Oracle® Banking Digital Experience Cloud Service

Retail Payments User Manual

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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) 11

2 Payees

2.1 Payee Summary 2
2.1.1 FAQ 7
2.2 Add Account Payee 7
2.2.1 Add Payee - Within Bank Account 8
2.2.2 Add Payee - Domestic Account 10
2.2.3 Add Payee - Cross Border Bank Account 13
2.3 Add Demand Draft Payee 17
2.4 Manage Payees 20
2.4.1 View Payee Details 20
2.4.2 Edit Payee Details 24
2.4.2.1 For payee type as bank account 24
2.4.2.2 For payee type as Demand Draft 27
2.4.3 Delete Payee 29

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2.4.4 FAQ 29

3 Make Payment

3.1 Make Payment -Transfer to single user 3
3.1.1 Make Payment - Saved Payee 3
3.1.2 Make Payment - My Accounts 10
3.1.3 Make Payment - New Payee 12
3.2 Make Payment - Multiple Payments 19
3.3 Transfer From Selection 24
3.4 Suggestive Credit Value Date 26
3.5 Save as Draft 27
3.6 Save as Favourite 27
3.6.1 FAQ 28

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 9
6.1.4 Payment Cloning 11
6.2 Incoming Payments 11
6.2.1 Incoming Payments - Summary 12
6.2.2 Incoming Payments - Details 15
6.3 Recurring Payments 16
6.3.1 Recurring Payments – Summary 17
6.3.2 Recurring Payment Details 21
6.4 FAQ 23

7 Favorites

7.1 Favorites – Summary 2
7.2 FAQ 6

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8 Saved Drafts

9 Make Payment - Multiple Payments

9.1 FAQ 6

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 11

11 Positive Pay

11.1 Add Positive Pay 1
11.2 View Positive Pay 5

12 Manage Debtors

12.1 View Debtors 3
12.2 Add New Debtors 4
12.3 Delete Debtor 6
12.4 Request Money 7
12.5 FAQ 9

13 View Limits

Index

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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

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Critical Patches

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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.

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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

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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.

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1

Payments Overview

This topic describes the information about **Payments Overview** screen.

The digital banking streamlines fund transfers, allowing users to easily move money between accounts or pay to a person or business. Through the payment's module, users can transfer funds between their own accounts, to other accounts within the same bank, to accounts at other local banks, or even to banks in other countries.

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 the information about **Regionalization for Domestic Payments** screen.
- My Payments (Dashboard)
  This topic describes the information about **My Payments (Dashboard)** screen.

1.1 Regionalization for Domestic Payments

This topic describes the information about **Regionalization for Domestic Payments** screen.

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.

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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

Networks for the above supported regions:

Table 1-1 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.

Table 1-2 Payee - Field Description

Field Name	Description
Payee Type	Select **Domestic**.
Account Details	**Information specified in below fields are related to 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	**Information specified in below fields are related to bank details**.
Search by IFSC	On click the **Lookup** overlay screen appears with the search criteria. This is to enable user to search bank details using IFSC Code. For more information on **Lookups**, refer **Lookups** section.

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Table 1-2 (Cont.) Payee - Field Description

Field Name	Description
Search by IFSC - Search Result	The following fields are displayed in the search results.
IFSC 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	**Information specified in below fields are related to 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 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.

Table 1-3 Payment Details - Field Description

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.

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Table 1-3 (Cont.) Payment Details - Field Description

Field Name	Description
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 **Pay Later** 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.

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Table 1-3 (Cont.) Payment Details - Field Description

Field Name	Description
Fees & Charges	**Information specified in below fields are related to fees and 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.
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	**Information specified in below fields are related to 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.

Table 1-4 Swift - Field Description

Field Name	Description
Payee Type	Select **Domestic.**
Account Details	**Information specified in below fields are related to 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	**Information specified in below fields are related to 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.

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Table 1-4 (Cont.) Swift - Field Description

Field Name	Description
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	**Information specified in below fields are related to 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 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.

Table 1-5 Payment Details - Field Description

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.

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Table 1-5 (Cont.) Payment Details - Field Description

Field Name	Description
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 **Pay Later** 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.

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Table 1-5 (Cont.) Payment Details - Field Description

Field Name	Description
Fees & Charges	**Information specified in below fields are related to fee and 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	**Information specified in below fields are related to 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.

Table 1-6 US region - Field Description

Field Name	Description
Payee Type	Select **Domestic.**
Account Details	**Information specified in below fields are related to 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	**Information specified in below fields are related to 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.

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Table 1-6 (Cont.) US region - Field Description

Field Name	Description
Personal Details	**Information specified in below fields are related to 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 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.

Table 1-7 Payment Details - Field Description

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.
Network Type	Select the network type for the payment. Supported networks are: • ACH Transfer • Faster ACH Transfer • Domestic Wire Transfer

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Table 1-7 (Cont.) Payment Details - Field Description

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 **Pay Later** 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	**Information specified in below fields are related to fee and charges**.
Calculate Charges	Click on the link to calculate the fees and charges applicable for the transaction.

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Table 1-7 (Cont.) Payment Details - Field Description

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	**Information specified in below fields are related to additional details**.
Note	Specify a note or remarks for the transaction, if required.

1.2 My Payments (Dashboard)

This topic describes the information about **My Payments (Dashboard)** screen.

The **My Payments** dashboard offers a user-friendly interface and valuable features for organizing and monitoring payment activities effectively. 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**
- **Favourites**
- **Recent Payments**
- **Drafts Toast Message**
- **Quick Actions**

The **Quick Payments** widget prioritizes the most frequently used payees, making it effortless to make payments to them promptly. It also allows user to add payees.

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

The transactions successfully completed recently are visible under the **Recent Payments** widget. It allows user to track their outgoing and incoming payments conveniently. The **Favourites** widget helps user to quickly access transactions which are marked as a Favourite Payments or Demand Drafts 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.

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.

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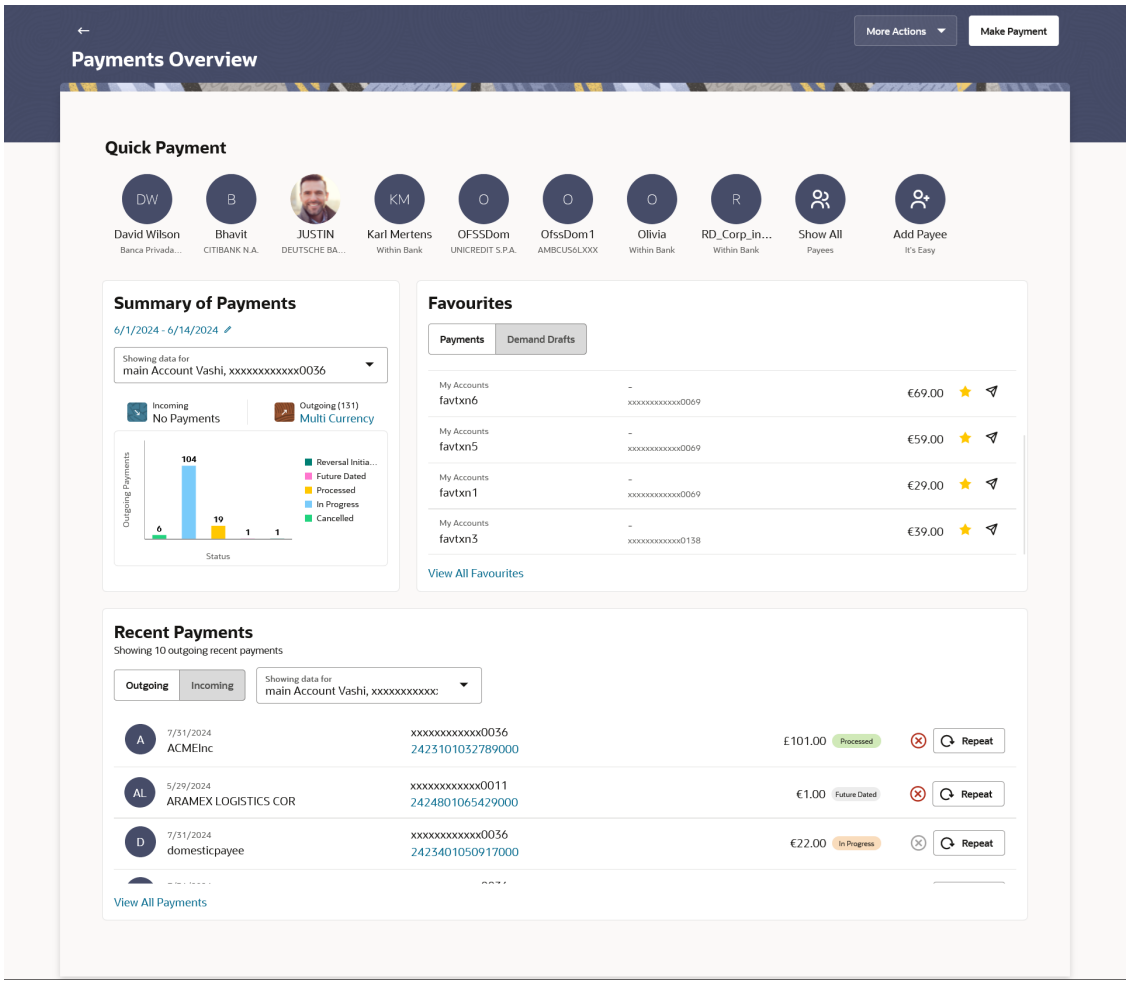
> **Note**
>
> The left swipe and Long Press gesture is implemented on mobile and tablets devices. Swipe gesture - This feature is available on Favourites widget, Recent Payments widget , Incoming and Outgoing Payments Inquiry, Recurring Payments .
>
> Long press gesture - Users can now press and hold 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.

Navigation Path:

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

Figure 1-1 My Payments



- Click **Make Payment** to initiate online payments, system redirects to the **Make Payment screen**.

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- Click on the **More Actions** to avail following payment related transactions:
- Payees
  - Manage Payees
  - Add Account Payee
  - Add Demand Draft Payee
- Inquiries
  - Outgoing Payments
  - Incoming Payments
  - Recurring Payments
- Favourites and Drafts
  - Favourites
  - Saved Drafts
- Positive Pay
  - Add Positive Pay
  - View Positive Pay
- Multiple Transfers
- Issue Demand Draft
  - Other Transfers
- Debtors
  - Manage Debtors
  - Add New Debtor
  - Request Money

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,** and displays name of the bank if transfer is **Domestic** or **Cross Border.**

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Click on the **Add Payee** to add a payee with transfer type as bank account, the Add Bank Account Payee screen appears. The bank account type can be **Within Bank** or **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.

Summary of Payments

This widget is like an innovative way to 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.

> **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.

Favorites

This widget helps user to quickly access transactions and use them as templates to initiate new transactions which are marked as a favourite Payments and Demand Drafts. 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.

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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)
- 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 **Payments Inquiry** screen. Within the Payments Inquiry, 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

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- Network Code (For Domestic/Cross Border transfers), Within Bank (For Within Bank transfers)
- Bank Code (applicable for only Domestic 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:

- Direction icon
- Payment Date
- 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 displays the existing draft inquiry 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)

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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

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2 Payees

This topic describes the information about **Payee** feature. This feature enables users to register payee, view and delete the 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

Pre-requisites

- Transaction access is provided to the Oracle Banking Digital Experience user.

Features Supported in the Application

- Create Payee
- View Payee
- Edit Payee
- Delete Payee
- Initiate payment towards a 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 Account Payees, Demand Draft Payees. This functionality is only supported on mobile devices and tablets.

Navigation Path:

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

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- Payee Summary
  This topic describes the systematic instruction to **Payee Summary** screen. User can view a holistic view of all Payees saved with the bank in this screen.
- Add Account Payee
  This topic describes the information about **Add Account Payee**.
- Add Demand Draft Payee
  This topic describes the systematic instruction to **Add Account Payee** screen. User can create a domestic draft payee to initiate a request to issue a draft which is payable.
- Manage Payees

2.1 Payee Summary

This topic describes the systematic instruction to **Payee Summary** screen. User can view a holistic view of all Payees saved with the bank in this screen.

The summary page provides the user with a holistic view of all Payees (Within Bank, Domestic, Cross Border) saved with the bank. 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.

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Figure 2-1 Payees- Account (Card View)

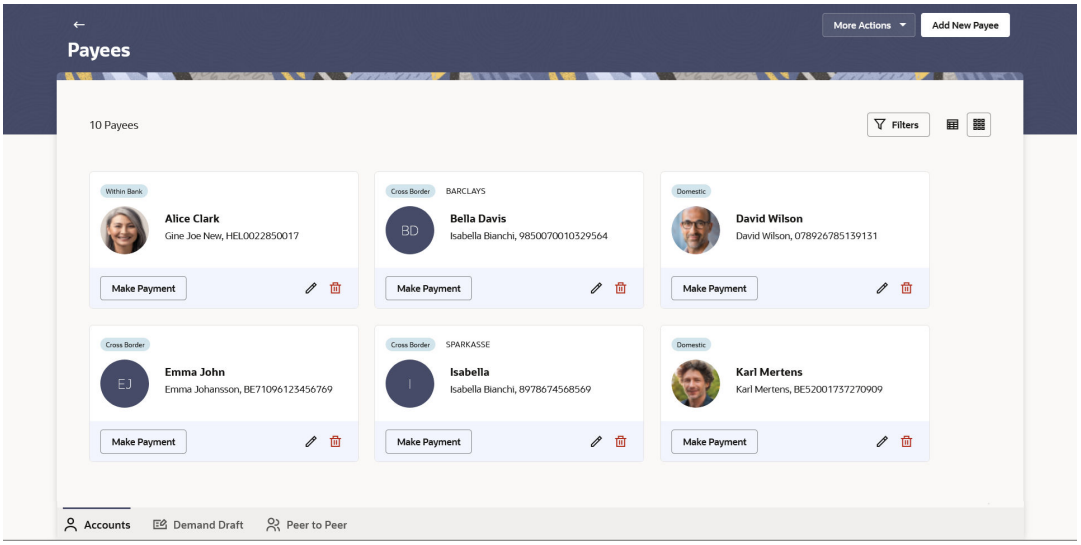

Figure 2-2 Payees- Account (List View)

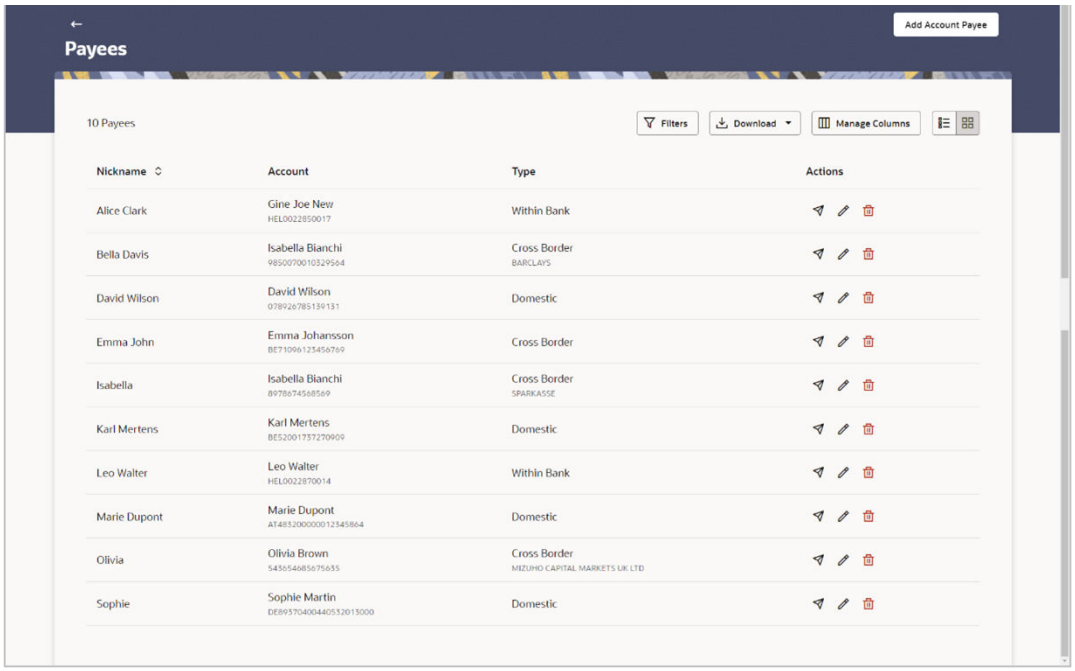

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Figure 2-3 Payees - Demand Draft (Card View)

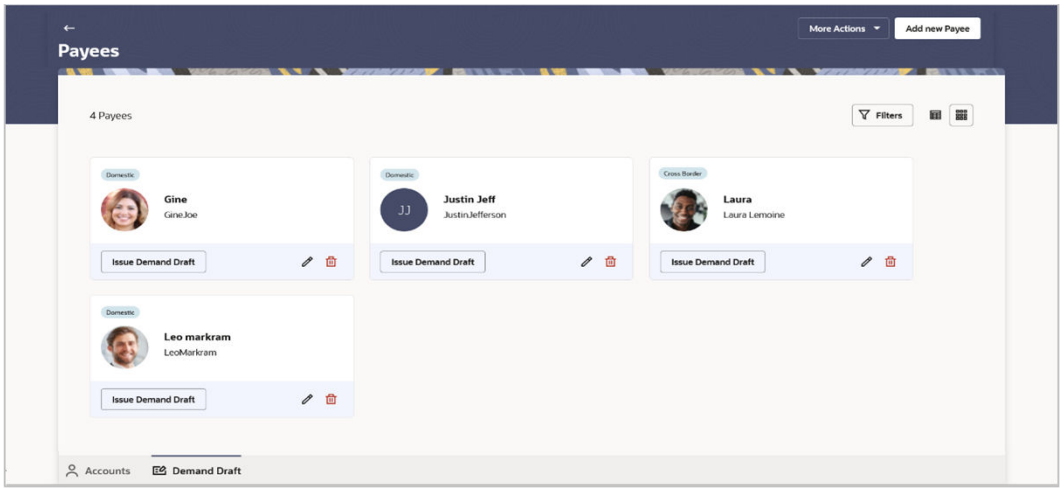
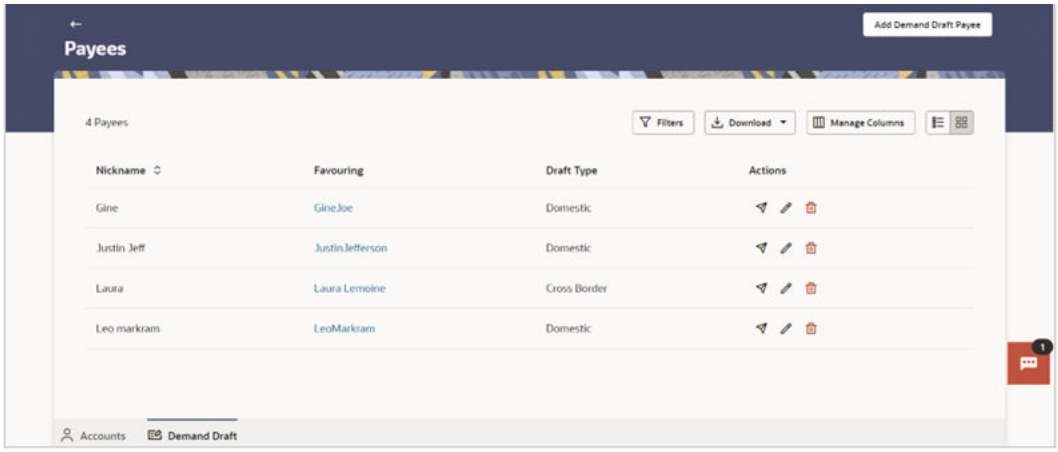


Figure 2-4 Payees - Demand Draft (List View)



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

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

Table 2-1 Payees- Account - Demand Draft - Field Description

Field Name	Description
Count of Payees	Displays the number of payees added.
Account - Payee Card	**Below are the payee details displayed for Account payee card.**

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

Field Name	Description
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.
Account - Table View	**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.
Type	The type of payee. The values can be: • **Within Bank** • **Domestic** • **Cross Border**
Actions	Below actions available for each record – • **Make Payment** • **Edit Payee** • **Delete Payee**
Payee - Demand Drafts	Below are the payee details displayed for each **Demand Draft** type payee card.
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.
Demand Draft - Table View	**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**

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

Field Name	Description
Actions	Below actions available for each record – • **Issue Demand Draft** • **Edit Payee** • **Delete Payee**

Figure 2-5 Payees- Filter (Accounts)

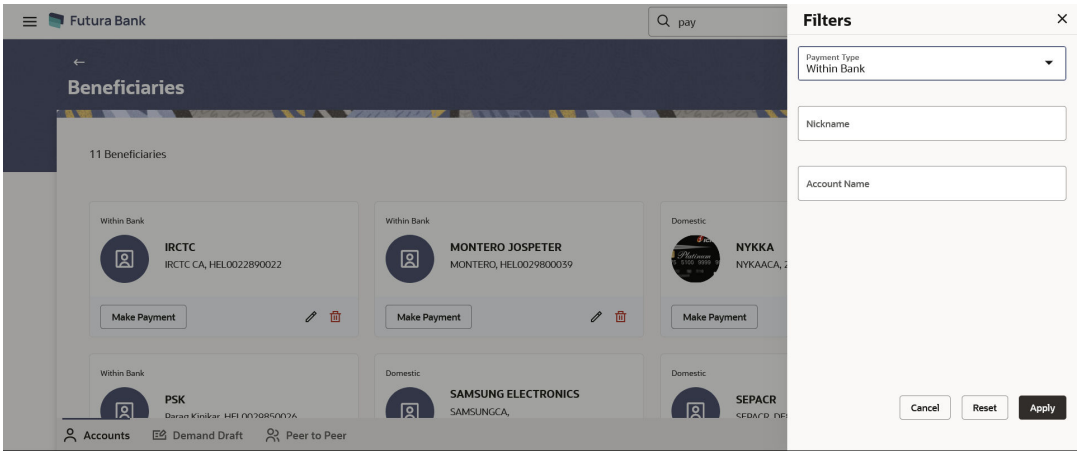
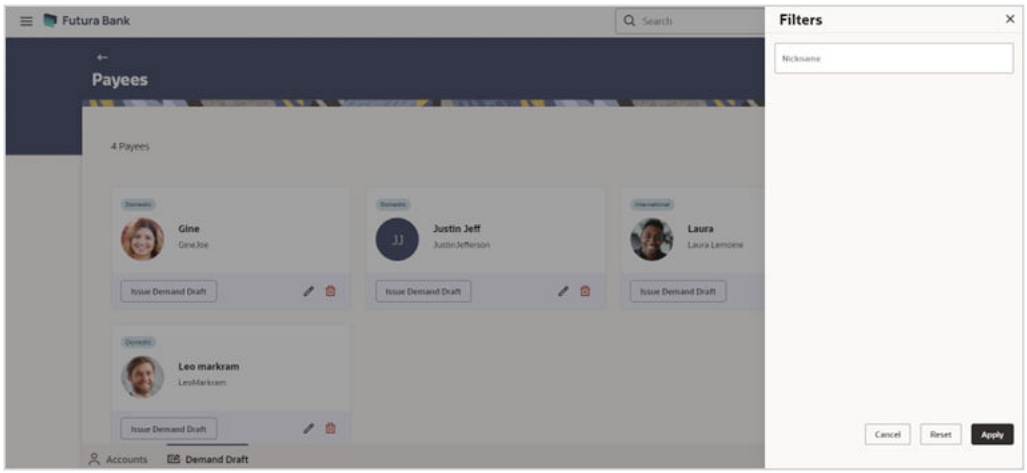


Figure 2-6 Payees- Filter (Demand Draft)



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

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

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Table 2-2 Payees- Filter - Field Description

Field Name	Description
Filter Criteria (Accounts)	**Information specified in below fields are related to 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)	**Information specified in below field is related to 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. Click on the table view icon to list the payees in the tabular form.

   - Click on the card view icon to list the payees in the card format.

- FAQ

2.1.1 FAQ

1. **Can I delete payees towards whom I no longer need to make payments?**
   You can delete individual accounts or demand drafts payee towards whom you no longer wish to make payments.
2. **Can I edit the payee's name or account details of the payee once a payee has been created?**
   Yes. You can edit a payee later if you need to change some the details of the payee.

2.2 Add Account Payee

This topic describes the information about **Add Account Payee**.

While adding a payee, the user is provided with the option to set a payee either for Within Bank, or for Domestic Bank or for Cross Border.

> **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

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- Domestic
- Cross Border

Navigation Path:

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

To add new payee:

- The **Add Account Payee** screen appears.
- Add Payee - Within Bank Account
  This topic describes the systematic information to **Add Payee - Within Bank Account** screen.
- Add Payee - Domestic Account
  This topic describes the systematic instruction to **Add Payee - Domestic Account** screen.
- Add Payee - Cross Border Bank Account
  This topic describes the systematic instruction to **Add Payee - Cross Border Bank Account** screen.

2.2.1 Add Payee - Within Bank Account

This topic describes the systematic information to **Add Payee - Within Bank Account** screen.

A 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 Payee, only the Account Number of the payee is validated in the host system and not the Account Name.

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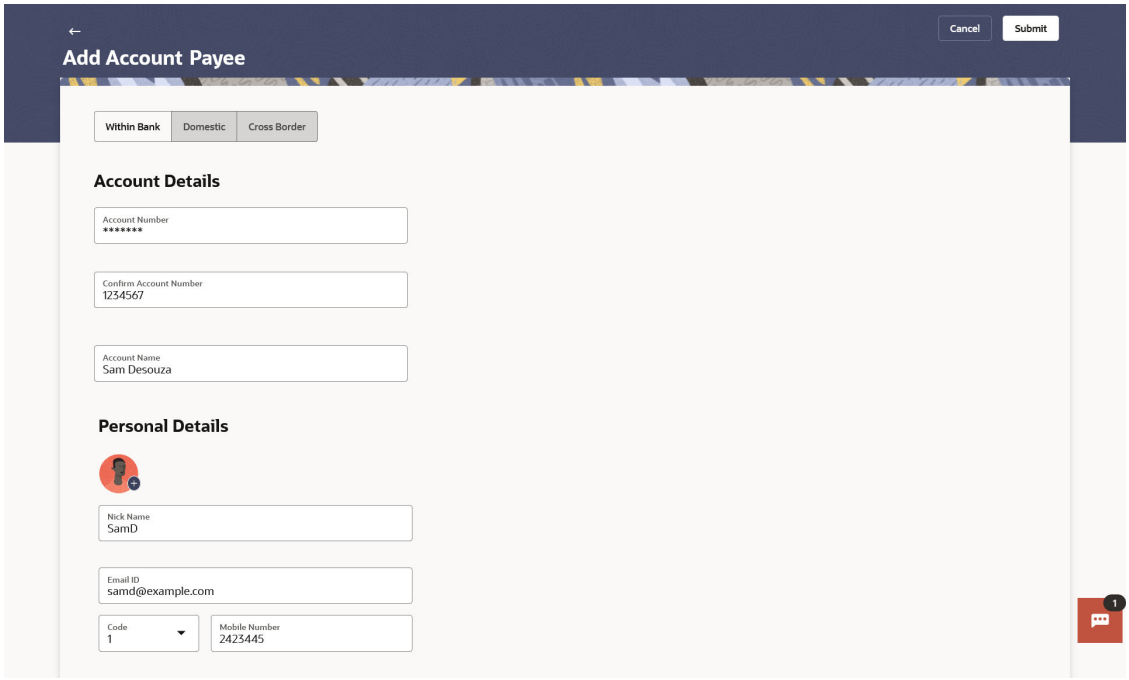
Figure 2-7 Add Payee – Within Account



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

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

Table 2-3 Add Payee – Within Account - Field Description

Field Name	Description
PayeeType	Select **Within Bank.**
Account Details	**Information specified in below fields are related to 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	**Information specified in below fields are related to personal details.**

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Table 2-3 (Cont.) Add Payee – Within 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 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.

2.2.2 Add Payee - Domestic Account

This topic describes the systematic instruction to **Add Payee - Domestic Account** screen.

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.

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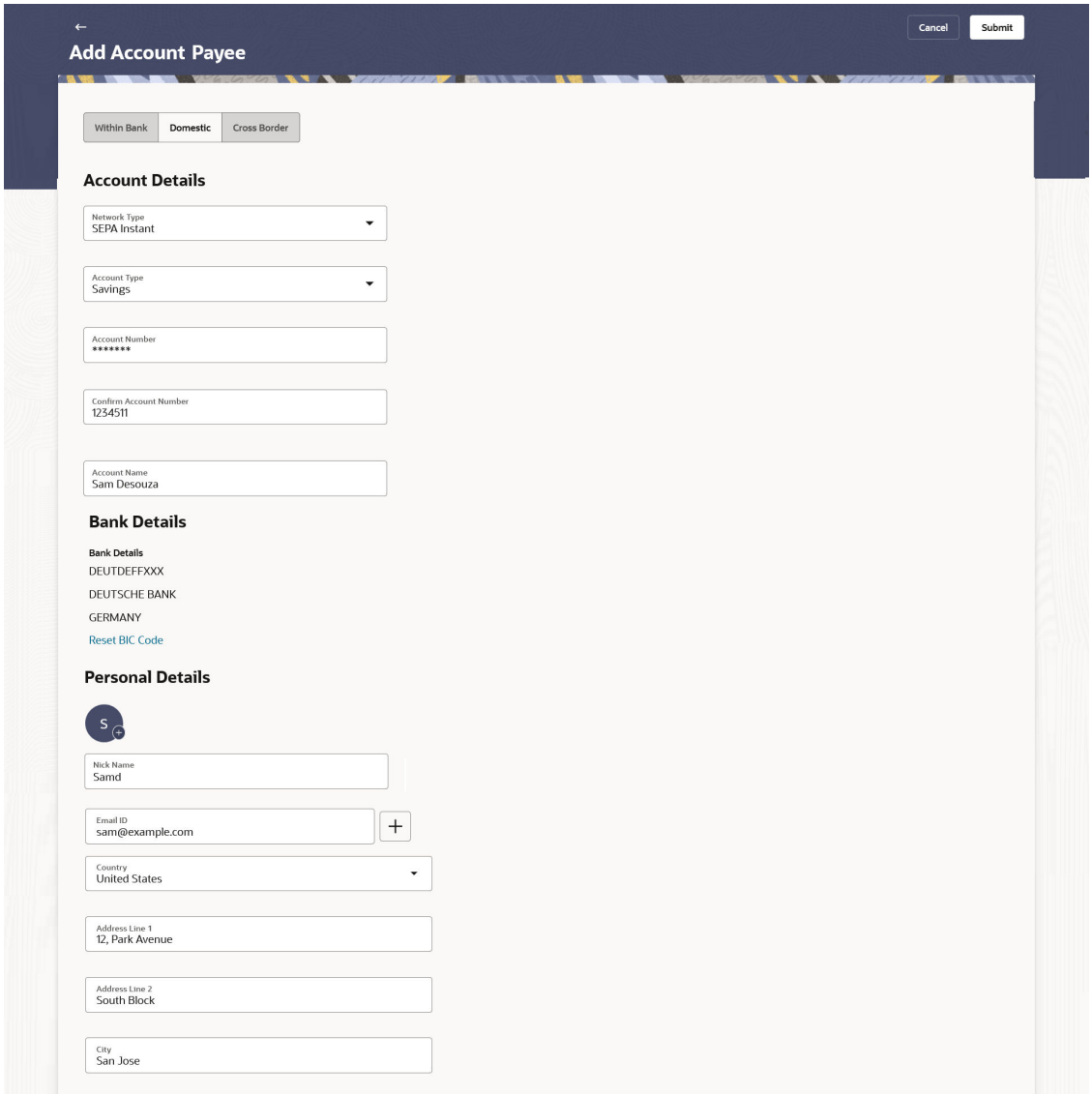
Figure 2-8 Add Payee – Domestic Account



> **Note**
>
> The below field description is not country specific and is given for general information. Fields will be populated based on the country/region fields configuration for Domestic Bank Account.

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

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

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Table 2-4 Add Payee – Domestic Account - Field Description

Field Name	Description
PayeeType	Select **Domestic.**
Account Details	**Information specified in below fields are related to 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.
Bank Details	• **Bank Code Lookup** • **Bank Code (Read only)** • **Bank Code (No Verify)** • **Bank Name & Branch** 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.
BankCode 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	**Information specified in below fields are related to personal details**.

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Table 2-4 (Cont.) Add Payee – Domestic 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 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.
Country	Specify the country where the payee's bank is located.
Address Line 1- 3	Enter the address of the payee's bank.
City	Enter the city of the payee's bank.

2.2.3 Add Payee - Cross Border Bank Account

This topic describes the systematic instruction to **Add Payee - Cross Border Bank Account** screen.

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.

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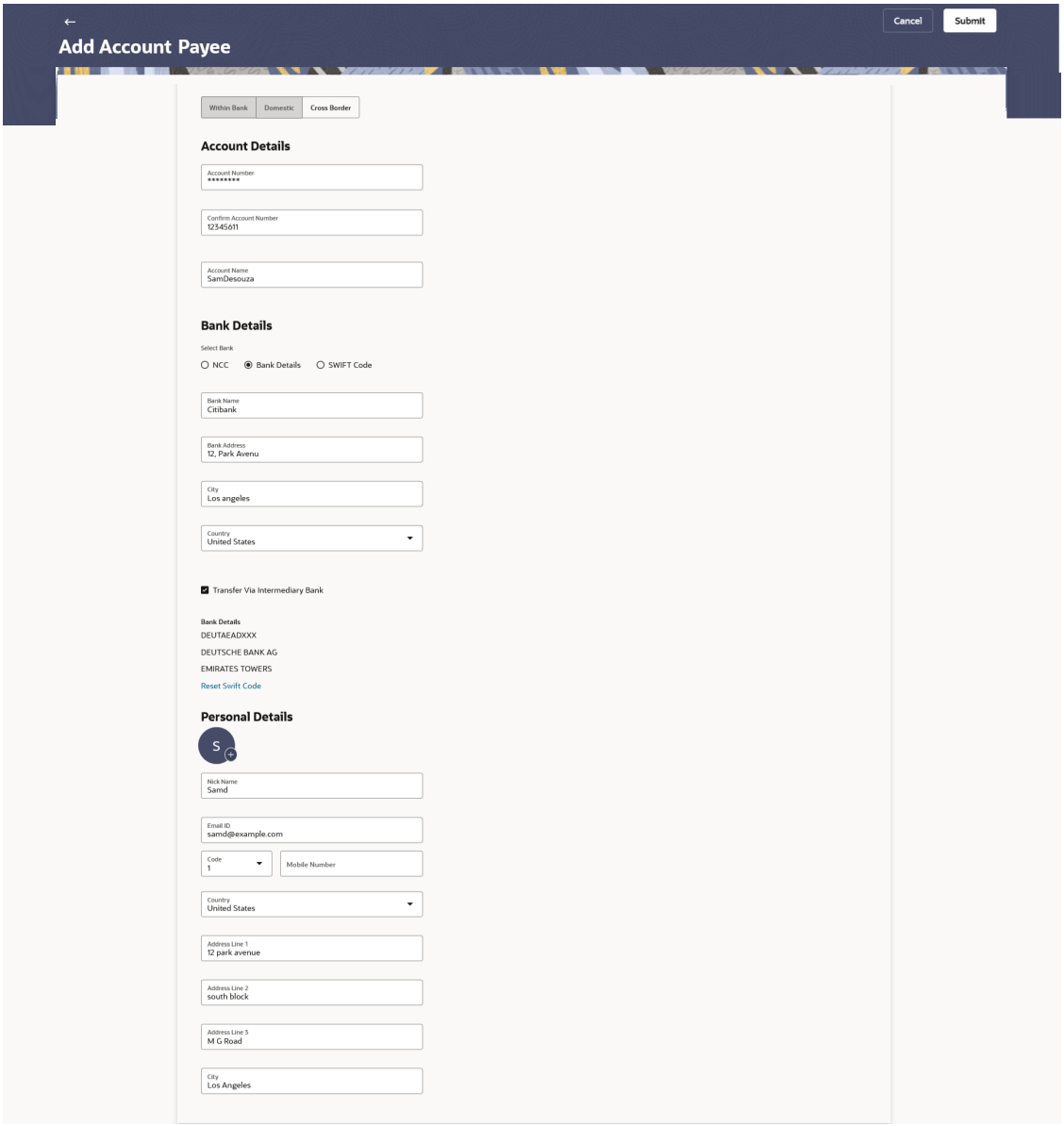
Figure 2-9 Add Payee – Cross Border Account



> **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 – Cross Border Account - Field Description

Field Name	Description
PayeeType	Select **Cross Border.**
Account Details	**Information specified in below fields are related to account details**.

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Table 2-5 (Cont.) Add Payee – Cross Border Account - Field Description

Field Name	Description
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	**Information specified in below fields are related to 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.
Select Bank - Bank Details	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.
Bank Details - Select Bank	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	**Information specified in below fields are related to personal details**.

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Table 2-5 (Cont.) Add Payee – Cross Border 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**: 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.
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.

To create a payee for the within bank account transfer:

1. Fill the details in the respective field.
2. 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.

3. Click **Submit**.

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

   The success message appears along with the transaction reference number and payee details.
5. 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

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- **Payments -** 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 systematic instruction to **Add Account Payee** screen. User can create a domestic draft payee to initiate a request to issue a draft which is payable.

A Demand Draft is a pre-paid negotiable instrument. The issuing bank undertakes to make payment in full when the instrument is presented by the payee. The demand draft is made payable at a specified 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.

To add a new demand draft payee:

1. Perform any one of the following navigation to access the **Payees – Add Demand Draft Payee** screen:
   - From the Dashboard, click **Toggle menu**, click **Menu**, then click **Transfers & Bill Payments** . Under **Transfers & Bill Payments** , click **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**.
2. The **Add Demand Draft Payee** screen appears.

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Figure 2-10 Add Demand Draft Payee- Domestic

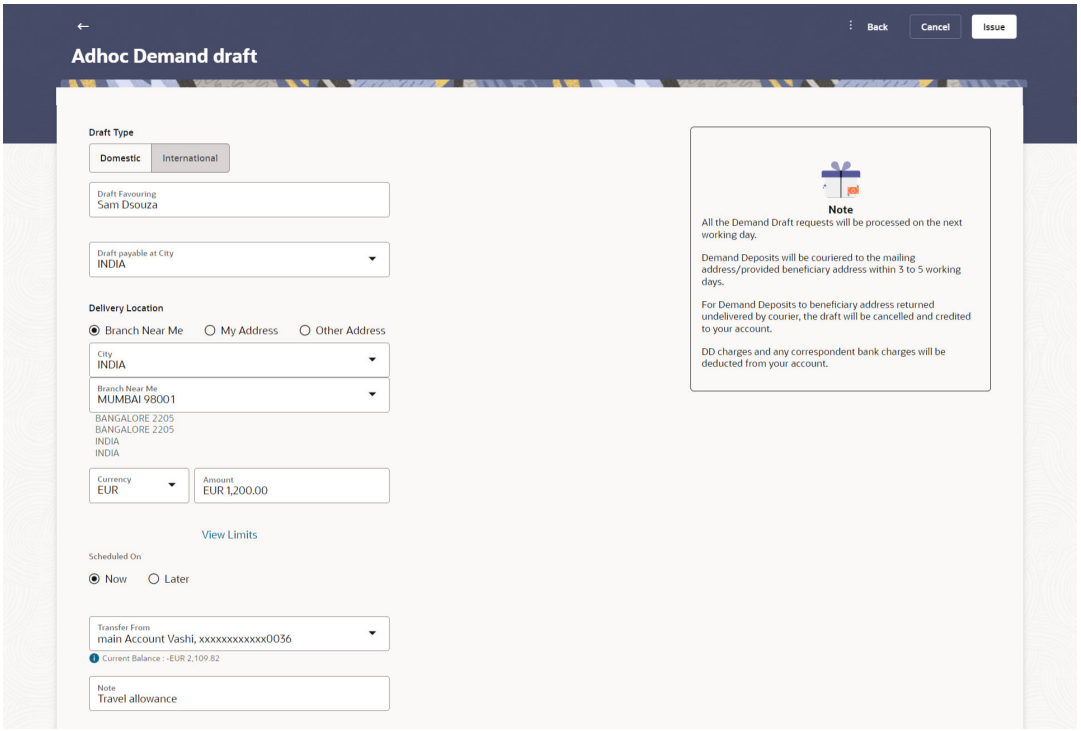
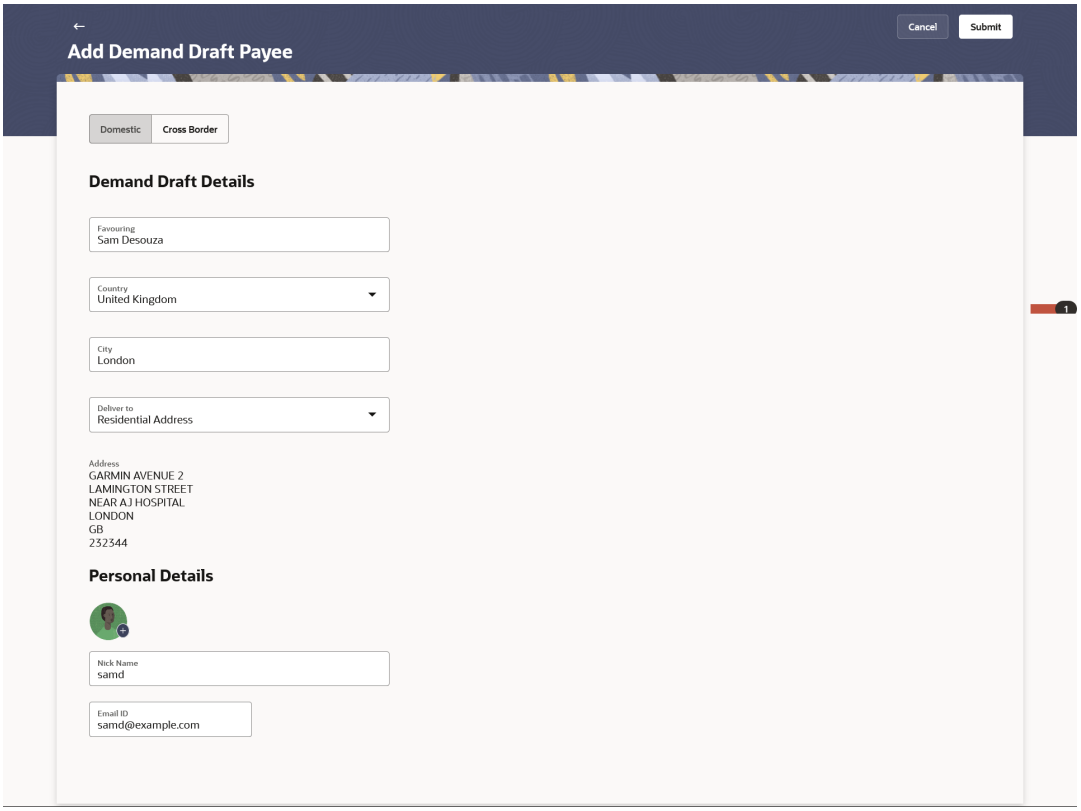


Figure 2-11 Add Demand Draft Payee- Cross Border



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> **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 Demand Draft Payee- Domestic - 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	**Information specified in below fields are related to 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	**Information specified in below fields are related to 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. **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.

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

   The **Add Payee - Review** screen appears.
6. The **Review** screen appears. Verify the details and click **Confirm**.

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- Click **Cancel** to cancel the transaction.
- Click **Back** to navigate back to **Add Payee** screen.

> **Note**
>
> The success message appears along with the transaction reference number and payee details.
> 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
> - **Payments -** 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

- View Payee Details
  This topic describes the systematic instruction to **View Payee Details** screen. User can view payee details with this feature.
- Edit Payee Details
  This topic describes the information about **Edit Payee Details** option.
- Delete Payee
  This topic describes the information about **Delete Payee** overlay screen.
- FAQ

2.4.1 View Payee Details

This topic describes the systematic instruction to **View Payee Details** screen. User can view payee details with this feature.

This feature allows you to view payee details, as well as update the daily and monthly limits.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.

To view the payees' 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.

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Figure 2-12 Payee Details (Accounts) - Within Bank

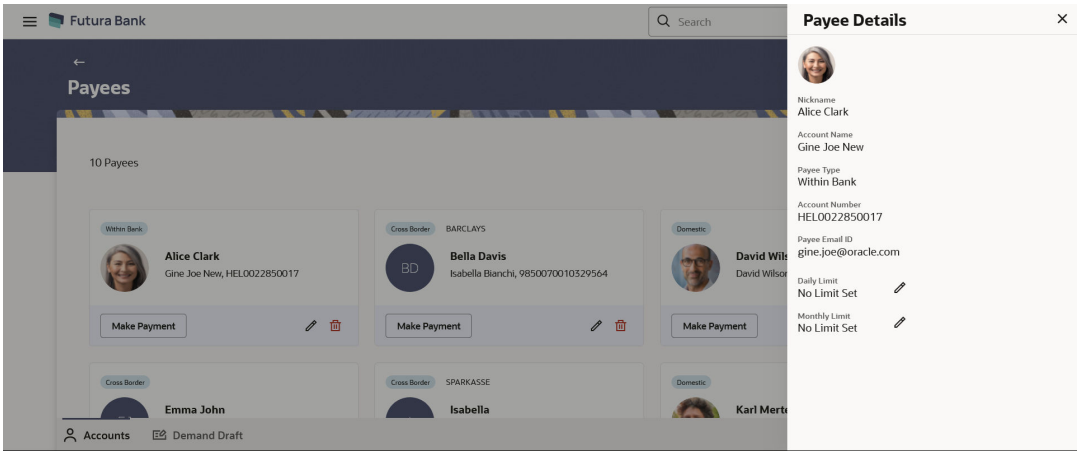


Figure 2-13 Payee Details (Accounts) - Domestic

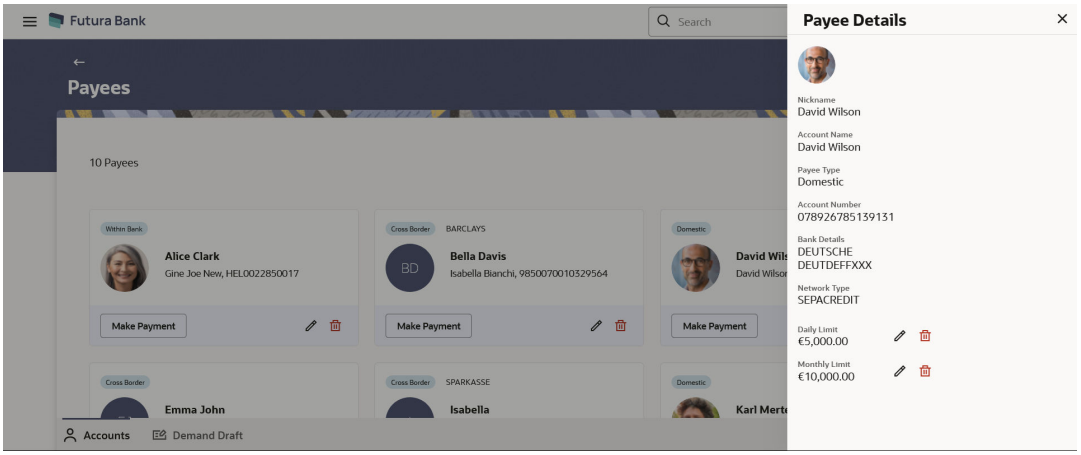
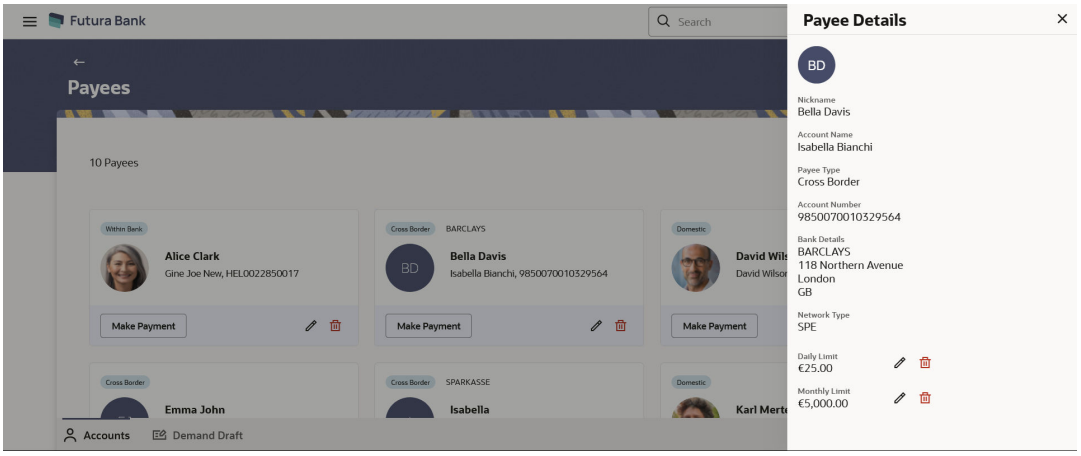


Figure 2-14 Payee Details (Accounts) - Cross Border



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

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

Table 2-7 Payee Details - Account Type Payee - Field Description

Field Name	Description
Payee Details – Account	The following fields appear if a bank account payee is being viewed.
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 payees account will appear in place of the photo.
Nickname	The nickname assigned to the payee's account for easy identification.
Account Name	Name of the payee as maintained in the bank account.
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.
Monthly Limit	The maximum limit that can be transferred to this account on a monthly basis. Click on the icon against the **Monthly Limits** to update or set limit.
Remove Payee Limit	Click on the icon to remove the limits set for the payee (Daily Limit /Monthly Limit).

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Figure 2-15 Payee Details (Demand Draft) - Domestic

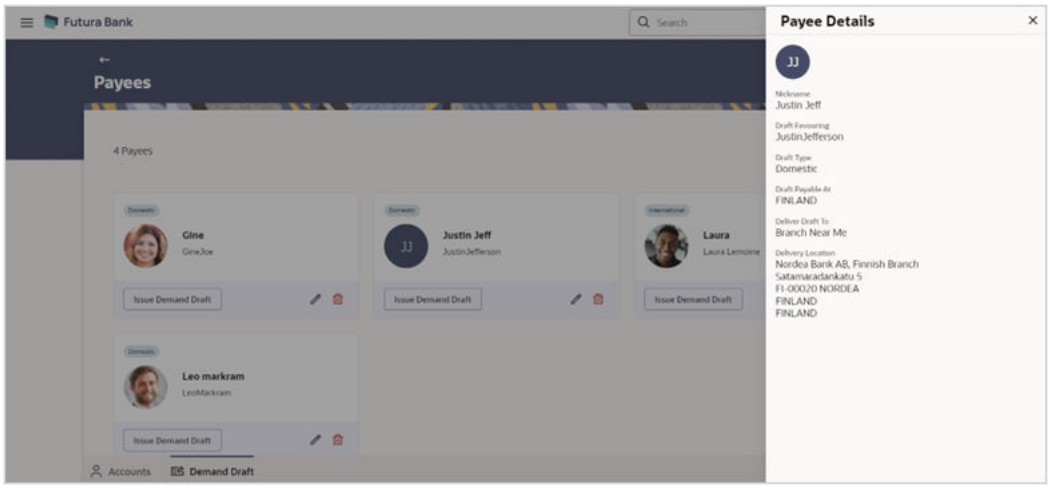
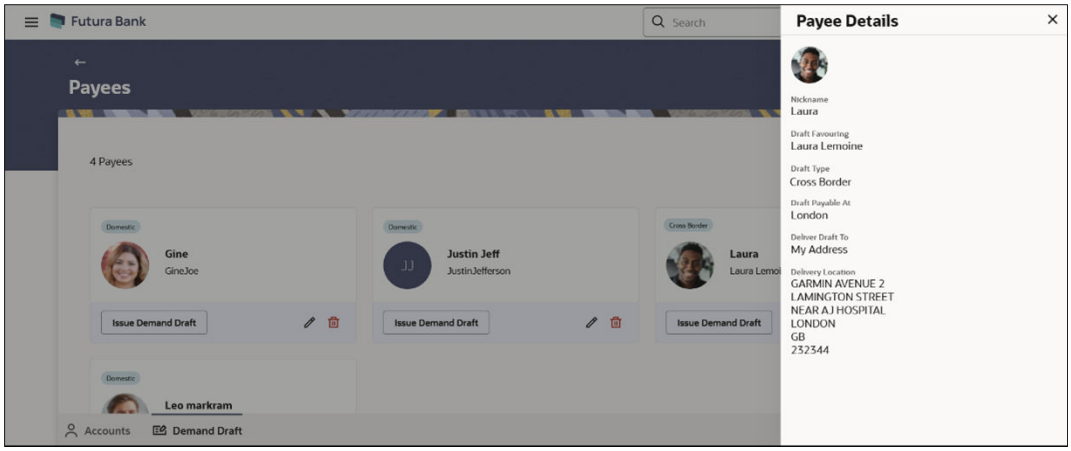


Figure 2-16 Payee Details (Demand Draft) - Cross Border



> **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 Detail - Demand Draft Type Payee - Field Description

Field Name	Description
Payee Details – Demand Draft	The following fields appear if a demand draft payee is being viewed.
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.

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Table 2-8 (Cont.) Payee Detail - Demand Draft Type Payee - Field Description

Field Name	Description
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 a **Cross Border** demand draft. Displays the name of the city where the draft is payable for the **Domestic** type of the demand draft.

3. 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 on the icon of the specific payee card which you wish to edit the details. The system redirects to the **Edit Account Payee** screen.
   - Click on the delete icon of the payee card you want to remove.

2.4.2 Edit Payee Details

This topic describes the information about **Edit Payee Details** option.

Using this option, the user can modify certain details of existing payees.

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

- For payee type as bank account
  This topic describes the systematic instruction to **For payee type as bank account** screen.
- For payee type as Demand Draft
  This topic describes the information about **For payee type as Demand Draft** screen.

2.4.2.1 For payee type as bank account

This topic describes the systematic instruction to **For payee type as bank account** screen.

To edit the payee details:

1. Navigate to the **Payees- Accounts** screen.

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2. Click on the icon of the specific payee card which you wish to edit the details.
   The system redirects to the **Edit Account Payee** screen.
3. All fields are editable except **Payee Type** field.

Figure 2-17 Edit Payee Details -Within Bank

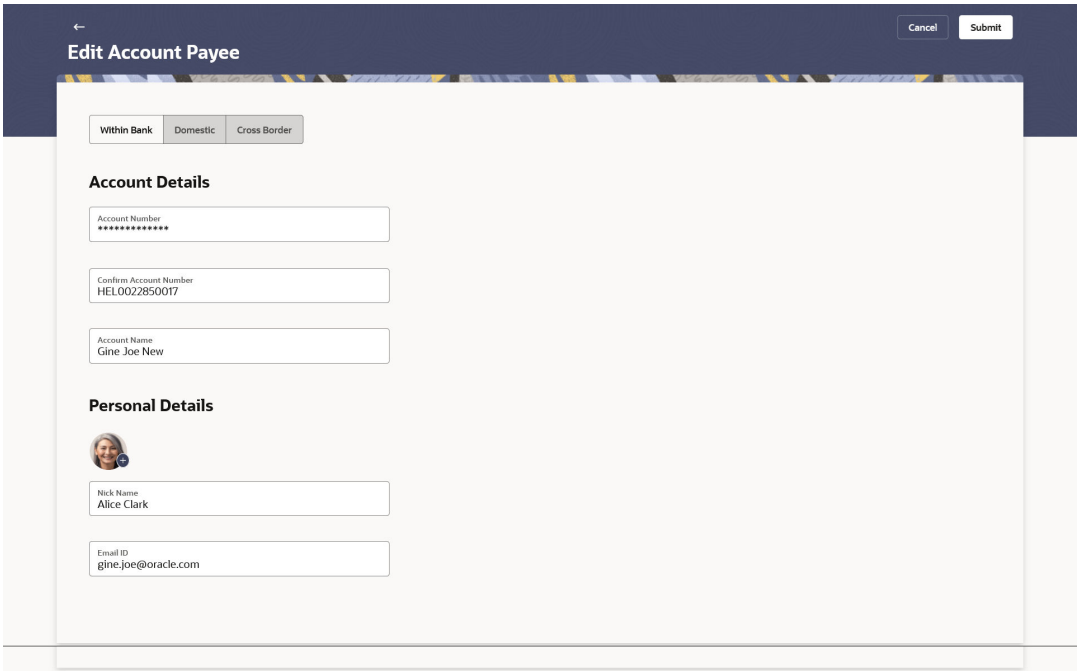

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Figure 2-18 Edit Payee Details -Domestic

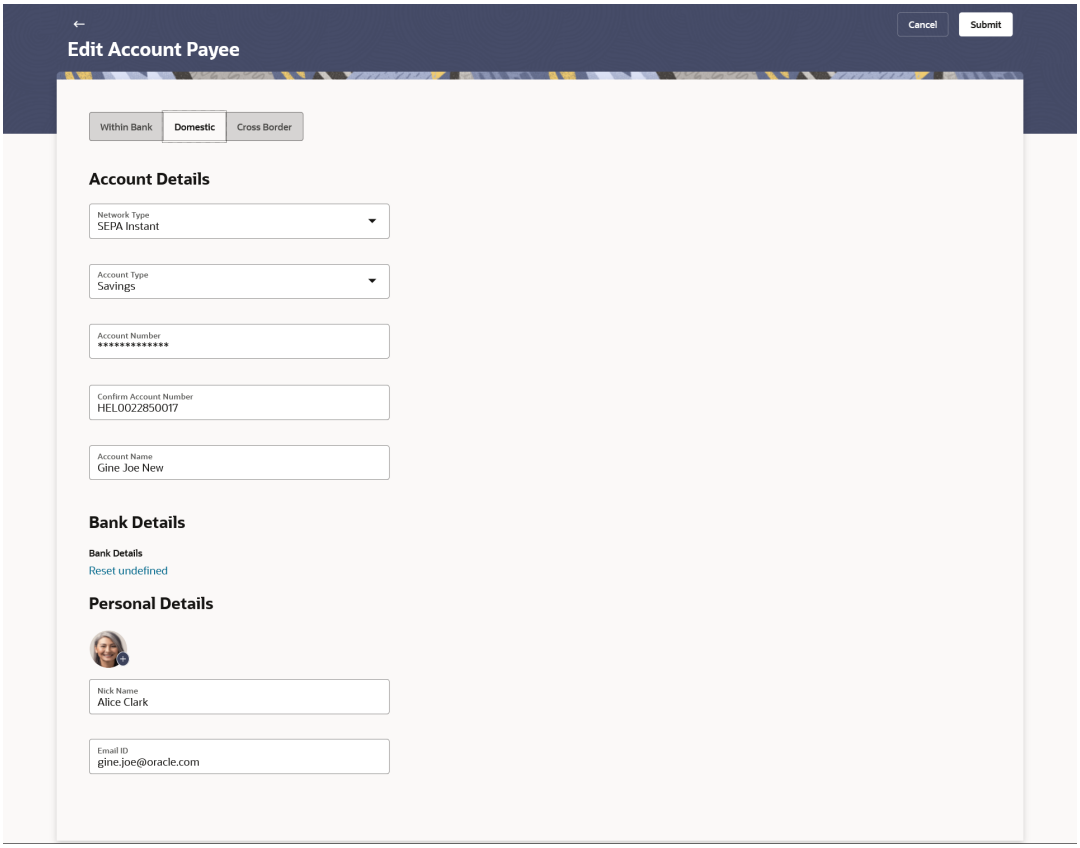

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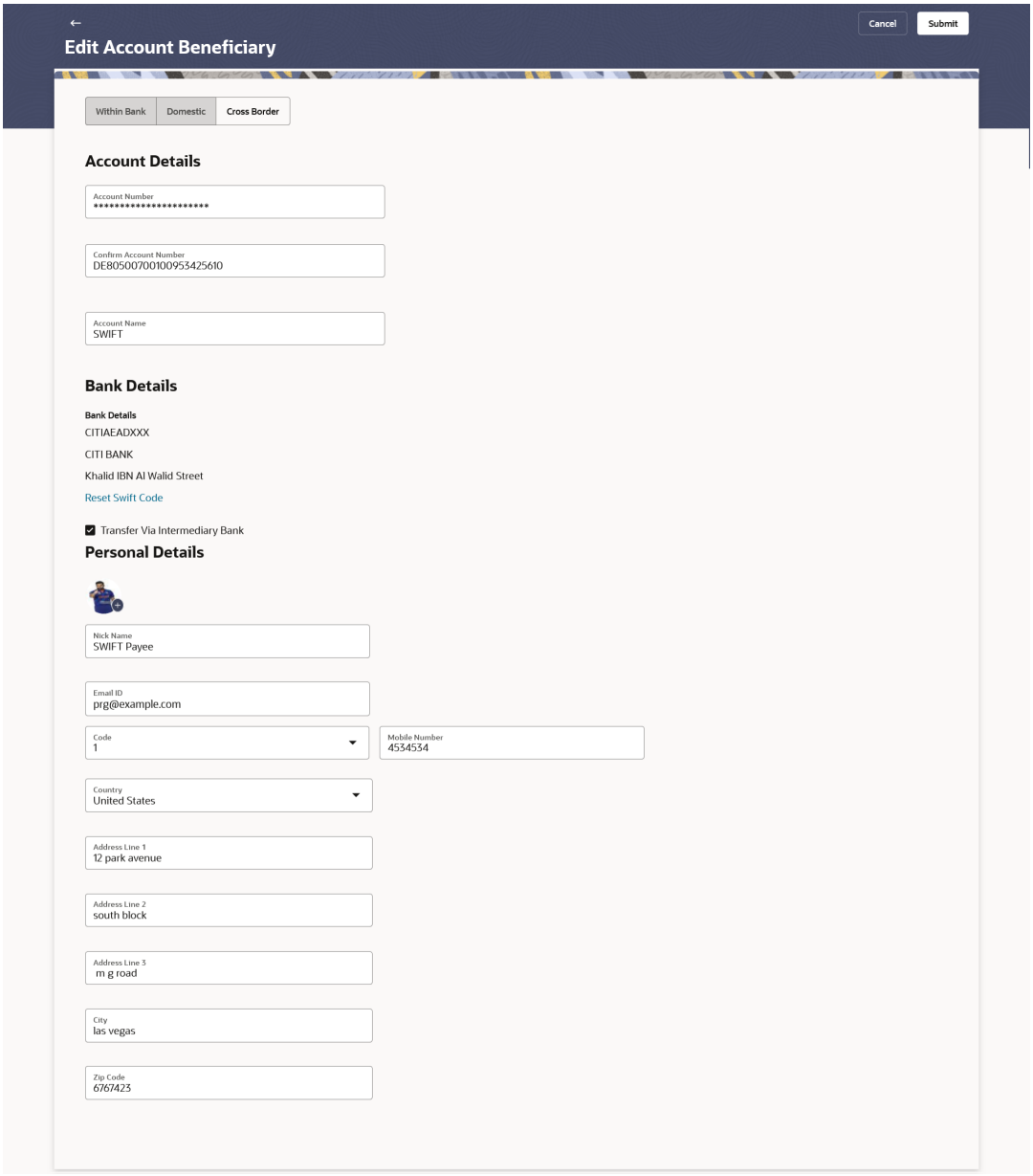
Figure 2-19 Edit Payee Details -Cross Border



2.4.2.2 For payee type as Demand Draft

This topic describes the information about **For payee type as Demand Draft** screen.

To edit the payee details:

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

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

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Figure 2-20 Edit Payee Details – Domestic Demand Draft

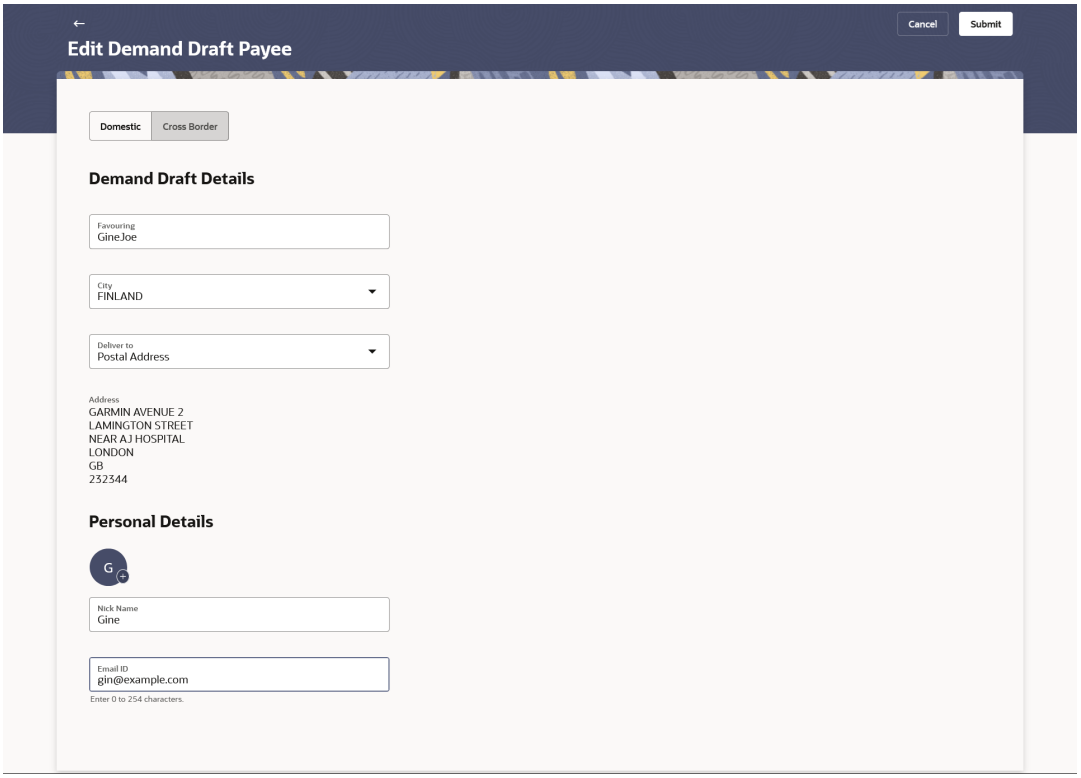
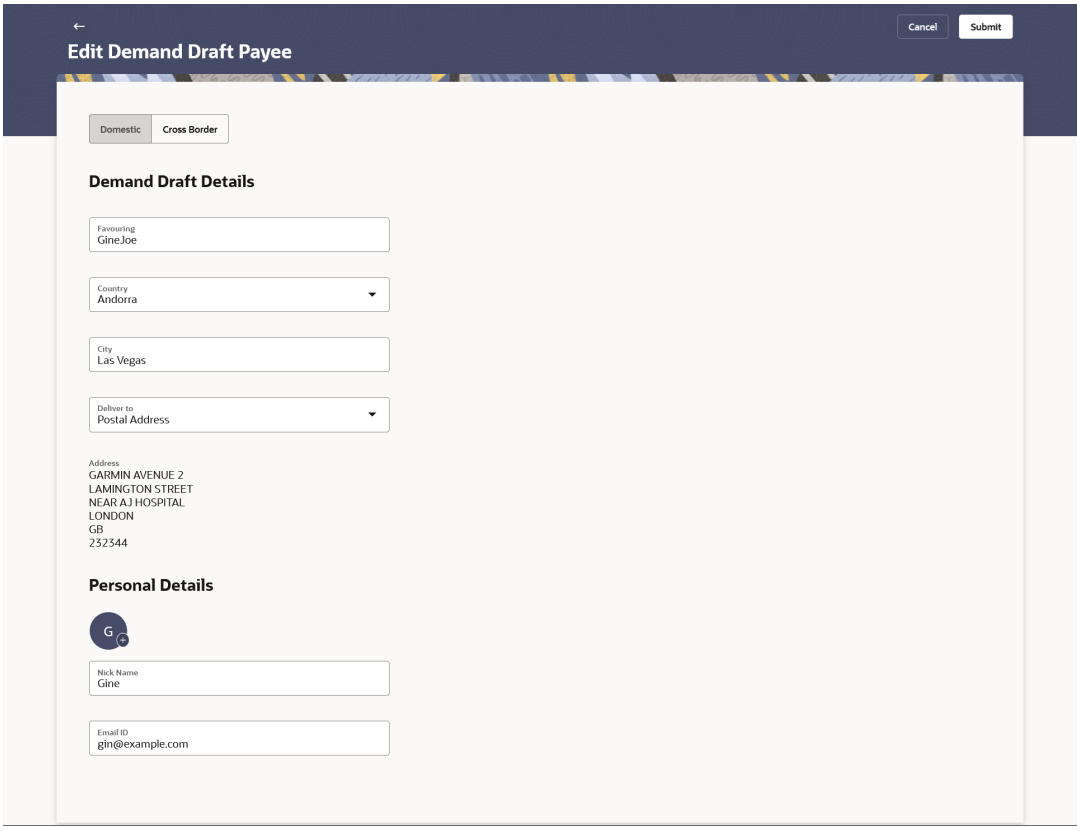


Figure 2-21 Edit Payee Details – International Draft



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2.4.3 Delete Payee

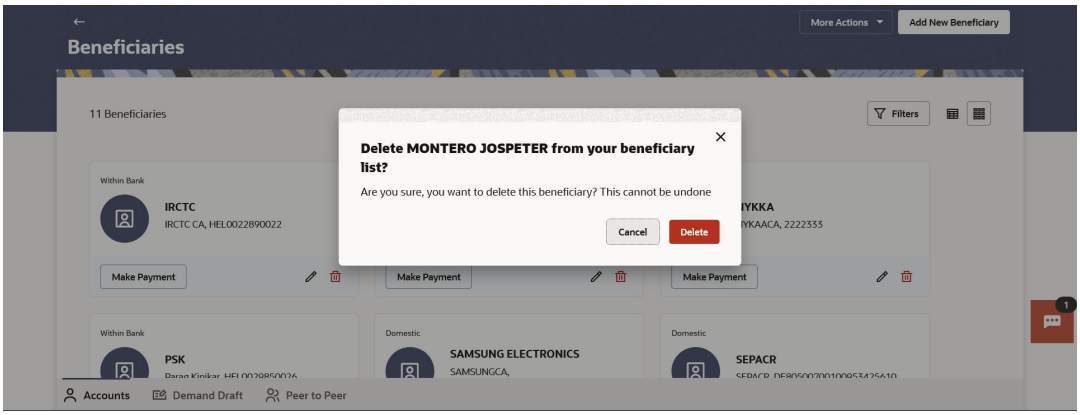
This topic describes the information about **Delete Payee** overlay screen.

To delete the payee:

- Click on the icon of specific beneficiary card which you wish to delete.

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

Figure 2-22 Delete Payee



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

2.4.4 FAQ

1. **When can I make the payment to newly added payee?**
   After successfully adding a payee, you may proceed to transfer funds only after the cooling period (the time set by the bank during which fund transfer is not allowed to a newly added payee) or you may set a future date for the transaction to take place.
2. **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 towards the payee and that are pending further processing.

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3
Make Payment

This topic describes the information about **Make Payment** screen. User can initiate online payments with make payment screen.

The Make Payment feature enables the user to initiate online payments between his own accounts or perform one of the following types by using an existing payee or new payee (ad hoc payee) where the customers are required to specify the payee details manually along with the transfer details while initiating a payment.

- Within Bank Transfer
- Domestic Transfer
- Cross Border Transfer

User can also initiate transfers towards a group of people as part of a single transaction. This feature allows them to send money to registered payees or new payees of different transfer types i.e., Within Bank, domestic and Cross Border transfers, with different transfer dates, all at once from a single screen.

> **Note**
>
> The fields appearing in the domestic and cross border payments for both payee and payment is regionalisation supported.

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.

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.

Prerequisites:

- Oracle Banking Digital Experience users are granted access to transactions and accounts.
- Payees are registered for the purpose of transferring funds.
- Transaction limits are assigned to user to perform the transaction.

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- Payee limits, cooling period along with transaction limits are maintained.

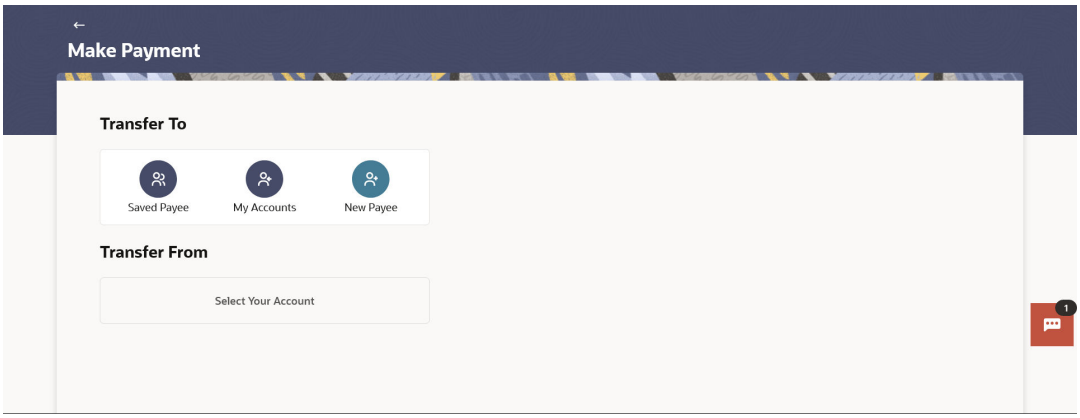
Navigation Path:

- From the Dashboard, click **Toggle menu**, click **Menu**, then click **Transfers & Bill Payments** . Under **Transfers & Bill Payments** , click **Payments** , then click **Make Payment** .
- From the Search bar, type **Payments – Make Payment** and press **Enter**

To make a payment:

1. Navigate to the **Make Payment** screen.

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	**Information specified in below fields are related to 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 -Transfer to single user
- Make Payment - Multiple Payments
  This topic describes the systematic instruction to **Multiple Transfers** screen.
- Transfer From Selection
  This topic describes the information about **Transfer From Selection** overlay screen.

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- Suggestive Credit Value Date
  This topic describes the information about **Suggestive Credit Value Date**.
- Save as Draft
  This topic describes the systematic instruction to **Save as Draft** screen. User can save the transaction which are saved as a draft with this feature.
- Save as Favourite
  This topic describes the systematic instruction to **Save as Favourite** screen. The **Save as Favourite** feature enables the user to mark the payment as favourite.

3.1 Make Payment -Transfer to single user

- Make Payment - Saved Payee
  This topic describes the systematic instruction to **Make Payment - Saved Payee** screen. User can make payment to Saved Payee with this feature.
- Make Payment - My Accounts
  This topic describes the systematic instruction to **Make Payment - My Accounts** screen.
- Make Payment - New Payee
  This topic describes the systematic instruction to **Make Payment - New Payee** screen. User can initiate payment requests towards payees with this feature.

3.1.1 Make Payment - Saved Payee

This topic describes the systematic instruction to **Make Payment - Saved Payee** screen. User can make payment to Saved Payee with this feature.

This feature allows Oracle Banking Digital Experience user to make payment to Saved Payee. 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, the 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 view region specific payment fields.

To initiate payment to single user:

1. In the **Transfer To** section, select the **Saved Payee** option. .
   - The **Transfer To** overlay screen will display with the **Saved Payee** tab.

     Note

     a. Users have the option to add a new payee through the **New Payee** tab.
     b. Additionally, they can locate specific payees by entering a few characters in the search field. This search functionality is available in categories such as Payee Type, Nickname, Account Name, and Account Number.

   - Click on the icon to add the new payee.
     The system redirects to **Add Bank Account Payee** screen.

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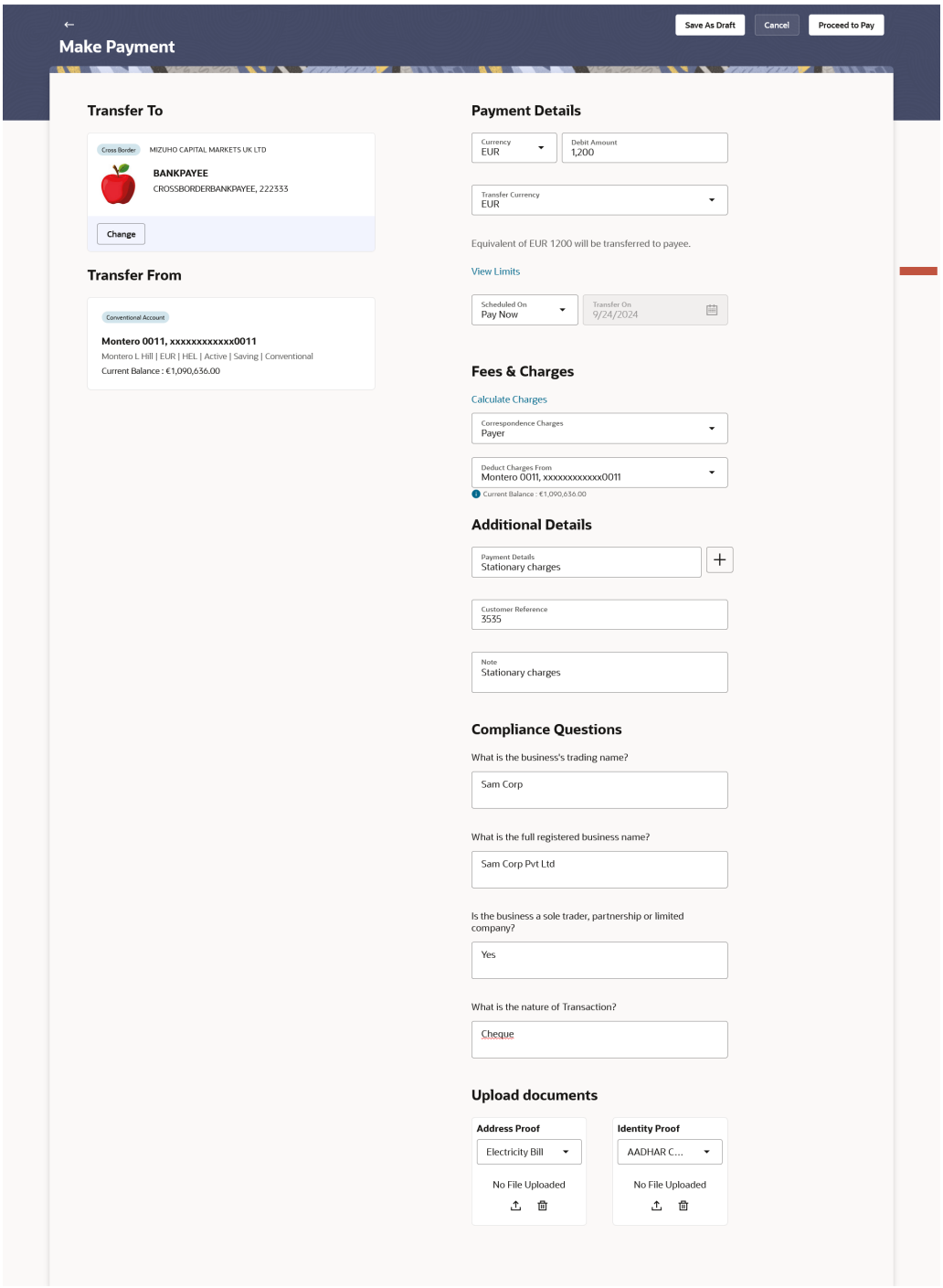
Figure 3-2 Make Payment- Transfer To overlay screen



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

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

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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.
Details for Payee	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**.

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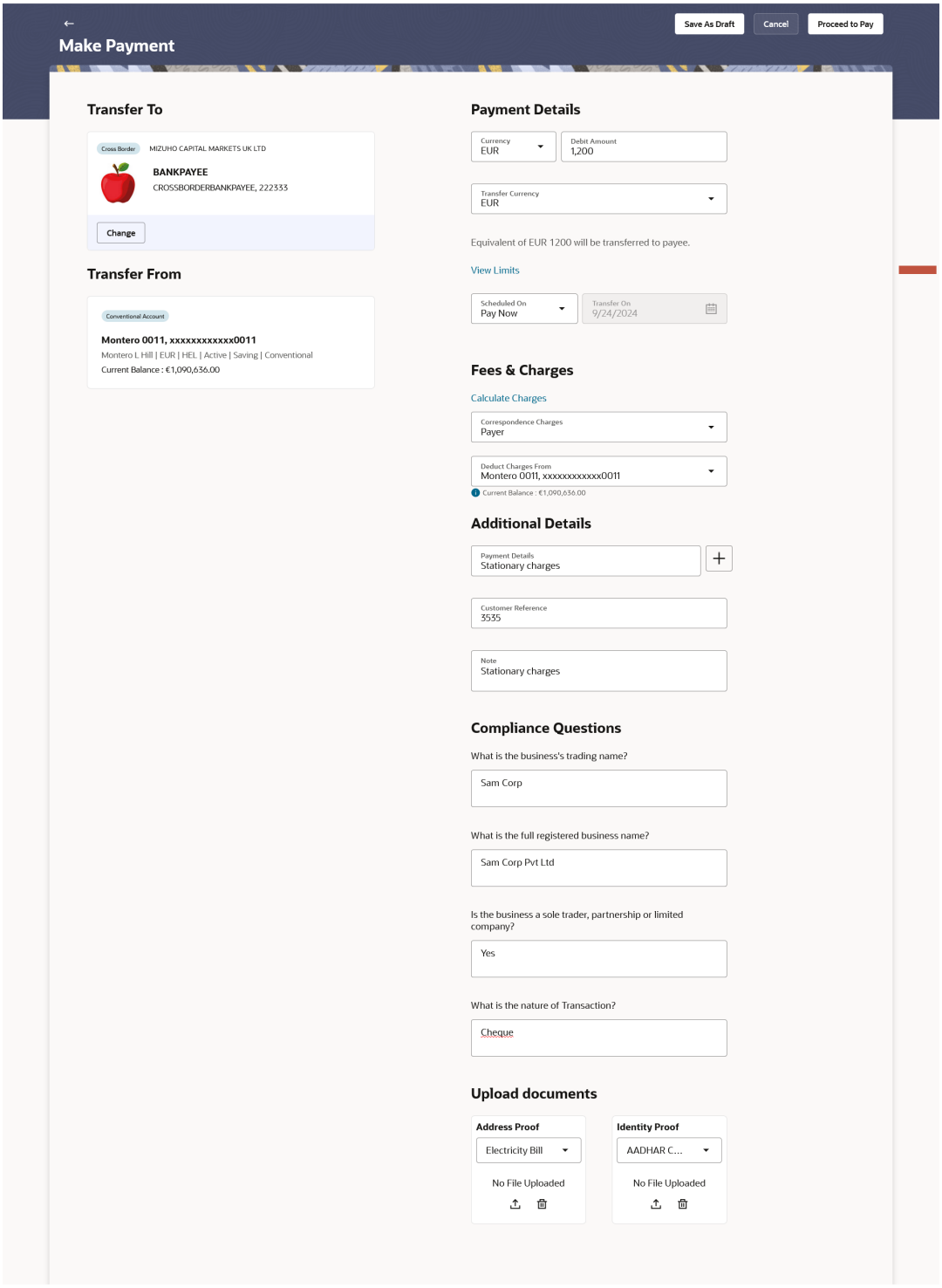
Figure 3-3 Make Payment- Saved Payee



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

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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	**Information specified in below fields are related to 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.
Debit Account Details	**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.
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.
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 as per regionalisation configuration 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.
Network Type	Select the network type for the payment. Refer section **Regionalization for Domestic Payments** for region specific networks. Applicable for domestic payments.

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

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. • **For domestic and cross border** - options in Scheduled On comes based on the regionalisation configuration.
Transfer On	Specify the date on which the payment is to be made. This field appears if the option **Pay Later** 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 selected, 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. This option is enabled when recurring is selected in **Scheduled On**.

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

Field Name	Description
Fees & Charges	**Information specified in below fields are related to fee and charges**.
Calculate Charges	Click on the link to calculate the fees and charges applicable for the transaction.
Correspondence Charges	This field will be displayed for Cross Border payments. Select who will bear the charges in case of Cross Border payments - Payer, Payee, Shared
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	**Information specified in below fields are related to 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 and enabled in regionalisation, 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 and enabled, 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 anyone of the following actions:
   - Click **Proceed to Pay** to initiate the payment request.

     The **Review** screen appears.
   - Click **Cancel** to cancel the transaction.
   - Click **Save as Draft** to store the unfinished transaction for later completion.

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5. Perform anyone of the following actions:
   - Verify the details and click **Confirm**.
     The success message appears of request of payment transfer along with the reference number, host reference number.
   - Click **Cancel** to cancel the transaction.
   - Click **Back** to navigate back to previous screen.
6. Perform anyone of the following actions:
   - Click **Transaction Details** to view the details of the transaction.
   - Click **Go to Dashboard** to go to the **Dashboard** screen.
   - Click **e-Receipt** to generate the electronic receipt of the transaction. For additional details, refer the **e-receipt** section in the **Retail Customer Services** User Manual.
   - Click **Payments** to go to the Payment Overview page.
   - Click **Make Another Payment** to make new payment.
   - Click **Save as Favourite** to save payment as favourite transaction.
   - Click **Check Status** to see the status of the payment transaction. System will redirect to the **Payment Details** screen.
   - Click **Add as Payee** to save the payee to whom the payment is made.
   - Click icon to share to share payment details. It opens default mail client with relative message in the body.

> **Note**
>
> a. The **Add as Payee** option is displayed during the ad hoc payment procedure. By clicking on **Add as Payee**, user will be taken to the **Add Bank Account Payee** screen to include a new payee.
>
> b. The functionality to share payment details is not available for My Account payment transfers.

3.1.2 Make Payment - My Accounts

This topic describes the systematic instruction to **Make Payment - My Accounts** screen.

This feature allows users to make payments towards user's own accounts, enabling them to transfer funds within their bank-held accounts.

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.

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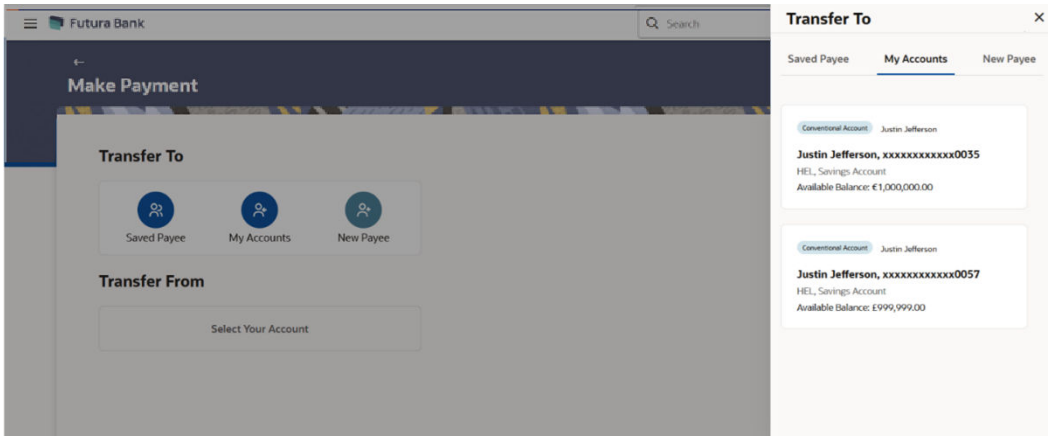
Figure 3-4 Make Payment- Transfer To overlay screen



> **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.
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**.

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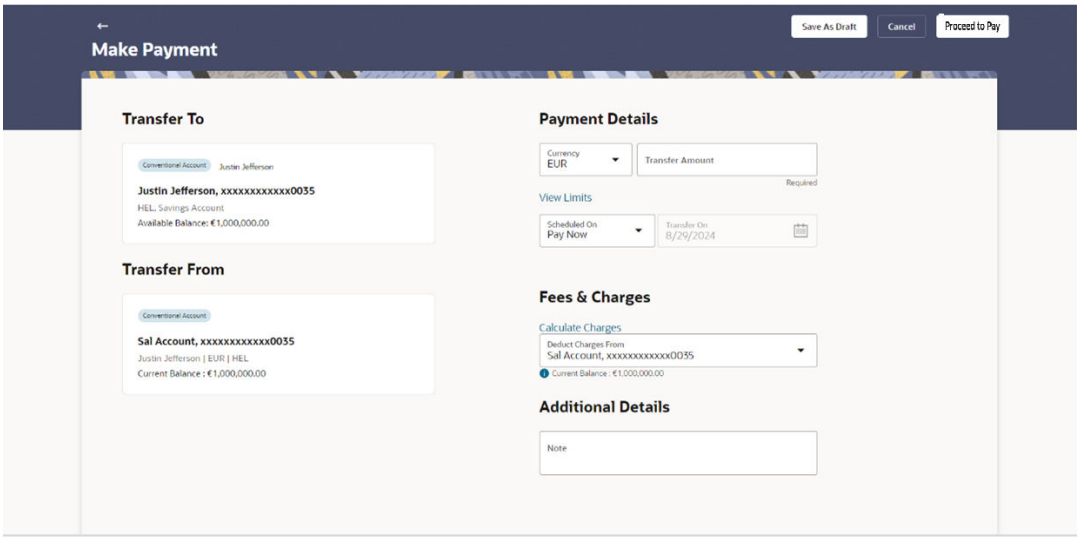
Figure 3-5 Make Payment- My Account



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

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

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

Field Name	Description
Transfer To	**Information specified in below fields are related to 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.

3.1.3 Make Payment - New Payee

This topic describes the systematic instruction to **Make Payment - New Payee** screen. User can initiate payment requests towards payees with this feature.

Using this feature user can initiate payment requests towards payees that are not registered in 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.

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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**.

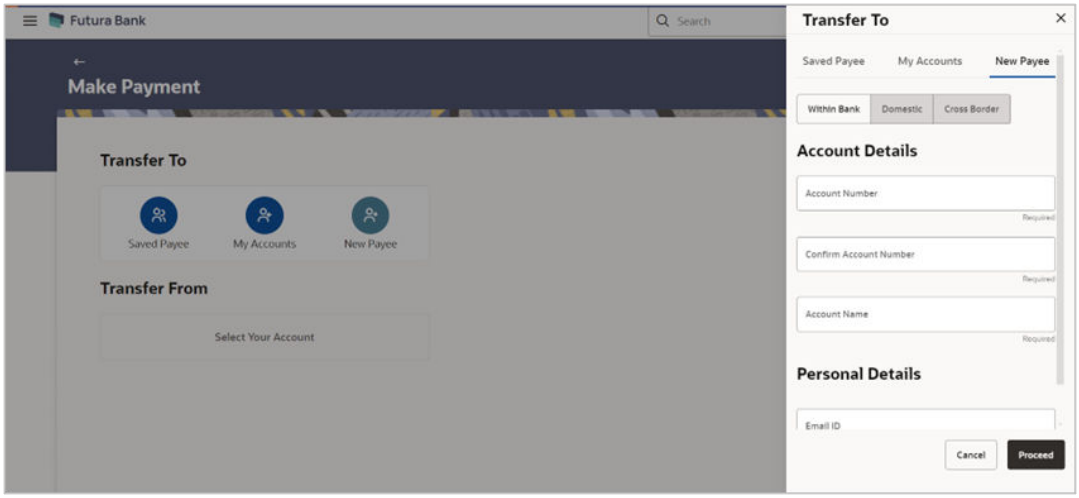
   The **Transfer To overlay** screen will appear with the **New Payee**tab to add new payee.

   a. If you select the **Within Bank** option in the **Payee Type** field:
   The **Account Details** appears for the within bank payment.

   b. If you select the **Domestic** option in the **Payee Type** field:
   The **Account Details** appears for the domestic payment.

   c. If you select the **Cross Border** option in the **Payee Type** field:
   The **Account Details** appears for the cross-border payment.

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	**Information specified in below fields are related to account details**.
Account Number	Specify the account number of the payee.

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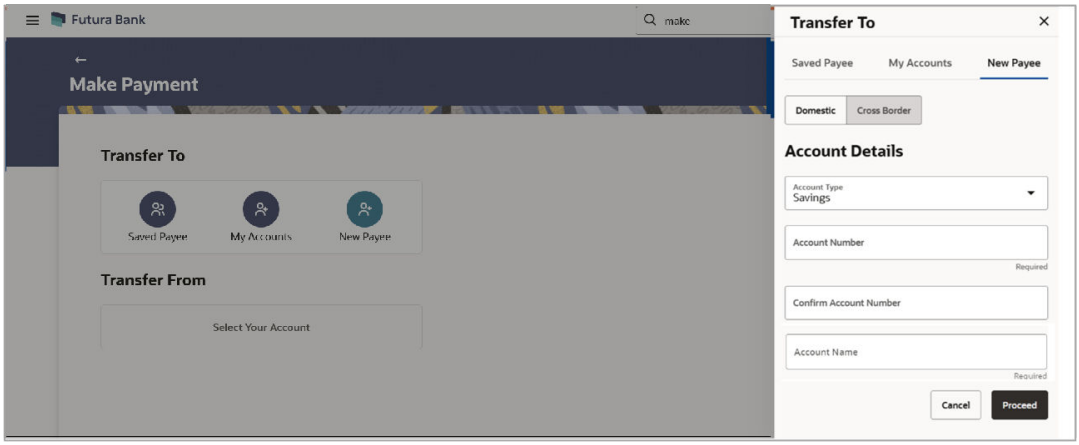
Table 3-6 (Cont.) Make Payment- Transfer To (New Payee – Within Bank) overlay screen - Field Description

Field Name	Description
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	**Information specified in below fields are related to 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.

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 Chapter 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.**

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

Field Name	Description
Account Details	**Information specified in below fields are related to 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.
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	**Information specified in below fields are related to personal details**.

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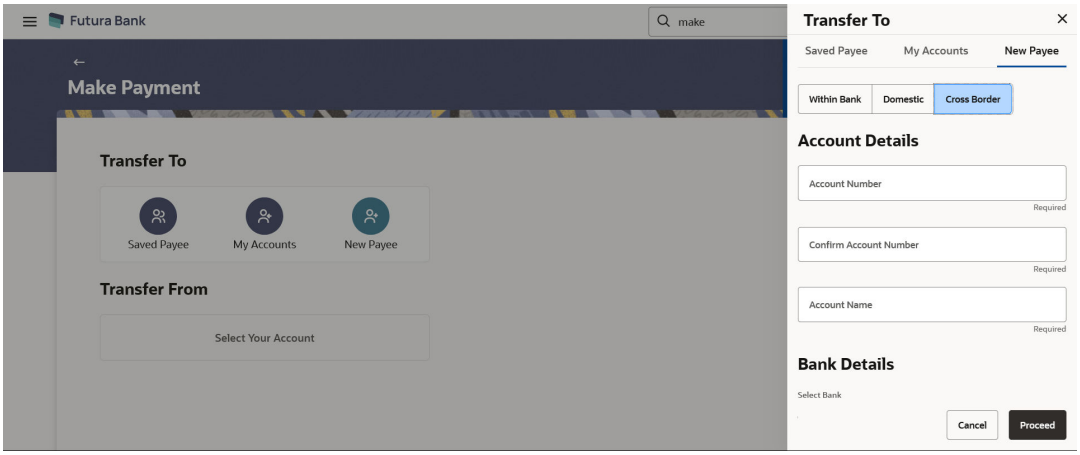
Table 3-7 (Cont.) Make Payment- Transfer To (New Payee - Domestic) overlay screen - Field Description

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.

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



Below payee fields appears for the Cross Border payment type. Fields mentioned below comes based on the region configuration. Out of the box supported regions and the corresponding cross border payment fields are mentioned in Chapter Regionalization for Cross Border Payments.

> **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	**Information specified in below fields are related to 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.

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

Field Name	Description
Account Name	Enter the name of the payee as maintained against the payee's bank account.
Bank Details	**Information specified in below fields are related to 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.
Bank details - Select Bank	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.
Bank Details - Select Bank	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	**Information specified in below fields are related to personal details.**

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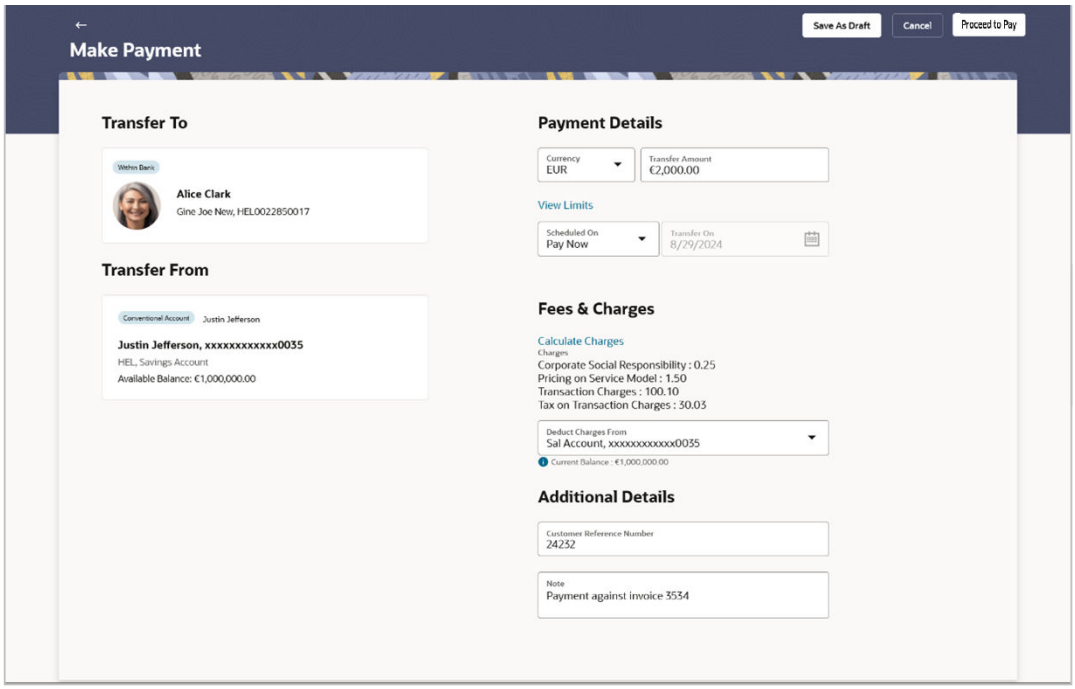
Table 3-8 (Cont.) Make Payment- Transfer To (New Payee - Cross Border) overlay screen - Field Description

Field Name	Description
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.
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.

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Table 3-9 Make Payment - Field Description

Field Name	Description
Transfer To	
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**.

3.2 Make Payment - Multiple Payments

This topic describes the systematic instruction to **Multiple Transfers** screen.

The Multiple Payments feature allows users to initiate payments towards a group of people as part of a single transaction. This feature, users can initiate payments towards own accounts, saved payees or new payees of different transfer types i.e., Within Bank, domestic and Cross Border transfers, with different transfer dates, all at once from a single screen.

To initiate multiple payments:

User can add payment for either Saved Payee, My Accounts, or New Payee type of payee.

1. Follow the steps from **1-3** of **Make Payment-Saved Payee** chapter. Follow the one of the actions for desired type of payee:

   Perform one of the following actions:

   - If you select **Saved Payee;**

     On click open drawer with **Saved Payees** listed along with search option.

     User can select the desired payee.

   - If you select **My Accounts**;

     On click open drawer with **Own Accounts** mapped to the user listed.

     Search the desired **Own Accounts** with **Search** option.

   - If you select **New Payee;**

     On click open drawer with **Add Account Payee** fields.

     Fill the details of the payee in the drawer. **Add Account Payee**.

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

2. Perform one of the following actions:
   - Click **Next** to save the details and allows the user to add another payment.

     The **Make Payment** screen appears along with the added payment record based on payee type.
   - Click **Discard** to cancel the added record.

Figure 3-10 Make Payment – Initiate Screen

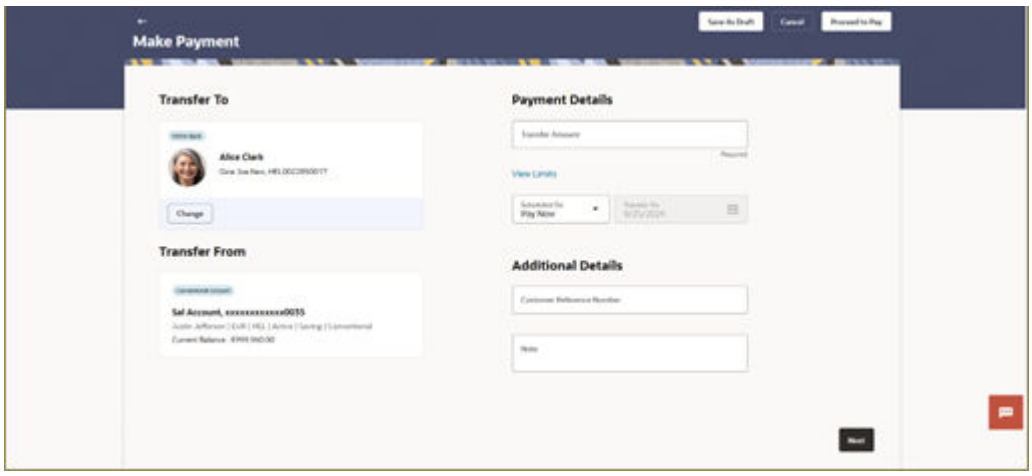
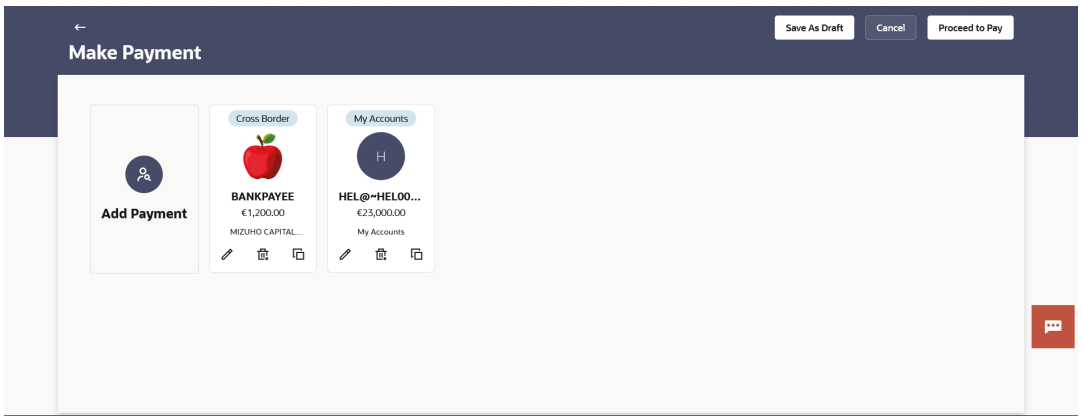


Figure 3-11 Make Payment – Preview Screen



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

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

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Table 3-10 Multiple Transfers - Field Description

Field Name	Description
Each card displays below details	
Payment Type	Displays the payment type associated with the payee. It could be: • **Within Bank** • **My Accounts** • **Domestic** • **Cross Border**
Account Name	Displays the Account name provided for the payee.
Transfer Amount	Specify the amount for which the payment is to be made.
Bank Name	Displays bank name of the payee in case of Domestic and Cross Border. Displays the **My Account** in case of Own Account payments. Displays the **Within Bank** in case of Within Bank payments.
Actions	The actions can be performed from the badge. The options are: • icon – to edit the transfer details of that record • Icon - to delete the record. • icon – to create a copy of payment details

3. Click the **Add Payment** and repeat above steps to add new payment.
4. Perform one of the following actions:
   - Click the icon against a saved record to edit the transfer details of that record. The **Payment Details** screen appears, and user can edit and save the details.
   - Click the icon against a payment to delete the record.
   - Click the icon against a payment to create a copy. The **Payment Details** screen appears, where user can change the payee and payment details as required.
5. Click **Proceed to Pay** to initiate the request for the payment.

   The **Review Make Payment** screen appears.

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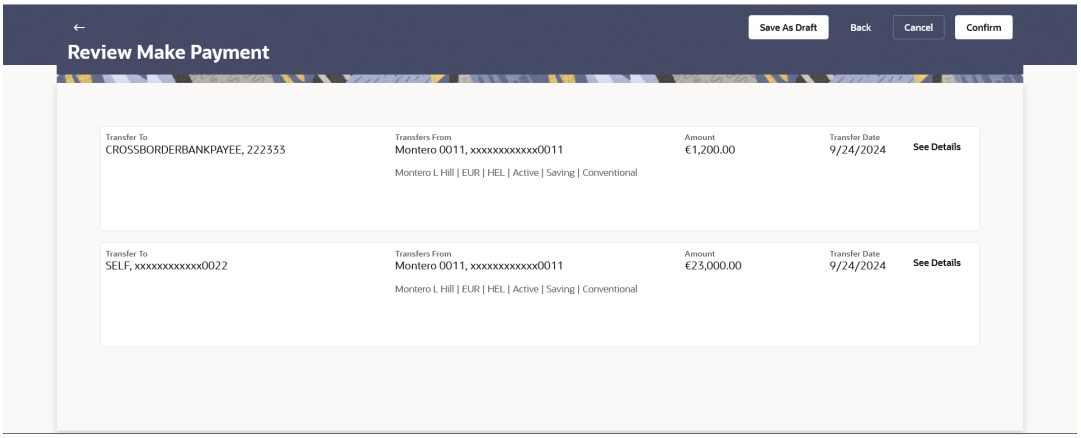
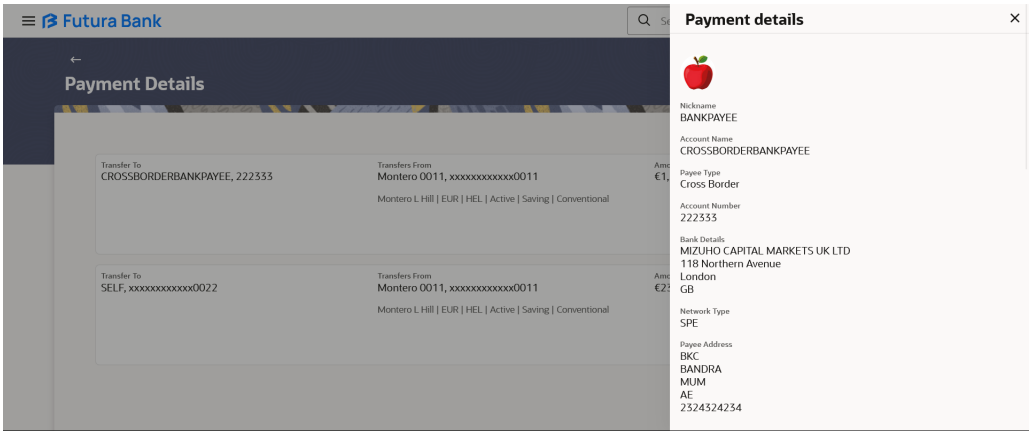
Figure 3-12 Make Payment – Review Screen



Perform one of the following actions:

- Click the **See Details** next to the payment record, to view the payment details.

Figure 3-13 Make Payment – Review – View Details Screen



- Click **Save as Draft** to save incomplete transaction as a draft.

> **Note**
>
> Perform one of the following actions:
>
> - For **Multiple Transfers**, the **Save Draft** feature will generate an individual draft for each payment included. Each draft will have the same name, followed by a sequence number.
> - Click **Back** to navigate back to previous screen. OR Click **Cancel** to cancel the transaction.
> - Click **Confirm**. A success message is displayed along with the transaction status.

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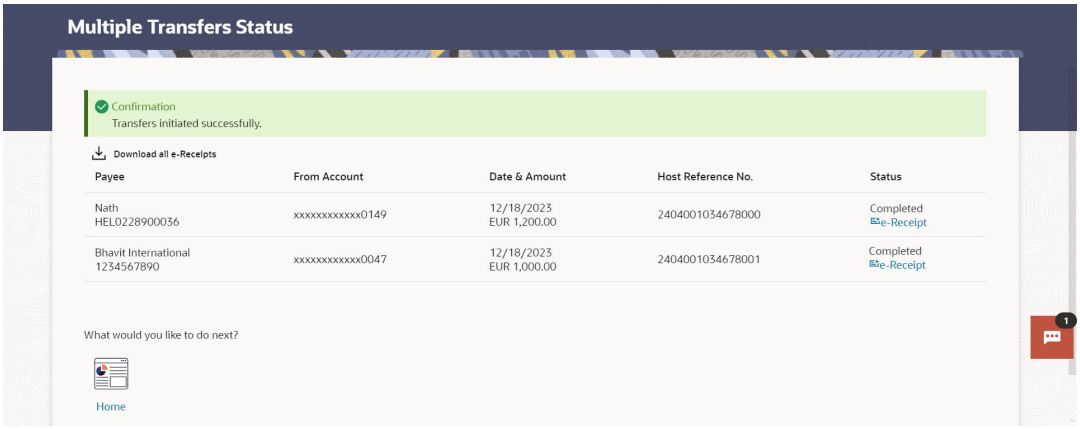
Figure 3-14 Multiple Transfers Status



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

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

Table 3-11 Multiple Transfers Status - Field Description

Field	Description
Transfer To	The account to which the funds are transferred.
Transfer From	The source account from which the funds are transferred.
Amount	The amount that is transferred towards the payee's account.
Transfer Date	The date of transfer.
Reference Number	A unique number is created once the transaction is finished in the Core Banking system.
Status	The status of the transaction. It could be: • **Processed** • **Failed**

6. 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 (Save as favourite) icon to save payment as favourite transaction.
   - Click (Share) icon to share to share payment details.
   - Click (Check Status) icon to view the status of the payment transaction. System redirects to the **Payment Details** screen.

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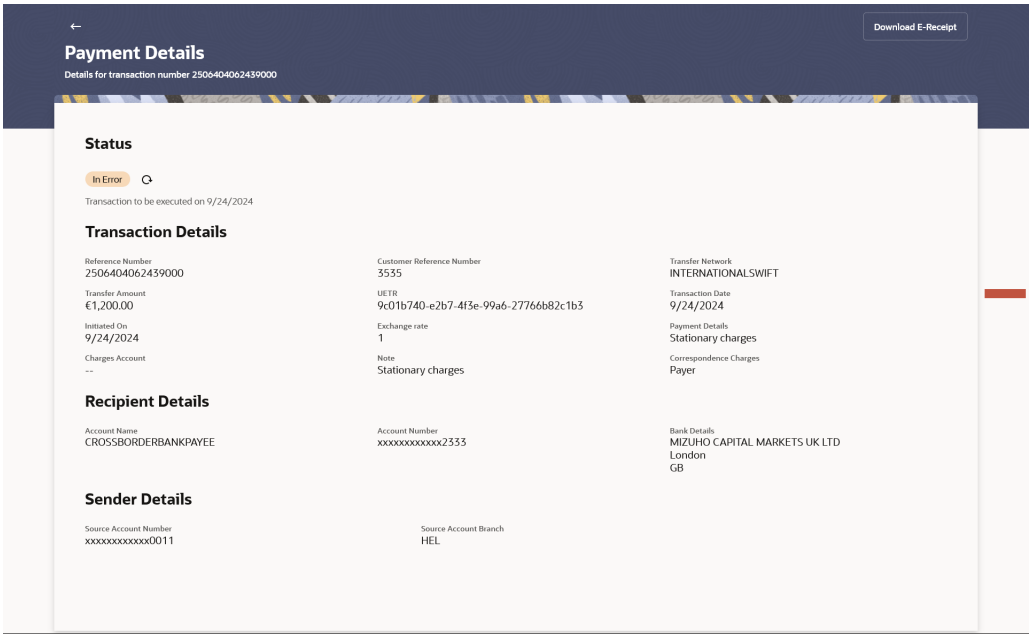
Figure 3-15 Make Payments - Payment Details



  - Click **Download E-receipt** to download the e-receipt. For more information, refer the **e-receipt** section in the **Retail Customer Services** User Manual.
  - For more information on the **Payment Details**, refer the **Outgoing Payments - Payment Details** section.
- Click **Payments**, it will navigate to **My Payment** page.
- Click **Go to Dashboard** to go to the **Dashboard** screen.

- FAQ

3.3 Transfer From Selection

This topic describes the information about **Transfer From Selection** overlay screen.

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.**

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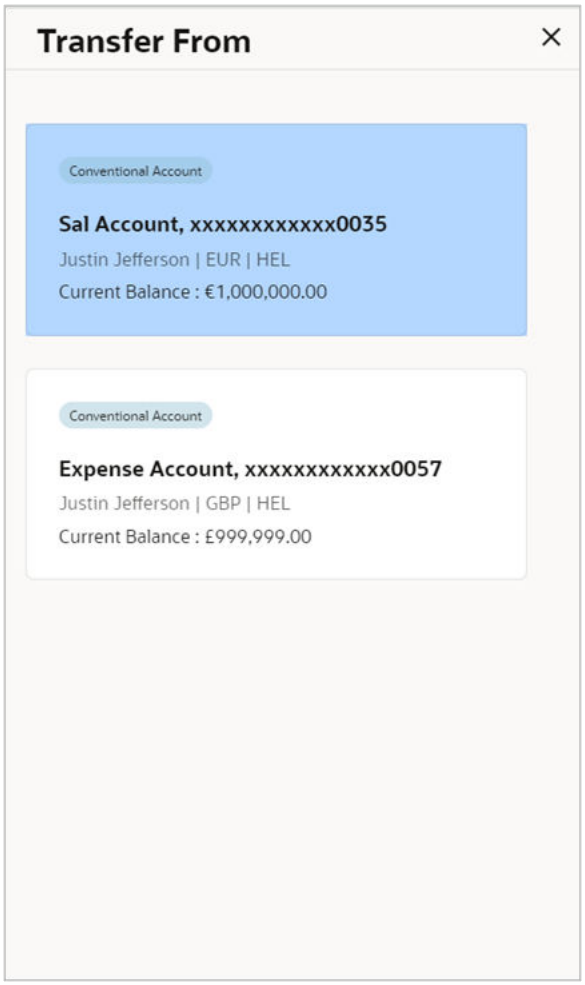
Figure 3-16 Transfer From Selection



- **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.

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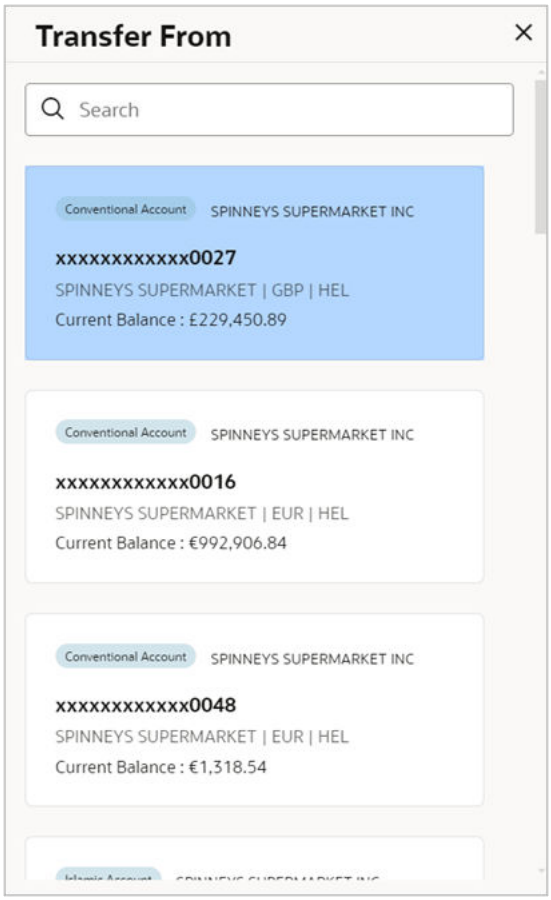
Figure 3-17 Transfer From Selection



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

3.4 Suggestive Credit Value Date

This topic describes the information about **Suggestive Credit Value Date**.

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

The service considers 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.

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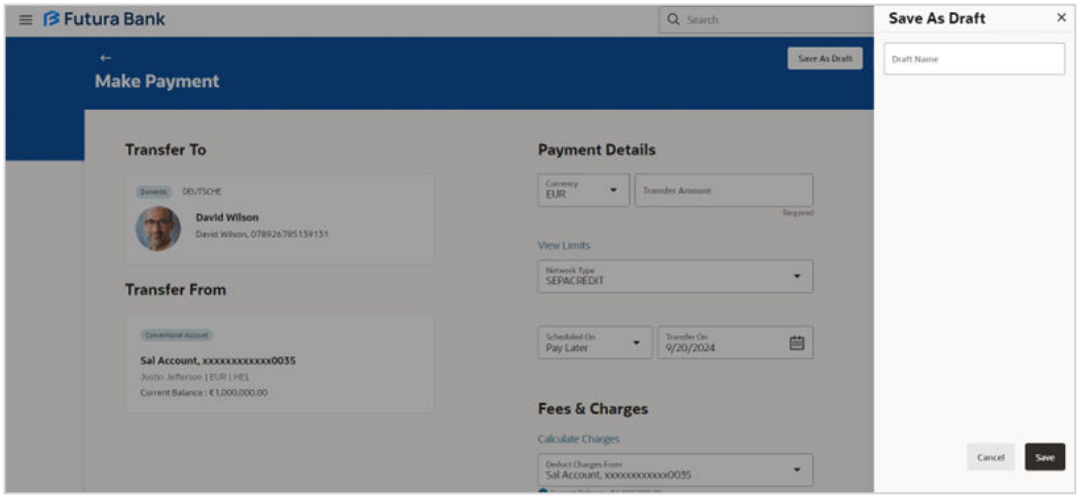
3.5 Save as Draft

This topic describes the systematic instruction to **Save as Draft** screen. User can save the transaction which are saved as a draft with this feature.

The **Save as Draft** feature enables the user to save the transaction which are saved as a draft and incomplete can be worked upon later. User can access the transaction from **Saved Draft**s 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 3-18 Save as Draft



> **Note**
>
> For **Multiple Transfers**, the Save Draft feature will generate an individual draft for each payment included. Each draft will have the same name, followed by a sequence number

a. Click **Save** to save the transaction as a draft.

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

3.6 Save as Favourite

This topic describes the systematic instruction to **Save as Favourite** screen. The **Save as Favourite** feature enables the user to mark the payment as favourite.

The **Save as Favourite** feature enables the user to mark the payment as favourite. 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.

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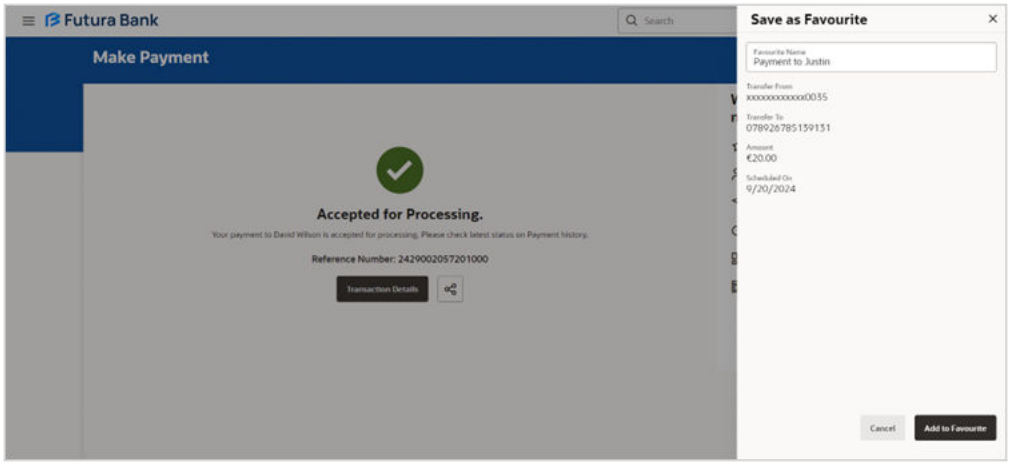
1. Navigate to **Make Payment** screen.
2. Initiate the transaction.

   The system displays confirmation screen.

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

3. Click on the **Save As Favourite** link on the confirmation screen to save transaction as a favourite.
4. Assign name to the transaction which to be marked as favourite.

Figure 3-19 Save as Favourite



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

- FAQ

3.6.1 FAQ

1. **Can I use the ad hoc transfer transaction to transfer funds towards the repayment of a loan which I hold in the same bank?**
   No, fund transfers can be made only to current or savings account through the ad hoc transfer transaction.
2. **Can I set a future date for a fund transfer?**
   You can set a future date for a payment using the Pay Later option.
3. **What happens if I have set up a future dated transfer, 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.
4. **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.

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5. **Can I make a payment towards an account which is currently not registered as my payee?**
   Yes, you can make payments to the accounts which are not registered as payees through the ad hoc transfer transaction.
6. **Are separate transaction limits applicable for when I initiate a transfer using Ad hoc Transfer and using Transfer Money by selecting a payee?**
   Transaction limits are defined based on each payment network. The same limits get utilized if the transaction is initiated from Ad hoc Transfer or by using Transfer Money (provided the payment network is the same).
7. **Can I cancel a Recurring Transfer instruction?**
   Yes, you can cancel Recurring Transfer transactions provided that the instruction has some instructions that have not yet been executed. You cannot reverse transfers that have already been initiated.

   Once an instruction has been cancelled, it will no longer be visible on the View Repeat Transfer screen.
8. **What happens if I have set up a transfer for a future date, but on that date, I don't have enough funds in my account to cover the transfer?**
   In this case, the transfer will not be made. Transfers are executed only if there are funds available in your account.
9. **Can I cancel a specific instalment of a recurring payment?**
   No, you cannot cancel the specific instalment of recurrent payment, but you can cancel entire instruction given for recurring payment.
10. **Is there any limit on the number of payments that can be initiated at a time through multiple payments?**
    Yes she limit will be enforced as defined by the bank. If you attempt to add another transfer record after reaching this limit, you will see an error message.
11. **Do fund transfers between business accounts need authorization?**
    Transferring funds between business accounts needs approval if the transaction is set up for Two Factor Authentication.

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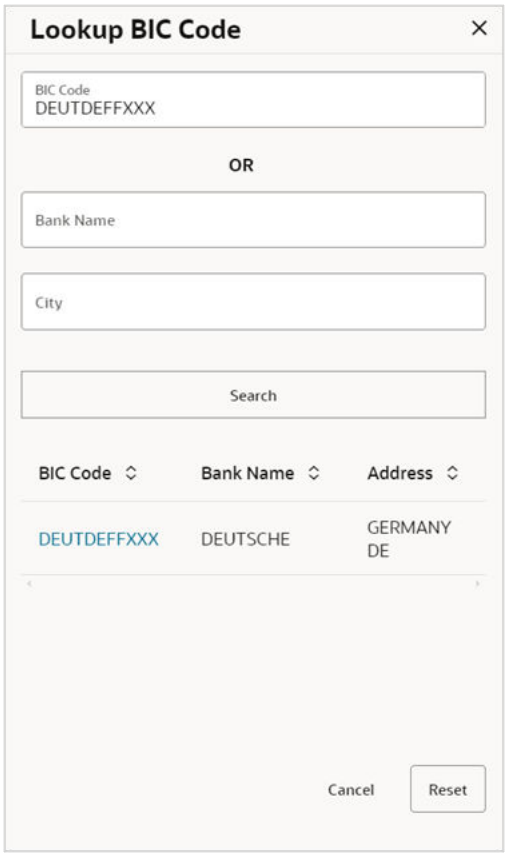
4 Lookups

This topic describes the information about **Lookups** overlay screens.

Below are the different lookups which are available while describing the 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.

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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.
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.
Bank Code Lookup - Search Result	**Information specified in below fields are related to bank code lookup - search results**.
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

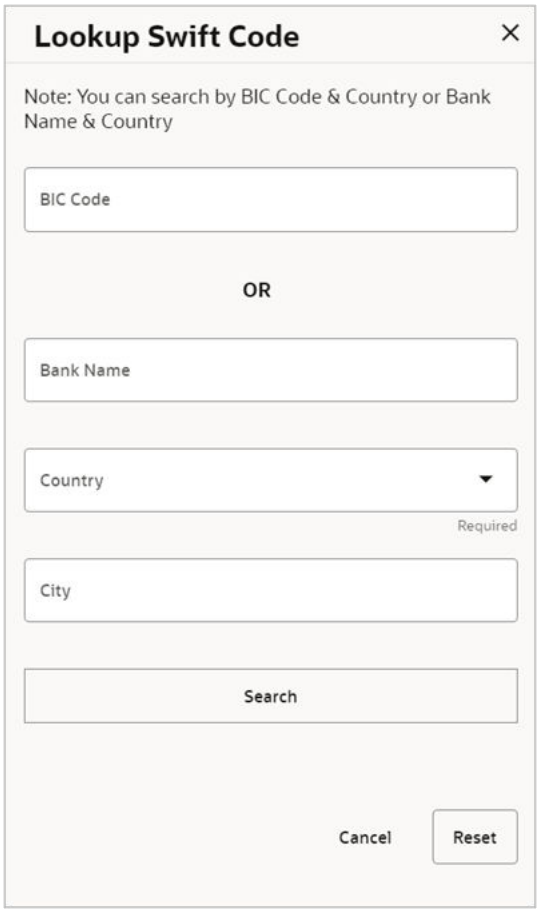

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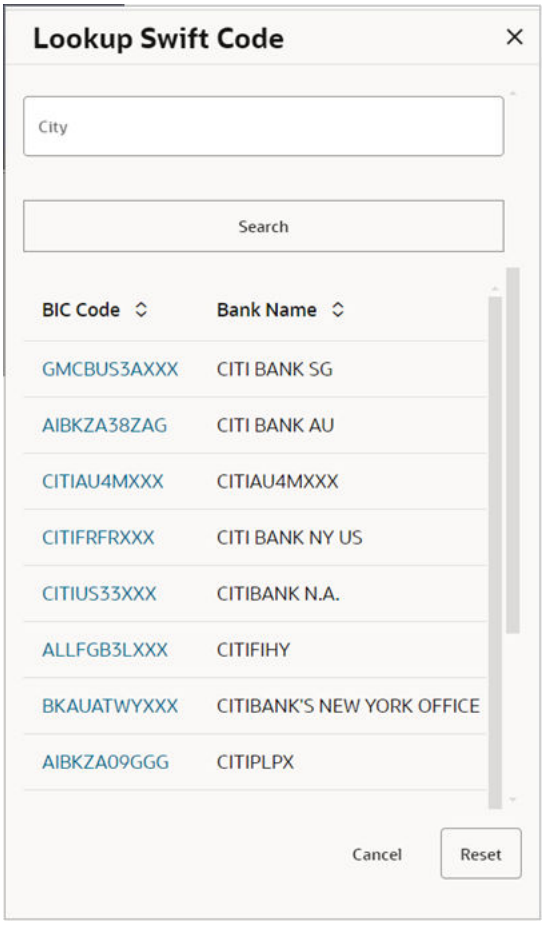
Figure 4-3 Swift Lookups- Search Result



> **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 - 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.
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	**Information specified in below fields are related to swift code lookup - search result**.
Bank Name	The names of banks as fetched based on the search criteria specified.

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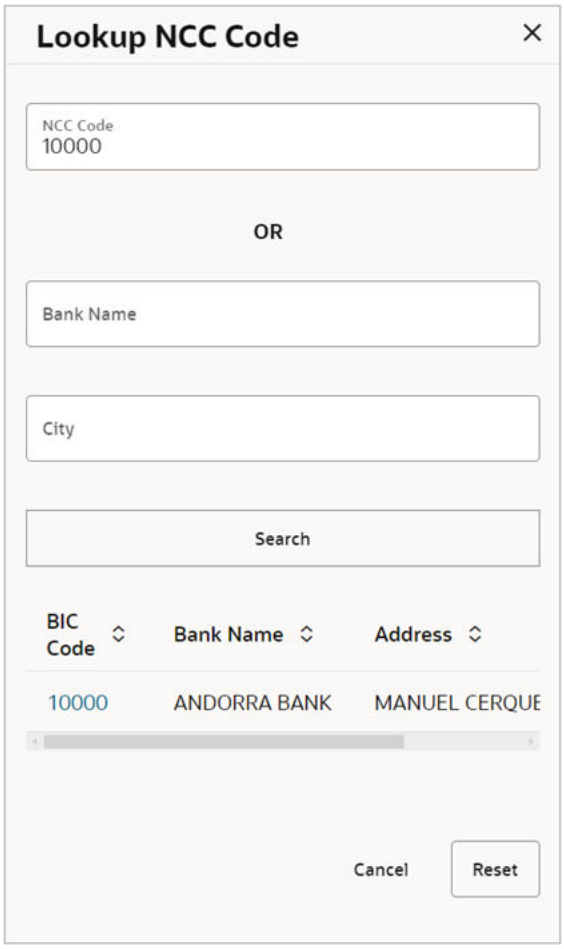
Table 4-2 (Cont.) Swift Lookups - Field Description

Field Name	Description
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.

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

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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	**Information specified in below fields are related to NCC lookup - search results**.
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.

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5

Regionalization for Domestic Payments

This topic describes the information about **Regionalization for Domestic Payments** screen.

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

Networks for the above supported regions:

Table 5-1 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.

   Table 5-2 Payee - Field Description

Field Name	Description
Payee Type	Select **Domestic**.
Account Details	**Information specified in below fields are related to account details**.

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

Field Name	Description
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	**Information specified in below fields are related to bank details**.
Search by IFSC	On click the **Lookup** overlay screen appears with the search criteria. This is to enable user to search bank details using IFSC Code. For more information on **Lookups**, refer **Lookups** section.
Search by IFSC - Search Result	The following fields are displayed in the search results.
IFSC 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	**Information specified in below fields are related to 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.

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

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.

Table 5-3 Payment Details - Field Description

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.
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 **Pay Later** is selected from the **Scheduled On** list.

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Table 5-3 (Cont.) Payment Details - Field Description

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	**Information specified in below fields are related to fees and 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.

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Table 5-3 (Cont.) Payment Details - Field Description

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	**Information specified in below fields are related to 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.

Table 5-4 Swift - Field Description

Field Name	Description
Payee Type	Select **Domestic.**
Account Details	**Information specified in below fields are related to 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	**Information specified in below fields are related to 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.

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Table 5-4 (Cont.) Swift - Field Description

Field Name	Description
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	**Information specified in below fields are related to 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 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.

Table 5-5 Payment Details - Field Description

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.
Network Type	Select the network type for the payment. Supported networks are SEPA Credit Transfer, SEPA Instant Transfer.

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

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 **Pay Later** 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	**Information specified in below fields are related to fee and charges**.
Calculate Charges	Click on the link to calculate the fees and charges applicable for the transaction.

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

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	**Information specified in below fields are related to 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.

Table 5-6 US region - Field Description

Field Name	Description
Payee Type	Select **Domestic.**
Account Details	**Information specified in below fields are related to 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	**Information specified in below fields are related to 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	**Information specified in below fields are related to personal details**.

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Table 5-6 (Cont.) US region - 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 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.

Table 5-7 Payment Details - Field Description

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.
Network Type	Select the network type for the payment. Supported networks are: • ACH Transfer • Faster ACH Transfer • Domestic Wire Transfer

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Table 5-7 (Cont.) Payment Details - Field Description

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 **Pay Later** 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	**Information specified in below fields are related to fee and charges**.
Calculate Charges	Click on the link to calculate the fees and charges applicable for the transaction.

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Table 5-7 (Cont.) Payment Details - Field Description

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	**Information specified in below fields are related to additional details**.
Note	Specify a note or remarks for the transaction, if required.

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6
Inquiries

- Outgoing Payments
  This topic describes the information about **Outgoing Payments** screen. The Outgoing Payments screen allows users to review and keep track of all their payments.
- Incoming Payments
  This topic describes the information about **Incoming Payments**.
- Recurring Payments
  This topic describes the information about **Recurring Payments** screen. User can set instructions for funds to be transferred at regular intervals with this feature.
- FAQ

6.1 Outgoing Payments

This topic describes the information about **Outgoing Payments** screen. The Outgoing Payments screen allows users to review and keep track of all their payments.

This feature presents details of payments initiated from the user's current and savings accounts, regardless of the channel used for initiation. These transactions encompass Within Bank, domestic, and cross border transfers, as well as transfers to own accounts.

The 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 specific columns.

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> **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. In quick actions on 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.

Pre-requisites:

Transaction access is provided to the Oracle Banking Digital Experience user.

Navigation Path:

- 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**.
- Outgoing Payments - Summary
  This topic describes the systematic instruction to **Outgoing Payments - Summary** screen.
- Outgoing Payments - Details
  This topic describes the systematic instruction to **Outgoing Payments - Details** screen. User can view all payments, including the status on outgoing payments- details.
- Payment Cancellation
  This topic describes the systematic instruction to **Payment Cancellation** screen.
- Payment Cloning
  This topic describes the systematic instruction to **Payment Cloning** screen.

6.1.1 Outgoing Payments - Summary

This topic describes the systematic instruction to **Outgoing Payments - Summary** screen.

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.

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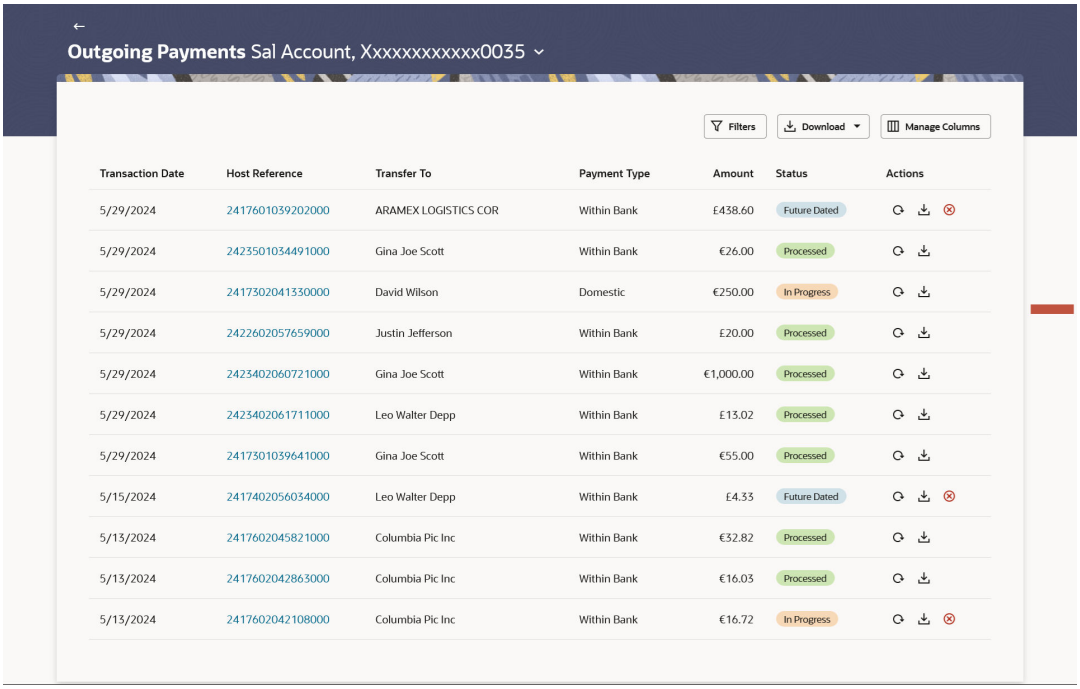
> **Note**
>
> By default, the **Outgoing Payments** screen displays the list of payments for the primary account.

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.**
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.

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

Field Name	Description
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. • **Cancel Payment** - to cancel a payment through More Options
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. Click on the **Host Reference Number** for the specific payment record to view the details of that payment on the **Payment Inquiry Details** screen.

- Click on 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 on the

  against to the specific payment record to download an e-receipt.

- Click on the

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(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.

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

4. Click Filter to change filter criteria.
   - The **Filter** overlay screen appears.
     a. Enter the filter criteria.
     b. Click **Apply** to search the records.

        Transaction records appears based on the updated criteria.
   - Click on 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.

Figure 6-2 Outgoing Payments - Filter

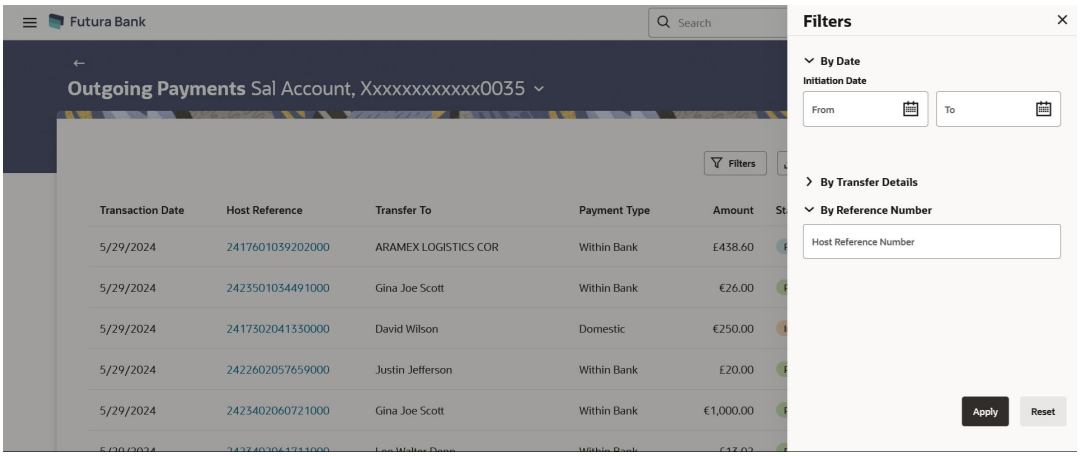

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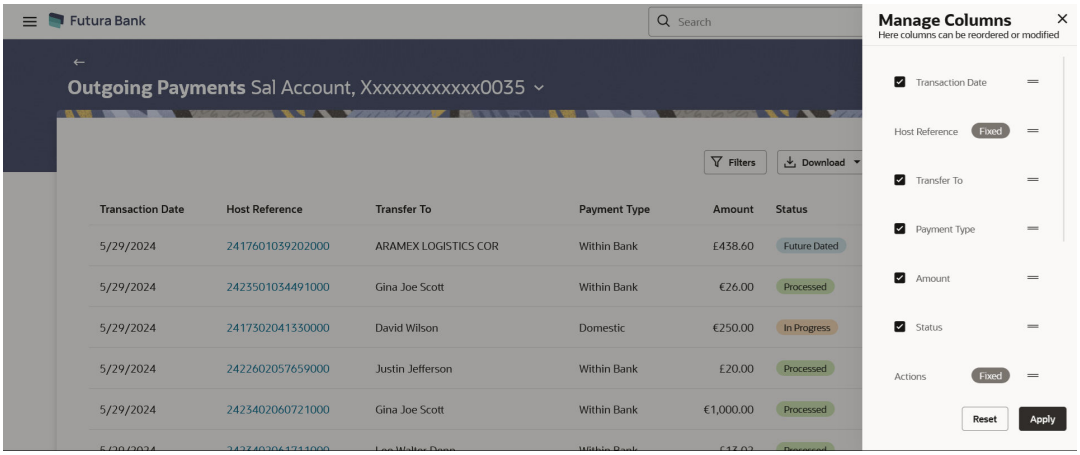
Figure 6-3 Outgoing Payments - Manage Column setup



> **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 - Field Description

Field Name	Description
Filter Criteria - By Date	**Information specified in below fields are related to 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.
By Transfer Details	**Information specified in below fields are related to 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.

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Table 6-2 (Cont.) Outgoing Payments - Filter - Field Description

Field Name	Description
By Reference Number	**Information specified in below fields are related to 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.

6.1.2 Outgoing Payments - Details

This topic describes the systematic instruction to **Outgoing Payments - Details** screen. User can view all payments, including the status on outgoing payments- details.

All the details of the payment, including the status, are displayed on this screen. 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.

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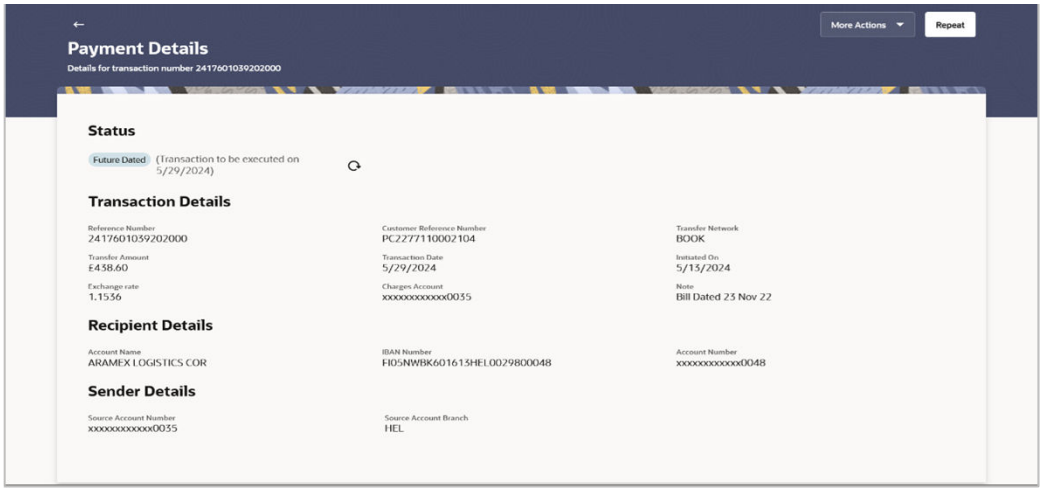
Figure 6-4 Outgoing Payments - Details



> **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
A message identifying the reference number of the transaction is displayed.	
Status	**Information specified in below fields are related to status**.
Current Status	The status of the payment as fetched from the host system.
Date and Time	The date and time at which the payment has been in the status.
Refresh	The option refreshes the payment status.
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 Cross Border 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.

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4. Click **More Actions** menu to access following transactions:
   - **Download E-receipt** – to download the e-receipt in pdf format.
   - **Cancel Payment** – to cancel the payment processing.

     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 new payee.

6.1.3 Payment Cancellation

This topic describes the systematic instruction to **Payment Cancellation** screen.

This feature allows user to cancel the payments.

> **Note**
>
> The cancellation is currently supported only for Within Bank Transfers that are not yet processed and for Cross Border 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. Click on 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

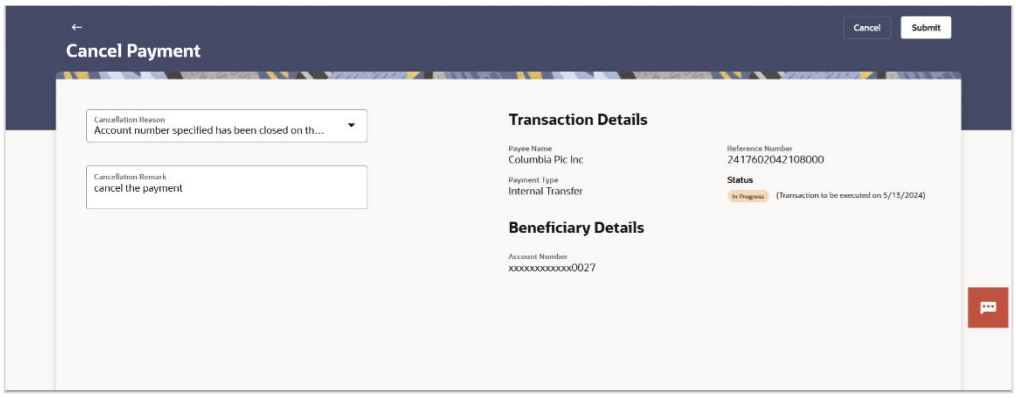

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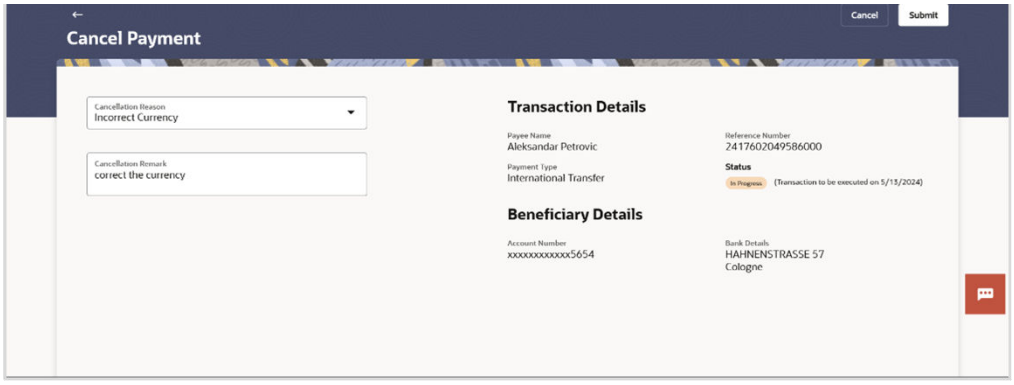
Figure 6-6 Payment Cancellation - Cross Border Transfer



> **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	**Information specified in below fields are related to cancellation details**.
Cancellation Remarks	Enter the relevant remarks to process cancellation of the payment.
Cancellation Reason	Specify the reason codes.
Transaction Details	**Information specified in below fields are related to 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 status of the payment transfer record. It could be: • **In Progress** • **Processed** • **Future Dated** • **Cancelled**
Payee Details	**Information specified in below fields are related to payee 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 anyone of the following actions:
   - Click **Submit** to cancel the payment.
   - Click **Cancel** to cancel the transaction.

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

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

6.1.4 Payment Cloning

This topic describes the systematic instruction to **Payment Cloning** screen.

The **Repeat** feature available on the **Outgoing Payments** summary screen allows user to clone a 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 Payment Status Inquiry, clicking on the Clone button will open the **Make Payment** – Within Bank 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 seen 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 payment's processor itself. And therefore, to repeat/copy the same payment later, OBDX makes use of the Make Payments for New Payee transaction since the payee information may not be present within OBDX as a payee.

Pre-Requisites

- Entitlements to Make Payments – New Payee

To clone the payments:

1. Navigate to the **Outgoing Payments** screen.
2. Click on the

(Pay Again) icon against the payment record which to be cloned.

The user will be redirected to the **Make Payment** screen transaction with most of the data of the existing payment copied to the input fields.

For more information refer **Make Payment – New Payee** section.

6.2 Incoming Payments

This topic describes the information about **Incoming Payments**.

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

Prerequisites:

- Transaction and account access is provided to Oracle Banking Digital Experience user.
- Inward remittances are available under the accounts.

Features supported in application.

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Following transactions are allowed under Incoming Payments Inquiry

- View Incoming Payments

Navigation Path:

- 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**.
- Incoming Payments - Summary
  This topic describes the systematic instruction to **Incoming Payments - Summary** screen.
- Incoming Payments - Details
  This topic describes the systematic instruction to **Incoming Payments - Details** screen.

6.2.1 Incoming Payments - Summary

This topic describes the systematic instruction to **Incoming Payments - Summary** screen.

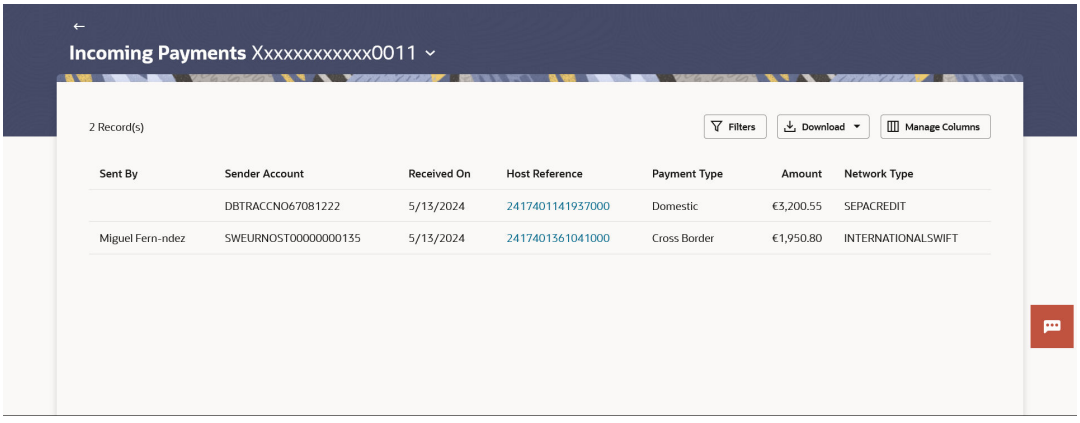
By default, summarized view of all inward remittances received in your primary account mapped to you are listed. An option is provided to search specific remittance transaction based on various search criteria.

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



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

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

Table 6-5 Incoming Payments - Summary - Field Description

Field Name	Description
Account Number	The account number whose inward remittance inquiry to be done.
Sent By	The account name of the remitter.
Sender Account	The account number of the remitter.
Received On	The date on which the transaction is received by the bank from the channel.
Host Reference	The transaction reference number. Indicates the link to view the details of transaction.
Payment Type	The type of payment transfer i.e., Within Bank, Domestic or Cross Border transfer.
Remittance Amount	The amount in the currency as received by the bank.
Network Type	Local payment network.

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

to change filter criteria.
   - The **Filter** overlay screen appears.
     a. Enter the filter criteria.
     b. Click **Apply** to search the records.

        Transcription records appears based on the updated criteria.
   - Click on the

     icon to download the records in CSV & PDF format.
   - Click on the

icon to setup a column preference by rearranging or removing columns.

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Figure 6-8 Incoming Payments - Filter

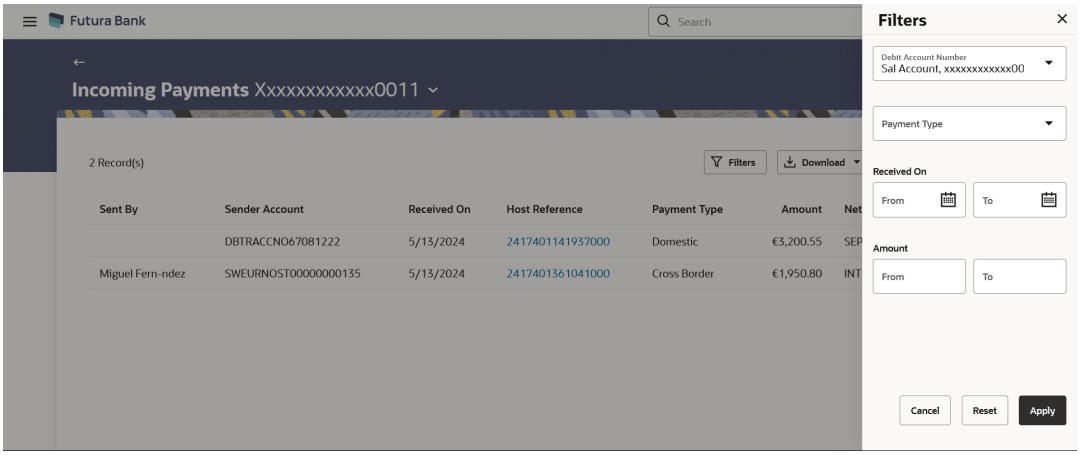
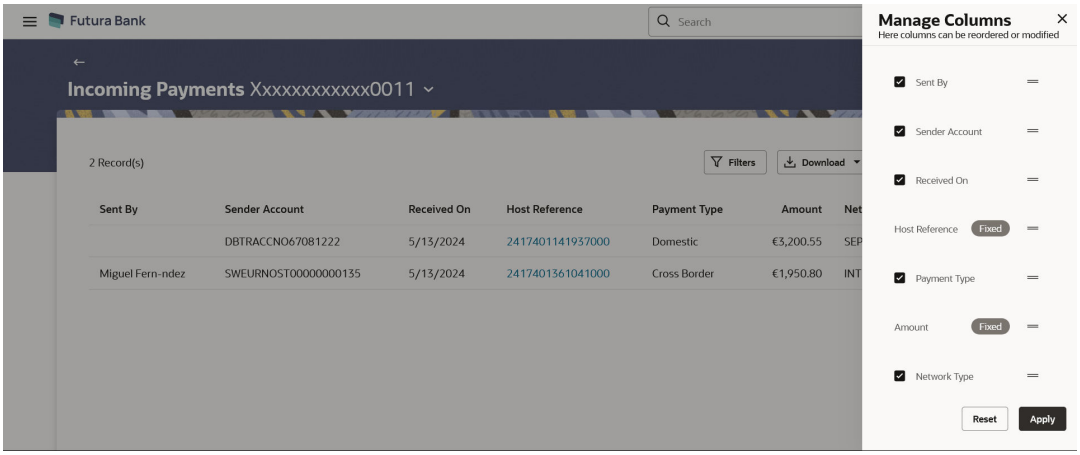


Figure 6-9 Incoming Payments - Manage Column setup



> **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 - Field Description

Field Name	Description
Payment Type	The type of payment transfer i.e., 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.

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6.2.2 Incoming Payments - Details

This topic describes the systematic instruction to **Incoming Payments - Details** screen.

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

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

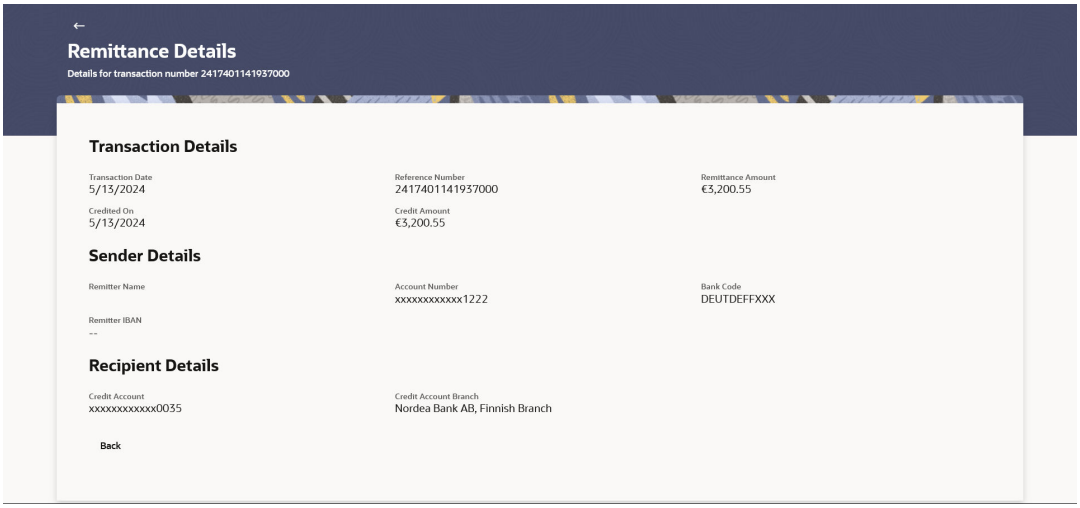
To view the inward remittance record details:

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 reference number of the transaction to view the remittance details.

   The **Remittance Details** screen appears.

Figure 6-10 Remittance Details



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

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

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Table 6-7 Remittance Details - Field Description

Field Name	Description
Transaction Details	**Information specified in below fields are related to 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.
Description	The brief description of the transaction.
Sender Details	**Information specified in below fields are related to 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	**Information specified in below fields are related to 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 information about **Recurring Payments** screen. User can set instructions for funds to be transferred at regular intervals with this feature.

The application has simplified the user's task of initiating repetitive payments by introducing the **Recurring Payments** feature. Through this feature, users can set instructions for funds to be transferred at regular intervals towards registered payees or to the user's own accounts. Once initiated, the details of these transfers can be viewed in the **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 **RecurringPayment Details** screen. The account filter option is provided at the top. (By default, primary account to be selected) to list recurring payments. The **Filter** feature is provided to search the payments based on the search criteria.

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The user can view additional details of a recurring payment by selecting the provided reference number link and navigating to the **RecurringPayment 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.

Navigation Path:

- 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**.
- Recurring Payments – Summary
  This topic describes the systematic instruction to **Recurring Payments – Summary** screen.
- Recurring Payment Details
  This topic describes the systematic instruction to **Recurring Payment Details** screen.

6.3.1 Recurring Payments – Summary

This topic describes the systematic instruction to **Recurring Payments – Summary** screen.

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.

   > **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.

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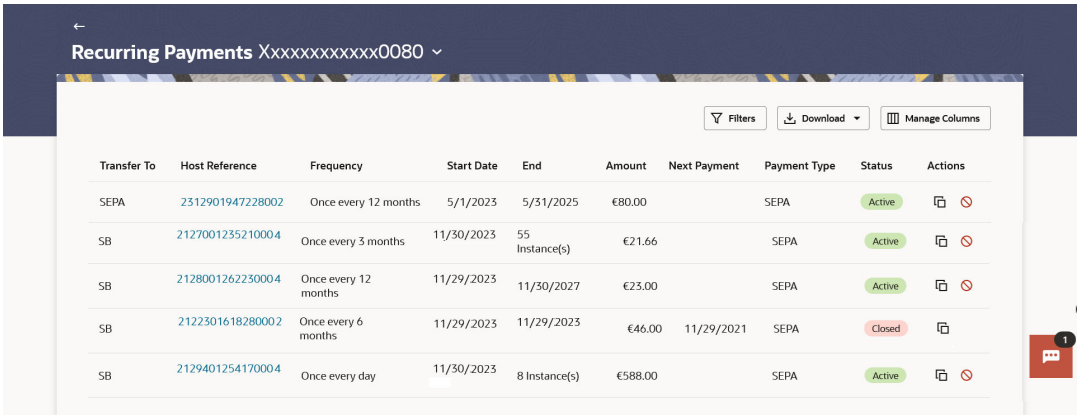
The system displays a summary of all the recurring payments in the selected account.

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.
Status	The status of the payment transfer record. It could be: • **Active** • **Closed**

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

Field	Description
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. 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 on 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 on the (Stop) icon under Actions column to stop recurring payment.
     The **Stop Recurring Payment** confirmation popup appears.

Figure 6-12 Stop Recurring Payment popup

   a. Click **Stop** to stop the repeat transfers maintained for the account.
   b. Click **Cancel** to cancel the transaction.

   The message confirming that the repeat transfer has been stopped/ cancelled appears.
4. Click **Home** to navigate to the **Dashboard**.
5. Click Filter to change filter criteria.

   The **Filter** overlay screen appears.
   a. Enter the filter criteria.
   b. Click **Apply** to search the records.

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Transaction records appears based on the updated criteria. Click on the Manage Columns icon to setup a column preference by rearranging or removing columns.

Figure 6-13 Recurring Payments - Filter

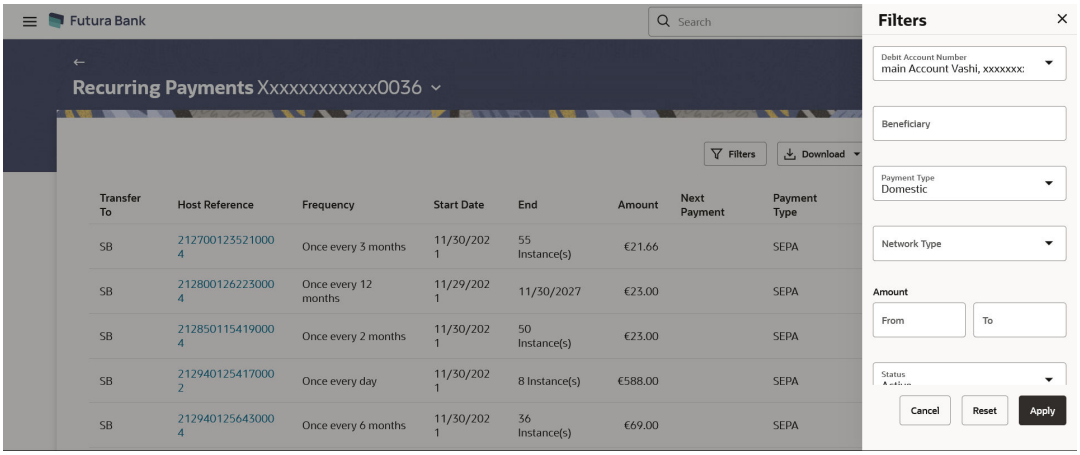
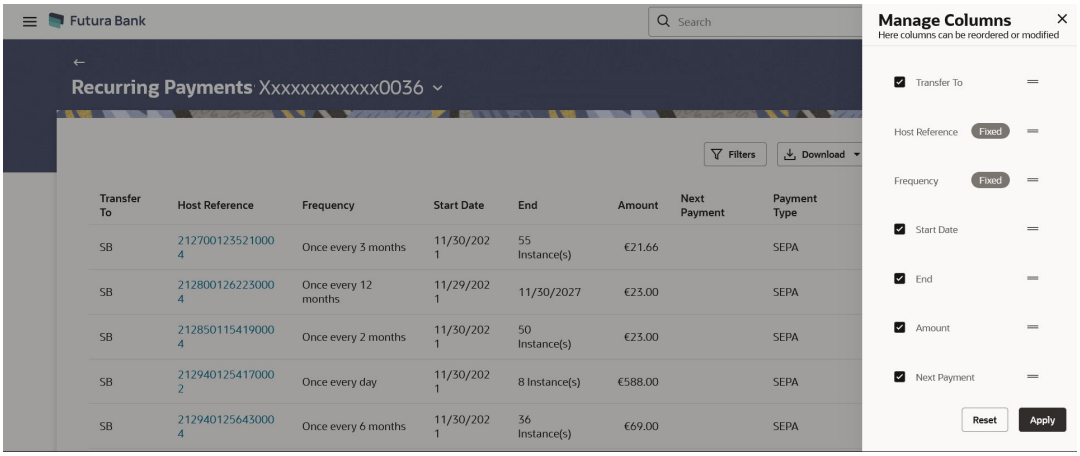


Figure 6-14 Recurring Payments - Manage Column setup



> **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 - Manage Column setup - Field Description

Field Name	Description
Filter Criteria	**Information specified in below fields are related to filter criteria.**

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Table 6-9 (Cont.) Recurring Payments - Manage Column setup - 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.
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.

6.3.2 Recurring Payment Details

This topic describes the systematic instruction to **Recurring Payment Details** screen.

All the details of the recurring payment are categorized for easy viewing based on Execution Details & Payment History details. The user can also stop the repeat transfers through **Stop Recurring Payment** feature.

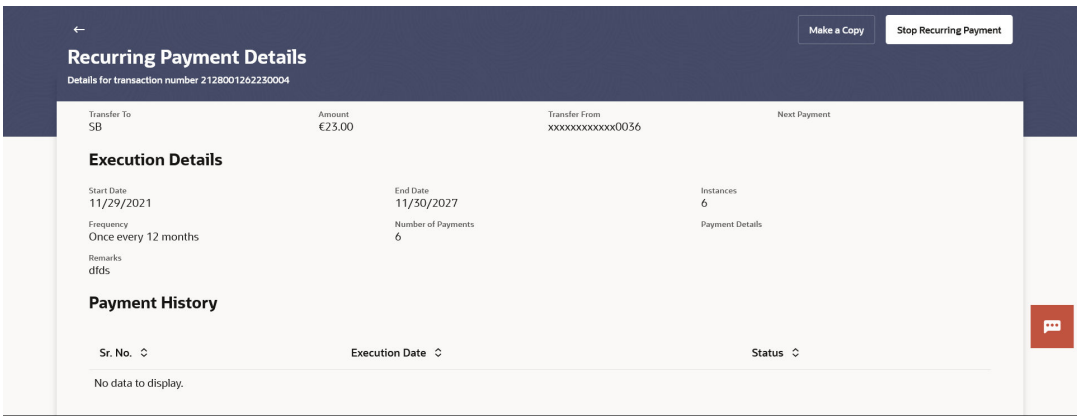
To view the recurring payment record details:

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

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



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> **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 the date on which the next payment is scheduled.
Execution Details	**Information specified in below fields are related to execution details**.
Start Date	Displays the start date of the repeat transfer execution i.e., the date on which the repeat transfer first starts being executed.
End Date	Displays the last date on which repeat transfer instructions are executed.
Instances	Display the number of instances of the recurring payment.
Frequency	Displays the frequency 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	**Information specified in below fields are related to payment history**.
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 on 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 on the

     (Stop) icon to stop the repeat transfers maintained for the account.

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

Stop Recurring Payment popup

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

   OR

   Click **Cancel** to cancel the transaction.

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

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

6.4 FAQ

- **What is an Inward Remittance?**
  Inward remittance is amount of money credited in user's account/s from the various Domestic and Cross Border channels.
- **Can I view the inward remittances of all accounts under my party?**
  You can view the inward remittances received in the accounts mapped to you as primary and linked accounts.

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7 Favorites

This topic describes the information about **Favorites** option. Users can mark a transaction as a favourite with this option.

This feature allows users to mark payments as favourites. By doing so, users can quickly access these payments and use them as templates to initiate 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.

Prerequisites:

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- Transaction and account access is provided to the Oracle Banking Digital Experience user.

Features supported in the application.

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

Navigation Path:

- 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**.
- Favorites – Summary
  This topic describes the systematic instruction to **Favorites - Summary** screen. Users can view summarized views of all payments markes as favourites.
- FAQ

7.1 Favorites – Summary

This topic describes the systematic instruction to **Favorites - Summary** screen. Users can view summarized views of all payments markes as favourites.

The screen displays summarized views of all payment transactions marked as favourites. Users can search for a favourite transaction based on the favourite name or favourite 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 favourite 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)

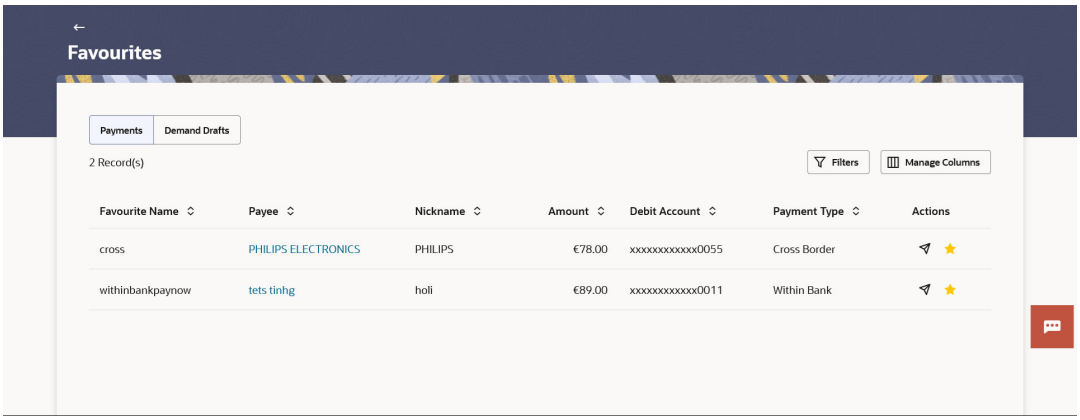

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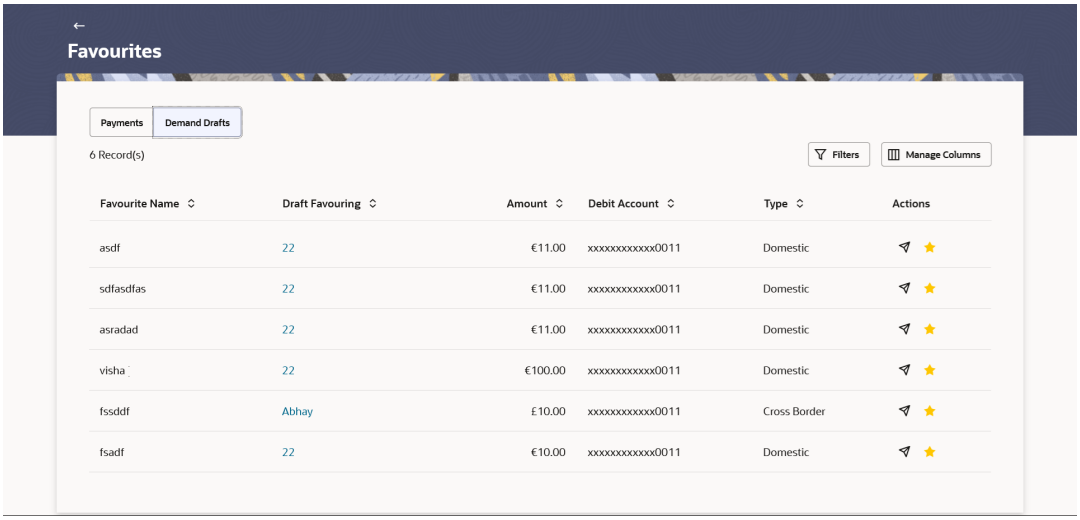
Figure 7-2 Favorites – Summary (Demand Drafts)



> **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.

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

Field Name	Description
Debit Account	The CASA (Current Account and Savings Account) account for which transactions are marked as favourite.
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. Click on the icon against the Favourite record to initiate a transaction towards payee.

- Click on icon against specific transaction record to delete it the from the favourites list.
- Click Filter to change filter criteria.

  The **Filter** overlay screen appears.

  a. Enter the filter criteria.

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

     Transaction records appears based on the updated criteria.
- Click on the Manage Columns icon to setup a column preference by rearranging or removing columns.

Figure 7-3 Favourites (Payments) - Filter

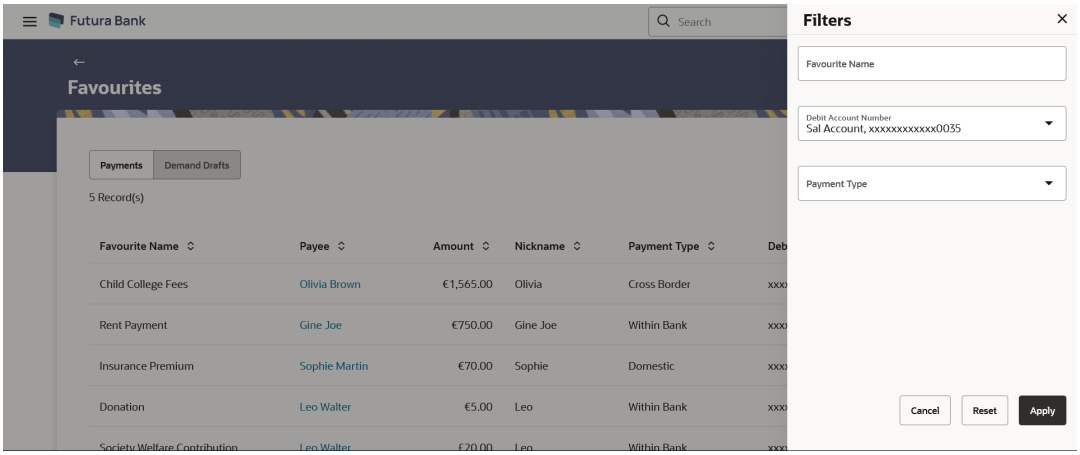

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Figure 7-4 Favourites (Demand Draft) - Filter

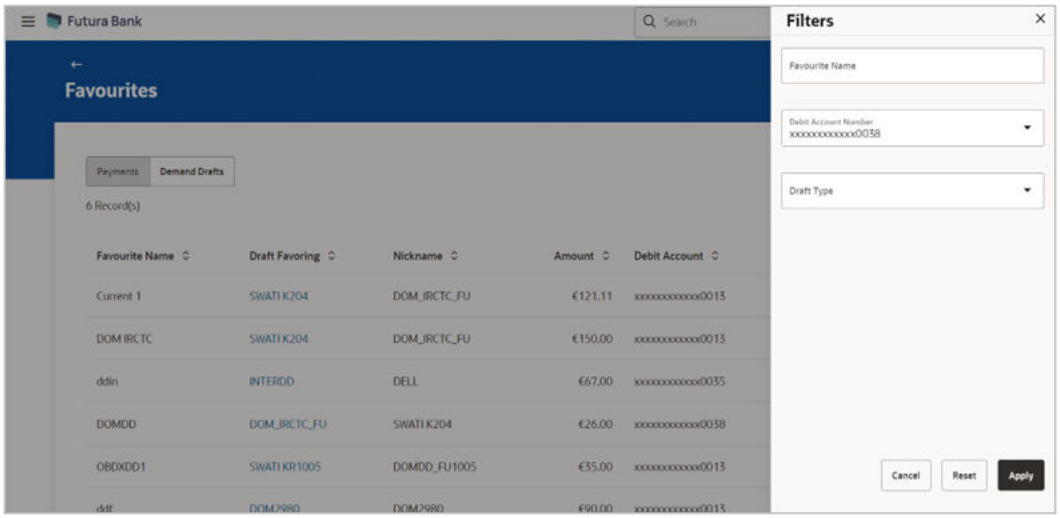


Figure 7-5 Favourites - Manage Column setup

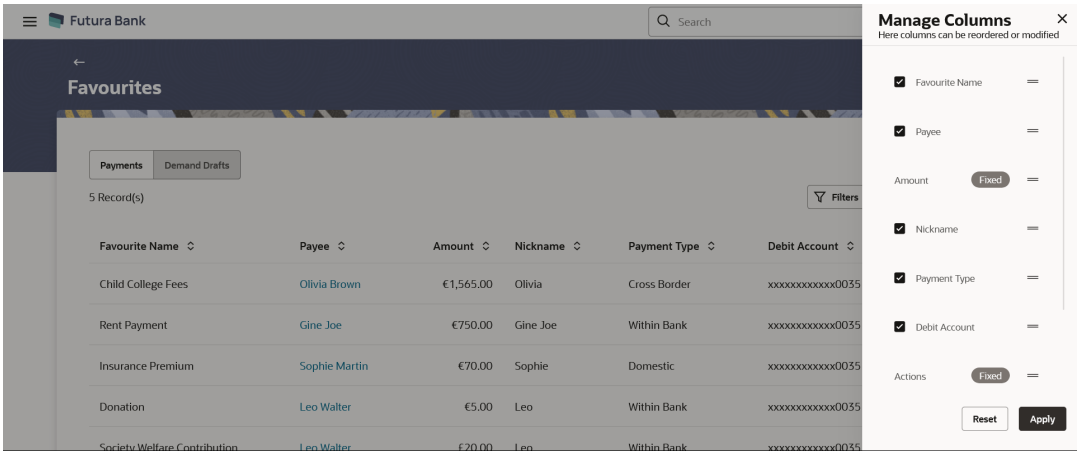
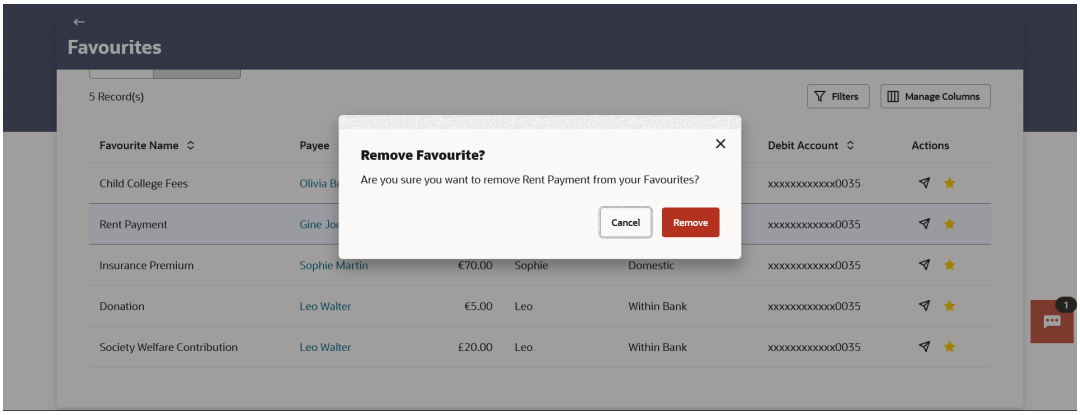


Figure 7-6 Remove Favourites- Confirm



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a. Click **Remove** to proceed with the deletion request. The message confirming the removal of the transaction from the favourite list appears.

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

7.2 FAQ

1. **If I add a transaction to Favourites, where will this transaction be reflected and what benefit will I gain from this?**
   The transaction will be saved in the **Favourites** list. You can then use this transaction by selecting it from this list the next time you want to initiate a similar payment. The details will be pre-populated on the screen thus saving you the time and effort of having to enter all the details again.
2. **What type of transactions can be saved as favourite?**
   You can mark money transfer transactions as favourites.
3. **Can I edit the details if I am re-initiating a transaction from my favourite transaction list?**
   Yes, you can edit the details and re-initiate a transaction by selecting a favourite transaction.
4. **What happens when I add a transaction in my favourite list?**
   Once a transaction is marked as favourite it is displayed in the user's favourite list. The user can directly initiate a transfer using favourite transactions; all the transaction details are auto populated in the respective fields. The user can make required changes in the details and submit the transaction for processing.

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8

Saved Drafts

This topic describes the systematic instruction to **Saved Drafts** screen. User can view all the transaction which are saved as a draft with this feature.

This feature enables users to view all the transaction which are saved as a draft and 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.

Prerequisites:

- Transaction and account access is provided to the Oracle Banking Digital Experience 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.

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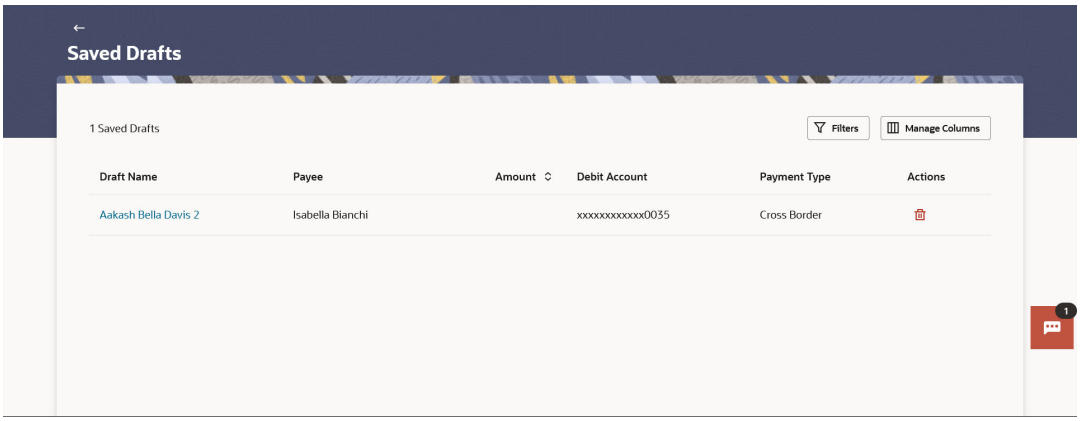
- From the Dashboard, click **Toggle menu**, click **Menu**, then click **Payments** . Under **Payments** , then click **More Actions**, and then click **Favourites and Drafts** , and then click **Saved Drafts**.
- From the Search bar, type **Favourites and Drafts - Saved Drafts**and press **Enter**.

2. Navigate to the **Saved Drafts** screen.

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

Figure 8-1 Saved Drafts - Summary

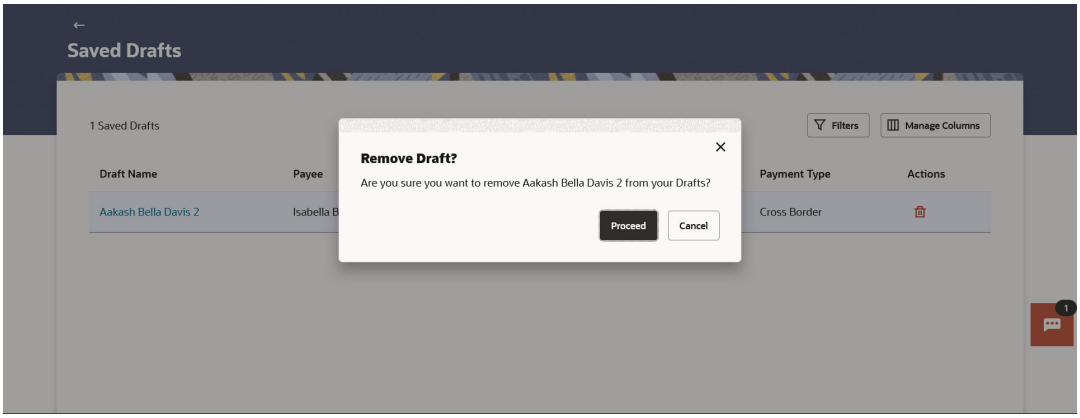


3. Click on the **Draft Name** link to re-initiate transaction.

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

4. Click on the icon against the draft record to delete the record.

Figure 8-2 Saved Draft - Delete



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

5. Click Filter to change filter criteria.
   - The **Filter** overlay screen appears.

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a. Enter the filter criteria.

b. Click **Apply** to search the records. Transaction records appears based on the updated criteria.

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

Figure 8-3 Saved Draft - Filter

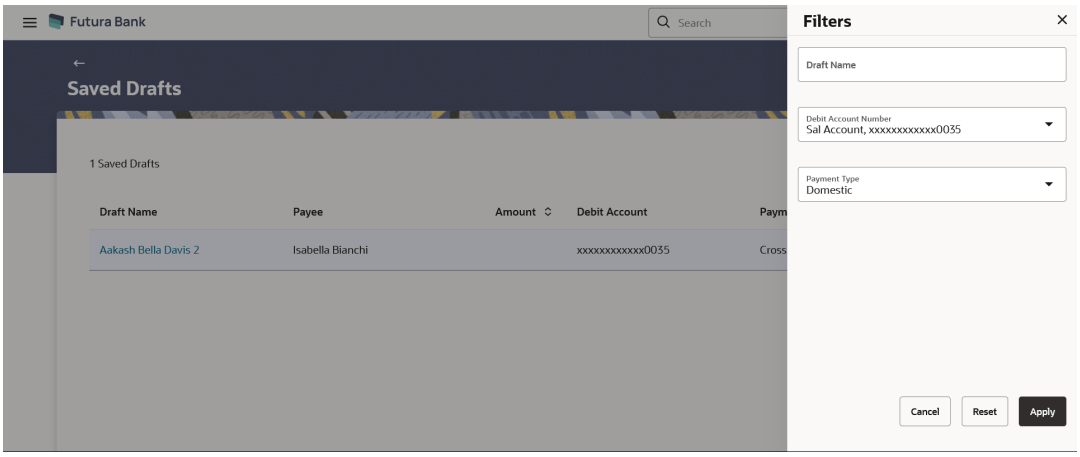
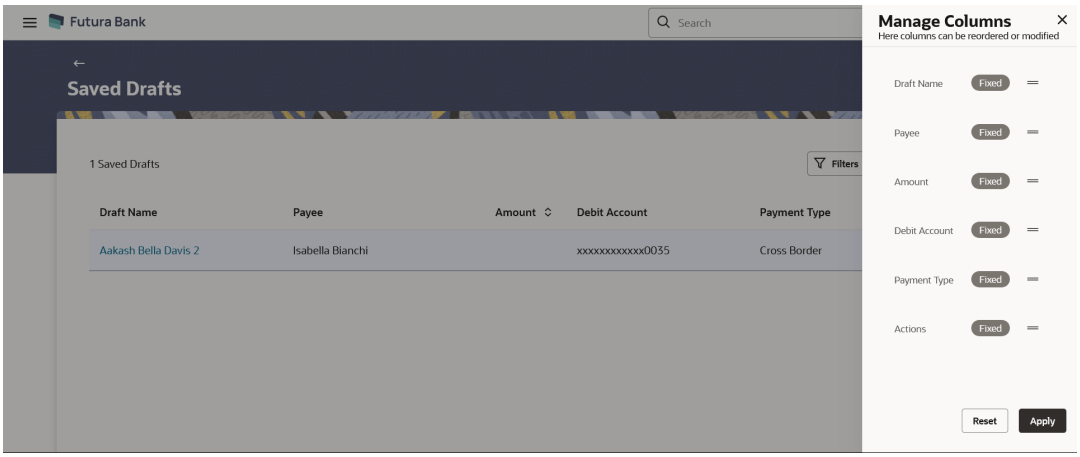


Figure 8-4 Saved Draft - Manage Column setup



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

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

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Table 8-1 Saved Drafts - Filter - Field Description

Field Name	Description
Search Criteria	**Information specified in below fields are related to search criteria**.
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.

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9

Make Payment - Multiple Payments

This topic describes the systematic instruction to **Multiple Transfers** screen.

The Multiple Payments feature allows users to initiate payments towards a group of people as part of a single transaction. This feature, users can initiate payments towards own accounts, saved payees or new payees of different transfer types i.e., Within Bank, domestic and Cross Border transfers, with different transfer dates, all at once from a single screen.

To initiate multiple payments:

User can add payment for either Saved Payee, My Accounts, or New Payee type of payee.

1. Follow the steps from **1-3** of **Make Payment-Saved Payee** chapter. Follow the one of the actions for desired type of payee:

   Perform one of the following actions:

   - If you select **Saved Payee;**

     On click open drawer with **Saved Payees** listed along with search option.

     User can select the desired payee.

   - If you select **My Accounts**;

     On click open drawer with **Own Accounts** mapped to the user listed.

     Search the desired **Own Accounts** with **Search** option.

   - If you select **New Payee;**

     On click open drawer with **Add Account Payee** fields.

     Fill the details of the payee in the drawer. **Add Account Payee**.

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

2. Perform one of the following actions:

   - Click **Next** to save the details and allows the user to add another payment.

     The **Make Payment** screen appears along with the added payment record based on payee type.

   - Click **Discard** to cancel the added record.

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Figure 9-1 Make Payment – Initiate Screen

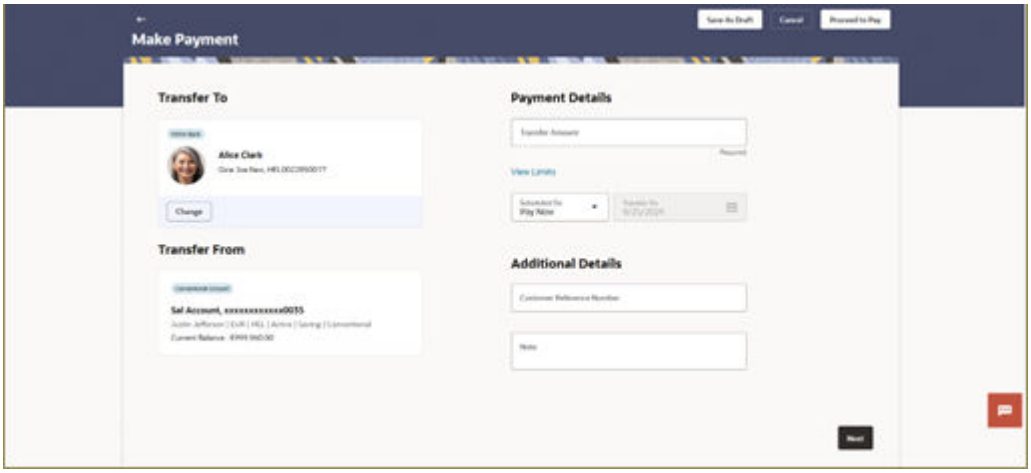
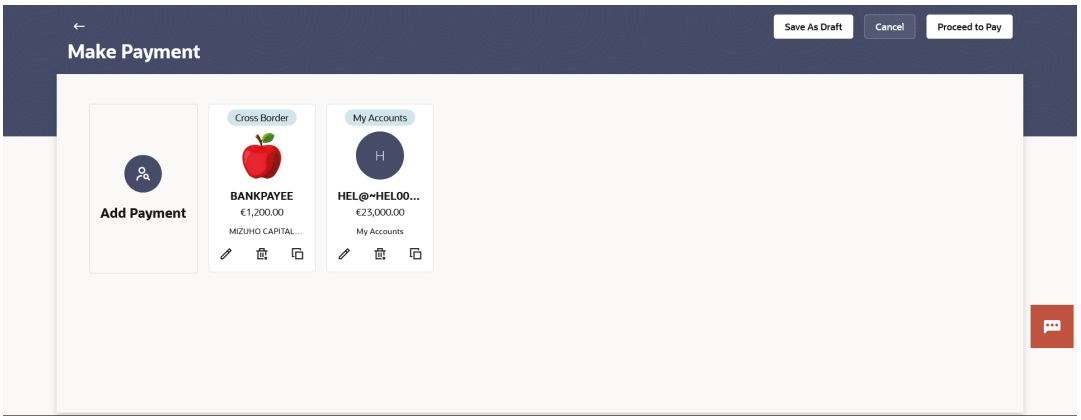


Figure 9-2 Make Payment – Preview Screen



> **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
Each card displays below details	
Payment Type	Displays the payment type associated with the payee. It could be: • **Within Bank** • **My Accounts** • **Domestic** • **Cross Border**

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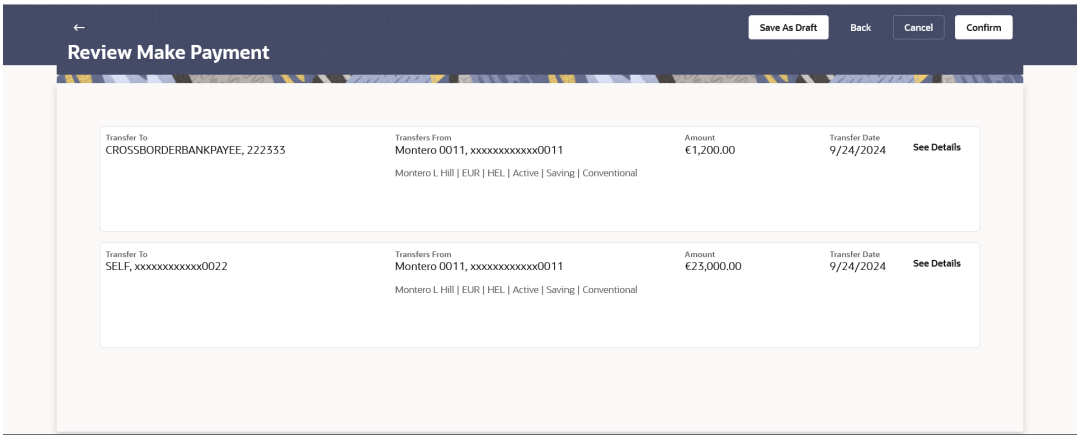
Table 9-1 (Cont.) Multiple Transfers - Field Description

Field Name	Description
Account Name	Displays the Account name provided for the payee.
Transfer Amount	Specify the amount for which the payment is to be made.
Bank Name	Displays bank name of the payee in case of Domestic and Cross Border. Displays the **My Account** in case of Own Account payments. Displays the **Within Bank** in case of Within Bank payments.
Actions	The actions can be performed from the badge. The options are: • icon – to edit the transfer details of that record • Icon - to delete the record. • icon – to create a copy of payment details

3. Click the **Add Payment** and repeat above steps to add new payment.
4. Perform one of the following actions:
   - Click the icon against a saved record to edit the transfer details of that record. The **Payment Details** screen appears, and user can edit and save the details.
   - Click the icon against a payment to delete the record.
   - Click the icon against a payment to create a copy. The **Payment Details** screen appears, where user can change the payee and payment details as required.
5. Click **Proceed to Pay** to initiate the request for the payment.

   The **Review Make Payment** screen appears.

Figure 9-3 Make Payment – Review Screen



Perform one of the following actions:

- Click the **See Details** next to the payment record, to view the payment details.

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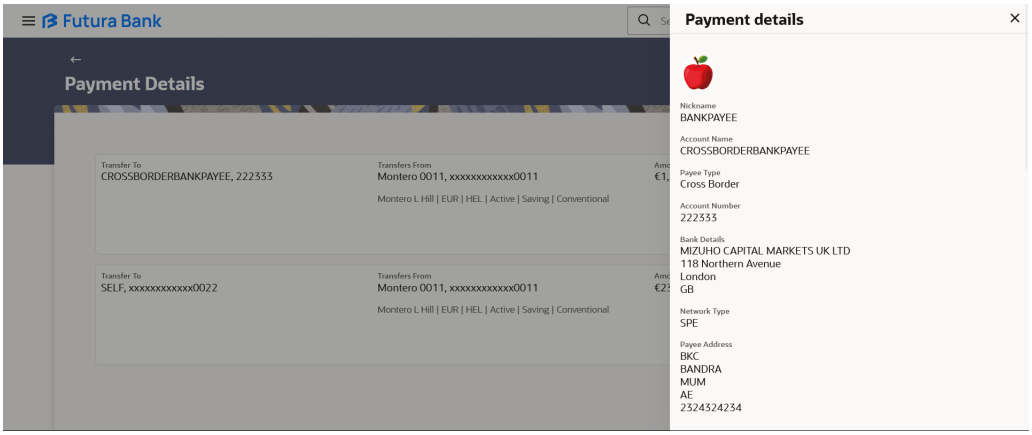
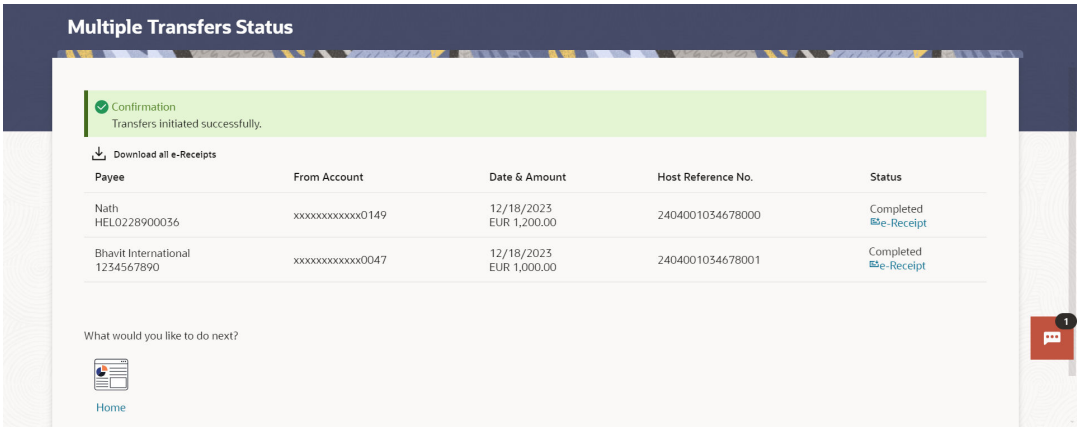
Figure 9-4 Make Payment – Review – View Details Screen



- Click **Save as Draft** to save incomplete transaction as a draft.

> **Note**
>
> Perform one of the following actions:
>
> - For **Multiple Transfers**, the **Save Draft** feature will generate an individual draft for each payment included. Each draft will have the same name, followed by a sequence number.
> - Click **Back** to navigate back to previous screen. OR Click **Cancel** to cancel the transaction.
> - Click **Confirm**. A success message is displayed along with the transaction status.

Figure 9-5 Multiple Transfers Status



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

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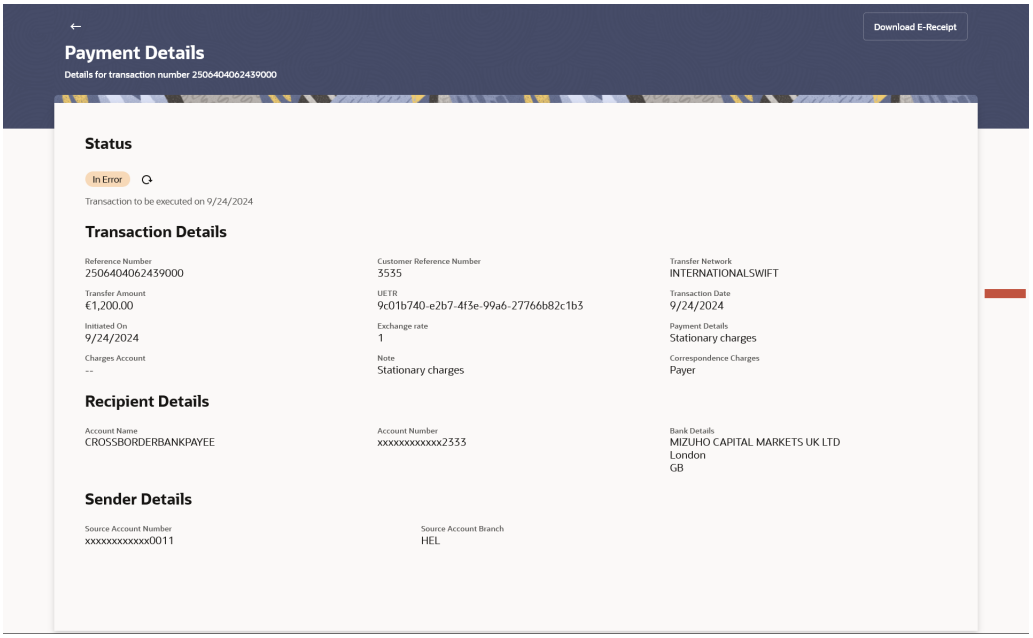
For more information on fields, refer to the field description table.

Table 9-2 Multiple Transfers Status - Field Description

Field	Description
Transfer To	The account to which the funds are transferred.
Transfer From	The source account from which the funds are transferred.
Amount	The amount that is transferred towards the payee's account.
Transfer Date	The date of transfer.
Reference Number	A unique number is created once the transaction is finished in the Core Banking system.
Status	The status of the transaction. It could be: • **Processed** • **Failed**

6. 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 (Save as favourite) icon to save payment as favourite transaction.
   - Click (Share) icon to share to share payment details.
   - Click (Check Status) icon to view the status of the payment transaction. System redirects to the **Payment Details** screen.

Figure 9-6 Make Payments - Payment Details



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  - Click **Download E-receipt** to download the e-receipt. For more information, refer the **e-receipt** section in the **Retail Customer Services** User Manual.
  - For more information on the **Payment Details**, refer the **Outgoing Payments - Payment Details** section.
- Click **Payments**, it will navigate to **My Payment** page.
- Click **Go to Dashboard** to go to the **Dashboard** screen.

- FAQ

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. **Do fund transfers between business accounts need authorization?**
   Fund transfer between the business accounts require authorization if transaction is configured for Two Factor Authentication.

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10

Issue Demand Drafts

This topic describes the information about **Issue Demand Drafts** workflow.

The Issue Demand Draft transaction enables users to request the bank to issue demand drafts towards saved or new 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.

Prerequisites:

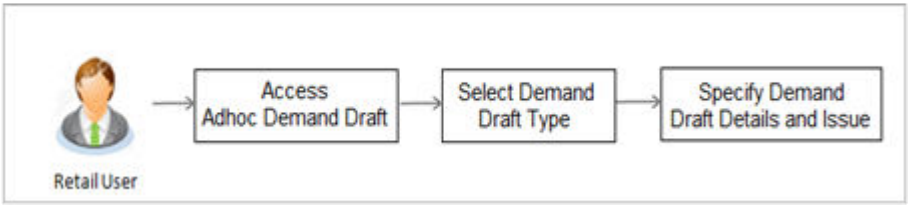
- Transaction access is provided to the Oracle Banking Digital Experience user.
- Transaction working window is maintained.
- Required payees are maintained.
- Transaction limits are assigned to user to perform the transaction.

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



Navigation Path:

- 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**.
- Demand Draft Issuance to Saved Payee
  This topic describes the systematic instruction to **Demand Draft Issuance to Saved Payee** screen. A user can initiate a request for a Demand Draft using this transaction.
- Demand Draft Issuance to New Payee
  This topic describes the systematic instruction to **Demand Draft Issuance to New Payee** screen. Using this feature user can initiate requests for demand drafts to be payable towards payees that are not registered as payees in the system.

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- FAQ

10.1 Demand Draft Issuance to Saved Payee

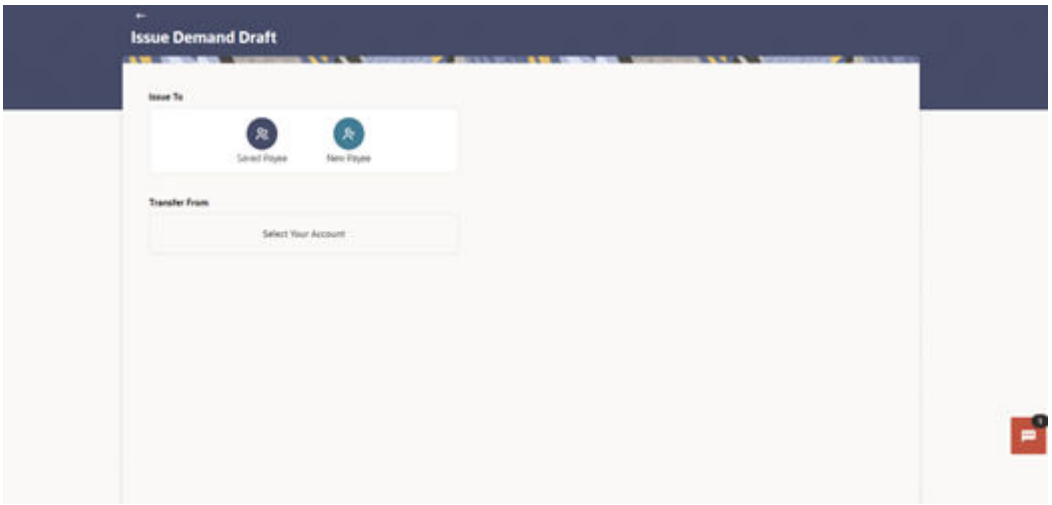
This topic describes the systematic instruction to **Demand Draft Issuance to Saved Payee** screen. A user can initiate a request for a Demand Draft using this transaction.

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 payee:

1. Navigate to the **Issue Demand Draft** screen.

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	**Information specified in below fields are related to 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.

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Table 10-1 (Cont.) Issue Demand Draft - Field Description

Field Name	Description
New Payee	Option to add new payee to whom you wish to issue the demand draft.
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.

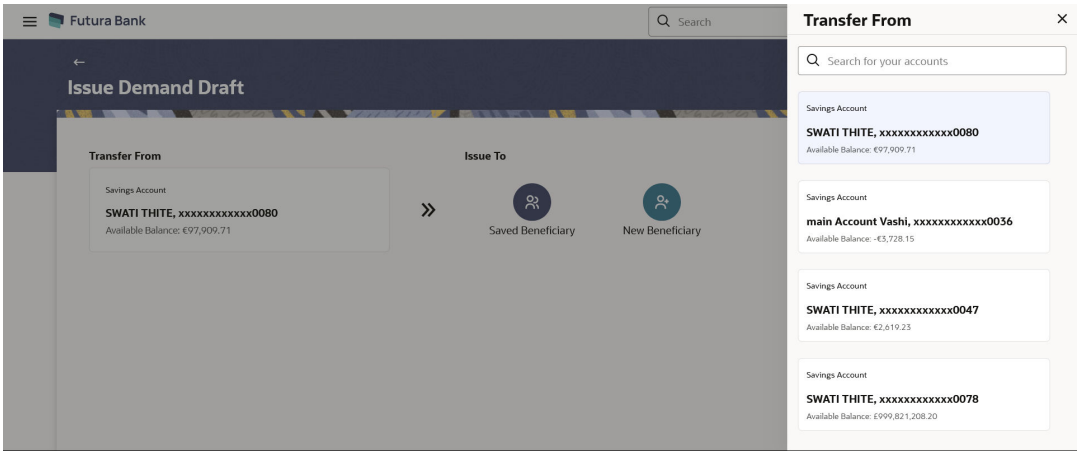
2. Click on the **Transfer From** card.

   The **Transfer From** overlay screen will appear with all the user's own accounts.

   - Select the source account from the list from which funds need to be drawn.
   - Enter the search criteria and click on 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



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> **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. **Note:** All the user's own accounts will be listed on the **Transfer From** overlay screen. Refer **Transfer From Drawer** section.

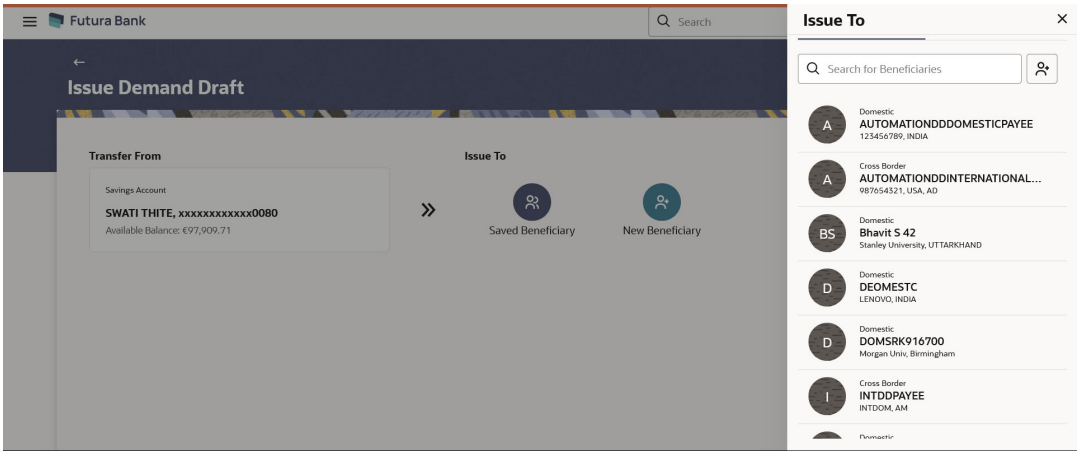
3. Under the **Issue To** section, click on the **Saved Payee**.
   - The **Issue To** overlay screen will appear with the **Saved Payee** tab appears.

> **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 on the icon to add the new payee.

The system redirects to **Add Demand Draft Payee** screen.

Figure 10-4 Issue Demand Draft- Saved Payee



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

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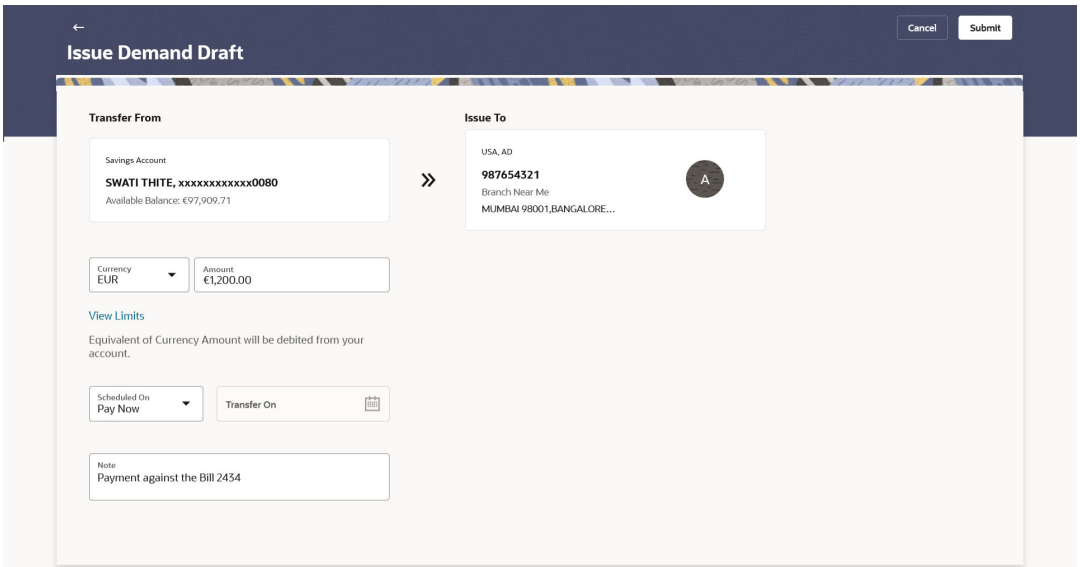
For more information on fields, refer to the field description table.

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. **Note:** All the saved payees listed on the **Saved Payees** overlay screen.
Details of Payee	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



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

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

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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.
   - 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 anyone of the following actions:
   - Click **Submit** to initiate the request for the issue of the demand draft.
   - Click **Cancel** to cancel the transaction.
10. Perform anyone of the following actions:
    - The **Review** screen appears. Verify the details and click **Confirm**.
    - Click **Cancel** to cancel the transaction.
    - Click **Back** to navigate back to previous screen.

    The success message appears of request to create a new demand draft along with the reference number, host reference number, status and draft details.
11. Click the **e-Receipt** link to download the e-receipt.

    For more information refer the **e-Receipt**section in the **Corporate Customer Services User Manual**.

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12. Perform anyone of the following actions:
    - 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 describes the systematic instruction to **Demand Draft Issuance to New Payee** screen. Using this feature user can initiate requests for demand drafts to be payable towards payees that are not registered as payees in 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 a demand draft request for new payee:

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 on 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.

3. Under the **Issue To** section, click on the **New Payee**.

   The **Issue To** overlay screen will appear with **New Payee** 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.

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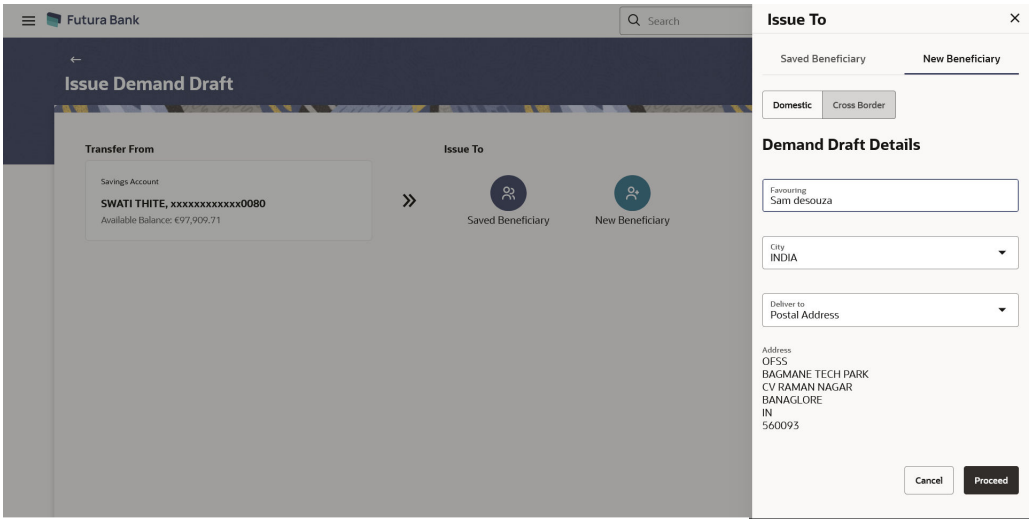
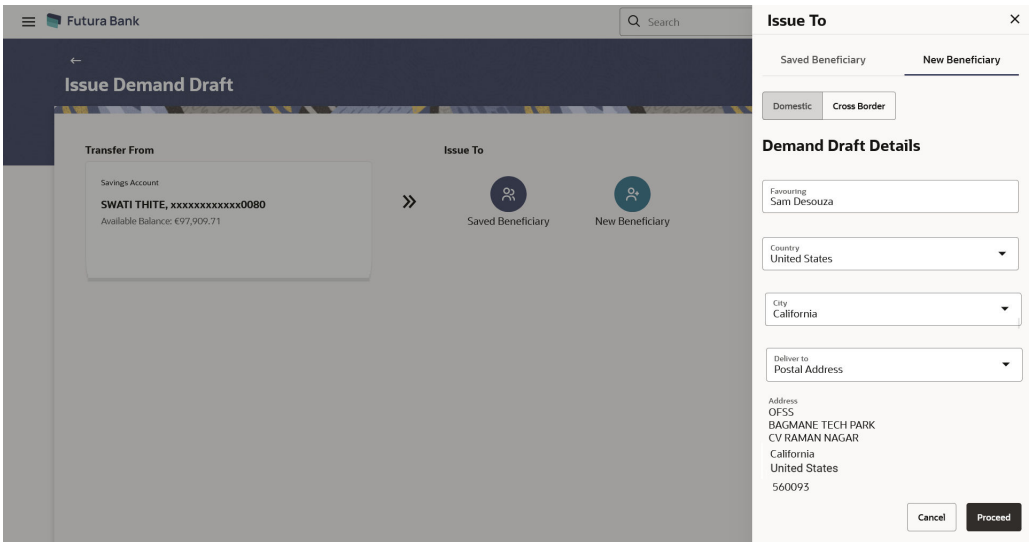
Figure 10-6 Issue Domestic Demand Draft – New Payee



b. If you select the **Cross Border** option in the **Draft Type** field:I

The **Demand Draft Details** appears for the cross border draft.

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.

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Table 10-5 Issue Domestic Demand Draft - 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	**Information specified in below fields are related to 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.

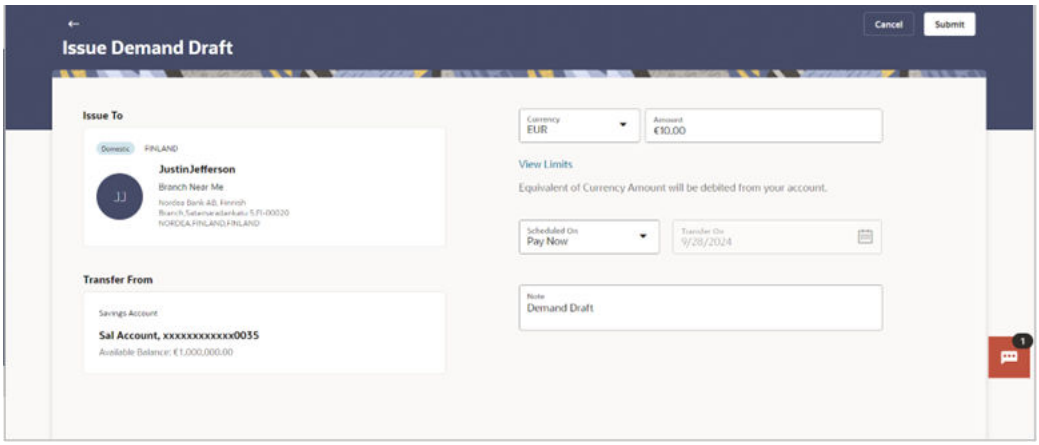
> **Note**
>
> This field is enabled only for the **Cross Border** demand draft type.

e. From the **City** drop-down list, select the name of the city at which the draft is to be payable.

f.
- Click **Proceed** to proceed with the details entered.
- Click **Proceed** to proceed with the details entered.

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.

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

Table 10-6 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	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.
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.

> **Note**
>
> - 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 anyone of the following actions:
   - Click **Submit** to initiate the request for the issue of the demand draft.
   - Click **Cancel** to cancel the transaction.
10. Perform anyone of the following actions:
    - The **Review** screen appears. Verify the details and click **Confirm**.
    - Click **Cancel** to cancel the transaction.

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- Click **Back** to navigate back to previous screen.

The success message appears of request to create a new demand draft along with the reference number, host reference number, status and draft details.

11. Perform anyone of the following actions:
    - 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.

10.3 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.

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11
Positive Pay

This topic describes the information about **Positive Pay**.

An electronic authentication system called Positive Pay that will allow user to share the cheque details with the bank before the bank processes it. 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 Oracle Banking Digital Experience user.

- Add Positive Pay
  This topic describes the systematic instruction to **Add Positive Pay** screen. This option allow user to create Positive Pay request for the issued cheques.
- View Positive Pay
  This topic describes the systematic instruction to **View Positive Pay** screen.

11.1 Add Positive Pay

This topic describes the systematic instruction to **Add Positive Pay** screen. This option allow user to create Positive Pay request for the issued cheques.

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**.
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.

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- Click on the **+** icon to cheque details.

  The record gets added under the **Records Added** section.

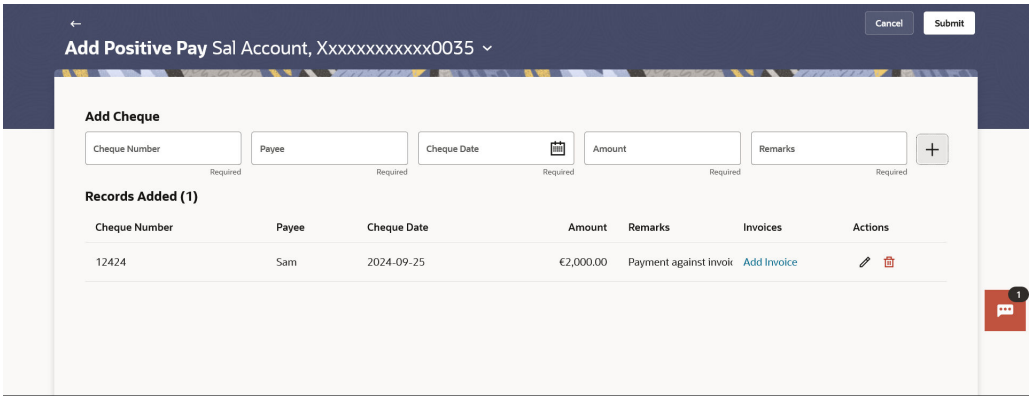
> **Note**
>
> Click on the **+** icon to add a new cheque detail record.

a. Click on the icon against the cheque record to update the cheque record details.

b. The system enables the fields in editable mode.

- Update the details and click on the icon to save changes.
- Click on the **X** icon to cancel the changes.
- Click on the icon against the cheque record to delete the record.

Figure 11-1 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 11-1 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	**Information specified in below fields are related to 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.

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Table 11-1 (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	**Information specified in below fields are related to 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.

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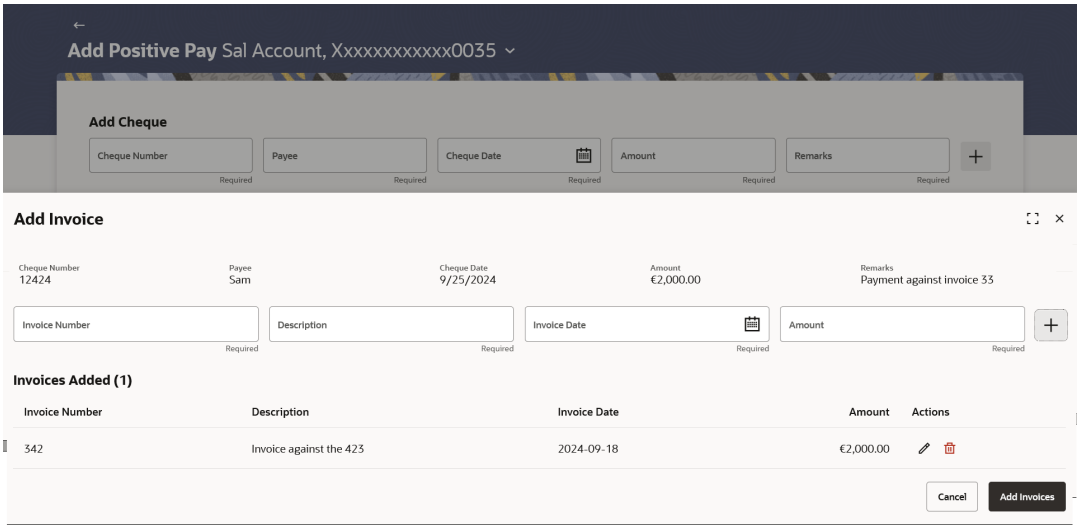
Figure 11-2 Invoices popup



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

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

Table 11-2 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 anyone of the following actions:
   - Click **Submit** to set the repeat transfer instruction.
   - Click **Cancel** to cancel the transaction.
   - Click **Back** to navigate back to previous screen.
6. Perform anyone of the following actions:
   - The **Review** screen appears. Verify the details and click **Confirm**.
   - Click **Cancel** to cancel the transaction.
   - Click **Back** to navigate back to previous screen.

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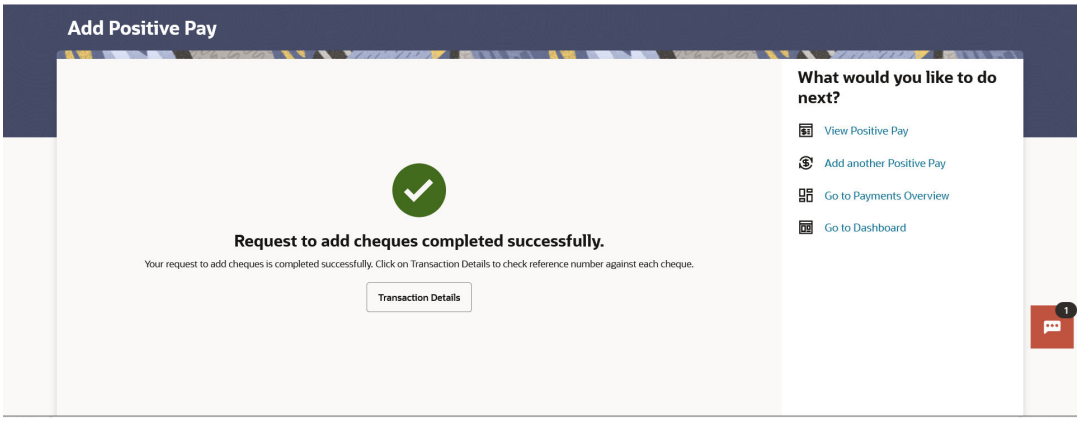
The success message of Positive Pay completed appears along with the transfer request number, and Positive Pay Status.

Figure 11-3 Positive Pay Confirmation screen



The success message of add cheques request appears.

7. Perform anyone of the following actions:
   - 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.

11.2 View Positive Pay

This topic describes the systematic instruction to **View Positive Pay** screen.

This option displays the list of all Positive Pay requests. It gives summarize details of the request which includes Debit account number, cheque number, payee 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**.
2. Navigate to the **View Positive Pay** screen.

   The list of all the positive pay appears on the **View Positive Pay** screen.
3. 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.

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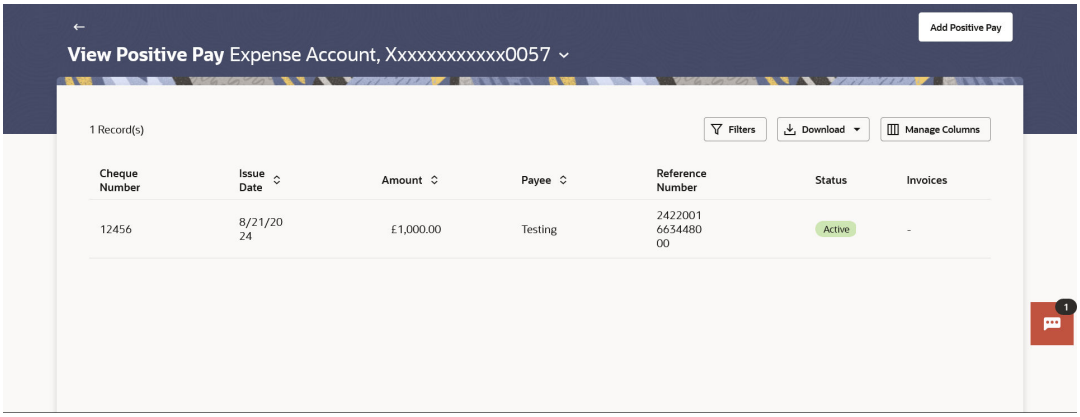
Figure 11-4 View Positive Pay – Summary



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

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

Table 11-3 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.

4. Click **Search**.
   - Based on the search criteria the records appears on the **List Positive Pay** screen.
   - Click **Reset** to clear the data entered.
5. Click Filter to change filter criteria.

   The **Filter** overlay screen appears.

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a. Enter the filter criteria.

b. Click **Apply** to search the records.
Transaction records appears based on the updated criteria.

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

Figure 11-5 View Positive Pay- Filter Criteria

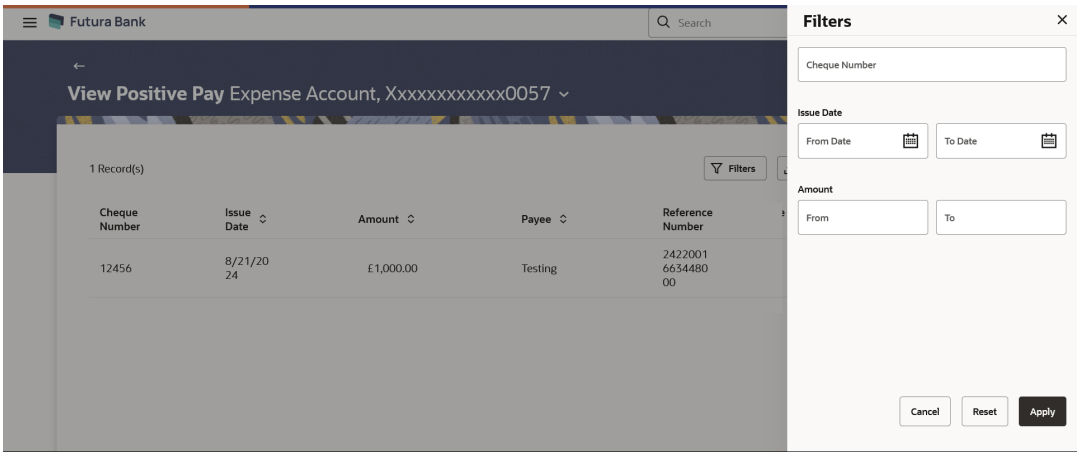
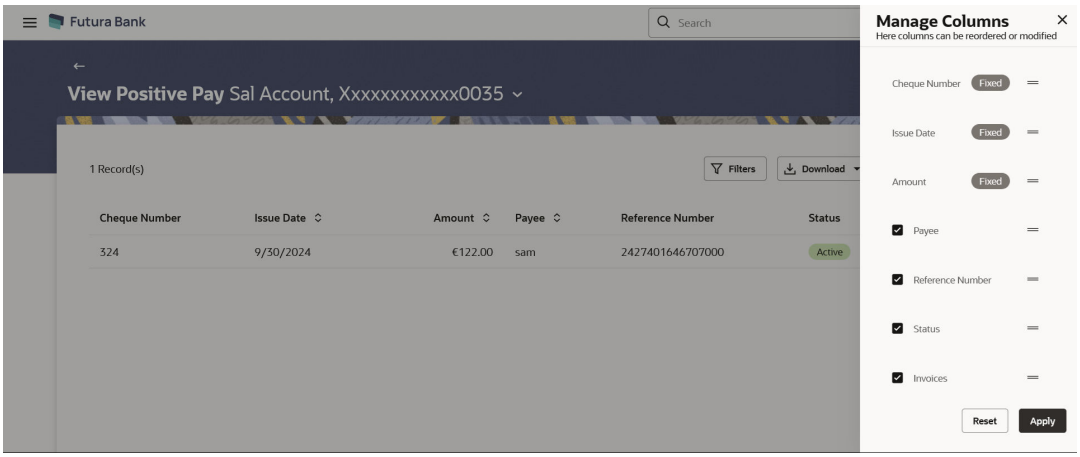


Figure 11-6 View Positive Pay - Manage Column setup



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12

Manage Debtors

This topic describes the information about **Manage Debtors** screen.

To request money from debtors via the Request Money feature, the user needs to first add a debtor. The following details are required to be captured to save a debtor:

- Debtor Name
- Debtor IBAN
- BIC Code of the Debtor's bank account
- Nick Name

Once a debtor is created through the Add Debtor feature, the user can initiate a request for money to be transferred from the debtor's account via the Request Money feature.

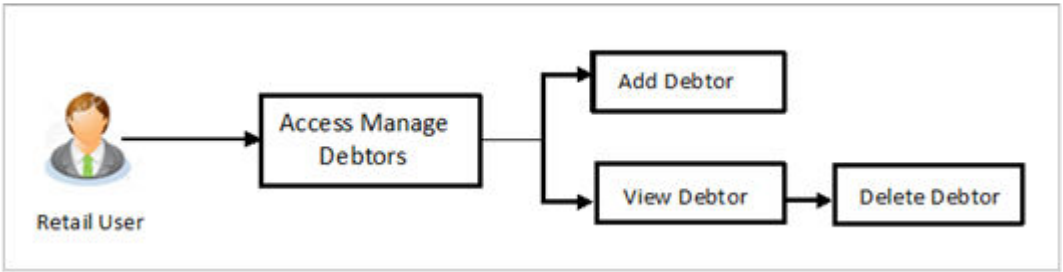
Pre-Requisites

- Transaction access is provided to the Oracle Banking Digital Experience user.

Features supported in the application.

- View Debtor
- Add Debtor
- Delete Debtor

Figure 12-1 Manage Debtors- Workflow



Navigation Path:

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

To manage debtors:

1. All the registered debtors are listed down by their names along with photos, if uploaded.

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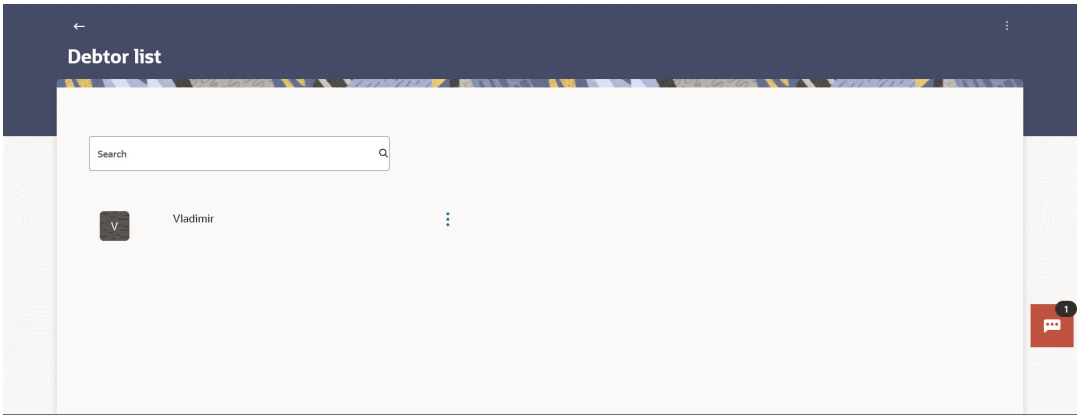
Figure 12-2 Debtors List



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

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

Table 12-1 Debtors List - Field Description

Field Name	Description
Debtor Photo	Displays the debtor's photo, if uploaded against each debtor name. If the debtor's photo is not uploaded, the initials of the debtor will be displayed in place of the photo.
Debtor Name	The name by which each debtor is identified as defined at the time of debtor creation, is listed down.
Actions	Name of the action that can be performed for that transaction by the user. It could be: • Request Money- allows user to initiate a request to pull money from the debtor. • View Details-allows user to view debtor details. • Delete- allows user to delete debtor.

2.
   - Click on the kebab menu against a Debtor record to navigate below transactions:
     - Request Money - allows user to initiate a request to pull money from the debtor.
     - View Details - allows user to view debtor details.
     - Delete - allows user to delete debtor.
   - In the **Search by Debtor List field**, enter the nickname of the debtor whose details you want to view and click .
   - Access to below transactions from general kebab menu provided on the page:
     - Request Money - allows user to initiate a request to pull money from the debtor.
     - Add New Debtor - Allows user to create a new debtor.

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- View Debtors
  This topic describes the systematic instruction to **View Debtors** screen.
- Add New Debtors
  This topic describes the systematic instruction to **Add New Debtors** screen. With this option user can add a new debtor.
- Delete Debtor
  This topic describes the systematic instruction to **Delete Debtor** screen. Using this option user can delete the existing debtor.
- Request Money
  This topic describes the systematic instruction to **Request Money** screen.
- FAQ

12.1 View Debtors

This topic describes the systematic instruction to **View Debtors** screen.

To view the debtor details:

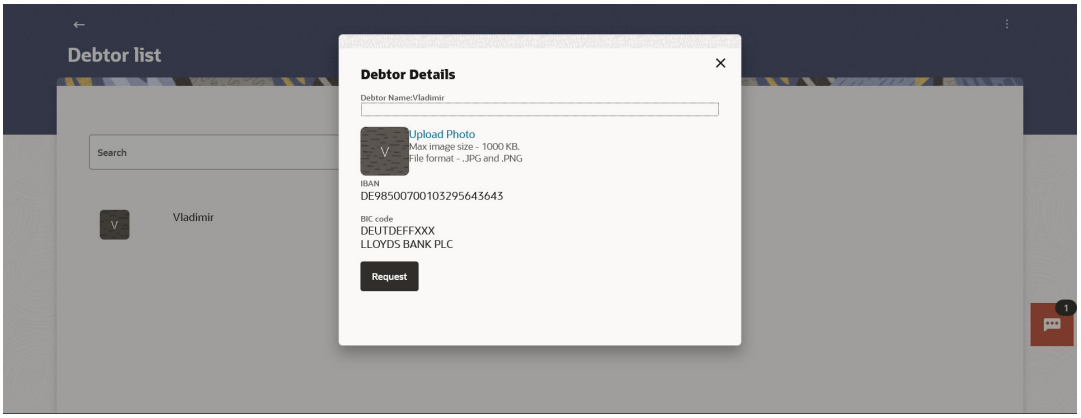
1. Navigate to the **Manage Debtor** screen.

   The **Debtor List** screen appears.

2. Click on the kebab menu against a Debtor record, and click **View Details** to view the debtor details.

   The **Debtor Details** popup window appears.

Figure 12-3 Manage Debtors - Debtor Details



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

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

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Table 12-2 Manage Debtors - Debtor Details - Field Description

Field Name	Description
Debtor Name	The name of the debtor as defined at the time of debtor creation.
Debtor Photo	Displays the debtor's photo, if uploaded. If the photo has been deleted or if no photo is uploaded, the initials of the debtor will appear in place of the photo.
Upload Photo	Select this option to upload a photo against the payee. This option will only appear if no photo has been uploaded against the payee. **Note:** The maximum allowable image size is 1MB, and the accepted formats are limited to JPG and PNG.
IBAN	The Cross Border bank account number (IBAN) of the debtor.
BIC Code	The Bank Identifier code (BIC) of the debtor bank.

a. Click **Upload Photo** to assign a photo against the debtor. This option appears if no photo has been uploaded against the debtor.

> **Note**
>
> Once a photo is uploaded against the debtor, the options **Change** and **Remove** appear against the photo.
>
> - Click **Change** to modify the uploaded debtor photo.
> - Click **Remove** to delete the uploaded debtor photo.

b. Click **Request** if you want to request money.

- Click on the **X** icon to close the popup window.

12.2 Add New Debtors

This topic describes the systematic instruction to **Add New Debtors** screen. With this option user can add a new debtor.

1. Perform any one of the following navigation to access the **Add New Debtors** screen.
   - From the Dashboard, click **Toggle menu**, click **Menu**, then click **Payments** . Under **Payments** , then click **More Actions**, and then click **Debtors**, and then click **Manage Debtors**, click on the **Add New Debtors** option from the general Kebab menu .
   - From the Search bar, type **Debtors – Add New Debtors**and press **Enter**.
   - From the Dashboard, click **Toggle menu**, click **Menu**, then click **Payments** . Under **Payments** , then click **More Actions**, and then click **Debtors**, and then click **Add New Debtors**.

   The **Add New Debtors** screen appears.

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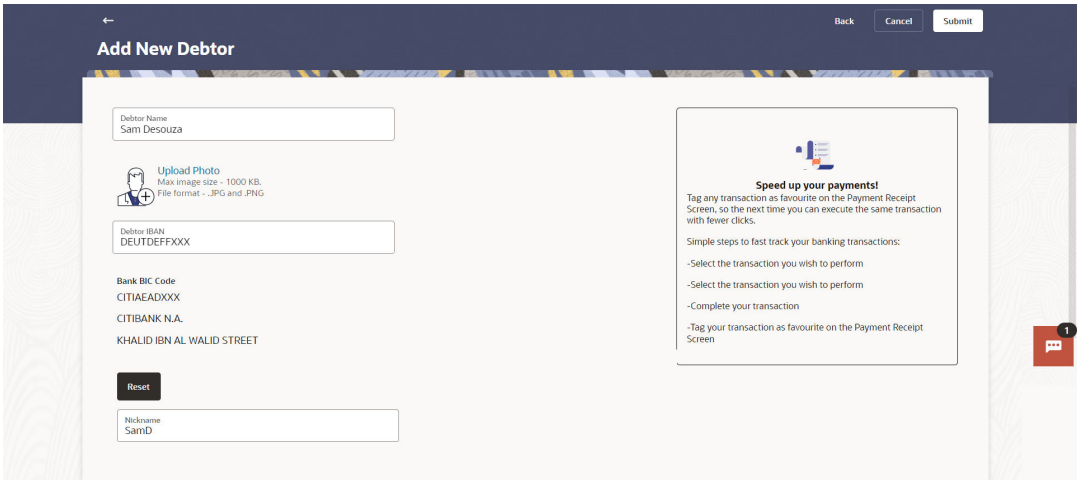
Figure 12-4 Add New Debtor



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

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

Table 12-3 Add New Debtor - Field Description

Field Name	Description
Debtor Name	The name of the debtor.
Upload Photo	The option to upload a photo against the debtor. This option will only appear if no photo has been uploaded against the payee. **Note:** The maximum allowable image size is 1MB, and the accepted formats are limited to JPG and PNG.
Debtor IBAN	Specify the Cross Border bank account number (IBAN) of the debtor
Bank BIC Code	The Bank Identifier code (BIC) of the debtor's bank. **Note:** • Click **Verify** to verify the entered BIC code with the bank details based on BIC code. • Click on the link **Lookup BIC Code** to lookup for the BIC search. Displays the bank details.
Nickname	Enter a nickname by which you want to identify the debtor.

2. In the **Debtor Name** field, enter debtor name from whom the amount is to be received.
3. Click on the **Upload Photo** link to upload a photo against the debtor.

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

4. In the **Debtor IBAN** field, enter debtor IBAN number.
5. In the **Bank BIC Code** field, enter BIC code of the debtor bank.
   - Click **Verify** to verify the entered BIC code with the bank details based on BIC code.
   - Click on the link **Lookup BIC Code** to lookup for the BIC search. Displays the bank details.
6. In the **Nickname** field, enter the debtor's nickname.
   - Click **Submit** to add a debtor.
   - Click **Cancel** to cancel the transaction.
   - Click **Back** to navigate back to the previous page.

   The **Review** screen appears.
7. Verify the details, and click **Confirm**.
   - Click **Cancel** to cancel the transaction.
   - Click **Back** to navigate back to the previous page.

   The success message appears.
8. Click **Home** to navigate to the dashboard.

12.3 Delete Debtor

This topic describes the systematic instruction to **Delete Debtor** screen. Using this option user can delete the existing debtor.

To delete a debtor:

1. Navigate to the **Manage Debtors** screen.
2. Click on the kebab menu against a Debtor record and, click **Delete** to delete the debtor.

   The **Delete Debtor** popup window with a message prompting the user to confirm the deletion appears.

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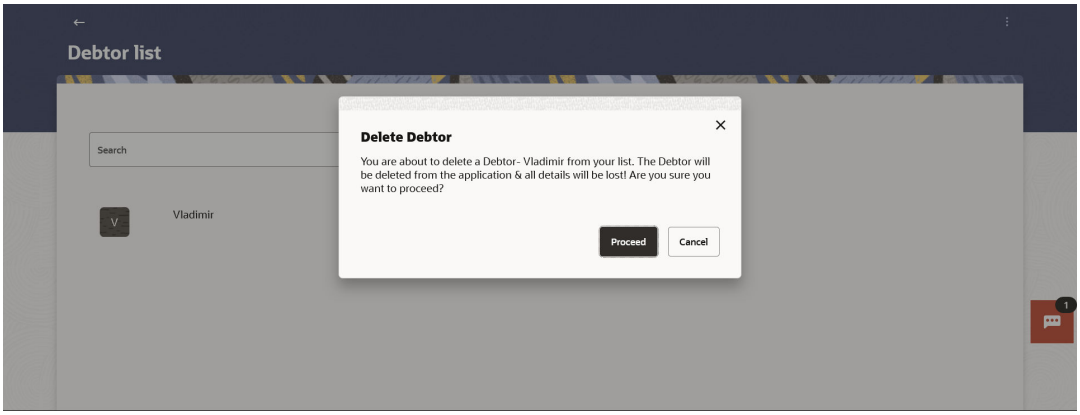
Figure 12-5 Delete Debtor



a. Click **Proceed** to proceed with the deletion request.

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

The success message of deletion appears.

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

12.4 Request Money

This topic describes the systematic instruction to **Request Money** screen.

The Request Money feature targets users who have receivables due from various individuals which are also periodic in nature. As the name suggests the user needs to initiate a request to pull money from the debtor (the person from whom the money is due to be received) by providing details of the debtor through debtor maintenance.

Pre-Requisites

- Transaction and account access is provided to the Oracle Banking Digital Experience user.
- Transaction working window is maintained.
- Debtors are maintained.

Features supported in the application.

Request money allows the user to

- Initiate SEPA Request Money

To initiate a Request Money transaction:

1. Perform any one of the following navigation to access the **Request Money**.
   - From the Dashboard, click **Toggle menu**, click **Menu**, then click **Payments** . Under **Payments** , then click **More Actions**, and then click **Debtors**, and then click **Request Money**.
   - From the Search bar, type **Debtorss – Request Money**and press **Enter**.

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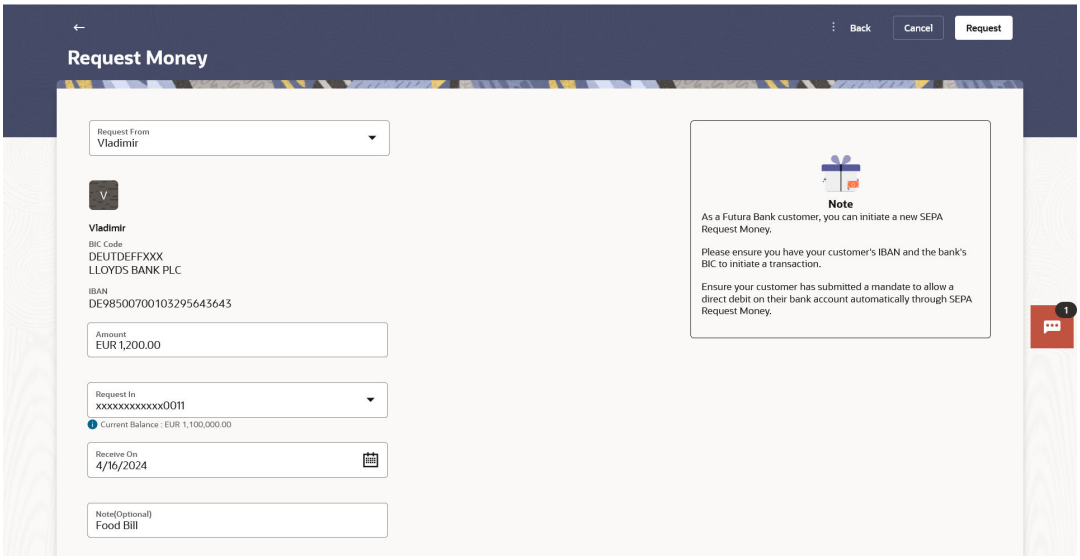
Figure 12-6 Request Money



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

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

Table 12-4 Request Money - Field Description

Field Name	Description
Request From	Select the debtor from whom you need to request money. On selecting a debtor, the selected debtor's photo will also be displayed along with the name.
Debtor Photo	Displays the debtor's photo, if uploaded. If the photo has been deleted or if no photo is uploaded, the initials of the debtor will appear in place of the photo.
IBAN Details	The Cross Border bank account number (IBAN) details of the debtor.
IBAN	The Cross Border bank account number (IBAN) of the debtor.
Amount	Specify the amount that is to be requested from the debtor.
Request In	Select the account to be credited with the specified amount.
Current Balance	On selecting an account in the Request In field, the net balance of that account is displayed below the field.
Receive On	Specify the date on which the money needs to be received.
Note	Narrative for the transaction.

2. From the **Request From** list, select the debtor to whom the money is to be requested, and then subsequently select the account maintained under debtor.

   The debtor details of the selected debtor appears.

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> **Note**
>
> If there is no debtor mapped, add a new debtor using **Add New Debtor** option. And add the bank account details of the debtor.

3. In the **Amount** field, enter amount that needs to be transferred.
4. From the **Request In** list, select the account that needs to be credited with the amount.
5. From the **Receive On** list, select the date on which the money needs to be received.
6. In the **Note** field, enter for a note against the transaction, if required.
7. Click **Request**.
   - Click **Cancel** to cancel the transaction.
   - Click **Back** to navigate back to the previous page.

   The **Review** screen appears.
8. Verify the details, and click **Confirm**.
   - Click **Cancel** to cancel the transaction.
   - Click **Back** to navigate back to the previous page.

   The success message appears along with the reference number.
9. Click **Home** to navigate to the dashboard.

   Click **Manage Debtors** to create/ edit/ view debtors.

12.5 FAQ

1. **When will I receive the money I requested?**
   After the recipient of the request responds with a payment, the money will be automatically deposited in the account that you have identified at the time of request initiation.
2. **Can I cancel a request for money?**
   No, a request once initiated cannot be cancelled.

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13

View Limits

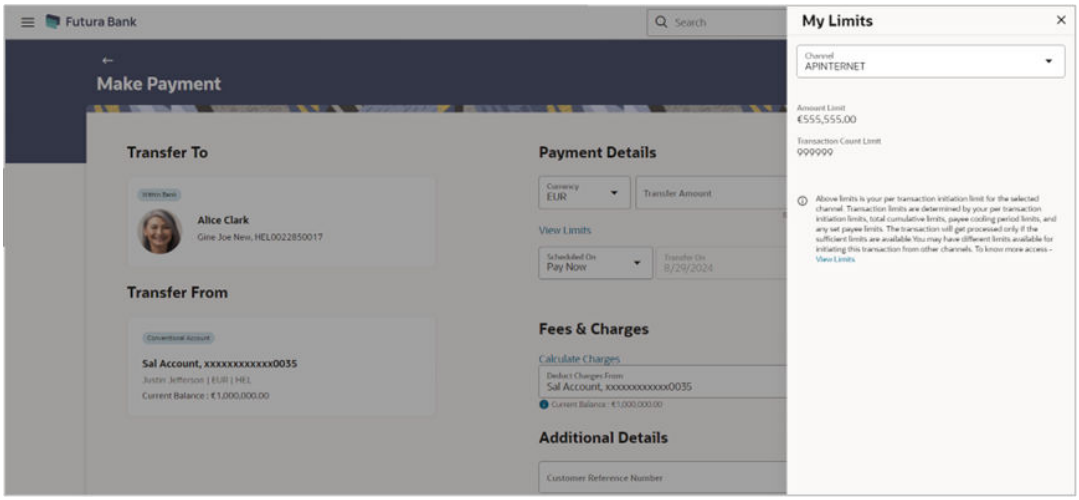
This topic describes the information about **View Limits** screen. User can view the final available limits with the view limit option.

An option has been provided to the Oracle Banking Digital Experience user to view the final available limits considering transaction, cumulative, cooling period, and payee limit set if any while initiating a transaction.

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	**Information specified in below fields are related to available limts**.

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Table 13-1 (Cont.) View Limits - Field Description

Field Name	Description
Amount	An amount range between the transactions can be initiated from the selected channel.
Count	The number of transactions can be initiated by the user from the selected channel.

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Index

A

Add Account Payee, *7*
Add Demand Draft Payee, *17*
Add New Debtors, *4*
Add Payee - Cross Border Bank Account, *13*
Add Payee - Domestic Account, *10*
Add Payee - Within Bank Account, *8*
Add Positive Pay, *1*

D

Delete Debtor, *6*
Delete Payee, *29*
Demand Draft Issuance to New Payee, *7*
Demand Draft Issuance to Saved Payee, *2*

E

Edit Payee Details, *24*

F

Favorites, *1*
Favorites – Summary, *2*
For payee type as bank account, *24*
For payee type as Demand Draft, *27*

I

Incoming Payments, *11*
Incoming Payments - Details, *15*
Incoming Payments - Summary, *12*
Inquiries, *1*
Issue Demand Drafts, *1*

L

Lookups, *1*

M

Make Payment, *1*
Make Payment - Multiple Payments, *19*, *1*
Make Payment - My Accounts, *10*
Make Payment - New Payee, *12*
Make Payment - Saved Payee, *3*
Make Payment -Transfer to single user, *3*
Manage Debtors, *1*
Manage Payees, *20*
My Payments (Dashboard), *11*

O

Outgoing Payments, *1*
Outgoing Payments - Details, *7*
Outgoing Payments - Summary, *2*

P

Payee Summary, *2*
Payees, *1*
Payment Cancellation, *9*
Payment Cloning, *11*
Payments Overview, *1*
Positive Pay, *1*

R

Recurring Payment Details, *21*
Recurring Payments, *16*
Recurring Payments – Summary, *17*
Regionalization for Domestic Payments, *1*, *1*
Request Money, *7*

S

Save as Draft, *27*
Save as Favourite, *27*
Saved Drafts, *1*
Suggestive Credit Value Date, *26*

T

Transfer From Selection, *24*

V

View Debtors, *3*
View Limits, *1*

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View Payee Details, *20*

View Positive Pay, *5*

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