affiliates.

Figure 2-8 Add Payee – Within Bank Account



> **Note**
>
> The fields which are marked as Required are mandatory.

For more information on fields, refer to the field description table.

Table 2-4 Add Payee – Within Bank Account - Field Description

Field Name	Description
Payee Type	Select **Within Bank.**
Account Details	
Account Number	Specify the account number of the payee.
Confirm Account Number	The user is required to re-enter the payee's account number in this field.
Account Name	Enter the name of the payee as maintained against the payee's bank account.
Personal Details	

Copyright © 2015, 2025, Oracle and/or its affiliates.

Table 2-4 (Cont.) Add Payee – Within Bank Account - Field Description

Field Name	Description
Upload Photo	Select this option to upload a profile photo against the payee. Following actions are available on the + icon: • **Upload** – Browse and upload the profile picture. • **Choose Avatar** - Select initials pattern profile picture or picture from suggestions. • **Remove** - Removes the profile picture uploaded. This option will only appear if no photo has been uploaded against the payee. **Note** 1. The maximum allowable image size is 1MB, and the accepted formats are limited to JPG and PNG. 2. Once a photo is uploaded against the payee, click on the + icon and select Upload/Choose Avatar to update the profile picture.
Nickname	Specify a nickname to be assigned to the specific account of the payee for the purpose of easy identification.
Email ID	Email address of the payee. **Note** 1. Click on the **+** icon against the email ID to add multiple email IDs. 2. Click on the **–** icon against the email ID to remove an email ID. 3. 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.
Additional Details	
Access Type	Specify the access type to be assigned to the payee. The options are: • **Public** • **Private**
Primary Party	The primary party associated to the user. The primary party users will always have access to the payee if it's **Public**.

Copyright © 2015, 2025, Oracle and/or its affiliates.

Table 2-4 (Cont.) Add Payee – Within Bank Account - Field Description

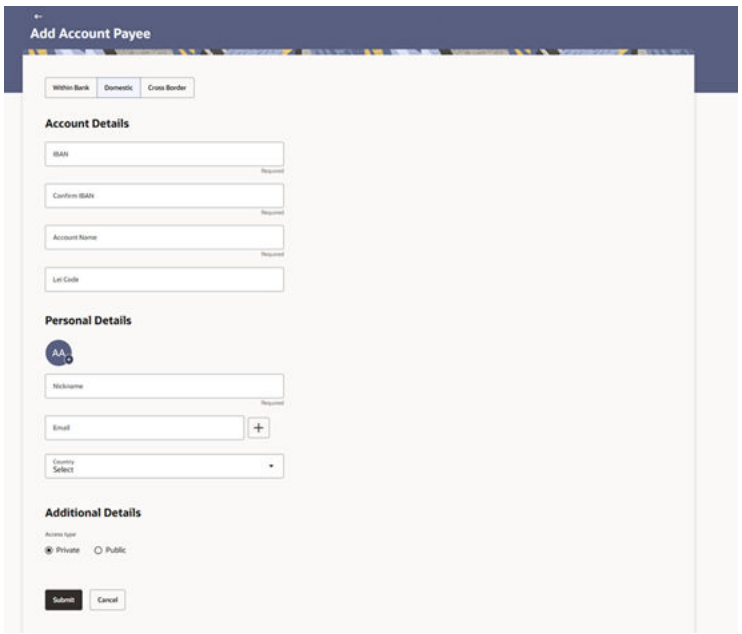
Field Name	Description
Accessible to Parties	Accessible parties associated to the user. During payee creation a corporate user can define the parties within his GCIF to whom this payee will be accessible, if the payee is public. The primary party users will always have access to the payee if it's **Public**.

2.2.2 Add Account Payee - Domestic Account Transfer

This topic provides the systematic instructions of the payee setup process, during which users have the option to categorize the payee as a **Domestic Bank** type.

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.

Figure 2-9 Add Payee – Domestic Bank Account



> **Note**
>
> The below field description is not country specific and is given for all the fields available in the Domestic payment. Fields will be populated based on the country/ region fields configuration for Domestic Bank Account.
>
> Region Specific fields for out of the box supported regions are available in section **Regionalization for Domestic Payments**

Copyright © 2015, 2025, Oracle and/or its affiliates.

> **Note**
>
> The fields which are marked as Required are mandatory.

For more information on fields, refer to the field description table.

Table 2-5 Add Payee – Domestic Bank Account - Field Description

Field Name	Description
Payee Type	Select **Domestic.**
Account Details	
Account Type	Select the type of account associated with the payee.
Account Number **OR** **IBAN**	Specify the account number of the payee. OR Specify the IBAN of the payee.
Confirm Account Number OR **Confirm IBAN**	The user is required to re-enter the payee's account number in this field. OR The user is required to re-enter the IBAN in this field.
Account Name	Enter the name of the payee as maintained against the payee's bank account.
Lei Code	Lei code of the payee.
Verify Account	Select this to verify the account mentioned.
Bank Details	Based on the configuration in regionalisation, one of the below options can be configured for the Bank Details. Out of these four options only one option will be available on the screen. • **Bank Code Lookup** • **Bank Code (Read only)** • **Bank Code (No Verify)** • **Bank Name & Branch**
Bank Code Lookup	On click the **Lookup Bank Code** overlay screen appears with the search criteria. This is to enable user to search for a Bank Code in case he does not remember it. For more information on **Lookups**, refer **Lookups** section.
Bank Code (read-only)	The user can see the Bank Code of the payee's account in read only mode. The bank code will be fetched based on the Account Number/ IBAN and will be displayed here in read only mode.
Bank Code (No verification)	Specify the Bank Code of the payee's account. This will not be verified and passed onto the host product processor.
Bank Code (With verification)	Specify the Bank Code of the payee's account with the option to verify. The verify option will fetch the bank details based on the bank code specified.
Bank Name	Bank Name of the payee.
Branch	Branch of the bank.
Bank Code Lookup - Search Result	The following fields are displayed in the search results.
Bank Name	Name of the bank.

Copyright © 2015, 2025, Oracle and/or its affiliates.

Table 2-5 (Cont.) Add Payee – Domestic Bank Account - Field Description

Field Name	Description
Address	The complete address of the bank.
Bank Code	The Complete Bank Code. Available as a link, selecting which will copy the Bank Code and Bank Details back onto the Add Payee page.
Bank Details	The details of the bank that include the BIC/IFSC Code as well as the name and address of the bank and branch in which the payees account is held.
Personal Details	
Upload Photo	Select this option to upload a profile photo against the payee. Following actions are available on the + icon: • **Upload** – Browse and upload the profile picture. • **Choose Avatar** - Select initials pattern profile picture or picture from suggestions. • **Remove** - Removes the profile picture uploaded. This option will only appear if no photo has been uploaded against the payee. **Note** 1. The maximum allowable image size is 1MB, and the accepted formats are limited to JPG and PNG. 2. Once a photo is uploaded against the payee, click on the + icon and select Upload/Choose Avatar to update the profile picture.
Nickname	Specify a nickname to be assigned to the specific account of the payee for the purpose of easy identification.
Email ID	Email addresses 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.
Additional Details	
Access Type	Specify the access type to be assigned to the payee. The options are: • **Public** • **Private**
Primary Party	The primary party associated to the user. The primary party users will always have access to the payee if it's **Public**.

Copyright © 2015, 2025, Oracle and/or its affiliates.

Table 2-5 (Cont.) Add Payee – Domestic Bank Account - Field Description

Field Name	Description
Accessible to Parties	Accessible parties associated to the user. During payee creation a corporate user can define the parties within his GCIF to whom this payee will be accessible if the payee is public. The primary party users will always have access to the payee if it's **Public**.

2.2.3 Add Account Payee - Cross Border Account

This topic provides the systematic instructions of the payee setup process, during which users have the option to categorize the payee as a **Cross Border** type.

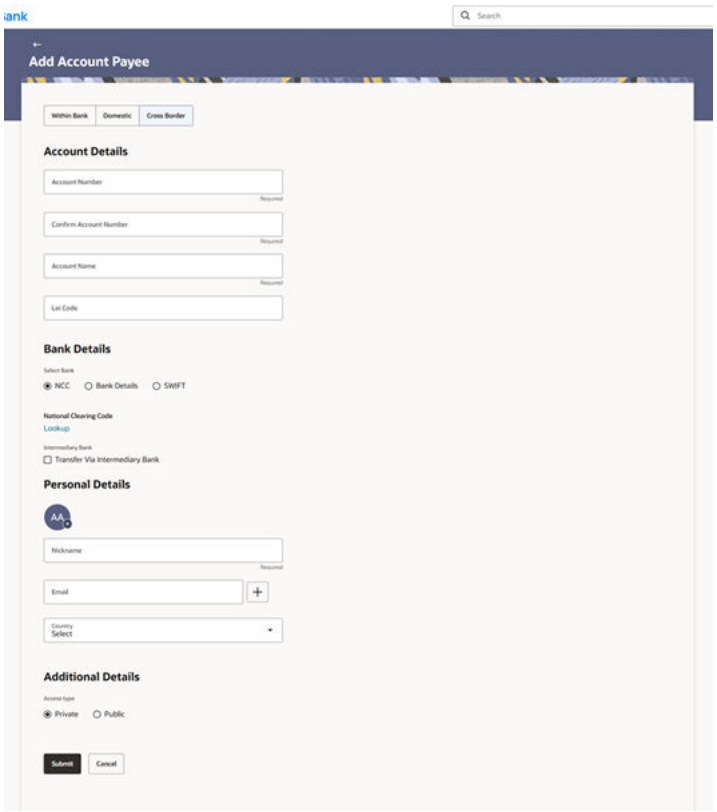
The Cross Border fund transfer involves the transfer of funds to an account that is maintained outside the country and beyond geographical boundaries. Hence, while adding a payee who holds the cross-border account, the user is required to specify extensive details of the payee's account including the 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 the account transfer:

1. Navigate to the **Add Account Payee** screen.

   The **Add Account Payee - Cross Border Account** screen appears.

Figure 2-10 Add Account Payee - Cross Border Account



Copyright © 2015, 2025, Oracle and/or its affiliates.

> **Note**
>
> The fields which are marked as Required are mandatory.

For more information on fields, refer to the field description table.

Table 2-6 Add Account Payee - Cross Border Account - Field Description

Field Name	Description
Payee Type	Select **Cross Border.**
Account Details	
Account Number	Specify the account number of the payee.
Confirm Account Number	The user is required to re-enter the payee's account number in this field.
Account Name	Enter the name of the payee as maintained against the payee's bank account.
Lei Code	Lei code of the payee.
Bank Details	
Select Bank	The option to select the bank. The options are: • **Swift Code** • **NCC (National Clearing code)** • **Bank Details**
Lookup Swift Code	Link to search the SWIFT code. This link enabled if the **Swift Code** option is selected in the **Select Bank** field. For more information on **Lookups**, refer **Lookups** section.
National Clearing Code Lookup	Link to search the NCC code. This link enabled if the **NCC Code** option is selected in the **Select Bank** field. For more information on **Lookups**, refer **Lookups** section.
Below fields are enabled if the **Bank Details** option is selected in the **Select Bank** field.	
Bank Name	Name of the bank in which the payee account is held.
Bank address	Complete address of the bank at which the payee account is held.
Country	Country of the bank.
City	City to which the bank belongs.
Transfer via Intermediary Bank	The option to select another bank for Cross Border transaction as an intermediary bank. The options are: • **Swift Code** • **NCC (National Clearing code)** • **Bank Details**
Swift Code Lookup	Link to search the SWIFT code. This link enabled if the **Swift Code** option is selected in the **Select Bank** field. For more information on **Lookups**, refer **Lookups** section.

Copyright © 2015, 2025, Oracle and/or its affiliates.

Table 2-6 (Cont.) Add Account Payee - Cross Border Account - Field Description

Field Name	Description
National Clearing Code Lookup	Link to search the NCC code. This link enabled if the **NCC Code** option is selected in the **Select Bank** field. For more information on **Lookups**, refer **Lookups** section.
Below fields are enabled if the **Bank Details** option is selected in the **Select Bank** field.	
Bank Name	Name of the bank in which the payee account is held.
Bank address	Complete address of the bank at which the payee account is held.
Country	Country of the bank.
City	City to which the bank belongs.
Personal Details	
Upload Photo	Select this option to upload a profile photo against the payee. Following actions are available on the + icon: • **Upload** – Browse and upload the profile picture. • **Choose Avatar** - Select initials pattern profile picture or picture from suggestions. • **Remove** - Removes the profile picture uploaded. This option will only appear if no photo has been uploaded against the payee. **Note** a. The maximum allowable image size is 1MB, and the accepted formats are limited to JPG and PNG. b. Once a photo is uploaded against the payee, click on the + icon and select Upload/Choose Avatar to update the profile picture.
Nickname	Specify a nickname to be assigned to the specific account of the payee for the purpose of easy identification.
Email ID	Email address of the payee. Please note that this field is provided simply as a base product feature and will be available to send across to the backend Payments Processor during posting a payment. There will be no notifications sent to the payee on this email address by OBDX. Doing any processing of this field would be an implementation time activity.
Country	Enter the country of the payee's bank.
Address Line 1- 3	Enter the address of the payee's bank.
City	Enter the city of the payee's bank.
Zip Code	Enter the zip code of the payee's bank address
Additional Details	
Access Type	Specify the access type to be assigned to the payee. The options are: • **Public** • **Private**

Copyright © 2015, 2025, Oracle and/or its affiliates.

Table 2-6 (Cont.) Add Account Payee - Cross Border Account - Field Description

Field Name	Description
Primary Party	The primary party associated to the user. The primary party users will always have access to the payee if it's **Public**.
Accessible to Parties	Accessible parties associated to the user. During payee creation a corporate user can define the parties within his GCIF to whom this payee will be accessible if the payee is public. The primary party users will always have access to the payee if it's **Public**.

2. Fill the details in the respective field.
3. In the Nickname field, enter the nickname to be assigned to the payee.

> **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.

4. Perform one of the following actions:
   - Click **Submit** to save the changes. The **Review** screen appears.
   - Click **Cancel** to cancel the transaction.
   - Click **Back** to navigate back to previous screen.
5. Perform one of the following actions:
   - Verify the details and click **Confirm**.

     A success message appears along with the transaction reference number and payee details.
   - Click **Cancel** to cancel the transaction.
   - Click **Back** to navigate back to **Add Payee** screen.
6. Below are the available actions can be performed from the confirmation page:
   - **View Payees -** To view the list of payees. It will navigate to manage payee's screen
   - **Go to Payments Overview -** To go to the **My Payment Overview** page.
   - **Go to Dashboard -** To go to the main dashboard screen.
   - **Make Payment -** To initiate fund transfer to the added payee.
   - **Add New Payee -** To add a new payee.

2.3 Add Demand Draft Payee

This topic describes the payee setup process, wherein users are given the option to categorize the demand draft payee as either **Domestic Bank**, or **Cross Border**.

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

Copyright © 2015, 2025, Oracle and/or its affiliates.

payable at a specified centre and can be issued in local currency as well as in (allowed) foreign currencies. A foreign currency demand draft can be requested using Cross Border Demand Draft while a pay order or local currency demand draft can be requested using the Domestic Demand Draft transaction. A Demand Draft, as compared to a cheque is issued by the Bank against the Bank's own funds and hence there is a reduced risk of the cheque not clearing. Users can save the payee details of the draft through payee maintenance. Payees for demand drafts are of two types:

- Domestic Demand Draft
- Cross Border Demand Draft

The feature allows you to create a Domestic Draft payee 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.

> **Note**
>
> The Long Press Gesture feature is implemented. Users can now press and hold down on a screen for an extended duration, which triggers additional options or actions like Issue Demand Draft, Edit Payee, Delete Payee. This functionality is only supported on mobile devices and tablets.

Perform anyone of the following navigation to access the **Add Account Payee** screen.

- From the Dashboard, click **Toggle menu**, click **Menu**, then click **Payments** .

  Under **Payments** , click **More Actions** , and then click **Payees**, then click **Add Demand Draft Payee**.
- From the Dashboard, click **Toggle menu**, click **Menu**, then click **Payments** .

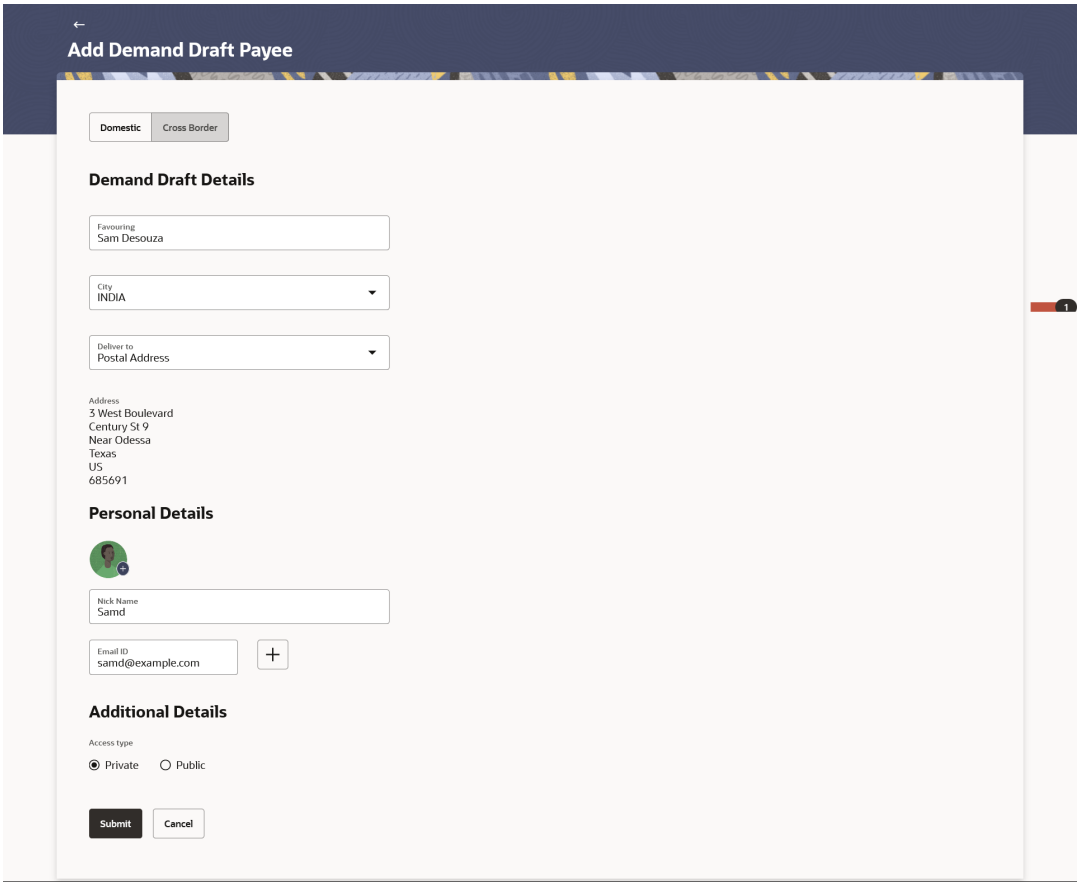
  Under **Payments** , click **More Actions** , and then click **Payees**, then click **Add Demand Draft Payee**.
- From the Search bar, type **Payees – Add Demand Draft Payee**and press **Enter**.

To add a new demand draft payee:

1. The **Add Demand Draft Payee** screen appears.

Copyright © 2015, 2025, Oracle and/or its affiliates.

Figure 2-11 Add Demand Draft Payee- Domestic



Copyright © 2015, 2025, Oracle and/or its affiliates.

Figure 2-12 Add Demand Draft Payee- Cross Border

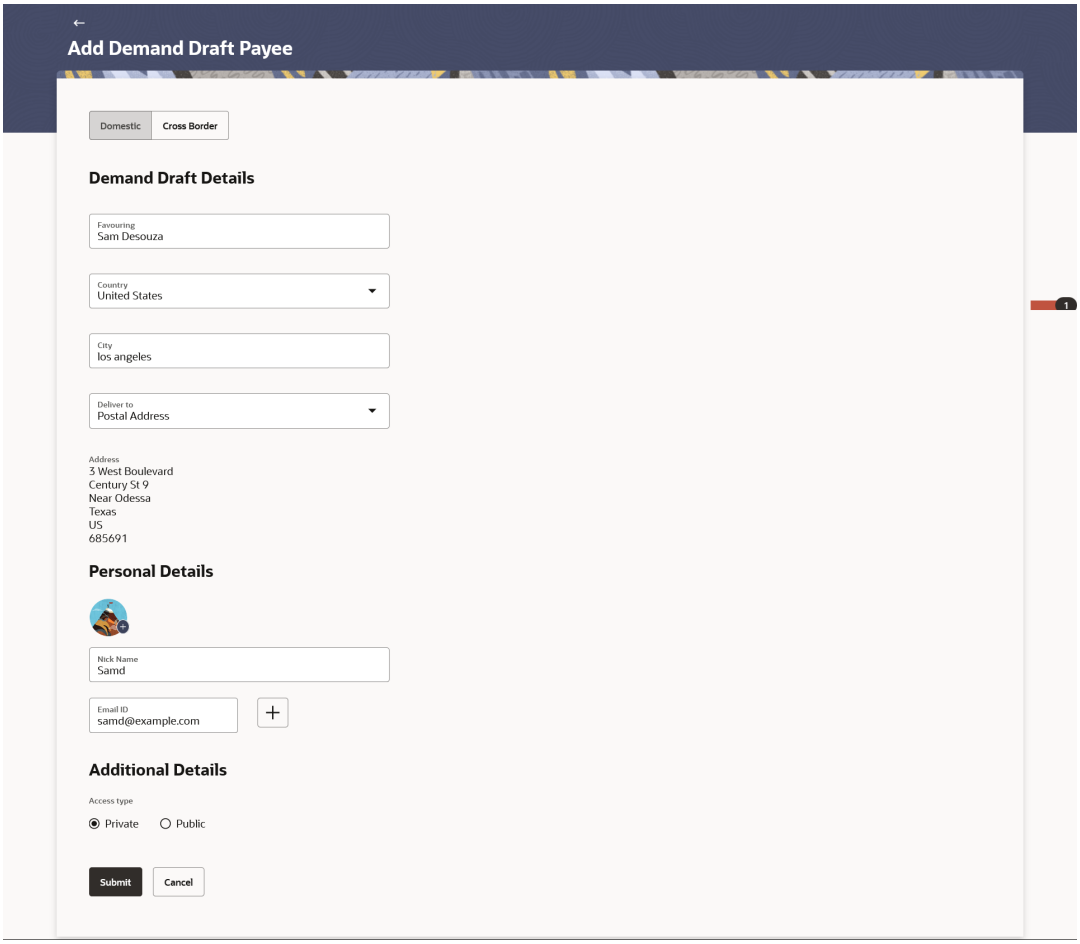


Table 2-7 Field Description

Field Name	Description
Draft Type	Specify the type of draft to be associated with the payee. It Could be: • **Domestic** • **Cross Border**
Demand Draft Details	
Favouring	Specify the name of the payee as it is to be printed on the demand draft.
Country	Specify the country in which the draft is to be payable. This field is enabled only for the **Cross Border** Demand Draft type.
City	Specify the name of the city in which the draft is payable.
Personal Details	

Copyright © 2015, 2025, Oracle and/or its affiliates.

Table 2-7 (Cont.) Field Description

Field Name	Description
Upload Photo	Select this option to upload a profile photo against the payee. Following actions are available on the + icon: • **Upload** – Browse and upload the profile picture. • **Choose Avatar** - Select initials pattern profile picture or picture from suggestions. • **Remove** - Removes the profile picture uploaded. This option will only appear if no photo has been uploaded against the payee. **Note** a. The maximum allowable image size is 1MB, and the accepted formats are limited to JPG and PNG. b. Once a photo is uploaded against the payee, click on the + icon and select Upload/Choose Avatar to update the profile picture.
Nickname	Specify a nickname to be assigned to the specific account of the payee for the purpose of easy identification.
Email ID	Email address of the payee. **Note** 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.
Additional Details	
Access Type	Specify the access type to be assigned to the payee. The options are: • **Public** • **Private**
Primary Party	The primary party associated to the user. The primary party users will always have access to the payee if it's **Public**.
Accessible to Parties	Accessible parties associated to the user. During payee creation a corporate user can define the parties within his GCIF to whom this payee will be accessible if the payee is public. The primary party users will always have access to the payee if it's **Public**.

2. Fill the details in the respective field.
3. In the **Nickname** field, enter the nickname to be assigned to the payee.
4. Click **Submit**.

Copyright © 2015, 2025, Oracle and/or its affiliates.

The **Add Payee - Review** screen appears.

5. The **Review** screen appears.

   Perform one of the following actions:

   - Verify the details and click **Confirm**.
   - Click **Cancel** to cancel the transaction.
   - Click **Back** to navigate back to **Add Payee** screen.

6. The success message appears along with the transaction reference number and payee details.
7. Below are the available actions on the confirmation page:
   - **View Payees -** To view the list of payees. It will navigate to manage payee's screen
   - **Go to Payments Overview -** To go to the **My Payment Overview** page.
   - **Go to Dashboard -** To go to the main dashboard screen.
   - **Issue Demand Draft -** To issue demand draft to the added payee.
   - **Add New Payee -** To add a new payee.

2.4 Manage Payees

- Payee Details
  This topic provides the systematic instructions to user to view payee details, which presents information such as payment type, payee photo/avatar, name, nickname, address, and account number, along with options to initiate a payment, update payee details, or delete the payee record.
- Edit Payee Details
  This topic describes the functionality that allows users to update the payee details.
- Delete Payee
  This topic provides the systematic instructions to users for deleting the existing payee.

2.4.1 Payee Details

This topic provides the systematic instructions to user to view payee details, which presents information such as payment type, payee photo/avatar, name, nickname, address, and account number, along with options to initiate a payment, update payee details, or delete the payee record.

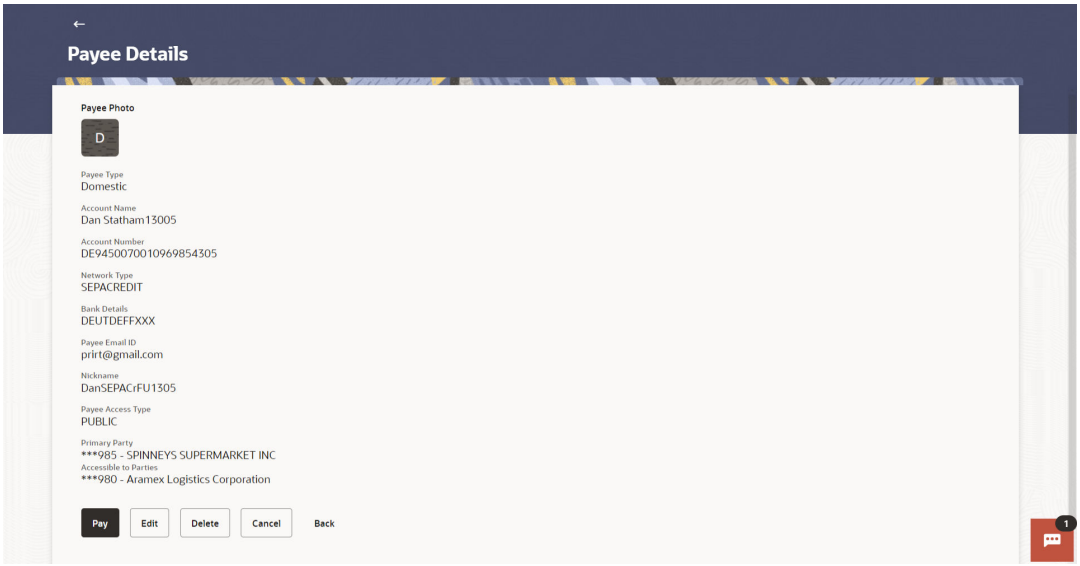
To view payee details:

1. Navigate to the **Payees** screen.
2. Click on the specific card/row of the Account type payee to view further details of each payee.

   The **Payee Details** screen appears.

Copyright © 2015, 2025, Oracle and/or its affiliates.

Figure 2-13 Payee Details- Account



> **Note**
>
> The fields which are marked as Required are mandatory.

For more information on fields, refer to the field description table.

Table 2-8 Payee Details- Account - Field Description

Field Name	Description
Payee Type	The payee type can be one of the following: • **Within Bank** • **Domestic** • **Cross Border**
Account Type	Account type of the payee. Values in this come based on regionalization. This field appears for **Domestic** type of payee.
Account Number	The bank account number of the payee.
Bank Details	Details of the payee's bank account which will include the address and bank and branch codes. This field appears for **Cross Border** and **Domestic** type of payee.
Payee Email ID	Email Id of the payee.
Intermediary Bank Details	The details of the intermediary bank i.e., the name and address of the bank's branch appears. This field appears for **Cross Border** type of payee.
Daily Limit	The maximum limit that can be transferred to this account on a daily basis. Click on the icon against the **Daily Limits** to update or set limit.

Copyright © 2015, 2025, Oracle and/or its affiliates.

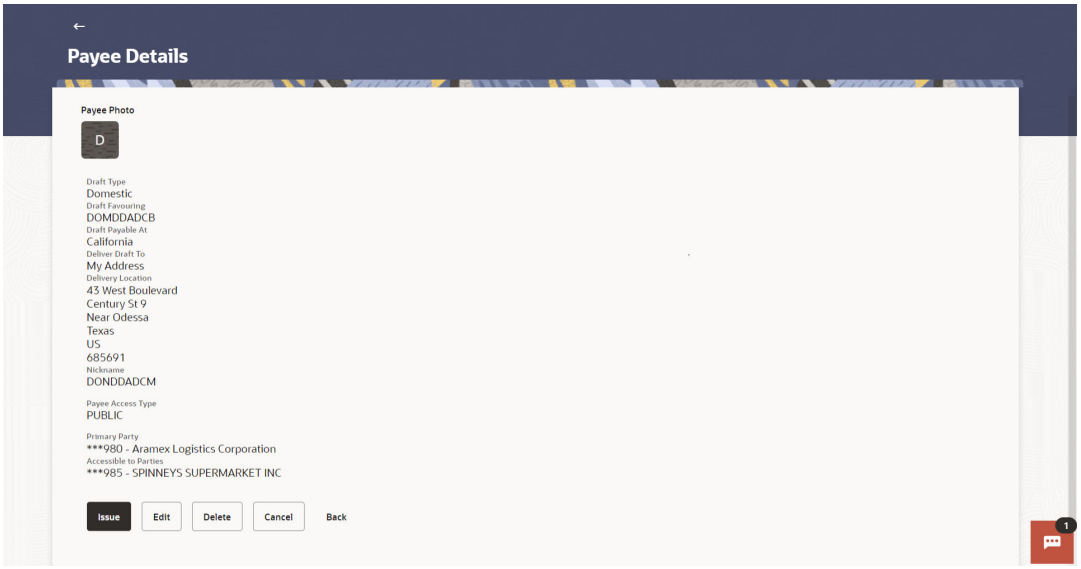
Table 2-8 (Cont.) Payee Details- Account - Field Description

Field Name	Description
Monthly Limit	The maximum limit that can be transferred to this account on a monthly basis. Click the icon against the **Monthly Limits** to update or set limit.
Remove Payee Limit	Click the icon to remove the limits set for the payee (Daily Limit / Monthly Limit).
Access Type	The access type of the payee. The values can be: • **Public** • **Private**
Primary Party	The primary party associated to the user. This field is displayed if the **Public** option is selected in the **Access Type** field.
Accessible to Parties	Accessible parties associated to the user. During the payee creation, a corporate user can define the parties within his/her GCIF to whom this payee will be accessible if the payee is public. This field is displayed if the **Public** option is selected in the **Access Type** field. The primary party users will always have access to the payee if it's **Public**.

3. Click on the specific card of the **Demand Draft** type payee to view further details of each card.

   The **Payee Details** overlay screen appears.

Figure 2-14 Payee Details- Demand Draft



> **Note**
>
> The fields which are marked as Required are mandatory.

Copyright © 2015, 2025, Oracle and/or its affiliates.

For more information on fields, refer to the field description table.

Table 2-9 Payee Details- Demand Draft - Field Description

Field Name	Description
Payee Photo	Displays the payee account photo, if uploaded. If the photo has been deleted or if no photo is uploaded, the initials of the payee account will appear in place of the photo.
Nickname	The nickname assigned to the payee's account for easy identification.
Draft Favouring	The name of the payee i.e. the intended recipient of the funds appears as defined.
Draft Type	The type of draft associated with the Payee. The demand draft types can be: • **Domestic** • **Cross Border**
Draft Payable At	The country in which the draft is payable. This field appears only if the demand draft is an **Cross Border** demand draft. Displays the name of the city where the draft is payable for the **Domestic** type of the demand draft.
Access Type	The access type of the payee. The values can be: • **Public** • **Private**
Primary Party	The primary party associated to the user. This field is displayed if the **Public** option is selected in the **Access Type** field.
Accessible to Parties	Accessible parties associated to the user. During the payee creation, a corporate user can define the parties within his/her GCIF to whom this payee will be accessible if the payee is public. This field is displayed if the **Public** option is selected in the **Access Type** field. The primary party users will always have access to the payee if it's **Public**.

4. Perform one of the following actions:
   - Click **Make Payment** of the specific payee card to transfer funds towards the Bank Account type payee.

     The user is directed to the **Make Payment** page with the payee information prepopulated.
   - Click **Issue** of the specific payee card to issue a demand draft towards the payee.

     The user is directed to the **Issue Demand Drafts** page with the payee information prepopulated.
   - Click the icon of the specific payee card which you wish to edit the details.

     The system redirects to the **Edit Account Payee** screen.
   - Click the delete icon of specific payee card which you wish to delete.

Copyright © 2015, 2025, Oracle and/or its affiliates.

2.4.2 Edit Payee Details

This topic describes the functionality that allows users to update the payee details.

- Edit Payee Details - Bank Account
  This topic provides the systematic instructions to users for updating the payee details for Account type.
- Edit Payee Details - Demand Draft
  This topic provides the systematic instructions to users for updating the payee details for demand drafts.

2.4.2.1 Edit Payee Details - Bank Account

This topic provides the systematic instructions to users for updating the payee details for Account type.

As a part of the edit payee functionality, the user can edit the details of the payee.

> **Note**
>
> In case of Within Bank Payees, only the Account Number of the payee is validated in the host system and not the Account Name.

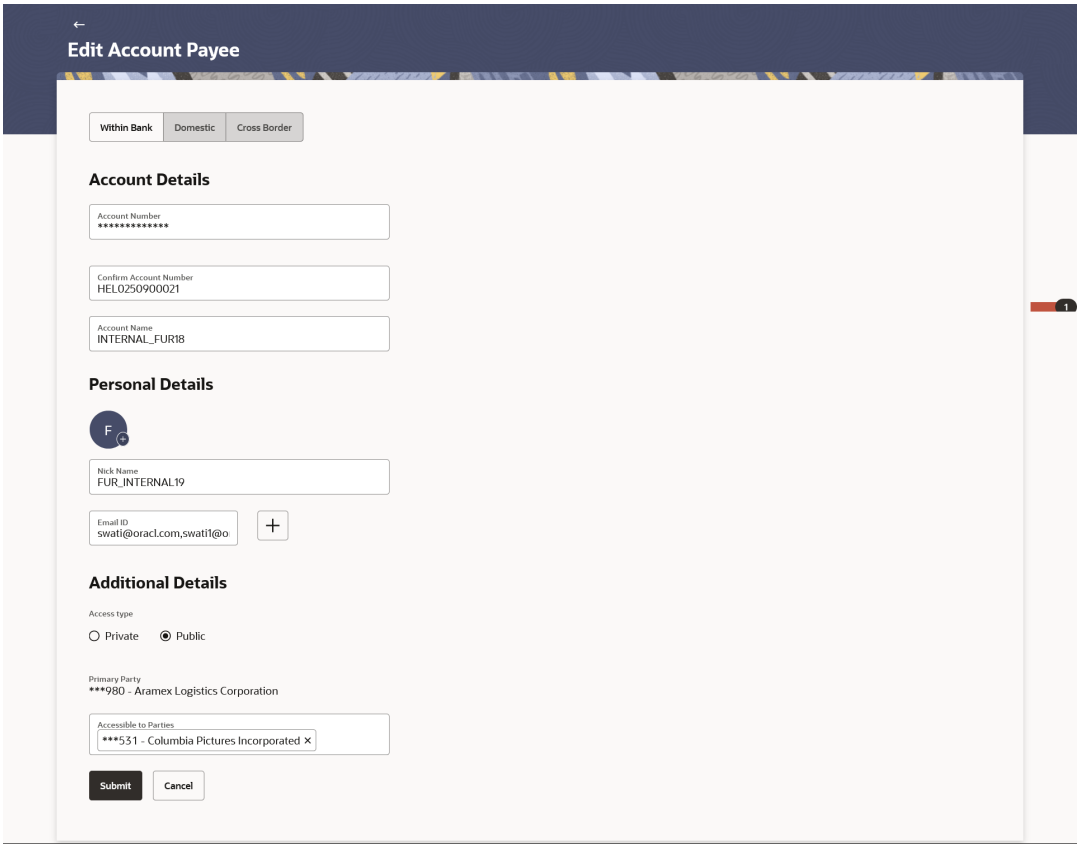
To edit the payee details:

1. Navigate to the **Payees- Accounts** screen.
2. Click the icon of the specific payee card which you wish to edit the details.
3. From the **Payees** summary page, click on the **Payee Nickname** link for the payee record whose details you want to modify.

   The **Edit Payee Details** screen appears.

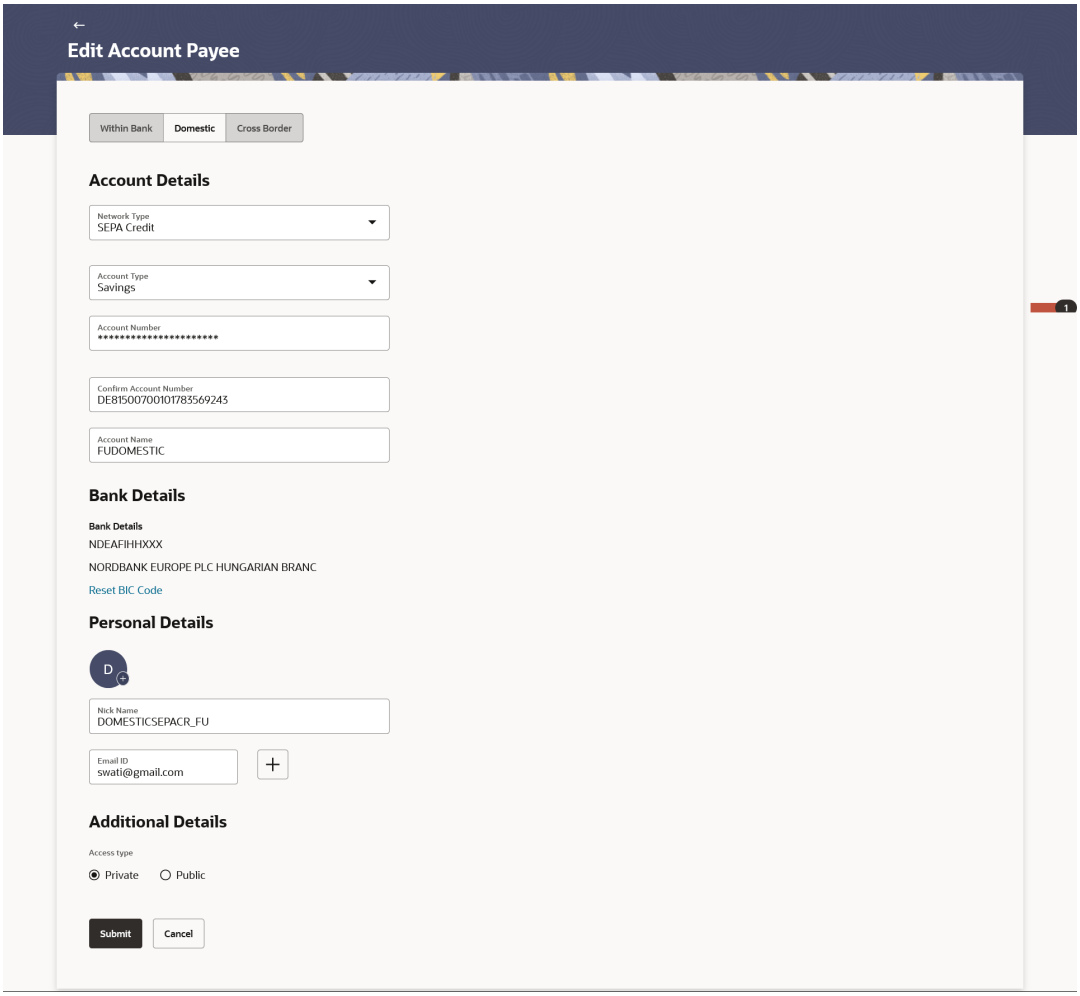
Copyright © 2015, 2025, Oracle and/or its affiliates.

Figure 2-15 Edit Payee Details -Within Bank Payee



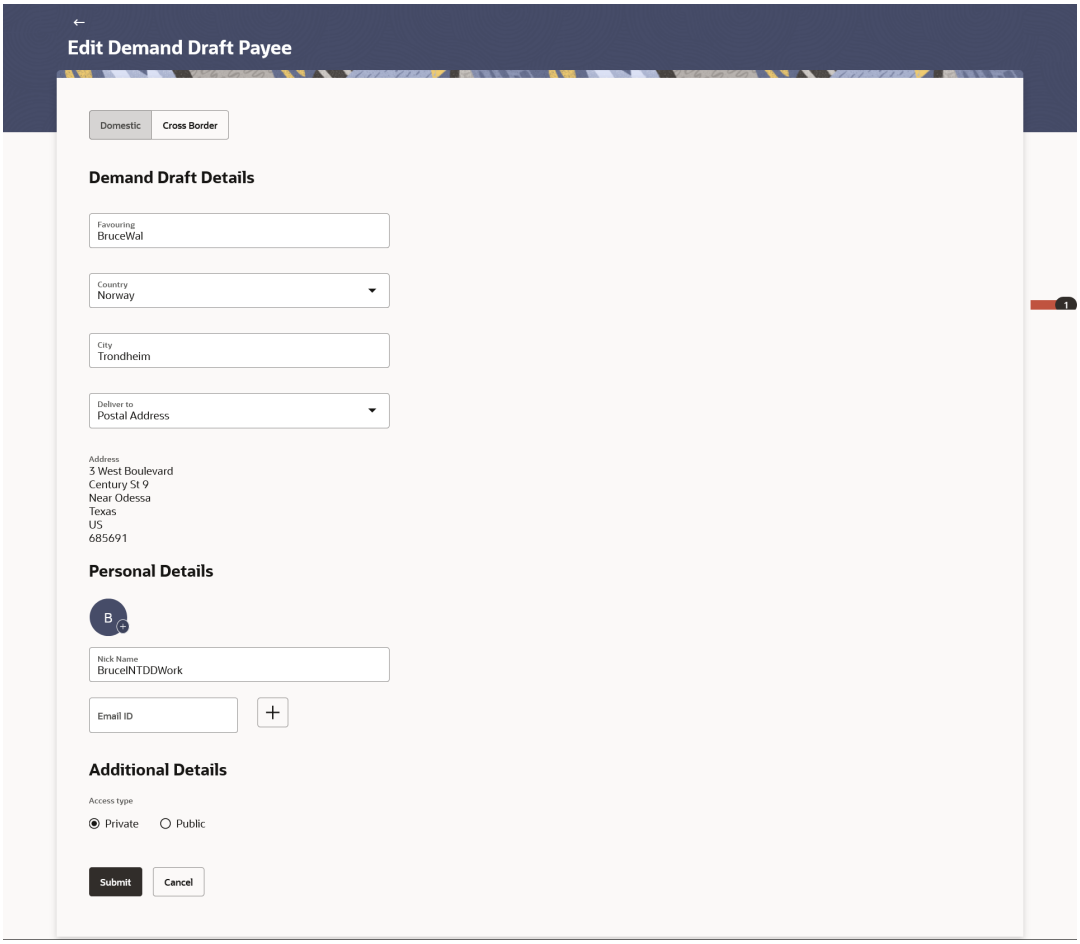
Copyright © 2015, 2025, Oracle and/or its affiliates.

Figure 2-16 Edit Payee Details - Domestic Account Payee



Copyright © 2015, 2025, Oracle and/or its affiliates.

Figure 2-17 Edit Payee Details -Cross Border



2.4.2.2 Edit Payee Details - Demand Draft

This topic provides the systematic instructions to users for updating the payee details for demand drafts.

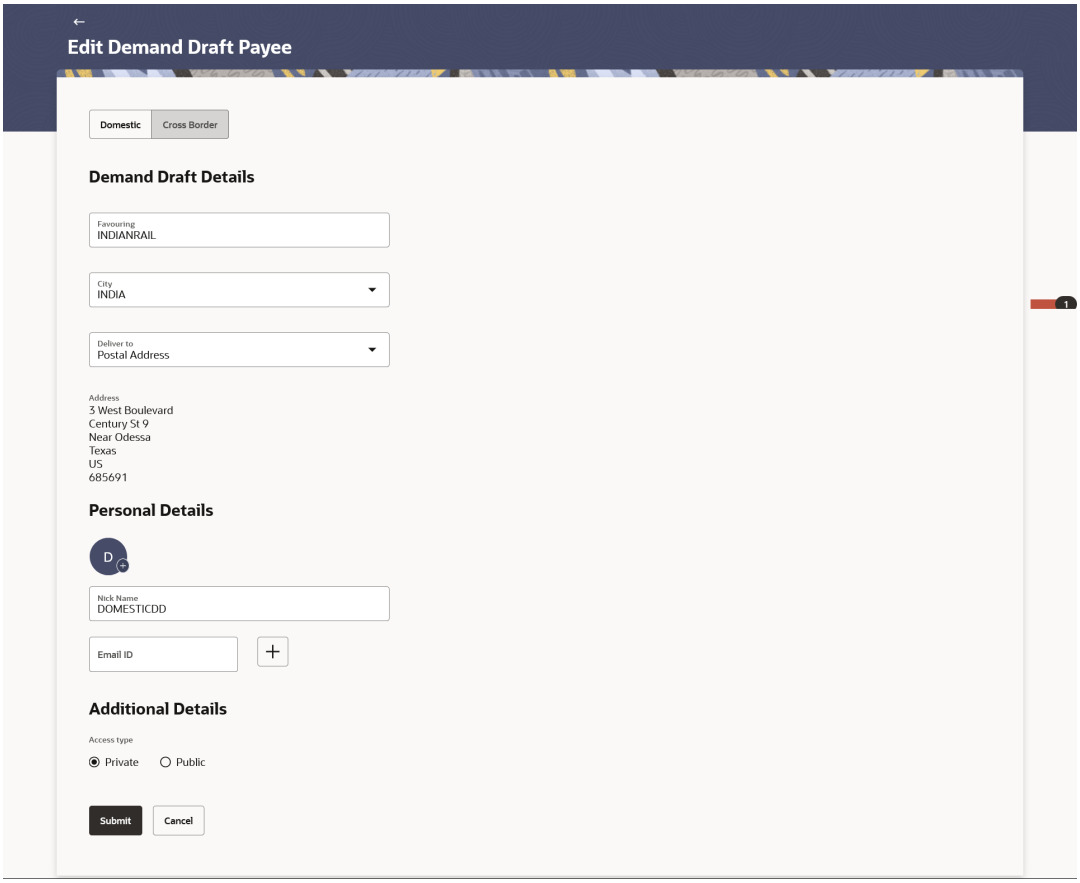
To edit the payee details:

1. Navigate to the **Payees- Demand Draft** screen.
2. Click the icon of the specific payee card which you wish to edit the details.

   The system redirects to the **Edit Demand Draft Payee** screen.

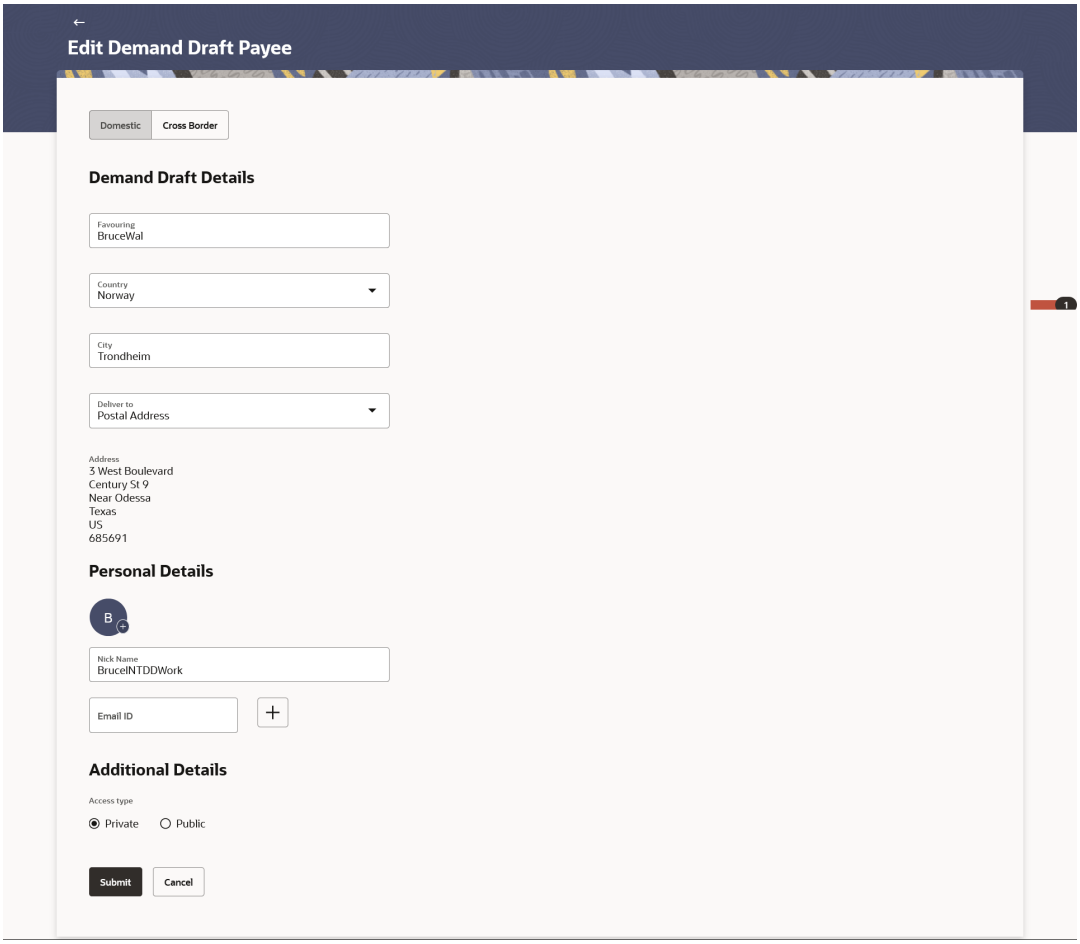
Copyright © 2015, 2025, Oracle and/or its affiliates.

Figure 2-18 Edit Payee Details – Domestic Demand Draft



Copyright © 2015, 2025, Oracle and/or its affiliates.

Figure 2-19 Edit Payee Details – International Demand Draft



2.4.3 Delete Payee

This topic provides the systematic instructions to users for deleting the existing payee.

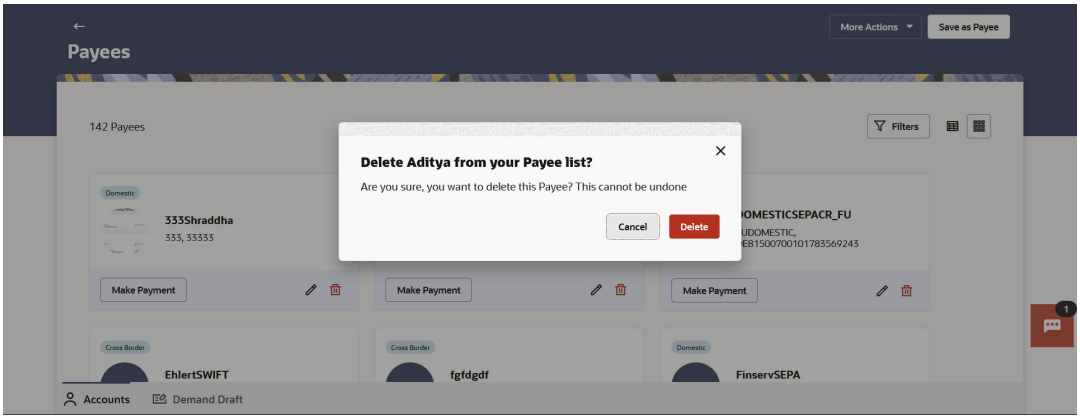
To delete the payee:

1. Navigate to the **Payees** screen.
2. Click the icon of specific beneficary card which you wish to delete.

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

Copyright © 2015, 2025, Oracle and/or its affiliates.

Figure 2-20 Delete Payee



a. Perform one of the following actions:
   - Click **Delete** to proceed with the deletion request.
   - Click **Cancel** to cancel the deletion process.

2.5 Payee User Mapping

This topic describes the Payee User Mapping module, which empowers corporate administrators to restrict payee access to a defined set of users, thereby enabling controlled access to payees for targeted 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 payees, including public payees.

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 payees, the admin will have to operationally remove access to Ad hoc Payments and Payee Management to such users.

Pre-requisites:

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

Perform anyone of the following navigation to access the **Payee User Mapping** screen.

- From the Dashboard, click **Toggle menu**, click **Menu**, then click **Payments** . Under **Payments** , click **More Actions** , and then click **Payee User Mapping** .
- From the Search bar, type **Payees – Payee User Mapping** and press **Enter**

The **Payee User Mapping** screen appears.

Copyright © 2015, 2025, Oracle and/or its affiliates.

- Payee User Mapping - Summary
  This topic provides the systematic instructions for user to view list all private payees created by the corporate administrator.
- Payee User Mapping Details
  This topic provides the systematic instructions on how users can access detailed payee information by clicking the hyperlink associated with the payee's name on the payee user mapping screen.
- FAQ

2.5.1 Payee User Mapping - Summary

This topic provides the systematic instructions for user to view list all private payees created by the corporate administrator.

A quick search is available on the screen by specifying the payee name. User can also view the details of the payee and to map users to the beneficiary.

Features Supported In the application

Functions available on Payee User Mapping are as follows:

- Map user to a payee
- Edit Mapping

The screen is divided into two sections:

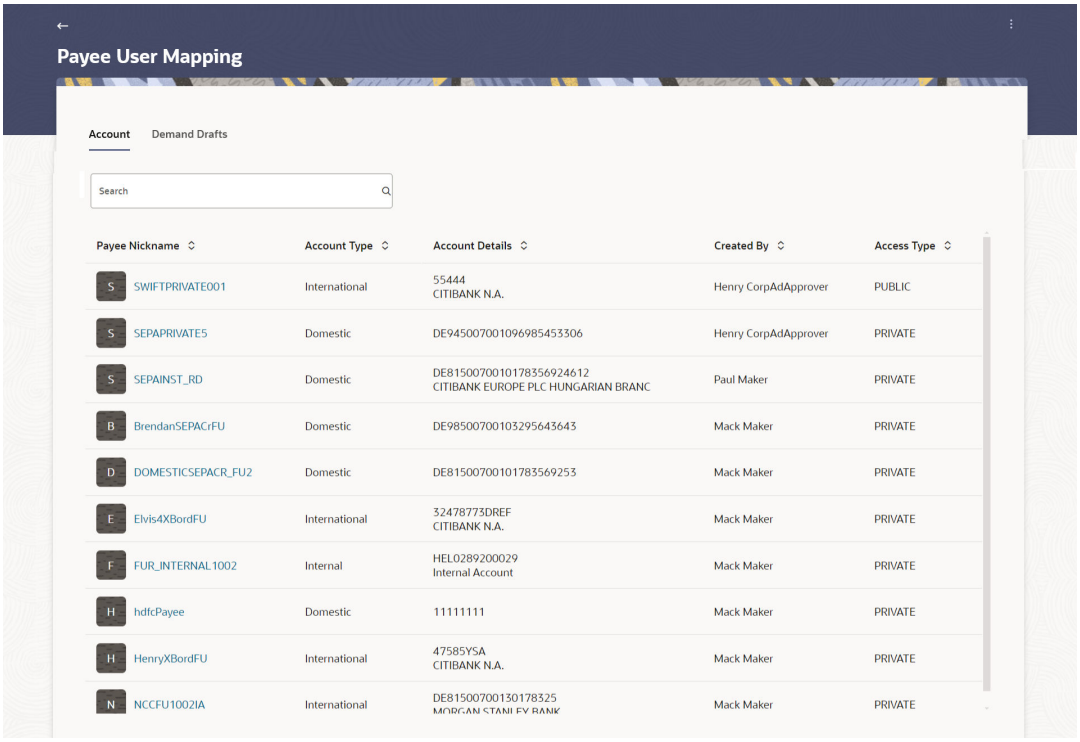
- **Accounts** – Bank Account Payees are listed in this section.
- **Demand Draft** - Payees created for Demand Draft are listed in this section.

To view the payee:

1. In **Search By Payee Name** field, enter the payee name to list all private payees.
2. Click the icon, all private payees created by the corporate administrator will be displayed.

Copyright © 2015, 2025, Oracle and/or its affiliates.

Figure 2-21 Payee User Mapping - Summary



> **Note**
>
> The fields which are marked as Required are mandatory.

For more information on fields, refer to the field description table.

Table 2-10 Payee User Mapping - Summary - Field Description

Field Name	Description
Search by Payee Name	Search the payees created by the corporate administrator by entering the payee name.
Payee Accounts	Below fields appears for **Account** type of payees.
Payee Photo	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.
Payee Nickname	The nickname of the payee, defined at the time of payee creation.
Account Type	The type of account associated with the payee. The options are: • **Within Bank** • **Domestic** • **Cross Border**
Account Details	The details of the account associated with the payee.
Created By	The name of the user who created the payee.

Copyright © 2015, 2025, Oracle and/or its affiliates.

Table 2-10 (Cont.) Payee User Mapping - Summary - Field Description

Field Name	Description
Access Type	The access type of the payee. The values can be: • **Public** • **Private**
Payee - Demand Drafts	Below fields appears if the payee is holding a demand draft.
Search by Payee Name	Search the payees created by the corporate administrator by entering the payee name.
Payee Photo	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.
Payee Nickname	The nickname of the payee, defined at the time of payee creation.
Draft Type	The type of draft. The values can be: • **Domestic** • **Cross Border**
Draft Favouring	Draft favouring details.
Created By	The name of the user who created the payee.
Access Type	The access type of the payee. The values can be: • **Public** • **Private**

3. Click on the **Payee Nickname** link to view the payee user mapping details.

   The **Payee User Mapping Details** screen.

> **Note**
>
> Corporate administrator also has the provision to create a new payee by clicking the **Create** button.

2.5.2 Payee User Mapping Details

This topic provides the systematic instructions on how users can access detailed payee information by clicking the hyperlink associated with the payee's name on the payee user mapping screen.

To view payee details:

1. Click on the **Payee Nickname** link to view the payee user mapping details.

   The **Payee User Mapping Details** screen appears.

Copyright © 2015, 2025, Oracle and/or its affiliates.

Figure 2-22 Payee User Mapping Details - Account type

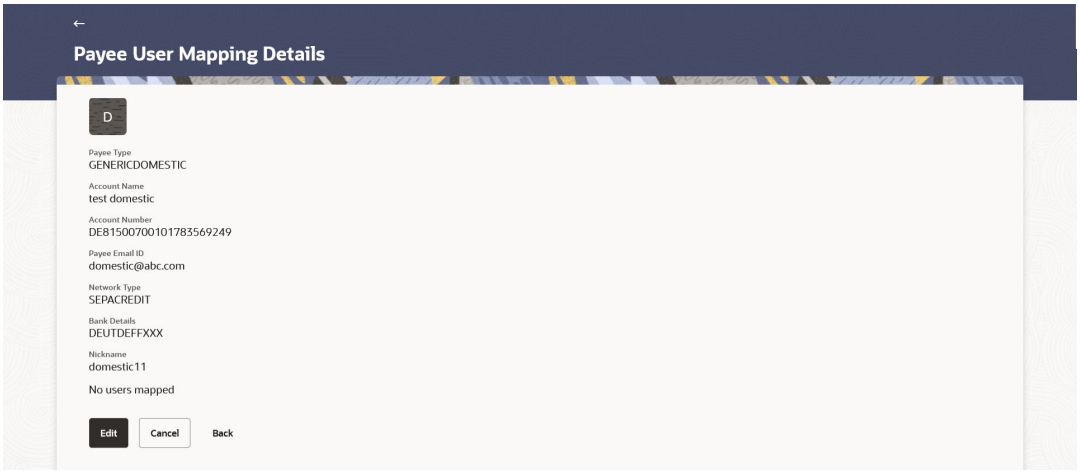
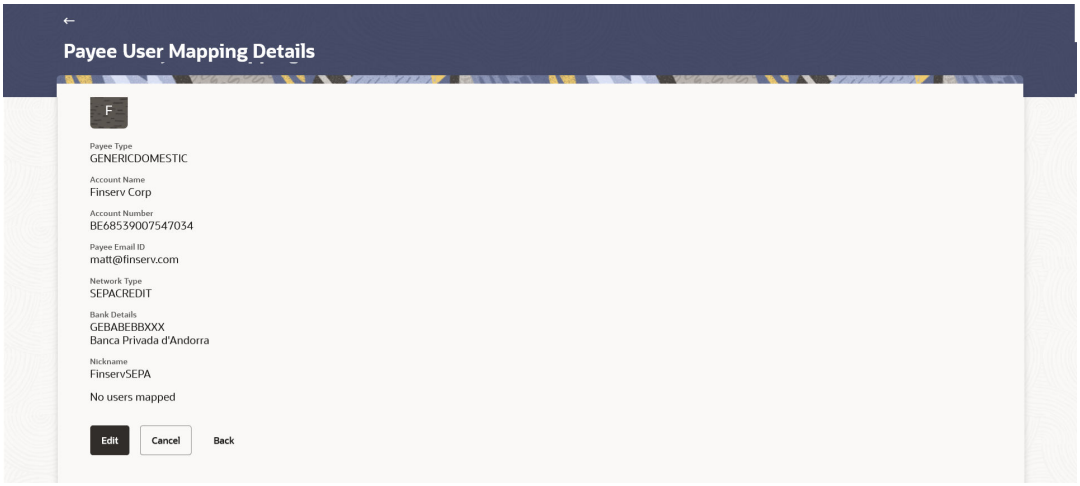


Figure 2-23 Beneficiary User Mapping Details - Demand Draft type



> **Note**
>
> The fields which are marked as Required are mandatory.

For more information on fields, refer to the field description table.

Table 2-11 Beneficiary User Mapping Details - Field Description

Field Name	Description
The following fields appear if a bank account payee is being viewed.	
Payee Name	Name of the payee group.

Copyright © 2015, 2025, Oracle and/or its affiliates.

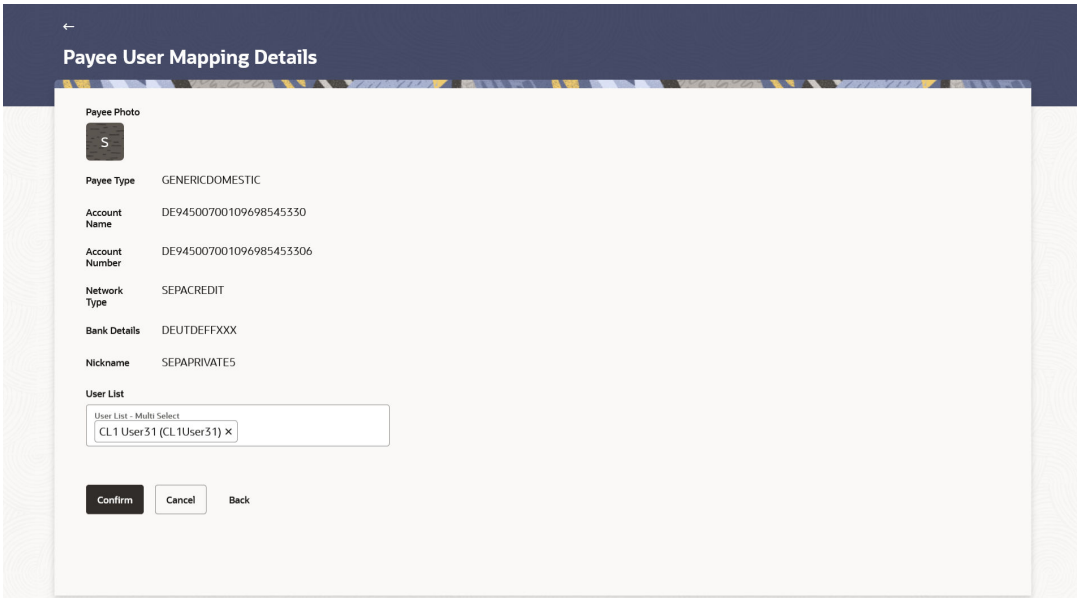
Table 2-11 (Cont.) Beneficiary User Mapping Details - Field Description

Field Name	Description
Payee Photo	Displays the payee's photo, if uploaded. If the photo has been deleted or if no photo is uploaded, the initials of the payee will appear in place of the photo.
Payee Details - Account	The following fields are applicable for **Account** type payees.
Payee Type	The payee type can be one of the following • **Within Bank** • **Domestic** • **Cross Border**
Account Name	The name of the payee as maintained in the bank account.
Account Number	The bank account number of the payee.
Payee Email ID	Email ID of the payee
Bank Details	Details such as bank name, bank code and address of the bank in which the payee's account is held. This field appears for **Domestic** and **Cross Border** type account payee.
Payee Address	The address of the payee. This field appears if the details being viewed are that of an **Cross Border** payee.
Nickname	The payee's nickname as defined at the time of payee creation.
User List	All the users currently mapped to the payee
Payee Details - Demand Draft	The following fields are applicable for Demand Draft payees.
Payee Name	Name of the payee for identification.
Payee Photo	Displays the payee's photo, if uploaded. If the photo has been deleted or if no photo is uploaded, the initials of the payee will appear in place of the photo.
Draft Type	The type of draft. The values can be: • **Domestic** • **Cross Border**
Draft Favouring	The name of the payee as it is to be printed on the draft.
Draft Payable at	They name of the city (if the draft type is Domestic) at which the draft is payable. The name of the country and city (if the draft type is **Cross Border**) at which the draft is payable.
User List	List all the users currently mapped to the payee. The list of users is displayed in the format: Full Name (Username).

2. Perform one of the following actions:
   - Click **Edit** to enable a multi-select drop-down list with all corporate users.
     a. Select the users which need to be mapped to the payee from the drop-down list.
     b. Select the users required to be mapped and click on **Confirm** to complete the mapping.
   - Click **Cancel** to cancel the transaction.
   - Click **Back** to navigate back to the previous screen.

Copyright © 2015, 2025, Oracle and/or its affiliates.

Figure 2-24 Payee User Mapping Details - Edit



2.5.3 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 use 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 which has been given access. All users of the party will be able to view and use these payees while initiating payments.
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.

Copyright © 2015, 2025, Oracle and/or its affiliates.

3 Make Payment

This topic describes the **Make Payment** feature, which enables users to initiate online payments between their own accounts or to external payees, whether pre-existing or ad hoc payees for whom the customer must provide complete payee and transfer details.

- Within Bank Transfer
- Domestic Transfer
- Cross Border Transfer

User selects the specific account or the payee towards which the transfer is to be made. The user is not required to explicitly select the transfer type (Within Bank, Domestic or Cross Border) since this is defined at the time of payee creation.

> **Note**
>
> Payments using only Real Accounts and Virtual Accounts is qualified with Oracle Banking Payments. Payments based on a 'Virtual Identifier + Remittance ID' combination are not qualified out of the box. Recurring Payments, also referred

Recurring Payments, 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 recurring payments by introducing the selection at the time making the regular payments. Through this feature, users can set an instruction 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 **Recurring Payments** screen. The user can also cancel a repeat transfer instruction, if so desired, from the **Recurring Payments summary or details** screen.

Cross Border Low value payments are now enabled as part of Make Payments. User can opt for the low value payment while making the cross-border payment based on the amount and selected bank.

Pre-requisites:

- 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 **Make Payment** feature enables users to make payments towards:

- Saved Payee – Within Bank, Domestic and Cross Border transfers are supported and are triggered based on the payee and specific payee account selection.

Copyright © 2015, 2025, Oracle and/or its affiliates.

- My Accounts – Users can transfer funds within their own accounts held in the bank.
- New Payee – Users are able to transfer funds to towards payees that are not registered with the bank

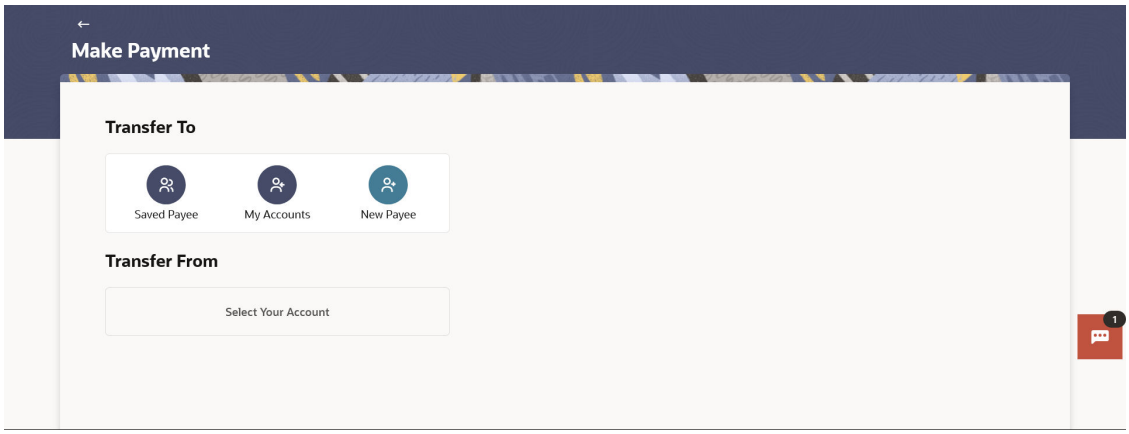
To make a payment:

1. Perform anyone of the following navigation to access the **Make Payment** screen.
   - From the Dashboard, click **Toggle menu**, click **Menu**, then click **Payments** .

     Under **Payments** , click **Make Payment** .
   - From the Search bar, type **Payments – Make Payment** and press **Enter**

The **Make Payment** screen appears.

Figure 3-1 Make Payment



> **Note**
>
> The fields which are marked as Required are mandatory.

For more information on fields, refer to the field description table.

Table 3-1 Make Payment - Field Description

Field Name	Description
Transfer To	
Saved Payee	Option to select the existing payee to whom you wish to initiate payment. All the payees maintained will be listed for selection.
My Accounts	Display the list of Own Accounts.
New Payee	Option to add new payee to whom you wish to initiate payment.
Transfer From – Will be blank initially	

- Make Payment - Saved Payee
  This topic provides the systematic instructions to user for initiating payments to saved payees.

Copyright © 2015, 2025, Oracle and/or its affiliates.

- Make Payment - My Accounts
  This topic provides the systematic instructions to user for initiating payments to their own accounts, facilitating fund transfers within their accounts held at the bank.
- Make Payment - New Payee
  This topic provides the systematic instructions to user for initiating payment requests to payees who are not registered within the system.
- Transfer From Selection
  This topic provides the systematic instructions to users for choosing a transfer account using the **Transfer From** list.
- Suggestive Credit Value Date
  This topic describes how the payment framework provides the functionality to display a suggested credit value date on the payment review screen.
- Save as Draft
  This topic provides the systematic instructions to users for saving incomplete transactions as drafts, allowing them to be retrieved and completed at a later time.
- Save as Favourite
  This topic provides the systematic instructions to user for saving a designate payments as favorites.

3.1 Make Payment - Saved Payee

This topic provides the systematic instructions to user for initiating payments to saved payees.

All payees (Within Bank, Domestic and Cross Border payees) created by the user are listed for selection. Details of the payee are auto populated on the transaction screen once a selection has been made. Based on the payee selection, an account for debiting funds towards the existing payee will get defaulted on the **Transfer From** field and user can change the source account if required.

Payment related details will be populated based on type of payee selected and based on regionalization. Refer section **Regionalization for Domestic Payments** to see region specific payment fields.

To transfer funds to a payee:

1. Perform one of the following actions:
   - Under the **Transfer To** section, click on the **Saved Payee**.
   - The **Transfer To** overlay screen will appear with the **Saved Payee** tab.

     Note

     a. Users can also add new payee from the **New Payee** tab.

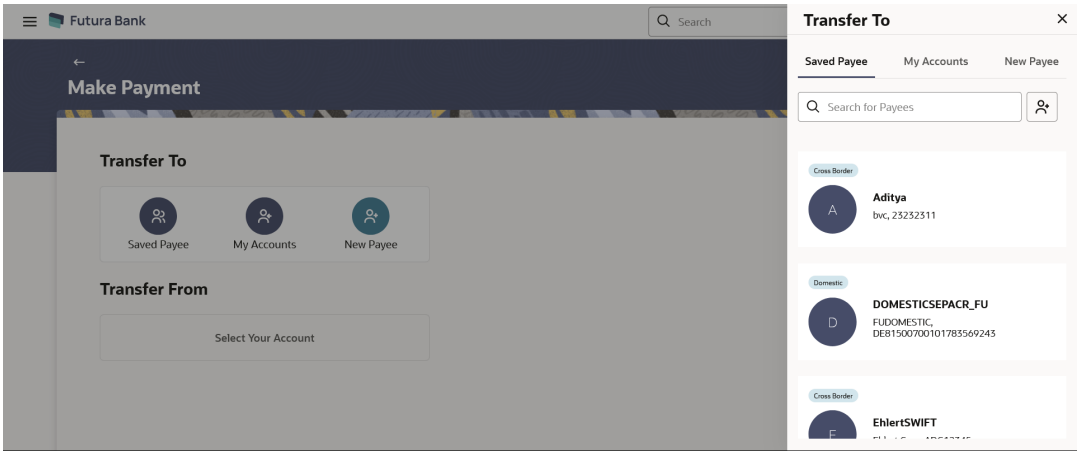
     b. Users can search the specific payees by typing a few characters (type to search). This can be done in fields such as Payee Type, Nickname, Account Name, Account Number.

   - Click the icon to add the new payee.

     The system redirects to **Add Bank Account Payee** screen.

Copyright © 2015, 2025, Oracle and/or its affiliates.

Figure 3-2 Make Payment- Transfer To overlay screen



> **Note**
>
> The fields which are marked as Required are mandatory.

For more information on fields, refer to the field description table.

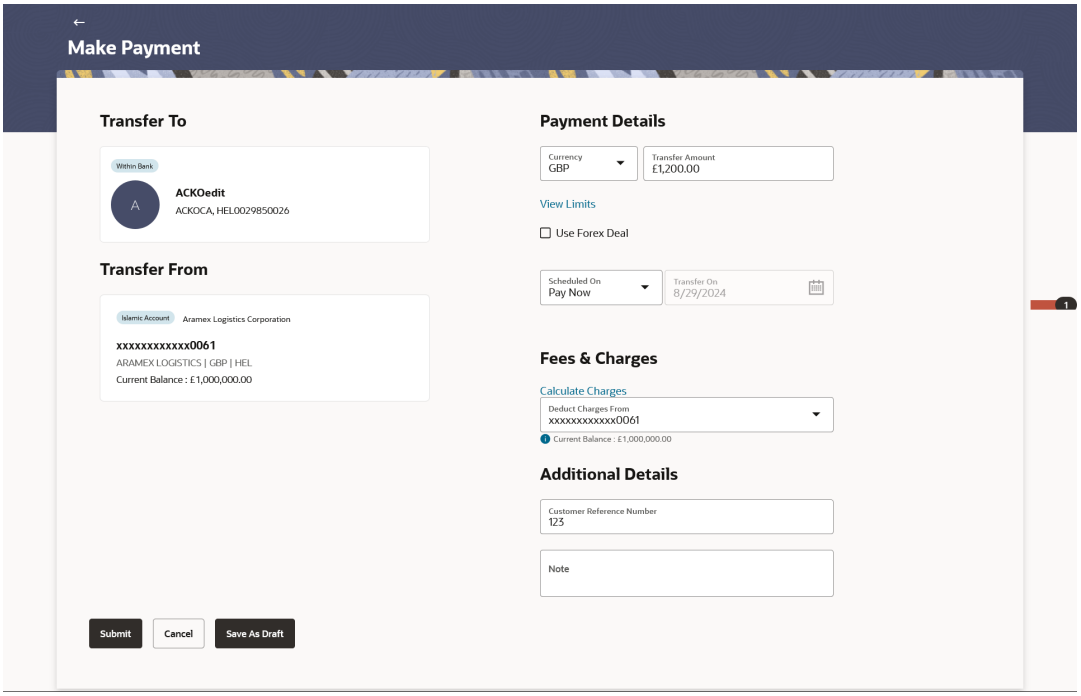
Table 3-2 Make Payment- Transfer To overlay screen - Field Description

Field Name	Description
Search for payee	Allow user to search payee with the Payee Type, Nickname, Account Name, Account Number.
All the saved payees listed on the **Saved Payees** overlay screen. Below details are displayed for each payee -	
Payee Type	Displays the payment type associated with the payee. It Could be: • **Within Bank** • **Domestic** • **Cross Border**
Payee Photo/Initials	Displays the payee's photo, if uploaded, against each payee name. If the payee's photo is not uploaded, the initials of the payee will be displayed in place of the photo.
Bank Name	Displays bank name of the payee in case of Domestic and Cross Border
Payee Nickname	Displays the payee by their nick names defined at the time of payee creation.
Account Name, Account Number	Displays the Account name or nick number of the source account from which the funds are to be debited.

2. On selection of payee, the screen populates the **Transfer From** and **Payment Details**.

Copyright © 2015, 2025, Oracle and/or its affiliates.

Figure 3-3 Make Payment- Saved Payee



> **Note**
>
> The fields which are marked as Required are mandatory.

For more information on fields, refer to the field description table.

Table 3-3 Make Payment- Saved Payee - Field Description

Field Name	Description
Transfer To	
Payee Type	Displays the payee type. The options are: • **Within Bank** • **Domestic** • **Cross Border**
Bank Name	The name of the payee's bank.
Photo/name Initials	The profile photo of the payee.
Payee Nickname	The nickname of the payee.
Account Name, Account Number	Displays the Account name and account number of the payee.
Transfer From	Displays the debit account details such as Type, Nickname, Account name, Account number, Currency, Branch name, etc as configured in the day 0 configuration of account. Based on the payee selected the account will be defaulted, and on click all available accounts will be available to select. Refer **Transfer From Drawer** section.

Copyright © 2015, 2025, Oracle and/or its affiliates.

Table 3-3 (Cont.) Make Payment- Saved Payee - Field Description

Field Name	Description
Badge Type	**Displays the type of the source account from which the funds are to be debited towards the payee.** **The options are:** • **Islamic** • **Conventional**
Account Details	Displays details like - nick name, account number, branch, currency, etc. based on configuration for account in day0.
Current Balance	The net balance in the selected source account is displayed against the Transfer From field once an account is selected.
Payment Details	
Currency	Select the currency in which the payment is to be made. For My Account and Within Bank payments it will display debit account and credit account currency. For Domestic and Cross Border payments it will display debit account and network currencies.
Debit/Transfer Amount	Specify the amount for which the payment is to be made. This could be Debit amount or transfer amount based on currency selected. When Debit currency is selected, it will be Debit amount. When Credit currency or network currency is selected, it will be Transfer amount.
Transfer Currency	Select transfer currency. This will come in case the debit account currency is selected and network allows different currency transfers.
Low Value Payment	Select if the payment is low value payment. This field is enabled for cross border payment when the payee's bank selected is SWIFT and the amount is below the maximum amount defined for low value payment.
View Limits	Link to view the transaction limits. For more information on Limits, refer **View Limits** section.
Exchange Rate	Display indicative exchange rate in case of cross currency transfer.
Use Forex Deal	Select if pre-existing deal applies for the exchange rate.
Lookup Deal Number	Lookup for the Forex deals. Displays all the deals. Select the deal number from the list.
Deal Number	Displays the deal number selected.
Network Type	Select the network type for the payment. Refer section **Regionalization for Domestic Payments** for region specific networks.
Scheduled On	The facility to specify the date on which the payment is to be made. The options are: • **Pay Now**: Select this option if you wish to make the payment on the same day. • **Pay Later**: Select this option if you wish to make the payment at a future date. If you select this option, you will be required to specify the date on which the payment is to be made. • **Recurring**: Select this option if you wish to make the recurring payments.
Transfer On	Specify the date on which the payment is to be made. This field appears if the option **PayLater** is selected from the **Scheduled On** list.

Copyright © 2015, 2025, Oracle and/or its affiliates.

Table 3-3 (Cont.) Make Payment- Saved Payee - Field Description

Field Name	Description
Select Frequency	The frequency in which the repeat transfers are to be executed. The options are: • **Daily** • **Weekly** • **Fortnightly** • **Four-Weekly** • **Monthly** • **Bi-monthly** • **Quarterly** • **Semi-Annually** • **Annually** • **Advanced** **Note** If the **Advanced** option is chosen, one can configure a frequency for the transaction to occur, specifying intervals such as once every X day, weeks, or months. This field appears if the option **Recurring** is selected from the **Scheduled On** list.
Start Transferring	The date on which the first recurring transfer is to be executed.
Stop Transferring	Select the option by which to specify when the recurring transfers are to stop being executed. The following two options are available: • **On Date**: Select this option if you wish to specify a date on which the last transfer is to be executed. • **After Instances:** Select this option if you wish to specify the number of recurring transfers that are to be executed as part of the instruction. This field appears if the option **Recurring** is selected from the **Scheduled On** list.
Date	Specify the date on which the last transfer is to be executed. This fields appears if the option **On Date** is selected in the **Stop Transferring** field.
Instances	Number of instances. This field appears if the option **After Instances** is selected in the **Stop Transferring** field.
Also Transfer Today	Select this option to also initiate a one-time transfer towards the payee for the same amount as each individual instruction.
Fees & Charges	
Calculate Charges	Click on the link to calculate the fees and charges applicable for the transaction. This field is network dependent field, comes from regionalisation.

Copyright © 2015, 2025, Oracle and/or its affiliates.

Table 3-3 (Cont.) Make Payment- Saved Payee - Field Description

Field Name	Description
Correspondence Charges	This field will be displayed for Cross Border payments. Select who will bear the charges in case of Cross Border payments. • **Payee**: transfer charges are to be borne by the payee • **Payer**: transfer charges are to be borne by the payer • **Shared**: transfer charges are to be borne by both the payee and payer
Deduct Charges From	The Bank may levy charges for certain payment networks. The user can choose which debit account to use when paying the charges. The accounting entries for the charge's components will be reflected in the statement of the account selected here. This field is enabled for all Payment Types – Within Bank, Domestic and Cross Border. In case of Cross Border Payments, it is enabled when Payer or Shared option is selected in the Correspondence Charges.
Current Balance	The net balance of the source account.
Additional Details	
Payment Purpose	The purpose of payment. It will be a list of allowed purpose codes.
Payment Details	You can add up to 4 fields each of length not more than 35. These will carry the unstructured remittance information to the Payment Processor.
Customer Reference Number	The reference number assigned to the customer.
Note	Specify a note or remarks for the transaction, if required.
Compliance Questions	For Cross Border payments the screen asks few compliance questions. OBDX supports configuring a list of questions from backend for On-premises. Once configured, the questions will show up on the screen.
Upload Documents	For Cross Border payments the screen lets the user attach documents. OBDX supports configuring a list of mandatory/non-mandatory documents from backend for On-premises. Once configured, the list will show up on the screen. **Note** 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.

3. Fill the details in the respective fields.
4. Perform one of the following actions:
   - Click **Submit** to initiate the request for the payment.
   - Click **Cancel** to cancel the transaction.
5. The success message appears of request of payment transfer along with the reference number, host reference number.
6. Perform one of the following actions from the confirmation page:

Copyright © 2015, 2025, Oracle and/or its affiliates.

- Click **Transaction Details** to view the details of the transaction.
- Click **Go to Dashboard** to go to the Dashboard screen.
- Click **Go to Payments Overview** to go to the Payment Overview page.
- Click **Make Another Payment** to make new payment.
- Click **Check Status** to view the status of the payment transaction.

  System redirects to the **Payment Details** screen.

3.2 Make Payment - My Accounts

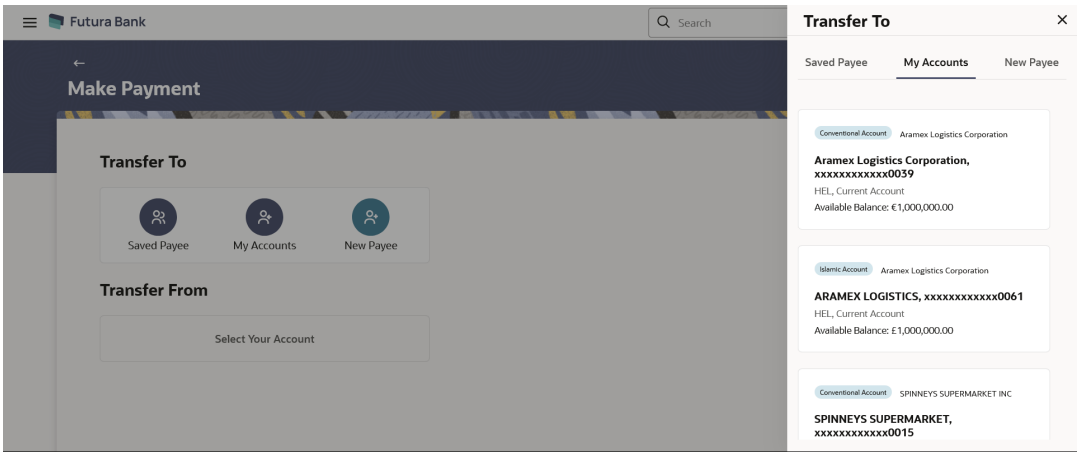
This topic provides the systematic instructions to user for initiating payments to their own accounts, facilitating fund transfers within their accounts held at the bank.

To make payment to a payee's own account:

1. Navigate to the **Make Payment** screen.
2. Under the **Transfer To** section, click on the **My Accounts**.

   The **Transfer To overlay** screen will appear with the **My Accounts** tab.

Figure 3-4 Make Payment- Transfer To overlay screen



> **Note**
>
> The fields which are marked as Required are mandatory.

For more information on fields, refer to the field description table.

Table 3-4 Make Payment- Transfer To overlay screen - Field Description

Field Name	Description
My Accounts	Displays the list of my accounts in the card's layout with following details on each card.

Copyright © 2015, 2025, Oracle and/or its affiliates.

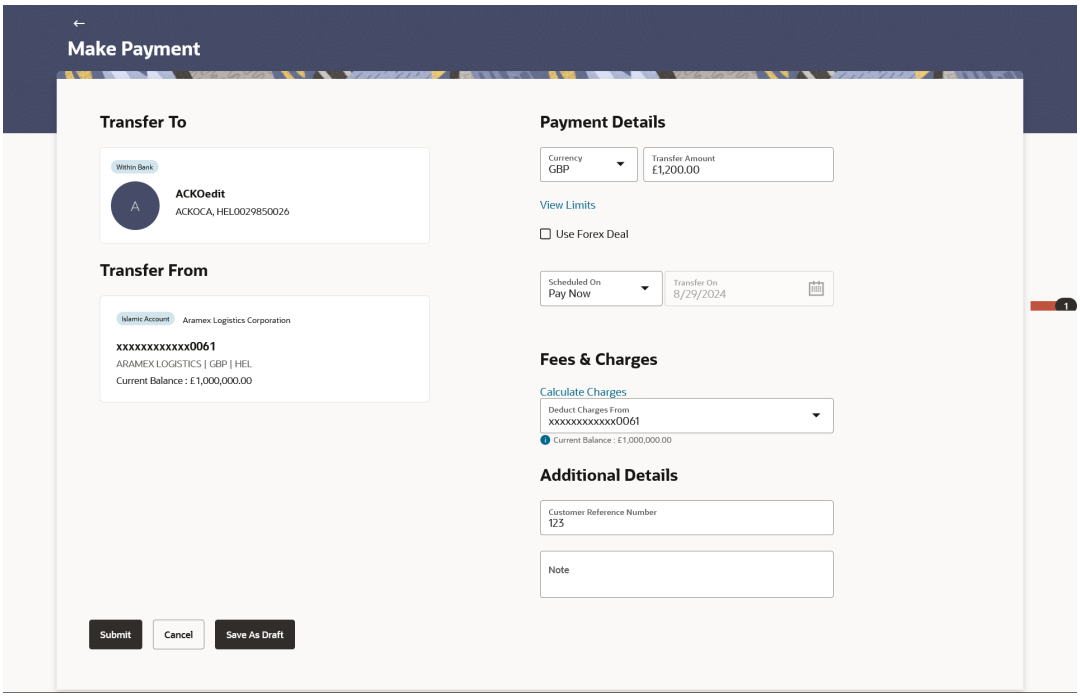
Table 3-4 (Cont.) Make Payment- Transfer To overlay screen - Field Description

Field Name	Description
Badge Type	Displays the type of the source account from which the funds are to be debited towards the payee. The values could be - • **Islamic** • **Conventional**
Account Details	Displays details like - nick name, account number, branch, currency, current balance etc. based on configuration for account in day0.
Current Balance	The net balance in the selected source account is displayed against the Transfer From field once an account is selected.

3. On selection the screen populates the **Transfer From** and **Payment Details**.

> **Note**
>
> Fields under Transfer From, Payment Details, Fees and Charges and Additional Details are same as mentioned above for **Make Payment - Saved Payee**.

Figure 3-5 Make Payment- My Account



> **Note**
>
> The fields which are marked as Required are mandatory.

For more information on fields, refer to the field description table.

Copyright © 2015, 2025, Oracle and/or its affiliates.

Table 3-5 Make Payment- My Account - Field Description

Field Name	Description
Transfer To	
Badge Type	Displays the type of the source account from which the funds are to be debited towards the payee. The values could be • **Islamic** • **Conventional**
Account Details	Displays details like - nick name, account number, branch, currency, current balance etc. based on configuration for account in day0.
Current Balance	The net balance in the selected source account is displayed against the Transfer From field once an account is selected.

3.3 Make Payment - New Payee

This topic provides the systematic instructions to user for initiating payment requests to payees who are not registered within the system.

Since the payment request is for an unregistered payee, the user is required to specify details of the payee along with transaction details. Once the payment request is initiated, the user can register the payee as a payee by selecting the Add as Payee option provided on the confirm screen. The add payee request will go through the additional approval request if approval is configured for add payees.

Users can initiate Within Bank, Domestic and Cross Border payment requests.

To initiate payment request for new payee:

1. Navigate to the **Make Payment** screen.
2. Under the **Transfer To** section, click on the **New Payee**.

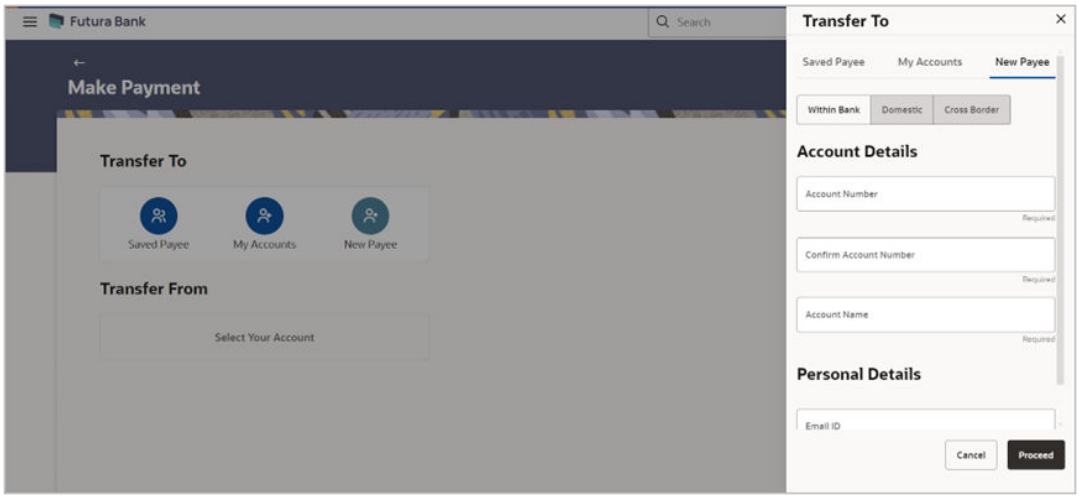
   The **Transfer To overlay** screen will appear with the **New Payee**tab to add new payee. Perform one of the following actions:

   - If you select the **Within Bank** option in the **Payee Type** field:
     The **Account Details** appears for the within bank payment.
   - If you select the **Domestic** option in the **Payee Type** field:
     The **Account Details** appears for the domestic payment.
   - If you select the **Cross Border** option in the **Payee Type** field:
     The **Account Details** appears for the cross-border payment.

   The **Make Payment** screen appears.

Copyright © 2015, 2025, Oracle and/or its affiliates.

Figure 3-6 Make Payment- Transfer To (New Payee – Within Bank) overlay screen



Below payee fields appears for the Within Bank payment type.

> **Note**
>
> The fields which are marked as Required are mandatory.

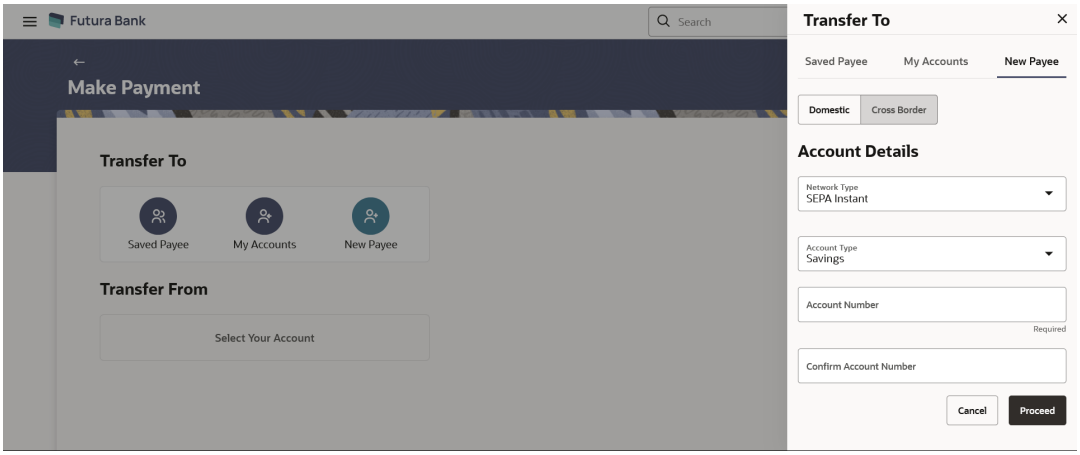
For more information on fields, refer to the field description table.

Table 3-6 Make Payment- Transfer To (New Payee – Within Bank) overlay screen - Field Description

Field Name	Description
PayeeType	Select **Within Bank.**
Account Details	
Account Number	Specify the account number of the payee.
Confirm Account Number	The user is required to re-enter the payee's account number in this field.
Account Name	Enter the name of the payee as maintained against the payee's bank account.
Personal Details	
Email ID	Email addresses of the payee. **Note** 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.

Copyright © 2015, 2025, Oracle and/or its affiliates.

Figure 3-7 Make Payment- Transfer To (New Payee - Domestic) overlay screen



Below payee fields appears for the Domestic payment type. Fields mentioned below comes based on the region configuration. Out of the box supported regions and the corresponding domestic payment fields are mentioned in section **Regionalization for Domestic Payments**.

> **Note**
>
> The fields which are marked as Required are mandatory.

For more information on fields, refer to the field description table.

Table 3-7 Make Payment- Transfer To (New Payee - Domestic) overlay screen - Field Description

Field Name	Description
Payee Type	Select **Domestic.**
Account Details	
Account Type	Select the type of account associated with the payee.
Account Number **OR** **IBAN**	Specify the account number of the payee. OR Specify the IBAN of the payee.
Confirm Account Number **OR** **Confirm IBAN**	The user is required to re-enter the payee's account number in this field. OR The user is required to re-enter the IBAN in this field.
Account Name	Enter the name of the payee as maintained against the payee's bank account.
Verify Account	Select this to verify the account mentioned.

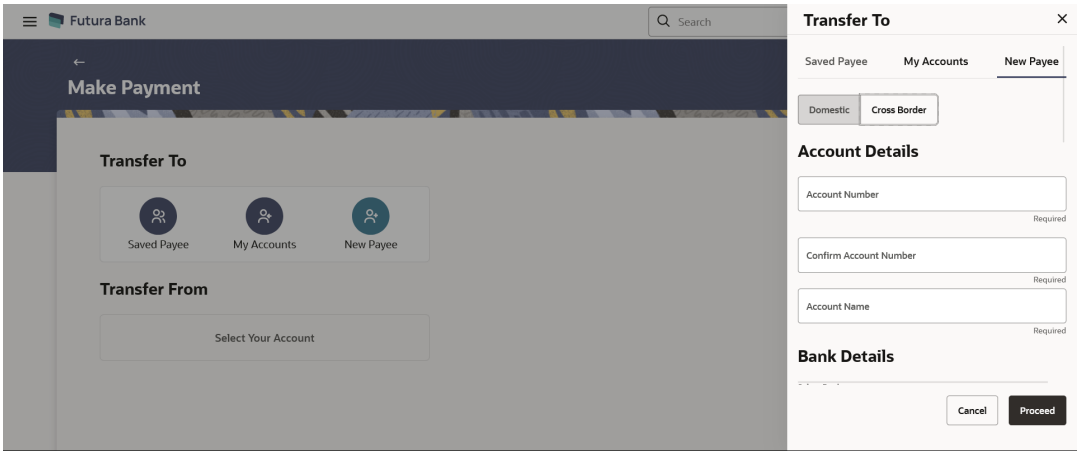
Copyright © 2015, 2025, Oracle and/or its affiliates.

Table 3-7 (Cont.) Make Payment- Transfer To (New Payee - Domestic) overlay screen - Field Description

Field Name	Description
Bank Details	Based on the configuration in regionalisation, one of the below options can be configured for the Bank Details. Out of these four options only one option will be available on the screen. • **Bank Code Lookup** • **Bank Code (Read only)** • **Bank Code (No Verify)** • **Bank Name & Branch**
Bank Code Lookup	On click the **Lookup Bank Code** overlay screen appears with the search criteria. This is to enable user to search for a Bank Code in case he does not remember it. For more information on **Lookups**, refer **Lookups** section.
Bank Code (read-only)	The user can see the Bank Code of the payee's account in read only mode. The bank code will be fetched based on the Account Number/ IBAN and will be displayed here in read only mode.
Bank Code **(No verification)**	Specify the Bank Code of the payee's account. This will not be verified and passed onto the host product processor.
Bank Code **(With verification)**	Specify the Bank Code of the payee's account with the option to verify. The verify option will fetch the bank details based on the bank code specified.
Bank Name	Bank Name of the payee.
Branch	Branch of the bank.
Bank Code Lookup - Search Result	The following fields are displayed in the search results.
Bank Name	Name of the bank.
Address	The complete address of the bank.
Bank Code	The Complete Bank Code. Available as a link, selecting which will copy the Bank Code and Bank Details back onto the Add Payee page.
Bank Details	The details of the bank that include the BIC/IFSC Code as well as the name and address of the bank and branch in which the payees account is held.
Personal Details	
Email ID	Email addresses of the payee. **Note** 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.

Copyright © 2015, 2025, Oracle and/or its affiliates.

Figure 3-8 Make Payment- Transfer To (New Payee - Cross Border) overlay screen



Below payee fields appears for the Cross Border payment type.

> **Note**
>
> The fields which are marked as Required are mandatory.

For more information on fields, refer to the field description table.

Table 3-8 Make Payment- Transfer To (New Payee - Cross Border) overlay screen - Field Description

Field Name	Description
Payee Type	Select **Cross Border.**
Account Details	
Account Number	Specify the account number of the payee.
Confirm Account Number	The user is required to re-enter the payee's account number in this field.
Account Name	Enter the name of the payee as maintained against the payee's bank account.
Lei Code	Enter the Lei Code of the payee.
Bank Details	
Select Bank	The option to select the bank. The options are: • **Swift Code** • **NCC (National Clearing code)** • **Bank Details**
Lookup Swift Code	Link to search the SWIFT code. This link enabled if the **Swift Code** option is selected in the **Select Bank** field. For more information on **Lookups**, refer **Lookups** section.

Copyright © 2015, 2025, Oracle and/or its affiliates.

Table 3-8 (Cont.) Make Payment- Transfer To (New Payee - Cross Border) overlay screen - Field Description

Field Name	Description
National Clearing Code Lookup	Link to search the NCC code. This link enabled if the **NCC Code** option is selected in the **Select Bank** field. For more information on **Lookups**, refer **Lookups** section.
Below fields are enabled if the **Bank Details** option is selected in the **Select Bank** field.	
Bank Name	Name of the bank in which the payee account is held.
Bank address	Complete address of the bank at which the payee account is held.
Country	Country of the bank.
City	City to which the bank belongs.
Transfer via Intermediary Bank	The option to select another bank for Cross Border transaction as an intermediary bank. The options are: • **Swift Code** • **NCC (National Clearing code)** • **Bank Details**
Swift Code Lookup	Link to search the SWIFT code. This link enabled if the **Swift Code** option is selected in the **Select Bank** field. For more information on **Lookups**, refer **Lookups** section.
National Clearing Code Lookup	Link to search the NCC code. This link enabled if the **NCC Code** option is selected in the **Select Bank** field. For more information on **Lookups**, refer **Lookups** section.
Below fields are enabled if the **Bank Details** option is selected in the **Select Bank** field.	
Bank Name	Name of the bank in which the payee account is held.
Bank address	Complete address of the bank at which the payee account is held.
Country	Country of the bank.
City	City to which the bank belongs.
Personal Details	
Email ID	Email address of the payee. **Note** 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.
Country	Enter the country of the payee’s bank.
Address Line 1- 3	Enter the address of the payee’s bank.

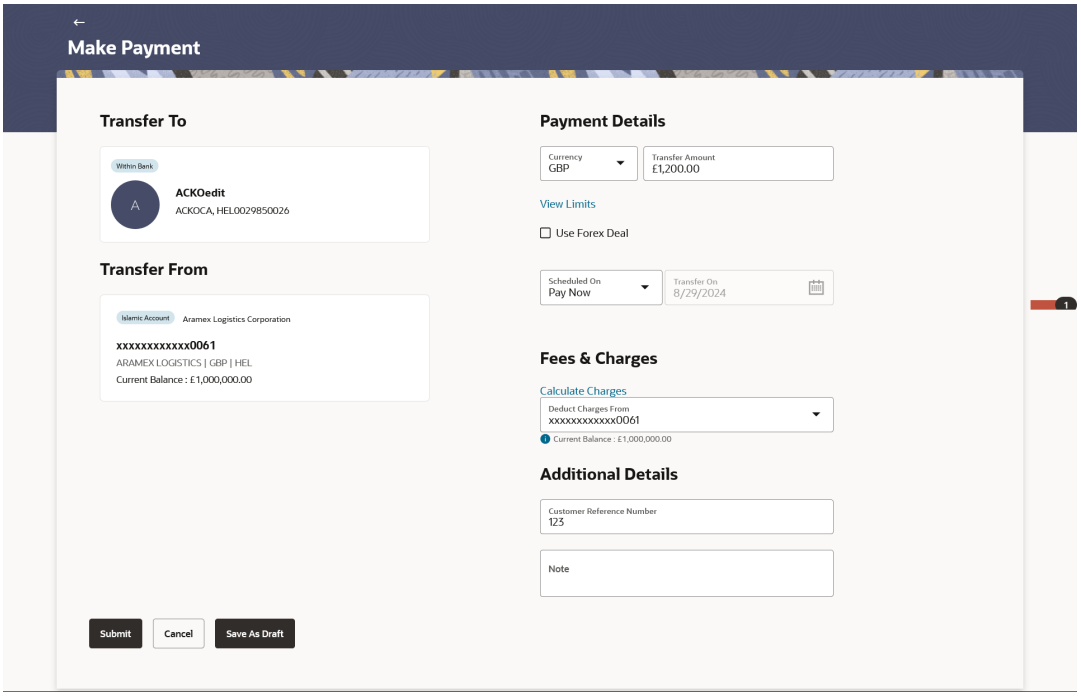
Copyright © 2015, 2025, Oracle and/or its affiliates.

Table 3-8 (Cont.) Make Payment- Transfer To (New Payee - Cross Border) overlay screen - Field Description

Field Name	Description
City	Enter the city of the payee's bank.
Zip Code	Enter the zip code of the payee's bank address

3. Fill the details in the respective field and click on proceed.

Figure 3-9 Make Payment



Once the payee details are entered Payment Details will be populated based on the payee type.

> **Note**
>
> The fields which are marked as Required are mandatory.

For more information on fields, refer to the field description table.

Table 3-9 Make Payment - Field Description

Field Name	Description
Transfer To	

Copyright © 2015, 2025, Oracle and/or its affiliates.

Table 3-9 (Cont.) Make Payment - Field Description

Field Name	Description
Payee Type	Displays the payment type associated with the payee. It could be: • **Within Bank** • **Domestic** • **Cross Border**
Bank Name	Displays bank name of the payee in case of Domestic and Cross Border
Initials	The initials of the payee account name will be displayed in place of the photo.
Account Name, Account Number	Displays the Account name and account number provided for the payee.

> **Note**
>
> Fields under **Transfer From**, **Payment Details**, **Fees and Charges** and **Additional Details** are same as mentioned above for **Make Payment - Saved Payee**.

3.4 Transfer From Selection

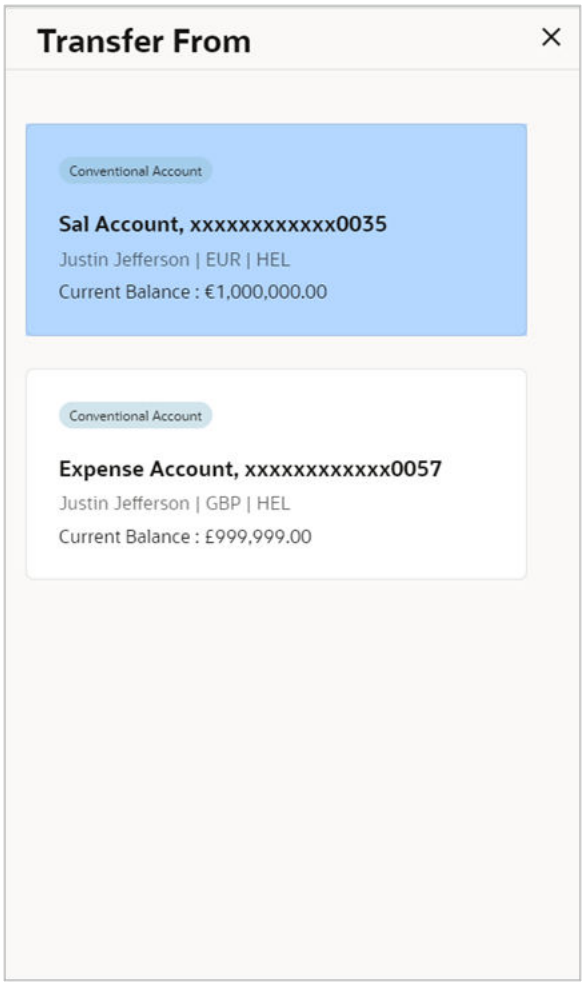
This topic provides the systematic instructions to users for choosing a transfer account using the **Transfer From** list.

On click of **Transfer From** card the **Transfer From** drawer will open displaying all the accounts available to the user. There are 3 types of drawers possible:

- **When number of accounts are less than 10. In that case, the accounts will be listed as shown.**

Copyright © 2015, 2025, Oracle and/or its affiliates.

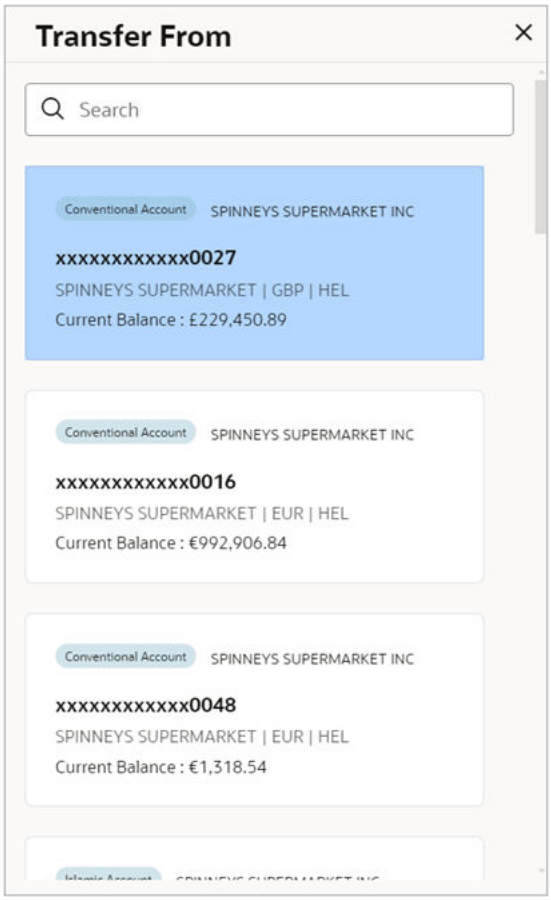
Figure 3-10 Transfer From Selection



- **When number of accounts are between 10 to 100.**
  In this case a search option is provided, to search the by typing in few characters. The search could be on account name, account number, branch, amount or currency.

Copyright © 2015, 2025, Oracle and/or its affiliates.

Figure 3-11 Transfer From Selection



- **When number of accounts are more than 100.**
  In this case advanced search option is provided, to search the by using below filters:
  - Party Name
  - Account Number
  - Account Name
  - Account Type

3.5 Suggestive Credit Value Date

This topic describes how the payment framework provides the functionality to display a suggested credit value date on the payment review screen.

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.

Copyright © 2015, 2025, Oracle and/or its affiliates.

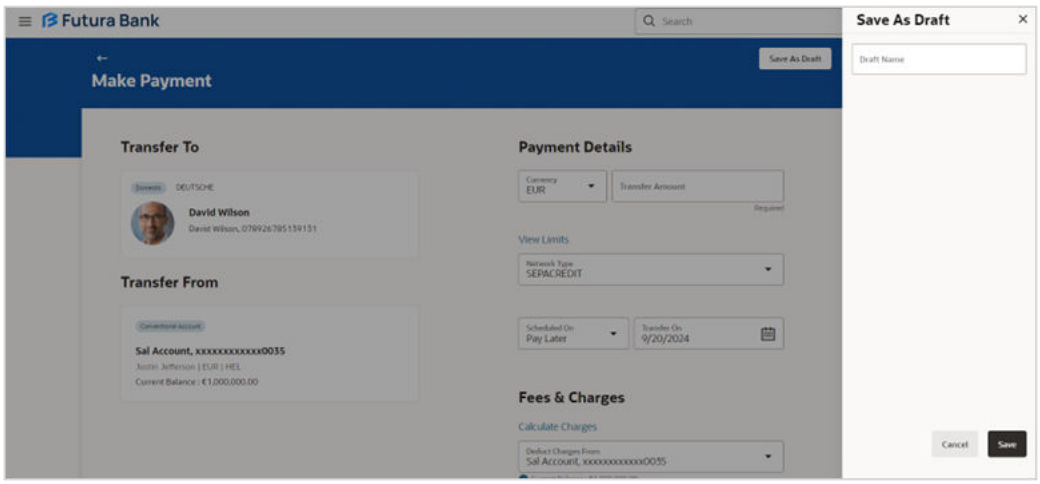
3.6 Save as Draft

This topic provides the systematic instructions to users for saving incomplete transactions as drafts, allowing them to be retrieved and completed at a later time.

User can access the transaction from Saved Drafts screen and complete it.

1. Navigate to **Make Payment** screen.
2. At any stage of transaction, click **Save As Draft** to save the payment record.
3. Assign name to the Draft.

Figure 3-12 Save as Draft



Perform one of the following actions:

- Click **Save** to save the transaction as a draft.
- Click **Cancel** to cancel the transaction.

3.7 Save as Favourite

This topic provides the systematic instructions to user for saving a designate payments as favorites.

User can access the transaction from Favourite screen and initiate the transaction. Once selected, the system presents the transaction details in editable mode. The user can then make any necessary changes and submit the transaction for processing.

1. Navigate to **Make Payment** screen.
2. Initiate the transaction.

   The system displays confirmation screen.

> **Note**
>
> For more information refer **Make Payment** transaction.

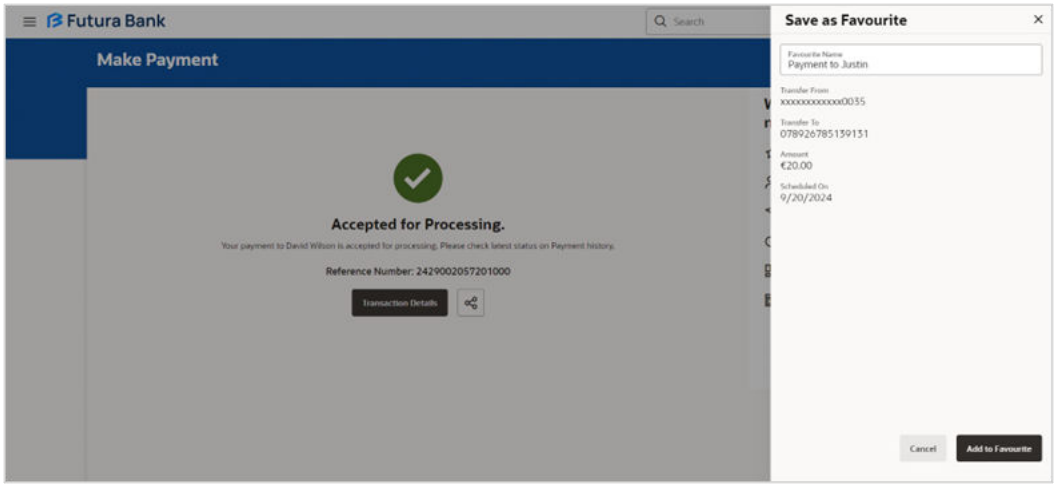
Copyright © 2015, 2025, Oracle and/or its affiliates.

3. Click on the **Save As Favourite** link on the confirmation screen to save transaction as a favourite.

   The **Save As Favourite** overlay screen appears.

4. Assign name to the transaction which to be marked as favourite.

Figure 3-13 Save as Favourite



Perform one of the following actions:

- Click **Save** to save the transaction as a favourite.
- Click **Cancel** to cancel the transaction.

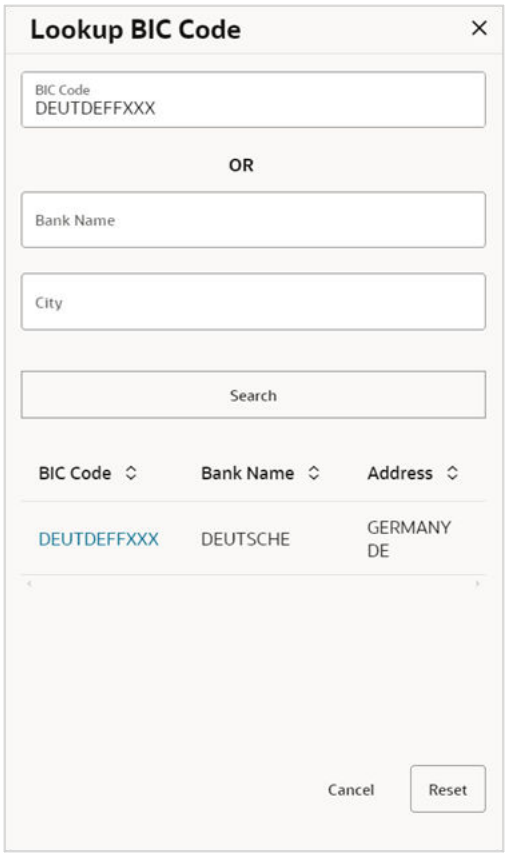
Copyright © 2015, 2025, Oracle and/or its affiliates.

4 Lookups

This topic describes the available lookups that can be used when providing payee details.

1. **Bank Code (BIC/IFSC) Lookup**

Figure 4-1 Bank Code Lookups



> **Note**
>
> The fields which are marked as Required are mandatory.

For more information on fields, refer to the field description table.

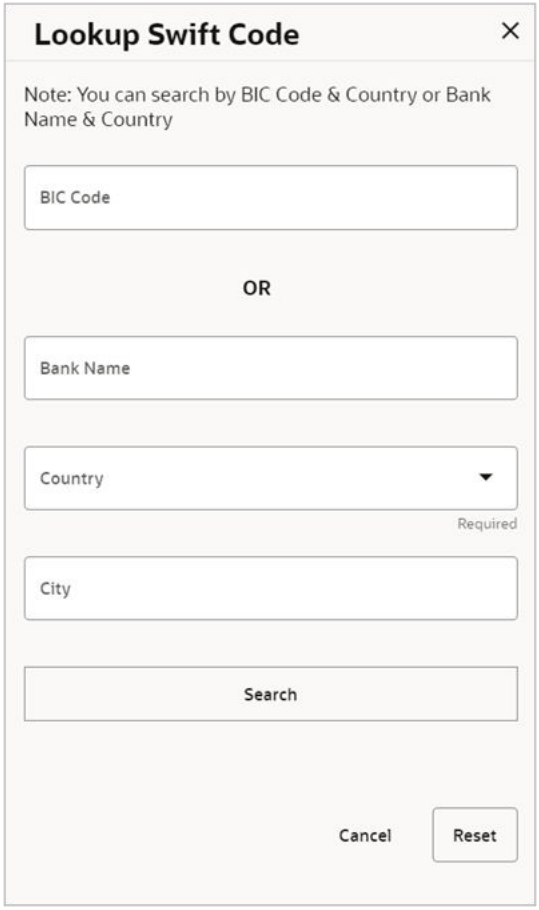
Copyright © 2015, 2025, Oracle and/or its affiliates.

Table 4-1 Bank Code Lookups - Field Description

Field Name	Description
Bank Code Lookup	The following fields appear on a pop-up window if the **Lookup Bank Code** link is selected.
Bank Code	The facility to lookup bank details based on bank code. Field label depends on regionalization settings for Domestic Payment. For example in India region this fields is labelled as IFSC code while in SEPA region this is labelled as BIC code. **OR**
Bank Name	The facility to search for the Bank code based on the bank name.
City	The facility to search for the Bank code based on city.
Bank Code Lookup - Search Result	
Bank Code	The list of Bank codes as fetched based on the search criteria specified.
Bank Name	The names of banks as fetched based on the search criteria specified.
Address	The complete address of each bank as fetched based on the search criteria specified.

2. **Swift Lookup**

Figure 4-2 Swift Lookups

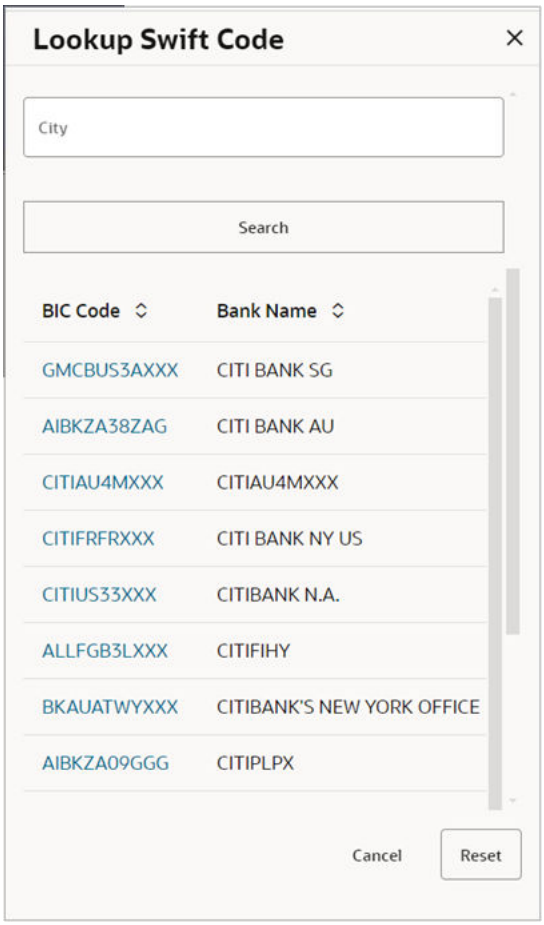


Copyright © 2015, 2025, Oracle and/or its affiliates.

> **Note**
>
> The fields which are marked as Required are mandatory.

For more information on fields, refer to the field description table.

Figure 4-3 Swift Lookups- Search Result



> **Note**
>
> The fields which are marked as Required are mandatory.

For more information on fields, refer to the field description table.

Table 4-2 Swift Lookups- Search Result - Field Description

Field Name	Description
SWIFT Code Lookup	The following fields appear on a pop-up window if the **Lookup SWIFT Code** link is selected.

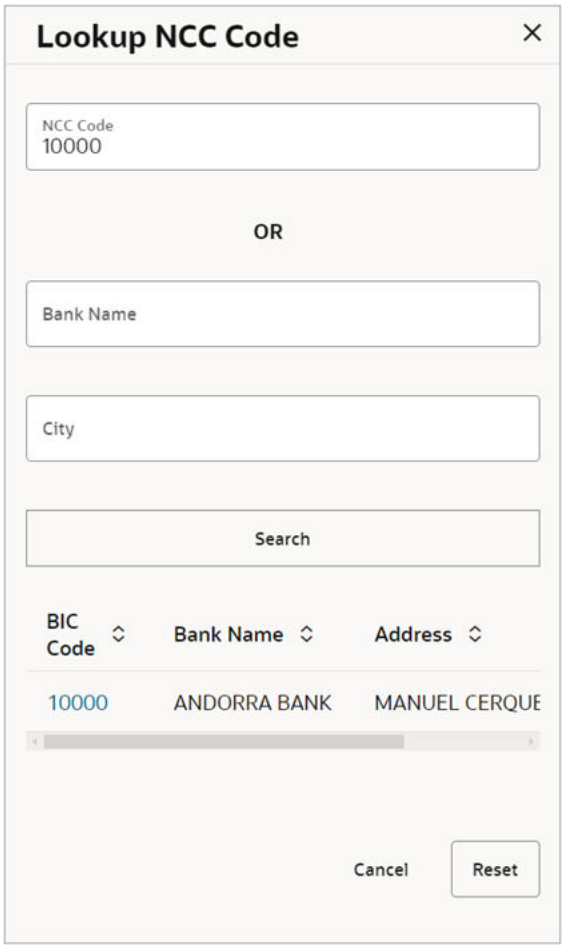
Copyright © 2015, 2025, Oracle and/or its affiliates.

Table 4-2 (Cont.) Swift Lookups- Search Result - Field Description

Field Name	Description
Swift Code	The facility to lookup bank details based on SWIFT code.
Bank Name	The facility to search for the SWIFT code based on the bank name.
Country	The facility to search for the SWIFT code based on the country.
City	The facility to search for the SWIFT code based on city.
SWIFT Code Lookup - Search Result	
Bank Name	The names of banks as fetched based on the search criteria specified.
Address	The complete address of each bank as fetched based on the search criteria specified.
SWIFT Code	The list of SWIFT codes as fetched based on the search criteria specified.

3. **NCC Lookups**

Figure 4-4 NCC Lookups



> **Note**
>
> The fields which are marked as Required are mandatory.

Copyright © 2015, 2025, Oracle and/or its affiliates.

For more information on fields, refer to the field description table.

Table 4-3 NCC Lookups - Field Description

Field Name	Description
National clearing code Lookup	The following fields appear on a pop-up window if the **Lookup National Clearing Code** link is selected.
NCC Code	The facility to search for bank details by defining the national clearing code.
Bank Name	The facility to search for the national clearing code by defining the name of the bank.
City	The facility to search for the national clearing code by city.
NCC Lookup - Search Result	
Bank Name	Name of the bank.
Branch	Bank branch name.
Address	Displays complete address of the bank.
NCC Code	NCC code of the bank branch.

Copyright © 2015, 2025, Oracle and/or its affiliates.

5

Regionalization for Domestic Payments

This topic describes how regionalization for domestic payments involves systems to align with the specific requirements and standards of each region.

Regionalization for domestic payments involves systems to align with the specific requirements and standards of each region. This includes defining fields such as networks supported, account types, currencies, charges, etc. that can vary from one region to another. By customizing these fields according to regional specifications, implementation partners can enhance the reliability of domestic payment transactions, ensuring they meet local regulatory requirements and customer expectations.

Implementation partners have the flexibility to customize domestic payee and payment fields to meet the specific requirements of each region.

Below are the regions for which configurations are provided out of box:

- India
- SEPA region
- US

Out of the box Networks for the above supported regions:

Networks Supported

> **Note**
>
> The fields which are marked as Required are mandatory.

For more information on fields, refer to the field description table.

Table 5-1 Field Description - Networks Supported

Region	Networks
India	• **RTGS** • **NEFT** • **IMPS**
SEPA region	• **SEPA Credit Transfer** • **SEPA Instant Credit**
US	• **ACH Transfer** • **Faster ACH Transfer** • **Domestic Wire Transfer**

1. **India Region**
   Here are the field specifications which will be displayed on payee and payment screen for domestic payments specific to the India region.

Copyright © 2015, 2025, Oracle and/or its affiliates.

> **Note**
>
> The fields which are marked as Required are mandatory.

For more information on fields, refer to the field description table.

Table 5-2 Field Description - Payee

Field Name	Description
Payee Type	Select **Domestic**.
Account Details	
Currency	Select the currency in which the payment is to be made. For My Account and Within Bank payments it will display debit account and credit account currency. For Domestic and Cross Border payments it will display debit account and network currencies.
Debit/Transfer Amount	Specify the amount for which the payment is to be made.
Transfer Currency	Select transfer currency. This will come in case the debit account currency is selected and network allows different currency transfers.
View Limits	Link to view the transaction limits. For more information on Limits, refer **View Limits** section.
Exchange Rate	Display indicative exchange rate in case of cross currency transfer.
Use Forex Deal	Select if pre-existing deal applies for the exchange rate.
Lookup Deal Number	Lookup for the Forex deals. Displays all the deals. Select the deal number from the list.
Deal Number	Displays the deal number selected.
Network Type	Select the network type for the payment. Supported networks are RTGS, NEFT, IMPS.
Scheduled On	The facility to specify the date on which the payment is to be made. The options are: • **Pay Now**: Select this option if you wish to make the payment on the same day. • **Pay Later**: Select this option if you wish to make the payment at a future date. If you select this option, you will be required to specify the date on which the payment is to be made. • **Recurring**: Select this option if you wish to make the recurring payments.
Transfer On	Specify the date on which the payment is to be made. This field appears if the option **PayLater** is selected from the **Scheduled On** list.

Copyright © 2015, 2025, Oracle and/or its affiliates.

Table 5-2 (Cont.) Field Description - Payee

Field Name	Description
Select Frequency	The frequency in which the repeat transfers are to be executed. The options are: • **Daily** • **Weekly** • **Fortnightly** • **Monthly** • **Bi-monthly** • **Quarterly** • **Semi-Annually** • **Annually** • **Advanced** **Note** If the "**Advanced**" option is chosen, one can configure a frequency for the transaction to occur, specifying intervals such as once every X day, weeks, or months. This field appears if the option **Recurring** is selected from the **Scheduled On** list.
Start Transferring	The date on which the first recurring transfer is to be executed.
Stop Transferring	Select the option by which to specify when the recurring transfers are to stop being executed. The following two options are available: • **On Date**: Select this option if you wish to specify a date on which the last transfer is to be executed. • **After Instances**: Select this option if you wish to specify the number of recurring transfers that are to be executed as part of the instruction. This field appears if the option **Recurring** is selected from the **Scheduled On** list.
Date	Specify the date on which the last transfer is to be executed. This fields appears if the option **On Date** is selected in the **Stop Transferring** field.
Instances	Number of instances. This field appears if the option **After Instances** is selected in the **Stop Transferring** field.
Also Transfer Today	Select this option to also initiate a one-time transfer towards the payee for the same amount as each individual instruction.
Fees & Charges	
Calculate Charges	Click on the link to calculate the fees and charges applicable for the transaction.
Deduct Charges From	The Bank may levy charges for certain payment networks. The user can choose which debit account to use when paying the charges. The accounting entries for the charge's components will be reflected in the statement of the account selected here. This field is enabled for all Payment Types – Within Bank, Domestic and Cross Border. In case of Cross Border Payments, it is enabled when Payer or Shared option is selected in the Correspondence Charges.

Copyright © 2015, 2025, Oracle and/or its affiliates.

Table 5-2 (Cont.) Field Description - Payee

Field Name	Description
Current Balance	The net balance of the source account.
Additional Details	
Payment Purpose	The purpose of payment. It will be a list of allowed purpose codes.
Payment Details	You can add up to 4 fields each of length not more than 35. These will carry the unstructured remittance information to the Payment Processor.
Customer Reference Number	The reference number assigned to the customer.
Note	Specify a note or remarks for the transaction, if required.

2. **SEPA Region**
Here are the field specifications which will be displayed on payee and payment screen for domestic payments specific to the SEPA region.

> **Note**
>
> The fields which are marked as Required are mandatory.

For more information on fields, refer to the field description table.

Table 5-3 Field Description - SEPA Region

Field Name	Description
Payee Type	Select **Domestic.**
Account Details	
IBAN	Specify the IBAN of the payee.
Confirm IBAN	The user is required to re-enter the payee's IBAN number in this field.
Account Name	Enter the name of the payee as maintained against the payee's bank account.
Bank Details	
BIC Code (read-only)	The user can see the BIC Code of the payee's account in read only mode. The bank code will be fetched based on the IBAN and will be displayed here in read only mode.
BIC Code - Search Result	The following fields are displayed in the search results.
BIC Code	The Complete Bank Code. Available as a link, selecting which will copy the Bank Code and Bank Details back onto the Add Payee page.
Bank Name	Name of the bank.
Address	The complete address of the bank.
Bank Details	The details of the bank that include the IFSC Code as well as the name and address of the bank and branch in which the payees account is held.
Personal Details	

Copyright © 2015, 2025, Oracle and/or its affiliates.

Table 5-3 (Cont.) Field Description - SEPA Region

Field Name	Description
Upload Photo	Select this option to upload a profile photo against the payee. Following actions are available on the + icon: • **Upload** – Browse and upload the profile picture. • **Choose Avatar** - Select initials pattern profile picture or picture from suggestions. • **Remove** - Removes the profile picture uploaded. This option will only appear if no photo has been uploaded against the payee. **Note** a. The maximum allowable image size is 1MB, and the accepted formats are limited to JPG and PNG. b. Once a photo is uploaded against the payee, click on the + icon and select Upload/Choose Avatar to update the profile picture.
Nickname	Specify a nickname to be assigned to the specific account of the payee for the purpose of easy identification.
Email ID	Email addresses of the payee. **Note** 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.

Note

The fields which are marked as Required are mandatory.

For more information on fields, refer to the field description table.

Table 5-4 Field Description - Payment Details

Field Name	Description
Currency	Select the currency in which the payment is to be made. For My Account and Within Bank payments it will display debit account and credit account currency. For Domestic and Cross Border payments it will display debit account and network currencies.
Debit/Transfer Amount	Specify the amount for which the payment is to be made.

Copyright © 2015, 2025, Oracle and/or its affiliates.

Table 5-4 (Cont.) Field Description - Payment Details

Field Name	Description
Transfer Currency	Select transfer currency. This will come in case the debit account currency is selected and network allows different currency transfers.
View Limits	Link to view the transaction limits. For more information on Limits, refer **View Limits** section.
Exchange Rate	Display indicative exchange rate in case of cross currency transfer.
Use Forex Deal	Select if pre-existing deal applies for the exchange rate.
Lookup Deal Number	Lookup for the Forex deals. Displays all the deals. Select the deal number from the list.
Deal Number	Displays the deal number selected.
Network Type	Select the network type for the payment. Supported networks are SEPA Credit Transfer, SEPA Instant Transfer.
Scheduled On	The facility to specify the date on which the payment is to be made. The options are: • **Pay Now**: Select this option if you wish to make the payment on the same day. • **Pay Later**: Select this option if you wish to make the payment at a future date. If you select this option, you will be required to specify the date on which the payment is to be made. • **Recurring**: Select this option if you wish to make the recurring payments.
Transfer On	Specify the date on which the payment is to be made. This field appears if the option **PayLater** is selected from the **Scheduled On** list.
Select Frequency	The frequency in which the repeat transfers are to be executed. The options are: • **Daily** • **Weekly** • **Fortnightly** • **Monthly** • **Bi-monthly** • **Quarterly** • **Semi-Annually** • **Annually** • **Advanced** **Note** If the "**Advanced**" option is chosen, one can configure a frequency for the transaction to occur, specifying intervals such as once every X day, weeks, or months. This field appears if the option **Recurring** is selected from the **Scheduled-On** list.
Start Transferring	The date on which the first recurring transfer is to be executed.

Copyright © 2015, 2025, Oracle and/or its affiliates.

Table 5-4 (Cont.) Field Description - Payment Details

Field Name	Description
Stop Transferring	Select the option by which to specify when the recurring transfers are to stop being executed. The following two options are available: • **On Date**: Select this option if you wish to specify a date on which the last transfer is to be executed. • **After Instances:** Select this option if you wish to specify the number of recurring transfers that are to be executed as part of the instruction. This field appears if the option **Recurring** is selected from the **Scheduled On** list.
Date	Specify the date on which the last transfer is to be executed. This fields appears if the option **On Date** is selected in the **Stop Transferring** field.
Instances	Number of instances. This field appears if the option **After Instances** is selected in the **Stop Transferring** field.
Also Transfer Today	Select this option to also initiate a one-time transfer towards the payee for the same amount as each individual instruction.
Fees & Charges	
Calculate Charges	Click on the link to calculate the fees and charges applicable for the transaction.
Deduct Charges From	The Bank may levy charges for certain payment networks. The user can choose which debit account to use when paying the charges. The accounting entries for the charge's components will be reflected in the statement of the account selected here. This field is enabled for all Payment Types – Within Bank, Domestic and Cross Border. In case of Cross Border Payments, it is enabled when Payer or Shared option is selected in the Correspondence Charges.
Current Balance	The net balance of the source account.
Additional Details	
Payment Purpose	The purpose of payment. It will be a list of allowed purpose codes.
Payment Details	You can add up to 4 fields each of length not more than 35. These will carry the unstructured remittance information to the Payment Processor.
Customer Reference Number	The reference number assigned to the customer.
Note	Specify a note or remarks for the transaction, if required.

3. **US Region**

Here are the field specifications which will be displayed on payee and payment screen for domestic payments specific to the US region.

> **Note**
>
> The fields which are marked as Required are mandatory.

For more information on fields, refer to the field description table.

Copyright © 2015, 2025, Oracle and/or its affiliates.

Table 5-5 Field Description - US Region

Field Name	Description
Payee Type	Select **Domestic.**
Account Details	
Account Type	Select the type of account associated with the payee. Below are the types configured for each network- • **Savings** • **Current** • **Overdraft** • **Cash Credit** • **Loan Account** • **NRE**
Account Number	Specify the account number of the payee.
Confirm Account Number	The user is required to re-enter the payee's account number in this field.
Account Name	Enter the name of the payee as maintained against the payee's bank account.
Bank Details	
Routing Number (No verification)	Specify the Routing Number of the payee's account. This will not be verified and passed onto the host product processor.
Personal Details	
Upload Photo	Select this option to upload a profile photo against the payee. Following actions are available on the + icon: • **Upload** – Browse and upload the profile picture. • **Choose Avatar** - Select initials pattern profile picture or picture from suggestions. • **Remove** - Removes the profile picture uploaded. This option will only appear if no photo has been uploaded against the payee. **Note** a. The maximum allowable image size is 1MB, and the accepted formats are limited to JPG and PNG. b. Once a photo is uploaded against the payee, click on the + icon and select Upload/Choose Avatar to update the profile picture.
Nickname	Specify a nickname to be assigned to the specific account of the payee for the purpose of easy identification.

Copyright © 2015, 2025, Oracle and/or its affiliates.

Table 5-5 (Cont.) Field Description - US Region

Field Name	Description
Email ID	Email addresses of the payee. **Note** 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.

Note

The fields which are marked as Required are mandatory.

For more information on fields, refer to the field description table.

Table 5-6 Field Description - Payment Details

Field Name	Description
Currency	Select the currency in which the payment is to be made. For My Account and Within Bank payments it will display debit account and credit account currency. For Domestic and Cross Border payments it will display debit account and network currencies.
Debit/Transfer Amount	Specify the amount for which the payment is to be made.
Transfer Currency	Select transfer currency. This will come in case the debit account currency is selected and network allows different currency transfers.
View Limits	Link to view the transaction limits. For more information on Limits, refer **View Limits** section.
Exchange Rate	Display indicative exchange rate in case of cross currency transfer.
Use Forex Deal	Select if pre existing deal applies for the exchange rate.
Lookup Deal Number	Lookup for the Forex deals. Displays all the deals. Select the deal number from the list.
Deal Number	Displays the deal number selected.
Network Type	Select the network type for the payment. Supported networks are – • **ACH Transfer** • **Faster ACH Transfer** • **Domestic Wire Transfer**

Copyright © 2015, 2025, Oracle and/or its affiliates.

Table 5-6 (Cont.) Field Description - Payment Details

Field Name	Description
Scheduled On	The facility to specify the date on which the payment is to be made. The options are: • **Pay Now**: Select this option if you wish to make the payment on the same day. • **Pay Later**: Select this option if you wish to make the payment at a future date. If you select this option, you will be required to specify the date on which the payment is to be made. • **Recurring**: Select this option if you wish to make the recurring payments.
Transfer On	Specify the date on which the payment is to be made. This field appears if the option **PayLater** is selected from the **Scheduled On** list.
Select Frequency	The frequency in which the repeat transfers are to be executed. The options are: • **Daily** • **Weekly** • **Fortnightly** • **Monthly** • **Bi-monthly** • **Quarterly** • **Semi-Annually** • **Annually** • **Advanced** Note: If the "**Advanced**" option is chosen, one can configure a frequency for the transaction to occur, specifying intervals such as once every X day, weeks, or months. This field appears if the option **Recurring** is selected from the **Scheduled On** list.
Start Transferring	The date on which the first recurring transfer is to be executed.
Stop Transferring	Select the option by which to specify when the recurring transfers are to stop being executed. The following two options are available: • **On Date**: Select this option if you wish to specify a date on which the last transfer is to be executed. • **After Instances**: Select this option if you wish to specify the number of recurring transfers that are to be executed as part of the instruction. This field appears if the option **Recurring** is selected from the **Scheduled-On** list.
Date	Specify the date on which the last transfer is to be executed. This fields appears if the option **On Date** is selected in the **Stop Transferring** field.
Instances	Number of instances. This field appears if the option **After Instances** is selected in the **Stop Transferring** field.
Also Transfer Today	Select this option to also initiate a one-time transfer towards the payee for the same amount as each individual instruction.
Fees & Charges	
Calculate Charges	Click on the link to calculate the fees and charges applicable for the transaction.

Copyright © 2015, 2025, Oracle and/or its affiliates.

Table 5-6 (Cont.) Field Description - Payment Details

Field Name	Description
Deduct Charges From	The Bank may levy charges for certain payment networks. The user can choose which debit account to use when paying the charges. The accounting entries for the charge's components will be reflected in the statement of the account selected here. This field is enabled for all Payment Types – Within Bank, Domestic and Cross Border. In case of Cross Border Payments, it is enabled when Payer or Shared option is selected in the Correspondence Charges.
Current Balance	The net balance of the source account.
Additional Details	
Note	Specify a note or remarks for the transaction, if required.

Copyright © 2015, 2025, Oracle and/or its affiliates.

6 Inquiries

- Outgoing Payments
  This topic describes the Outgoing Payments transaction, which enables corporate users to review and monitor all their payment activities.
- Incoming Payments
  This topic describes the inquiry transaction that enables users to inquire about inward remittances received in their account.
- Recurring Payments
  This topic describes the functionality that enables users to establish recurring fund transfer instructions, directing funds to registered payees or to the user's own accounts at specified intervals.
- FAQ

6.1 Outgoing Payments

This topic describes the Outgoing Payments transaction, which enables corporate users to review and monitor all their payment activities.

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 include Within Bank, Domestic and Cross Border transfers along with transfers made to own accounts.

The Outgoing Payments summary screen lists down payment transactions based on search criteria defined in the provided search fields. The User can repeat payment, cancel or download e-receipts for each payment. The user can view additional details of a payment by selecting the provided reference number link and navigating to the **Outgoing Payments Details** screen. The account filter option is provided at the top. (By default, primary account to be selected) to list outgoing payments. The **Filter** feature is provided to search the payments based on the search criteria.

Using the **Manage Columns** feature, bank can configure and enable customizable UI display/ download option for the end users. Using this feature, users can personalize the information to be displayed/downloaded from search grid displayed on the screen.

By clicking on **Manage Columns** option available on the screen, user can

- Rearrange columns.
- Remove/add specific columns.

Copyright © 2015, 2025, Oracle and/or its affiliates.

> **Note**
>
> 1. The downloaded report will have the same columns as displayed on the UI as per user preference as well as there will also be an option to modify the column selection while downloading.
> 2. The column preferences setup by the user will be saved for future reference i.e., in case the user revisits this screen, the preferred columns will only be displayed in the table.
> 3. The Long Press Gesture feature is implemented on quick actions f Status Inquiry, users can now press and hold down on a screen for an extended duration, which triggers additional options or actions like Single Payments, Recurring Payments, Incoming Payments. This functionality is only supported on mobile devices and tablets.
> 4. Swipe gesture is implemented on the Outgoing Payments summary page showing actions -Repeat, Cancel or More actions as applicable. This functionality is only supported on mobile devices and tablets.

Pre-requisites:

Transaction access is provided to the retail user.

Perform anyone of the following navigation to access the **Outgoing Payments** screen.

- From the Dashboard, click **Toggle menu**, click **Menu**, then click **Payments** .

  Under **Payments** , then click **More Actions**, and then click **Inquiries** , and then click **Outgoing Payments**.
- From the Search bar, type **Payment Inquiries – Outgoing Payments**and press **Enter**.
- From the Dashboard, click **Toggle menu**, click **Menu**, then click **Payments** .

  Under **Payments** , then from **My Payments**, from **Recent Payments** widget, and then click **Outgoing** tab, click on the **View All Payments**.

The **Outgoing Payments** screen appears.

- Outgoing Payments - Summary
  This topic provides the systematic instructions for user to view a summarized overview of all outgoing payments processed for their primary account.
- Outgoing Payments - Details
  This topic provides the systematic instructions to user for viewing all payment details, notably the payment status.
- Payment Cancellation
  This topic provides the systematic instructions for users to cancel payments.
- Payment Cloning
  This topic describes the **Repeat** feature, available on the **Outgoing Payments** summary screen, which enables users to create a duplicate of an existing payment.

6.1.1 Outgoing Payments - Summary

This topic provides the systematic instructions for user to view a summarized overview of all outgoing payments processed for their primary account.

Copyright © 2015, 2025, Oracle and/or its affiliates.

To view / search for payment records:

1. Navigate to the **Outgoing Payments** screen.

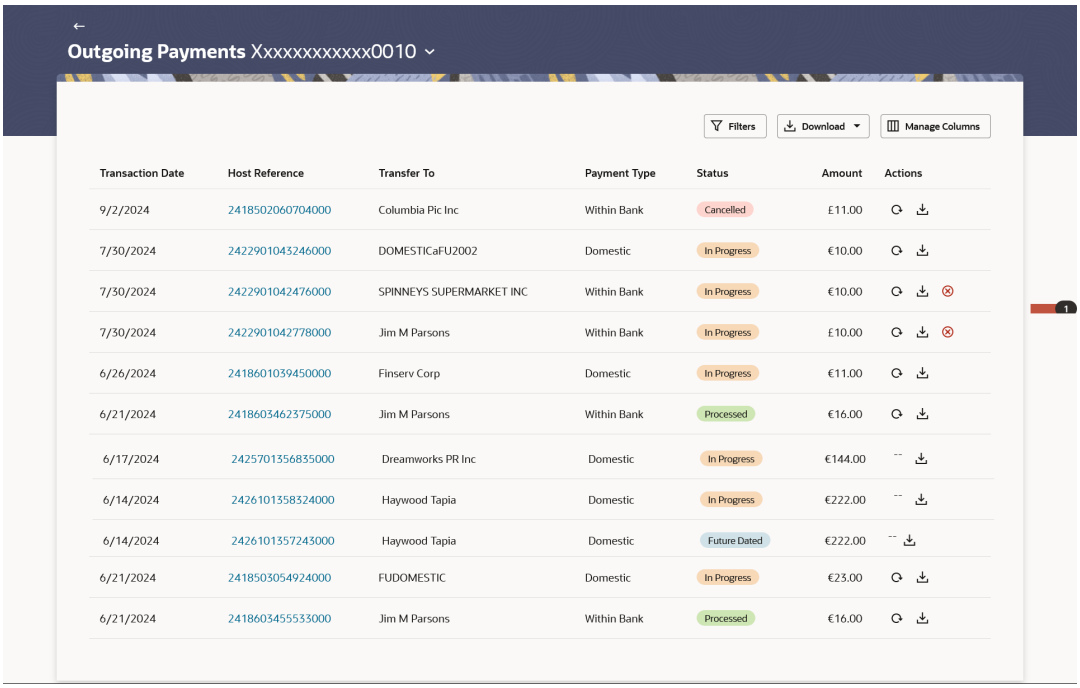
   The system displays a summary of all the outgoing payments for the primary account.

> **Note**
>
> By default, the **Outgoing Payments** screen displays the list of payments for the primary account.

2. Select the account from the drop-down list to view its outgoing payments.

   The system displays a summary of all the outgoing payments for the selected account.

Figure 6-1 Outgoing Payments - Summary



> **Note**
>
> The fields which are marked as Required are mandatory.

For more information on fields, refer to the field description table.

Table 6-1 Outgoing Payments - Summary - Field Description

Field Name	Description
Select Account	Specify the CASA (Current Account and Savings Account) account to view all transfers initiated from that specific account.
Search Results	**The following fields are displayed for each transaction.**

Copyright © 2015, 2025, Oracle and/or its affiliates.

Table 6-1 (Cont.) Outgoing Payments - Summary - Field Description

Field Name	Description
Transaction Date	The date on which the transfer was processed.
Host Reference Number	The reference number assigned to the transaction by the host system.
Transfer To	Displays payee account name or nickname.
Payment Type	The type of payment transfer i.e., Within Bank, Domestic or Cross Border transfer.
Amount	Displays the amount with the currency for the transaction.
Status	The status of the payment transfer record. It could be: • **In Progress** • **Processed** • **Future Dated** • **Cancelled**
Action	The action that can be performed for that transaction by the user. The options are: • (Pay Again)- to make a payment again. • (Download E-receipt)- to download an e-receipt. • (More Options) - following actions can be performed through it – **Cancel Payment** - to cancel a payment through More Options – **Amend Payment** – to initiate payment amendment request – **View MT 103 Message**- to view and download the MT103 message **Note** a. The **Amend** options appears only if the transaction **Status** is **"Processed"** and the P**ayment Type** is **"With In Bank** or **Cross Border."** b. The **View MT103 Message** options appears only if the transaction **Status** is **"Processed"** and the **Payment Type** is **"Cross Border."**
Initiated Date	The date of payment initiation.
Activation Date	The date on which the transfer was activated.
Network Type	Network are displayed based on the region. For example for India – RTGS/NEFT/IMPS will be visible and for SEPA region- SEPA CREDIT and SEPA instant will be visible. Refer section **Regionalization for Domestic Payments** for exact information.

3. Perform one of the following actions:

Copyright © 2015, 2025, Oracle and/or its affiliates.

- Click on the **Host Reference Number** for the specific payment record to view the details of that payment on the **Outgoing Payment Details** screen.
- Click the (Pay Again) icon. The **Make Payment** screen will appear with most of the data of the existing payment details prefilled, allowing you to make a payment to an unsaved payee.
- Click the Download against to the specific payment record to download an e-receipt.
- Click the (More Options) icon and then select **Cancel Payment** to cancel payments.

  The user will be redirected to the **Cancel Payment** screen where the cancellation of the respective payment is facilitated. For more information refer **Payment Cancellation** transaction.
- Click the **Amend** to request for the payment amendment.

  The user will be redirected to the **Amend Payment** screen.
- Click the **View MT103 Message,** the **MT 103** overlay screen with the MT103 message appears.

  It allows user to download message in pdf format.

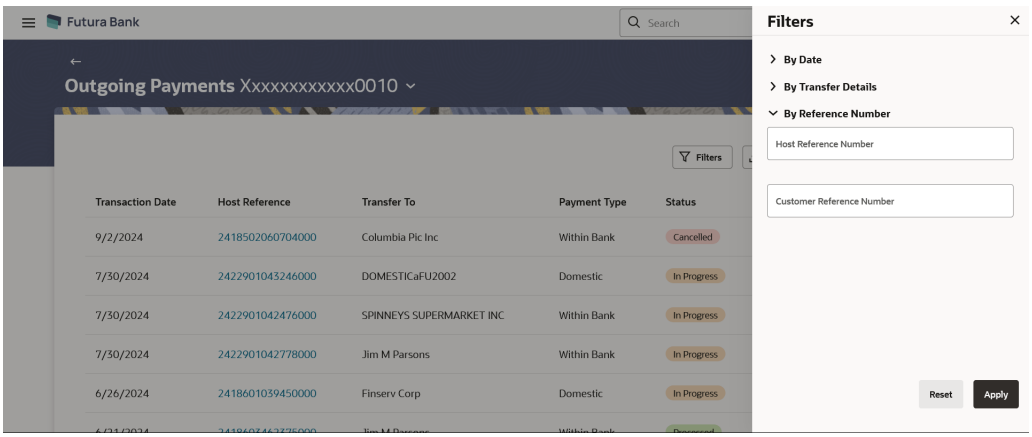
> **Note**
>
> This option is not available for the transactions with the status as a **Processed**.

4. Perform one of the following actions:

- Click the Filter to change filter criteria.

  The **Filter** overlay screen appears.

Figure 6-2 Outgoing Payments - Filter Criteria



Copyright © 2015, 2025, Oracle and/or its affiliates.

> **Note**
>
> The fields which are marked as Required are mandatory.

For more information on fields, refer to the field description table.

Table 6-2 Outgoing Payments - Filter Criteria - Field Description

Field Name	Description
Filter Criteria - By Date	
Initiation Date From	Specify a start date to search for transfer records that have been initiated.
Initiation Date To	Specify an end date to search for transfer records that have been initiated until that specified date.
Filter Criteria - By Transfer Details	
Payee Name	Search the transfers based on the payee's name.
Payment Type	Search the transfers based on Payment type. The options are: – **Within Bank** – **Cross Border** – **Domestic**
Network Type	Search the transfers based on the network via which the payment was performed. Displayed when **Payment Type** selected is **Domestic**.
From Amount	Search for transfers that have been initiated with an amount equal to or greater than the specified start amount. The amount in the **From Amount** field should always be less than the amount in the **To Amount** field.
To Amount	Search for transfers that have been initiated with an amount less than or equal to the specified end amount.
Status	Payment can be searched based on the status.
Filter Criteria - By Reference Number	
Host Reference Number	Search by Host Reference Number. Searching by this field will render all other search criteria ineffective. Other search criteria will be ignored if one searches by this field.
Customer Reference number	Search by Customer Reference Number.

Perform one of the following actions:

– Enter the filter criteria.

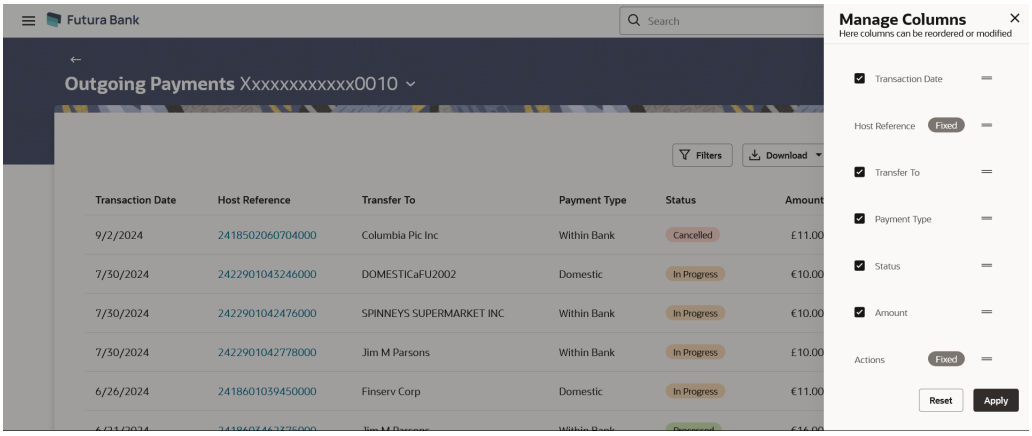
– Click **Apply** to search the records.

  Transaction records appears based on the updated criteria.

Copyright © 2015, 2025, Oracle and/or its affiliates.

- Click the Download icon to download the records in CSV & PDF format.
- Click the Manage Columns icon to setup a column preference by rearranging or removing columns.

Figure 6-3 Outgoing Payments - Manage Column setup



6.1.2 Outgoing Payments - Details

This topic provides the systematic instructions to user for viewing all payment details, notably the payment status.

Details are categorized for easy viewing based on status, payee details, transaction details, and sender details.

> **Note**
>
> The fields are displayed as per payment type.

To view the payment record details:

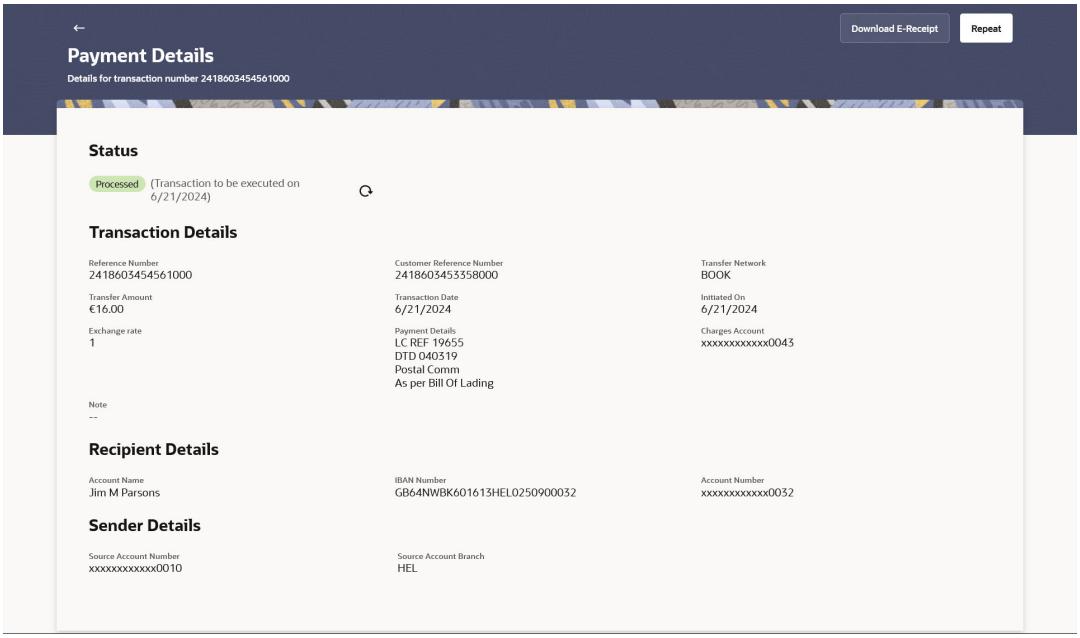
1. Navigate to the **Outgoing Payments** screen.
2. Select the account from the drop-down list to view its outgoing payments.

   The system displays a summary of all the outgoing payments for the selected account.
3. Click on the **Host Reference Number** for the specific payment record to view the details of that payment.

   The **Outgoing Payments – Details** screen appears with the details.

Copyright © 2015, 2025, Oracle and/or its affiliates.

Figure 6-4 Outgoing Payments - Details



> **Note**
>
> The fields which are marked as Required are mandatory.

For more information on fields, refer to the field description table.

Table 6-3 Outgoing Payments - Details - Field Description

Field Name	Description
Transaction details	This section displays the transaction details as fetched from the host system. The fields listed below may vary depending on the type of payment and what the host system renders.
Reference Number	The reference number assigned to the transaction by the host system.
Customer Reference Number	The customer reference number assigned to the transaction.
Transfer Network	The network used for the transfer. This can vary based on the region and the destination. Examples of networks in India are NEFT, IMPS, and RTGS. The network used for international transfers is SWIFT.
UETR Number	The UETR number for the transaction. This field is displays only for the **Cross Border** transactions.
Acknowledgement Status	The acknowledgement status for the transaction. This field is displays only for the **Cross Border** transactions.
Transfer Amount	The currency and amount of the transaction.
Transaction Date	The date and time at which the transfer was processed.
Initiated On	The date and time of payment initiation.
Exchange Rate	The exchange rate in case of a multi-currency transfers.

Copyright © 2015, 2025, Oracle and/or its affiliates.

Table 6-3 (Cont.) Outgoing Payments - Details - Field Description

Field Name	Description
Payment Details	Displays the type of payment transfer i.e. Within Bank, Domestic or Cross Border transfer. This field is displays only for the **Domestic &Cross Border** transactions.
Charges	Any charges that were involved in the transfer.
Note	Any reference note that has been entered by the user at the time of transfer initiation as well as any note as defined by the bank.
Correspondence Charges	Displays the correspondence charges that were involved in the transfer. This field is displays only for the **Cross Border** transactions.
Recipient Details	This section displays the recipient details as fetched from the host system. The fields listed below may vary depending on the type of payment and what the host system renders.
Account Name	The name of the payee.
IBAN Number	Displays the International bank account number (IBAN) of the payee.
Account Number	The payee's account number to which the funds have been transferred. The account number appears in masked format.
Account Type	The payee's account type, such as savings, or current.
Bank Details	The name and address of the payee's bank.
Email ID	The email ID of the payee.
Sender Details	This section displays the sender's details as fetched from the host system. The fields listed below may vary depending on the type of payment and what the host system renders.
Source Account Number	The account number from which funds have been transferred. The account number appears in masked format.
Source Account Branch	The branch at which the source account is held.

4. Additional following actions can be executed from the menu available on the screen:

   Click **More Actions** menu to access following transactions:

   - **Cancel** - System is redirected to the **Cancel Payment** screen to cancel the payment. For more information, refer **Payment Cancellation** section.

     > **Note**
     >
     > This option is not available for the transactions with the **Status** as a **Processed**.

   - **Download E-receipt** – to download the e-receipt in pdf format.
   - **View MT 103 Message –MT103** overlay screen appears, it allows user to view & download in encrypted pdf format
   - **Amend-** to initiate a request for the payment amendment. The user will be redirected to the **Amend Payment** screen.

   Repeat- The **Make Payment – New Payee** screen will appear with most of the data of the existing payment details prefilled, allowing you to make a payment to an unsaved beneficiary.

Copyright © 2015, 2025, Oracle and/or its affiliates.

6.1.3 Payment Cancellation

This topic provides the systematic instructions for users to cancel payments.

> **Note**
>
> The cancellation is currently supported only for Within Bank Transfers that are not yet processed and for SWIFT Transfers that are processed as well as in progress.

To cancel the payment record details:

1. Navigate to the **Outgoing Payments** screen.
2. Select the account from the drop-down list to view its outgoing payments.

   The system displays a summary of all the outgoing payments for the selected account.
3. Perform one of the following actions:

   - Click the more options ⋮ icon against the record which to be cancelled and click **Cancel Payment**.

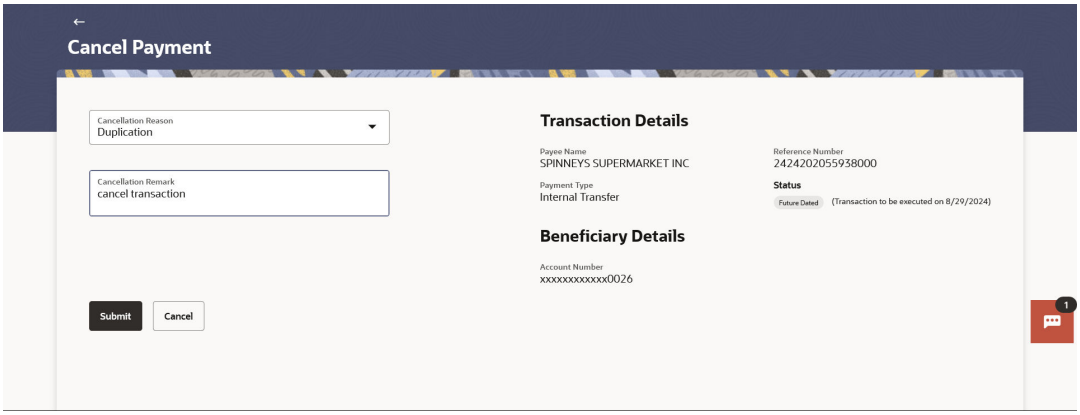
     The user will be redirected to the **Cancel Payment**screen where the cancellation of the respective payment is facilitated.
   - Click on the **Host Reference Number** for the specific payment record to view the details of that payment.

     The **Payment Details** screen appears with the details.

   a. Click on the **Cancel Payment** option under the **More Actions** menu.

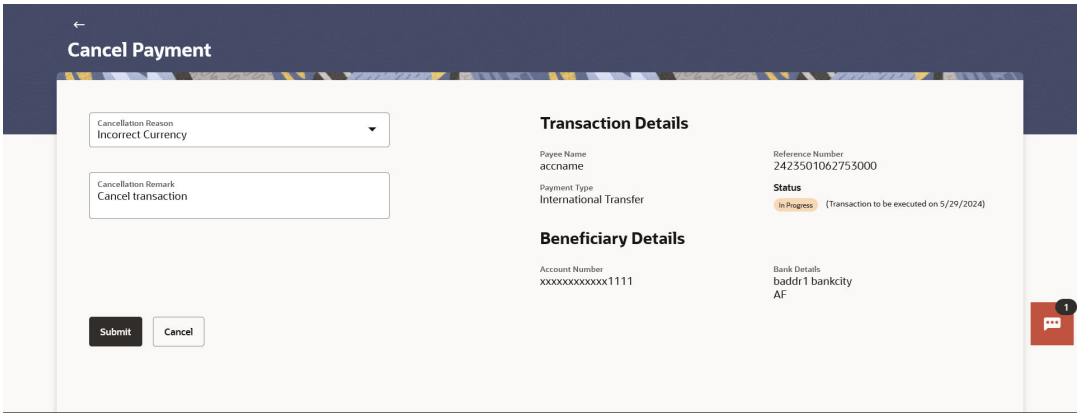
      The **Cancel Payment** screen appears.

Figure 6-5 Payment Cancellation - Within Bank Transfer



Copyright © 2015, 2025, Oracle and/or its affiliates.

Figure 6-6 Payment Cancellation - Cross Border Transfer



> **Note**
>
> The fields which are marked as Required are mandatory.

For more information on fields, refer to the field description table.

Table 6-4 Payment Cancellation - Field Description

Field Name	Description
Cancellation Details	
Cancellation Remarks	Relevant remarks need to be entered to process cancellation of the payment. Mandatory field.
Cancellation Reason Code	A drop down of reason codes available only for SWIFT Payments
Transaction Details	
Payee Name	The name of the payee.
Reference Number	The reference number assigned to the transaction by the host system.
Payment Type	The type of payment transfer i.e. Within Bank, Domestic or Cross Border transfer.
Status	The current status of the payment transfer record. It could be: • **In Progress** • **Processed** • **Future Dated** • **Cancelled**
Beneficiary Details	
Account Number	The payee's account number to which the funds to be transferred. The account number appears in masked format.
Bank Details	This field is displayed only if **Payment Type** is **Cross Border Transfer**.

4. Perform one of the following actions:
   - Click **Submit** to save the changes.

Copyright © 2015, 2025, Oracle and/or its affiliates.

The success message of payment cancellation appears along with the transfer request number.

- Click **Cancel** to cancel the transaction.

5. Click **Home** to navigate to the dashboard.

6.1.4 Payment Cloning

This topic describes the **Repeat** feature, available on the **Outgoing Payments** summary screen, which enables users to create a duplicate of an existing payment.

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 Ad hoc Payment transaction, and the user will be able to change any fields he wants to.

For a Self-Transfer that was initiated from OBDX and visible in Outgoing Payments, clicking on the Clone button will open up the **Make Payment – New Payee**Within Bank Payment page. This is because, from the bank's perspective both Self Transfer and Within Bank Transfer are payments between accounts within the bank.

The payments screen in **Outgoing Payments** 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 Ad hoc Payments transaction since the payee information may not be present within OBDX as a payee.

Pre-requisites

- Entitlements to Ad hoc Payments

To clone the payments:

1. Enter the search criteria.
2. Click **Search** to view transactions.

   The search result appears on **Payment Status Inquiry** screen based on search criteria entered.

3. Click the icon to against the payment record which to be cloned.

   The user will be redirected to the **Transfers -Adhoc Payee** screen transaction with most of the data of the existing payment copied to the input fields. For more information refer **Transfers - Adhoc Payee** section.

6.2 Incoming Payments

This topic describes the inquiry transaction that enables users to inquire about inward remittances received in their account.

Inward remittance is amount of money received in user's account/s from the various Domestic and Cross Border channels.

Pre-requisites:

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

Features supported in application

Copyright © 2015, 2025, Oracle and/or its affiliates.

Following transactions are allowed under Incoming Payments

- View Incoming Payments

Perform anyone of the following navigation to access the **Aggregation Dashboard** screen.

- From the Dashboard, click **Toggle menu**, click **Menu**, then click **Payments** .

  Under **Payments** , then click **More Actions**, and then click **Inquiries** , and then click **Incoming Payments**.

- From the Search bar, type **Payment Inquiries – Incoming Payments**and press **Enter**.
- From the Dashboard, click **Toggle menu**, click **Menu**, then click **Payments** .

  Under **Payments** , then from **My Payments**, from **Recent Payments** widget, and then click **Incoming** tab, click on the **View All Payments**.

The **Incoming Payments** screen appears.

- Incoming Payments - Summary
  This topic provides the systematic instructions for users to view a summary of all inward remittances received in user's primary account.
- Incoming Payments - Details
  This topic provides the systematic instructions to users for viewing incoming payment details.

6.2.1 Incoming Payments - Summary

This topic provides the systematic instructions for users to view a summary of all inward remittances received in user's primary account.

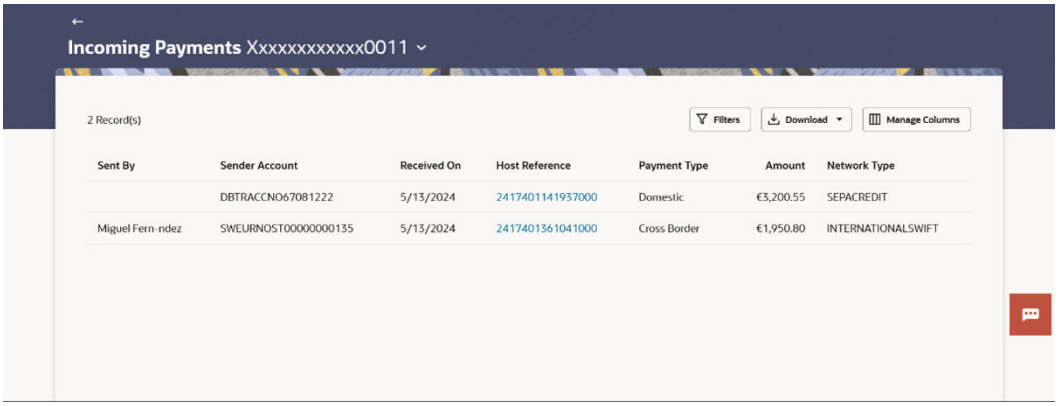
An option is provided to search specific remittance transaction based on various search criteria.

To view incoming payments:

1. Navigate to the screen.
2. From the **Account Number** list, select the appropriate account number.

   The list of inward remittance populates on the screen.

Figure 6-7 Incoming Payments - Summary



Copyright © 2015, 2025, Oracle and/or its affiliates.

> **Note**
>
> The fields which are marked as Required are mandatory.

For more information on fields, refer to the field description table.

Table 6-5 Incoming Payments - Summary - Field Description

Field Name	Description
Select Account	To view the transfers based on the account from which money will be debited.
Search Results	The following fields are displayed for each transaction.
Transfer To	Displays payee account name or nickname.
Host Reference Number	Display the reference number assigned to the transaction by the host system. Click on the link to view the details of the recurring payment.
Frequency	Display the frequency of the payment.
Start Date	Display the initiation date of transactions.
End Date	Display end date or instances of the transaction.
Amount	Amount of the set Repeat Transfer.
Next Payment	Displays next payment date.
Payment Type	The type of payment type i.e. Within Bank, Domestic or Cross Border transfer.
Status	The current status of the payment transfer record. It could be: • **Active** • **Closed**
Action	The action that can be performed for that transaction by the user. The options are: • (Copy)- to make a payment to an unsaved beneficiary. • (Stop) - to stop recurring payment **Note** The (Stop) option is available only for active transactions.

3. Click on the **Host Reference Number** for the specific payment record to view the instructions set for the transfer.

   The **Remittance Details**screen appears.

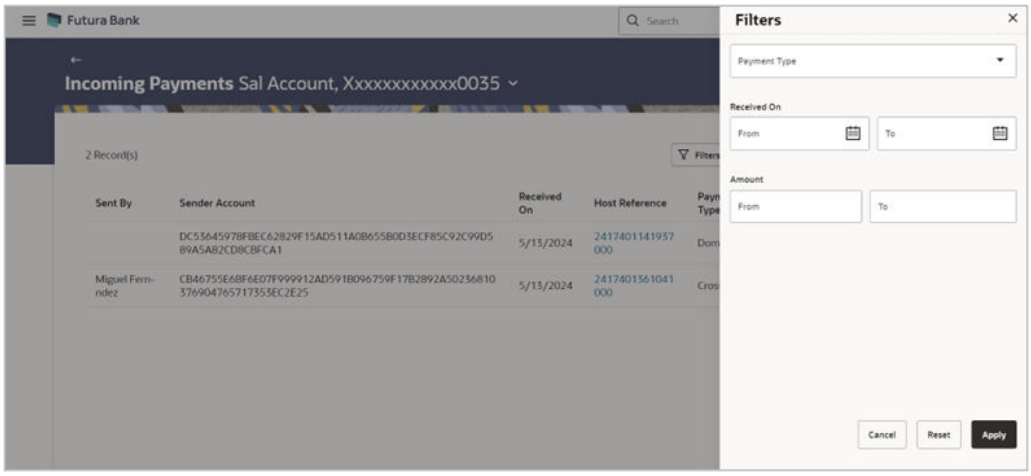
4. Perform one of the following actions:

   - Click the Filter to change filter criteria.

     The **Filter** overlay screen appears.

Copyright © 2015, 2025, Oracle and/or its affiliates.

Figure 6-8 Incoming Payments - Filter Criteria



> **Note**
>
> The fields which are marked as Required are mandatory.

For more information on fields, refer to the field description table.

Table 6-6 Incoming Payments - Filter Criteria - Field Description

Field Name	Description
Payment Type	The type of payment transfer such as Within Bank, Domestic or Cross Border transfer.
Received On (From- To)	The start date and end date from which the transaction is received by the bank from the channel.
Amount (From- To)	The minimum and maximum amount for inward remittance to be done.

a. Enter the filter criteria.

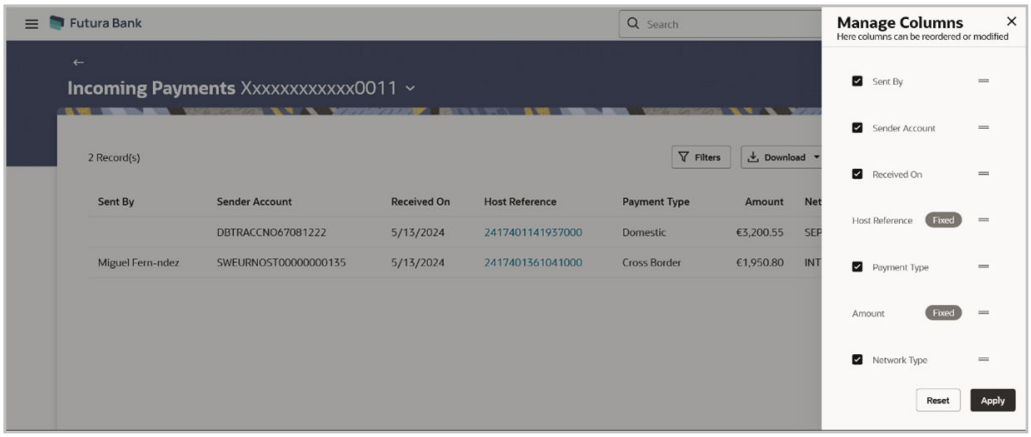
b. Click **Apply** to search the records.

   Transaction records appears based on the updated criteria.

- Click the Download icon to download the records in CSV & PDF format.
- Click on the Manage Columns icon to setup a column preference by rearranging or removing columns.

Copyright © 2015, 2025, Oracle and/or its affiliates.

Figure 6-9 Incoming Payments - Manage Column setup



6.2.2 Incoming Payments - Details

This topic provides the systematic instructions to users for viewing incoming payment details.

> **Note**
>
> The fields are displayed as per payment type.

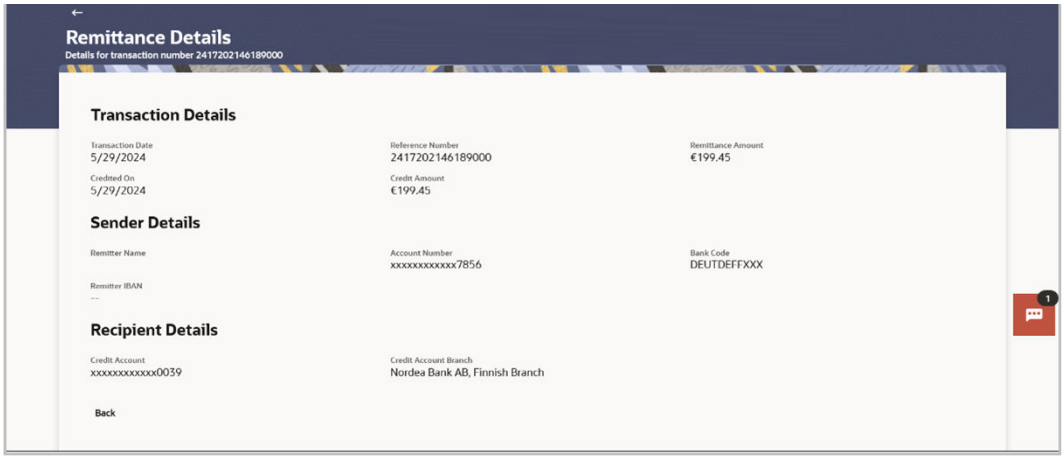
To view the inward remittance record details:

1. Navigate to the **Incoming Payments** screen.
2. From the **Account Number** list, select the appropriate account number.

   The list of inward remittance populates on the screen.
3. Click on the **Reference Number** of the transaction to view the remittance details.

   The **Remittance Details** screen appears.

Figure 6-10 Remittance Details



Copyright © 2015, 2025, Oracle and/or its affiliates.

> **Note**
>
> The fields which are marked as Required are mandatory.

For more information on fields, refer to the field description table.

Table 6-7 Remittance Details - Field Description

Field Name	Description
Transaction Details	
Transaction Date	The date on which the transaction is received by the bank from the channel.
Reference Number	The transaction reference number.
Remittance Amount	The amount as remitted by the remitter.
Credited On	The date on which the funds are credited on receiver's account.
Credit Amount	The amount credited to the account.
Purpose of Remittance	The purpose of remittance.
Sender Details	
Remitter Name	The name of the remitter.
Account Number	The account number of the remitter.
Bank Code	The bank details of the remitter.
Remitter IBAN	The intermediary bank through which funds are transferred.
Recipient Details	
Credit Account	The receiver's account number and nickname to which amount has been credited.
Credit Account Branch	The name of the bank and branch of the receiver.

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

6.3 Recurring Payments

This topic describes the functionality that enables users to establish recurring fund transfer instructions, directing funds to registered payees or to the user's own accounts at specified intervals.

The application has simplified the user's task of initiating repetitive payments by introducing the **Recurring Payments** feature. Once initiated, the details of these transfers can be viewed in the **Recurring Payments** screen. The user can also cancel a repeat transfer instruction, if so desired, from this screen using **Stop Recurring Payment feature.**

The **Recurring Payments** transaction enables users to review and keep track of all their payments set as recurring. This feature displays details of all recurring 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 Within Bank, domestic and cross border transfers along with transfers made to own accounts.

The **Recurring Payments** summary screen lists down payment transactions based on search criteria defined in the provided search fields. The User can repeat, cancel or download e-receipts and view status for each payment. The user can view additional details of a payment by selecting the provided reference number link and navigating to the **Recurring Payment Details** screen. The account filter option is provided at the top. (By default, primary account to

Copyright © 2015, 2025, Oracle and/or its affiliates.

be selected) to list recurring payments. The **Filter** feature is provided to search the payments based on the search criteria.

The user can view additional details of a recurring payment by selecting the provided reference number link and navigating to the **Recurring Payment Details** screen. Using the **Manage Columns** feature, bank can configure and enable customizable UI display/download option for the end users. Using this feature, users can personalize the information to be displayed/ downloaded from search grid displayed on the screen. The user can sort the data on each column.

By clicking on **Manage Columns** option available on the screen, user can

- Rearrange columns
- Remove/add specific columns

> **Note**
>
> 1. The downloaded report will have the same columns as displayed on the UI as per user preference as well as there will also be an option to modify the column selection while downloading.
> 2. The column preferences setup by the user will be saved for future reference i.e., in case the user revisits this screen, the preferred columns will only be displayed in the table.
> 3. Swipe gesture is implemented on the Recurring Payments summary page showing actions -Copy, Stop as applicable. This functionality is only supported on mobile devices and tablets.

Perform anyone of the following navigation to access the **Recurring Payments** screen.

- From the Dashboard, click **Toggle menu**, click **Menu**, then click **Payments** .

  Under **Payments** , then click **More Actions**, and then click **Inquiries** , and then click **Recurring Payments**.
- From the Search bar, type **Payment Inquiries – Recurring Payments**and press **Enter**.

The **Recurring Payments** screen appears.

- Recurring Payments – Summary
  This topic provides the systematic instructions to user for viewing the summary of recurring payment transactions and their respective statuses.
- Recurring Payment Details
  This topic provides the systematic instructions to user to view the structure of recurring payment details, which are categorized for ease of review based on Execution Details and Payment History.

6.3.1 Recurring Payments – Summary

This topic provides the systematic instructions to user for viewing the summary of recurring payment transactions and their respective statuses.

To view / search for recurring payment records:

1. Navigate to the **Recurring Payments** screen.

   The system displays a summary of all the recurring payments for the primary account.

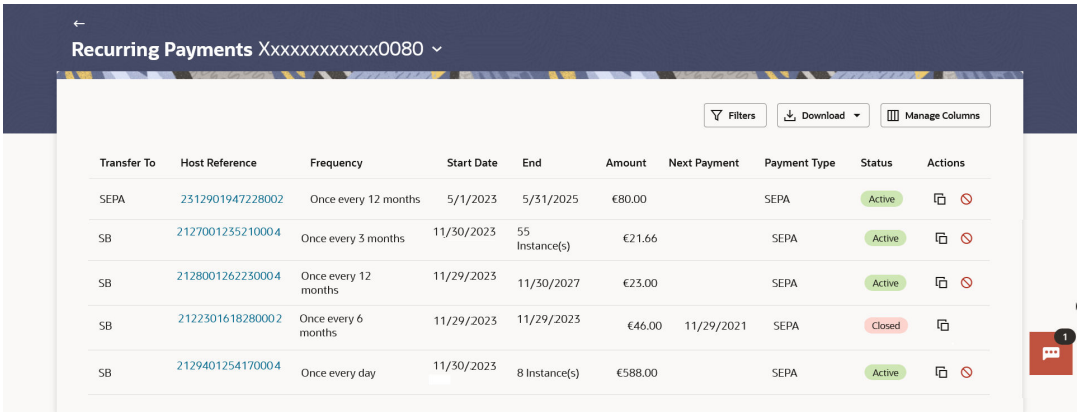
Copyright © 2015, 2025, Oracle and/or its affiliates.

> **Note**
>
> By default, the **Recurring Payments** screen displays the list of recurring payments set for the primary account.

2. Select the account from the drop-down list to view its recurring payments.

   The system displays a summary of all the recurring payments in the selected account.

Figure 6-11 Recurring Payments - Summary



> **Note**
>
> The fields which are marked as Required are mandatory.

For more information on fields, refer to the field description table.

Table 6-8 Recurring Payments - Summary - Field Description

Field	Description
Select Account	To view the transfers based on the account from which money will be debited.
Search Results	The following fields are displayed for each transaction.
Transfer To	Displays payee account name or nickname.
Host Reference Number	Display the reference number assigned to the transaction by the host system. Click on the link to view the details of the recurring payment.
Frequency	Display the frequency of the payment.
Start Date	Display the initiation date of transactions.
End Date	Display end date or instances of the transaction.
Amount	Amount of the set Repeat Transfer.
Next Payment	Displays next payment date.
Payment Type	The type of payment type i.e. Within Bank, Domestic or Cross Border transfer.

Copyright © 2015, 2025, Oracle and/or its affiliates.

Table 6-8 (Cont.) Recurring Payments - Summary - Field Description

Field	Description
Status	The current status of the payment transfer record. It could be: • **Active** • **Closed**
Action	The action that can be performed for that transaction by the user. The options are: • (Copy)- to make a payment to an unsaved payee. • (Stop) - to stop recurring payment. **Note** The (Stop) option is available only for active transactions.

3. Perform one of the following actions:
   - Click on the **Host Reference Number** for the specific payment record to view the instructions set for the transfer.

     The **Recurring Payment Details** screen appears.
   - Click the (Copy) icon under Actions column.

     The **Repeat Transfers – Ad hoc Payee** screen will appear with most of the data of the existing payment details prefilled, allowing you to make a payment to an unsaved payee.
   - Click the (Stop) icon under Actions column to stop recurring payment.

     The **Stop Recurring Payment** confirmation popup appears.

Figure 6-12 Stop Recurring Payment popup

Perform one of the following actions:

– Click **Stop** to stop the repeat transfers maintained for the account.

Copyright © 2015, 2025, Oracle and/or its affiliates.

The message confirming that the repeat transfer has been stopped/ cancelled appears.

- Click **Cancel** to cancel the transaction.

- 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.

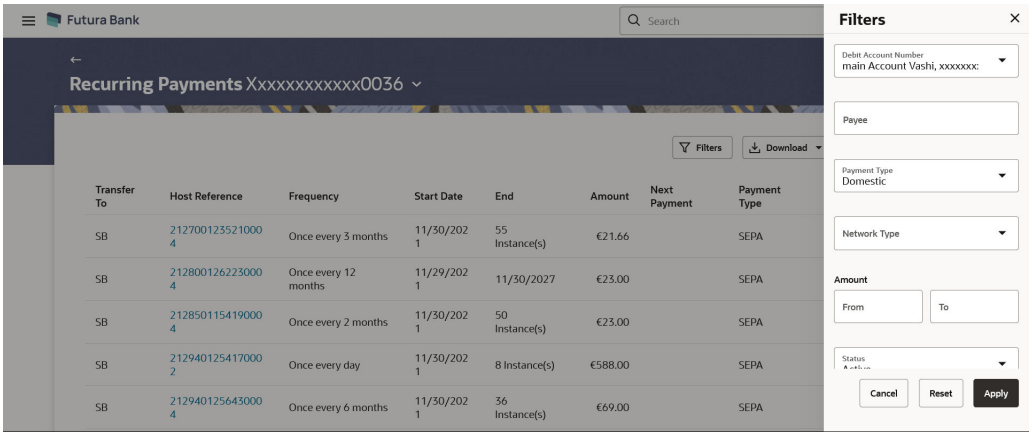
- Click **Home** to navigate to the dashboard.

4. Perform one of the following actions:

- Click the Filter to change filter criteria.

  The **Filter** overlay screen appears.

Figure 6-13 Recurring Payments - Filter Criteria



> **Note**
>
> The fields which are marked as Required are mandatory.

For more information on fields, refer to the field description table.

Table 6-9 Recurring Payments - Filter Criteria - Field Description

Field Name	Description
Payee	Search the transfers based on the payee name.
Payment Type	Search the transfers based on the type of payment type i.e. Within Bank, domestic or Cross Border transfer.
Network Type	Search the transfers based on the network via which the payment was performed.
From Amount	Search for transfers that have been initiated with an amount equal to or greater than the specified start amount. The amount in the **From Amount** field should always be less than the amount in the **To Amount** field.

Copyright © 2015, 2025, Oracle and/or its affiliates.

Table 6-9 (Cont.) Recurring Payments - Filter Criteria - Field Description

Field Name	Description
To Amount	Search for transfers that have been initiated with an amount less than or equal to the specified end amount.
Status	Payment can be searched based on the status.
Host Reference Number	Search by Host Reference Number. Searching by this field will render all other search criteria ineffective. Other search criteria will be ignored if one searches by this field.

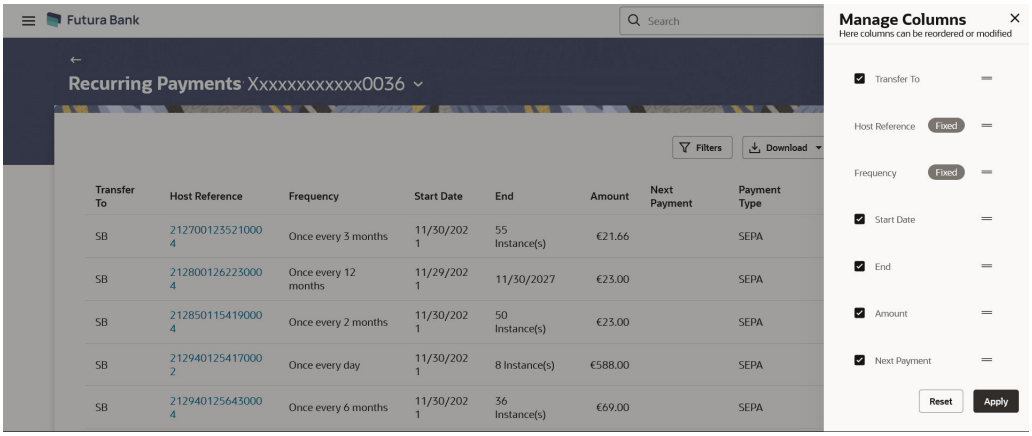
Perform one of the following actions:

- Enter the filter criteria.
- Click **Apply** to search the records.

  Transaction records appears based on the updated criteria.

- Click the Download icon to download the records in CSV & PDF format.
- Click the Manage Columns icon to setup a column preference by rearranging or removing columns.

Figure 6-14 Recurring Payments - Manage Column setup



6.3.2 Recurring Payment Details

This topic provides the systematic instructions to user to view the structure of recurring payment details, which are categorized for ease of review based on Execution Details and Payment History.

The user can also stop the repeat transfers through **Stop Recurring Payment** feature.
To view the recurring payment record details:

1. Navigate to the **Recurring Payments** screen.
2. Select the account from the drop-down list to view its recurringpayments.

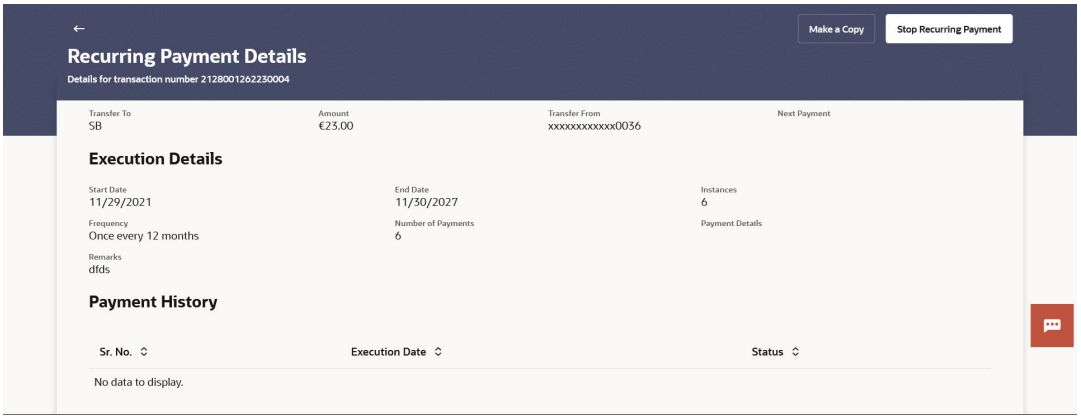
   The system displays a summary of all the recurringpayments for the selected account.

Copyright © 2015, 2025, Oracle and/or its affiliates.

3. Click on the **Host Reference Number** for the specific payment record to view the instructions set for the transfer.

   The **Recurring Payment Details** screen appears with the details.

Figure 6-15 Recurring Payment Details



> **Note**
>
> The fields which are marked as Required are mandatory.

For more information on fields, refer to the field description table.

Table 6-10 Recurring Payment Details - Field Description

Field Name	Description
A message identifying the reference number of the transaction is displayed.	
Transfer To	Display payee name.
Amount	Display amount with currency.
Transfer From	Display CASA account number from which the transfer is set.
Next Payment	Displays thedate on which the next payment is scheduled.
Execution Details	
Start Date	Displays thestart date of the repeat transfer execution i.e., the date on which the repeat transfer first starts being executed.
End Date	Displays thelast date on which repeat transfer instructions are executed.
Instances	Display the number of instances of the recurring payment.
Frequency	Displays thefrequency in which the recurring payment is executed.
Number of Payments	Displays the number of payments made.
Payment Details	Displays the unstructured remittance information to the Payment Processor. This appears if the **Payment Type** is **Domestic** or **Cross Border.**
Remarks	Displays the narrative for the transaction.
Payment History	

Copyright © 2015, 2025, Oracle and/or its affiliates.

Table 6-10 (Cont.) Recurring Payment Details - Field Description

Field Name	Description
Sr No	Displays the serial number for the transfer record.
Execution Date	The date on which the repeat transfer was executed.
Status	The status of the repeat transfer. The status can be: • **Active** • **Failed**

4. Additional following actions can be executed from the screen:

   - Click the (Copy) icon, the **Repeat Transfers – Ad hoc Payee** screen will appear with most of the data of the existing payment details prefilled, allowing you to make a payment to an unsaved payee.

   - Click the (Stop) icon to stop the repeat transfers maintained for the account. The **Stop Recurring Payment** confirmation popup appears.

     Stop Recurring Payment popup

     Perform one of the following actions:

     – Click **Stop** to stop the repeat transfers maintained for the account.

       The message confirming that the repeat transfer has been stopped/ cancelled appears.

     – Click **Cancel** to cancel the transaction.

   - Click **Home** to navigate to the dashboard.
   - 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.

6.4 FAQ

1. **What is an Incoming Payments?**
   Incoming Payments is amount of money credited in user's account/s from the various Domestic and Cross Border channels.

Copyright © 2015, 2025, Oracle and/or its affiliates.

2. **Can I view the incoming payments of all accounts under my party?**
   You can view the incoming payments received in the accounts mapped to you as primary and linked accounts.

Copyright © 2015, 2025, Oracle and/or its affiliates.

7

Favorites

This topic describes the functionality that allows users to mark payments as favorites, enabling quick access and use as templates for new payments.

This feature is beneficial for users who frequently transfer funds to the same recipients with similar details.

Users can mark a transaction as a favourite by selecting the option provided on the confirmation page of a payment.

The following types of payment transactions can be marked as Favourite transactions.

- Payments made to an account (Make Payment)

After a transaction is marked as a favourite, it appears in the user's favourite transaction list. To access it, the user simply needs to select the desired transaction from the displayed list. Once selected, the system presents the transaction details in editable mode. The user can then make any necessary changes and submit the transaction for processing.

> **Note**
>
> The **Long Press Gesture** feature is implemented. Users can now press and hold down on a screen for an extended duration, which triggers additional options or actions like to Open Favourites screen. This functionality is only supported on mobile devices and tablets.

Using the **Manage Columns** feature, bank can configure and enable customizable UI display/ download option for the end users. Using this feature, users can personalize the information to be displayed/downloaded from search grid displayed on the screen. The user can sort the data on each column.

By clicking on **Manage Columns** option available on the screen, user can

- Rearrange columns
- Remove specific columns.

> **Note**
>
> 1. The downloaded report will have the same columns as displayed on the UI as per user preference as well as there will also be an option to modify the column selection while downloading.
> 2. The column preferences setup by the user will be saved for future reference i.e. in case the user revisits this screen, the preferred columns will only be displayed in the table.

Pre-requisites:

Copyright © 2015, 2025, Oracle and/or its affiliates.

- Transaction and account access is provided to the corporate user

Features supported in the application

- View Favourite Transaction Details
- Initiate a Payment
- Remove Transaction from Favourite List

Perform anyone of the following navigation to access the **Favourites** screen.

- From the Dashboard, click **Toggle menu**, click **Menu**, then click **Payments** .

  Under **Payments** , then click **More Actions**, and then click **Favourites and Drafts** , and then click **Favourites**.

- From the Search bar, type **Favourites and Drafts - Favourites**and press **Enter**.

The **Favourites** screen appears.

- Favorites – Summary
  This topic provides the systematic instructions for users to view a summary of all payment transactions marked as favorites.
- FAQ

7.1 Favorites – Summary

This topic provides the systematic instructions for users to view a summary of all payment transactions marked as favorites.

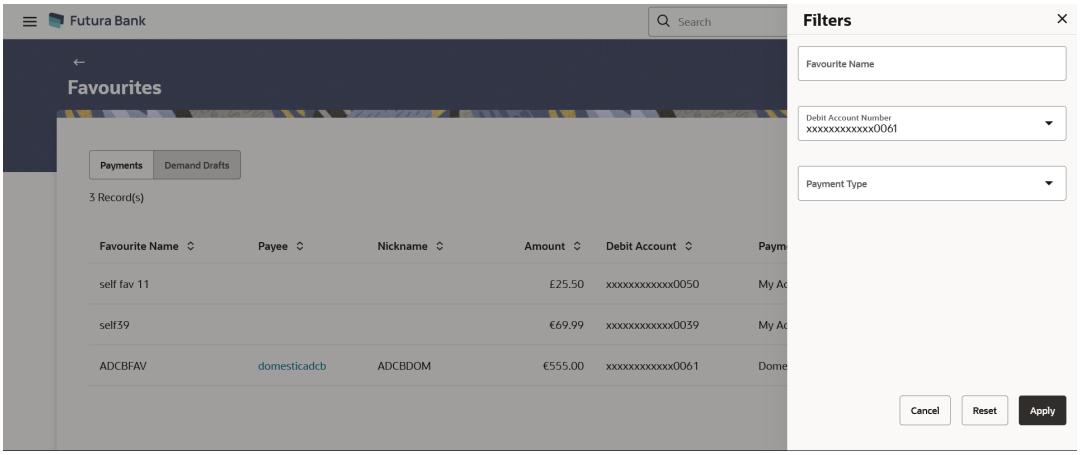
Users can search for a favourite transaction based on the favourite name or favourites types or debit account. They can view and initiate transactions using these favourite transactions as templates, and they can also delete any transaction from the favourite list.

To view and initiate a favorite transaction:

1. Navigate to the **Favourites** screen.

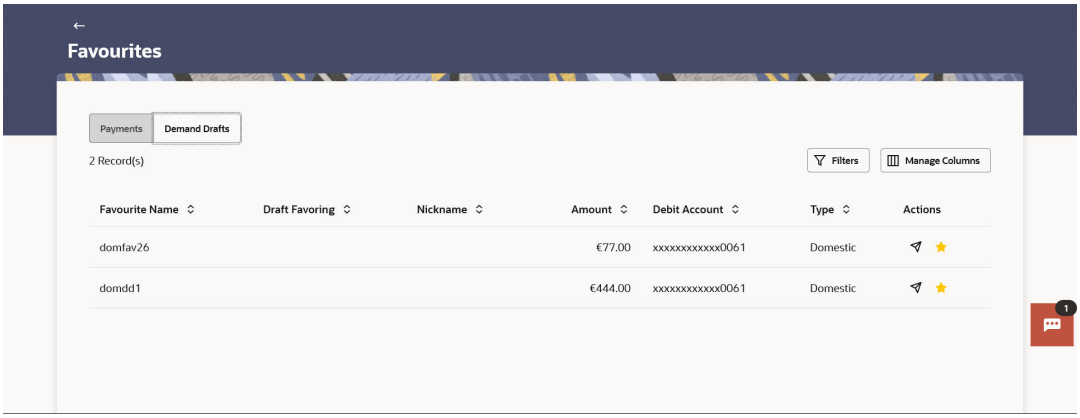
   All the favourite transactions appear as a list on the **Favourites Summary** screen.

Figure 7-1 Favorites – Summary (Payments)



Copyright © 2015, 2025, Oracle and/or its affiliates.

Figure 7-2 Favorites – Summary (Demand Drafts)



> **Note**
>
> The fields which are marked as Required are mandatory.

For more information on fields, refer to the field description table.

Table 7-1 Favorites – Summary - Field Description

Field Name	Description
Payment tab	Below fields are displayed for the **Payment** type of favourites
Favourite Name	Name of the favourites.
Payee	The name of the payee.
Amount	The amount which is to be transferred.
Nickname	Nickname of the favourite.
Payment Type	The transaction type for the favourite transaction. The options are: • **Domestic Transfer** • **Within Bank Transfer** • **Cross Border Transfer**
Debit Account	The CASA (Current Account and Savings Account) account for which transactions are marked as favourite.
Actions	The action which can be performed. The options are: • **Pay** • **Remove**
Demand Drafts tab	Below fields are displayed for the **Demand Draft** type of favourites
Favourite Name	Name of the favourites.
Draft Favouring	The name of the payee i.e. the intended recipient of the funds.
Nickname	Nickname of the favourite.
Amount	The amount which is to be transferred.
Debit Account	The CASA (Current Account and Savings Account) account for which transactions are marked as favourite.

Copyright © 2015, 2025, Oracle and/or its affiliates.

Table 7-1 (Cont.) Favorites – Summary - Field Description

Field Name	Description
Type	The transaction type for the favourite transaction. The options are: • **Domestic Transfer** • **Cross Border Transfer**
Actions	The action which can be performed. The options are: • **Pay** • **Remove**

2. Perform one of the following actions:

   - Click the icon against the Favourite record to initiate a transaction towards payee.
   - Click the Filter to change filter criteria.

     The **Filter** overlay screen appears.

Figure 7-3 Favourites (Payments) - Filter Criteria

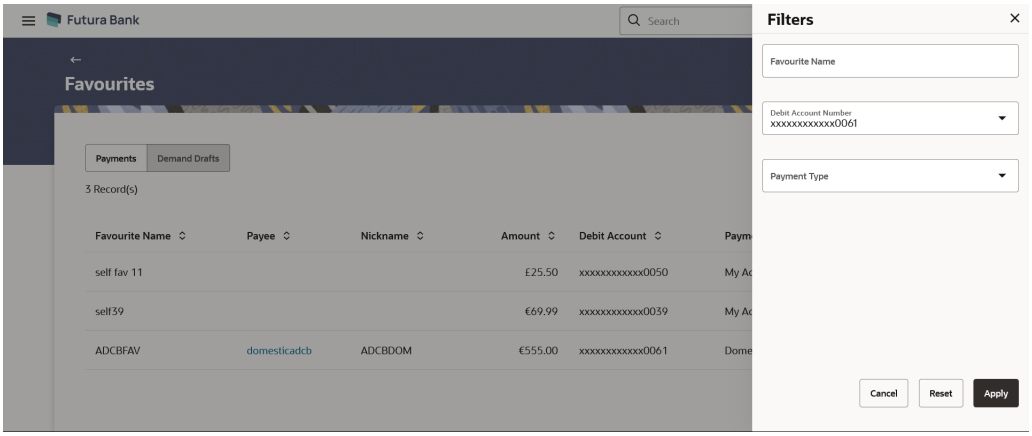
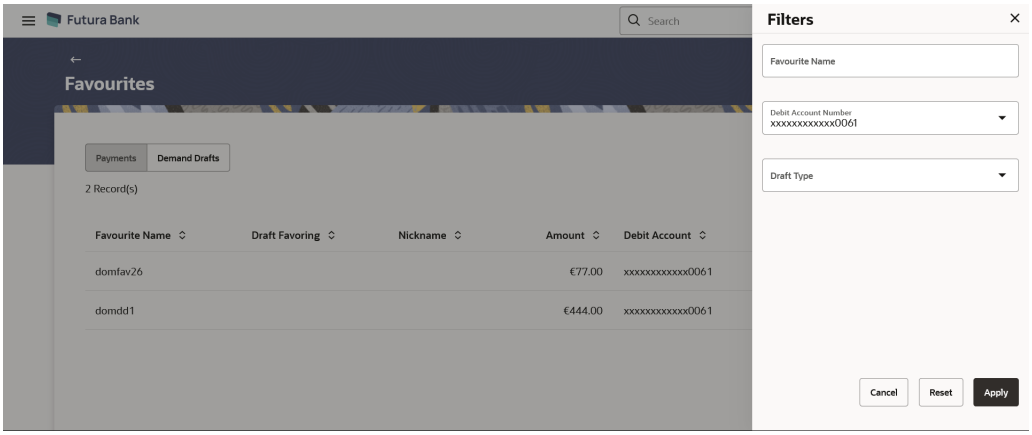


Figure 7-4 Favourites (Demand Draft) - Filter Criteria



Copyright © 2015, 2025, Oracle and/or its affiliates.

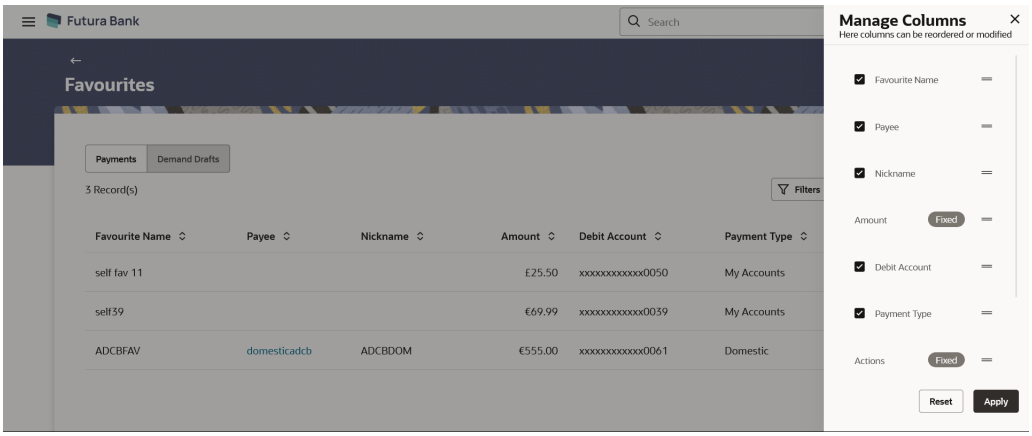
a. Enter the filter criteria.

b. Click **Apply** to search the records.

   Transaction records appears based on the updated criteria.

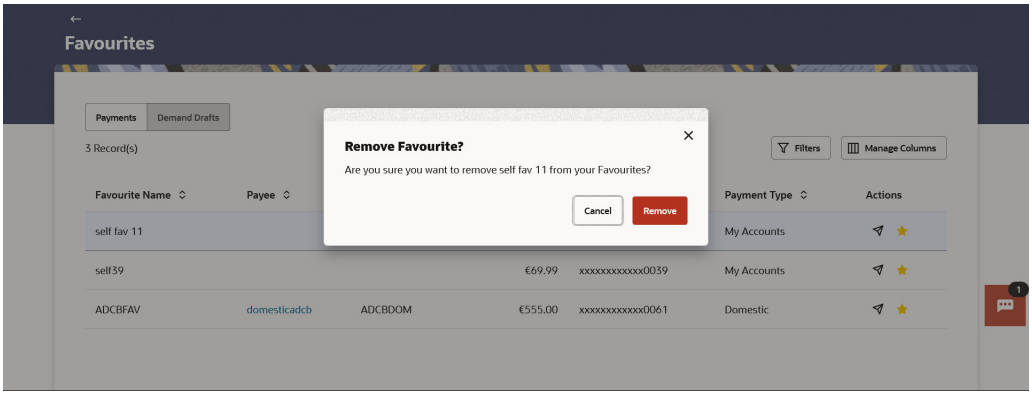
- Click the Manage Columns icon to setup a column preference by rearranging or removing columns.

Figure 7-5 Favourites - Manage Column setup



- Click the icon against specific transaction record to delete it the from the favourites list.

Figure 7-6 Remove Favourites- Confirm



Perform one of the following actions:

– Click **Remove** to proceed with the deletion request.

  The message confirming the removal of the transaction from the favourite list appears.

– Click **Cancel** to cancel the deletion process.

Copyright © 2015, 2025, Oracle and/or its affiliates.

7.2 FAQ

1. **Post transaction, if I add it to ‘Favourites’ where will this be reflected and what benefit will I gain from this?**
   The transaction will be saved in the ‘Favourites’ 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 favourite transaction?**
   User can perform following actions from favourite transaction:
   - View favorite transaction details
   - Initiate a payment
   - Remove the transaction from favorite list
3. **What type of transactions user can perform from favourite transaction?**
   User can mark the following transactions as favourite:
   - Payments done through Transfer Money (Ad hoc Payments are excluded)
   - Draft Issuance

   And then view / initiate payments and remove transactions from favourites.
4. **Can I edit the details if I am reinitiating a transaction from my favourite transaction list?**
   Yes, you can edit the details and reinitiate a transaction by selecting favourite transaction.

Copyright © 2015, 2025, Oracle and/or its affiliates.

8
Saved Drafts

This topic provides the systematic instructions to users for viewing all transactions that have been saved as drafts and are incomplete.

It also allows user to complete the transaction by redirecting it to the respective transaction screen.

> **Note**
>
> The Long Press Gesture feature is implemented. Users can now press and hold down on a screen for an extended duration, which triggers additional options or actions like open Saved Drafts. This functionality is only supported on mobile devices and tablets.

Using the **Manage Columns** feature, bank can configure and enable customizable UI display/ download option for the end users. Using this feature, users can personalize the information to be displayed/downloaded from search grid displayed on the screen. The user can sort the data on each column.

By clicking on **Manage Columns** option available on the screen, user can

- Rearrange columns
- Remove specific columns.

> **Note**
>
> a. The downloaded report will have the same columns as displayed on the UI as per user preference as well as there will also be an option to modify the column selection while downloading.
>
> b. The column preferences setup by the user will be saved for future reference i.e., in case the user revisits this screen, the preferred columns will only be displayed in the table.

Pre-requisites:

- Transaction and account access is provided to the corporate user

Features supported in the application

- View Saved Payment Drafts
- Initiate a Payment

To view payment drafts:

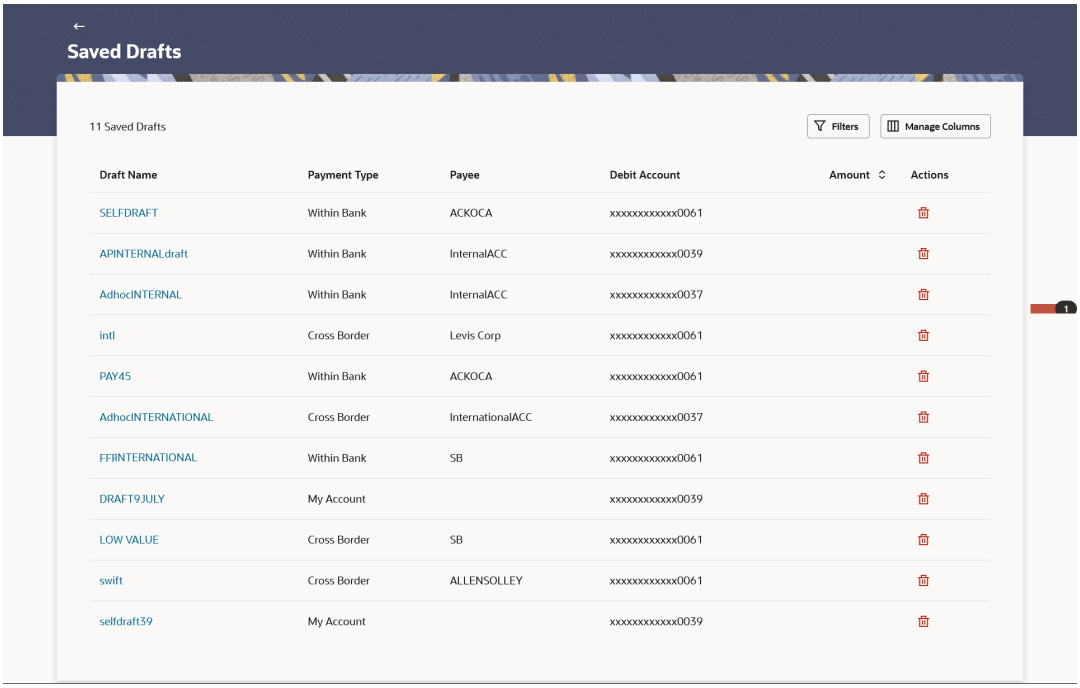
1. Perform anyone of the following navigation to access the **Saved Drafts** screen.
   - From the Dashboard, click **Toggle menu**, click **Menu**, then click **Payments** . Under **Payments** , then click **More Actions**, and then click **Favourites and Drafts** , and then click **Saved Drafts**.

Copyright © 2015, 2025, Oracle and/or its affiliates.

- From the Search bar, type **Favourites and Drafts - Saved Drafts**and press **Enter**.

The list of all the saved drafts appears on the **Saved Drafts** screen.

Figure 8-1 Saved Drafts - Summary

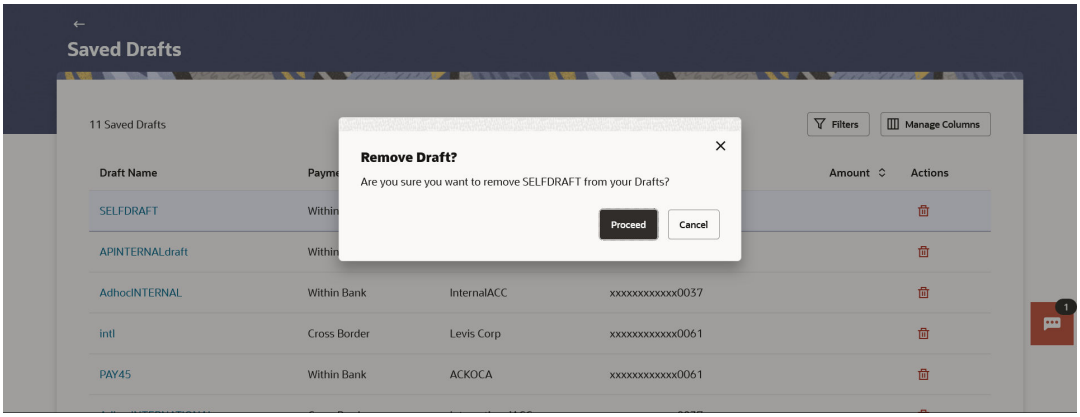


2. Click on the **Draft Name** link to re-initiate transaction.

   The system re-directs to the **Make Payment** screen.

3. Click the icon against the draft record to delete the record.

Figure 8-2 Saved Draft - Delete



Perform one of the following actions:

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

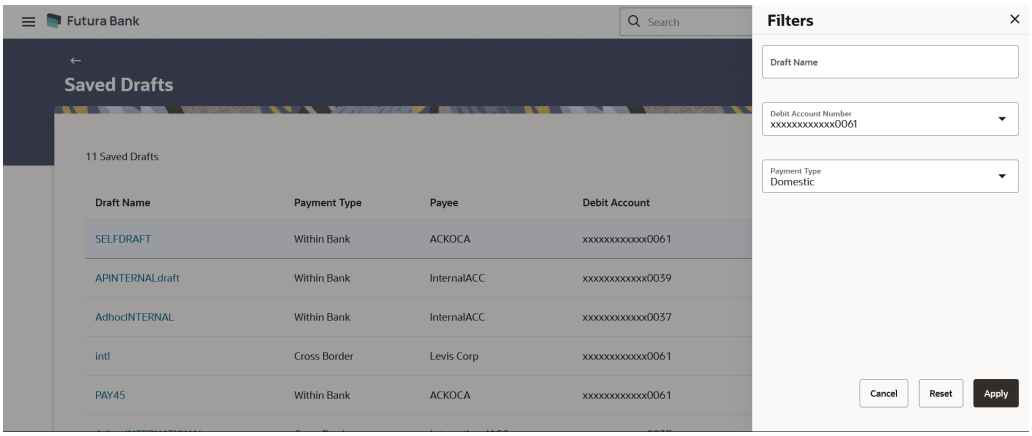
Copyright © 2015, 2025, Oracle and/or its affiliates.

4. Perform one of the following actions:

   - Click the Filter to change filter criteria.

     The **Filter** overlay screen appears.

Figure 8-3 Saved Draft - Filter Criteria



> **Note**
>
> The fields which are marked as Required are mandatory.

For more information on fields, refer to the field description table.

Table 8-1 Saved Draft - Filter Criteria - Field Description

Field Name	Description
Total Count of saved Drafts	Displays the total count of saved drafts.
Draft Name	Name of the Draft. Click on the draft name to view its details.
Payee	Displays the payee's name to whom payment is to be transferred.
Amount	The amount which is to be transferred.
Debit Account	The CASA (Current Account and Savings Account) account from which the amount is to be debited for payment.
Payment Type	The desired transaction type of which drafts is to be searched. The options are: – **My Accounts** – **Domestic** – **Within Bank** – **Cross Border**
Actions	Delete option to delete draft.

a. Enter the filter criteria.

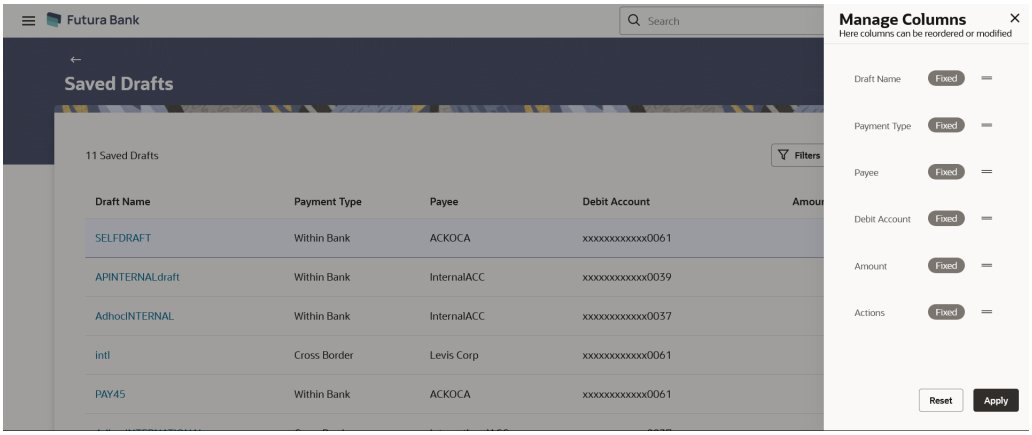
b. Click **Apply** to search the records.

Copyright © 2015, 2025, Oracle and/or its affiliates.

Transaction records appears based on the updated criteria.

- Click the Manage Columns icon to setup a column preference by rearranging or removing columns.

Figure 8-4 Saved Draft - Manage Column setup



Copyright © 2015, 2025, Oracle and/or its affiliates.

9

Multiple Transfers

This topic provides the systematic instructions to users to initiate fund transfers to a group of recipients within a single transaction.

Through this feature, users can initiate transfers towards registered payees of different transfer type's i.e. Within Bank, Domestic and Cross Border transfers, with different transfer dates, all at once from a single screen. The kebab menu is provided to access other payment related transactions.

> **Note**
>
> The fields appearing in the domestic payments for both payee and payment are not regionalisation supported.

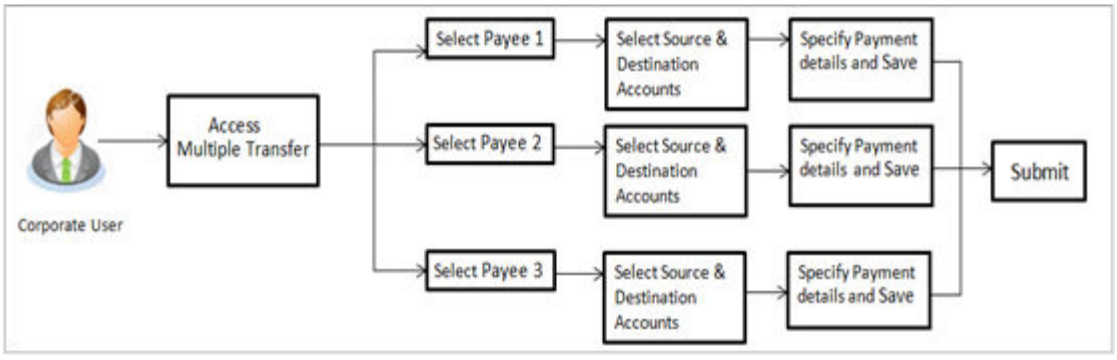
Pre-requisites:

- 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

Figure 9-1 Multiple Transfers - Workflow



To transfer funds to multiple payees:

1. Perform anyone of the following navigation to access the **Multiple Transfers** screen.
   - From the Dashboard, click **Toggle menu**, click **Menu**, then click **Payments** .

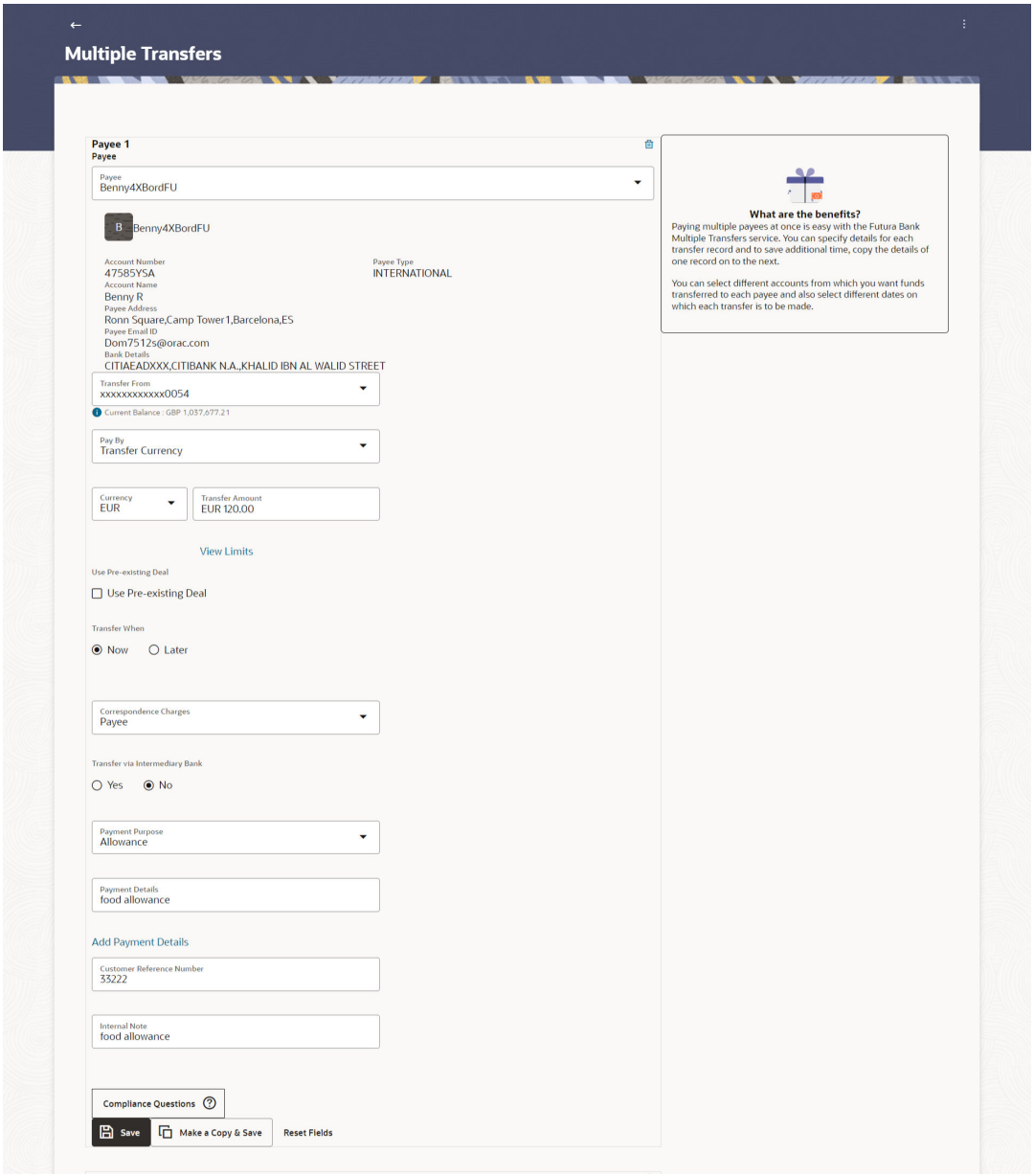
     Under **Payments** , then click **More Actions**, and then click **Multiple Transfers**.

Copyright © 2015, 2025, Oracle and/or its affiliates.

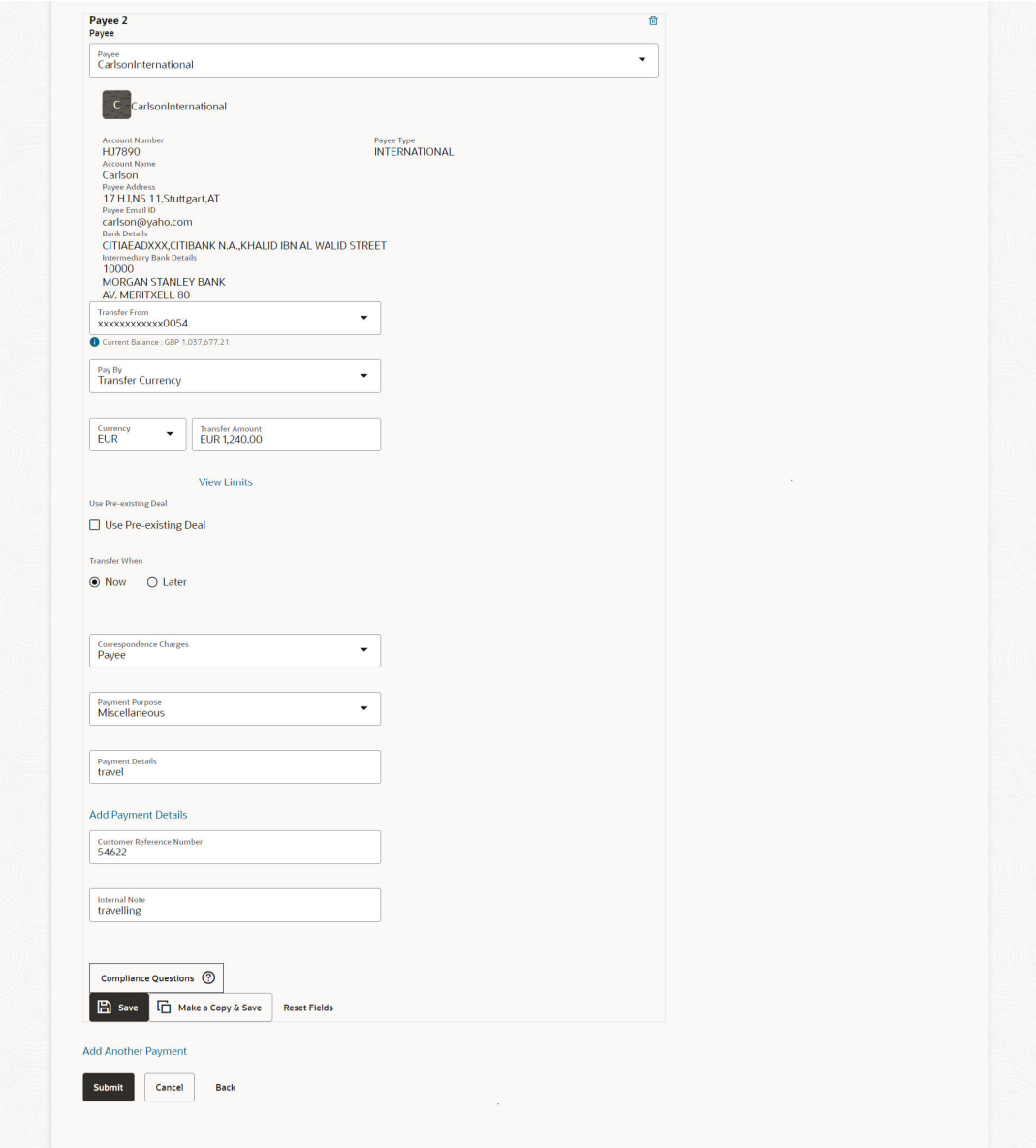
- From the Search bar, type **Payments - Multiple Transfers**and press **Enter**.

The **Multiple Transfers** screen appears.

Figure 9-2 Multiple Transfers



Copyright © 2015, 2025, Oracle and/or its affiliates.



> **Note**
>
> The fields which are marked as Required are mandatory.

For more information on fields, refer to the field description table.

Table 9-1 Multiple Transfers- Field Description

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

Copyright © 2015, 2025, Oracle and/or its affiliates.

Table 9-1 (Cont.) Multiple Transfers- Field Description

Field Name	Description
Payee Record Number	Payee Record Number. The payee record number appears on the top of each record so as to identify the number of payees being added.
Payee	Select the payee to whom funds transfer needs to be made. Each payee is identified by the payee nickname defined at the time of payee registration. Once a payee has been selected, the details of the payee including the payee photo, payee nickname, account number, account type, etc. will be displayed on the screen.
Account Number	On selecting the payee, the account number associated with the payee appears.
Payee Type	The type of account or transfer type associated with the payee appears, once a payee is selected.
Account Name	The name of the payee in the bank account appears.
Payee Address	Address of the payee in the bank account. This field appears for **Cross Border** type of payee.
Bank Details	The details of the bank i.e. the name and address of the bank's branch in which the payee's account is held appears. **Note** Bank Details do not get displayed for Within Bank Payees.
Transfer From	Select the source account from which the funds are to be transferred.
Balance	On selecting a source account, the net balance of the account appears below the **Transfer From** field.
Currency	Select the currency in which the transfer is to take place. **Note** Currency is defaulted to the destination account currency for Own and Within Bank Account Transfers and to the local currency for Domestic Transfers. For **Cross Border** transfers, the user can select the currency from the list.
Amount	Specify the amount to be transferred.
View Limits	Link to view the transaction limits applicable to the user. For more information on Limits, refer **View Limits** section.
Transfer When	The facility to specify when the funds are to be transferred. The options are: • **Pay Now**: transfer funds on the same day • **Pay Later**: transfer funds on a future date
Pay Via	Select the network through which the transfer is to take place. This field is displays the networks available for payment, for domestic payments.
Transfer Date	The date on which the transfer is to take place. This field appears if the option **Later** is selected from the **Transfer When** list.

Copyright © 2015, 2025, Oracle and/or its affiliates.

Table 9-1 (Cont.) Multiple Transfers- Field Description

Field Name	Description
Correspondence Charges	The facility to select the party by whom transfer charges are to be borne. The options are: • **Payee**: transfer charges are to be borne by the payee • **Payer**: transfer charges are to be borne by the ordering customer • **Shared**: transfer charges are to be borne by both the payee and payer This field appears against a record where the transfer is being made towards an **Cross Border** payee.
Transfer via Intermediary Bank	Specify whether the fund transfer is to be done through intermediary bank. **Note** This field appears only for **Cross Border** Payee.
Pay Via	Network for payment. The options are: • **Swift Code** • **NCC (National Clearing code)** • **Bank Details** This field appears if you select Yes option from **Transfer via Intermediary Bank** field.
SWIFT / National clearing code value	SWIFT code /National Clearing code value.
SWIFT code Look up	Below fields appears if the SWIFT Code option is selected in Pay Via field.
Lookup Swift Code	Link to search the SWIFT code.
SWIFT Code	SWIFT code value.
Bank Name	Bank name to search the SWIFT code.
Country	Country name to search the SWIFT code.
City	City name to search the SWIFT code.
SWIFT Code Lookup - Search Result	
Bank Name	Name of the bank.
Address	Displays complete address of the bank.
SWIFT Code	SWIFT code /National Clearing code value.
National clearing code Look up	Below fields appears if the National clearing code option is selected in **Pay Via** field.
Lookup National clearing code	Link to search the National clearing code.
NCC Type	NCC type of the bank branch.
NCC Code	NCC code of the bank branch.
Bank Name	Name of the bank.
City	City to which the bank belongs.

Copyright © 2015, 2025, Oracle and/or its affiliates.

Table 9-1 (Cont.) Multiple Transfers- Field Description

Field Name	Description
NCC Lookup - Search Result	
Bank Name	Name of the bank.
Branch	Bank branch name.
Address	Address of the bank.
NCC Code	NCC code of the bank branch.
Bank Details	Bank details based on the Swift / National clearing code selected for the bank.
Below fields appears if the **Bank Details** option is selected in **Pay Via** field.	
Bank Name	Name of the bank.
Bank address	Complete address of the bank.
Country	Country of the bank.
City	City to which the bank belongs.
Payment Details	Specify payment details. This field appears against a record where the transfer is being made towards an **Cross Border** payee.
Add Payment Details	The link to add more details of the transfer. This field appears only for **Cross Border** Payee.
Customer Reference Number	The unique customer reference number for the transaction.
Note	Specify a note or remarks against the transfer.
Compliance Questions	The questions appear in compliance popup for regulatory purpose of AML.

2. From the **Payee** list, select the payee towards whom you wish to transfer funds.

   The payee details of the selected payee appear.

3. If the Payee type is **Within Bank**.

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

   b. From the **Pay By** list, select the currency type in which amount is transferred.

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

   d. In the **Transfer Amount** field, enter the transfer amount.

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

      Perform one of the following actions:

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

        i. From the **Transfer Date** list, select the date on which the transfer is to take place.

   f. In the **Charges to be debited from Debit Account** field, choose which debit account to use when paying the charges.

Copyright © 2015, 2025, Oracle and/or its affiliates.

4. If the **Payee type** is **Domestic**;

   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.

5. If the Payee type is **Cross Border**;

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

   b. From the **Pay By** list, select the currency type in which amount is transferred.

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

   d. In the **Transfer Amount** field, enter the transfer amount.

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

      Perform one of the following actions:

      - If you select the option **Pay Now**, the transfer will be made on the same day.
      - If you select the option **Pay Later**, from the **Transfer When** field, select the appropriate future date for when the transfer is to take place.
        1. From the **Transfer Date** list, select the date on which the transfer is to take place.

           i. From the **Transfer Date** list, select the date on which the transfer is to take place.

   f. From the **Correspondence Changes** list, select the party by whom transfer charges are to be borne.

   g. In the **Charges to be debited from Debit Account** field, choose which debit account to use when paying the charges.

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

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

      Perform one of the following actions:

      - If you select **Swift** option:

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

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

      - If you select **National Clearing code** option:

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

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

      - If you select **Bank details** option:

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

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

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

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

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

Copyright © 2015, 2025, Oracle and/or its affiliates.

6. In the **Note** field, specify a note or remarks.
7. In the **Customer Reference Number** field, enter the customer reference number for the transaction.
8. Click in the **Compliance Questions** field, the system displays the overlay window.

   Add the answer the question and **Submit**. This field is enabled only for **Within Bank** & **Domestic** payee.
9. Perform one of the following actions:
   - Click **Save** to save the payment record.
   - Click **Make a Copy and Save**, if you want to save a copy of the transaction.
   - Click **Reset fields** to clear the entered data.
10. Perform one of the following actions:
    - Repeat Steps similar steps **Payee 2** based on payee type.
    - Click **Add Another Payment** if you want to add another payment record.
11. Perform one of the following actions:
    - Click the icon against a saved record to edit the transfer details of that record.
    - Click on the icon against a record to delete that record.
12. Perform one of the following actions:
    - Click **Submit** to submit all the transfer records to the bank.

      The **Review** screen appears.
    - Click **Cancel** to cancel the transaction.
    - Click **Back** to navigate back to the previous page.
13. Perform one of the following actions:
    - Verify the details and click **Confirm**.

      The success message appears along with the status of transaction.
    - Click **Expand All** to view the payment details.

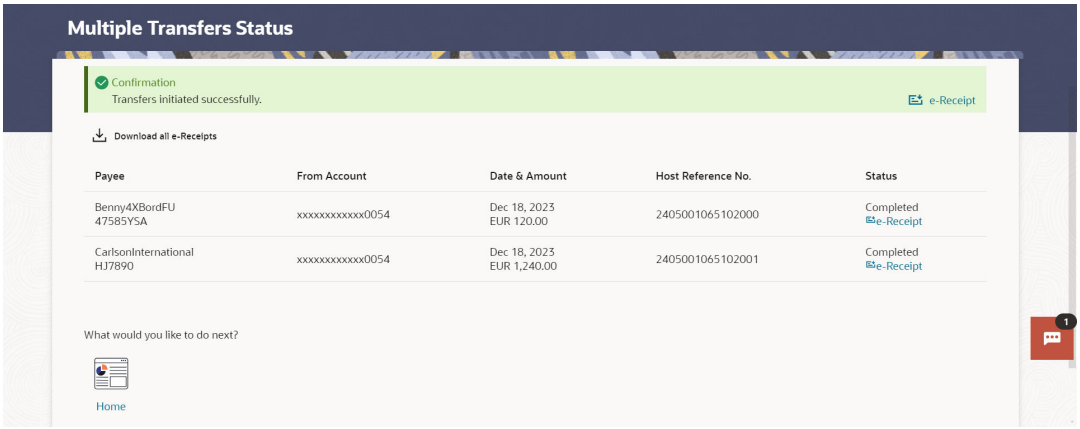
      Click **Collapse All** to hide the payment details.
    - Click **Cancel** to cancel the transaction.
    - Click **Back** to edit the transfer details.

      The **Multiple Transfers** screen with saved fund transfer details appear in editable form.
14. Perform one of the following actions:
    - Click **Home** to navigate to the dashboard.
    - Click **Click Here** to view the status of each transfer.

      The **Multiple Transfer - Status** screen appears.

Copyright © 2015, 2025, Oracle and/or its affiliates.

Figure 9-3 Multiple Transfers Status



> **Note**
>
> The fields which are marked as Required are mandatory.

For more information on fields, refer to the field description table.

Table 9-2 Multiple Transfers Status - Field Description

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

15. Perform one of the following actions:
    - Click the **e-Receipt** link against a particular record for which you want to download the e-receipt.
    - Click **Download all e-Receipts** link to download the e-receipts for all the transactions.

- FAQ

Copyright © 2015, 2025, Oracle and/or its affiliates.

9.1 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.

Copyright © 2015, 2025, Oracle and/or its affiliates.

10

Issue Demand Drafts

This topic describes the functionality, which enables users to request the issuance of demand drafts payable to either pre-registered or newly added payees.

To initiate a demand draft issue request to the saved payee, the user must first ensure that the payee i.e., the recipient of the demand draft is registered as a demand draft payee through the **Add Demand Draft Payees** feature. Once the payee is registered, the user can initiate a request to the bank to issue a demand draft. The overlay screen on the **Saved Payee** field allows the user to select the payee from the list of saved payees.

Pre-requisites:

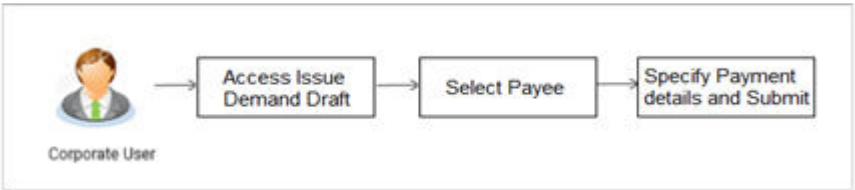
- Transaction access is provided to the corporate user.
- Transaction working window is maintained.
- Required payees are maintained.
- Transaction limits are assigned to user to perform the transaction.

Features supported in application.

The user can request for two types of demand drafts:

- Domestic Demand Draft – Where the draft is payable within the country.
- Cross Border Demand Draft – Where the draft is payable outside the country.

Figure 10-1 Issue Demand Drafts - Workflow



1. Perform anyone of the following navigation to access the **Issue Demand Drafts** screen.
   - From the Dashboard, click **Toggle menu**, click **Menu**, then click **Payments** . Under **Payments** , then click **More Actions**, and then click **Issue Demand Drafts** .
   - From the Search bar, type **Payments - Issue Demand Drafts**and press **Enter**.

The **Issue Demand Drafts** screen appears.

- Demand Draft Issuance to Saved Payee
  This topic provides the systematic instructions to users for initiating a request for a demand draft.
- Demand Draft Issuance to New Payee
  This topic provides the systematic instructions to users for initiating requests for demand drafts payable to payees not registered within the system.

Copyright © 2015, 2025, Oracle and/or its affiliates.

- FAQ

10.1 Demand Draft Issuance to Saved Payee

This topic provides the systematic instructions to users for initiating a request for a demand draft.

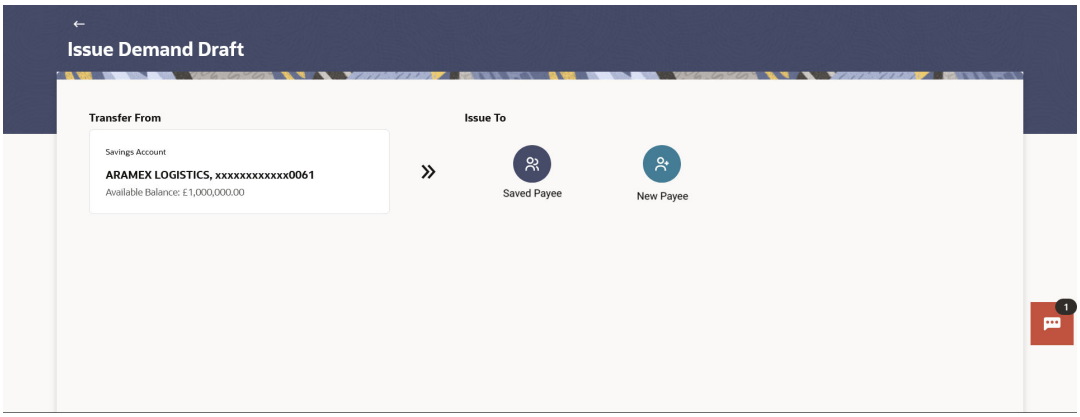
All Demand Draft payees (Domestic and Cross Border Demand Draft payees) created by the user are listed for selection. Details of the payee are auto populated on the transaction screen once a selection has been made. Based on the payee selection, the account for debiting funds towards the issue of the demand draft will get defaulted on the **Transfer From** field and user can change the source account if required. is selected. The user is then required to fill in details such as the amount for which the draft is to be drawn and the date on which the draft is payable, to initiate the demand draft request.

To issue demand draft to registered beneficiary:

1. Navigate to the **Issue Demand Draft** screen.

   The **Issue Demand Draft** screen appears.

Figure 10-2 Issue Demand Draft



> **Note**
>
> The fields which are marked as Required are mandatory.

For more information on fields, refer to the field description table.

Table 10-1 Issue Demand Draft- Field Description

Field Name	Description
Issue To	
Saved Payee	Option to select the existing payee to whom you wish to issue the demand draft. All the demand draft payees maintained will be listed for selection.
New Payee	Option to add new payee to whom you wish to issue the demand draft.

Copyright © 2015, 2025, Oracle and/or its affiliates.

Table 10-1 (Cont.) Issue Demand Draft- Field Description

Field Name	Description
Transfer From	Displays the debit account details such as Account Type, Account Nick Name/Account Name, Branch code, Account currency and Available Balance. All the user's own accounts will be listed for selection.
Badge Type	Displays the type of the source account from which the funds are to be debited towards the payee. The options are: • **Islamic** • **Conventional**
Account Details	Displays details like - nick name, account number, branch, currency, current balance etc. based on configuration for account in day0.
Current Balance	The net balance in the selected source account is displayed against the Transfer From field once an account is selected.

2. Click on the **Transfer From** card.

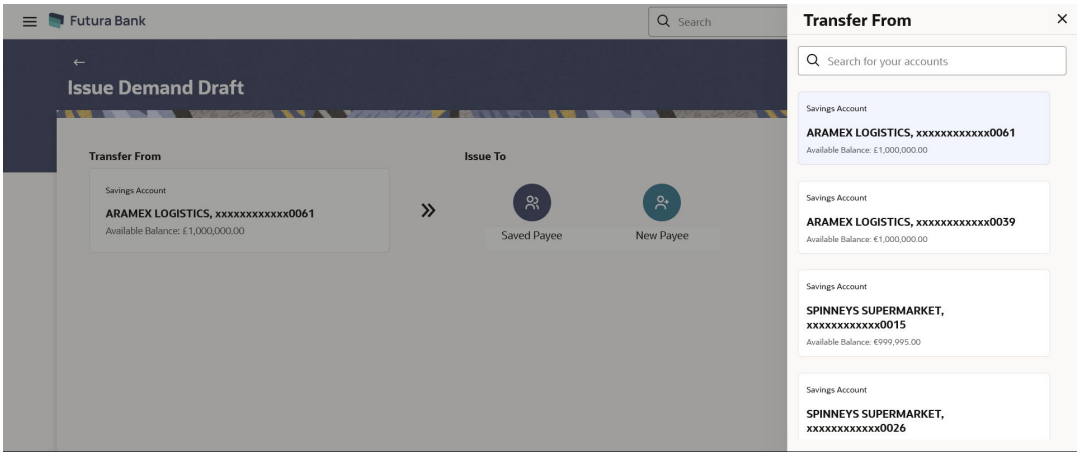
The **Transfer From** overlay screen will appear with all the user's own accounts.

Perform one of the following actions:

- Select the source account from the list from which funds need to be drawn.
- Enter the search criteria and click the icon to find the accounts.

> **Note**
>
> Users can search for accounts by typing a few characters (type to search). This can be done in fields such as Account Type, Nickname, Account Name, Account Number, Currency, and Branch.

Figure 10-3 Issue Demand Draft- Transfer From overlay screen



Copyright © 2015, 2025, Oracle and/or its affiliates.

> **Note**
>
> The fields which are marked as Required are mandatory.

For more information on fields, refer to the field description table.

Table 10-2 Issue Demand Draft- Transfer From overlay screen - Field Description

Field Name	Description
Search for you account	Allow user to search own accounts with the Account Type, Nickname, Account Name, Account Number, Currency, and Branch.
All the user's own accounts will be listed on the **Transfer From** overlay screen. Refer **Transfer From Drawer** section.	

3. Perform one of the following actions:

- Under the **Issue To** section, click on the **Saved Payee**.

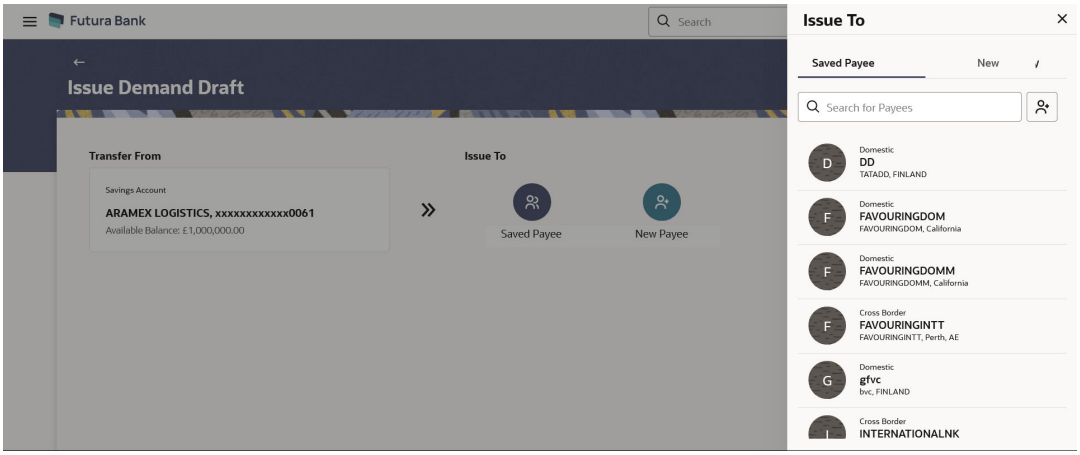
  The **Issue To** overlay screen will appear with the **Saved Payee** tab appears.

  > **Note**
  >
  > a. Users can also add new payee from the **New Payee** tab.
  >
  > b. Users can search the specific payees by typing a few characters (type to search). This can be done in fields such as Draft Type, Nickname, Favouring, City/Country.

- Click the icon to add the new payee.

  The system redirects to **Add Demand Draft Payee** screen.

Figure 10-4 Issue Demand Draft- Saved Payee



Copyright © 2015, 2025, Oracle and/or its affiliates.

> **Note**
>
> The fields which are marked as Required are mandatory.

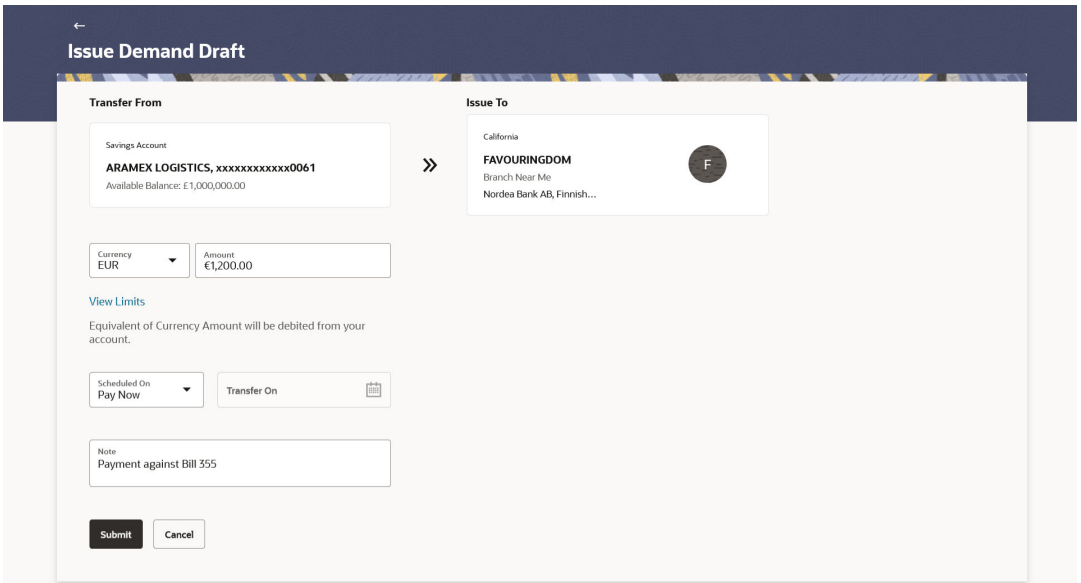
For more information on fields, refer to the field description table.

Table 10-3 Issue Demand Draft- Saved Payee - Field Description

Field Name	Description
Search for payee	Allow user to search payee with the Draft Type, Nickname, Favouring, City/Country.
All the saved payees listed on the **Saved Payees** overlay screen. The following details are displayed for each payee: Payee Photo/Initials, Draft Type, Nick Name, Favouring.	
Payee Photo/Initials	Displays the payee's photo, if uploaded, against each payee name. If the payee's photo is not uploaded, the initials of the payee will be displayed in place of the photo.
Draft Type	Displays the type of draft to be associated with the payee. It could be: • **Domestic** • **Cross Border**
Payee Nickname	Displays the payee by their nick names defined at the time of payee creation.
Draft Favouring	Displays the name of the payee i.e., the intended recipient of the funds.

4. On selection source account and beneficiary, the screen populates the **Transfer To** and **Payment Details**.

Figure 10-5 Issue Demand Draft



Copyright © 2015, 2025, Oracle and/or its affiliates.

> **Note**
>
> The fields which are marked as Required are mandatory.

For more information on fields, refer to the field description table.

Table 10-4 Issue Demand Draft - Field Description

Field Name	Description
Transfer From	Select the source account from which the funds are to be debited towards the issue of the demand draft.
Issue To	Select the payee to whom the demand draft is to be issued.
Currency	Select the currency in which the draft is to be issued. In case the draft being issued is a domestic demand draft, the currency will be the local currency of the country.
Amount	Specify the amount for which the draft is to be issued.
View Limits	Link to view the transaction limits. For more information on Limits, refer **View Limits** section.
Scheduled On	The facility to specify the date on which the demand draft is to be issued. The options are: • **Pay Now**: Select this option if you wish to have the draft drawn on the same day. • **Pay Later**: Select this option if you wish to have the draft drawn at a future date. If you select this option, you will be required to specify the date on which the draft is to be drawn.
Transfer On	Specify the date on which the draft is to be issued. This field appears if the option **Pay Later** is selected from the **Scheduled On** list.
Transfer From	Select the source account from which the funds are to be debited towards the issue of the demand draft.
Note	Specify a note or remarks for the transaction, if required.

5. From the **Currency** list, 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.

   Perform one of the following actions:

   - If you select the **Pay Now** option, the draft will be issued on the same day.
   - If you select the option **Pay Later**, select the date for when the draft is to be drawn.

Copyright © 2015, 2025, Oracle and/or its affiliates.

8. In the **Note** field, specify a note or remarks.
9. Perform one of the following actions:
   - Click **Submit** to initiate the request for the issue of the demand draft.

     The **Review** screen appears.
   - Click **Cancel** to cancel the transaction.
   - Click **Back** to navigate back to **Add Payee** screen.
10. Perform one of the following actions:
    - Verify the details and click **Confirm**.

      The success message appears of request to create a new demand draft along with the reference number, host reference number, status and draft details.
    - Click **Cancel** to cancel the transaction.
    - Click **Back** to navigate back to **Add Payee** screen.
11. Perform one of the following actions from the confirmation page:
    - Click **Transaction Details** to view the details of the transaction.
    - Click **Go to Dashboard** to go to the Dashboard screen.
    - Click **Go to Payments Overview** to go to the Payment Overview page.
    - Click **Issue Another Demand Draft** to issue a new demand draft.

10.2 Demand Draft Issuance to New Payee

This topic provides the systematic instructions to users for initiating requests for demand drafts payable to payees not registered within the system.

Since the demand draft request is for an unregistered payee, the user is required to specify details of the payee along with demand draft details at the time of demand draft request.

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

Users can initiate both domestic and cross-border requests for demand drafts. A Domestic Draft initiation request is a request to issue a draft that is payable at a location within the same country. Whereas a Cross Border demand draft request is a request to issue a draft that is payable at a location outside the country. To initiate an ad hoc Cross Border demand draft request, the user must specify the payee's details, including the amount and delivery specifications.

To initiate an demand draft request for new beneficiary:

1. Navigate to the **Issue Demand Draft** screen.
2. Click on the **Transfer From** card.

   The **Transfer From** overlay screen will appear with all the user's own accounts.
   - Select the source account from the list from which funds need to be drawn.
   - Enter the search criteria and click the icon to find the accounts.

Copyright © 2015, 2025, Oracle and/or its affiliates.

> **Note**
>
> Users can search for accounts by typing a few characters (type to search). This can be done in fields such as Account Type, Nickname, Account Name, Account Number, Currency, and Branch.

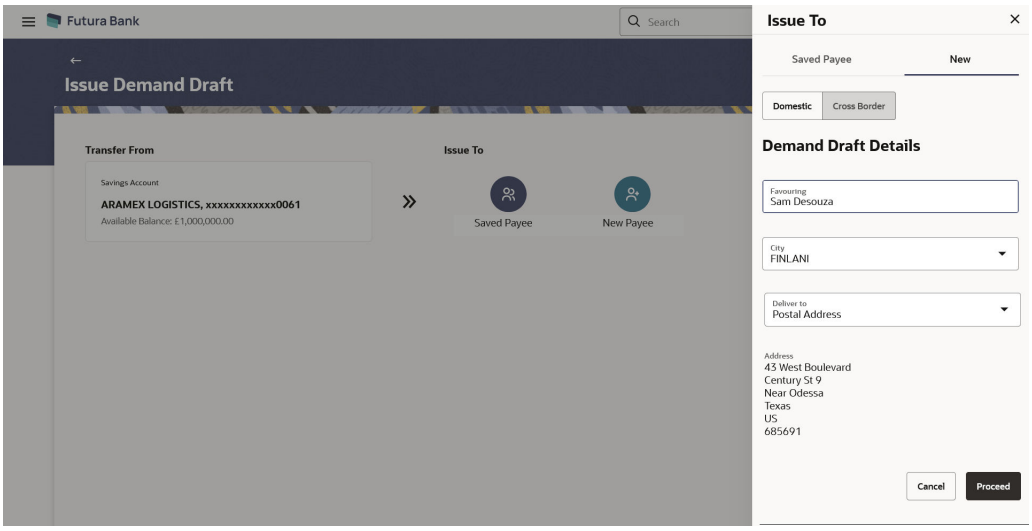
3. Under the **Issue To** section, click on the **New Beneficiary**..

   The **Issue To** overlay screen will appear with **New Beneficiary** tab appears to add new beneficiary.

   a. If you select the **Domestic** option in the **Draft Type** field:

      The **Demand Draft Details** appears for the domestic draft.

Figure 10-6 Issue Domestic Demand Draft – New Payee

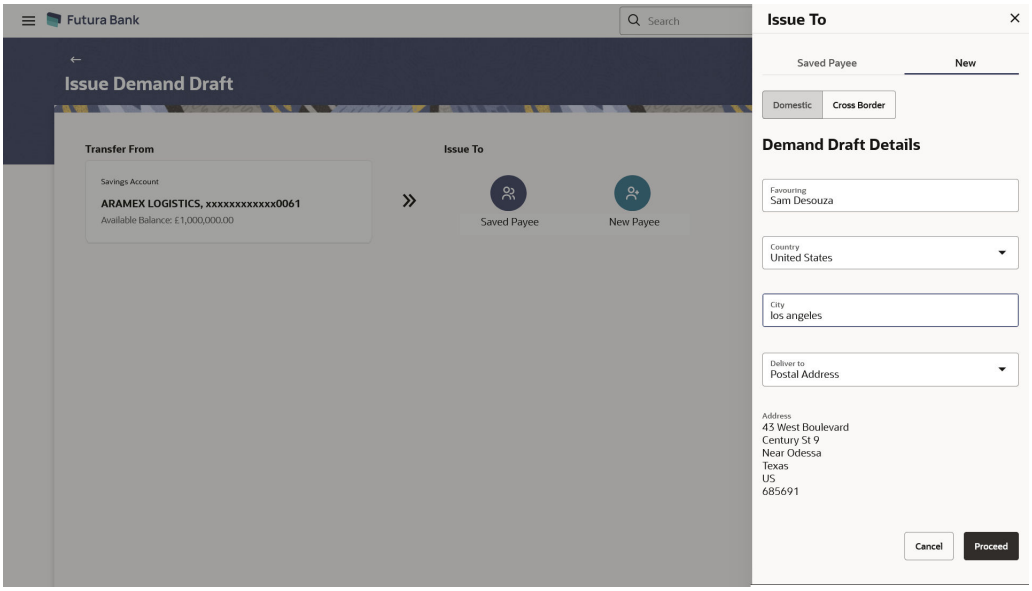


   b. If you select the **Cross Border** option in the **Draft Type** field:I

      The **Demand Draft Details** appears for the cross border draft.

Copyright © 2015, 2025, Oracle and/or its affiliates.

Figure 10-7 Issue Cross Border Demand Draft – New Payee



> **Note**
>
> The fields which are marked as Required are mandatory.

For more information on fields, refer to the field description table.

Table 10-5 Field Description

Field Name	Description
Draft Type	Specify the type of draft to be associated with the payee. It could be: • **Domestic** • **Cross Border**
Demand Draft Details	
Favouring	Specify the name of the payee as it is to be printed on the demand draft.
Country	Specify the country in which the draft is to be payable.
City	Specify the name of the city in which the draft is payable.

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

d. From the **Country** drop-down list, select the country at which the draft is to be payable.

> **Note**
>
> This field is enabled only for the **Cross Border** demand draft type.

e. From the **City** drop-down list, select the name of the city at which the draft is to be payable.

f. Perform one of the following actions:

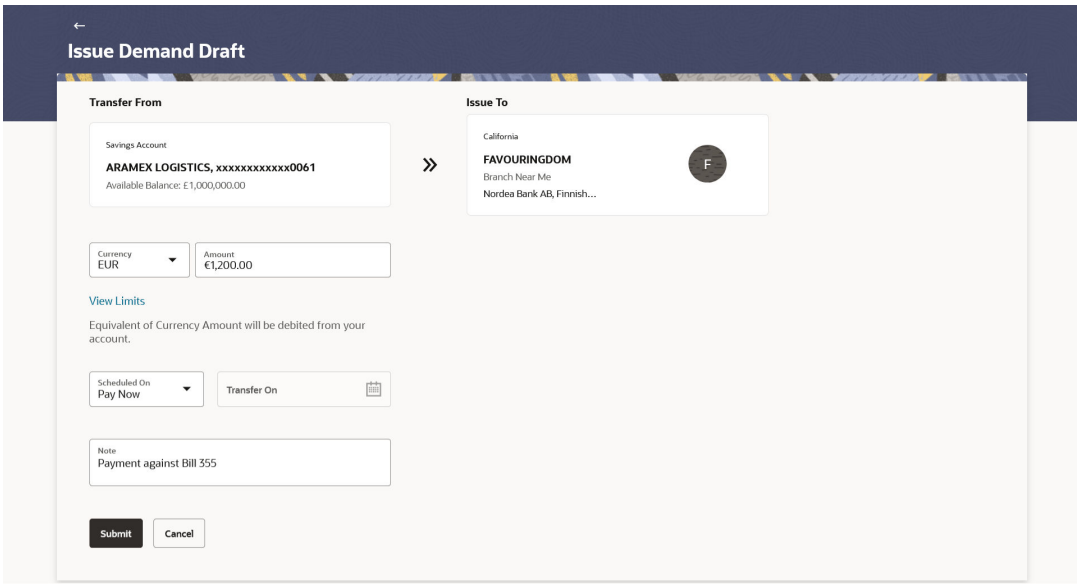
Copyright © 2015, 2025, Oracle and/or its affiliates.

- Click **Proceed** to proceed with the details entered.
- Click **Cancel** to cancel the process.

g. From the **Delivery to** drop-down list, select the appropriate draft delivery option.

4. On entering the source account and demand draft details, the screen populates the **Transfer To** and **Payment details**.

Figure 10-8 Issue Demand Draft



> **Note**
>
> The fields which are marked as Required are mandatory.

For more information on fields, refer to the field description table.

Table 10-6 Field Description

Field Name	Description
Transfer From	Select the source account from which the funds are to be debited towards the issue of the demand draft.
Issue To	Enter the beneficiary details to whom the demand draft is to be issued.
Currency	Select the currency in which the draft is to be issued. In case the draft being issued is a domestic demand draft, the currency will be the local currency of the country.
Amount	Specify the amount for which the draft is to be issued.

Copyright © 2015, 2025, Oracle and/or its affiliates.

Table 10-6 (Cont.) Field Description

Field Name	Description
View Limits	Link to view the transaction limits. For more information on Limits, refer **View Limits** section.
Scheduled On	The facility to specify the date on which the demand draft is to be issued. The options are: • **Pay Now**: Select this option if you wish to have the draft drawn on the same day. • **Pay Later**: Select this option if you wish to have the draft drawn at a future date. If you select this option you will be required to specify the date on which the draft is to be drawn.
Transfer On	Specify the date on which the draft is to be issued. This field appears if the option **Pay Later** is selected from the **Scheduled On** list.
Transfer From	Select the source account from which the funds are to be debited towards the issue of the demand draft.
Note	Specify a note or remarks for the transaction, if required.

5. From the **Currency** list, 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.

   Perform one of the following actions:

   - If you select the **Pay Now** option, the draft will be issued on the same day.
   - If you select the option **Pay Later**, select the date for when the draft is to be drawn.
8. In the **Note** field, specify a note or remarks.
9. Perform one of the following actions:
   - Click **Submit** to initiate the request for the issue of the demand draft.

     The **Review** screen appears.
   - Click **Cancel** to cancel the transaction.
10. Perform one of the following actions:
    - Verify the details and click **Confirm**.

      The success message appears of request to create a new demand draft along with the reference number, host reference number, status and draft details.
    - Click **Cancel** to cancel the transaction.
    - Click **Back** to navigate back to previous screen.
11. Perform one of the following actions from the confirmation page:
    - Click **Transaction Details** to view the details of the transaction.

Copyright © 2015, 2025, Oracle and/or its affiliates.

- Click **Go to Dashboard** to go to the Dashboard screen.
- Click **Go to Payments Overview** to go to the Payment Overview page.
- Click **Issue Another Demand Draft** to issue a new demand draft.

10.3 FAQ

1. **Can I initiate a future dated demand draft issuance request?**
   You can initiate a future dated demand draft issuance request using the Schedule Later option.
2. **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.
3. **What happens if the transaction amount is less than the set Transaction Limit?**
   You will not be able to proceed with the initiation of the demand draft issuance if the amount you have specified is less than that of the set minimum transaction limit.

Copyright © 2015, 2025, Oracle and/or its affiliates.

11

MT101 Instruction

This topic provides the systematic instructions for users to perform domestic and international fund transfers using the MT101 module and SWIFT MT101 instructions.

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:

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

b. **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 is also not supported. Please note, this transaction will only be supported on desktop/laptop devices.

Pre-requisites:

- 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
- External accounts to be added and mapped. Refer to section '16 - External Account'

To initiate an MT101 instruction:

1. Perform anyone of the following navigation to access the **Create MT101 Instructions** screen.
    - From the Dashboard, click **Toggle menu**, click **Menu**, then click **Payments** . Under **Payments** , then click **More Actions**, and then select **MT101 Instructions**, then click **Create MT101 Instructions**.
    - From the Search bar, type **MT101 Instructions - Create MT101 Instructions**and press **Enter**.

    The **Create MT101 Instructions** screen appears.

Copyright © 2015, 2025, Oracle and/or its affiliates.

Figure 11-1 MT101 Instruction

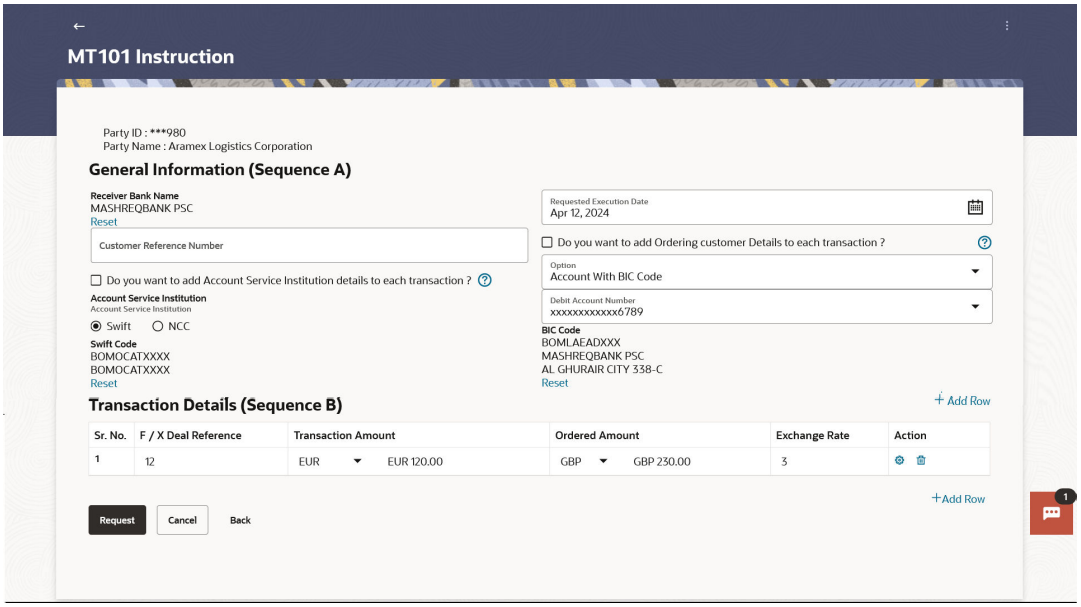
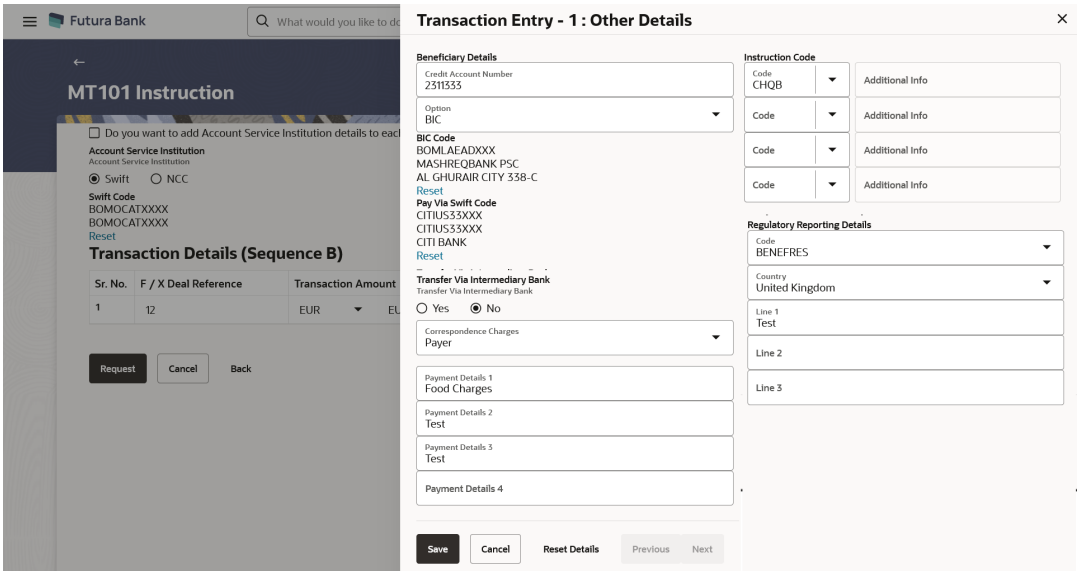


Figure 11-2 MT101 Instruction – Other Details Overlay screen

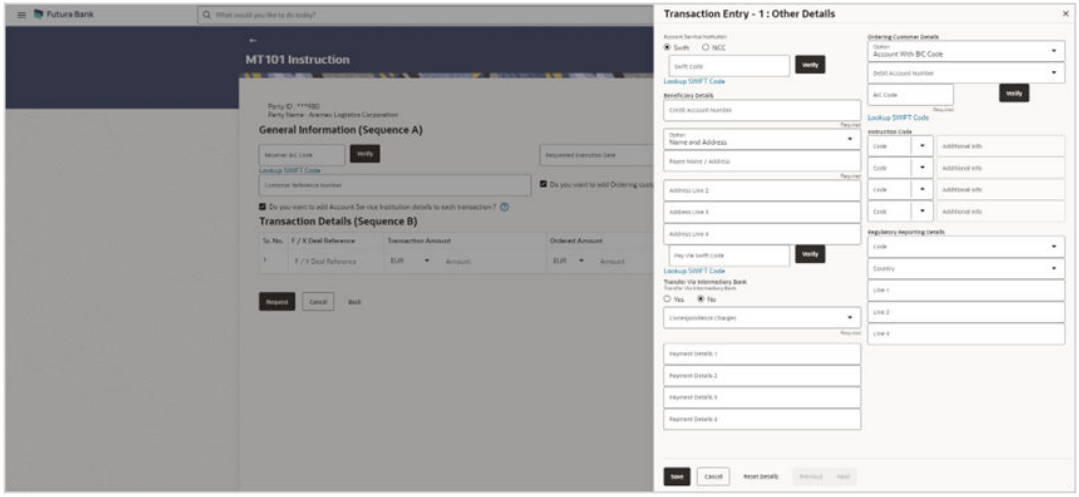


2. Navigate to the screen.

MT101 Instruction – Other Details Overlay screen (When Account Service Institution details and Ordering customer Details are added to each transaction)

Copyright © 2015, 2025, Oracle and/or its affiliates.

Figure 11-3 MT101 Instruction – Other Details Overlay screen



> **Note**
>
> The fields which are marked as Required are mandatory.

For more information on fields, refer to the field description table.

Table 11-1 MT101 Instruction – Other Details Overlay screen - Field Description

Field Name	Description
Party ID	Displays the party ID of the user.
Party Name	Displays the party name of the user.
The following fields are applicable for **General Information (Sequence A)** of MT101 Instruction:	
Receiver BIC Code	The BIC code of the receiver's bank. For more information, refer **Lookups** section. **Note** Click **Lookup Swift Code** to search the Receiver Bank based on the BIC Code. OR Click **Reset** to change the Receiver bank.
Receiver Bank Name	Displays the receiver bank name. This field gets displayed on entering **Receiver BIC Code**.
Requested Execution Date	Specify the date on which all subsequent transactions should be initiated by the executing bank.

Copyright © 2015, 2025, Oracle and/or its affiliates.

Table 11-1 (Cont.) MT101 Instruction – Other Details Overlay screen - Field Description

Field Name	Description
Customer Reference Number	The reference to the entire message assigned by the user.
Do you want to add Ordering customer Details to each transaction?	Option to add Ordering customer details to each transaction. **Note** If there is only one debit account, the ordering customer must be identified in sequence A. Conversely, if multiple debit accounts are used, they must be identified for every transaction of Transaction Details (sequence B).Consequently, Ordering Customer details must be present in either sequence A or in each occurrence of Transaction Details(sequence B) , but must never be present in both sequences, nor be absent from both sequences.
Option	Select the option if you do not wish to add Ordering customer details to each transaction. The options are: • **Account with BIC Code** • **Account with Address** This field is enabled if the user has not opted for the **Do you want to add Ordering customer Details to each transaction?** option.
BIC Code	Enter the instructing party's Business Identifier Code. This field is enabled if the **Account With BIC Code** option is selected in the **Option** field.
Debit Account Number	The external account from which money will be debited. This field is enabled if the user has not opted for the **Do you want to add Ordering customer Details to each transaction?** option.
Name/Address	Enter name and address of the instructing party. This field is enabled if the **Account With Address** option is selected in the **Option** field.
Address Line 1-4	The address of the instructing party. This field is enabled if the **Account With Address** option is selected in the **Option** field.
Do you want to add Account Service Institution details to each transaction ?	Option to add an Account Service Institution details to each transaction. **Note** Account Service Institution may be present in either sequence A or in one or more occurrences of Transaction Details (sequence B), but must not be present in both sequences.

Copyright © 2015, 2025, Oracle and/or its affiliates.

Table 11-1 (Cont.) MT101 Instruction – Other Details Overlay screen - Field Description

Field Name	Description
Account Service Institution	Option to select, if the account to be debited belongs to bank other than the receiver bank. The options are: • **Swift** • **NCC**
SWIFT Code	Enter debtor bank details, if the account to be debited belongs to bank other than the receiver bank. This field is enabled if the **Swift** option is selected in the **Account Service Institution** field.
NCC	Enter national clearing code details of debtor bank, if the account to be debited belongs to bank other than the receiver bank. This field is enabled if the **NCC** option is selected in the **Account Service Institution** field.
The following fields are applicable for **Transaction Details (Sequence B)** of MT101 Instruction.	
F/X Deal Reference	The foreign exchange contract reference.
Transaction Amount	The amount and currency for the respective transaction.
Ordered Amount	This amount is to be entered for cross-currency transactions, where the user has a valid F/X deal reference number. The user is to enter the converted ordering amount and currency.
Exchange Rate	The Exchange Rate specified while converting the transaction amount to ordering amount.
Action	The settings icon provisions the user to enter further details of the entry of Transaction Details (Sequence B.) The delete icon allows the user to delete the respective row.
Transaction Entry- Other Details	Below fields appears in the overlay window.
Credit Account Number	Account number of the creditor.
Option	User to select one of the following values: • **Name and Address:** Represents name and address of creditor. • **BIC**: Business Identifier Code of the creditor.
Payee Name/Address	Enter name and address of creditor. This field is enabled on selecting the **Name and Address** option.
Address Line 1-4	The address of creditor.
BIC Code	Enter Business Identifier Code of the creditor. This field is enabled on selecting the **BIC** option.
Pay Via Swift Code	This field represents the BIC code of the creditor's bank.
Transfer Via Intermediary Bank	Option to specify whether the fund transfer is to be done through intermediary bank or not. The options: • **Yes** • **No**
Swift Code	The BIC code of the intermediary bank to be entered. This field is enabled if **Yes** option is selected in the **Transfer Via Intermediary Bank** field.

Copyright © 2015, 2025, Oracle and/or its affiliates.

Table 11-1 (Cont.) MT101 Instruction – Other Details Overlay screen - Field Description

Field Name	Description
Payment Details	The provisions the user to enter specific details about the transaction. Add up to 4 Payment Details, each of which must be no longer than 35.
Instruction Code	The instructions to be used between the ordering customer and the account servicer. Add up to 4 fields, each of which must be no longer than 35.
Regulatory Reporting Details	
Code	User to select **BENEFRES**, to enter Residence of the payee customer. Whereas, **ORDERRES** is to be selected to enter Residence of the ordering customer.
Country	User to enter address of payee or ordering customer based on the code selected.

3. In the **Receiver BIC Code** field, enter the BIC code of the receiver's bank.

   The system displays the receiver bank name.

4. From the **Requested Execution Date** date picker list, select the date on which all subsequent transactions should be initiated by the executing bank.

5. Perform one of the following actions:

   - In the **Do you want to add Ordering customer Details to each transaction?** field.

     Select the checkbox if you wish to add Ordering customer Details to each transaction.

   - In the **Option** field, select the option if you do not wish to add **Ordering customer details** to each transaction.

     a. From the **Debit Account Number** list, select the external account from which money will be debited.

     b. If you select the **Account With BIC Code** option;

        i. In the **BIC Code** field, enter the instructing party's Business Identifier Code, and Click **Verify**.

6. In the **Do you want to add Account Service Institution details to each transaction ?** field, select the checkbox if you wish to add **Account Service Institution details** to each transaction.

7. In the **Account Service Institution** field, select the desired option if the account to be debited belongs to bank other than the receiver bank.

   Perform one of the following actions:

   - f you select **Swift** option;

     In the **Swift Code** field, enter the debtor bank details, if the account to be debited belongs to bank other than the receiver bank, and click **Verify**.

   - If you select **NCC** option;

     In the **NCC** field, enter the national clearing code details of debtor bank, if the account to be debited belongs to bank other than the receiver bank.

8. Enter required details in the **Transaction Details (Sequence B)** section;

Copyright © 2015, 2025, Oracle and/or its affiliates.

a. In the **F/X Deal Reference** field, enter the foreign exchange contract reference number.

b. In the **Transaction Amount** field, enter the amount and currency for the respective transaction.

c. In the **Ordered Amount** field, enter the converted ordering amount and currency.

d. In the **Exchange Rate** field, enter the exchange rate while converting the transaction amount to ordering amount.

e. Click the setting icon to enter further details of the entry of **Transaction Details (Sequence B)**.

The **Transaction Entry -1:Other Details** overlay screen appears.

i. Enter all the required details.

ii. Perform one of the following actions:

- Click **Save** to save the details.
- Click **Reset Details** to clear all entered details.
- Click **Cancel** to navigate back to previous screen.

> **Note**
>
> Perform one of the following actions:
>
> - Click **+Add Row** to add new row in the **Transaction Details (Sequence B)** section.
> - Click icon to delete the respective row.

9. Perform one of the following actions:

- Click on the **Request** to initiate the MT101 instruction.

  The**Review** screen appears.
- Click **Cancel** to cancel the transaction.
- Click **Back** to navigate back to previous page.

10. Perform one of the following actions:

- Verify the details, and click **Confirm**.

  The success message appears, along with the reference number.
- Click **Cancel** to cancel the transaction.
- Click **Back** to navigate back to previous page.

11. Perform one of the following actions:

- Click **Home** to go to the Dashboard screen.
- Click **Click View Other Transaction** to view the entered other details for transaction.
- Click **Request New MT101 Instruction** to initiate new MT101 instrucon.

Copyright © 2015, 2025, Oracle and/or its affiliates.

- MT101 Instructions Inquiry
  This topic describes the MT101 Instructions Inquiry screen, which enables users to view all MT101 instructions that have been raised.
- External Account
  This topic describes external accounts as those belonging to customers who are initiating MT101 instructions.
- MT101 Bilateral Agreement
  This topic describes the MT101 module, which facilitates the transfer of funds, both domestically and internationally, through the transmission of SWIFT MT101 instructions to the user's bank.

11.1 MT101 Instructions Inquiry

This topic describes the MT101 Instructions Inquiry screen, which enables users to view all MT101 instructions that have been 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.

Perform on of the following navigation to access the **View MT101 Instructions** screen.

- From the Dashboard, click **Toggle menu**, click **Menu**, then click **Payments** . Under **Payments** , then click **More Actions**, and then select **MT101 Instructions**, then click **View MT101 Instructions**.
- From the Search bar, type **MT101 Instructions - View MT101 Instructions**and press **Enter**.

The **View MT101 Instructions** screen appears.

- MT101 Instructions Inquiry - Summary
  This topic provides the systematic instructions to user for viewing and searching MT101 instruction records.
- MT101 Instruction Inquiry Details
  This topic provides the systematic instructions to user to view comprehensive details for a selected MT101 instruction, specifically the General Information (Sequence A) and Transaction Entries (Sequence B) associated with a given MT101 instruction.

11.1.1 MT101 Instructions Inquiry - Summary

This topic provides the systematic instructions to user for viewing and searching MT101 instruction records.

To view / search for MT101 instruction records:

1. In the **MT101 Instructions Inquiry** screen, enter one or more search criteria as follows:
   a. In the **Receiver BIC Code** field, enter the receiver’s BIC code to search based on the BIC code of the recipient bank.

Copyright © 2015, 2025, Oracle and/or its affiliates.

b. In the **Host Reference Number** field, enter a transaction reference number of a instruction initiated to search for a MT101 record on the basis of transaction reference number.

c. In the **Customer Reference Number** field, enter a customer reference number assigned by the user of a instruction initiated to search for a MT101 record.

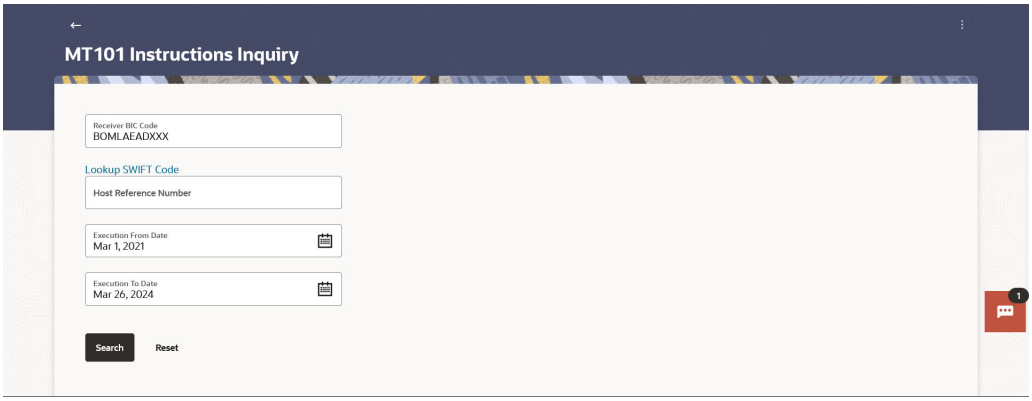
d. In the **Execution Date Range** fields, enter the range in the Execution From Date and Execution To Date to fetch MT101 instructions with execution date within the mentioned date range.

e. Perform one of the following actions:

- Click **Search**.

  The search results appear; user can filter records based on the search criteria.
- Click **Reset** to reset the search criteria.
- Click **Cancel** to go to the Dashboard.

Figure 11-4 MT101 Instruction Inquiry



> **Note**
>
> The fields which are marked as Required are mandatory.

For more information on fields, refer to the field description table.

Table 11-2 MT101 Instruction Inquiry - Field Description

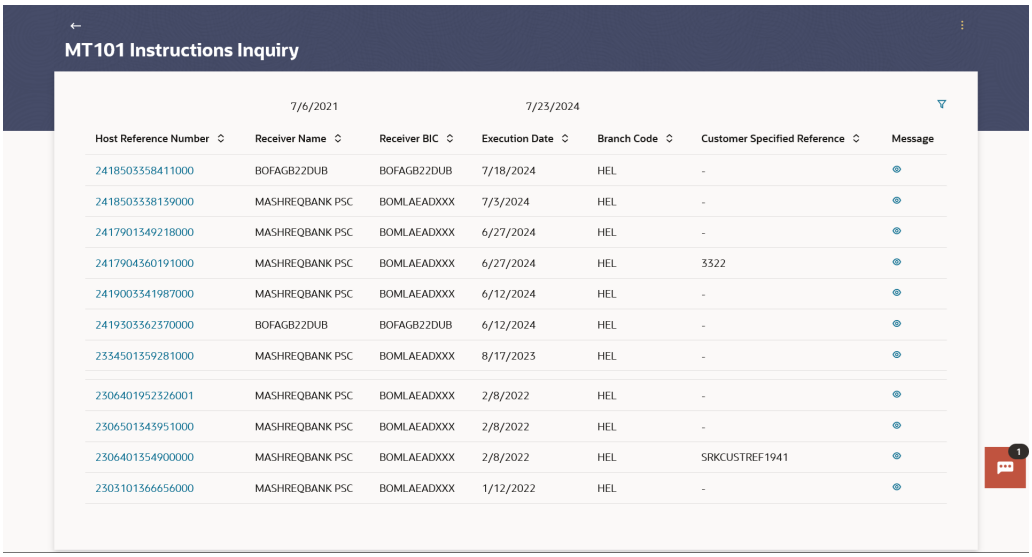
Field Name	Description
Receiver BIC Code	Search for an instruction by entering the Receiver bank of Outbound MT 101, which would also be the Account Servicing financial institution of the customer account from where payments are required to be made as per the MT101 requests.
Reference Number	Search for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

Copyright © 2015, 2025, Oracle and/or its affiliates.

Table 11-2 (Cont.) MT101 Instruction Inquiry - Field Description

Field Name	Description
Execution Date Range	Search for an instruction by entering the period in which the transaction was required to be executed by the bank.

Figure 11-5 MT101 Instruction Inquiry - Summary



> **Note**
>
> The fields which are marked as Required are mandatory.

For more information on fields, refer to the field description table.

Table 11-3 MT101 Instruction Inquiry - Field Description

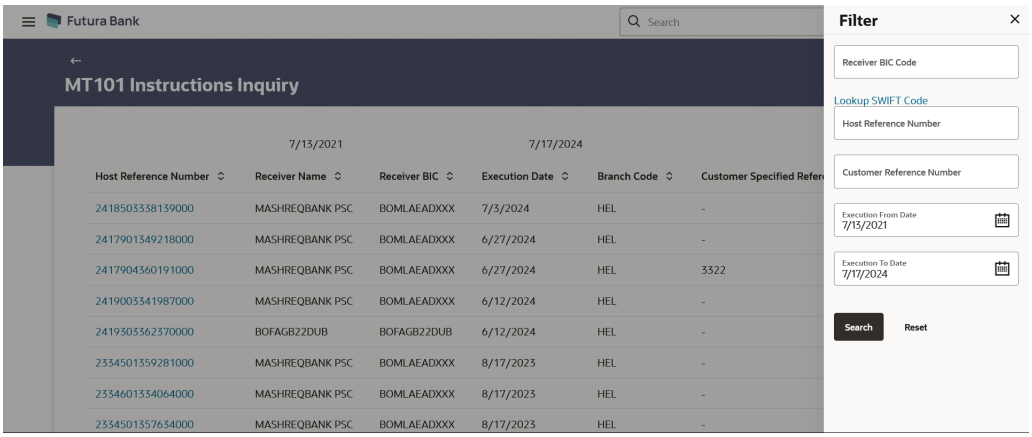
Field Name	Description
Search Results	The following fields are displayed for each MT101 instruction once the user clicks on the Search button after having entered search criteria.
Execution Date Range	Displays the period for an instruction in which the transaction was executed by the bank.
Host Reference Number	The unique reference number of the MT101 instruction assigned by the host system. This number appears as a hyperlink. The MT101 Instruction Details page will appear once the user clicks on this hyperlink.
Receiver Name	The name of the payee towards whom the funds have been transferred.
Receiver BIC Code	Receiver bank of Outbound MT 101, which would also be the Account Servicing financial institution of the customer account from where payments are required to be made as per the MT101 requests.

Copyright © 2015, 2025, Oracle and/or its affiliates.

Table 11-3 (Cont.) MT101 Instruction Inquiry - Field Description

Field Name	Description
Execution Date	The date on which the transaction was required to be executed by the bank.
Branch Code	Displays the branch code of the payee's bank account.
Customer Specified Reference	Displays the Customer Reference number as provided while initiating the transfer.
Message	Displays the action to show the MT101 message generated. Click on the icon to view & download the generated MT101 message.

Figure 11-6 MT101 Instruction Inquiry - Filter Criteria



> **Note**
>
> The fields which are marked as Required are mandatory.

For more information on fields, refer to the field description table.

Table 11-4 MT101 Instruction Inquiry - Field Description

Field Name	Description
Receiver BIC Code	Search for an instruction by entering the 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.
Host Reference Number	Search for an instruction by entering the unique transaction reference number as generated by the host on transfer initiation.
Customer Reference Number	Search for an instruction by entering the reference to the entire message assigned by the user.
Execution Date Range	Search for an instruction by entering the period in which the transaction was required to be executed by the bank.

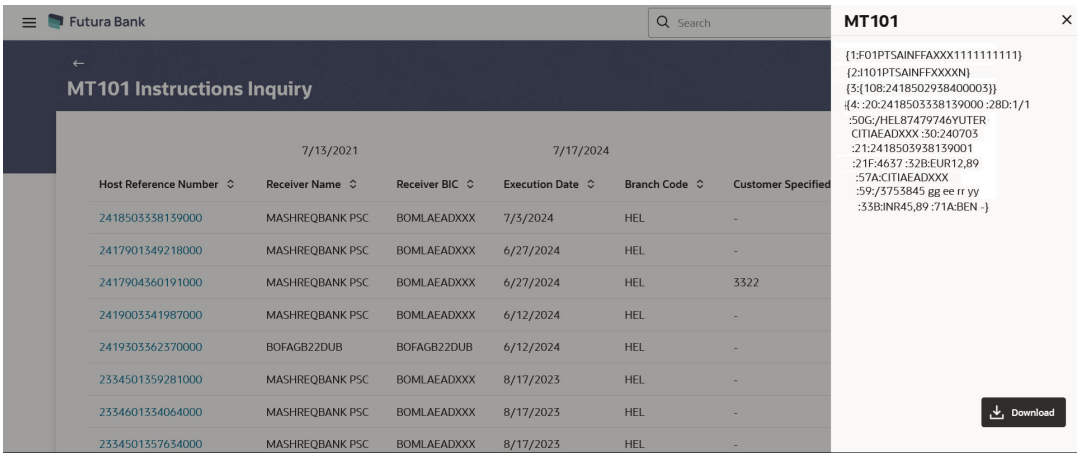
2. Click the icon, the **Filter** overlay window appears.

Copyright © 2015, 2025, Oracle and/or its affiliates.

- Enter the new search criteria.
- Perform one of the following actions:
  - Click **Search**.

    The based on the new criteria the new **MT101 Instructions** appears.
  - Click **Reset** to clear the entered data.
- Click the icon, the MT101 Message popup appears.

Figure 11-7 MT101 Message popup



Perform one of the following actions:

- Click the Download download message in the pdf format.
- Click on the **Host Reference Number** link to view the MT101 Instructions Inquiry details.

  The **MT Instruction Details** screen appears.

11.1.2 MT101 Instruction Inquiry Details

This topic provides the systematic instructions to user to view comprehensive details for a selected MT101 instruction, specifically the General Information (Sequence A) and Transaction Entries (Sequence B) associated with a given MT101 instruction.

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.

To view details of a MT101 instruction:

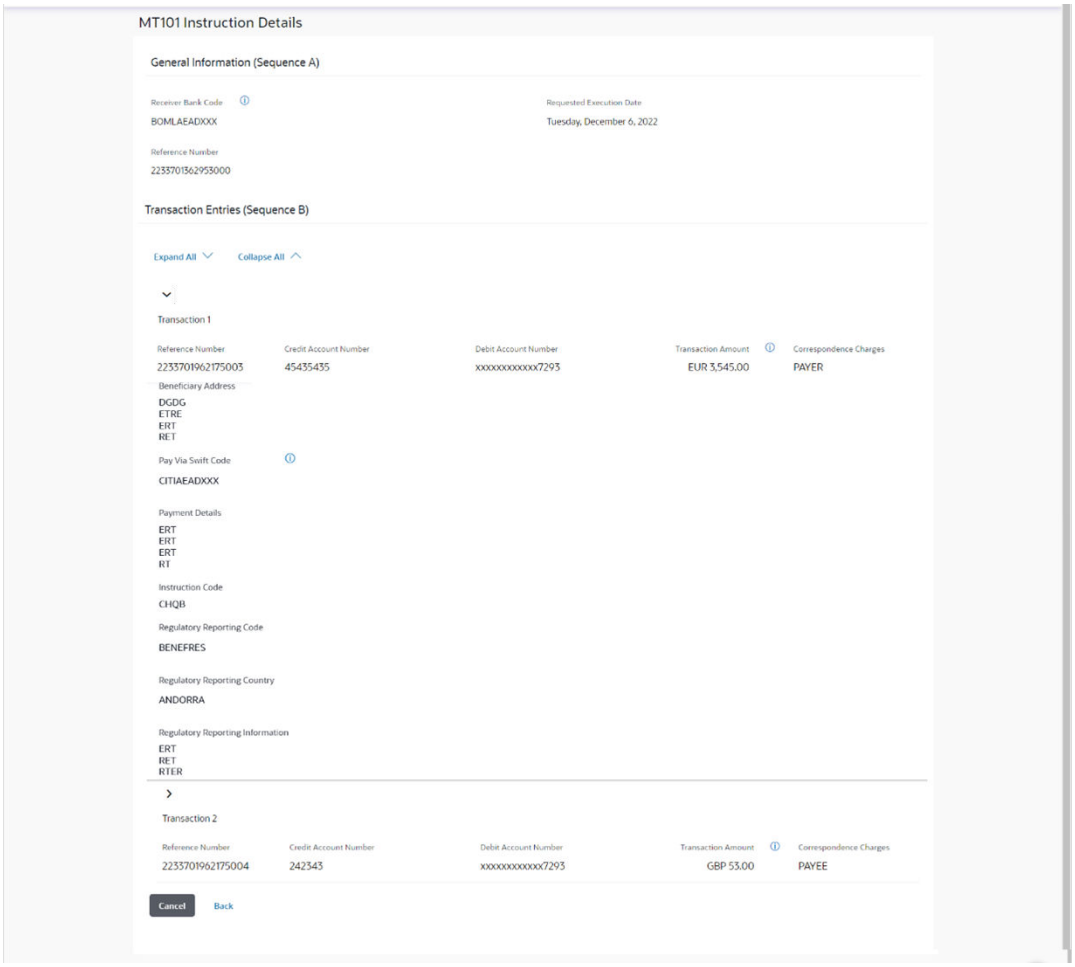
1. In the **MT101 Instructions Inquiry** screen, enter one or more search criteria as follows:
2. Click **Search**.

   The system lists all the MT101 Instructions raised.
3. Click on the **Host Reference Number** link of the specific MT101 instruction record whose details you wish to view.

   The **MT101 Instruction Details** screen appears with all the details of the MT101 Instruction.

Copyright © 2015, 2025, Oracle and/or its affiliates.

Figure 11-8 MT101 Instruction Details



> **Note**
>
> The fields which are marked as Required are mandatory.

For more information on fields, refer to the field description table.

Table 11-5 MT101 Instruction Details - Field Description

Field Name	Description
General Information (Sequence A)	
Receiver Bank Code	The BIC code of the receiver's bank. Click the ⓘ icon to view additional bank details.
Reference Number	The reference to the entire message assigned by the user.
Requested Execution Date	The date on which the MT101 Instruction is scheduled to execute.
Ordering BIC	The ordering BIC code of the receiver's bank. Click the ⓘ icon to view additional bank details.

Copyright © 2015, 2025, Oracle and/or its affiliates.

Table 11-5 (Cont.) MT101 Instruction Details - Field Description

Field Name	Description
Account Service Institution (Swift)	Option provided if the account to be debited belongs to bank other than the receiver bank.
Transaction Entries (Sequence B)	**This section displays the transaction entries as fetched from the host system. Following details are displayed for each transaction:**
Reference Number	The reference number assigned to the transaction by the host system.
Credit Account Number	The creditor's account number
Debit Account Number	The debtor's account number
Transfer Amount	The currency and amount of the transaction. Click the ⓘ icon to view the F/X details.
Initiated On	The date on which the transaction has been initiated.
Correspondence Charges	Any charges that were involved in the transfer.
Click **>** icon adjacent to transaction to view the details of the specific transaction. The following field appears when expanding the transaction.	
Beneficiary Address	Displays the payee address.
Pay Via Swift	Displays the BIC code of the creditor's bank. Click the ⓘ icon to view bank details.
Payment Details	The specific details about the transaction.
Instruction Code	The instructions used between the ordering customer and the account servicer.
Regulatory Reporting Code	User to select **BENEFRES**, to enter Residence of the payee customer. Whereas, **ORDERRES** is to be selected to enter Residence of the ordering customer.
Regulatory Reporting Country	The address of payee or ordering customer based on the code selected.
Regulatory Reporting Information	Displays the Regulatory Reporting Information.

11.2 External Account

This topic describes external accounts as those belonging to customers who are initiating MT101 instructions.

These accounts are held and serviced at the financial institution who receives the MT101 request from our bank or at the final account servicing institution. These accounts could also be owned by the ordering customer which the instructing customer has explicit authority to debit, for example, a subsidiary account.

- Add External Account
  This topic provides the systematic instructions to users for adding multiple external accounts for the purpose of ordering MT101 instructions.

Copyright © 2015, 2025, Oracle and/or its affiliates.

- List External Account
  This topic provides the systematic instructions to users for listing all added external accounts.

11.2.1 Add External Account

This topic provides the systematic instructions to users for adding multiple external accounts for the purpose of ordering MT101 instructions.

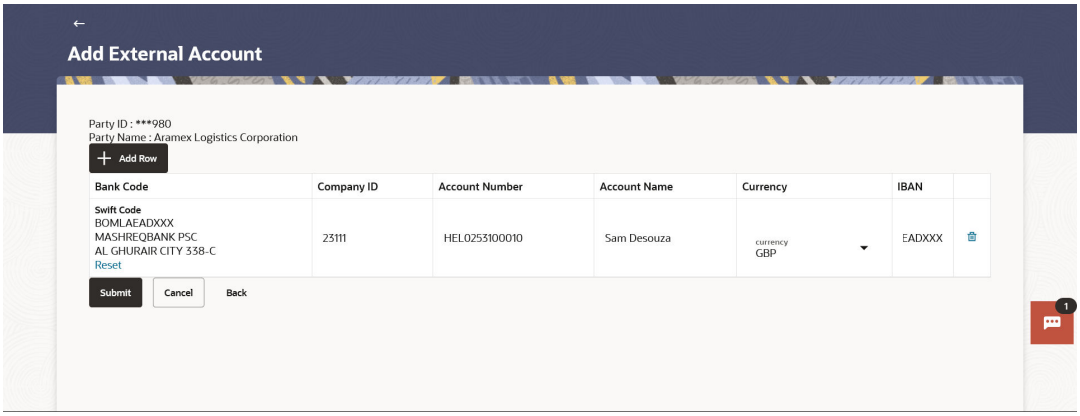
To add an external account:

1. Perform anyone of the following navigation to access the **Add External Account** screen.
   - From the Dashboard, click **Toggle menu**, click **Menu**, then click **Payments** .

     Under **Payments** , then click **More Actions**, and then select **External Account** , then click **Add External Account**.
   - From the Search bar, type **External Account - Add External Account**and press **Enter**.

   The **Add External Account** screen appears.

Figure 11-9 Add External Account



> **Note**
>
> The fields which are marked as Required are mandatory.

For more information on fields, refer to the field description table.

Table 11-6 Add External Account - Field Description

Field Name	Description
Party ID	Displays the party ID of the user.
Party Name	Displays the party name of the user.
Bank Code / Swift Code	Enter debtor bank details, if the account to be debited belongs to bank other than the receiver bank.

Copyright © 2015, 2025, Oracle and/or its affiliates.

Table 11-6 (Cont.) Add External Account - Field Description

Field Name	Description
Lookup SWIFT Code	Select this option to search the SWIFT code. For information, refer **Lookups** section. **Note** Click **Reset** to clear the data entered.
Bank Details	Displays the BIC Code and Bank Details for **Domestic** type of payment type or the SWIFT Code and Bank Details for **Cross Border** type of payment type.
Company ID	Party ID of the company where the account is maintained.
Account Number	Account number for the applicable company ID.
Account Name	Account name for the applicable company ID.
Currency	Currency of the maintained account for the party.
IBAN	The International bank account number (IBAN) of the debtor.

2. In the **Swift Code** field, enter the debtor bank details, if the account to be debited belongs to bank other than the receiver bank, and click **Verify**.
3. In the **Company ID** field, enter the company id for the external account.
4. In the **Account Number** field, enter the account number for the applicable company id.
5. In the **Account Name** field, enter the account name for the applicable company id.
6. From the **Currency** drop-down list, select the applicable currency in which the account is maintained.
7. In the **IBAN** field, enter the IBAN number maintained for the account.

Note

Perform one of the following actions:

- Click **+Add Row** to add a new row.
- Click the to delete the respective row.

8. Perform one of the following actions:
   - Click **Submit** to save the changes.

     The **Review** screen appears.
   - Click **Cancel** to cancel the transaction.
   - Click **Back** to navigate back to previous screen.
9. Perform one of the following actions:
   - Verify the details and click **Confirm**.

     The success message of Add External Account successfully appears along with the transaction reference number, and Status.

Copyright © 2015, 2025, Oracle and/or its affiliates.

- Click **Cancel** to cancel the transaction.

10. Click **Home** to navigate to the dashboard.

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

11.2.2 List External Account

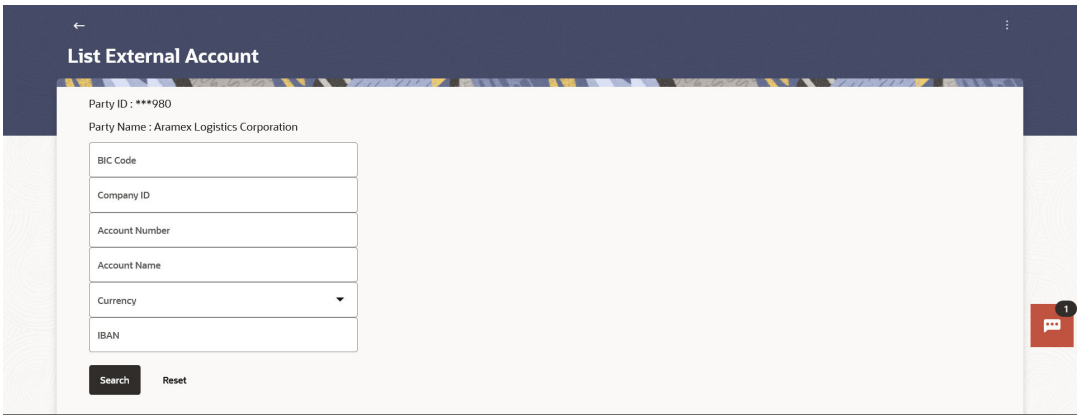
This topic provides the systematic instructions to users for listing all added external accounts.

To list an external account:

1. Perform anyone of the following navigation to access the **List External Account** screen.
   - From the Dashboard, click **Toggle menu**, click **Menu**, then click **Payments** . Under **Payments** , then click **More Actions**, and then select **External Account** , then click **List External Account**.
   - From the Search bar, type **External Account - List External Account**and press **Enter**.

   The **List External Account** screen appears.

Figure 11-10 List External Account – Search Criteria



> **Note**
>
> The fields which are marked as Required are mandatory.

For more information on fields, refer to the field description table.

Table 11-7 List External Account – Search Criteria - Field Description

Field Name	Description
Party ID	Displays the party ID of the user.
Party Name	Displays the party name of the user.
Search Criteria	
BIC Code	BIC Code of the bank where the company account is maintained.

Copyright © 2015, 2025, Oracle and/or its affiliates.

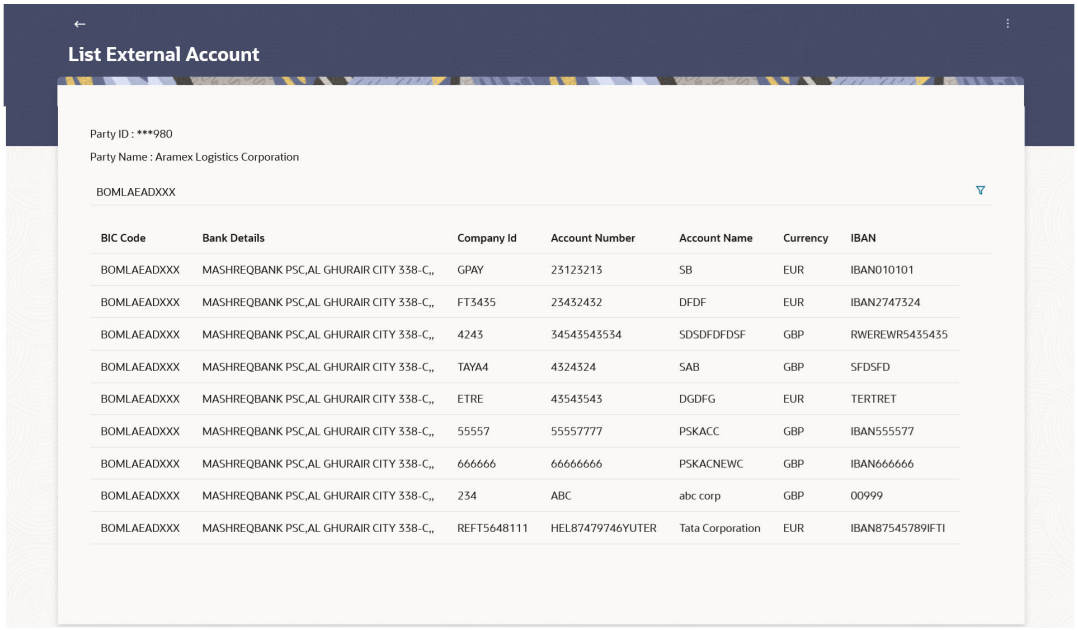
Table 11-7 (Cont.) List External Account – Search Criteria - Field Description

Field Name	Description
Company ID	Party ID of the company where the account is maintained.
Account Number	Account number for the applicable company ID.
Account Name	Account name for the applicable company ID.
Currency	Currency of the maintained account for the party.
IBAN	The International bank account number (IBAN) of the debtor.

2. Enter the search criteria.
3. Perform one of the following actions:
   - Click **Search**.

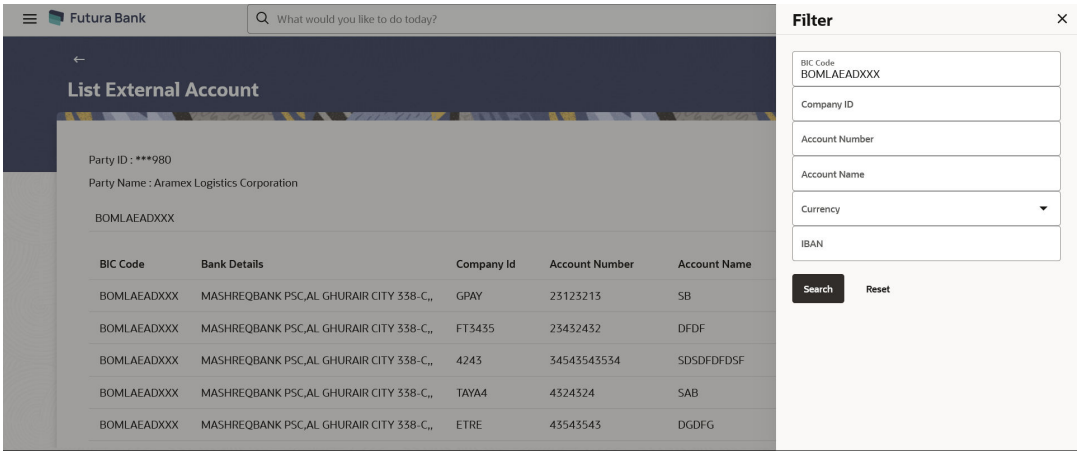
     Based on the search criteria the records appear on the **List External Account** screen.
   - Click **Reset** to clear the data entered.

Figure 11-11 List External Account – Summary



Copyright © 2015, 2025, Oracle and/or its affiliates.

Figure 11-12 List External Account – Filter Criteria



4. Click the icon to enter new criteria in Filter overlay screen.

   Based on the defined criteria you can view the details.

   Perform one of the following actions:

   - Click **Search** to search with the new criteria.
   - Click **Reset** to clear the entered data.

11.3 MT101 Bilateral Agreement

This topic describes the MT101 module, which facilitates the transfer of funds, both domestically and internationally, through the transmission of SWIFT MT101 instructions to the user's bank.

A bank can play one of 2 possible roles in an MT101 instruction:

- Executing Bank
- Forwarding Bank

Executing Bank Agreement

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

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

- Inbound Agreement
  This topic provides the systematic instructions to user to specify the debit accounts covered by an agreement, as well as the sender banks from which payment instructions will be accepted.
- Outbound Agreement
  This topic provides the systematic instructions to user for defining the bilateral agreement applicable to the outward leg of an MT101 instruction when the bank acts as the forwarding bank.
- Inbound Agreement Inquiry
  This topic provides the systematic instructions to users for listing the existing inbound agreements.

Copyright © 2015, 2025, Oracle and/or its affiliates.

- Outboud Agreement Inquiry
  This topic provides the systematic instructions to user for listing existing outbound agreements.

11.3.1 Inbound Agreement

This topic provides the systematic instructions to user to specify the debit accounts covered by an agreement, as well as the sender banks from which payment instructions will be accepted.

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

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

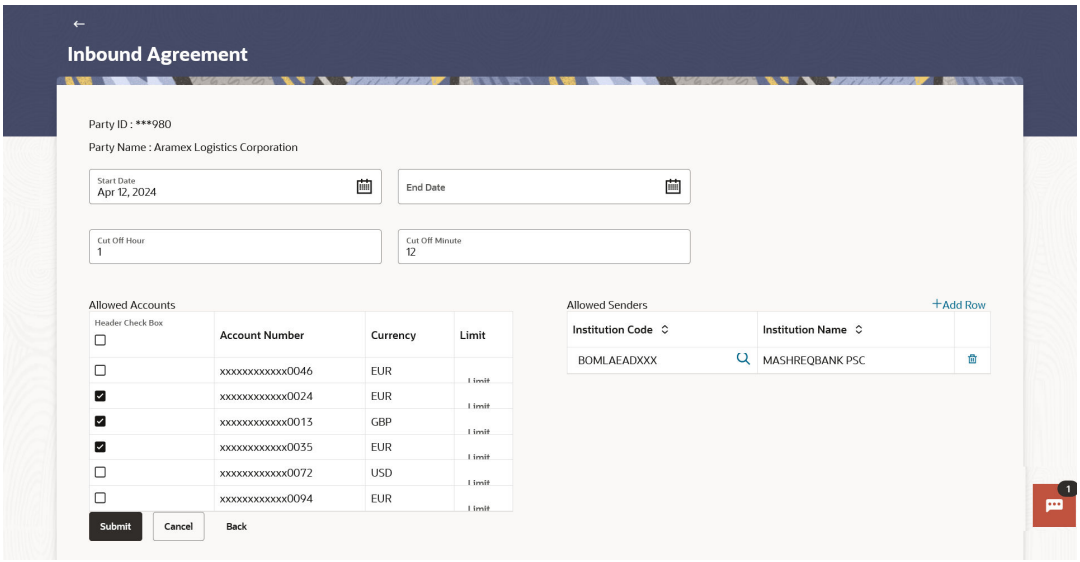
To define inbound agreement:

1. Perform anyone of the following navigation to access the **Inbound Agreement** screen.
   - From the Dashboard, click **Toggle menu**, click **Menu**, then click **Payments** .

     Under **Payments** , then click **More Actions**, and then select **MT101 Instructions**, then click **Inbound Agreement**.
   - From the Search bar, type **MT101 Instructions - Inbound Agreement**and press **Enter**.

   The **Inbound Agreement** screen appears.

Figure 11-13 Inbound Agreement



> **Note**
>
> The fields which are marked as Required are mandatory.

For more information on fields, refer to the field description table.

Copyright © 2015, 2025, Oracle and/or its affiliates.

Table 11-8 Inbound Agreement - Field Description

Field Name	Description
Party ID	Displays the party ID of the user.
Party Name	Displays the party name of the user.
Start Date	The Start Date of the agreement.
End Date	The End Date of the agreement.
Cut Off Hour	Provide the Cutoff hour for the agreement.
Cut Off Minute	Provide the Cutoff minute for the agreement.
Allowed Accounts	Select all the accounts for which Inbound agreement is applicable.
Account Number	Displays all the accounts applicable to the party. User can select the accounts for which Inbound Agreement is required.
Currency	Displays currency for each account.
Limit	Displays limit maintained (if any) for each account
Allowed Senders	
Institution Code	The BIC code of the allowed sending institution.
Institution Name	Displays the institution name of the sender.

2. From the **Start Date** date picker list, select the start Date of the agreement.
3. From the **End Date** date picker list, select the end Date of the agreement.
4. In the **Cut Off Hour** field, enter the cut off hour.
5. In the **Cut Off Minute** field, enter the cut off minute.
6. Under the **Account Number** column, select the checkbox(es) against the accounts for which **Inbound Agreement** is required.
7. In the **Institution Code** field, enter the BIC code of the allowed sending institution, and click on the icon.

   The system displays the **Search Swift Code** popup window, where user can search by **BIC Code** & **Country** or **Bank Name & Country**. Click **Search**, system displays the institution name of the sender.

   Note

   a. Click the icon to search Institution code.
   b. Click on the **+ Add Row** to add a new detail record.
   c. Click the icon to delete the record.

8. Perform one of the following actions:
   - Click **Submit** to submit all the transfer records to the bank.

     The **Review** screen appears.
   - Click **Cancel** to cancel the transaction.
   - Click **Back** to navigate back to the previous page.
9. Perform one of the following actions:
   - Verify the details and click **Confirm**.

Copyright © 2015, 2025, Oracle and/or its affiliates.

The success message inbound agreement creation appears along with the transfer reference number, and Status.

- Click **Cancel** to cancel the transaction.
- Click **Back** to navigate back to the previous screen.

10. Click **OK** .

11.3.2 Outbound Agreement

This topic provides the systematic instructions to user for defining the bilateral agreement applicable to the outward leg of an MT101 instruction when the bank acts as the forwarding bank.

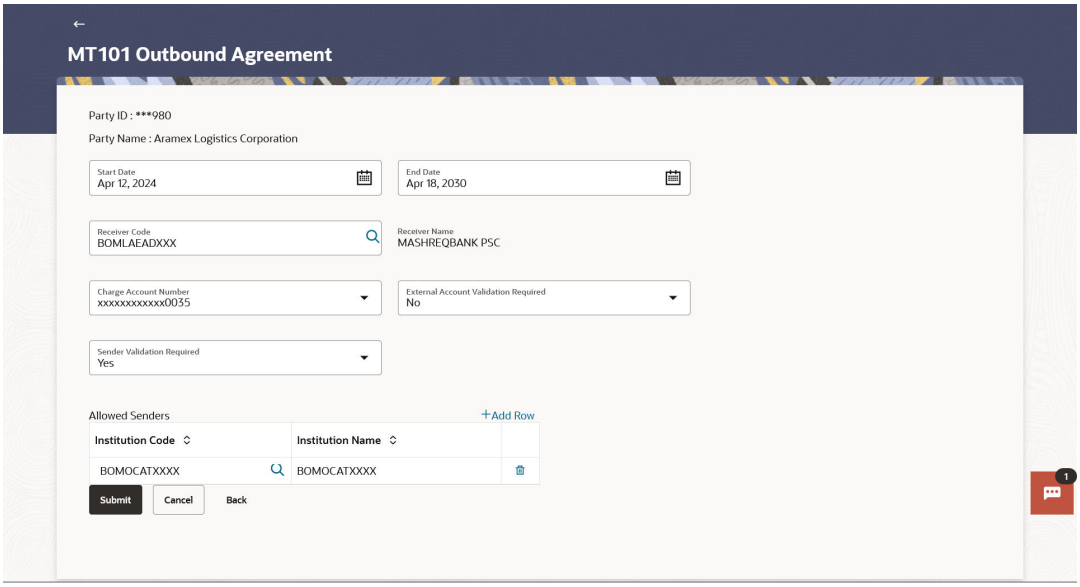
To define outbound agreement:

1. Perform anyone of the following navigation to access the **Outbound Agreement** screen.
   - From the Dashboard, click **Toggle menu**, click **Menu**, then click **Payments** .

     Under **Payments** , then click **More Actions**, and then select **MT101 Instructions**, then click **Outbound Agreement**.
   - From the Search bar, type **MT101 Instructions - Outbound Agreement**and press **Enter**.

   The **Outbound Agreement** screen appears.

Figure 11-14 Outbound Agreement



> **Note**
>
> The fields which are marked as Required are mandatory.

For more information on fields, refer to the field description table.

Copyright © 2015, 2025, Oracle and/or its affiliates.

Table 11-9 Outbound Agreement - Field Description

Field Name	Description
Party ID	Displays the party ID of the user.
Party Name	Displays the party name of the user.
Start Date	The start date of the outbound agreement.
End Date	The end date of the outbound agreement.
Receiver Code	The BIC code of the receiver's bank. For more information, refer **Lookups** section. **Note** Click **Lookup Swift Code** to search the Receiver Bank based on the BIC Code. Click **Reset** to change the Receiver bank.
Receiver Bank Name	Displays the receiver bank name. This field gets displayed on entering **Receiver BIC Code**.
Charge Account Number	The account from which charges will be deducted.
External Account Validation Required	Option to specify whether external account validation is required or not. The options are: • **Yes** • **No**
Sender Validation Required	Option to specify whether sender validation is required or not. The options are: • **Yes** • **No**
Allowed Senders	The Allowed Senders section is enabled if the **Yes** option is selected in the **Sender Validation Required** drop-down list.
Institution Code	The BIC code of the allowed sending institution.
Institution Name	Displays the Institution name of the sender.

2. From the **Start Date** date picker list, select the start Date of the outbound agreement.
3. From the **End Date** date picker list, select the end Date of the outbound agreement.
4. In the **Receiver Code** field, enter the BIC code of the receiver's bank, and click on the icon.

   The system displays the **Search Swift Code** popup window, where user can search by BIC Code & Country or Bank Name & Country.

   Click **Search**, system displays the receivername of the sender.

Copyright © 2015, 2025, Oracle and/or its affiliates.

> **Note**
>
> a. Click the icon to search Receiver code.
>
> b. Click on the **+ Add Row** to add a new detail record.
>
> c. Click the icon to delete the record.

5. From the **Charge Account Number** list, select the account from which charges will be deducted.
6. From the **External Account Validation Required** list, select the option to specify whether external account validation is required or not.
7. From the **Senders Validation Required** list, select the option to whether sender validation is required or not.

   Perform one of the following actions:

   - If you select **Yes** option;

     a. In the **Institution Code** field, enter the BIC code of the allowed sending institution, and click on the icon.

     The system displays the **Search Swift Code** popup window, where user can search by BIC Code & country or Bank Name & Country.

     Click **Search**, system displays the institution name of the sender.

     > **Note**
     >
     > i. Click the icon to search Institution code.

8. Perform one of the following actions:
   - Click **Submit** to save the changes.

     The **Review** screen appears.
   - Click **Cancel** to cancel the transaction.
   - Click **Back** to navigate back to previous screen.
9. Perform one of the following actions:
   - Verify the details and click **Confirm**.

     The success message outbound agreement creation appears along with the transfer reference number, and Status.
   - Click **Cancel** to cancel the transaction.
   - Click **Back** to navigate back to **Add Payee** screen.
10. Click **OK** .

11.3.3 Inbound Agreement Inquiry

This topic provides the systematic instructions to users for listing the existing inbound agreements.

Copyright © 2015, 2025, Oracle and/or its affiliates.

To view the inbound agreements:

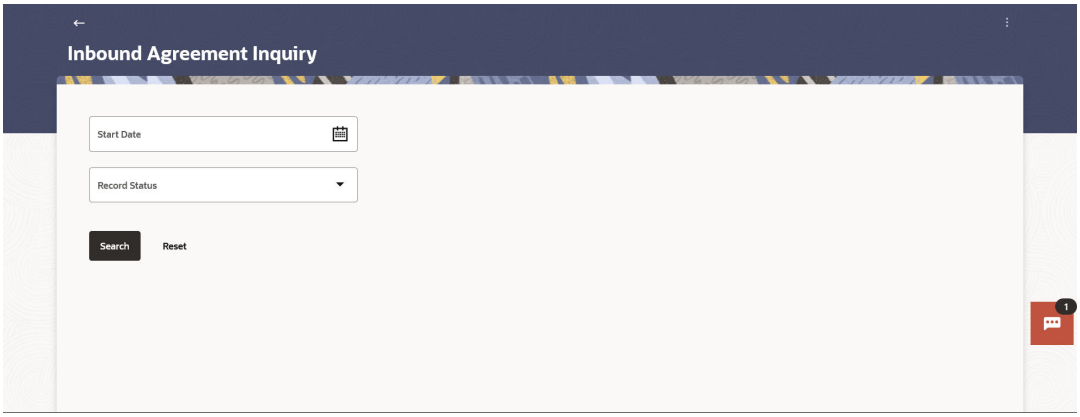
1. Perform anyone of the following navigation to access the **Inbound Agreement Inquiry** screen.
   - From the Dashboard, click **Toggle menu**, click **Menu**, then click **Payments** .

     Under **Payments** , then click **More Actions**, and then select **MT101 Instructions**, then click **Inbound Agreement Inquiry**.
   - From the Search bar, type **MT101 Instructions - Inbound Agreement Inquiry**and press **Enter**.

   The **Inbound Agreement Inquiry** screen appears.
2. From the **Start Date** date pickerlist, select the appropriate start date of the inbound agreement.
3. From the **Record Status** list, select the status of the inbound agreement by which you wish to search.
4. Perform one of the following actions:
   - Click **Search** to view the list of inbound agreement remittance.

     Based on the defined criteria the search result appears.
   - Click **Reset** to clear the details entered.
   - Click **Cancel** to cancel the transaction.

Figure 11-15 Inbound Agreement Inquiry - Search Criteria



> **Note**
>
> The fields which are marked as Required are mandatory.

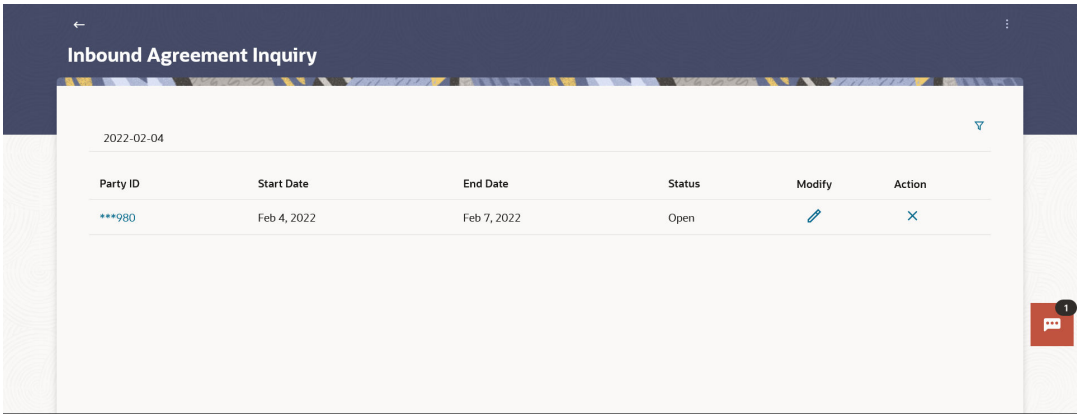
For more information on fields, refer to the field description table.

Copyright © 2015, 2025, Oracle and/or its affiliates.

Table 11-10 Inbound Agreement Inquiry - Search Criteria - Field Description

Field Name	Description
Start Date	The Start Date of the agreement by which you wish to search the inbound agreement.
Record Status	The record status by which you wish to search the inbound agreement.

Figure 11-16 Inbound Agreement Inquiry - Summary



> **Note**
>
> The fields which are marked as Required are mandatory.

For more information on fields, refer to the field description table.

Table 11-11 Inbound Agreement Inquiry - Summary - Field Description

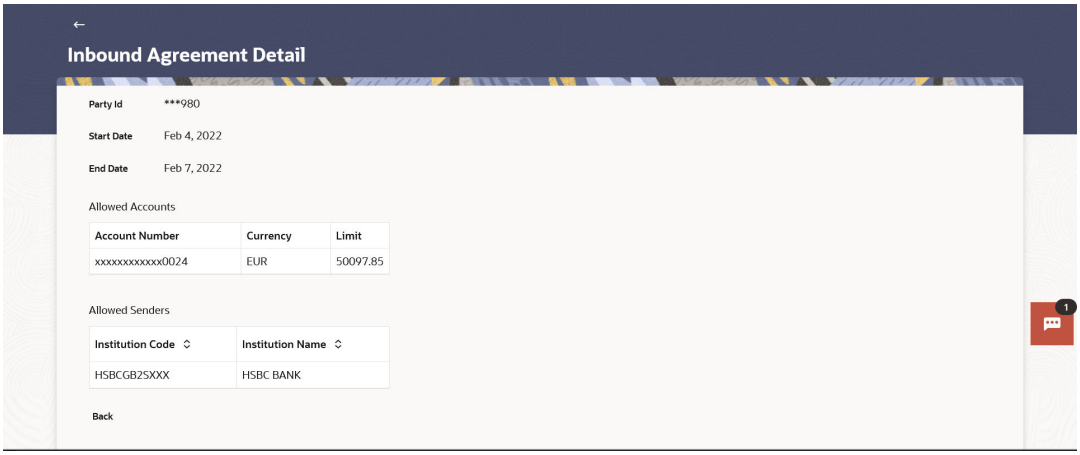
Field Name	Description
Start Date	The Start Date of the agreement
Party ID	Displays the party ID of the user.
Start Date	Displays the Start Date of the agreement.
End Date	Displays the End Date of the agreement
Status	Displays the current status of the agreement.
Modify	Icon to modify the inbound agreement.
Action	Icon to close the inbound agreement

5. Click on the **Party ID** link against the inbound agreement record whose details you wish to view.

   The **Inbound Agreement Details** screen appears.

Copyright © 2015, 2025, Oracle and/or its affiliates.

Figure 11-17 Inbound Agreement Details



> **Note**
>
> The fields which are marked as Required are mandatory.

For more information on fields, refer to the field description table.

Table 11-12 Inbound Agreement Details - Field Description

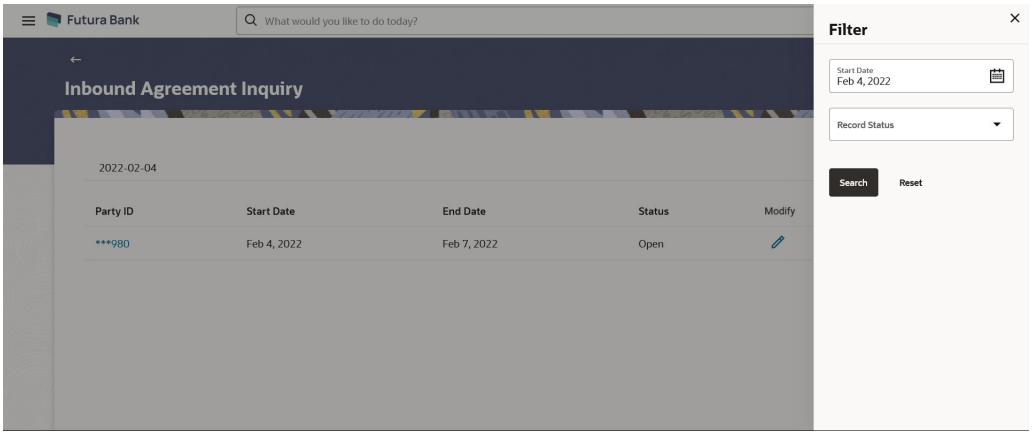
Field Name	Description
Party ID	Displays the party ID of the user.
Start Date	Displays the Start Date of the agreement.
End Date	Displays the End Date of the agreement.
Allowed Accounts	
Account Number	Displays the accounts applicable to the party.
Currency	Displays the currency for each account.
Limit	Displays the limit maintained for each account.
Allowed Senders	
Institution Code	Displays the BIC code of the allowed sending institution.
Institution Name	Displays the institution name of the sender.

Perform one of the following actions:

- Click **Back** to navigate back to previous screen.
- Click the icon to enter new criteria in overlay screen. Based on the new criteria you can view the details.

Copyright © 2015, 2025, Oracle and/or its affiliates.

Figure 11-18 Inbound Agreement Inquiry - Filter Criteria

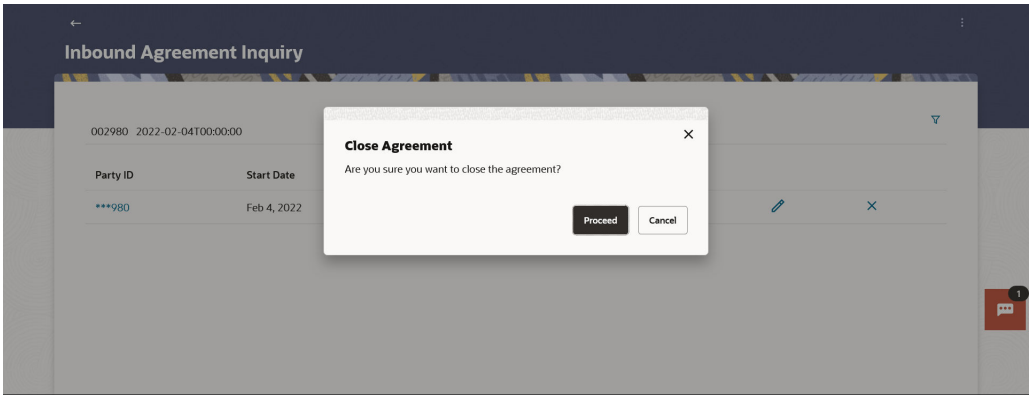


- Click the icon under **Modify** column to modify the inbound agreement.

  The system is redirects to the **MT101 Inbound Agreement** screen.
- Click on the **X** icon under **Action** column to close the inbound agreement.

  The **Warning** popup appears to confirm the closure of the agreement.

Figure 11-19 Inbound Agreement Details- Close Agreement



Perform one of the following actions:

– Click **Proceed** to close the inbound agreement.

  The success message of inbound agreement closed appears.

– Click **Cancel** to cancel the transaction.

11.3.4 Outboud Agreement Inquiry

This topic provides the systematic instructions to user for listing existing outbound agreements.

To view the outbound agreements:

1. Perform anyone of the following navigation to access the **Outboud Agreement Inquiry** screen.

Copyright © 2015, 2025, Oracle and/or its affiliates.

- From the Dashboard, click **Toggle menu**, click **Menu**, then click **Payments** .

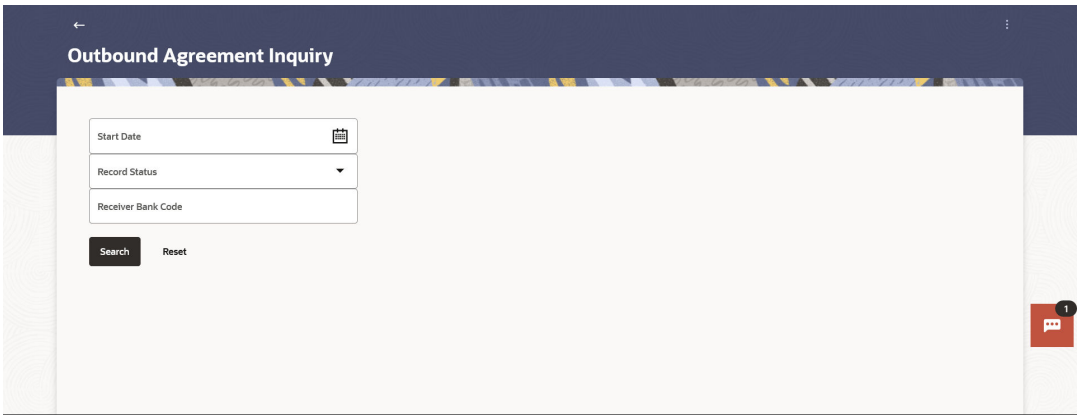
  Under **Payments** , click **MT101 Bilateral Agreement** , and then click **Outboud Agreement Inquiry**.
- From the Search bar, type **MT101 Bilateral Agreement – Outboud Agreement Inquiry**and press **Enter**.
- Access through the kebab menu of transactions available under the Payments Inquires.

The **Outboud Agreement Inquiry** screen appears.

2. From the **Start Date** date pickerlist, select the appropriate start date of the outbound agreement.
3. From the **Record Status** list, select the status of the inbound agreement by which you wish to search.
4. In the **Receiver Bank Code** field, enter the BIC code of the receiver's bank.
5. Perform one of the following actions:
   - Click **Search** to view the list of outbound agreement remittance.

     Based on the defined criteria the search result appears.
   - Click **Reset** to clear the details entered.

Figure 11-20 Outboud Agreement Inquiry - Search Criteria



> **Note**
>
> The fields which are marked as Required are mandatory.

For more information on fields, refer to the field description table.

Table 11-13 Field Description

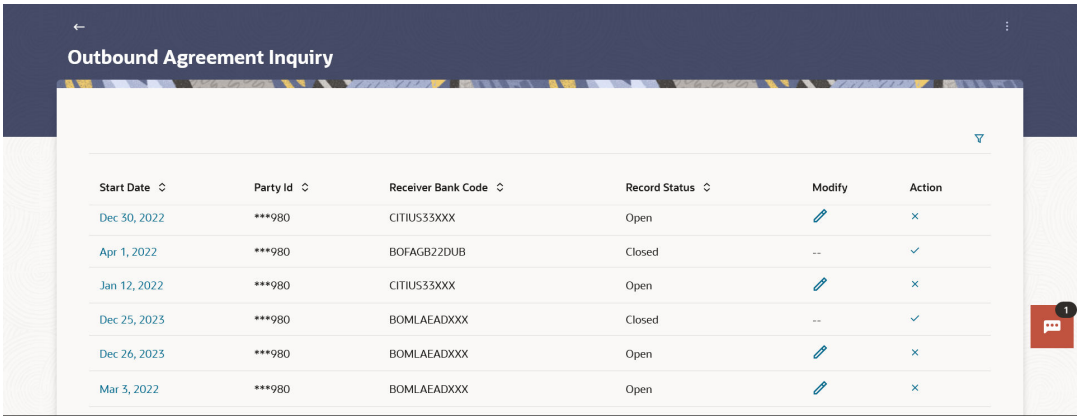
Field Name	Description
Start Date	The Start Date of the agreement by which you wish to search the outbound agreement.

Copyright © 2015, 2025, Oracle and/or its affiliates.

Table 11-13 (Cont.) Field Description

Field Name	Description
Record Status	The record status by which you wish to search the outbound agreement.
Receiver Bank Code	The BIC code of the receiving institution by which you wish to search the outbound agreement.

Figure 11-21 Outboud Agreement Inquiry - Summary



> **Note**
>
> The fields which are marked as Required are mandatory.

For more information on fields, refer to the field description table.

Table 11-14 Outboud Agreement Inquiry - Summary - Field Description

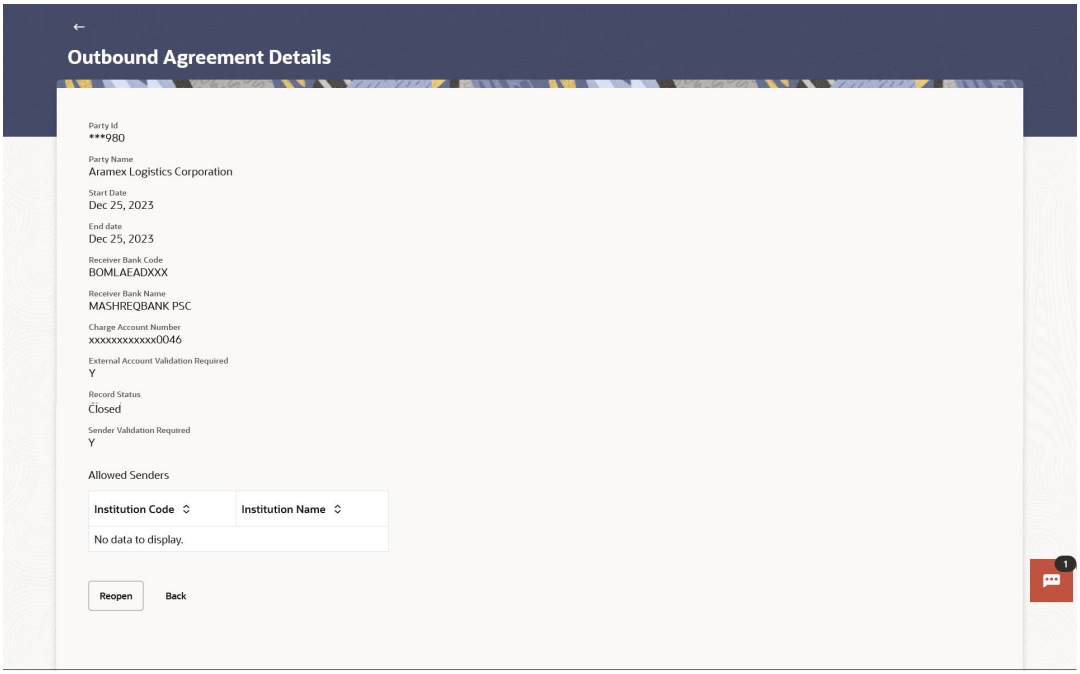
Field Name	Description
Start Date	The Start Date of the agreement
Party ID	Displays the party ID of the user.
Receiver Bank Code	Displays the BIC code of the receiving institution.
Record Status	Displays the current record status of the outbound agreement.
Modify	Displays the option to modify the outbound agreement.

6. Click on the **Start Date** link against the outbound agreement record whose details you wish to view.

   The **Outboud Agreement Details** screen appears.

Copyright © 2015, 2025, Oracle and/or its affiliates.

Figure 11-22 Outboud Agreement Details



> **Note**
>
> The fields which are marked as Required are mandatory.

For more information on fields, refer to the field description table.

Table 11-15 Outboud Agreement Details - Field Description

Field Name	Description
Party ID	Displays the party ID of the user.
Party Name	Displays the party name of the user.
Start Date	Displays the Start Date of the agreement.
End Date	Displays the End Date of the agreement.
Receiver Bank Code	Displays the BIC code of the receiving institution.
Receiver Bank Name	Displays the receiving institution name.
Charge Account Number	Displays the account from which charges will be deducted.
External Account Validation Required	Displays whether external account validation is required or not.
Record Status	Displays the current record status of the agreement.
Sender Validation Required	Displays whether sender validation is required or not.
Allowed Senders	
Institution Code	Displays the BIC code of the allowed sending institution.
Institution Name	Displays the institution name of the sender.

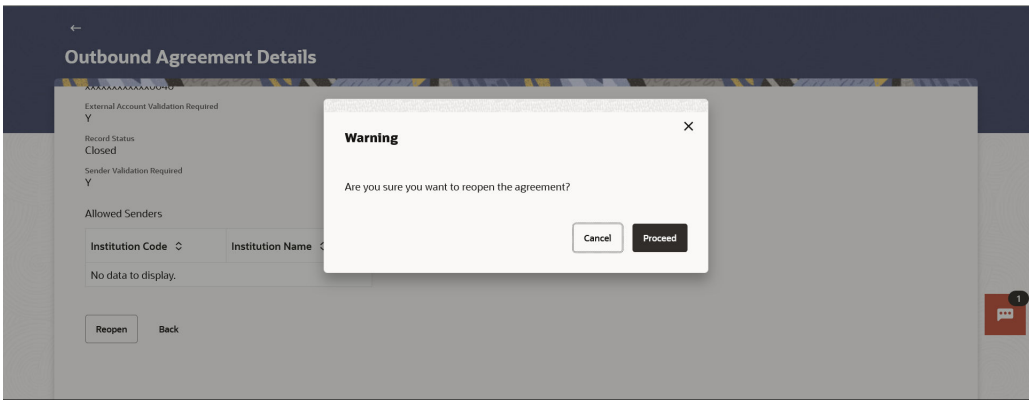
Perform one of the following actions:

Copyright © 2015, 2025, Oracle and/or its affiliates.

- Click **Reopen** to reopen the outbound agreement.

  The **Warning** popup appears to confirm the reopening of the agreement.

Figure 11-23 Outbound Agreement Details- Reopen Agreement



Perform one of the following actions:

  – Click **Proceed** to reopen the outbound agreement.

    The success message of Outbound agreement reopened appears.

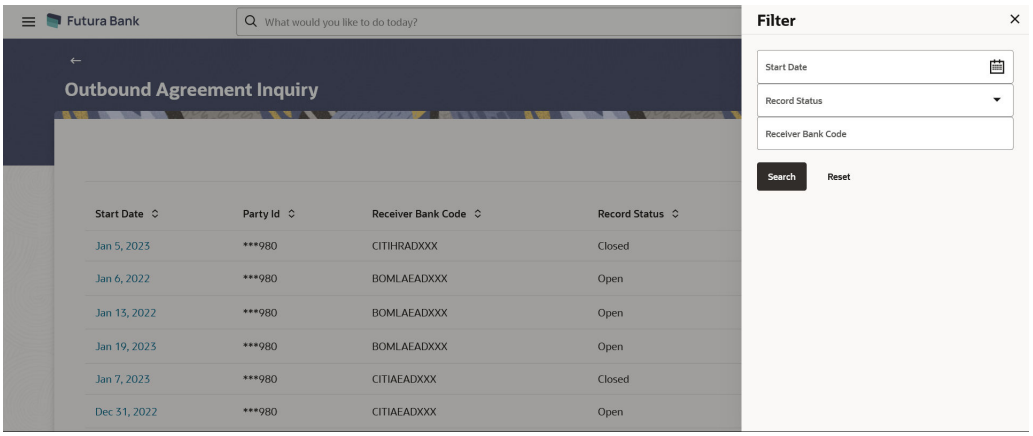
  – Click **Cancel** to cancel the transaction.

- Click **Back** to navigate back to previous screen.

7. Perform one of the following actions:

- Click the icon to enter new criteria in overlay screen. Based on the new criteria you can view the details.

Figure 11-24 Outboud Agreement Inquiry - Filter Criteria



> **Note**
>
> The fields which are marked as Required are mandatory.

Copyright © 2015, 2025, Oracle and/or its affiliates.

For more information on fields, refer to the field description table.

Table 11-16 Outboud Agreement Inquiry - Filter Criteria - Field Description

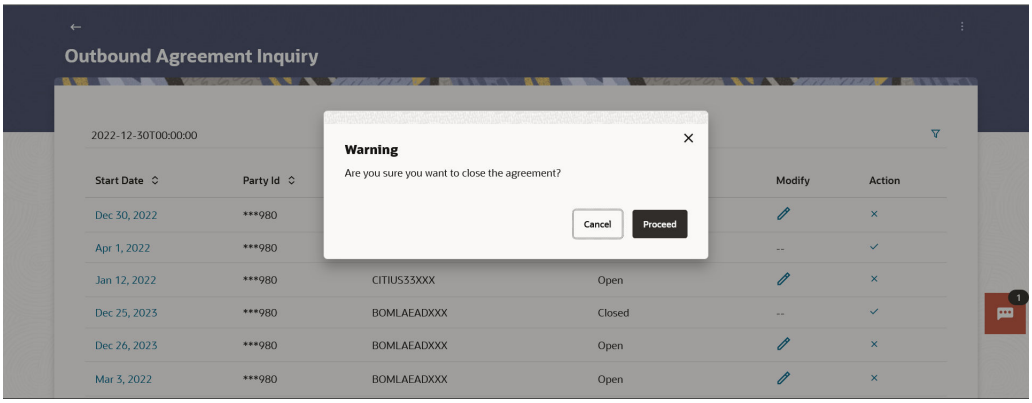
Field Name	Description
Start Date	The Start Date of the agreement by which you wish to search the outbound agreement.
Record Status	The record status by which you wish to search the outbound agreement.
Receiver Bank Code	The BIC code of the receiving institution by which you wish to search the outbound agreement.

- Click the icon under **Modify** column to modify the outbound agreement.

  The system is redirects to the **MT101 Outbound Agreement** screen.
- Click on the **X** icon under **Action** column to close the inbound agreement.

  The **Warning** popup appears to confirm the closure of the agreement.

Figure 11-25 Outbound Agreement Details- Close Agreement



Perform one of the following actions:

– Click **Proceed** to close the outbound agreement.

  The success message of Outbound agreement closed appears.

– Click **Cancel** to cancel the transaction.

Copyright © 2015, 2025, Oracle and/or its affiliates.

12

Positive Pay

This topic describes Positive Pay, an electronic authentication system that enables users to transmit cheque details to the bank prior to processing.

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.

Pre-requisites:

Transaction access is provided to the corporate user.

- Add Positive Pay
  This topic provides the systematic instructions to users for creating Positive Pay requests for cheques that have been issued.
- List Positive Pay
  This topic provides the systematic instructions to user for listing all the Positive Pay requests.

12.1 Add Positive Pay

This topic provides the systematic instructions to users for creating Positive Pay requests for cheques that have been issued.

When the cheque is presented to the bank for payment via CTS Clearing, the bank will compare the instrument details received against the details user send.
To create a positive pay requests:

1. Perform anyone of the following navigation to access the **Add Positive Pay** screen.
   - From the Dashboard, click **Toggle menu**, click **Menu**, then click **Payments** .

     Under **Payments** , then click **More Actions**, and then click **Positive Pay**, and then click **Add Positive Pay** .
   - From the Search bar, type **Positive Pay – Add Positive Pay**and press **Enter**.

   The **Add Positive Pay** screen appears.
2. From the **Debit Account Number** list, select a CASA (Current select a CASA (Current Account and Savings Account) account from which payments is to be debited.
3. Under the **Add Cheque** section.
   a. In the **Cheque Number** field, enter the cheque number of the cheque to be issued to the beneficiary.
   b. In the **Payee** field, enter the beneficiary's name to whom cheque is issued.
   c. From the **Cheque Date** date picker list, select the cheque issuance date.
   d. In the **Amount** field, enter the cheque amount of the cheque to be issued to the beneficiary.
   e. In the **Remark** field, add comment related to cheque issuance.

Copyright © 2015, 2025, Oracle and/or its affiliates.

- Click on the **+** icon to cheque details.

  The record gets added under the **Records Added** section.

> **Note**
>
> Click on the **+** icon to add a new cheque detail record.

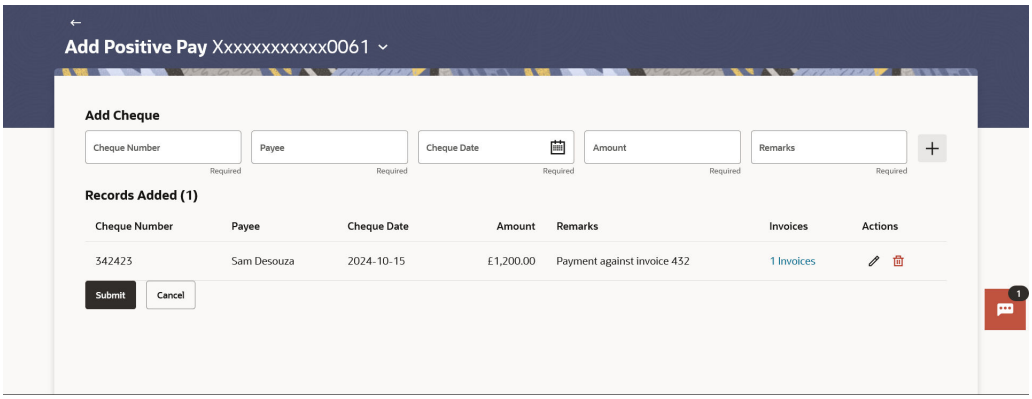
a. Click the icon against the cheque record to update the cheque record details.

b. The system enables the fields in editable mode.

Perform one of the following actions:

- Update the details and click the icon to save changes.
- Click the **X** icon to cancel the changes.
- Click the icon against the cheque record to delete the record.

Figure 12-1 Add Positive Pay



> **Note**
>
> The fields which are marked as Required are mandatory.

For more information on fields, refer to the field description table.

Table 12-1 Add Positive Pay - Field Description

Field Name	Description
Debit Account Number	A CASA (Current Account and Savings Account) account from which payments is to be debited.
Add Cheque section	
Cheque Number	The cheque number of the cheque to be issued to the payee.
Payee	The payee's name to whom cheque is issued.
Cheque Date	The cheque issuance date.

Copyright © 2015, 2025, Oracle and/or its affiliates.

Table 12-1 (Cont.) Add Positive Pay - Field Description

Field Name	Description
Amount	The cheque amount of the cheque to be issued to the payee.
Remark	The comment related to cheque issuance.
Record Added section	
Total count of record	Displays the total number of cheque details added.
Cheque Number	The cheque number of the cheque to be issued to the payee.
Payee	The payee's name to whom cheque is issued.
Cheque Date	The cheque issuance date.
Amount	The cheque amount of the cheque to be issued to the payee.
Remark	The comment related to cheque issuance.
Invoices	Displays the number of invoices added. Displays **Add Invoice** link in case of no invoice is added, click on the link to add invoice details.
Actions	Actions can be performed against the record. The options are: • **Edit**- to update the record details. • **Delete** - to delete the record added

4. Click on the **Add Invoice** link under Invoices column to add the details.

   The **Add Invoice** popup appears.

   a. In the **Invoice Number** field, enter the invoice number associated with the cheque issuance.

   b. In the **Description** field, enter the description associated with the cheque issuance.

   c. From the **Invoice Date** date picker list, select the invoice date for the cheque issuance.

   d. In the **Amount** field, enter the cheque amount.

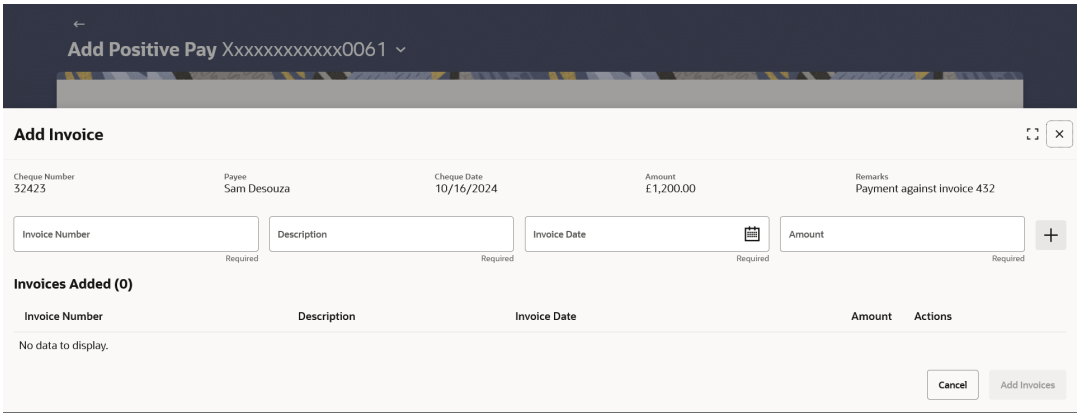
   e. Click on the **+** icon to add the new invoice detail record.

   > **Note**
   >
   > User can add multiple invoice details against a single issued cheque.

   f. Click **Add Invoices** to save the invoices details.
   Click **Cancel** to cancel the transaction.

Copyright © 2015, 2025, Oracle and/or its affiliates.

Figure 12-2 Invoices popup



> **Note**
>
> The fields which are marked as Required are mandatory.

For more information on fields, refer to the field description table.

Table 12-2 Invoices popup - Field Description

Field	Description
Invoice Number	Number of the invoice as a supporting document against the issued cheque.
Description	Description added for the invoice created against the issued cheque.
Invoice Date	Date on which invoice is created.
Amount	Invoice amount.
Actions	Actions can be performed against the record. The options are: • **Edit**- to update the record details. • **Delete** - to delete the record added

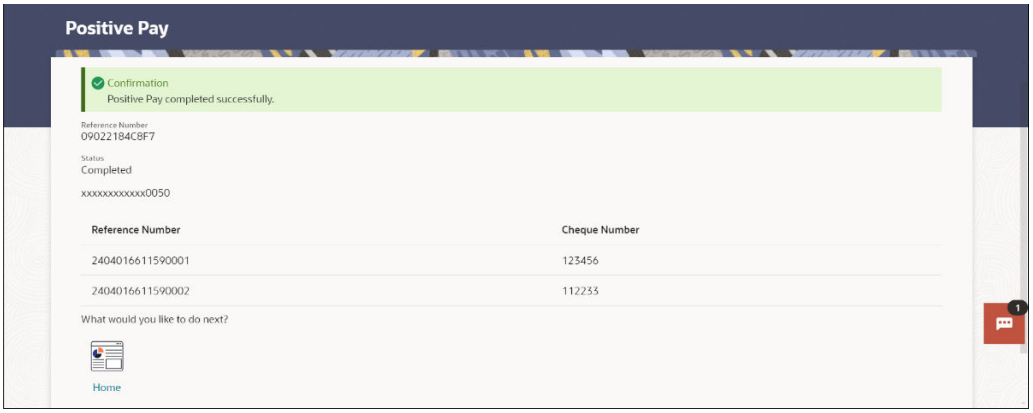
5. Perform one of the following actions:
   - Click **Submit** to save the changes.

     The **Review** screen appears.
   - Click **Cancel** to cancel the transaction.
   - Click **Back** to navigate back to previous screen.
6. Perform one of the following actions:
   - Verify the details and click **Confirm**.

     The success message of Positive Pay completed appears along with the transfer request number, and Positive Pay Status.

Copyright © 2015, 2025, Oracle and/or its affiliates.

Figure 12-3 Positive Pay Confirmation screen



- Click **Cancel** to cancel the transaction.
- Click **Back** to navigate back to **Add Payee** screen.

7. Perform one of the following actions from the confirmation page:
   - Click **Transaction Details** to view the details of the transaction.
   - Click **View Positive Pay** to go to **View Positive Pay** screen.
   - Click **Make Another Positive Pay** to initiate another request of adding cheque .
   - Click **Go to Dashboard** to go to the Dashboard screen.
   - Click **Go to Payments Overview** to go to the **Payment Overview** page.

12.2 List Positive Pay

This topic provides the systematic instructions to user for listing all the Positive Pay requests.

It gives summarize details of the request which includes Debit account number, cheque number, beneficiary number, issue date, cheque amount, status, and action etc.

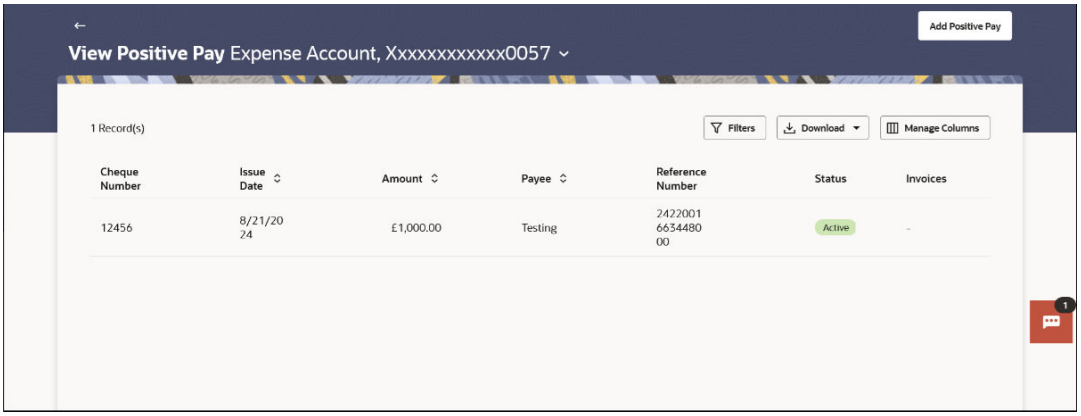
To list the positive pay requests:

1. Perform anyone of the following navigation to access the **View Positive Pay** screen.
   - From the Dashboard, click **Toggle menu**, click **Menu**, then click **Payments** . Under **Payments** , then click **More Actions**, and then click **Positive Pay**, and then click **View Positive Pay** .
   - From the Search bar, type **Positive Pay – View Positive Pay**and press **Enter**

   The list of all the positive pay appears on the **View Positive Pay** screen.
2. From the **Debit Account Number** list, select a CASA (Current select a CASA (Current Account and Savings Account) account from which payments is to be debited.

Copyright © 2015, 2025, Oracle and/or its affiliates.

Figure 12-4 View Positive Pay – Summary



> **Note**
>
> The fields which are marked as Required are mandatory.

For more information on fields, refer to the field description table.

Table 12-3 View Positive Pay – Summary - Field Description

Field Name	Description
Debit Account Number	A CASA (Current Account and Savings Account) account from which payments is to be debited and by which you searched the record.
Total Count of records	Displays the total count of records.
Cheque Number	The cheque number by which you searched the record.
Issue Date	The cheque issuance date.
Amount	The cheque amount.
Payee	The name of the payee to whom transfer is to be made.
Reference Number	The reference number of the record.
Status	The status of the cheque. It could be: • **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
Invoices	Displays the count of invoiced raised against the cheque.

3. Perform one of the following actions:
   - Click **Search**.

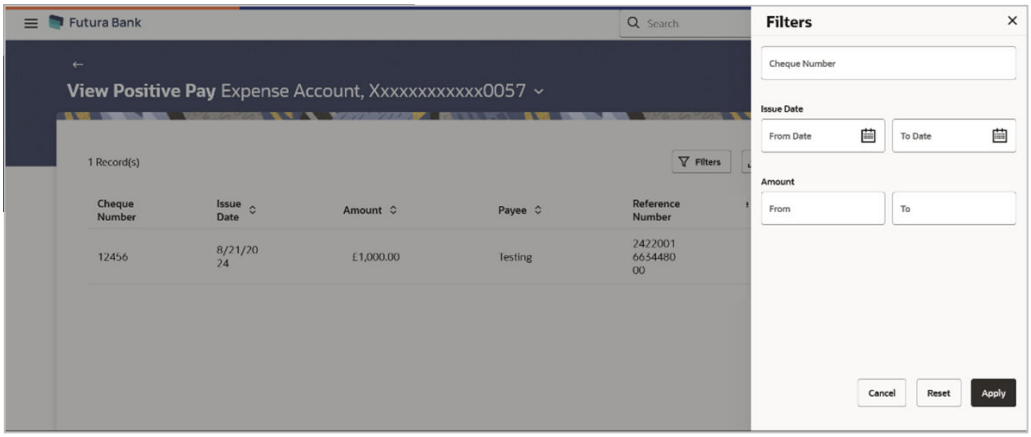
     Based on the search criteria the records appears on the **List Positive Pay** screen.
   - Click **Reset** to clear the data entered.
4. Perform one of the following actions:

Copyright © 2015, 2025, Oracle and/or its affiliates.

- Click the Filter to change filter criteria.

  The **Filter** overlay screen appears.

Figure 12-5 View Positive Pay- Filter Criteria



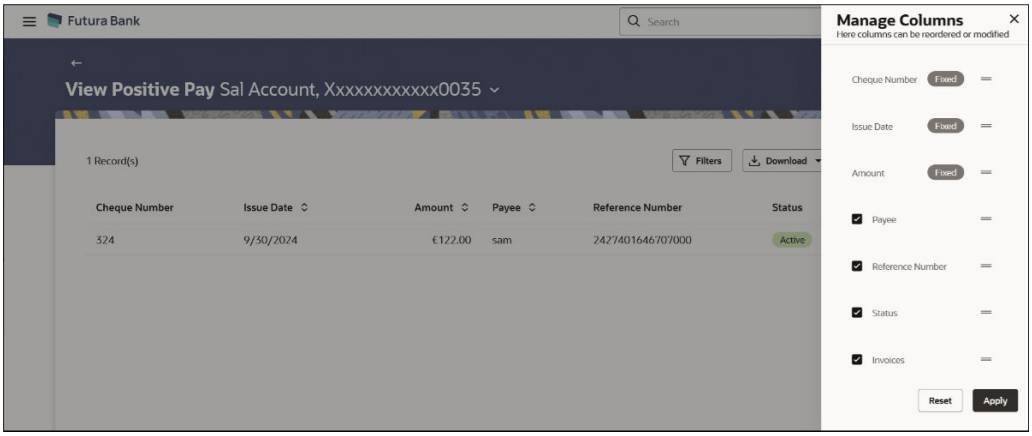
Perform one of the following actions:

- Enter the filter criteria.
- Click **Apply** to search the records.

  Transaction records appears based on the updated criteria.

- Click the Download icon to download the records in CSV & PDF format.
- Click the Manage Columns icon to setup a column preference by rearranging or removing columns.

Figure 12-6 View Positive Pay - Manage Column setup



Copyright © 2015, 2025, Oracle and/or its affiliates.

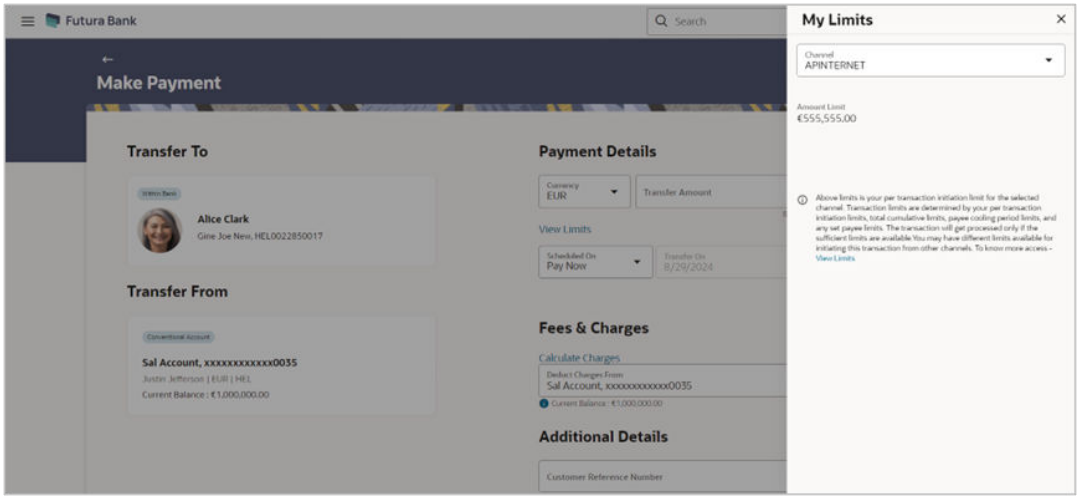
13
View Limits

This topic provides the systematic instructions to user for viewing their 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.

Figure 13-1 View Limits



> **Note**
>
> The fields which are marked as Required are mandatory.

For more information on fields, refer to the field description table.

Table 13-1 View Limits - Field Description

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

Copyright © 2015, 2025, Oracle and/or its affiliates.

Index

A

Add Account Payee, *7*
Add Account Payee - Cross Border Account, *14*
Add Account Payee - Domestic Account Transfer, *11*
Add Demand Draft Payee, *17*
Add External Account, *15*
Add Payee - Within Bank Account, *8*
Add Positive Pay, *1*

D

Delete Payee, *31*
Demand Draft Issuance to New Payee, *7*
Demand Draft Issuance to Saved Payee, *2*

E

Edit Payee Details, *26*
Edit Payee Details - Bank Account, *26*
Edit Payee Details - Demand Draft, *29*
External Account, *14*

F

Favorites, *1*
Favorites – Summary, *2*

I

Inbound Agreement, *20*
Inbound Agreement Inquiry, *24*
Incoming Payments, *12*
Incoming Payments - Details, *16*
Incoming Payments - Summary, *13*
Inquiries, *1*
Issue Demand Drafts, *1*

L

List External Account, *17*
List Positive Pay, *5*
Lookups, *1*

M

Make Payment, *1*
Make Payment - My Accounts, *9*
Make Payment - New Payee, *11*
Make Payment - Saved Payee, *3*
Manage Payees, *22*
MT101 Bilateral Agreement, *19*
MT101 Instruction, *1*
MT101 Instruction Inquiry Details, *12*
MT101 Instructions Inquiry, *8*
MT101 Instructions Inquiry - Summary, *8*
Multiple Transfers, *1*
My Payments (Dashboard), *2*

O

Outboud Agreement Inquiry, *28*
Outbound Agreement, *22*
Outgoing Payments, *1*
Outgoing Payments - Details, *7*
Outgoing Payments - Summary, *2*

P

Payee Details, *22*
Payee Summary, *3*
Payee User Mapping, *32*
Payee User Mapping - Summary, *33*
Payee User Mapping Details, *35*
Payees, *1*
Payment Cancellation, *10*
Payment Cloning, *12*
Payments Overview, *1*
Positive Pay, *1*

R

Recurring Payment Details, *22*
Recurring Payments, *17*
Recurring Payments – Summary, *18*
Regionalization for Domestic Payments, *1*, *1*

Copyright © 2015, 2025, Oracle and/or its affiliates.

S

Save as Draft, *21*
Save as Favourite, *21*
Saved Drafts, *1*
Suggestive Credit Value Date, *20*

T

Transfer From Selection, *18*

V

View Limits, *1*

Copyright © 2015, 2025, Oracle and/or its affiliates.