Oracle FLEXCUBE Direct Banking

Retail Transfer and Payments User Manual
Release 12.0.2.0.0

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Retail Tranfer and Payments User Manual
September 2013

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Oracle FLEXCUBE Direct Banking 12.0.2.0.0 User Manual Retail Transfer and Payments

Contents

1. Preface

1.1. Intended Audience

This document is intended for the following audience*:*

- Customers
- Partners

1.2. Documentation Accessibility

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

1.3. Access to OFSS Support

https://flexsupp.oracle.com/

1.4. Structure

This manual is organized into the following categories:

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

Transaction Host Integration Matrix provides information on host integration requirements for the transactions covered in the User Manual.

Chapters post Transaction Host Integration Matrix are dedicated to individual transactions and its details, covered in the User Manual

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1.5. Related Information Sources

For more information on Oracle FLEXCUBE Direct Banking Release 12.0.2.0.0, refer to the following documents:

- Oracle FLEXCUBE Direct Banking Licensing Guide

- Oracle FLEXCUBE Direct Banking Installation Manuals

2. Transaction Host Integration Matrix

Legends

NH	No Host Interface Required.
★	Host Interface to be developed separately.
✓	Pre integrated Host interface available.
✗	Pre integrated Host interface not available.

Transaction Name	FLEXCUBE UBS	Third Party Host System
Beneficiary Maintenance	✓	NH
Beneficiary Template	NH	NH
Beneficiary Maintenance-Internal Transfer	✓	NH
Beneficiary Maintenance - Domestic Transfer	✓	NH
Beneficiary Maintenance – Domestic Drafts	✓	NH
Beneficiary Maintenance-International Transfer	✓	NH

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Transaction Name	FLEXCUBE UBS	Third Party Host System
Beneficiary Maintenance – International Draft	✓	NH
Beneficiary Maintenance – SEPA CREDIT Transfer	NH	NH
Beneficiary Maintenance – SEPA Card Payment	NH	NH
Beneficiary Maintenance – UK Payments	NH	NH
Own Account Transfer	✓	★
Internal Transfer	✓	★
Multiple Internal Transfer	✓	★
Domestic Funds Transfer	✓	★
International Account Transfer	✓	★
International Drafts	✓	★
Domestic Drafts	✓	★
SEPA Credit Transfer	✓	★
SEPA Card Payments	✗	★
UK Payments	✗	★
View Standing Instruction	✓	★
Standing Instruction Cancellation	✓	★
Usage of Deals in Cross Currency Transactions	✓	★
Pending Transfers	✓	★
View Limits Utilization	NH	NH
Change User Limits	NH	NH
Inward Remittance Inquiry	✓	★
Outward Remittance Inquiry	✓	★
Domestic Collection Inquiry	✓	★
FCY Collection Inquiry	✓	★

Transaction Name	FLEXCUBE UBS	Third Party Host System
View Drafts Details	✓	★
Move Money In	✓	★
Move Money Out	✓	★
Linked Account	✓	★
Savings Plan	✓	★
Templates Look up	**NH**	**NH**
Additional Options (Save as Drafts\Template, Save and Submit, View Limits)	**NH**	**NH**

3. Beneficiary Maintenance

A Business user having access to Beneficiary Maintenance can maintain Beneficiary. You can also specify if the Beneficiary template created is available to other users of the same primary customer id by specifying the template access level as public

If the Template is created with template access level as Private, it is available only to the User who has created it.

The search criteria allow searching the beneficiary templates created earlier. Beneficiary Maintenance is supported for following Transactions

- Internal Transfer
- Domestic Transfer
- International Transfer
- Domestic Drafts
- International Draft
- SEPA Credit Transfers
- SEPA Credit Card Transfers
- UK Payments

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3.1. Beneficiary Maintenance

Navigate through the menus to **Payments > Beneficiary Maintenance**.

Beneficiary Maintenance

Beneficiary Maintenance	09-08-2010 17:31:05
Transaction Type* : Select	
	Create Beneficiary Template
Beneficiary Id :	Beneficiary Name :
Beneficiary Account No. :	Beneficiary Email :
Beneficiary Bank Name :	Visibility : All
	Search

Note: You can create new beneficiaries template for various transaction types, by selecting any transaction type and clicking the Create Beneficiary Template button. Refer section Beneficiary Maintenance – Internal Transfer onwards for beneficiary creation.

Field Description

Field Name	Description
Transaction Type	[Mandatory, Drop-Down] Select the transaction type, for which template is to be searched, from the drop-down list.
Beneficiary ID	[Optional, Alphanumeric, 10] Type the beneficiary ID
Beneficiary Name	[Optional, Alphanumeric, 35] Type the beneficiary name.
Beneficiary Account No	[Optional, Alphanumeric, 35] Type the beneficiary account number.
Beneficiary Email	[Optional, Alphanumeric, 35] Type the beneficiary email id.
Beneficiary Bank Name	[Optional, Alphanumeric, 35] Type the beneficiary bank name.

Field Name	Description
Visibility	[Mandatory, Drop-Down] Select the beneficiary access level from the drop-down list. The options are : • Public • Private

1. Click the **Search** button. The system displays **Beneficiary Maintenance** screen with exiting templates that can be viewed, deleted, or modified.

Beneficiary Maintenance

2. Click >> or << to navigate to the next or previous page in the list, respectively.

3. Click |<< or >>| to navigate to the first or last page in the list, respectively.

4. Click the Download button to download the complete statement. The system displays the **Beneficiary Maintenance** download screen dialog screen.

5. Click the **reorder** button to reorder the columns or select the columns that appear in the list.

6. Click the **Print** button to print the data.

7. Click on **Edit** button column to edit the number of columns.

Beneficiary Maintenance - Download

Field Description

Field Name	Description
Download Type	[Mandatory, Drop-Down]
	Select the report type from the drop-down list.
	The options are:
	• Page Layout
File Format	[Conditional, Drop-Down]
	Select the appropriate type of file format from the drop-down list.
	The options are
	• PDF
	• XLS
	• HTML
	• RTF

8. Select the download type and file format from the drop-down list.

9. Click the [<<] button to **exclude** the option from downloading.

10. Click the [>>] button to **Included** the option for downloading. All the fields are, by default, included.

11. Click the **Download** button. The system displays the **File Download** message box.
OR
Click the **Close** button to close the downloading.

File Download

12. Click the **Save** button to save the file on your file system. The system displays the Save As dialog box.

13. Enter the name for the file and the location and click the **Save** button. Once the download is complete, the system displays the **Download complete** message box.
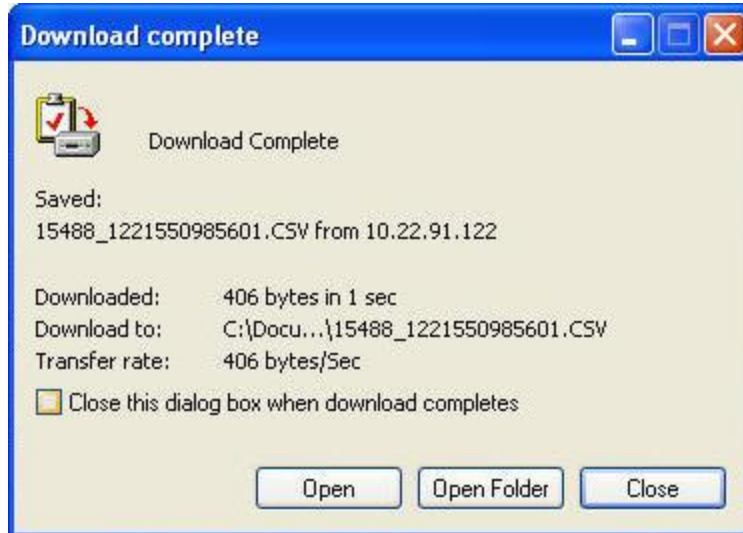
Download Complete

14. Click the **Open** button to open the file.
    OR
    Click the **Open Folder** button to open the folder in which the file is saved
    OR
    Click the **Close** button to close the **Download complete** dialog box and to view the file later.

15. Select beneficiary ID by selecting the respective checkbox from the **Beneficiary Maintenance** search screen.

16. Click the **Modify** button to modify the selected beneficiary template. The system displays **Modify Beneficiary** screen.

Modify Beneficiary

1. Enter the details to modify the beneficiary template.

2. Click the **Modify** button to modify the selected beneficiary template. The system displays **Modify Beneficiary - Verify** screen.
OR
Click the **Back** button to navigate to the previous screen.

Modify Beneficiary - Verify

3. Click the **Confirm** button. The system displays **Modify Beneficiary - Confirm** screen.
OR
Click the **Change** button to change the details.

Modify Beneficiary – Confirm

4. Click the **OK** button. The system displays initial **Beneficiary Maintenance** screen.

Deleting a Beneficiary

1. Click the **Delete** button in the **Beneficiary Maintenance** screen with the search result. The system displays the **Beneficiary Maintenance – Delete Beneficiary – Verify** screen.

Beneficiary Maintenance – Delete Beneficiary – Verify

Beneficiary Maintenance - Delete Beneficiary - Verify				09-08-2010 02:06:56 GMT -1000
Beneficiary Id	**Beneficiary Name**	**Beneficiary Account Number**	**Beneficiary Bank Code**	**Beneficiary Bank Name**
1111	ben1111	1111	BCITITM1	BANCA INTESA SPA
			Back	Confirm

2. Click the **Confirm** button. The system displays the **Beneficiary Maintenance – Delete Beneficiary – Confirm** screen.
   OR
   Click the **Back** button to navigate to the previous screen.

Beneficiary Maintenance – Delete Beneficiary – Confirm

✓ Transaction submitted for Bene Maintenance Delete having reference 161172279140110 has been Initiated				
Beneficiary Maintenance - Delete Beneficiary - Confirm				09-08-2010 02:06:56 GMT -1000
Beneficiary Id	**Beneficiary Name**	**Beneficiary Account Number**	**Beneficiary Bank Code**	**Beneficiary Bank Name**
1111	ben1111	1111	BCITITM1	BANCA INTESA SPA
				OK

3. Click the **OK** button. The system displays initial **Beneficiary Maintenance** screen.

3.2. Beneficiary Maintenance - Internal Account Transfer

To maintain a beneficiary for internal account transfer

1. Select the **Internal Account Transfers** option from the **Transaction Type** drop-down list from the **Beneficiary Maintenance** screen.

2. Click the **Create Beneficiary Template** button. The system displays the **Beneficiary Maintenance - Add Beneficiary** screen.

Beneficiary Maintenance - Internal Account Transfer Add Beneficiary

Field Description

Field Name	Description
Transaction Type	[Display]
	This field displays the type of transaction.
Beneficiary Id	[Mandatory, Alphanumeric, 10]
	Type the beneficiary ID
Beneficiary Name	[Mandatory, Alphanumeric, 25]
	Type the beneficiary name
Beneficiary Bank Branch	[Mandatory, Drop down]
	Select the bank's branch in which account is held.
Beneficiary Account No	[Mandatory, Numeric, 35]
	Type the beneficiary account number.
Beneficiary Email	[Optional, Alphanumeric, 255]
	Type the beneficiary email address.
Visibility	[Mandatory, Drop-Down]
	Select the Beneficiary Access level from the drop-down list.
	The options are :
	• Public
	• Private

3. Enter the relevant information.

4. Click the **Back** button. The system displays the **Beneficiary Maintenance** screen.
   OR
   Click the **Add** button. The system displays the **Beneficiary Maintenance - Add Beneficiary - Verify** screen.

Beneficiary Maintenance - Add Beneficiary-Internal Account Transfer- Verify

Add Beneficiary - Verify   09-08-2010 02:10:00 GMT -1000

Transaction Type: Internal Account Transfer

Beneficiary Id: 111
Beneficiary Name: ben111
Beneficiary Bank Branch*: 333 (BANK FUTURA -QT-333)
Beneficiary Account No.: 00000005910
Beneficiary Email:
Visibility: Public

[Change] [Confirm]

5. Click the **Change** button. The system displays the **Beneficiary Maintenance - Add Beneficiary** screen.
   OR
   Click the **Confirm** button to create a beneficiary. The system displays the **Beneficiary Maintenance - Add Beneficiary - Confirm** screen with the status message.

Beneficiary Maintenance - Add Beneficiary-Internal Account Transfer- Confirm

✓ Transaction submitted for Internal Transfer Bene having reference 966677277140152 has been Initiated

Add Beneficiary - Confirm   09-08-2010 02:10:00 GMT -1000

Transaction Type: Internal Account Transfer

Beneficiary Id: 111
Beneficiary Name: ben111
Beneficiary Bank Branch*: 333 (BANK FUTURA -QT-333)
Beneficiary Account No.: 00000005910
Beneficiary Email:
Visibility: Public

[OK]

6. Click the **OK** button. The system displays the **Beneficiary Maintenance** screen.

3.3. Beneficiary Maintenance - Domestic Account Transfer

To maintain a beneficiary for-domestic transfer

1. Select the **Domestic Account Transfer** option from the **Transaction Type** drop-down list from the **Beneficiary Maintenance** screen.

2. Click the **Create Beneficiary Template** button. The system displays the **Beneficiary Maintenance - Add Beneficiary** screen.

Beneficiary Maintenance – Domestic Account Transfer-Add Beneficiary

Field Description

Field Name	Description
Transaction Type	[Display] This field displays the type of transaction.
Beneficiary Id	[Mandatory, Alphanumeric, 10] Type the beneficiary ID
Beneficiary Name	[Mandatory, Alphanumeric, 25] Type the beneficiary name

Field Name	Description
Account Type	[Mandatory, Drop-Down] Select the account type. The option are • Enter Account No • Pay Over Counter
Beneficiary Address	[Conditional, Alphanumeric, 35, 2 Lines] Select the beneficiary address. This field is enabled if the **Pay Over Counter** option is selected from the **Account Type** drop-down list.
City	[Conditional, Alphanumeric, 35] Type the name of the city. This field is enabled if the **Pay Over Counter** option is selected from the **Account Type** drop-down list.
Beneficiary Email	[Optional, Alphanumeric, 255] Type the beneficiary email address.
Beneficiary Account Number	[Mandatory, Alphanumeric, 35] Type the beneficiary account number.
National Clearing Code Type	[Optional, Drop-Down] Select the national clearing code type from the drop-down list.
National Clearing Codes	[Optional, Search, Lookup] Click the Look Up icon to search the beneficiary bank/branch code.
Bank Name	[Display] This field displays the selected bank name
Bank Address	[Display] This field displays the selected beneficiary bank/branch address
Beneficiary Bank City	[Display] This field displays the selected beneficiary bank/branch city
Visibility	[Mandatory, Drop-Down] Select the Beneficiary Access level from the drop-down list. The options are : • Public • Private

3. Enter the relevant details.

4. Click the **Back** button. The system displays the **Beneficiary Maintenance** screen.
   OR
   Click the **Add** button to create a beneficiary. The system displays the **Beneficiary Maintenance - Add Beneficiary - Verify** screen.

Beneficiary Maintenance - Add Beneficiary - Domestic Account Transfer - Verify

Add Beneficiary - Verify   09-08-2010 02:14:33 GMT -1000

Transaction Type: Domestic Account Transfer

Beneficiary Id: 333
Beneficiary Name: ben333
Account Type: Pay Over the Counter
Beneficiary Address: 102 A1 Apts

City: Mumbai
Beneficiary Email: ben333@yahoo.com

Enter Beneficiary Bank Details
Beneficiary Account Number:
National Clearing Code Type: CHAPS Network
National Clearing Codes: AMANGB0MS1
Bank Name: KER11 MANTAS BR ITR2
Bank Address: NOTTINGHAM
            WORKSHIRE
Beneficiary Bank City: LONDON
Visibility: Public

[Change] [Confirm]

5. Click the **Change** button. The system displays the **Beneficiary Maintenance - Add Beneficiary** screen.
   OR
   Click the **Confirm** button to create a beneficiary. The system displays the **Beneficiary Maintenance - Add Beneficiary - Confirm** screen with the status message.

Beneficiary Maintenance - Add Beneficiary-Domestic Account Transfer- Confirm

✅ Transaction submitted for Domestic Transfer Bene having reference 644593444140231 has been Initiated

Add Beneficiary - Confirm   09-08-2010 02:14:33 GMT -1000

Transaction Type: Domestic Account Transfer

Beneficiary Id: 333
Beneficiary Name: ben333
Account Type: Pay Over the Counter
Beneficiary Address: 102 A1 Apts

City: Mumbai
Beneficiary Email: ben333@yahoo.com

Enter Beneficiary Bank Details
Beneficiary Account Number:
National Clearing Code Type: CHAPS Network
National Clearing Codes: AMANGB0MS1
Bank Name: KER11 MANTAS BR ITR2
Bank Address: NOTTINGHAM
            WORKSHIRE
Beneficiary Bank City: LONDON
Visibility: Public

[OK]

6. Click the **OK** button. The system displays the **Beneficiary Maintenance** screen.

3.4. Beneficiary Maintenance - International Account Transfer

To maintain a beneficiary for-international account transfer

1. Select transaction type as **International Account Transfer**

2. Click the **Create Beneficiary Template** button. The system displays **Beneficiary Maintenance - Add Beneficiary** screen.

Beneficiary Maintenance - International Account Transfer- Add Beneficiary

Field Description

Field Name	Description
Transaction Type	[Display] This field displays the type of transaction.
Beneficiary Id	[Mandatory, Alphanumeric, 10] Type the beneficiary Id.
Beneficiary Name	[Mandatory, Alphanumeric, 25] Type the beneficiary name
Destination Account	[Mandatory, Drop-Down] Select the destination account type. The options are • Pay Over Counter • Account Number

Field Name	Description
Beneficiary Address	[Optional, Alphanumeric, 35 x 2] Type the beneficiary address.
City	[Optional, Alphanumeric, 35] Type the beneficiary city.
Beneficiary Country	[Mandatory, Drop-Down] Select the beneficiary country name from the drop-down list.
Beneficiary Email	[Optional, Alphanumeric, 255] Type the beneficiary email address.
Beneficiary Bank Details	
Transfer option	[Optional, Radio Button] Select the radio button through which the transfer is to be made. The options are • Swift • National Clearing Code • Bank Details
Beneficiary Account Number	[Mandatory, Numeric, 35] Type the beneficiary account number.
SWIFT Code	[Optional, Search, Lookup] Click the Look Up icon to search the SWIFT ID.
National Clearing Code Type	[Mandatory, Drop Down] Select the national clearing code type from the drop-down list.
National Clearing Codes	[Optional, Search, Lookup] Click the Look Up icon to search the beneficiary bank/branch code.
Bank Name	[Display] This field displays the selected bank name.
Bank Address	[Display] This field displays the selected beneficiary bank/branch address.
City	[Display] This field displays the selected city.
Country	[Display] This field displays the selected bank country

Field Name	Description
Visibility	[Mandatory, Drop-Down]
	Select the beneficiary access level from the drop-down list.
	The options are :
	• Public
	• Private

3. Enter the relevant information.

4. Click the **Back** button. The system displays the **Beneficiary Maintenance** screen.
OR
Click the **Add** button to create a beneficiary. The system displays the **Beneficiary Maintenance - Add Beneficiary - Verify** screen.

Beneficiary Maintenance - Add Beneficiary- International Account Transfer - Verify


```
Add Beneficiary - Verify                                    09-08-2010 02:17:21 GMT -1000

        Transaction Type: International Account Transfer

        Beneficiary Id: 444
        Beneficiary Name: ben444
        Destination Account: Pay Over the Counter
        Beneficiary Address: 102 A1 Apts

                    City: New York
        Benificiary Country: UNITED STATES
        Beneficiary Email: ben444@yahoo.com

Enter Beneficiary Bank Details
                    Swift
Beneficiary Account Number:                    National Clearing Code Type: BANK IDENTIFIER CODE FROM SWIFT
        SWIFT Code: BCITITM1                    National Clearing Codes:
        Bank Name: BANCA INTESA SPA                        City: PALERMO
        Bank Address: 116, VIA TERRASANTA PALERMO          Country: ITALY

        Visibility: Public
                                                            Change    Confirm
```

5. Click the **Change** button. The system displays the **Beneficiary Maintenance - Add Beneficiary** screen.
OR
Click the **Confirm** button to create a beneficiary. The system displays the **Beneficiary Maintenance - Add Beneficiary - Confirm** screen with the status message.

Beneficiary Maintenance - Add Beneficiary- International Account Transfer - Confirm

Transaction submitted for International Transfer Bene having reference 487950143140263 has been Initiated

Add Beneficiary - Confirm   09-08-2010 02:17:21 GMT -1000

| Transaction Type: International Account Transfer |

Beneficiary Id: 444
Beneficiary Name: ben444
Destination Account: Pay Over the Counter
Beneficiary Address: 102 A1 Apts

City: New York
Benificiary Country: US
Beneficiary Email: ben444@yahoo.com

Enter Beneficiary Bank Details
Swift

Beneficiary Account Number: National Clearing Code Type: BANK IDENTIFIER CODE FROM SWIFT
SWIFT Code: BCITITM1   National Clearing Codes:
Bank Name: BANCA INTESA SPA   City: PALERMO
Bank Address: 116, VIA TERRASANTA PALERMO   Country: ITALY

Visibility: Public

OK

6.   Click the **OK** button. The system displays the **Beneficiary Maintenance** screen.

3.5. Beneficiary Maintenance - Domestic Drafts

To maintain a beneficiary for-domestic drafts

1. Select the **Demand Draft – Pay Order Request** option from the **Transaction Type** drop-down list from the **Beneficiary Maintenance** screen**.**

2. Click the **Create Beneficiary Template** button. The system displays the **Beneficiary Maintenance - Add Beneficiary** screen.

Beneficiary Maintenance – Demand Draft Pay Order Request - Add Beneficiary

Field Description

Field Name	Description
Transaction Type	[Display] This field displays the demand draft request as a transaction type.
Beneficiary ID	[Optional, Alphanumeric, 10] Type the beneficiary ID
Beneficiary Name	[Optional, Alphanumeric, 35] Type the beneficiary name.
Beneficiary Address	[Optional, Alphanumeric, 35 x 2] Type the beneficiary address.
City	[Optional, Alphanumeric, 35] Type the beneficiary city name.
Country	[Mandatory, Drop-Down] Type the beneficiary country name.

Field Name	Description
Zip/Postal Code	[Optional, Alphanumeric, 255] Type the beneficiary's postal code.
Phone	[Optional, Alphanumeric, 35] Type the beneficiary's phone number.
Beneficiary Email	[Optional, Alphanumeric, 35] Type the beneficiary email id.
Mode of Delivery	[Mandatory, Radio button] Select the mode of delivery options by selecting the respective radio button. Options are: • Branch Note: If you select branch radio button then also select city and branch from the dropdowns shown. If you select courier or post radio button then those two dropdowns will be disabled. • Post /Courier
Draft Delivery Option	[Conditional, Drop-Down] Select the draft delivery option from the drop-down list.
Visibility	[Mandatory, Drop-Down] Select the Visibility from the drop-down list. Options are: • Public • Private.

3. Enter the relevant information.

4. Click the **Back** button. The system displays the **Beneficiary Maintenance** screen.
    OR
    Click the **Add** button to create a beneficiary. The system displays the **Beneficiary Maintenance - Add Beneficiary - Verify** screen.

Beneficiary Maintenance - Add Beneficiary- Demand Draft Request - Verify

5. Click the **Change** button. The system displays the **Beneficiary Maintenance - Add Beneficiary** screen.
   OR
   Click the **Confirm** button to create a beneficiary. The system displays the **Beneficiary Maintenance - Add Beneficiary - Confirm** screen with the status message.

Beneficiary Maintenance - Add Beneficiary- Demand Draft Request - Confirm

Click the **OK** button. The system displays the **Beneficiary Maintenance** screen.

3.6. Beneficiary Maintenance - International Draft

To maintain a Beneficiary for-international draft

1. Select transaction type as **International Draft**.

2. Click the **Create Beneficiary Template** button. The system displays the **Beneficiary Maintenance - Add Beneficiary** screen.

Beneficiary Maintenance – International Draft - Add Beneficiary

Add Beneficiary	09-08-2010 02:19:24 GMT -1000

Transaction Type: International Draft

Beneficiary Id*:	
Beneficiary Name*:	
Beneficiary Address:	
City:	
Country:	
Zip/Postal Code	
Beneficiary Email:	

Mode of Delivery

Branch* ⦿   Select City ▾   Select Branch ▾
Courier* ○
Post* ○

Visibility*: Public ▾

Back   Add

Field Description

Field Name	Description
Transaction Type	[Display] This field displays the type of transaction.
Beneficiary Id	[Mandatory, Alphanumeric, 10] Type the beneficiary ID
Beneficiary Name	[Mandatory, Alphanumeric, 80] Type the beneficiary name.
Beneficiary Address	[Display] This field displays the selected beneficiary bank/branch address.
City	[Optional, Alphanumeric, 35] Type the beneficiary's city name.
Country	[Optional Drop Down] Select the country from the drop-down list.

Field Name	Description
Zip/Postal Code	[Optional, Numeric, 10] Type the zip/postal code.
Beneficiary Email	[Optional, Alphanumeric, 35] Type the beneficiary email address.
Mode of Delivery	[Mandatory, Radio button] Select the mode of delivery options by selecting the respective radio button. Options are: - Branch Note: If you select branch radio button then also select city and branch from the dropdowns shown. If you select courier or post radio button then those two dropdowns will be disabled. - Courier - Post
Visibility	[Mandatory, Drop-Down] Select the Beneficiary Access level from the drop-down list. The options are : - Public - Private

3. Enter the relevant information.

4. Click the **Back** button. The system displays the **Beneficiary Maintenance** screen.
   OR
   Click the **Add** button to create a beneficiary. The system displays the **Beneficiary Maintenance - Add Beneficiary - Verify** screen.

Beneficiary Maintenance - Add Beneficiary- International Draft - Verify

5. Click the **Change** button. The system displays the **Beneficiary Maintenance - Add Beneficiary** screen.
   OR
   Click the **Confirm** button to create a beneficiary. The system displays the **Beneficiary Maintenance - Add Beneficiary - Confirm** screen with the status message.

Beneficiary Maintenance - Add Beneficiary- International Draft - Confirm

✔ Transaction submitted for International Draft Bene having reference 134523687140315 has been Initiated	

Add Beneficiary - Confirm   09-08-2010 02:20:12 GMT -1000

Transaction Type: International Draft	

Beneficiary Id: 555
Beneficiary Name: ben555
Beneficiary Address: 102 A1 Apts

City: New York
Country: USA
Zip/Postal Code 124352
Beneficiary Email: ben555@yahoo.com

Mode of Delivery
Mode Courier

Visibility: Public

OK

6. Click the **OK** button. The system displays the **Beneficiary Maintenance** screen.

3.7. Beneficiary Maintenance – SEPA CREDIT Transfer

To maintain a beneficiary for-SEPA Credit transfer

1. Select the **SEPA Credit Transfer** option from the **Transaction Type** drop-down list from the **Beneficiary Maintenance** screen**.**

2. Click the **Create Beneficiary Template** button. The system displays the **Beneficiary Maintenance - Add Beneficiary** screen.

Beneficiary Maintenance – SEPA CREDIT Transfer -Add Beneficiary

Add Beneficiary	09-08-2010 19:36:48 GMT -1000
Transaction Type: SEPA Credit Transfer	

Beneficiary Details

Beneficiary Id*:	
Beneficiary Name*:	
Beneficiary Account (IBAN)*:	
Beneficiary Email:	
Visibility*:	Public

Beneficiary Bank Details

Beneficiary Bank Code (BIC)*:	

Back Add

Field Description

Field Name	Description
Transaction Type	[Display] This field displays the type of transaction.
Beneficiary Id	[Mandatory, Alphanumeric, 10] Type the beneficiary ID.
Name	[Mandatory, Alphanumeric, 80] Type the beneficiary name.
Beneficiary Account (IBAN)	[Mandatory, Alphanumeric, 35] Type the beneficiary IBAN number.
Beneficiary Email	[Optional, Alphanumeric, 35] Type the beneficiary email address.
Visibility	[Mandatory, Drop-Down] Select the Beneficiary Access level from the drop-down list. The options are : • Public • Private

Field Name	Description
Beneficiary Bank Details	
Beneficiary Bank Code (BIC)*	[Search, Lookup] Click the search button to select the beneficiary bank code.

3. Enter the relevant information.

4. Click the **Back** button. The system displays the **Beneficiary Maintenance** screen.
   OR
   Click the **Add** button to create a beneficiary. The system displays the **Beneficiary Maintenance - Add Beneficiary - Verify** screen.

Beneficiary Maintenance - Add Beneficiary- SEPA CREDIT Transfer - Verify

5. Click the **Change** button. The system displays the **Beneficiary Maintenance - Add Beneficiary** screen.
   OR
   Click the **Confirm** button to create a beneficiary. The system displays the **Beneficiary Maintenance - Add Beneficiary - Confirm** screen with the status message.

Beneficiary Maintenance - Add Beneficiary- SEPA CREDIT Transfer - Confirm

6. Click the **OK** button. The system displays **Beneficiary Maintenance** screen.

3.8. Beneficiary Maintenance – SEPA Card Payment

To maintain a beneficiary for-SEPA card payment

1. Select the **SEPA CARD PAYMENT** option from the **Transaction Type** drop-down list from the **Beneficiary Maintenance** screen**.**

2. Click the **Create Beneficiary Template** button. The system displays the **Beneficiary Maintenance - Add Beneficiary** screen.

Beneficiary Maintenance - Add Beneficiary – SEPA CARD PAYMENT

Add Beneficiary	24-08-2010 17:12:41 GMT +0530

Transaction Type: SEPA Card Payment

Beneficiary Details

Beneficiary Id*:
Name*:
Beneficiary Account (IBAN)*:
Beneficiary Email:
Visibility*: Public

Beneficiary Bank Details

Beneficiary Bank Code (BIC)*:

Back Add

Field Description

Field Name	Description
Transaction Type	[Display] This field displays the type of transaction.
Beneficiary Id	[Mandatory, Alphanumeric, 10] Type the beneficiary ID
Name	[Mandatory, Alphanumeric, 80] Type the beneficiary name.
Beneficiary Account(IBAN)	[Mandatory, Alphanumeric, 35] Type the beneficiary IBAN number.
Beneficiary Email	[Optional, Alphanumeric, 35] Type the beneficiary email address.

Field Name	Description
Visibility	[Mandatory, Drop-Down] Select the Beneficiary Access level from the drop-down list. The options are : • Public • Private
Beneficiary Bank Details	
Beneficiary Bank Code (BIC)*	[Search, Lookup] Click the **Search** button to select the beneficiary bank code.

3. Enter the relevant information.

4. Click the **Back** button. The system displays the **Beneficiary Maintenance** screen.
   OR
   Click the **Add** button to create a beneficiary. The system displays the **Beneficiary Maintenance - Add Beneficiary - Verify** screen.

Beneficiary Maintenance - Add Beneficiary - SEPA Card Payment- Verify

Add Beneficiary - Verify	24-08-2010 17:13:42 GMT +0530

Transaction Type: SEPA Card Payment

Beneficiary Id*: 1212
Name*: sepa
Beneficiary Account (IBAN)*: AW124365
Beneficiary Email: SEPA@yahoo.com
Beneficiary Bank Code (BIC)*: BCITITM1
Visibility*: Public

Change   Confirm

5. Click the **Change** button. The system displays the **Beneficiary Maintenance - Add Beneficiary** screen.
   OR
   Click the **Confirm** button to create a beneficiary. The system displays the **Beneficiary Maintenance - Add Beneficiary - Confirm** screen with the status message.

Beneficiary Maintenance - Add Beneficiary- SEPA Card Payment - Confirm

Beneficiary created successfully.
Transaction submitted for Sepa Card Payment Bene having reference 162119407180544 has been Auto Authorized .

Add Beneficiary - Confirm	24-08-2010 17:13:42 GMT +0530

Transaction Type: SEPA Card Payment

Beneficiary Id*: 1212
Name*: sepa
Beneficiary Account (IBAN)*: AW124365
Beneficiary Email: SEPA@yahoo.com
Beneficiary Bank Code (BIC)*: BCITITM1
Visibility*: Public

OK

6. Click the **OK** button. The system displays the **Beneficiary Maintenance** screen.

3.9. Beneficiary Maintenance – UK Payments

To maintain a beneficiary for-UK payments

1. Select the **UK Payments** option from the **Transaction Type** drop-down list from the **Beneficiary Maintenance** screen.

2. Click the **Create Beneficiary Template** button. The system displays the **Beneficiary Maintenance - Add Beneficiary** screen.

Beneficiary Maintenance – UK payment - Add Beneficiary

Field Description

Field Name	Description
Transaction Type	[Display] This field displays the type of transaction.
Type of Payments	[Mandatory, Radio Button] Select the type of payment. The options are as: • Non - Urgent • Urgent • Faster UK Payments
Beneficiary Id	[Mandatory, Alphanumeric, 10] Type the beneficiary ID
Beneficiary Name	[Mandatory, Alphanumeric, 80] Type the beneficiary name.

Field Name	Description
Beneficiary Email	[Optional, Alphanumeric, 35] Type the beneficiary email address.

Enter Beneficiary Bank Details

Field Name	Description
Bank Sort Code	[Conditional, Radio Button] Select button to select the bank code.
Bank Details	[Mandatory, Radio Button] Select the type of payment. The options are as: • Non - Urgent • Urgent • Faster UK Payments
Beneficiary Account No	[Mandatory, Alphanumeric, 35] Type the beneficiary account number.
Bank Sort Code	[Conditional, Search Button] Click the search button to select the bank code. This field is enabled if the **Bank Sort Code** is selected.
Bank Name	[Conditional, Alphanumeric, 40]. Type the bank name. This field is enabled if the **Bank Details** is selected.
Bank Address	[Conditional, Alphanumeric, 40] Type the bank address. This field is enabled if the **Bank Details** is selected..
City	[Display] This field displays the city.
Visibility	[Mandatory, Drop-Down] Select the beneficiary access level from the drop-down list. The options are : • Public • Private

3. Enter the relevant information.

4. Click the **Back** button. The system displays the **Beneficiary Maintenance** screen.
   OR
   Click the **Add** button to create a beneficiary. The system displays the **Beneficiary Maintenance - Add Beneficiary - Verify** screen.

Beneficiary Maintenance - Add Beneficiary-UK Payments- Verify

5. Click the **Change** button. The system displays the **Beneficiary Maintenance - Add Beneficiary** screen.
   OR
   Click the **Confirm** button to create a beneficiary. The system displays the **Beneficiary Maintenance - Add Beneficiary - Confirm** screen with the status message.

Beneficiary Maintenance - Add Beneficiary- UK Payments - Confirm

6. Click the **OK** button. The system displays the **Beneficiary Maintenance** screen.

4. Own Account Transfer

Using the **Own Account Transfer** option, you can initiate funds transfer between any of your accounts, i.e. the accounts that are under the customer IDs mapped to you. Such transfer can be done either by making a new payment transaction or by using the existing beneficiary details (i.e. templates) to make the payment. The payment can be processed immediately, or on a specific future date, or you can set recurring instructions with the bank.

Navigate through the menus to **Payments > Within Bank > Own Account Transfer**. The system displays the **Own Account Transfer** screen.

Own Account Transfer

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Field Description

Field Name	Description
Existing Template	[Mandatory, Drop-Down] Select **Existing Template** radio button to select the existing Payment template for funds transfer.
Make New Payment	[Optional, Radio Button] Select **Make New Payment** option button to make a new funds transfer entry. The transfer can be done either by using **Existing Payment Template** or **Make New Payment**.
User Reference	[Optional, Alphanumeric, 40] Type the user reference number that you want to use to identify this transaction.
Source Account	[Mandatory, Drop-Down] Select the source account number from the drop-down list. Click the ⬤ button. The system will automatically fetch and display the available balance for the selected source account.

Field Name	Description
Destination Account	[Mandatory, Drop-Down] Select the destination account number from the drop-down list. Click the 🔴 button. The system will automatically fetch and display the available balance for the selected destination account.
Transfer Amount	[Mandatory, Numeric, 15] Type the amount to be transferred.
Pay now	[Optional, Radio Button] Select the **Pay now** radio button to process the funds transfer immediately. The transfer can be done in any of the three modes: **Pay now**, **Pay later** or **Setup Standing Instruction**.
Pay later	[Optional, Radio Button] Select the **Pay later** radio button to make the funds transfer on a future date.
Setup Standing Instruction	[Optional, Radio Button] Select **Setup Standing Instruction** to set standing instructions for funds transfer for a period. The system auto transfers the fund on the specified date and frequency.
SI Execution Frequency	[Conditional, Pick List] Select the standing instruction execution frequency for the funds transfer from the drop-down list. The options are: • Daily • Weekly • Fortnightly • Monthly • Bi-Monthly • Quarterly • Half -Yearly • Yearly This field is displayed if you select the **Setup Standing Instruction** option.
First Execution Date	[Conditional, Pick List] Select the execution date for the first standing instruction from the Calendar pick list. This field is displayed if you select the **Setup Standing Instruction** option.

Field Name	Description
Expiry Date	[Conditional, Pick List] Select the standing instruction Expiry date from the Calendar pick list. This field is displayed if you select the **Setup Standing Instruction** option.
Narrative	[Optional, Alphanumeric, 35] Type the narrative.
Template Access Type	[Optional, Drop-Down] Select template access type from the drop-down list. For Retail Users, template access type will be private.

1. Click the **Initiate** button. The system displays the **Own Account Transfer - Verify** screen.

Own Account Transfer - Verify

2. Click the **Confirm** button. The system displays the **Own Account Transfer - Confirm** screen with the status message.
   OR
   Click the **Change** button to navigate to the previous screen.

Own Account Transfer - Confirm

Your request has been comlpeted successfully.

Transaction submitted for Own Account Transfer having reference 425778064074904 has been Auto Authorized .

Own Account Transfer – Confirm   09-12-2011 13:28:51 GMT +0530

Host Reference Number: OAT1033650017492

User Reference :
Source Account: 00000000206 000 000000002

Beneficiary Details

Destination Account: 00000000229 000 000000002

Payment Details

Transfer Amount: 112.00 USD
Pay now : 14-11-2011

Other Details

Narrative: Own Account Payment
Template Access Type:

OK

3. Click the **OK** button. The system displays the **Own Account Transfer** screen.

4. Refer **Additional Options** sections for options like Save as Draft/Templates, Save and Submit, View Limits.

5. Internal Transfer

Using the **Internal Transfer** option, you can transfer funds within the bank, i.e. you can transfer funds to any accounts of the same bank. You can also create and save payment templates to be used later for funds transfer. Such transfer can be done either by making a new payment transaction or using the existing beneficiary details (i.e. templates) to make the payment. The payment can be processed immediately or on a specific future date, or you can set recurring instructions with the bank.

Navigate through the menus to **Payments > Within Bank > Internal Account Transfer**. The system displays the **Internal Account Transfer** screen

Internal Transfer

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Field Description

Field Name	Description
Existing Template	[Optional, Drop-Down] Select **Existing Template** radio button option button to select the existing Payment template for funds transfer.
Make New Payment	[Optional, Radio Button] Select the **Make New Payment** radio button to make a new funds transfer entry. The transfer can be done either by using **Existing Payment Template** or **Make New Payment**.
User Reference	[Optional, Alphanumeric, 40] Type the user reference number that you want to use to identify this transaction.
Source Account	[Mandatory, Drop-Down] Select the source account number for the internal transfer from the drop-down list. Click the 🔴 button. The system will automatically fetch and display

Field Name	Description
	the available balance for the selected source account.
Beneficiary Account	[Mandatory, Lookup]
	Click the Lookup button to select any beneficiary. Account of that selected beneficiary will get displayed here.
Beneficiary Branch	[Display]
	Beneficiary branch will get automatically populated here after the selection of Beneficiary Account.
Beneficiary Email	[Display]
	Beneficiary email will get automatically populated here after the selection of Beneficiary Account.
Transfer Amount	[Mandatory, Numeric, 15]
	Type the transfer amount for the internal transfer.
Transfer Currency	[Mandatory, Drop-Down]
	Select the transfer currency for the internal transfer from the drop-down list.
Pay now	[Optional, Radio Button]
	Select **Pay now** to process the internal transfer immediately.
	The transfer can be done in any of the three modes: **Pay now**, **Pay later** or **Setup Standing Instruction**.
Pay later	[Optional, Radio Button]
	Select **Pay later** to make the internal transfer on a future date.
	The transfer can be done in any of the three modes: **Pay now**, **Pay later** or **Setup Standing Instruction**.
Setup Standing Instruction	[Optional, Radio Button]
	Select **Setup Standing Instruction** to set standing instructions for the internal transfer for a period. The system auto transfers the fund on the specified date and frequency.
	The transfer can be done in any of the three modes: **Pay now**, **Pay later** or **Setup Standing Instruction**.
SI Execution Frequency	[Conditional, Drop-Down]
	Select the standing instruction execution frequency for the internal transfer from the drop-down list.
	The options are:
	• Daily
	• Weekly
	• Fortnightly
	• Monthly

Field Name	Description
	• Bi-Monthly
	• Quarterly
	• Half -Yearly
	• Yearly
	This field is displayed if you select the **Setup Standing Instruction** option.
First Execution Date	[Conditional, Pick Lis]
	Select the execution date for the first standing instruction from the Calendar pick list.
	This field is displayed if you select the **Setup Standing Instruction** option.
Expiry Date	[Conditional, Pick List]
	Select the standing instruction Expiry Date from the Calendar pick list.
	This field is displayed if you select the **Setup Standing Instruction** option.
Narrative	[Optional, Alphanumeric, 35]
	Type the narrative.
Template Access Type	[Optional, Drop-Down]
	Select template access type from the drop-down list.
	Options are:
	• Public
	• Private

1. Click the **Initiate** button. The system displays the **Internal Transfer - Verify** screen.

Internal Transfer - Verify

2. Click the **Confirm** button. Depending on the type of verify screen, the system displays the **Internal Transfer - Confirm** screen with the status message.
OR
Click the **Cancel** button to cancel the funds transfer.

Internal Transfer Confirm

3. Click the **OK** button. The system displays **Internal Transfer** screen.

4. Refer **Additional Options** sections for options like Save as Draft/Templates, Save and Submit, View Limits.

6. Multiple Internal Transfer

This option allows you to initiate multiple internal transfers. You can transfer money from one account to as many as five different accounts. In addition you can transfer money from different accounts to a single or multiple accounts as per the instructions.

Navigate through the menus to **Payments > Within Bank > Multiple Internal Transfer**. The system displays the **Multiple Internal Transfer** screen

Multiple Internal Transfers- Debit Single Account

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Multiple Internal Transfer 31-03-2011 13:00:00 GMT +0530

| Debit Single Account ⦿ |
| Debit Multiple Account ○ |
| User Reference : |
| Source Account:* QT2001774 QT100177402 QT1-LONDON ▾ 1,195,248.82 USD |
| Destination Branch:* Select ▾ |

Payment Instruction	Destination Account	Destination Branch	Transfer Amount	Transfer Currency	
Payment Instruction No 1	QT100177909	QT1-QT1-LONDON	1	US DOLLAR ▾	✖
Payment Instruction No 2	QT100177911	QT1-QT1-LONDON	1	US DOLLAR ▾	✖

Add More

Payment Details

| Pay now ○ |
| Pay later ○ |
| Setup Standing Instruction ⦿ |

SI Details

| SI Execution Frequency*: Select ▾ |
| First Execution Date*: |
| Expiry Date*: |

Other Details

| Narrative: |

Initiate

Field Description

Field Name	Description
Debit Single Account	[Optional, Radio Button] Select **Debit Single Account** to debit a single account.
Debit Multiple Account	[Optional, Radio Button] Select **Debit Multiple Account** to debit more than one account.
User Reference	[Optional, Alphanumeric, 15] Type the user reference number for the transaction.
Source Account	[Mandatory, Numeric, 18] Select the source account from the dropdown list.
Destination Branch	[Mandatory, Numeric, 18] Select the destination branch from the dropdown list.
Payment Instruction	
Destination Account	[Mandatory, Alphanumeric, 34] Type the destination account which will act as a credit account for the transaction.
Destination Branch	[Display] This field displays the destination branch selected in the destination branch dropdown.

Field Name	Description
Transfer Amount	[Mandatory, Numeric, 18] Type the amount to be transferred.
Transfer Currency	[Mandatory, Drop-Down] Select the currency from the drop-down list.
Pay Now	[Optional, Radio Button] Select **Pay Now** to process the transaction immediately.
Pay Later	[Optional, Radio Button] Select **Pay Later** to make the payment on future date.
Setup Standing Instruction	[Optional, Radio Button] Select **Setup Standing Instruction** to set the standing instruction for a period for multiple debits.

Following fields are displayed if **Setup Standing Instruction** radio button is selected.

Field Name	Description
SI Execution Frequency	[Conditional, Drop-Down] Select the standing instruction execution frequency from the drop-down list. The options are: • Daily • Weekly • Fortnightly • Monthly • Bi-Monthly • Quarterly • Half -Yearly • Yearly
First Execution Date	[Conditional, Pick List] Select the first standing instruction execution date from the pick list.
Expiry Date	[Conditional, Pick List] Select the standing instruction Expiry date from the Calendar pick list. This field is displayed if you select the **Setup Standing Instruction** option.
Other Details	

Field Name	Description
Narrative	[Mandatory, Alphanumeric, 15]
	Type the brief description of the transaction.

1. To fill the details for Multiple Debit Account, select the **Debit Multiple Account** radio button.

Multiple Internal Transfer- Debit Multiple Account

Field Description

Field Name	Description
Debit Single Account	[Optional, Radio Button] Select **Debit Single Account** to debit an account.
Debit Multiple Account	[Optional, Radio Button] Select **Debit Multiple Account** to debit more than one account.
User Reference	[Optional, Alphanumeric, 15] Type the user reference number for the transaction.
Source Account	[Mandatory, Drop-Down] Select the source account from the drop-down list.
Destination Branch	[Mandatory, Drop-Down] Select the branch of destination account from the drop-down list.
Payment Instruction	
Source Account	[Display] This field displays the source account selected in the source account dropdown.

Oracle FLEXCUBE Direct Banking 12.0.2.0.0 User Manual Retail Transfer and Payments

Field Name	Description
Destination Account	[Mandatory, Alphanumeric, 34] Type the destination account which will act as a credit account for the transaction.
Destination Branch	[Display] This field displays the destination branch selected in the destination branch dropdown.
Transfer Amount	[Mandatory, Numeric, 18] Type the amount to be transferred.
Transfer Currency	[Mandatory, Drop-Down] Select the currency from the drop-down list.
Pay Now	[Optional, Radio Button] Select **Pay Now** to process the transaction immediately.
Pay Later	[Optional, Radio Button] Select **Pay Later** to make the payment on future date.
Setup Standing Instruction	[Optional, Radio Button] Select **Setup Standing Instruction** to set the standing instruction for a period for multiple debits.

Following fields are displayed if **Setup Standing Instruction** radio button is selected.

Field Name	Description
SI Execution Frequency	[Conditional, Drop-Down] Select the standing instruction execution frequency from the drop-down list. The options are: • Daily • Weekly • Fortnightly • Monthly • Bi-Monthly • Quarterly • Half -Yearly • Yearly
First Execution Date	[Conditional, Pick List] Select the first standing instruction execution date from the pick list.

Field Name	Description
Expiry Date	[Conditional, Pick List] Select the standing instruction Expiry date from the Calendar pick list. This field is displayed if you select the **Setup Standing Instruction** option.
Narrative	[Mandatory, Alphanumeric, 15] Type the brief description of the transaction.

2. Click the **Add More** button to add multiple records.

3. Click the X button to delete a record from the grid.

4. Click the **Initiate** button. The system displays the **Multiple Internal Transfer - Verification** screen.

Multiple Internal Transfer - Verify

5. Click the **Confirm** button. The system displays the **Multiple Internal Transfer - Confirmation** screen with the status message.
   OR
   Click the **Change** button to navigate to the previous screen.

Multiple Internal Transfer - Confirm

Please check the status of your relevent transaction in dashboard.
Transaction submitted for Multiple Internal Transfer having reference 859149738309207 has been Auto Authorized .
Transaction submitted for Multiple Internal Transfer having reference 162465237309211 has been Auto Authorized .

Multiple Internal Transfer – Confirm   31-03-2011 13:00:00 GMT +0530

Debit Single Account ⊙
Debit Multiple Account ○

User Reference :
Source Account: QT100177402 QT1 QT2001774

Payment Instruction	Destination Account	Destination Branch	Transfer Amount	Transfer Currency
Payment Instruction No 1	QT100177909	QT1-QT1-LONDON	1	USD
Payment Instruction No 2	QT100177911	QT1-QT1-LONDON	1	USD

Payment Details
Pay later: 08-04-2011

Other Details
Narrative: Multiple Transfers

OK

6. Click the **OK** button. The system displays the **Multiple Internal Transfer** screen.

7. Domestic Account Transfer

Using the **Domestic Account Transfer** option, you can transfer funds to any account in another bank within the country. The transfer is usually made through the local payments network. The payment can be processed immediately, or on a specific future date, or You can set recurring instructions with the bank.

Navigate through the menus to **Payments > Within Country > Domestic Account Transfer**.

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Domestic Funds Transfer

Domestic Funds Transfer	09-12-2011 11:32:58 GMT +0530

Payment To

Existing Template ○
Make New Payment ⊙

User Reference Number ☐
Source Account*: Select ▾ ▶

Beneficiary Details

Beneficiary Name* ☐ 🔍
Destination Account Type**: Select ▾
Beneficiary Account**: ☐
Beneficiary Address ☐
☐
City ☐
Beneficiary Email ☐

Beneficiary Bank Details

National Clearing Code Type**: Select ▾
National Clearing Codes**: ☐ 🔍
Bank Name**: ☐
Bank Address**: ☐
☐
City**: ☐

Payment Details

Transfer Amount*: ☐
Transfer Currency*: Select ▾
Pay now ○
Pay later ○
Setup Standing Instruction ⊙

SI Details

SI Execution Frequency Select ▾
First Execution Date ☐ ▦
Expiry Date ☐ ▦

Other Details

Purpose of Remittance: Select ▾
Description of Remittance Purpose : ☐
Narrative: ☐
Template Access Type Select ▾

[View Limits] [Save as Draft] [Save as Template] [Initiate] [Save and Submit]

* Indicates mandatory fields.** Indicates mandatory if particular option is enabled.

Field Description

Field Name	Description
Payment To	
Existing Template	[Optional, Radio Button] Select **Existing Template** option button to select the existing Payment template for funds transfer.

Field Name	Description
Make New Payment	[Optional, Radio Button] Select Make New Payment option button to make a new funds transfer entry. The transfer can be done either by using **Existing Payment Template** or **Make New Payment**.
User Reference	[Optional, Alphanumeric, 40] Type the user reference number that you want to use to identify this transaction. If a payment template is selected from the **Payment Template**, this field displays the user reference number of the selected payment template.
Source Account	[Mandatory, Drop-Down] Select the source account number from the drop-down list. Click the ⏺ button. The system will automatically fetch and display the available balance for the selected source account.
Beneficiary Name	[Mandatory, Lookup] Click the Lookup button to select any beneficiary. Name of that selected beneficiary will get displayed here..
Destination Account Type	[Mandatory, Drop Down] Select the destination account type from the drop-down list. The options are: • Account No • Pay Over Counter
Beneficiary Account	[Display] Beneficiary account number will be automatically populated here after the selection of Beneficiary name
Beneficiary Address	[Display] Beneficiary address will be automatically populated here after the selection of Beneficiary name.
City	[Display] Beneficiary city will be automatically populated here after the selection of Beneficiary name.
Beneficiary Email	[Display] Beneficiary e-mail will be automatically populated here after the selection of Beneficiary name.

Enter Beneficiary Bank Details

Field Name	Description

National Clearing Codes

This section provides the National Clearing Code look up icon to search the National Clearing Code details. The Look Up icon allows you to view all the Clearing Codes, Bank Name and Address. You can either type the National Clearing Code details or select the same using the Look Up function for maintaining the details.

Field Name	Description
National Clearing Code Type	[Conditional, Drop-Down] Select the national clearing code type from the drop-down list. This field is enabled if you select the **National Clearing Codes** option.
National Clearing Codes	[Conditional, Lookup] Click the search button to select national clearing code. This field is enabled if you select the **National Clearing Codes** option.
Bank Name	[Display] Type the name of the beneficiary bank. This field is enabled if you select the **Bank Details** option. If you select National Clearing Codes Option then bank name will get automatically populated here.
Bank Address	[Display] Type the address of the beneficiary bank. This field is enabled if you select the **Bank Details** option. If you select National Clearing Codes Option then bank address will get automatically populated here.
City	[Display] Type the city of the beneficiary bank. This field is enabled if you select the **Bank Details** option. If you select National Clearing Codes Option then bank city will get automatically populated here.
Payment Details	
Transfer Amount	[Mandatory, Numeric, 15] Type the transfer amount for the domestic transfer.
Transfer Currency	[Mandatory, Drop-Down] Select the transfer currency for the domestic transfer from the drop-down list.
Pay Now	[Optional, Radio Button] Select **Pay Now** to process the transaction immediately. The transfer can be done in any of the three modes: **Pay now, Pay later** or **Setup Standing** Instruction.

Field Name	Description
Pay Later	[Optional, Radio Button] Select **Pay Later** to make the payment on future date.
Setup Standing Instruction	[Optional, Radio Button] Select **Setup Standing Instruction** to set the standing instruction for a period for multiple debits.
Select Date	[Conditional, Pick List] Select the appropriate future date on which you want to make the domestic transfer from the Calendar pick list. This field is displayed if you select the Pay later option.
Setup Standing Instruction	[Optional, Radio Button] Select **Setup Standing Instructio**n to set standing instructions for domestic transfer for a period. The system auto transfers the fund on the specified date and frequency.
SI Execution Frequency	[Conditional, Drop-Down] Select the standing instruction execution frequency for the domestic transfer from the drop-down list. The options are: • Daily • Weekly • Fortnightly • Monthly • Bi-Monthly • Quarterly • Half -Yearly • Yearly This field is displayed if you select the **Setup Standing Instruction** option.
First Execution Date	[Conditional, Pick List] Select the execution date for the first standing instruction from the Calendar pick list. This field is displayed if you select the **Setup Standing Instruction** option.
Expiry Date	[Conditional, Pick List] Select the standing instruction Expiry date from the Calendar pick list. This field is displayed if you select the **Setup Standing Instruction** option.

Field Name	Description
Purpose of Remittance	[Optional, Drop-Down] Select the purpose of remittance from the drop-down list.
Description of Remittance Purpose	[Optional, Alphanumeric, 20] Type the description of remittance purpose. This field is enabled if the Other option is selected from the **Purpose of Remittance** drop-down list.
Narrative	[Optional, Alphanumeric, 35] Type the narrative.
Template Access Type	[Optional, Drop-Down] Select template access type from the drop-down list. The options are • Public • Private

1. Click the **Initiate** button. The system displays the **Domestic Funds Transfer - Verify** screen.

Domestic Funds Transfer - Verify

Domestic Funds Transfer – Verify   09-12-2011 11:30:01 GMT +0530

User Reference Number:	
Source Account:	00000000206 000 000000002

Beneficiary Details
Beneficiary Name:	KAMSEL
Destination Account Type:	Enter Account No
Beneficiary Account:	9846546566
Beneficiary Address:	
City:	
Beneficiary Email:	XCVXC@SF.COM

Beneficiary Bank Details
National Clearing Code Type:	CHAPS Network
National Clearing Codes:	APACBH6101
Bank Name:	BANK FUTURA
Bank Address:	LONDON
	UK
City:	LONDON

Payment Details
Transfer amount:	112.00
Transfer Currency:	US DOLLAR
Pay now:	14-11-2011

Other Details
Purpose of Remittance:	Domestic Remiitance1
Narrative:	Domestic Funds Payment
Template Access Type:	

Change   Confirm

2. Click the **Confirm** button. The system displays the **Domestic Funds Transfer - Confirm** screen with the status message.
OR
Click the **Change** button to navigate to the previous screen.

Domestic Funds Transfer - Confirm

<table>
<tr><td>✅</td><td>Your request has been comlpeted successfully.
Transaction submitted for Domestic Funds Transfer having reference 340839354074212 has been Auto Authorized .</td></tr>
</table>

Domestic Funds Transfer - Confirm   09-12-2011 11:30:01 GMT +0530

Host Reference Number: 103456452

User Reference Number:
    Source Account: 00000000206 000 000000002

Beneficiary Details
    Beneficiary Name: KAMSEL
    Destination Account Type: Enter Account No
    Beneficiary Account: 9846546566
    Beneficiary Address:

    City:
    Beneficiary Email: XCVXC@SF.COM

Beneficiary Bank Details
    National Clearing Code Type: CHAPS Network
    National Clearing Codes: APACBH6101
    Bank Name: BANK FUTURA
    Bank Address: LONDON
          UK
    City: LONDON

Payment Details
    Transfer amount: 112.00
    Transfer Currency: US DOLLAR
    Pay now: 14-11-2011

Other Details
    Purpose of Remittance: Domestic Remiitance1
    Narrative: Domestic Funds Payment
    Template Access Type:

OK

3. Click the **OK** button. The system returns you to the **Domestic Funds Transfer** screen.

4. Refer **Additional Options** sections for options like Save as Draft/Templates, Save and Submit, View Limits.

8. International Account Transfer

Using the **International Transfer** option, you can transfer funds globally, i.e., you can transfer funds to any account in any bank across the globe. Such transfer can be made either by using an existing template or as a new payment transaction. The payment can be processed immediately, or on a specific future date, or as per your standing instructions with the bank.

Navigate through the menus to **Payments > International Payments Cross Border > International Account Transfer.**

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International Account Transfer

International Account Transfer   09-12-2011 13:09:15 GMT +0530

Payment To

Existing Template ○ [   ] 🔍

Make New Payment ⦿

User Reference Number: [   ]

Source Account*: [000000002 00000000206 Bank Futura ▼] 🔴 454,123.00 USD

Beneficiary Details

Beneficiary Name*: [   ] 🔍

Destination Account Type*: [Select   ▼]   Account Number: [   ]

Beneficiary Address**: [   ]

[   ]

City**: [   ]

Country**: [Select   ▼]

Beneficiary Email: [   ]

Beneficiary Bank Details

Enter Beneficiary Bank Details   Swift ⦿   National Clearing Codes ○   Bank Details ○

SWIFT Code**: [   ] 🔍   National Clearing Codes**: [   ] 🔍

Bank Name**: [   ]   National Clearing Code Type**: [Select   ▼]

Bank Address**: [   ]   Country: [   ]

[   ]   City: [   ]

Intermediary Bank Details

Intermediary Bank Details   SWIFT Code ⦿   Bank Details ○

SWIFT Code: [   ] 🔍   City: [   ]

Bank Name: [   ]   Country: [   ]

Bank Address: [   ]

[   ]

Payment Details

Transfer Amount*: [   ]

Transfer Currency*: [Select   ▼]

Pay now ⦿

Pay later ○ [   ] ▦

Deal Details
○ Prebooked [   ] [GO]
○ Online [   ]
○ Bank [   ]
Total [   ]

Other Details

Payment Details1*: [Select   ▼]

Payment Details2: [   ]

Payment Details3: [   ]

Payment Details4: [   ]

Other Details

Correspondance Charges*: [Select   ▼]

Narrative: [   ]

Template Access Type: [Select ▼]

[View Limits] [Save as Draft] [Save as Template] [Initiate] [Save and Submit]

* Indicates mandatory fields.** Indicates mandatory if particular option is enabled.

Field Description

Field Name	Description
Payment To	

Field Name	Description
Existing Template	[Optional, Radio Button] Select **Existing Template** option button to select the existing Payment template for funds transfer
Make New Payment	[Optional, Radio Button] Select **Make New Payment** option button to make a new funds transfer entry. The transfer can be done either by using **Existing Payment Template** or **Make New Payment**.
User Reference Number	[Optional, Alphanumeric, 20] Type the user reference number as per the your choice.
Source Account	[Mandatory, Drop-Down] Select the source account from the drop-down list. Click the ⊙ button. The system will automatically fetch and display the available balance for the selected source account.
Beneficiary Details	
Beneficiary Name	[Mandatory, Alphanumeric, 35, Lookup] Click the Lookup button to select any beneficiary. Name of that selected beneficiary will get displayed here.
Destination Account Type	[Conditional, Drop-Down] Select the destination account from the drop-down list. The options are as follows: • Enter Account No • Pay Over The Counter
Beneficiary Address	[Conditional, Alphanumeric, 35 x 2] Beneficiary address will get automatically populated here after the selection of beneficiary name. This field is editable when you select Pay Over the Counter option from the Destination Account Type dropdown
City	[Conditional, Alphanumeric, 35] Beneficiary city will get automatically populated here after the selection of beneficiary name. This field is enabled when you select Pay Over the Counter option from the Destination Account Type dropdown
Country	[Conditional, Drop-Down] Select the country of the beneficiary from the drop-down list. This field is enabled when you select Pay Over the Counter option from the Destination Account Type dropdown

Field Name	Description
Beneficiary Email	[Conditional, Alphanumeric, 40]
	Type the beneficiary email address.
	This field is enabled if you select the **Make New Payment** option
Account Number	[Conditional, Alphanumeric, 34]
	Type the beneficiary account number.
	This field is enabled when you select Enter Account No option from the Destination Account Type dropdown

Beneficiary Bank Details

Field Name	Description
Enter Beneficiary Bank Details	[Optional, Radio Button]
	Select the option to enter the beneficiary bank details .
	The options are follows:
	• SWIFT
	• National Clearing Codes
	• Bank Details
SWIFT Code	[Conditional, Lookup]
	Click the lookup button to select the swift code.
Bank Name	[Display]
	Beneficiary bank name will get automatically populated here after the selection of swift code.
	This field is enabled if the **Bank Details** option is selected from the **Enter Beneficiary Bank Details**.
Bank Address	[Conditional, Alphanumeric, 70]
	Type the bank address.
	This field is enabled if the **Bank Details** option is selected from the **Enter Beneficiary Bank Details**. If you select Swift Code then this field will get automatically populated.
National Clearing Code	[Search, Lookup]
	Click the search button to select the beneficiary bank code.
	This field is enabled if the **National Clearing Codes** option is selected from the **Enter Beneficiary Bank Details**.
National Clearing Code Type	[Mandatory, Drop-Down]
	Select the national clearing code type from drop-down list.

Field Name	Description
Country	[Conditional, Alphanumeric, 35] Type the country name. This field is enabled if the **Bank Details** option is selected from the **Enter Beneficiary Bank Details**. If you select Swift Code then this field will get automatically populated
City	[Conditional, Alphanumeric, 26] Type the city of the beneficiary. This field is enabled if the **Bank Details** option is selected from the **Enter Beneficiary Bank Details**. If you select Swift Code then this field will get automatically populated
Intermediary Bank Details	[Conditional, Radio button] Select from the radio button : • Swift Code • Bank Details. Note: If you select Swift Code radio button, then after selecting any swift code through search option at Swift Code field, remaining details will get auto populated. If you select Bank details radio button then you will have to enter remaining details.
Swift Code	[Conditional, Lookup Select the swift code using search button provided.
Bank Name	[Conditional, Alphanumeric, 40] Type the bank name.
Bank Address	[Conditional, Alphanumeric, 70] Type the bank address.
City	[Conditional, Alphanumeric, 26] Type the city of the beneficiary. This field is enabled if the **Bank Details** option is selected from the **Enter Beneficiary Bank Details**.
Country	[Conditional, Alphanumeric, 35] Type the country name. This field is enabled if the **Bank Details** option is selected from the **Enter Beneficiary Bank Details**.
Payment Details	

Field Name	Description
Transfer Amount	[Mandatory, Numeric, 15] Type the transfer amount. If a payment template is selected from the **Payment Template** drop-down list, this field displays the transfer amount of the selected payment template.
Transfer Currency	[Mandatory, Drop-Down] Select the transfer currency for the international transfer from the drop-down list.
Pay Now	[Optional, Radio Button] Select **Pay Now** to process the transaction immediately.
Pay Later	[Optional, Radio Button] Select **Pay Later** to make the payment on future date.
Setup Standing Instruction	[Optional, Radio Button] Select **Setup Standing Instruction** to set the standing instruction for a period for multiple debits.
SI Execution Frequency	[Conditional, Drop-Down] Select the standing instruction execution frequency for the international transfer from the drop-down list. This field is displayed if you select the **Setup Standing Instruction** option.
First Execution Date	[Conditional, Pick List] Select the execution date for the first standing instruction from the Calendar pick list. This field is displayed if you select the **Setup Standing Instruction** option.
Expiry Date	[Conditional, Pick List] Select the standing instruction Expiry date from the Calendar pick list. This field is displayed if you select the **Setup Standing Instruction** option.
Other Details	
Payment Details 1	[Mandatory, Drop-Down] Select the payment details from the drop-down list.
Payment Details 2/3/4	[Optional, Alphanumeric, 35 x 3] Type the description for payment details.
Other Details	

Field Name	Description
Correspondence Charges	[Mandatory, Drop-Down] Select the correspondence charges from the drop-down list.
Narrative	[Optional, Alphanumeric, 35] Type the narrative.
Template Access Type	[Optional, Drop-Down] Select template access type from the drop-down list Options are: • Public • Private.

1. Click the **Initiate** button. The system displays the **Internal Account Transfer Verify** screen.

International Account Transfer Verify

International Account Transfer Verify	09-12-2011 13:12:01 GMT +0530

Payment To: Make New Payment

User Reference Number:
Source Account: 00000000206 000 000000002

Beneficiary Details

Beneficiary Name: SDFSDF
Destination Account Type: Enter Account No   Account Number: 9846546561
Beneficiary Address:

City:
Country:
Beneficiary Email: XCVXC@SF.COM

Beneficiary Bank Details

Enter Beneficiary Bank Details Swift
SWIFT Code: BCITITM1   National Clearing Codes:
Bank Name: BANCA INTESA SPA   National Clearing Code Type: BANK IDENTIFIER CODE FROM SWIFT
Bank Address: 204, PIAZZA MERCATO NAPOLI   Country: ITALY
City: NAPOLI

Intermediary Bank Details

Intermediary Bank Details SWIFT Code
SWIFT Code: City:
Bank Name: Country:
Bank Address:

Payment Details

Transfer Amount: 112.00
Transfer Currency: US DOLLAR
Pay now 14-11-2011

SI Details

Other Details
Payment Details1: Payment through otherbank
Payment Details2:
Payment Details3:
Payment Details4:

Other Details

Correspondance Charges: Beneficiary (BEN)
Narrative: International Payment
Template Access Type:

Confirm   Change

2. Click the **Confirm** button. The system displays the **International Account Transfer Confirm** screen.
OR
Click the **Change** button to navigate to the previous screen.

International Account Transfer Confirm

✅ Your request has been comlpeted successfully.
Transaction submitted for International Account Transfer having reference 581927197074897 has been Auto Authorized .

International Account Transfer Confirm   09-12-2011 13:12:01 GMT +0530

Payment To: Make New Payment

User Reference Number:
Source Account: 00000000206 000 000000002

Beneficiary Details

Beneficiary Name: SDFSDF	
Destination Account Type: Enter Account No	Account Number: 9846546561
Beneficiary Address:	
City:	
Country:	
Beneficiary Email: XCVXC@SF.COM	

Beneficiary Bank Details

Enter Beneficiary Bank Details Swift	
SWIFT Code: BCITITM1	National Clearing Codes:
Bank Name: BANCA INTESA SPA	National Clearing Code Type: BANK IDENTIFIER CODE FROM SWIFT
Bank Address: 204, PIAZZA MERCATO NAPOLI	Country: ITALY
	City: NAPOLI

Intermediary Bank Details

Intermediary Bank Details SWIFT Code	
SWIFT Code:	City:
Bank Name:	Country:
Bank Address:	

Payment Details

Transfer Amount: 112.00
Transfer Currency:: US DOLLAR
Pay now 14-11-2011

SI Details

Other Details
Payment Details1: Payment through otherbank
Payment Details2:
Payment Details3:
Payment Details4:

Other Details

Correspondance Charges: Beneficiary (BEN)
Narrative: International Payment
Template Access Type:

OK

---

3. Click the **OK** button. The system displays **International Account Transfer** screen.

4. Refer **Additional Options** sections for options like Save as Draft/Templates, Save and Submit, View Limits.

9. Domestic Drafts

Using this option, you can initiate an online demand draft requisition. You will be able to specify the location where the demand draft should be payable. If Draft is payable at location other than the source account location then a demand draft will be issued else banker's cheque will be issued. You can save the demand draft request as a draft by clicking on Save as Draft button and submit it in the future or you can save the entered information on Demand Draft Request screen as a template by clicking on Save as Template button and can use the same template to initiate Demand Draft Requests in future.

Navigate through the menus to **Payments > Within Country > Demand Draft Request**.

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Demand Draft – Pay Order Request

Field Description

Field Name	Description
Existing Template	[Optional, Radio Button]
	Click the **Existing Template** radio button to select the existing payment template to initiate demand draft.

Field Name	Description
Make New Payment	[Optional, Radio Button] Select the **Make New Payment** radio button to make a new demand draft initiation.
User Reference Number	[Optional, Alphanumeric, 40] Type the number which will be the reference number of the user. The system auto generates the reference number, if the field is blank.
Source Account	[Mandatory, Drop-Down] Select the source account number from the drop-down list. This account will be debited to initiate demand draft. Click the ⊙ button. The system will automatically fetch and display the available balance for the selected source account.
Beneficiary Details:	
Beneficiary Name	[Mandatory, Lookup] Click the lookup button to select the beneficiary.
Draft Details:	
Draft Favoring	[Mandatory, Alphanumeric, 80] Type the name of the beneficiary of the draft.
Draft Payable at	[Mandatory, Drop-Down] Select the draft payable location from the drop-down list.
Select Branch	[Mandatory, Dropdown] Select the bank branch where the draft should be payable from the drop-down list.
Draft Amount	[Mandatory, Numeric, 15] Type the amount for the demand draft. **Note:** The amount and charges of the demand draft will be debited from the specified account.
Pay Now	[Optional, Radio Button] Select the **Pay Now** to process the transaction immediately.
Pay Later	[Optional, Radio Button] Select the **Pay Later** to make the payment on future date.
Other Details	

Field Name	Description
Remitter's Instruction	[Optional, Alphanumeric, 50] Type the Instructions for issuing a demand draft or any additional information regarding demand draft.
Narrative	[Optional, Alphanumeric, 80] Type the narrative.
Mode of Delivery	[Mandatory, Radio button] Select any one mode of delivery from the below. • Branch • Post / Courier
Select City	[Conditional, Drop-Down] Select the city from the drop-down list. This field is enabled if the **Branch** radio button is selected.
Select Branch	[Conditional, Drop-Down] Select the bank branch from the drop-down list. This field is enabled if the **Branch** radio button is selected.
Draft Delivery Option	[Conditional, Drop-Down] Select the draft delivery option from the drop-down list. The options are as follows: • Mail to Remitter • Mail to Beneficiary This field is enabled if the **Post / Courier** radio button is selected.
Name	[Conditional, Alphanumeric, 35] Type the name of the remitter/ beneficiary of the demand draft.
Address	[Conditional, Alphanumeric, 35 x 3] Type the address for the delivery.
City	[Optional, Alphanumeric, 35] Type the city of the beneficiary of the demand draft.
Country	[Optional, Alphanumeric, 35] Type the country of the beneficiary of the demand draft.
Zip/Postal Code	[Optional, Alphanumeric, 35] Type the zip postal code of the beneficiary of the demand draft.
Phone	[Optional, Alphanumeric, 35] Type the beneficiary's phone number.

Field Name	Description
Email	[Optional, Alphanumeric, 35] Type the beneficiary email id.
Template Access Type	[Optional, Drop-Down] Select template access type from the drop-down list. The options are • Private • Public **Note**: This field is mandatory if you want to save the transaction information as a template.
Terms and Condition	[Mandatory, Checkbox] Select the **Terms and Conditions** check box to accept the conditions. **Note**: Unless this is checked, you will not be able to initiate demand draft request.

1. Click the **Initiate** button. The system displays the **Demand Draft – Pay Order Request Verify** screen.

Demand Draft – Pay Order Request Verify

Demand Draft-Pay Order Request Verify	09-12-2011 14:47:59 GMT +0530

User Reference Number:
Source Account*: 00000000206 000 000000002

Beneficiary Details
Beneficiary Name: ZXCZXC

Draft Details
Draft Favouring*: ABC
Draft Payable at*: INDIA   Branch: Bank Futura
Draft Amount*: 112 GBP
Pay now 14-11-2011

Other Details
Remitter's Instruction: Demand Draft Payment

Narrative: Demand Draft Payment

Mode of Delivery
Mode Post/Courier
Draft Delivery Option: Mail to Beneficiary

Name*: ZXCZXC
Beneficiary Address*: ZXCZX
CZXC
ZXCZX
City: CZXCZX
Country: CZXCZX
Zip/Postal Code: 233033
Phone: 285625
Beneficiary Email: ZXC@XVF.COM

Visibility*:

[Change] [Confirm]

Disclaimer

2. Click the **Confirm** button. The system displays the **Online Demand Draft - Confirm** screen with the status message.
OR
Click the **Change** button to navigate to the previous screen.

Demand Draft – Pay Order Request Confirm

Transaction submitted for Demand Draft-Pay Order Request having reference 113991358075064 has been Auto Authorized .

Demand Draft-Pay Order Request Confirm   09-12-2011 14:47:59 GMT +0530

Host Reference Number: ODD00001156788

User Reference Number:
Source Account*: 00000000206 000 000000002

Beneficiary Details

Beneficiary Name ZXCZXC

Draft Details

Draft Favouring*: ABC
Draft Payable at*: INDIA   Branch: Bank Futura
Draft Amount*: 112 GBP
Pay now

Other Details

Remitter's Instruction: Demand Draft Payment

Narrative: Demand Draft Payment

Mode of Delivery

Mode Post/Courier
Draft Delivery Option: Mail to Beneficiary

Beneficiary Name*: ZXCZXC
Beneficiary Address*: ZXCZX
CZXC
ZXCZX
City: CZXCZX
Country: CZXCZX
Zip/Postal Code: 233033
Phone: 285625
Beneficiary Email: ZXC@XVF.COM

Visibility*:

OK

Disclaimer

3. Click th**e OK** button. The system displays the **Demand Draft – Pay Order Request** screen.

4. Refer **Additional Options** sections for options like Save as Draft/Templates, Save and Submit, View Limits.

10. International Drafts

Using the **International Draft** option, you can issue drafts payable at any bank located in any country across the globe, as specified by you. Such a draft can be initiated either by using an existing template or as a new payment transaction.

Navigate through the menus to **Payments > International Payments Cross Border > International Draft.**

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International Draft

Field Description

Field Name	Description
Payment To	
Existing Template	[Optional, Radio Button] Select **Existing Template** option button to select the existing Payment template for funds transfer.

Field Name	Description
Make New Payment	[Optional, Radio Button] Select the **Make New Payment** option button to make a new funds transfer entry.
User Reference Number	[Optional, Alphanumeric, 40] Type the user reference number that you want to use to identify this transaction.
Source Account	[Mandatory, Drop-Down] Select the source account from the drop-down list. Click the ⏺ button. The system will automatically fetch and display the available balance for the selected source account.
Beneficiary Details	
Beneficiary Name	[Mandatory, Lookup] Click the lookup button to select beneficiary.
Draft Details	
Drafting Favoring	[Mandatory, Alphanumeric, 70] Type the drafts details.
Draft Payable at	[Mandatory, Drop-Down] Select the country from the dropdown list as the draft payable at location.
Select City	[Mandatory, Drop-Down] Select the city from the dropdown list.
Draft Amount	[Mandatory, Numeric, 15] Type the amount of the draft.
Draft Currency	[Mandatory, Drop-Down] Select the draft currency from the drop-down list.
Pay Now	[Optional, Radio Button] Click the **Pay Now** to process the transaction immediately.
Pay Later	[Optional, Radio Button] Click the **Pay Later** to make the payment on future date.
Select date	[Conditional, Pick List] Select the appropriate future date on which you want to make the international transfer from the Calendar pick list. This field is displayed if you select the **Pay later** option.
Other Details	

Field Name	Description
Remitter's Instruction	[Optional, Alphanumeric, 35*2] Type the remitter's instruction.
Narrative	[Optional, Alphanumeric, 35] Type the narrative for the transaction.
Delivery Details	
Mode of Delivery	[Mandatory, Radio button] Select the mode of delivery for draft delivery by selecting from the following radio buttons The option are as follows: • Branch • Post / Courier
Name	[Conditional, Alphanumeric, 35] Type the name for the receiver in case of Mode of delivery is Post / Courier.
Address	[Conditional, Alphanumeric, 35 x 3] Type the address of the delivery in case of Mode of delivery is Post / Courier.
City	[Optional, Alphanumeric, 26] Type the city of the delivery in case of Mode of delivery is Post / Courier..
Country	[Optional, Drop-Down] Select the country of the delivery in case of Mode of delivery is Post / Courier from the drop-down list.
Zip/Postal Code	[Optional, Numeric, 10] Type the zip/postal code.
Email	[Optional, Alphanumeric, 40] Type the beneficiary email address.
Template Access Type	[Optional, Drop-Down] Select template access type from the drop-down list. Options are: • Public • Private
Terms and Conditions	[Mandatory, Checkbox] Click the **Terms and Conditions** check box to accepts the term and conditions

1. Click the **Initiate** button. The system displays the **International Draft - Verification** screen.

International Draft - Verification

```
International Draft - Verification                          12-12-2011 11:22:40 GMT +0530
----------------------------------------------------------------------------------------

        User Reference Number:
              Source Account:  000201 TBR TBR000347

Beneficiary Details
            Beneficiary Name:  BEN1

Draft Details
            Draft Favouring  ABC
            Draft Payable at  INDIA                              City:  Bangalore
                Draft Amount:  121
              Draft Currency:  USD
                    Pay now:  03-12-2007

Other Details
        Remitter's Instruction:  International Draft

                  Narrative:  International Draft

Delivery Details
          Mode of Delivery  Post/Courier
                      Name:  CORPORATE 1
                   Address:  P BOX NO 111
                            LONDON
                            UNITED KINGDOM
                       City:
                    Country:  GB
           Zip/Postal Code:  4000121
                      Email:  abc@cd.com

        Template Access Type:

                                                            [ Change ]  [ Confirm ]

* Indicates mandatory fields.** Indicates mandatory if particular option is enabled.
```

2. Click the **Confirm** button. The system displays the **International Draft - Confirmation screen** **w**ith the status message.
   OR
   Click the **Change** button to navigate to the previous screen.

International Draft - Confirmation

Your request has been comlpeted successfully.
Transaction submitted for International Draft having reference 111968854079732 has been Auto Authorized .

International Draft - Confirmation   12-12-2011 11:22:40 GMT +0530

User Reference Number:
Source Account: 000201 TBR TBR000347

Beneficiary Details
Beneficiary Name: BEN1

Draft Details
Draft Favouring ABC
Draft Payable at INDIA   City: Bangalore
Draft Amount: 121
Draft Currency: USD
Pay now: 03-12-2007

Other Details
Remitter's Instruction: International Draft

Narrative: International Draft

Delivery Details
Mode of Delivery Post/Courier
Name: CORPORATE 1
Address: P BOX NO 111
LONDON
UNITED KINGDOM
City:
Country: GB
Zip/Postal Code: 4000121
Email: abc@cd.com

Template Access Type:

OK

Disclaimer

3. Click the **OK** button. The system displays **International Draft** screen.

4. Refer **Additional Options** sections for options like Save as Draft/Templates, Save and Submit, View Limits.

11. SEPA Credit Transfer

This option is used for the SEPA credit transfer. The credit transfer is an instruction from a customer to their bank authorizing the bank to debit amount from the customer's account, and pass on the credit to his beneficiary account in another Bank or Financial Institution.

Navigate through the menus to **Payments > Within Country > SEPA Credit Transfer.**

SEPA Credit Transfer

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SEPA Credit Transfer   09-12-2011 15:32:02 GMT +0530

Existing Template ○ [   ] 🔍
Make New Payment ◉

User Reference Number [   ]
OIN: [   ]
OIN Description: [   ]
Source Account.* [000000002 00000000206 Bank Futura ▼] ⦿ 454,123.00 USD

Beneficiary Details
Beneficiary Id:* [   ] 🔍
Name:* [   ]
Beneficiary Account (IBAN):* [   ]

Beneficiary Bank Details
Beneficiary Bank Code (BIC):* [   ] 🔍

Payment Details
Amount:* [   ]
Currency [EUR]
Pay now ◉
Pay later ○ [   ] ▦

Other Details
Narrative [   ]
Template Access Type [Select ▼]

[View Limits] [Save as Draft] [Save as Template] [Initiate] [Save and Submit]

* Indicates mandatory fields.** Indicates mandatory if particular option is enabled.

Field Description

Field Name	Description
One of the radio buttons has to be selected from the following two options.	
Existing Template	[Optional, Radio Button] Click the **Existing Template** radio button to select the existing payment template for funds transfer.
Make New Payment	[Optional;, Radio Button] Click the Make New Payment radio button to make a new funds transfer entry.
User Reference Number	[Optional, Alphanumeric, 40] Type the user reference number which identifies this transaction.
OIN	[Optional, Alphanumeric, 35] Type the originator identification number.
OIN Description	[Optional, Alphanumeric, 40] Type the description originator identification number.

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Field Name	Description
Source Account	[Mandatory, Drop-Down] Select the source account from the drop-down list. Click the 🔴 button. The system will automatically fetch and display the available balance for the selected source account.
Beneficiary Details	
Beneficiary ID	[Mandatory, Alphanumeric, 10] Type the beneficiary ID
Name	[Mandatory, Alphanumeric, 35] Type the name of the beneficiary.
Beneficiary Account (IBAN)	[Mandatory, Alphanumeric, 35] Type the beneficiary IBAN number.
Beneficiary Bank Details	
Beneficiary Bank Code (BIC)	[Mandatory, Lookup] Click the lookup button to select the beneficiary bank code.
Payment Details	
Amount	[Mandatory, Numeric, 15, Two] Type the amount for the credit transfer.
Currency	[Display] This field displays the currency.
One of the radio buttons has to be selected from the following two options.	
Pay Now	[Optional, Radio Button] Click the **Pay Now** radio button to set earliest date.
Pay Later	[Optional, Radio Button, Pick List] Click the **Pay Later** radio button to set date. Select the date from the pick list.
Other Details	
Narrative	[Optional, Alphanumeric, 35] Type the narrative for the transaction.

Field Name	Description
Template Access Type	[Mandatory, Drop-Down]
	Select the template access type from the drop-down list.
	The option are as follows:
	• Public
	• Private

1. Click the **Initiate** button. The system displays **SEPA Credit Transfer - Verify** screen.

SEPA Credit Transfer - Verify


```
SEPA Credit Transfer - Verify                              09-12-2011 15:34:38 GMT +0530
..........................................................................................

          User Reference Number:  ABCD1234
                           OIN:  UK81ZZZSMSPVTLTD
               OIN Description:  SEPA OIN
                Source Account:  00000000206 000 000000002

Beneficiary Details
                 Beneficiary Id:  1231232313
                          Name:  dasd
     Beneficiary Account (IBAN):  34234

Beneficiary Bank Details
   Beneficiary Bank Code (BIC):  APACBH6101

Payment Details
                        Amount:  112
                      Currency:  EUR

Other Details
                      Narrative:  SEPA Credit Payment

                                                          Change    Confirm
```

2. Click the **Confirm** button. The system displays the **SEPA Credit Transfer - Confirm** screen with the status message.
OR
Click the **Change** button to navigate to the previous screen.

SEPA Credit Transfer - Confirm

✓ Your request has been comlpeted successfully.
Transaction submitted for SEPA Credit Transfer having reference 139573392075228 has been Auto Authorized .

SEPA Credit Transfer - Confirm   09-12-2011 15:34:38 GMT +0530

Host Reference Number: SEP361612282939

User Reference Number: ABCD1234
OIN: UK81ZZZSMSPVTLTD
OIN Description: SEPA OIN
Source Account: 00000000206 000 000000002

Beneficiary Details
Beneficiary Id: 1231232313
Name: dasd
Beneficiary Account (IBAN): 34234

Beneficiary Bank Details
Beneficiary Bank Code (BIC): APACBH6101

Payment Details
Amount: 112
Currency: EUR

Other Details
Narrative: SEPA Credit Payment

OK

---

3.   Click the **OK** button. The system displays **SEPA Credit Transfer** screen.

4.   Refer **Additional Options** sections for options like Save as Draft/Templates, Save and Submit, View Limits.

12. SEPA Card Payments

This option is used for the card payment .The card payment is an instruction from a customer to their bank authorizing the bank to debit varying amounts from his Credit card, and pass on the credit to his creditor' a account in another Bank or Financial Institution.

Navigate through the menus to **Payments > Within Country > SEPA Card Payments.**

SEPA Card Payments

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Field Description

Field Name	Description
One of the radio buttons has to be selected from the following two option.	
Existing Template	[Optional, Radio Button] Click the **Existing Template** radio button to select the existing payment template for funds transfer.
Make New Payment	[Optional, Radio Button] Click the **Make New Payment** radio button to make a new funds transfer entry.
User Reference Number	[Optional, Alphanumeric, 40] Type the user reference number which identifies this transaction.
OIN	[Mandatory, Alphanumeric, 35] Type the originator identification number. The OIN is the unique number given to participants who are authorized to use the Direct Debit Scheme.
SEPA Card Number	[Mandatory, Numeric, 16] Type the SEPA card number.
OIN Description	[Mandatory, Alphanumeric, 40] Type the description originator identification number.

Field Name	Description
Beneficiary Details	
Beneficiary ID	[Mandatory, Lookup]
	Click the lookup button to select the beneficiary ID.
Name	[Display]
	This field displays the beneficiary name.
Beneficiary Account (IBAN)	[Display]
	This field displays the beneficiary IBAN.
Beneficiary Email	[Display]
	This field displays the beneficiary email.
Beneficiary Bank Details	
Beneficiary Bank Code (BIC)	[Mandatory, Lookup]
	Click the lookup button to select the beneficiary bank code.
Payment Details	
Amount	[Mandatory, Numeric, 15]
	Type the amount for the credit transfer.
Currency	[Display]
	This field displays the currency.
One of the radio buttons has to be selected from the following three option.	
Pay Now	[Optional, Radio Button]
	Click the **Pay Now** radio button to set earliest date.
Pay on	[Optional, Radio Button, Pick List]
	Click the **Pay On** radio button to set date.
	Select the date from the pick list.
Setup Standing Instruction	[Optional, Radio Button]
	Select **Setup Standing Instruction** radio button for the setting an instructions.
SI Execution Frequency	[Conditional, Drop-Down]
	Select the standing instruction execution frequency from the drop-down list.
	This field is enabled if the **Setup Standing Instructions** radio button is selected.

Field Name	Description
First Execution Date	[Conditional, Pick List]
	Select the first execution date from the pick list.
	This field is enabled if the **Setup Standing Instructions** radio button is selected.
Expiry Date	[Conditional, Pick List]
	Select the standing instruction Expiry date from the Calendar pick list.
	This field is displayed if you select the **Setup Standing Instruction** option.
Other Details	
Narrative	[Optional, Alphanumeric, 35]
	Type the narrative for the transaction.
Template Access Type	[Optional, Drop-Down]
	Select the template access type from the drop-down list.
	The option are as follows:
	• Public
	• Private

1. Click the **Initiate** button. The system displays **SEPA Card Payment Verify** screen.

SEPA Card Payment Verify

2. Click the **Confirm** button. The system displays **SEPA Card Payment Confirm** screen.
OR
Click the **Change** button to change the inputs.

SEPA Card Payment Confirm

3. Click the **OK** button. The system displays **SEPA Card Payments** screen.

4. Refer **Additional Options** sections for options like Save as Draft/Templates, Save and Submit, View Limits.

> **Note**: Online Integration for this transaction with FLEXCUBE UBS is not available currently.

13. UK Payments

This option is used to initiate the payment through payment networks available in UK.

Navigate through the menus to **Payments > Within Country > UK Payments.**

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UK Payments

Field Description

Field Name	Description
One of the radio buttons has to be selected from the following two options.	
Existing Template	[Optional, Radio Button]
	Click the **Existing Template** option button to select the existing payment template for funds transfer.

Field Name	Description
Make New Payment	[Optional, Radio Button] Click the **Make New Payment** to create the new payment template.
Type of Payments	[Mandatory, Radio Button] Select the type of payment. The options are as follows: • Non - Urgent • Urgent • Faster UK Payments
User Reference Number	[Optional, Alphanumeric, 40] Type the user reference number which identifies this transaction.
Source Account	[Mandatory, Drop-Down] Select the source account from the drop-down list. Click the 🔴 button. The system will automatically fetch and display the available balance for the selected source account.
Beneficiary Details	
Beneficiary Name	[Mandatory, Lookup] Click the lookup button to select the beneficiary name.
Beneficiary Account	[Display] This field displays the beneficiary account.
Beneficiary Email	[Display] This field displays the beneficiary email.

The following fields are displayed if the **Non – Urgent** OR **Faster UK payment** radio button is selected as a payment type**.**

Beneficiary Bank Details

Field Name	Description
Beneficiary Bank Details	[Mandatory, Radio Button] Select the beneficiary bank details. The options are as follow: • Bank Sort Code • Bank Details
Bank Sort Code	[Conditional, Lookup] Click the lookup button to select the bank code. This field is enabled if the **Bank Sort Code** is selected.

Field Name	Description
Bank Name	[Conditional, Alphanumeric, 40] Type the bank name. This field is enabled if the **Bank Details** is selected.
Bank Address	[Conditional, Alphanumeric, 40] Type the bank address. This field is enabled if the **Bank Details** is selected.
City	[Conditional, Alphanumeric, 40] Type the city. This field is enabled if the **Bank Details** is selected.

The following fields are displayed if **Urgent** radio button is selected as a payment type.

Field Name	Description
SWIFT Code	[Mandatory, Lookup] Click the lookup to select the SWIFT code.
Bank Name	[Display] This field displays the bank name.
Bank Address	[Display] This field displays the bank address.
City	[Display] This field displays the name of the city.
Country	[Display] This field displays the name of the country.
Payment Details	
Transfer Amount	[Mandatory, Numeric, 15] Type the amount for the credit transfer.
Transfer Currency	[Display] This field displays the transfer currency.

One of the radio buttons has to be selected from the following option.

Field Name	Description
Pay Now	[Optional, Radio Button] Select **Pay Now** radio button to set earliest date.
Pay Later	[Optional, Radio Button, Pick List] Select **Pay Later** radio button to set date. Select the date from the pick list.

Field Name	Description
Setup Standing Instruction	[Optional, Radio Button] Select **Setup Standing Instruction** radio button for setting up an instructions.
SI Execution Frequency	[Conditional, Drop-Down] Select the standing instruction execution frequency from the drop-down list. This field is enabled if the **Setup Standing Instructions** is selected.
First Execution Date	[Conditional, Pick List] Select the first execution date from the pick list. This field is enabled if the **Setup Standing Instructions** is selected.
Expiry Date	[Conditional, Pick List] Select the standing instruction Expiry date from the Calendar pick list. This field is displayed if you select the **Setup Standing Instruction** option.
Other Details	
Correspondence Charges	[Optional, Drop-Down] Select the correspondence charges from the drop-down list.
Narrative	[Optional, Alphanumeric, 35] Type the narrative for the transaction.
Template Access Type	[Optional, Drop-Down] Select the template access type from the drop-down list. The option are as follows: • Public • Private

1. Click the **Initiate** button. The system displays **UK Payments - Verify** screen.

UK Payments – Verify


```
UK Payments - Verify                                          09-12-2011 15:25:52 GMT +0530
- - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - -

        Type of Payment: Urgent

  User Reference Number:
         Source Account: 00000000206 000 000000002

Beneficiary Details
       Beneficiary Name: DFGDF
    Beneficiary Account: 345345345
      Beneficiary Email: XXCV@SD.COM

Beneficiary Bank Details
            SWIFT Code: BCITITM1
             Bank Name: BANCA INTESA SPA
          Bank Address: 131, VIA S. MARTINO VIAREGGIO        City: VIAREGGIO
                                                          Country: ITALY

Payment Details
        Transfer Amount: 112.00 EUR           Deal Details
                                              Prebooked
                                              Online
      Transfer Currency: EURO                 Bank       112.00  EUR
                                              Total      112.00  EUR

Other Details
  Correspondance Charges: Beneficiary (BEN)
               Narrative: UK Payment
    Template Access Type:
                                                              Confirm   Change
```

2. Click the **Confirm** button. The system displays **UK Payments – Confirm** screen.
   OR.
   Click the **Cancel** button to navigate to the previous screen.

UK Payments - Confirm

✓	UK Payment has been successfully initiated Transaction submitted for UK Payments having reference 144110748075210 has been Auto Authorized .

UK Payments - Confirm   09-12-2011 15:25:52 GMT +0530

- -

Type of Payment: Urgent

User Reference Number: Source Account: 00000000206 000 000000002

Beneficiary Details
Beneficiary Name: DFGDF
Beneficiary Account: 345345345
Beneficiary Email: XXCV@SD.COM

Beneficiary Bank Details
SWIFT Code: BCITITM1
Bank Name: BANCA INTESA SPA
Bank Address: 131, VIA S. MARTINO VIAREGGIO   City: VIAREGGIO
                                                               Country: ITALY

Payment Details
Transfer Amount: 112.00 EUR

Deal Details
Prebooked
Online
Bank   112.00   EUR
Total   112.00   EUR

Transfer Currency: EURO

Other Details
Correspondance Charges: Beneficiary (BEN)
Narrative: UK Payment
Template Access Type:

Payment Rate Details

	Sr No	Deal Number	Currency Pair	Buy Amount	Sell Amount	Rate	Deal Value Date
Bank Rate	1		USD / EUR	112.00 EUR	8.69 USD	12.882600	14-11-2011
Total Amount / Average Rate				**112.00 EUR**	**8.69 USD**	**12.882600**	
Total Payment Amount / Weighted Average Rate				**112.00 EUR**	**8.69 USD**	**12.882600**	

OK

3. Click the **OK** button. The system displays **UK Payments** screen.

4. Refer **Additional Options** sections for options like Save as Draft/Templates, Save and Submit, View Limits.

Note: Online Integration for this transaction with FLEXCUBE UBS is not available currently.

14. View Standing Instruction

Standing Instruction facility allows you to intimate the bank in advance to transfer funds between your current and savings accounts in the bank periodically. Whenever these kind of periodic transactions are to be effected, you can instruct the bank to do the same by setting up a standing instruction (SI). This section enables to view and cancel the standing instruction.

Navigate through the menus to **Payments > Recurring Transfer and Payments > View Standing Instructions.**

Standing Instructions View

Field Description

Field Name	Description
Source Account	[Mandatory, Drop-Down]
	Select the source account from which funds are transferred.
Transfer Mode	[Optional, Drop-Down]
	Select the type of transfer from the drop-down list.

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Field Name	Description
First Execution Date From	[Optional, Pick list] Select the start date for the standing instruction from the pick list.
First Execution Date To	[Optional, Pick list] Select the end date for the standing instruction from the pick list.
Reference No	[Optional, Numeric] Type the standing instruction reference number.
Frequency Type	[Optional, Drop-Down] Select the execution SI frequency from drop down list.

1. Click the **Submit** button. The system displays **Standing Instructions View** screen with the details.

Standing Instruction View

Field Description

Field Name	Description
Reference No	[Display] This field displays the standing instruction reference number.
Transfer Mode	[Display] This field displays the type of transfer.
Status	[Display] This field displays the status of SI.
Amount	[Display] This field displays the amount of the SI.
Account	[Display] This field displays Source account from which funds are transferred.

Field Name	Description
Branch	[Display]
	This field displays the branch name of the source account.
First Execution Date	[Display]
	This field displays the initiation date of SI.

2. Click the **Reference No** link to view the details of SI. The system displays **Standing Instructions View – within Bank Transfer** screen.

Standing Instructions View

3. Click the **Back** button to go to the previous screen.

15. Standing Instruction Cancellation

To cancel standing instruction

Navigate through the menus to **Payments > Recurring Transfer and Payments > Standing Instruction Cancellation**.

Standing Instructions Cancellation

Field Description

Field Name	Description
Source Account	[Mandatory, Drop-Down] Select the source account from which funds are transferred
Transfer Mode	[Optional, Drop-Down] Select the type of transfer.

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Field Name	Description
First Execution Date From	[Optional, Pick list] Select the first execution date from which the search should begin from the pick list.
First Execution Date To	[Optional, Pick list] Select the end date for the first execution from the pick list.
Reference No	[Optional, Numeric] Type the standing instruction reference number.
Frequency Type	[Optional, Drop-Down] Select the execution SI frequency from drop down list.

1. Click the **Submit** button. The system displays Standing Instructions for cancellation in the **Standing Instruction Cancellation** screen.

Standing Instructions Cancellation

Field Description

Field Name	Description
Reference No	[Display] This field displays the standing instruction reference number.
Transfer Mode	[Display] This field displays the type of transfer.
Status	[Display] This field displays the status of SI.
Amount	[Display] This field displays the amount of SI.
Account	[Display] This field displays Source account from which funds are transferred.

Field Name	Description
Branch	[Display]
	This field displays the branch name of the source account.
First Execution Date	[Display]
	This field displays the initiation date of SI.

2.   Click the **Reference No link** of SI that has to be cancelled. The system displays **Standing Instruction Cancellation – Within Bank Transfer – Verify** screen.

Standing Instructions Cancellation- Within Bank Transfer - Verify

3.   Click **Confirm** to cancel the Standing Instruction. The system displays **Standing Instruction Cancellation – within Bank Transfer – Confirm** screen.

> OR
> Click the **Change** to change the Standing Instruction that has to be cancelled.

Standing Instructions Cancellation - Confirm

4. Click the **OK** button. The system displays initial **Standing Instruction Cancellation** screen.

16. Pending Transfers

This section enables the customers to view the pending transfers whether it is move money in or move money out and group them for clarity purpose. It also allows canceling any pending transfers from the system.

Navigate through the menus to **Payments > Pending Transfer.**

Pending Transfers

Pending Transfers

Select Type: [All ▼]

Note:-

Domestic Funds Collection (SEPA Direct debit, Move Money In)

Domestic Funds Transfer (Fixed Domestic Trasfer, SEPA Credit Transfer, Move Money Out)

International Draft

SWIFT Transfer (International Transfer)

Within Bank Transfer (Own Account Transfer, Internal Account Transfer)

[GO]

	Transfer Type	Host Reference Number	Source Account	Destination Account	Transfer Date	Amount	Status
○	Within Bank Transfer	QT1FTIN110900008	QT100177402	QT100177909	15-04-2011	USD 1.00	Pending
○	Within Bank Transfer	QT1FTIN110900009	QT100177402	QT100177911	15-04-2011	USD 1.00	Cancelled
○	Within Bank Transfer	QT1FTIN110900062	QT100177909	QT100177402	15-04-2011	USD 250.00	Pending
○	Within Bank Transfer	QT1FTIN110900068	QT100177401	QT100177402	15-04-2011	INR 4,861.55	Pending
○	Within Bank Transfer	QT1FTIN110900069	QT100177401	QT100177909	15-04-2011	INR 150.00	Pending
○	Within Bank Transfer	QT1FTIN110900070	QT100177401	QT100177911	15-04-2011	INR 100.00	Pending
○	SWIFT Transfer	QT1FTOC110900067	QT100177401		15-04-2011	INR 0.00	In Progress
○	SWIFT Transfer	QT1FTOC110900113	QT100177909	1000000068	30-04-2011	USD 23.54	Pending
○	Within Bank Transfer	QT1FTON110900034	QT100177402	QT100177909	15-04-2011	USD 500.00	Pending
○	Within Bank Transfer	QT1FTON110900073	QT100177911	1000000967	15-04-2011	USD 4.00	Pending
○	Within Bank Transfer	QT1FTON110900082	QT100177911	QT200177701	30-04-2011	USD 2.53	Pending
○	International Draft	QT1MCKP110900021	QT100178207	262000001	15-04-2011	USD 100.00	Pending
○	Domestic Funds Transfer	QT1OUPA110900076	QT100177401	PL003944111	15-04-2011	INR 1,250.00	Pending
◉	International Draft	QT2MCKP110900031	QT200177905	262000001	16-04-2011	GBP 0.37	Pending

[Cancel Transfer]

Field Description

Field Name	Description
Transfer Type	[Display] This column displays the type of transfer.
Host Reference Number	[Display] This column displays the host reference number.
Source Account	[Display] This column displays the source account for the transaction.
Destination Account	[Display] This column displays the destination account for the transaction.
Transfer Date	[Display] This column displays the transfer date for the transaction.
Amount	[Display] This column displays the amount of the transaction.
Status	[Display] This column displays the reason due to which the transfer is pending.

1. Select any of the Transfer Type radio button of which the transfer is to be canceled.
2. Click the **Cancel Transfer** button. The system displays the **Pending Transfer View – Cancel Verify** screen.

Pending Transfers View – Cancel Verify

Pending Transfers View - Cancel Verify	11-08-2010 16:08:34
Customer Id: 333000028	Host Reference Number: 333STE1080040153
Source Account: 33300003809	Destination Account: 256010010
Transfer Date: 04-02-2008	Amount: 105.00 USD
	Change Confirm

3. Click the **Confirm** button. The system displays **Pending Transfer - Cancel – Confirm** screen.
   OR
   Click the **Change** to change the entered details.

Pending Transfers – Cancel - Confirm

Transaction submitted for Cancel Pending Transfers having reference 131370177152708 has been Auto Authorized .					

Pending Transfer - Cancel - Confirm   11-08-2010 00:38:34 GMT -1000

Transfer Type	Host Reference Number	Source Account	Destination Account	Transfer Date	Amount
International Draft	333STE1080040153	33300003809	256010010	04-02-2008	105.00 USD

OK

4. Click the **OK** button. The system displays **Pending Transfer** screen.

17. Inward Remittance Inquiry

Using this option, you can inquire on inward remittance received on an account.

Navigate through the menus to **Collection and Remittances > Inward Remittance Inquiry.**

Inward Remittance Inquiry

Field Description

Field Name	Description
Account Number	[Mandatory, Drop-Down] Select the account number from the drop-down list. Click the ⬤ button. The system will automatically fetch and display the available balance for the selected account.
Currency	[Mandatory, Drop-Down] Select the currency from the drop-down list.
Channel Type	[Mandatory, Drop-Down] Select the channel type from the drop-down list.

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Field Name	Description
Amount From	[Optional, Numeric, 15]
	Type the minimum amount range for search criteria.
Amount To	[Optional, Numeric, 15]
	Type the maximum amount range for search criteria.
	Note: The amount to set here cannot be less than the amount from.
From Date	[Optional, Pick list]
	Select the start date of the period, for which you want to view the inward remittance inquiry, from the pick list.
	The start date should not be greater than the current date.
To Date	[Optional, Pick list]
	Select the end date of the period, for which you want to view the inward remittance inquiry, from the pick list.
	The end date should be greater than or equal to start date.

1. Click the **Search** button. The system displays the **Inward Remittance Inquiry** results screen.

Inward Remittance Inquiry

Column Description

Column Name	Description

Column Name	Description
Transaction Ref. No.	[Display] This column displays the transaction reference number.
Transaction Date	[Display] This column displays the transaction date.
Debit Amount and Currency	[Display] This column displays the currency and amount.
Credit Amount and Currency	[Display] This column displays the credit currency and amount.
Remitter Bank	[Display] This column displays the name of the Remitter bank.
Remitter Name	[Display] This column displays the name of the remitter.

2. Click ⏩ or ⏪ to navigate to the next or previous page in the list, respectively.

3. Click ⏮ or ⏭ to navigate to the first or last page in the list, respectively.

4. Click the **Download** 📥 button, to download the complete statement. The system displays the **Inward Remittance Inquiry** download screen.

5. Click the **reorder** button 📄 to reorder the columns or select the columns that appear in the list.

6. Click the **Print** button 🖨 to print the data.

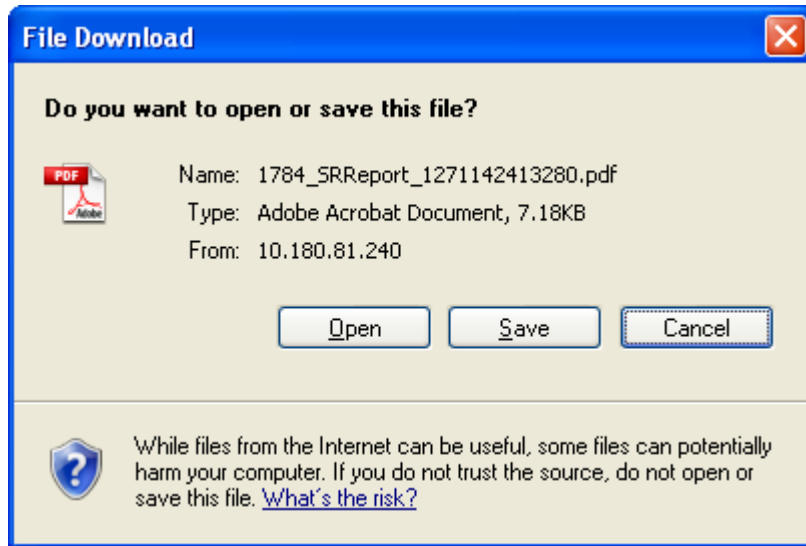7. Click on **Edit** button 📝 column to edit the number of columns.

Download Inward Remittance Inquiry

Field Description

Field Name	Description
Download Type	[Mandatory, Drop-Down]
	Select the appropriate report type from the drop-down list.
	The options are as follows:
	• Page Layout
File Format	[Conditional, Drop-Down]
	Select the appropriate type of file format from the drop-down list. The options are as follows:
	• PDF
	• XLS
	• HTML
	• RTF

8. Select the download type and file format from the drop-down list.

9. Click the ⟪ button to exclude the option from downloading.

10. Click the ⟫ button to included the option for downloading. All the fields are, by default, included.

11. Click the **Download** button. The system displays the **File Download** message box.
OR
Click the **Close** button to close the downloading.

File Download

12. Click the **Save** button to save the file on your file system. The system displays the **Save As** dialog box.

13. Enter the name for the file and the location and click on the **Save** button. Once the download is complete, the system displays the **Download complete** message box.

Download Complete

14. Click the **Open** button to open the file or click the **Close** button to view the file later.
    OR
    Click the **Open Folder** button to open the folder in which the file is saved
    OR
    Click the **Close** button to close the **Download Outward Guarantee** dialog box.

15. Click the **Transaction Ref. No**. hyperlink in the **Inward Remittance Inquiry** screen. The system displays **Inward Remittance Details** screen.

Inward Remittance Detail

```
Inward Remittance Details                                    12-12-2011 12:46:29 GMT +0530
-----------------------------------------------------------------------------------------

        Transaction Ref.No.: 010OUCL073400001

Funds Received From
                    Name: Graham McGill
         Bank and Branch: Royal Bank Of Scotland
          Account Number: GB43RBOS83191900181202

Funds Deposited To
          Account Number: 000263GBP01
                  Branch: 010

Transaction Details
           Received Funds: GBP  152.00
       Funds Received on: 10-12-2007
        Funds Credited on: 10-12-2007
           Credited Funds: GBP  152.00

Other Details
       Remittance Purpose:
                  Remark:

                                                                        Back
```

Field Description

Field Name	Description
Transaction Ref. No.	[Display] This field displays the transaction reference number for which the data is displayed.
Funds Received From	
Name	[Display] This field displays the name of the remitter.
Bank and Branch	[Display] This field displays the name of the bank and branch of the remitter.
Account Number	[Display] This field displays the amount number of the sender.
Funds Deposited To	
Account Number	[Display] This field displays the amount number of the receiver.
Branch	[Display] This field displays the name of the branch of the receiver.
Transaction Details	

Field Name	Description
Received Funds	[Display]
	This field displays the amounts of funds received.
Funds Received On	[Display]
	This field displays the date on which funds are received.
Funds Credited On	[Display]
	This field displays the date on which the funds are credited on receiver's account.
Credited Funds	[Display]
	This field displays the amount credited to the account.
Other Details	
Remittance Purpose	[Display]
	This field displays the purpose of remittance.
Remark	[Display]
	This field displays the remarks.

16. Click the **Back** button to go to the previous screen.

18. Outward Remittance Inquiry

This option provides inquiry of outward remittances sent through various domestic and international channels.

Navigate through the menus to **Collection and Remittances > Outward Remittance Inquiry.**

Outward Remittance Inquiry

Outward Remittance Inquiry	12-12-2011 12:53:23 GMT +0530
Account Number*: 000000002 00000000206 Bank Futura ▾ ▶ 454,123.00 USD	
Currency*: All ▾	Channel Type*: All ▾
Amount From:	Amount To:
From Date:	To Date:
	Search

Field Description

Field Name	Description
Account Number	[Mandatory, Drop-Down] Select the account number from the drop-down list. Click the ▶ button. The system will automatically fetch and display the available balance for the selected account.
Currency	[Mandatory, Drop-Down] Select the currency from the drop-down list.

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Field Name	Description
Channel Type	[Mandatory, Drop-Down]
	Select the channel type from the drop-down list.
Amount From	[Optional, Numeric, 15]
	Type the minimum amount range for search criteria.
Amount To	[Optional, Numeric, 15]
	Type the maximum amount range for search criteria.
	Note: The amount to set here cannot be less than the amount from.
From Date	[Optional, Pick list]
	Select the start date of the period, for which you want to view the Inward Remittance Inquiry, from the pick list.
	The start date should not be greater than the current date.
To Date	[Optional, Pick list]
	Select the end date of the period, for which you want to view the Inward Remittance Inquiry, from the pick list.
	The end date should be greater than or equal to start date.

1. Click the **Search** button to find the list of Outward remittance made by you. The system displays the **Outward Remittance Inquiry** screen with the search result.

Outward Remittance Inquiry

Column Description

Column Name	Description
Transaction Date	[Display] This column displays the transaction date.
Credit Amount and Currency	[Display] This column displays the credit amount and currency.
Debit Amount and Currency	[Display] This column displays the debit amount and currency.
Beneficiary Bank	[Display] This column displays the name of the beneficiary bank.
Beneficiary Name	[Display] This column displays the beneficiary name.
Account	[Display] This column displays the account number of the customer.
Branch	[Display] This column displays the branch to which account belongs.
Customer Id	[Display] This column displays the customer id to which account belongs.
Transaction Reference Number	[Display] This column displays the transaction reference number. You can click on this link to view the transaction details.
Remittance Notes	[Display] This field will display any remarks or Notes attached with the remittance.

2. Click >> or << to navigate to the next or previous page in the list, respectively.

3. Click |<< or >>| to navigate to the first or last page in the list, respectively.

4. To download the complete statement, click the Download button. The system displays the Outward Remittance Inquiry dialog screen.

5. Click the **reorder** button to reorder the columns or select the columns that appear in the list.

6. Click the **Print** button to print the data.

7. Click on **Edit** button column to edit the number of columns.

Outward Remittance Inquiry Download

Field Description

Field Name	Description
Download Type	[Mandatory, Drop-Down]
	Select the appropriate report type from the drop-down list.
	The options are as follows:
	• Page Layout
File Format	[Conditional, Drop-Down]
	Select the appropriate type of file format from the drop-down list. The options available are
	• PDF
	• XLS
	• HTML
	• RTF

8. Select the download type and file format from the drop-down list.

9. Click the ⟨⟨ button to exclude the option from downloading.

10. Click the ⟩⟩ button to included the option for downloading. All the fields are, by default, included.

11. Click the **Download** button. The system displays the **File Download** message box.
OR
Click the **Close** button to close the downloading.

File Download

Oracle FLEXCUBE Direct Banking 12.0.2.0.0 User Manual Retail Transfer and
Payments

12. Click the **Save** button to save the file on your file system. The system displays the Save As dialog box.

13. Enter the name for the file and the location and click on the **Save** button. Once the download is complete, the system displays the Download complete message box.

Download Complete

14. Click the **Open** button to open the file or click the **Close** button to view the file later.
    OR
    Click the **Open Folder** button to open the folder in which the file is saved
    OR
    Click the **Close** button to close the Download Outward Guarantee dialog box.

15. Click the **Transaction Reference Number** hyperlink in the **Outward Remittance Inquiry** screen. The system displays **Outward Remittance Details** screen.

Outward Remittance Details

Field Description

Field Name	Description
Transaction Details	
Transaction Ref. No.	[Display] This field displays the transaction reference number.
Transaction Date	[Display] This field displays the date on which the transaction is received by the bank.
Account Debited	[Display] This field displays the account number that is to be debited.
Remittance Amount	[Display] This field displays the amount that is remitted.
Purpose of Remittance	[Display] This field displays the reason of remittance.
Funds Remitted To	
Beneficiary Name	[Display] This field displays the name of the beneficiary.
Beneficiary Address	[Display] This field displays the beneficiary address.

Field Name	Description
Beneficiary Account Number	[Display] This field displays the beneficiary account number.
Beneficiary Bank	[Display] This field displays the beneficiary bank name.
Beneficiary Bank Address	[Display] This field displays the address of the beneficiary's bank.
View SWIFT Advices	[Display, Hyperlink] This section displays SWIFT advices linked to the transaction

16. Click the **Cancel Payment** button to cancel the payment. The system displays **Stop Payment of Wired Transfer** screen.
OR
Click the **Back** button to go back to the previous screen.

Stop Payment of Wired Transfer

17. Click the **Submit** button. The system displays **Stop Payment of Wired Transfer Verify** screen.
OR
Click the **Back** button to go back to the previous screen.

Note: **For the further details about the screen, refer to the** Stop Payment of Wired Transfer **screen.**

19. Domestic Collection Inquiry

Using this option, you can inquire the status of the domestic cheques received and deposited with the bank.

Navigate through the menus to **Collection and Remittances > Domestic Collection Inquiry.**

Domestic Collection Inquiry

Field Description

Field Name	Description
Account Number	[Mandatory, Drop-Down] Select the account number from the drop-down list.
Cheque Currency	[Optional, Drop-Down] Select the cheque currency from the drop-down list.

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Field Name	Description
Cheque Status	[Optional, Drop-Down] Select the cheque status from the drop-down list. The options are: • Reversed • Rejected • Settled
From Date	[Optional, Pick List] Select the start date from the pick list.
To Date	[Optional, Pick List] Select the end date from the the pick list.
Amount From	[Optional, Numeric, 15] Type the lower limit of amount in this field.
Amount To	[Optional, Numeric, 15] Type the upper limit of amount in this field.

1. Click the **Search** button to find the list of Instruments sent for **Domestic Collection Inquiry**. The system displays search result in the **Domestic Collection Inquiry** screen.

Domestic Collection Inquiry

Column Description

Column Name	Description
Cheque Collection Date	[Display] This column displays the cheque collection date.
Cheque Number	[Display] This column displays Cheque Number for Collection.
Status	[Display] This column displays the status of the domestic collection.
Amount	[Display] This column displays the paid amount.
Clearing House Location	[Display] This column displays the clearing house location.
Collection Branch	[Display] This column displays the collection branch code.
Collection Branch Name	[Display] This column displays the collection branch name.
Debit Account Number	[Display] This column displays the debit account number.
Reference Number	[Display] This column displays the reference number.
Customer No	[Display] This column displays the customer number.
Credit Branch Name	[Display] This column displays the credit branch name.
Credit Account Number	[Display] This column displays the credit account number.

2. Click ![>>] or ![<<] to navigate to the next or previous page in the list, respectively.

3. Click ![|<<] or ![>>|] to navigate to the first or last page in the list, respectively.

4. To download the complete statement, click the Download ![icon] button. The system displays the beneficiary maintenance dialog screen.

5. Click the **reorder** button ![icon] to reorder the columns or select the columns that appear in the list.

6. Click the **Print** button ![icon] to print the data.

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7. Click on **Edit** button [icon] column to edit the number of columns.

Domestic Collection Inquiry – Download

Field Description

Field Name	Description
Download Type	[Mandatory, Drop-Down] Select the appropriate report type from the drop-down list. The available choices are: • Page Layout
File Format	[Conditional, Drop-Down] Select the appropriate type of file format from the drop-down list. The options available are • PDF • XLS • HTML • RTF

8. Select the download type and file format from the drop-down list.

9. Click the [icon] button to exclude the option from downloading.

10. Click the [>>] button to included the option for downloading. All the fields are, by default, included.

11. Click the **Download** button. The system displays the **File Download** message box.
OR
Click the **Close** button to close the downloading.

File Download

12. Click the **Save** button to save the file on your file system. The system displays the Save As dialog box.

13. Enter the name for the file and the location and click on the **Save** button. Once the download is complete, the system displays the Download complete message box.

Download Complete

14. Click the **Open** button to open the file or click the **Close** button to view the file later.
    OR
    Click the **Open Folder** button to open the folder in which the file is saved
    OR
    Click the **Close** button to close the **Download Outward Guarantee** dialog box.

20. FCY Collection Inquiry

This is the inquiry function which enables helpdesk users to track the status of the cheques received by the corporate customers and deposited with the bank. This functionality is relevant for Foreign Currency cheques. Once the customer deposits the cheque, and then on the value date sends the same for clearing (outward collection).

Navigate through the menus to **Collection and Remittances > FCY Collection Inquiry.**

FCY Collection Inquiry

Field Description

Field Name	Description
Account Number	[Mandatory, Drop-Down] Select the customer ID from the drop-down list.
Cheque Currency	[Mandatory, Drop-Down] Select the cheque currency from the drop-down list.

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Field Name	Description
Cheque Status	[Mandatory, Drop-Down] Select the cheque status from the drop-down list. The options are as follows: • All • Settled
From Date	[Optional, Pick List] Select the start date range from the pick list. By default, the system displays system date.
To Date	[Optional, Pick List] Select the end date range from the pick list. By default, the system displays system date. Note: **The date selected here should be greater than** From Date**.**
Amount From	[Optional, Numeric,15] Type the start amount range to search a record. All the records within the specified amount range will be displayed.
Amount To	[Optional, Numeric,15] Type the end amount range to search a record. All the records within the specified amount range will be displayed

1. Click the **Search** button. The system displays the **FCY Collection Inquiry** screen with the search result.

FCY Collection Inquiry

Field Description

Column Name	Description
Transaction Reference No	[Display] This column displays the transaction reference number.
Purchase/Collection Date	[Display] This column displays the date on which the cheque was financed or received.
Amount	[Display] This column displays the amount.
Cheque Number	[Display] This column displays the cheque number of the transaction.
Payer Bank	[Display] This column displays the name of the payer bank.
Status	[Display] This column displays the collection status of the cheque.
Clearing House Location	[Display] This column displays the clearing house location.

2. Click [>>] or [<<] to navigate to the next or previous page in the list, respectively.

3. Click [|<<] or [>>|] to navigate to the first or last page in the list, respectively.

4. To download the complete statement, click the Download [icon] button. The system displays the FCY Collection Inquiry dialog screen.

5. Click the **reorder** button [icon] to reorder the columns or select the columns that appear in the list.

6. Click the **Print** button [icon] to print the data.

7. Click on **Edit** button [icon] column to edit the number of columns.

FCY Collection Inquiry - Download

Field Description

Field Name	Description
Download Type	[Mandatory, Drop-Down]
	Select the appropriate report type from the drop-down list. The available choices are:
	• Page Layout
File Format	[Conditional, Drop-Down]
	Select the appropriate type of file format from the drop-down list. The options available are
	• PDF
	• XLS
	• HTML
	• RTF

8. Select the download type and file format from the drop-down list.

9. Click the [<<] button to exclude the option from downloading.

10. Click the [>>] button to included the option for downloading. All the fields are, by default, included.

11. Click the **Download** button. The system displays the **File Download** message box.
OR
Click the **Close** button to close the downloading.

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File Download

12. Click the **Save** button to save the file on your file system. The system displays the Save As dialog box.

13. Enter the name for the file and the location and click on the **Save** button. Once the download is complete, the system displays the Download complete message box.

Download Complete

14. Click the **Open** button to open the file.
    OR
    Click the **Open Folder** button to open the folder in which the file is saved
    OR
    Click the **Close** button to close the **Download Outward Guarantee** dialog box.

21. View Draft Details

Using this option you can view the draft details and also can stop payments of drafts.

Navigate through the menus to **Payments > View Draft Details.**

View Draft Details

View Draft Details	12-12-2011 11:44:25 GMT +0530
Instrument Type*: International Demand Draft	Instrument Serial Number:
Source Account: 000000002 00000000206 Bank Futura	
● 454,123.00 USD	
Beneficiary Name: Starts with	Currency: All
Amount From:	Amount To:
From Date:	To Date:
	Search

Field Description

Field Name	Description
Instrument Type	[Mandatory, Drop-Down]
	Select the instrument type from the drop down list.
Source Account	[Optional, Drop-Down]
	Select the source account from the drop down. Click the ● button. The system will automatically fetch and display the available balance for the selected source account.

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Field Name	Description
Beneficiary Name	[Optional, Alphanumeric, 35] Type the beneficiary name to be searched.
Currency	[Optional, Drop-Down] Select the currency from the drop-down list.
Amount From	[Optional, Numeric, 13.Two] Type the amount from which the search should begin.
Amount To	[Optional, Numeric, 13.Two] Type the end amount for the search.
From Date	[Optional, Pick List] Select the start date range from the drop-down or pick list.
To Date	[Optional, Pick List] Select the end date range from the drop-down or pick list. The date selected here should be greater than from Date**.**

1. Click the **Search** button. The system displays the **View Draft Details** screen with the search result.

View Draft Details

Field Description

Column Name	Description
Instrument Serial Number	[Display] This column displays the instrument serial number.
Accounts	[Display] This column displays the accounts.

Column Name	Description
Beneficiary Name	[Display] This column displays the beneficiary name.
Currency	[Display] This column displays the currency of the draft amount.
Issue Date	[Display] This column displays the issue date of the draft.
Amount	[Display] This column displays the amount of the draft.

2. Click ⬜ or ⬜ to navigate to the next or previous page in the list, respectively.

3. Click ⬜ or ⬜ to navigate to the first or last page in the list, respectively.

4. Click the Download ⬜ button to download the complete statement. The system displays the **View Draft Details** dialog screen.

5. Click the **reorder** button ⬜ to reorder the columns or select the columns that appear in the list.

6. Click the **Print** button ⬜ to print the data.

7. Click on **Edit** button ⬜ column to edit the number of columns.

View Drafts Details - Download

Field Description

Field Name	Description
Download Type	[Mandatory, Drop-Down] Select the appropriate report type from the drop-down list. The available choices are: • Page Layout
File Format	[Conditional, Drop-Down] Select the appropriate type of file format from the drop-down list. The options available are • PDF • XLS • HTML • RTF

8. Select the download type and file format from the drop-down list.

9. Click the ⟨⟨ button to exclude the option from downloading.

10. Click the ⟩⟩ button to included the option for downloading. All the fields are, by default, included.

11. Click the **Download** button. The system displays the **File Download** message box.
    OR
    Click the **Close** button to close the downloading.

File Download

12. Click the **Save** button to save the file on your file system. The system displays the Save As dialog box.

13. Enter the name for the file and the location and click on the **Save** button. Once the download is complete, the system displays the **Download complete** message box.

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Payments

Download Complete

14. Click the **Open** button to open the file or click the **Close** button to view the file later.
    OR
    Click the **Open Folder** button to open the folder in which the file is saved
    OR
    Click the **Close** button to close the Download Outward Guarantee dialog box.

15. Click the **Instrument Serial Number** hyperlink in the View Draft Details screen. The system displays the **Stop Payments Of Drafts** screen.

Stop Payments of Drafts

Field Description

Field Name	Description
Instrument No	[Display] This field displays the instrument number.
Account	[Optional, Drop-Down] This field displays the account mentioned in the draft.
Amount	[Display] This field displays the draft amount.
Currency	[Display] This field displays the currency of the draft amount.
Issue Date	[Display] This field displays the issue date of the draft.
Beneficiary Name	[Display] This field displays the beneficiary name.
Reason	[Mandatory, Drop-Down] Select the reason for stopping the draft payment from the dropdown list.
Specify Reason	[Mandatory, Drop-Down] Type the beneficiary name to be searched.
Action	[Mandatory, Drop-Down] Select the action to be performed on the draft, from the dropdown list.
Refund Account Number	[Conditional, Drop-Down] Type the from amount i.e. lower limit of amount. Note: This field is enabled only if you select
User Reference	[Optional, Numeric, 15] Type the user reference number.

16. Click the **Submit** button. The system displays **Stop Payment Of Demand Draft/Pay Order** - **Verify** screen.
OR
Click the **Back** button to navigate to the previous screen.

Stop Payment Of Demand Draft/Pay Order – Verify

Stop Payment Of Demand Draft/Pay Order - Verify	12-12-2011 16:50:34 GMT +0530

Instrument Details

Instrument No: 123432	Amount: 121
Account: 00000000206 000 000000002	Issue Date: 13-12-2011
Currency: USD	Beneficiary Name: Ben1

Additional Information

Action: Issue duplicate draft	Reason: Lost
User Reference: 121212	

Back   Confirm

17. Click the Confirm button. The system displays **Stop Payment Of Demand Draft/Pay Order - Confirm** screen.
    OR
    Click the **Back** button to navigate to the previous screen.

Stop Payment Of Demand Draft/Pay Order – Confirm

Transaction submitted for Stop Payment of Drafts having reference 208292825082372 has been Auto Authorized .

Stop Payment Of Demand Draft/Pay Order - Confirm	12-12-2011 16:50:34 GMT +0530

Instrument Details

Instrument No: 123432	Amount: 121
Account: 00000000206 000 000000002	Issue Date: 13-12-2011
Currency: USD	Beneficiary Name: Ben1

Additional Information

Action: Issue duplicate draft	Reason: Lost
User Reference: 121212	

OK

18. Click the **OK** button. The system displays **Stop Payment Of Draft** screen.

22. Service Requests

Using this option you can initiate a service request for any transaction given in the list.

To initiate service request:

1. Logon to the **Internet Banking** application.

2. Navigate through the menus to **Customer Services > New Service Request**. The system displays the **Service Request** screen.

Service Request

Service Request	09-08-2010 20:35:01 GMT -1000
Select Transaction : Select Service Request ▼	
	Submit

Field Description

Field Name	Description
Select Transaction	[Mandatory, Drop-Down] Select the transaction from the drop-down list.

3. Select the transaction for which the request needs to be given and click the **Submit button**.

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22.1. Stop Payment of Drafts

Using this option you can raise a request to stop payment of drafts.

Stop Payment of Drafts

Stop Payment Of Drafts		12-12-2011 16:49:38 GMT +0530
Instrument Details		
Instrument No*:	Amount*:	121
Account*:	000000002 00000000206 Bank Futura	Issue Date*: 13-12-2011
454,123.00 USD		
Currency*:	USD	Beneficiary Name*: Ben1
Additional Information		
Reason*:	Lost	
Specify Reason**:		
Action*:	Issue duplicate draft	
Refund Account Number**:	Select	
User Reference:	121212	
	Another Service Request	Submit
* Indicates mandatory fields.** Indicates mandatory if particular option is enabled.		

Field Description

Field Name	Description
Instruments Details	
Instrument No	[Mandatory, Numeric, 16] Type the Instrument no which is to be stopped for payments.
Amount	[Mandatory, Alphanumeric,15] Type the amount in the instrument to be stopped for payments.
Account	[Mandatory, Drop-Down] Select the account from the drop-down list. Click the 🔴 button. The system will automatically fetch and display the available balance for the selected account.
Issue Date	[Mandatory, Pick List] Select the value date from the pick list.
Currency	[Mandatory, Drop-Down] Select the currency from the drop-down list.
Beneficiary Name	[Optional, Alphanumeric, 20] Type the beneficiary name.
Additional Information	

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Field Name	Description
Reason	[Mandatory, Drop-Down]
	Select the reason from the drop-down list.
	The options are follow:
	• Destroyed
	• Stolen
	• Others
	• Lost
Specify Reason	[Conditional, Alphanumeric, 20]
	Type the specific reason for stop of payments of draft.
	This field will be activated on selecting others in the Reason field.
Action	[Mandatory, Drop-Down]
	Select the action from the drop-down list.
	The options are follow:
	• Reissue duplicate draft
	• Refund draft account to an account.
Refund account number	[Conditional, Drop-Down]
	Select the refund account number from the dropdown list. Click the ⭕ button. The system will automatically fetch and display the available balance for the selected refund account.
User Reference	[Optional, Alphanumeric, 25]
	Type the user reference number.

4. Click the **Submit** button and the verification page is displayed
   OR
   Click the **Another Service Request** button to return to the service request screen.

Stop Payment of Demand Draft / Pay Order - Verify

5. Click the **Confirm** button. The system displays the **Stop Payment of Draft - Confirm** screen
   OR
   Click the **Back** button to change the details.

Stop Payment of Demand Draft/Pay Order - Confirm

Transaction submitted for Stop Payment of Drafts having reference 208292825082372 has been Auto Authorized .

Stop Payment Of Demand Draft/Pay Order – Confirm   12-12-2011 16:50:34 GMT +0530

Instrument Details

Instrument No: 123432	Amount: 121
Account: 00000000206 000 000000002	Issue Date: 13-12-2011
Currency: USD	Beneficiary Name: Ben1

Additional Information

Action: Issue duplicate draft	Reason: Lost
User Reference: 121212	

Another Service Request   OK

6. Click the **Ok** button. The system displays **Stop Payment of Draft** service request screen.
    OR
    Click the **Another Service Request**. The system displays the **New Service Request** screen.

22.2. Stop Payment Of Wired Transfer

Using this option you can raise a request to reissue transaction password.

Stop Payment of Wired Transfer

Field Description

Field Name	Description
Customer Details	
Wired Transfer Reference number	[Mandatory, Alphanumeric, 25] Type the wired transfer reference number.
Source Account	[Mandatory, Dropdown] Select the source account from the dropdown list. Click the ⏺ button. The system will automatically fetch and display the available balance for the selected account.
Currency	[Mandatory, Dropdown] Select the currency from the dropdown list.

Field Name	Description
Amount	[Mandatory, Alphanumeric,25]
	Type the wired transfer reference number.
Value Date	[Mandatory, pick list]
	Select the value date from the pick list.

Beneficiary Details

Beneficiary Name	[Optional, Alphanumeric, 35]
	Type the Beneficiary name.
Destination Account	[Optional, Alphanumeric, 20]
	Type the destination account number.
Beneficiary Address	[Optional, Alphanumeric, 35*2]
	Type the destination address.
City	[Optional, Alphanumeric, 35]
	Type the Name of the city.
Country	[Optional, Dropdown]
	Select the country from the dropdown list.

Beneficiary Bank details

BIC	[Mandatory, Look up]
	Select the BIC code from the list displayed on clicking on the look up screen.
Bank Name	[Display]
	This field displays the Bank name as per the BIC selected.
Value Date	[Mandatory, pick list]
	Select the value date from the pick list.
Country	[Display]
	This field displays the country of the Bank as per the BIC selected.
City	[Display]
	This field displays the city of the Bank as per the BIC selected.

Additional information

Reason	[Mandatory, Alphanumeric, 25]
	Type the reason for cancellation of wired transfer.

Field Name	Description
Refund Account Number	[Mandatory, Dropdown]
	Select the refund account number from the dropdown list. Click the ⏺ button. The system will automatically fetch and display the available balance for the selected refund account.
User Reference	[Optional, Alphanumeric, 25]
	Type the User reference number for cancellation of wired transfer.

1. Click the **Submit** button and the verification page is displayed
OR
Click the **Another Service Request** button to return to the service request screen.

Stop Payment of Wired transfer - Verify

Stop Payment Of Wired Transfer Verify   12-12-2011 17:02:23 GMT +0530

Customer Details

Wired Transfer Reference Number: 12432	Amount: 1212
Source Account: 00000000206 000 000000002	Value Date: 13-12-2011
Currency: USD	

Beneficiary Details

Beneficiary Name: Ben1
Destination Account: 0010005093
Beneficiary Address: Address1

City: New York
Country: USA

Beneficiary Bank Details

BIC: IFIGIT31
Bank Name: BANCA IFIGEST S.P.A.
Bank Address: 1, PIAZZA S. MARIA SOPRARNO FIRENZE   Country: ANDORRA
                                                           City: FIRENZE

Additional Information

Reason: Stop Wired Transfer Pay
Refund Account Number: 00000000235 000 000000002
User Reference: 12121

Back   Confirm

2. Click the **Confirm** button. The system displays the **Stop Payment on Wired Transfer - Confirm** screen
OR
Click the **Back** the button to change the details.

Stop Payment of Wired transfer - Confirm

Transaction submitted for Stop Payment on Wired Transfer having reference 159560401082682 has been Auto Authorized .

Stop Payment Of Wired Transfer Confirm   12-12-2011 17:02:23 GMT +0530

Customer Details

Wired Transfer Reference Number:	12432	Amount:	1212
Source Account:	00000000206 000 000000002	Value Date:	13-12-2011
Currency:	USD		

Beneficiary Details

Beneficiary Name:	Ben1
Destination Account:	0010005093
Beneficiary Address:	Address1
City:	New York
Country:	USA

Beneficiary Bank Details

BIC:	IFIGIT31		
Bank Name:	BANCA IFIGEST S.P.A.		
Bank Address:	1, PIAZZA S. MARIA SOPRARNO FIRENZE	Country:	ANDORRA
		City:	FIRENZE

Additional Information

Reason:	Stop Wired Transfer Pay
Refund Account Number:	00000000235 000 000000002
User Reference:	12121

Another Service Request   OK

3.   Click the **Ok** button. The system displays **Stop Payment on Wired Transfer** Service Request screen.
OR
Click the **Another Service Request**. The system displays the **New Service Request** screen.

23. View Limits Utilization

Using the **View Limits Utilization** option, you can view the limits utilized.

Navigate through the menus to **Payments > View Limit Utilization.**

Select Transaction

Field Description

Field Name	Description
Transaction	[Mandatory, Drop-Down] Select the transaction from the drop-down list.
From Date	[Conditional, Pick List] Select the specific duration of the date from the drop-down list.
To Date	[Conditional, Pick List] Select the specific duration of the date from the drop-down list.

1. Click the **Continue** button. The system displays the **View Utilized Limits** screen.

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2. Initiation and Authorization limits for the limits allocated to you at User level and customer level are displayed in the below screen.

View Utilized Limits

View Utilized Limits				11-08-2010 00:40:50 GMT -1000

Transaction: Own Account Transfer
From Date: 11-08-2010
To Date: 11-08-2010

Limits applicable to me

	Initiation Limit		Daily Authorization Limit	
	Minimum Transaction Limit (in USD)	Maximum Transaction Limit (in USD)	Number of Transactions	Daily Limit (in USD)
User Level Limits	No Txn Limit	Unlimited	No Limit	Unlimited
Cumulative Customer Level Limits	NA	NA	45	1,000,000.00

Limits Utilization in the given date range

Date	User Level Limits		Cumulative Customer Level Limits	
	Number of Transactions	Daily Limit (in USD)	Number of Transactions	Daily Limit (in USD)
11-08-2010	0	0.00	0	0.00

Analytical View Of Limits Utilization (My Authorization Limits)

Analytical View Of Limits Utilization (Customer Limits)

[Back] [Change Limits]

3. Click the Change limits button to Modify the Limits. The system displays the Change limits screen for the transaction selected.
4. Click the **Back** button to go to the previous screen.

Limits Applicable to me

Limits Applicable To Me				11-08-2010 00:44:12 GMT -1000

Reset to bank defined limits.

My Transactions

Own Account Transfer

Own Account Transfer

Limit Type	Initiation Limit		Authorization Limit	
	Min. Amount	Max. Amount	Total Amount	No. of Transactions
Bank allocated limits	No Txn Limit	Unlimited	Unlimited	Unlimited
Current Limits	No Txn Limit	Unlimited	Unlimited	Unlimited
New limits				

* Reduction in limits will be applicable from the next calendar date after final authorization. Increase in any parameter for any one transaction will require the initiated transaction to be processed by a bank administrator after authorization. Resetting to bank limits shall also require bank approval. Please note that reducing the MInimum Transaction Limit parameter will be considered as an inrease in the limit definition.

Back Change

Field Description

Field Name	Description
Initiation limit	
Minimum Transaction Amount	[Optional, Numeric] Type the new minimum transaction amount.
Maximum Transaction Amount	[Optional, Numeric] Type the new maximum transaction amount.
Daily Authorization Limit	
Total Amount	[Optional, Numeric] Type the new total authorization amount.
Number of Transactions	[Optional, Numeric] Type the new total transactions for authorization.

5. Click the **Change** button. The system displays the **Change Limits Verify** screen..
    OR
    Click the Back button to return to the previous screen

Change Limits Verify

Type	Initiation Limit		Daily Authorization Limit	
Transactions	**Minimum Transaction Amount**	**Maximum Transaction Amount**	**Total Amount**	**Number of Transactions**
Own Account Transfer				
Current Limits	No Txn Limit	Unlimited	Unlimited	Unlimited
New limits	12.00 USD	12.00 USD	12.00 USD	12

Verify Changed Limits   11-08-2010 00:45:27 GMT -1000

LEGEND

Minimum Transaction Amount: Minimum amount limit for a transaction to be initiated by a user, per day
Maximum Transaction Amount: Maximum amount limit for a transaction to be initiated by a user, per day
Total Amount: Aggregate daily transaction amount limit for authorisation
Number of Transactions: No of transaction per day limit for authorisation

[Back] [Change]

6. Click the **Change** button. The system displays the **Change Limits Confirm** screen..
   OR
   Click the **Back** button to return to the previous screen

Confirm Changed Limits

Transaction submitted for Change Users Limits having reference 496069926477120 has been Initiated

Confirm Changed Limits   11-08-2010 00:45:27 GMT -1000

Type	Initiation Limit		Daily Authorization Limit	
Transactions	**Minimum Transaction Amount**	**Maximum Transaction Amount**	**Total Amount**	**Number of Transactions**
Own Account Transfer				
Current Limits	No Txn Limit	Unlimited	Unlimited	Unlimited
New limits	12.00 USD	12.00 USD	12.00 USD	12

LEGEND

Minimum Transaction Amount: Minimum amount limit for a transaction to be initiated by a user, per day
Maximum Transaction Amount: Maximum amount limit for a transaction to be initiated by a user, per day
Total Amount: Aggregate daily transaction amount limit for authorisation
Number of Transactions: No of transaction per day limit for authorisation

[OK]

7. Click the **OK** button to return to the View Utilized Limits.

24. Change Users Limits

Using this option, you can change the users limits.

Limits Applicable To Me

Limits Applicable To Me					11-08-2010 00:52:07 GMT -1000

☐   Reset to bank defined limits.

My Transactions

Demand Draft-Pay Order Request
Direct Collection
Domestic Funds Transfer
Export Collection
External Payment
Fetch Deals
Fixed Domestic Funds Transfer
Forex Deal Booking
Internal Account Transfer
Internal Remittance
International Account Transfer
International Draft
MT101 TRANSFER
Outward Guarantee Amendment
Own Account Transfer
SEPA Card Payment
SEPA Credit Transfer
SEPA Direct Debit
UK Payments

Demand Draft-Pay Order Request

Limit Type	Initiation Limit		Authorization Limit	
	Min. Amount	Max. Amount	Total Amount	No. of Transactions
Bank allocated limits	No Txn Limit	Unlimited	Unlimited	Unlimited
Current Limits	No Txn Limit	Unlimited	Unlimited	Unlimited
New limits				

* Reduction in limits will be applicable from the next calendar date after final authorization. Increase in any parameter for any one transaction will require the initiated transaction to be processed by a bank administrator after authorization. Resetting to bank limits shall also require bank approval. Please note that reducing the MInimum Transaction Limit parameter will be considered as an inrease in the limit definition.

Change

Field Description

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Field Name	Description
Initiation limit	
Minimum Transaction Amount	[Optional, Numeric] Type the new minimum transaction amount.
Maximum Transaction Amount	[Optional, Numeric] Type the new maximum transaction amount.
Daily Authorization Limit	
Total Amount	[Optional, Numeric] Type the new total authorization amount.
Number of Transactions	[Optional, Numeric] Type the new total transactions for authorization.

1. Click the **Own Account Transfer** link to select the transaction for changing the limits of that transaction.

2. Click the **Change** button. The system displays the **Verify Changed Limits** screen.
   OR
   Click the **Back** button to return to the previous screen.

Change Limits Verify

Verify Changed Limits				11-08-2010 00:52:30 GMT -1000
Type	**Initiation Limit**		**Daily Authorization Limit**	
Transactions	**Minimum Transaction Amount**	**Maximum Transaction Amount**	**Total Amount**	**Number of Transactions**
Demand Draft-Pay Order Request				
Current Limits	No Txn Limit	Unlimited	Unlimited	Unlimited
New limits	121,212.00 USD	232,323.00 USD	121,212.00 USD	232323

LEGEND

Minimum Transaction Amount:	Minimum amount limit for a transaction to be initiated by a user, per day
Maximum Transaction Amount:	Maximum amount limit for a transaction to be initiated by a user, per day
Total Amount:	Aggregate daily transaction amount limit for authorisation
Number of Transactions:	No of transaction per day limit for authorisation

Back   Change

3. Click the **Change** button. The system displays the **Confirm Changed Limits** screen.
   OR
   Click the **Back** button to return to the previous screen

Confirm Changed Limits

Transaction submitted for Change Users Limits having reference 110746602477208 has been Initiated

Confirm Changed Limits   11-08-2010 00:52:30 GMT -1000

Type	Initiation Limit		Daily Authorization Limit	
Transactions	Minimum Transaction Amount	Maximum Transaction Amount	Total Amount	Number of Transactions
Demand Draft-Pay Order Request				
Current Limits	No Txn Limit	Unlimited	Unlimited	Unlimited
New limits	121,212.00 USD	232,323.00 USD	121,212.00 USD	232323

LEGEND

Minimum Transaction Amount:	Minimum amount limit for a transaction to be initiated by a user, per day
Maximum Transaction Amount:	Maximum amount limit for a transaction to be initiated by a user, per day
Total Amount:	Aggregate daily transaction amount limit for authorisation
Number of Transactions:	No of transaction per day limit for authorisation

OK

4. Click the **OK** button to return to the change users Limits screen.

25. Move Money In

Using this option, you can transfer funds from linked account to the internal bank account owned by you. The transfer will get initiated on first available business day.

Move Money In

Field Description

Field Name	Description
Source Account	[Mandatory, Drop-Down] Select the source account number from the drop-down list.

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Field Name	Description
Bank BC Code	[Display] This field displays the bank BC code.
Destination Account	[Mandatory, Drop-Down] Select the destination account number from the drop-down list.
Transfer Money Out	[Mandatory, Radio Button] Select the type of transfer money out. The options are as follows: • **Now**: Select this option if the transfer is to be done instantly. • **Later**: Select this option if the transfer is to be done later at the specified date. • **Saving Plans**: Select this option if the transfer is to be done as per the saving plan.
(First) Start Date	[Conditional, Pick list] Select the date on which the transfer is to be done from the pick list. This field is enabled if the **Later** or **Saving Plan** radio button is selected as a type of transfer money out. This field displays the current date if the **Now** radio button is selected as a type of transfer money out.
Transfer Amount	[Mandatory, Numeric, 15] Type the amount to be transferred.
Currency	[Mandatory, Drop-Down] Select the currency of the amount to be transferred from the drop down list.

1. Click the **Submit** button. The system displays **Move Money In - Verify** screen.

Move Money In - Verify

2. Click the **Confirm** button. The system displays **Move Money In - Confirm** screen with the status message.
   OR
   Click the **Back** button to navigate to the previous screen.

Move Money In - Confirm

3. Click the **OK** button. The system displays **Move Money In** screen.

26. Move Money Out

Using the **Move Money Out** option, you can transfer funds from bank account to linked account mapped to you. The transfer will get initiated on first available business day.

Move Money Out

Field Description

Field Name	Description
Source Account	[Mandatory, Drop-Down] Select the source account number from the drop-down list.
Destination Account	[Mandatory, Drop-Down] Select the destination account number from the drop-down list.

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Field Name	Description

Transfer Money Out

It is mandatory to selected one of the radio button from the following fields.

Now	[Optional, Radio Button]
	Click the **Now** radio button if the transfer is to be done instantly.
Later	[Optional, Radio Button]
	Click the **Later** radio button if the transfer is to be done later at the specified date.
	[Conditional, Pick List]
	Select the specific date to transfer the money from the pick list.
	This field is enabled if the **Later** radio button is selected.
Transfer Amount	[Mandatory, Numeric, 13.2]
	Type the amount to be transferred.
Currency	[Mandatory, Drop-Down]
	Select the currency of the amount to be transferred from the drop down list.

1. Click the **Submit** button. The system displays the **Move Money Out - Verify** screen.

Move Money Out - Verify

2. Click the **Submit** button. The system displays **Move Money Out Confirm** screen with the status message.
   OR
   Click the **Back** button to navigate to the previous screen.

Move Money Out Confirm

SUCCESS

Money has been successfully transfered.

Transaction submitted for Move Money Out having reference 600387801152882 has been Auto Authorized .

Move Money Out Confirm   **11-08-2010 00:59:23 GMT -1000**

Host Reference Number:	
Source Account: 00000005780	Destination Account: 18
Transfer Date (Now): 11.08.10	Transfer Amount: 1000
Currency EURO	

OK

3.   Click the **OK** button. The system displays **Move Money Out** screen.

27. Linked Account

This option allows you to add a new account and link it to the existing account. You can move money in or out of the existing account through this linked account.

Linked Account

Linked Account		11-08-2010 17:13:45
Linked Account Maintenance		
Account Number	BIC	Status
337717	APACTCD1	Verified
	Confirm Random Deposit	Add Another Linked Account

1. Click the **Add Another Linked Account** button. The system displays **Add Another Linked Account** screen.

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Add Another Linked Account

Field Description

Field Name	Description
Source Account	[Mandatory, Numeric, 10] Type the valid account number to be added.
Bank BIC Code	[Mandatory, Lookup] Click the lookup button to select the bank code. Note: Select the correct BIC code of the bank; otherwise the addition of linked account will be rejected.

2. Click the **Submit** button. The system displays **Add Another Linked Account Verify** screen.
   OR
   Click the **Back** button to navigate to the previous screen.

Add another Linked Account Verify

3. Click the **Confirm** button. The system displays **Add Another Linked Account Confirm** screen.
   OR
   Click the **Back** button to navigate to the previous screen.

Add Another Linked Account Confirm

SUCCESS

Linked account changed successfully

Transaction submitted for Linked Account Added having reference 124954936153311 has been Auto Authorized .

Add Another Linked Account Confirm   11-08-2010 17:14:25

Changed Linked Account details
The following Linked Account has been requested to be added. The Random Deposit has been generated and sent to your Linked Account below. Please confirm the amount using the Verify Random Deposit function to replace your existing Linked Account with this account.

Account Number : 0000000591	Bank BIC Code : AMANGB0MS1

OK

4.   Click the **OK** button. The system displays initial **Linked Account** screen.

28. Savings Plan

Using this option, you can view or cancel any savings plan.

Savings Plans

Savings Plans						24-08-2010 18:32:15
In the savings plan is activated. You can click on your account reference details View or make changes to the savings plan.						
Source Account	Destination Account	Host Reference Number	Transfer Amount	Frequency	Start Date	Next Direct Debit Date
337717	00000005922	919831497020106	900.00	Monthly	04-02-2008	04-03-2008
337717	00000005922	170305167028738	22.00	Monthly	19-03-2008	19-03-2008
337717	00000005922	526131064028744	66	Monthly	20-03-2008	20-03-2008

Field Description

Field Name	Description
Source Account	[Display] This column displays the source account with the hyperlink.
Destination Account	[Display] This column displays the destination account.
Host Reference Number	[Display] This column displays the host reference number.

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Field Name	Description
Transfer Amount	[Display] This column displays the transfer amount of the savings plan.
Frequency	[Display] This column displays the frequency of the savings plan.
Start Date	[Display] This column displays the start date.
Next Direct Debit Date	[Display] This column displays the next direct debit date.

1. Click the Source Account hyperlink. The system displays **Savings – Detailed Overview** screen.

Savings – Detailed Overview

2. Click the **Cancel Plan** button. The system displays **Verify Cancel Saving Plan** screen.
   OR
   Click the **Back** button to navigate to the previous screen.

Verify Cancel Saving Plan

3. Click the **Confirm** button. The system displays **Confirm Cancel Saving Plan** screen.
   OR
   Click the **Back** button to navigate to the previous screen.

Confirm Cancel Saving Plan

SUCCESS
Cancellation Done
Transaction submitted for Saving DDI Cancelled having reference 126586957181431 has been Auto Authorized .

Confirm Cancel Saving Plan   24-08-2010 18:33:20

Source Account : 337717
Destination Account : 00000005922
Host Reference Number : 919831497020106
Amount : 900.00 USD
Start Date : 04-02-2008
Frequency : Monthly
Next Direct Debit Date : 04-03-2008

OK

4.   Click the **OK** button. The system displays **Savings Plans** screen.

29. Template Look Up

Using this option, you can use already existing templates for any of the payments transactions. You need not to enter any field details for those fields which are already filled in that existing template.

To use template look up

1. Log on to the **Internet Banking** application.

2. Navigate to any payments transaction. For e.g. **Own Account Transfer** which is explained below.

3. Navigate through the menus to **My Payments > Within Bank > Own Account Transfer**. The system displays the **Own Account Transfer** screen.

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Own Account Transfer

4. Select the **Existing Template** radio button.

5. Click the **Lookup** button to select existing template. The system displays **Template Look Up** screen.

Template Look Up

6. Enter the details for searching the existing template.

7. Click the **Search** button. The system displays the Template Lookup screen with search results.

8. Select the **User Reference No.** radio button for selecting the template.

9. Click the **Use Template** button. The system displays the **Own Account Transfer** screen with all the details of template.

Own Account Transfer

Note: For the further details of the fields refer to payment transaction section.

30. Additional Options (Save as Drafts\Template, Save and Submit, View Limits)

While doing Payments transactions there are additional options available as **Save as Drafts\Template, Save and Submit, View Limits.**

Using **Save as Drafts\Template** option, you can save the entered details as drafts or templates. These saved drafts or templates can be used later for any of the payments transactions. You need not to enter any field details for those fields which are already filled in these existing drafts or templates.

Using **Save and Submit** you can save as well as initiate that transaction.

Using **View Limits** option, you can view the limits status for that particular transaction.
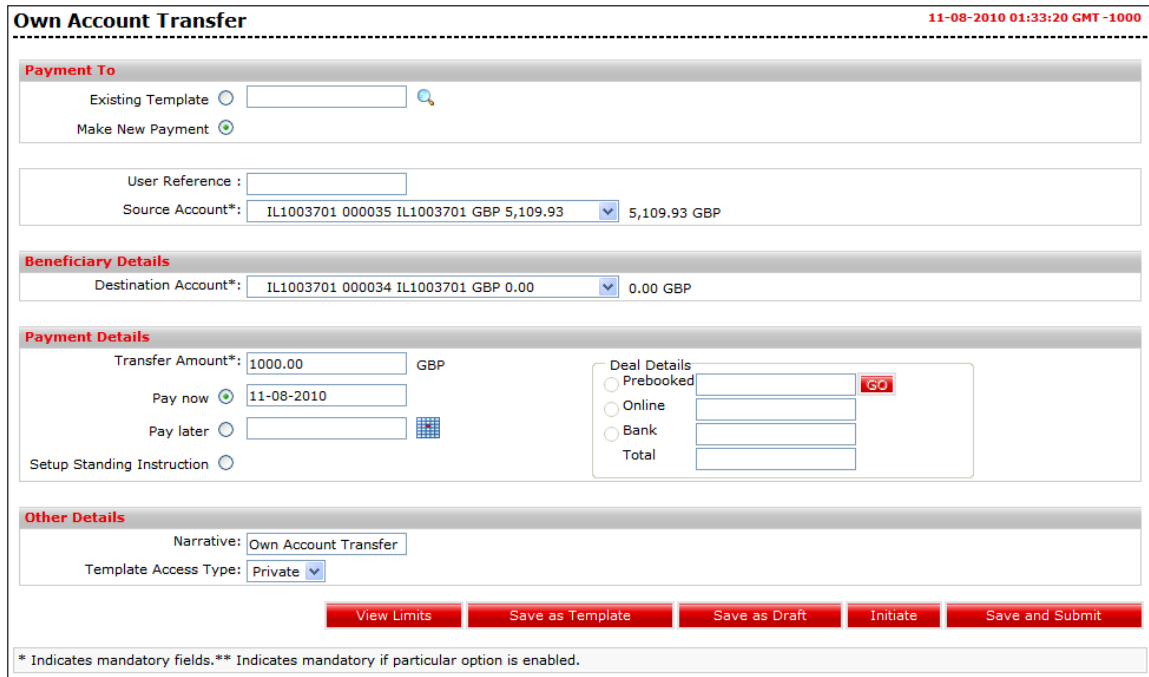
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30.1. Save as Drafts

1. Log on to the **Internet Banking** application.

Navigate to any payments transaction. For e.g. **Own Account Transfer** which is shown below.

2. Navigate to **My Payments > Within Bank > Own Account Transfer**. The system displays **Own Account Transfer** screen.

Own Account Transfer

3. Click the **Save as Draft** button to create a draft version of the transaction. The system displays **Own Account Transfer – Confirm** screen with the status message. You can use the draft version later to initiate the payment.

Note: You can enter details in parts and save. Submission of the entered details can be done on any preferred date using Save as Draft.

Own Account Transfer - Confirm

4. Click the **OK** button. The system displays initial **Own Account Transfer** screen.

5. Click the **Save as Draft** button, if you initiate any payments transactions through any existing Draft. The system displays the **Save as Draft** screen.

Save as Draft

6. Click the **Yes** button to overlap the existing draft with this draft.
   OR
   Click the **New Draft** button to create a new draft.

30.2. Save as Template

1. Log on to the **Internet Banking** application.

Navigate to any payments transaction. For e.g. **Own Account Transfer** which is shown below.

2. Navigate to **My Payments > Within Bank > Own Account Transfer**. The system displays **Own Account Transfer** screen.

Own Account Transfer

3. Click the **Save as Template** button to create a payment template of the transaction. The system displays **Own Account Transfer – Confirm** screen with the status message.

Note: While saving any transaction as template, system performs field validations i.e. you have to enter the mandatory details, otherwise it won't perform **Save as Template**.

You can use the template later to initiate the payment. Template access type is mandatory while saving the template. Public templates are available to other users of the customer whereas Private templates are available to user who creates it.

Own Account Transfer - Confirm

Transaction submitted for Own Account Transfer having reference 173696795153206 has been saved as template

Own Account Transfer - Confirm   11-08-2010 01:31:25 GMT -1000

Host Reference Number:

User Reference :
Source Account: 000035 IL1 IL1003701

Beneficiary Details
Destination Account: 000034 IL1 IL1003701

Payment Details
Transfer Amount: 1,000.00 GBP
Pay now : 11-08-2010

Other Details
Narrative: Own Account Transfer
Template Access Type: Private

OK

4. Click the **OK** button. The system displays initial **Own Account Transfer** screen.

5. Click the **Save as Template** button, if you are initiating any payments transactions through any existing template. The system displays the **Save as Template** screen.

Save as Template

Save as Template

Do you wish to Modify Existing Template ?

Yes   New Template

6. Click the **Yes** button to overlap the existing template with this template.
    OR
    Click the **New Template** button to create a new template.

30.3. Save and Submit

1. Log on to the **Internet Banking** application.

2. Navigate to **My Payments > Within Bank > Own Account Transfer**. The system displays **Own Account Transfer** screen.

Own Account Transfer

3. Click the **Save and Submit** button to create a payment template of the transaction as well as initiating the transaction.

Note: While doing save and submit, system performs field validations i.e. you have to enter the mandatory details, otherwise it won't perform **Save and submit**.

You can use the template later to initiate another payment. Template access type is mandatory while saving the template. The system displays **Save and Submit** screen

Save and Submit

Field Description

Field Name	Description
Template Details	[Optional, Radio Button] Click the **Template Details** option button to save template details.
Draft Details	[Optional, Radio Button] Click the **Draft Details** option button to save draft details.
New Template	[Optional, Alphanumeric, 20] Type the new template details.
Visibility	[Mandatory, Drop-Down] Select the visibility from the drop-down list.

4. Click the **Submit** button to submit the template. The system will save it as a template and also initiate the transaction by showing **Own Account Transfer – Verify** screen.

30.4. View Limits

1. Log on to the **Internet Banking** application.

2. Navigate to **My Payments > Within Bank > Own Account Transfer**. The system displays **Own Account Transfer** screen.

Own Account Transfer

3. Click the **View Limits** button. It will display View utilized limits screen in which it will graphically display allowed, utilized and remaining number of transaction and allowed, utilized and remaining daily limits(in terms of amount).

Additional Options (Save as Drafts\Template, Save and Submit, View Limits)

View Utilized Limits

View Utilized Limits				11-08-2010 01:40:37 GMT -1000

Transaction: Own Account Transfer
From Date: 11-08-2010
To Date: 11-08-2010

Limits applicable to me

	Initiation Limit		Daily Authorization Limit	
	Minimum Transaction Limit (in USD)	Maximum Transaction Limit (in USD)	Number of Transactions	Daily Limit (in USD)
User Level Limits	No Txn Limit	Unlimited	No Limit	Unlimited
Cumulative Customer Level Limits	NA	NA	45	1,000,000.00

Limits Utilization in the given date range

Date	User Level Limits		Cumulative Customer Level Limits	
	Number of Transactions	Daily Limit (in USD)	Number of Transactions	Daily Limit (in USD)
11-08-2010	0	0.00	0	0.00

Analytical View Of Limits Utilization (My Authorization Limits)

Analytical View Of Limits Utilization (Customer Limits)

Close

4. Click the **Close** button to close the **View Utilized Limits** screen.