Oracle FLEXCUBE Direct Banking

Retail Bill Payment User Manual
Release 12.0.3.0.0

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Retail Bill Payment User Manual

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1. Preface

1.1 Intended Audience

This document is intended for the following audience:

- Customers
- Partners

1.2 Documentation Accessibility

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

1.3 Access to OFSS Support

https://support.us.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

1.5 Related Information Sources

For more information on Oracle FLEXCUBE Direct Banking Release 12.0.3.0.0, 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
Biller information	✓	★
Register Biller	✓	★
Delete Biller	NH	NH
Pay Bill	✓	★

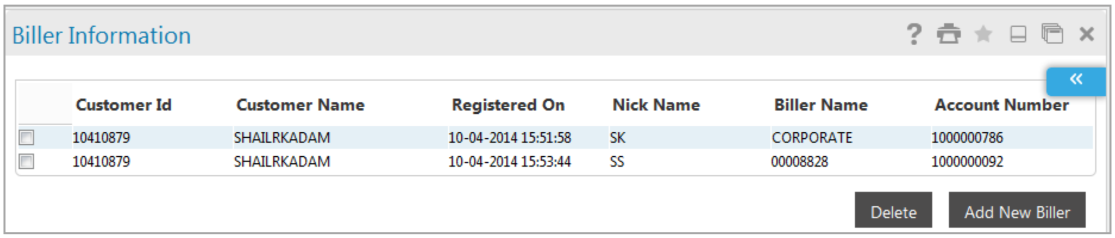
3. Biller Information

3.1 Register Biller

Using this option, you can register more than one account with the same service provider for bill payment. While paying bill, you can select any of the registered billers to whom bill is needed to be paid. Bill can only be paid to the registered billers.

To register a biller:

1. Navigate through **Bill Payments > Register a Biller.**



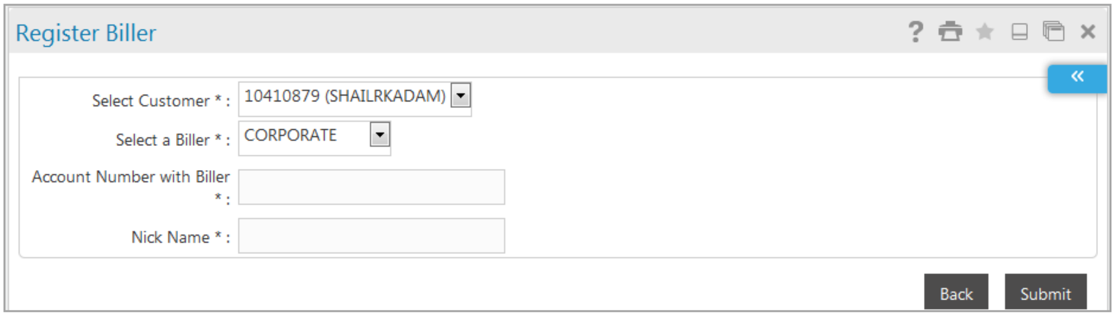
Field Description

Field Name	Description
Customer Id	[Display] This column displays the Id of the customer.
Customer Name	[Display] This column displays the name of the customer.
Registered On	[Display] This column displays the date and time on which the biller was registered.
Nick Name	[Display] This column displays nick name.
Biller Name	[Display] This column displays the biller name.
Account Number	[Display] This column displays the account number.

2. Click the **Add New Biller** button to register a new biller. The system displays **Register Biller** screen.

Note: For more information on delete button refer to **Error! Reference source not found.** creen.

Rgister Biller

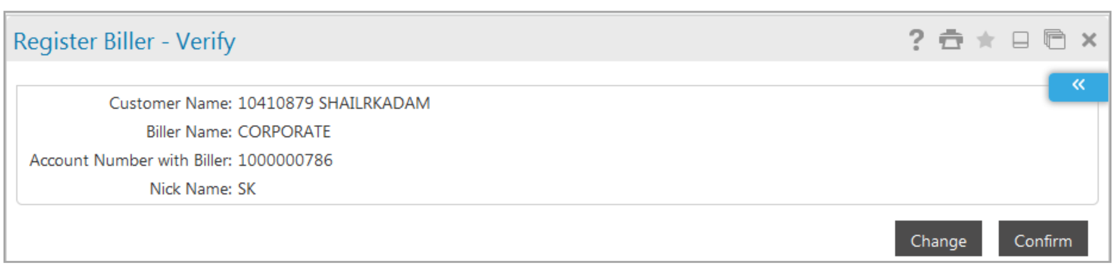


Field Description

Field Name	Description
Select Customer	[Mandatory, Drop-Down] Select the customer from the drop-down list.
Select a Biller	[Mandatory, Drop-Down] Select the biller from the drop-down list.
Account Number with Biller	[Mandatory, Alphanumeric, 20] Type the account number or consumer number with the biller.
Nick Name	[Mandatory, Alphanumeric, 20] Type the nick name.

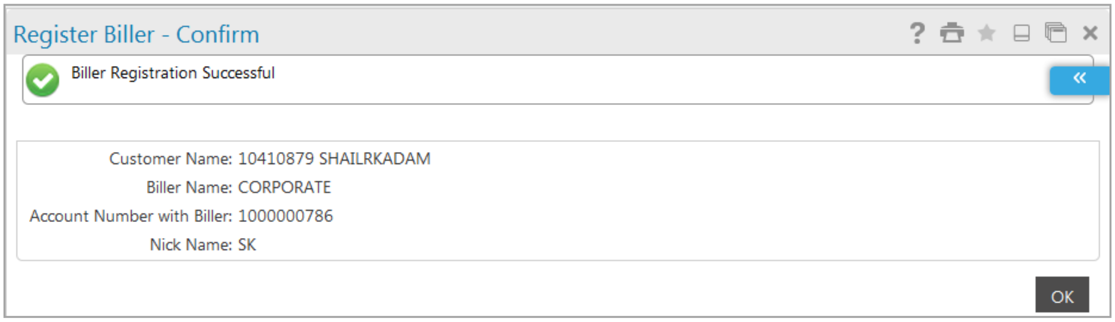
3. Enter the relevant data.
4. Click **Submit**. The system displays **Register Biller - Verify** screen.

Register Biller - Verify



5. Click **Confirm**. The system displays the **Register Biller - Confirm** screen with the status message.
OR
Click **Change** to go to the previous screen and edit the entered data.

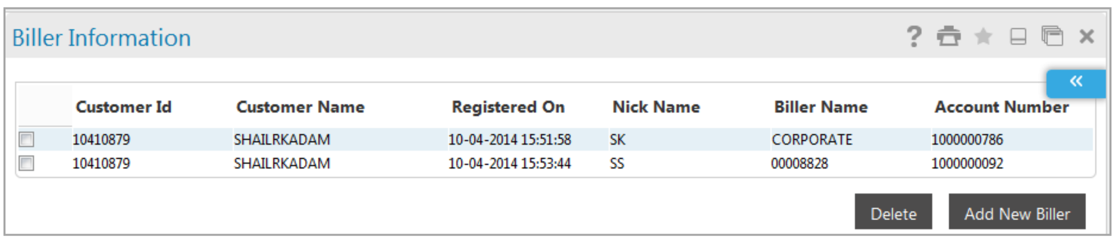
Register Biller – Confirm



6. Click **OK**. The system displays the Register **Biller** screen.

3.2 Deleting a Biller

Using this option, you can delete a biller available for bill payment.



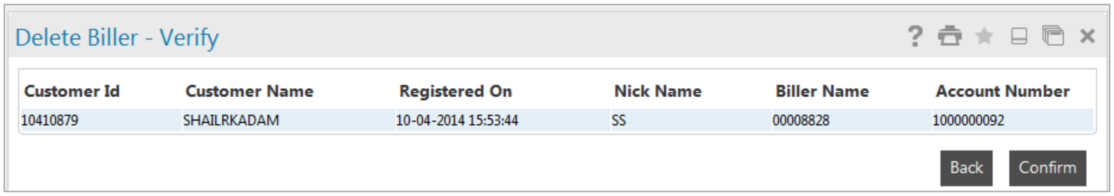
Field Description

Field Name	Description
Customer ID	[Display] This column displays the customer id of the customer.
Customer Name	[Display] This column displays the name of the customer.
Registered On	[Display] This column displays the date and time on which the biller was registered.
Nick Name	[Display] This column displays nick name.
Biller Name	[Display] This column displays the biller name.
Account Number	[Display] This column displays the account number.

1. Select the check box of the customer to be deleted.

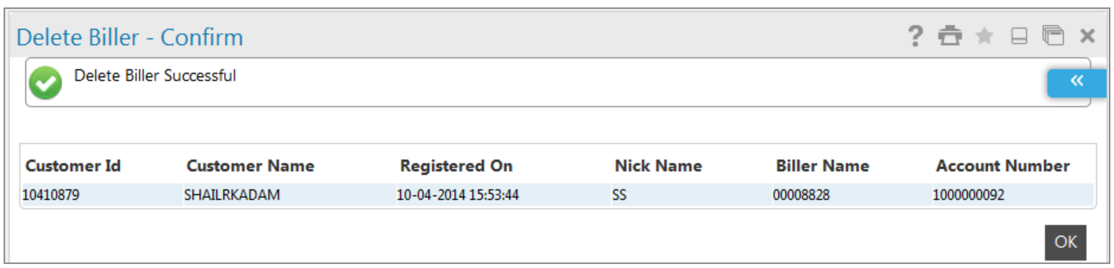
2. Click **Delete** to delete a biller. The system displays **Delete Biller verify** screen

Delete Biller Verify



3. Click **Confirm**. The system displays the **Delete Biller - Confirm** screen with the status message.
OR
Click **Back** to go to the previous screen.

Delete Biller Confirm



4. Click **OK**. The system displays the **Register Biller** screen.

4. Beneficiary Search

The **Beneficiary Search** feature is a generic feature and helps user to retrieve the desired beneficiary record.

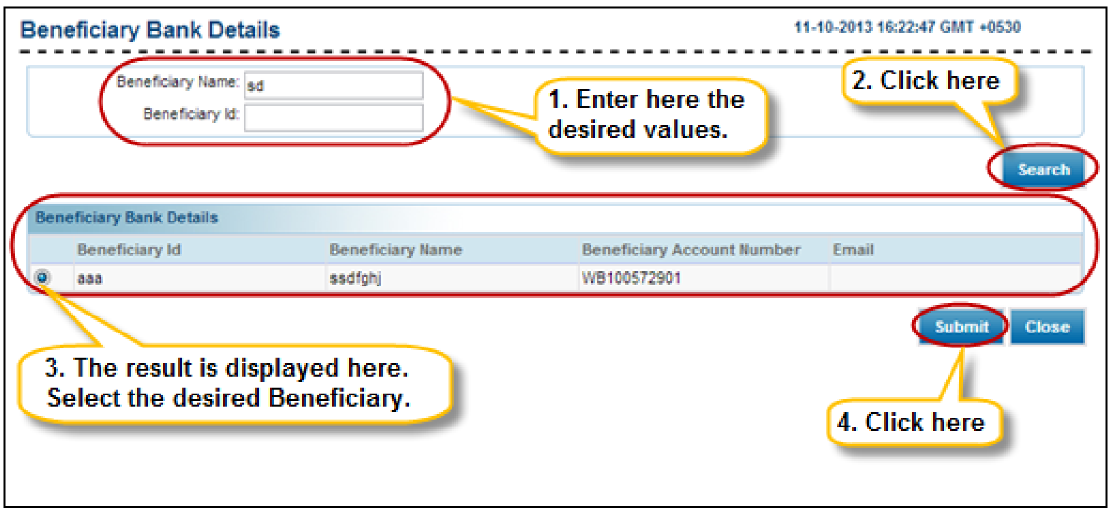
The **Beneficiary Search** is based on the parameters set by the user. The result displays the default top 25 records initially.

Note: For every **Search** activity, the screen displays the **Warning Message** as "*More beneficiaries found. Please refine your search if the beneficiary you are searching is not found*".

Let us have a look on the following transaction to explore the feature - *Beneficiary Search*.

1. Navigate through **Main Menu > Internal Transfer > Beneficiary Search** pop-up. The following screen is displayed.

Beneficiary Search



Field Description

Field Name	Description
Beneficiary Bank Details	
Beneficiary Name	[Optional, Input Box] Enter the desired value.
Beneficiary ID	[Optional, Input Box] Enter the desired *Beneficiary ID*.
Search	[Action Button] Click **Search** to retrieve the desired beneficiary details.
Beneficiary Bank Details Result	

Field Name	Description
Beneficiary ID	[Display] Displays the respective list of *Beneficiary IDs* as per the value entered in the **Search** criterion - “*Beneficiary ID*”.
Beneficiary Name	[Display] Displays the respective list of *Beneficiary Names* as per the value entered in the **Search** criterion – “*Beneficiary Name*”.
Beneficiary Account Number	[Display] Displays the list of respective “*Beneficiary Account Number*” as per the values entered in the **Search** criteria for *Beneficiary ID* and *Beneficiary Name*.
Email	[Display] Displays the list of respective “*Email IDs*” as per the values entered in the **Search** criteria for *Beneficiary ID* and *Beneficiary Name*.
Submit	[Action Button] Refine your search if no desired *Beneficiary* is found. Else select the desired *Beneficiary* and click **Submit**.
Close	[Action Button] Click **Close** to close the *Search* pop-up window.

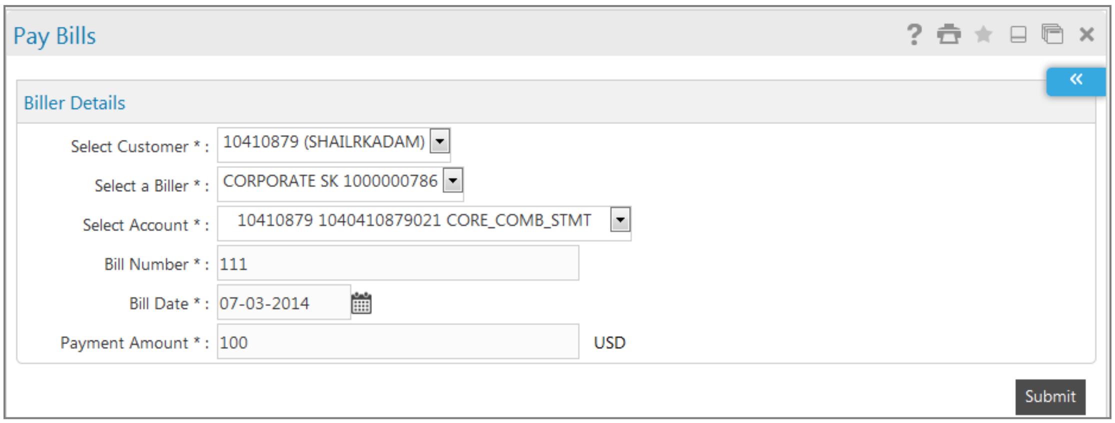
5. Pay Bill

Using this option the business user can pay the bill to the registered biller. The system will validate the stored biller information for the sufficient funds to pay bill payment amount.

To pay bill:

1. Navigate through the menus to **Bill Payments > Bill Payment.** The **Pay Bills** screen appears.

Pay Bills

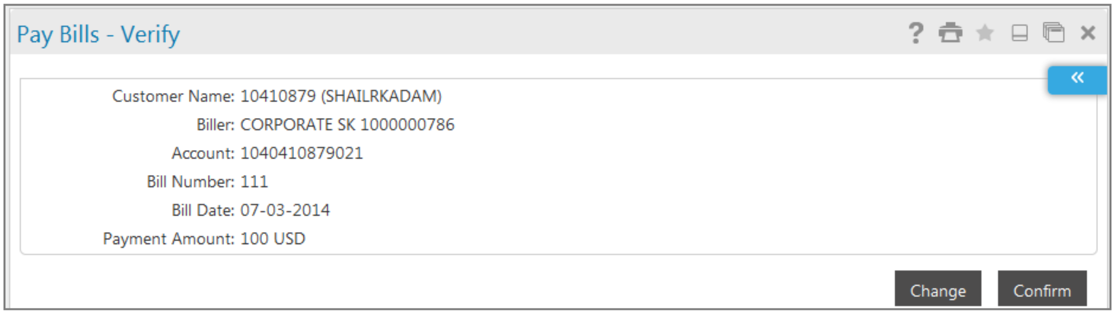


Field Description

Field Name	Description
Select Customer	[Mandatory, Drop-Down] Select the customer from the drop-down list.
Select a Biller	[Mandatory, Drop-Down] Select the biller to which you will pay the bill from the drop-down list.
Select Account	[Mandatory, Drop-Down] Select the account number from the drop-down list. **Note:** The account contains Account Type / Account Nickname + Currency Code + Customer CASA Account Number. If the customer has setup an account nick name it can be used instead of the account type.
Bill Number	[Mandatory, Alphanumeric, 20] Type the bill number.
Bill Date	[Mandatory, Pick List] Select the bill date from the pick list.
Payment Amount	[Mandatory, Numeric, 20] Type the amount to be paid to the biller.

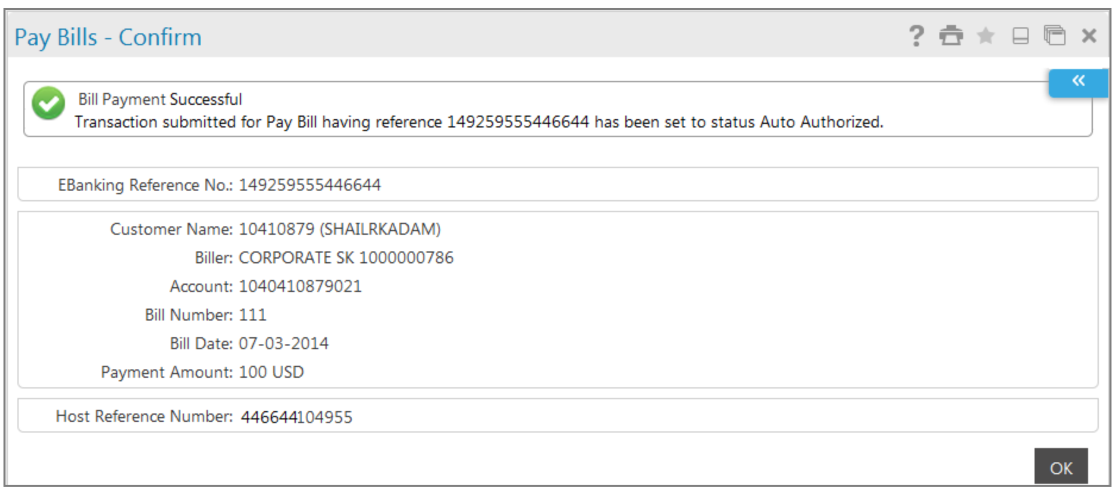
2. Enter the relevant data.
3. Click **Submit**. The system displays **Pay Bills - Verify** screen.

Pay Bills – Verify



4. Click **Confirm**. The system displays **Pay Bills - Confirm** screen with the status message.
OR
Click **Change** to go to the previous screen and edit the entered data.

Pay Bills – Confirm

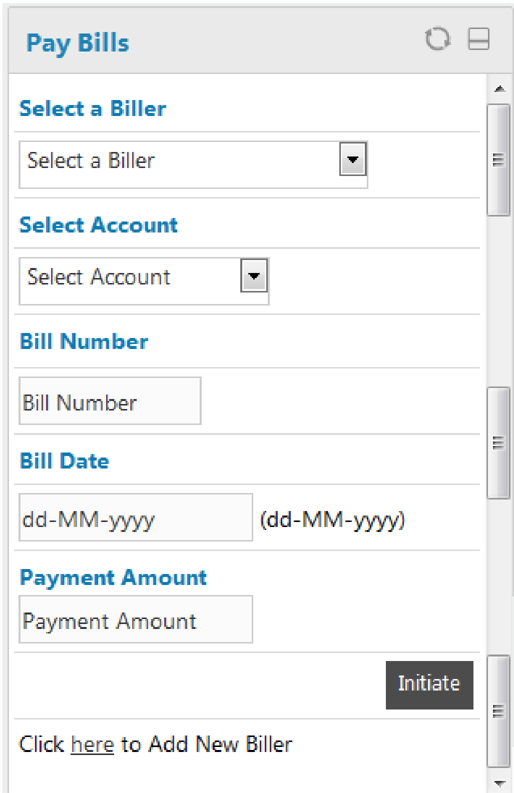


5. Click **OK**. The system displays **Pay Bills** screen.

6. Pay Bill (Widget)

This widget displays the bill payment transaction in a minimalistic form. It allows you to pay bill for the registered biller.

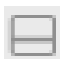
Widget – Pay Bill



Field Description

Field Name	Description
Select a Biller	[Mandatory, Drop-Down] Select a biller to which you want to pay the bill from the dropdown list.
Select Account	[Mandatory, Drop-Down] Select the account number from the drop-down list.
Bill Number	[Mandatory, Alphanumeric, 20] Type the bill number.
Bill Date	[Mandatory, Input] Type the bill date as per the specified date format.

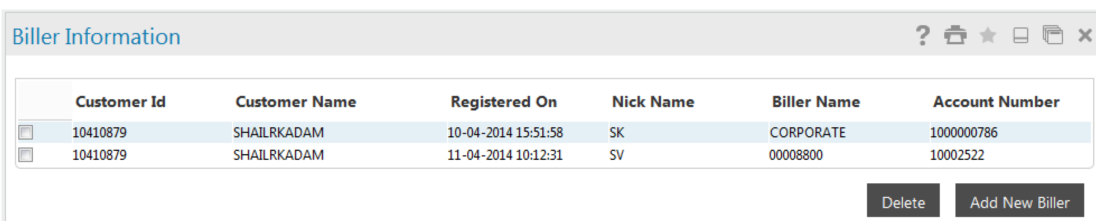
Field Name	Description
Payment Amount	[Mandatory, Numeric, 20] Type the amount to be paid to the biller.

1. Click **Initiate**. The system displays **Pay Bill** screen for verification.
   OR
   Click the ,  icons to refresh and minimize the widget respectively.

Note: In the verification screen, customer id allocated to you is also displayed along with the details entered in the first screen.

2. Click **Confirm**. The system displays **Pay Bill** screen for confirmation with the status message.
   OR
   Click **Cancel** to cancel the transaction and navigate to the previous screen.
3. Click **OK**. The system displays initial **Pay Bill** screen.
4. Click the **here** hyperlink in the **Click here to Add New Biller** statement displayed at the bottom of the widget. The system displays **Biller Information** screen.

Biller Information



Note: In the above screen, you can add a new biller or delete already registered biller.