

Oracle FLEXCUBE Direct Banking

**Retail Peer To Peer Payments User Manual
Release 12.0.3.0.0**

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Retail Peer To Peer Payments User Manual
April 2014

Oracle Financial Services Software Limited
Oracle Park
Off Western Express Highway
Goregaon (East)
Mumbai, Maharashtra 400 063
India

Worldwide Inquiries:

Phone: +91 22 6718 3000

Fax:+91 22 6718 3001

www.oracle.com/financialservices/

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1. Preface

1.1 Intended Audience

This document 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.

Introduction provides brief information on the overall functionality covered in the User Manual

Chapters post Introduction 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.
SR	Service Requests

Transaction Name	FLEXCUBE UBS	Third Party Host System
Peer To Peer Payments-Initiate	✓	★
Add Peer Beneficiary	NH	NH
View Peer Beneficiary	✓	★
Modify Peer Beneficiary	NH	NH
Delete Peer Beneficiary	NH	NH
Claim Peer To Peer Payments for Non registered Non Existing Users	✓	★
View Registered Peer Beneficiary	NH	NH
Claim Peer To Peer Payments for Non-Registered Existing Users	✓	★
View Received P2P Payments	✓	★

3. Introduction

Transfer of funds between person to person (P2P OR Peer To Peer) with common identifiers like facebook ID ,Email ID and Mobile Number has not only made banking easy but has also reduced efforts to remember credit account details.

Using Peer To Peer Payment feature, a business user can transfer funds from their account to an email id or Mobile Number or to a facebook ID/contact from where the receiver can pull the funds by providing all their details to the senders' bank.

This feature supports email and mobile number based payments and facilitates internal and domestic payments.

Here, the sender should use FCDB application to initiate the Payment or Funds Transfer Request. The sender will have to provide only the receivers facebook contact OR Email Address OR Mobile Number, Amount to be transferred and the Debit Account. This can be any linked account or card for internal customer and linked account for external customer.

The existing customer of the bank (FCDB users) can register their account as beneficiaries for receiving the funds through a new transaction after logging in to any of the FCDB applications like Net Banking or Mobile Banking. However, the beneficiary of the funds need not be the customer of the bank for receiving the funds.

4. Peer To Peer Payments-Initiate

This feature enables you to transfer funds to your peer through his or her Mobile Number OR Email Id OR Facebook ID.

To initiate peer to per payments:

1. Navigate to **Payments > Pay to a Peer > Peer to Peer Payment** .The system displays the **Peer To Peer Payments** screen.

Peer To Peer Payments

The screenshot shows the 'Peer To Peer Payments' form with the following fields and options:

- Source Account*:** Select (dropdown menu)
- Payment To:** Contact Details*: Select (dropdown menu)
- Payment Details:**
 - Transfer Amount*: (text input)
 - Currency*: Select (dropdown menu)
 - Pay Now
 - Pay Later (with calendar icon)
- Other Details:** Narrative: (text input)
- Initiate** button
- Footnote: * Indicates mandatory fields. ** Indicates mandatory if particular option is enabled.

The screenshot shows the 'Peer To Peer Payments' form with the following fields and options filled out:

- Source Account*:** 10410944 1040410944010 COR... (dropdown menu)
- Payment To:** Contact Details*: Email Id (dropdown menu) with value: amit.w.harkare@oracle.com (text input)
- Payment Details:**
 - Transfer Amount*: 500 (text input)
 - Currency*: Pound Sterling (dropdown menu)
 - Pay Now
 - Pay Later (with calendar icon)
- Other Details:** Narrative: Money Transfer (text input)
- Initiate** button
- Footnote: * Indicates mandatory fields. ** Indicates mandatory if particular option is enabled.

Field Description

Field Name	Description
Source Account	[Mandatory, Dropdown] Enter the Debit Account number from which the payment is to be made.
Payment To	
Contact Details	[Mandatory, Dropdown] Select the type of contact to be selected. The options available are: <ul style="list-style-type: none"> • Email Id • Mobile Number • Facebook Enter the Email Id OR Mobile Number of the beneficiary in the Input Box that appears next to the Type of Contact after the selection is made.
Payment Details	
Transfer Amount	[Mandatory, Input Box, 15] Enter the amount required to be transferred.
Currency	[Mandatory, Dropdown] Enter the currency of the amount that is being transferred. <hr/> Note: If the transfer currency is other than the source account currency, the bank's mid rate will be applied for currency conversion. <hr/>
Pay Now	[Optional, Radio Button] Select to pay to the beneficiary on the current business date.
Pay Later	[Optional, Radio Button, Calendar] Select to pay to the beneficiary on the selected business date. <hr/> Note: Selection of at least one of <i>Pay Now</i> OR <i>Pay Later</i> is mandatory. <hr/>

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

Note: The *Transfer Date* to be selected should lie between the *Start Date* and *End Date*. **Start Date** – *Current Date* + No. of days (1 to 20)

End Date – *Current Date* + 365 Days

If the *Transfer Date* happens to be a non-working day or a holiday, then the transaction is processed on the next working day.

Other Details

Narrative [Optional, Input Box,35]

Enter the message that you wish to send to your beneficiary.

2. Click **Initiate**. You will reach the **Peer To Peer Payments – Verify** screen.

Peer To Peer Payments – Verify

Peer To Peer Payments - Verify 13-06-2014 12:56:41 GMT +0530 ? [Icons]

Source Account: 1040410944010 104 10410944

Payment To

Email Id: amit.w.harkare@oracle.com

Payment Details

Transfer Amount: 500.00 GBP
 Currency: Pound Sterling
 Pay Now: 11-03-2014

Other Details

Narrative: Money Transfer

Change Confirm

3. Note down the details provided in the message that appears on the screen.
4. Close the message.

Peer To Peer Payments – Verify

Peer To Peer Payments - Verify

Source Account: 1040411271050 104 10411271

Payment To

Email Id: sarita.kulkarni@oracle.com

Payment Details

Transfer Amount: 50,000.00 INR
 Currency: Indian Rupee
 Pay Now: 11-03-2014

Other Details

Narrative: Narrative1

Change Confirm

Column Description

Field Name	Description
Source Account	[Display] Displays the Debit Account number from which the payment will be made.
Payment To	
Mobile Number	[Display] Displays the Mobile Number OR Email Id of the beneficiary
Facebook Id	[Display] Displays the Mobile Number OR Email Id of the beneficiary This field will be displayed if contact details have been selected as Facebook.
Email Id	[Display] Displays the Mobile Number OR Email Id of the beneficiary This field will be displayed if contact details have been selected as Email.
Payment Details	
Transfer Amount	[Display] Displays the amount to be transferred.
Currency	[Display] Displays the currency of transfer.

Field Name	Description
Pay Now	[Display] Displays the date of payment.
Other Details	
Narrative	[Display] Displays the narrative for fund transfer, if any.

5. Click **Confirm**. You will reach the **Peer To Peer Payments – Confirm** screen.
OR
Click **Change** to edit the transaction

Peer To Peer Payments - Confirm

Peer To Peer Payments - Confirm 13-06-2014 12:56:41 GMT +0530

Transaction submitted for Peer To Peer Payments having reference 150735061142358 has been set to status Auto Authorized.
Transaction with reference number 150735061142358 is in Accepted state.

Host Reference Number: 104POUP140707502

Security Code: D89IU_

Source Account: 1040410944010 104 10410944

Payment To
Email Id: amit.w.harkare@oracle.com

Payment Details
Transfer Amount: 500.00 GBP
Currency: Pound Sterling
Pay Now: 11-03-2014

Other Details
Narrative: Money Transfer

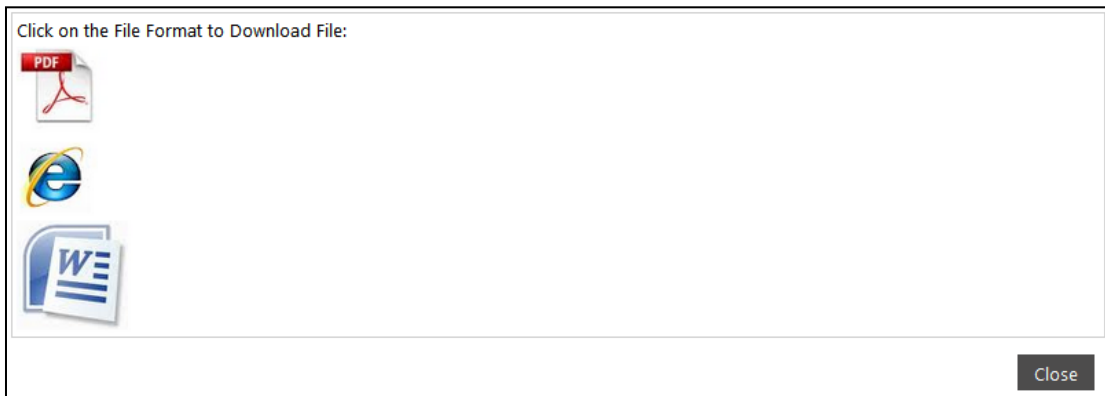
OK Print Download E-Receipt

Column Description

Field Name	Description
Host Reference Number	[Display] Displays the Transaction Reference Number for the transaction
Security Code	[Display] Displays the Security Code provided by the FLEXCUBE DIRECT BANKING.

Field Name	Description
	Note: This field is visible only if the beneficiary is not registered with FCDB
Source Account	[Display] Displays the Debit Account Number.
Payment To	
Mobile Number	[Display] Displays the Email Id OR Mobile Number of the beneficiary.
Payment Details	
Transfer Amount	[Display] Displays the amount transferred.
Currency	[Display] Displays the currency of transfer.
Pay Later OR Pay Now	[Display] Displays the date of payment.
Note: The Transfer Date to be selected should lie between the <i>Start Date</i> and <i>End Date</i> .	
Start Date – <i>Current Date</i> + No of days (1 to 20)	
End Date – <i>Current Date</i> + 365 Days	
If the <i>Transfer Date</i> happens to be a <i>non-working day</i> or a <i>holiday</i> , then transaction is processed on the next working day.	
Other Details	[Display] Displays the narrative for fund transfer, if any
6.	Click OK . You will reach the Peer To Peer Payments – Initiate screen. OR Click E-Receipt to generate an e-receipt. OR Click Print . You will see the option to print the confirmation screen in the <i>pdf</i> format. OR Click Download . The Download Files pop-up is displayed.

Download Files



7. Select a file format from the Download list. The options available are:
 - WORD
 - PDF
 - HTML
8. Click **Close** to close the **Download** pop-up.

5. Peer Beneficiary Maintenance

To make transfer of funds between common identifiers like Email Id and Mobile Number easy, you have an option to save and maintain one or more beneficiaries along with their Email Ids and Mobile Numbers. This way, you need not remember the Mobile Number or Email Id of the beneficiary to whom the payment has to be made.

In this feature, you are provided with a look up while transferring funds to the maintained beneficiaries. You also have an option to enter the Email Id or Mobile Number while making payments or click on the lookup to select the existing beneficiaries from the list of beneficiaries. The beneficiary maintained by you may or may not belong to the same bank.

5.1 Add Peer Beneficiary

You can add a Peer Beneficiary by entering his or her contact details.

To add a beneficiary, navigate through

1. Navigate to **Payments > Pay to a Peer > Add Peer Beneficiary.**

Add Peer Beneficiary

Field Description

Field Name	Description
Beneficiary Nick Name	[Mandatory, Alphanumeric with Special Characters] Enter any name OR nick name of the beneficiary
Id Type	[Mandatory, Dropdown] Select the ID Type from the dropdown. The options available are: <ul style="list-style-type: none"> • Mobile Number • Email Id
Id Value	[Mandatory, Input Box, 15, 225] Enter the email ID OR mobile number of the beneficiary as applicable.

Field Name	Description
Beneficiary Image	[Display] Displays the image if any. An image can be added or removed using the respective link provided in the "Add Image" column.
Add/Remove Image	[Optional, Hyperlink] Browse your machine to add an image to the beneficiary. An uploaded image can also be removed using the respective link provided in the same column.

2. Click **Add New Row** to add a new beneficiary.
OR
Click **Submit**. You will reach the **Add Peer Beneficiary – Verify** screen.

Add Peer Beneficiary - Verify

Beneficiary Nick Name	Id Type	Id Value	Beneficiary Image
John Scully	Email Id	amit.w.harkare@oracle.com	

Change Confirm

Column Description

Field Name	Description
Beneficiary Nick Name	[Display] Displays the name OR nick name of the beneficiary.
Id Type	[Display] Displays the Id Type of the beneficiary.
Id Value	[Display] Displays the email ID OR Mobile Number of the beneficiary.
Beneficiary Image	[Display] Displays the image of the beneficiary, if any

3. Click **Change** to go back to the **Add Peer Beneficiary** screen.
OR
Click **Confirm**. You will reach the **Add Peer Beneficiary – Confirm** screen.

Add Peer Beneficiary - Confirm

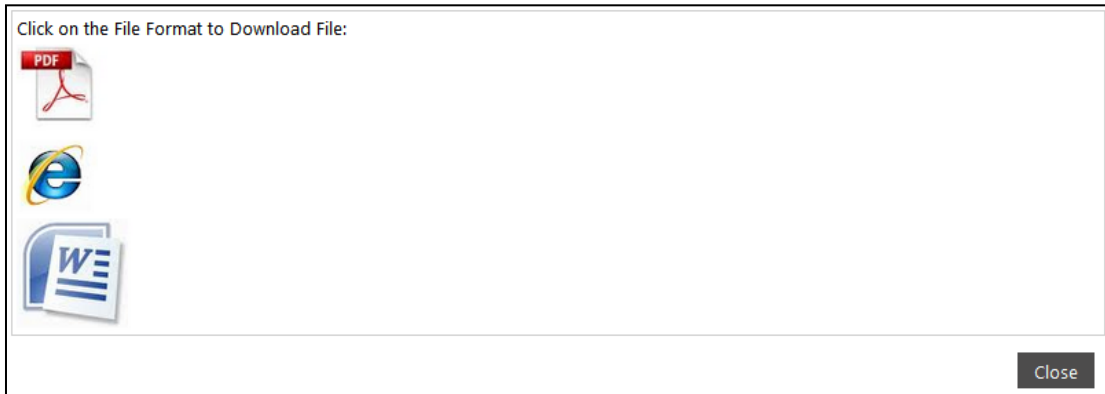
Beneficiary Nick Name	Id Type	Id Value	Beneficiary Image
John Scully	Email Id	amit.w.harkare@oracle.com	

Column Description

Field Name	Description
Beneficiary	[Display]
Nick Name	Displays the name OR nick name of the beneficiary.
Id Type	[Display] Displays the Id Type of the beneficiary.
Id Value	[Display] Displays the Email Id OR Mobile Number of the beneficiary.
Beneficiary Image	[Display] Displays the image of the beneficiary, if any

- Click **OK**. You will reach the **Add Peer Beneficiary** screen.
OR
Click **E-Receipt** to generate an e-receipt.
OR
Click **Download**. You will see the **Download Files** Pop-Up.

Download Files



5. Select a file format from the Download list. The options available are:
 - RTF
 - PDF
 - HTML
6. Click **Close** to close the **Download** pop-up.

5.2 View Peer Beneficiary

This feature enables you to view your registered peer beneficiaries.

To view a beneficiary, navigate through:

1. Navigate to **Payments > Pay to a Peer > View Peer Beneficiary**.

View Peer Beneficiary

<input type="checkbox"/>	Beneficiary Nick Name	Id Type	Id Value	Beneficiary Image
<input type="checkbox"/>	John Scully	Email Id	amit.w.harkare@oracle.com	
<input type="checkbox"/>	Sarita	Email Id	saita@oracle.com	

Records 1 to 2 of 2

Page 1 of 1

Delete Beneficiary Modify Beneficiary

Column Description

Field Name	Description
Beneficiary	[Display]
Nick Name	Displays the name OR nick name of the beneficiary.
Id Type	[Display] Displays the ID type of the beneficiary.
Id Value	[Display] Displays the Email Id OR Mobile Number of the beneficiary.
Beneficiary Image	[Display] Displays the image of the beneficiary, if any

5.3 Modify Peer Beneficiary

This option allows you to modify any or all of the details of your registered peer beneficiaries.

To modify a beneficiary, do the following:

1. Click the checkbox next to any of the beneficiaries you wish to modify.
2. Click **Modify Beneficiary**.
3. You will reach the **Modify Peer Beneficiary** screen.

Modify Peer Beneficiary

Field Description

Field Name	Description
Beneficiary Nick Name	[Mandatory, Alphanumeric with Special Characters] Modify the nick name of the beneficiary
Id Type	[Mandatory, Dropdown] Modify the ID Type from the dropdown. The options available are: <ul style="list-style-type: none"> • Mobile Number • Email Id
Id Value	[Mandatory, Input Box, 15, 225] Modify the Email Id OR Mobile Number of the beneficiary as applicable.
Beneficiary Image	[Display] Displays the image if any.
Add Image	[Optional, Hyperlink]
Remove Image	Remove the image OR Add a new image, if any.

4. Click **Back** to go back to the **View Peer Beneficiary** screen.
OR
Click **Modify**. You will reach the **Modify Peer Beneficiary – Verify** screen

Modify Peer Beneficiary - Verify

Beneficiary Nick Name	Id Type	Id Value	Beneficiary Image
John1	Email Id	jhonnyboy@oracle.com	

Change Confirm

Column Description

Field Name	Description
Beneficiary	[Display]
Nick Name	Displays the name OR nick name of the beneficiary.
Id Type	[Display] Displays the Id Type of the beneficiary.
Id Value	[Display] Displays the email ID OR Mobile Number of the beneficiary.
Beneficiary Image	[Display] Displays the image of the beneficiary, if any

5. Click **Change** to go back to the **Modify Peer Beneficiary** screen.
OR
Click **Confirm**. The **Modify Peer Beneficiary – Confirm** screen is displayed.

Modify Peer Beneficiary - Confirm

Peer Beneficiary Modified Successfully
Transaction submitted for Modify Peer Beneficiary having reference 908059891142459 has been set to status Auto Authorized.
Transaction with reference number 908059891142459 is in Accepted state.

Beneficiary Nick Name	Id Type	Id Value	Beneficiary Image
John1	Email Id	jhonnyboy@oracle.com	

OK

Column Description

Field Name	Description
Beneficiary	[Display]
Nick Name	Displays the name OR nick name of the beneficiary.
Id Type	[Display] Displays the Id Type of the beneficiary.
Id Value	[Display] Displays the Email Id OR Mobile Number of the beneficiary.
Beneficiary Image	[Display] Displays the image of the beneficiary, if any

6. Click **OK**. The **View Peer Beneficiary** screen is displayed.

5.4 Delete Peer Beneficiary

You can delete any of your added peer beneficiaries.

To delete a beneficiary, in the View Peer Beneficiary screen:

1. Click the checkbox next to any of the beneficiaries you wish to delete.
2. Click **Delete Beneficiary**. The **Delete Peer Beneficiary - Verify** screen is displayed.

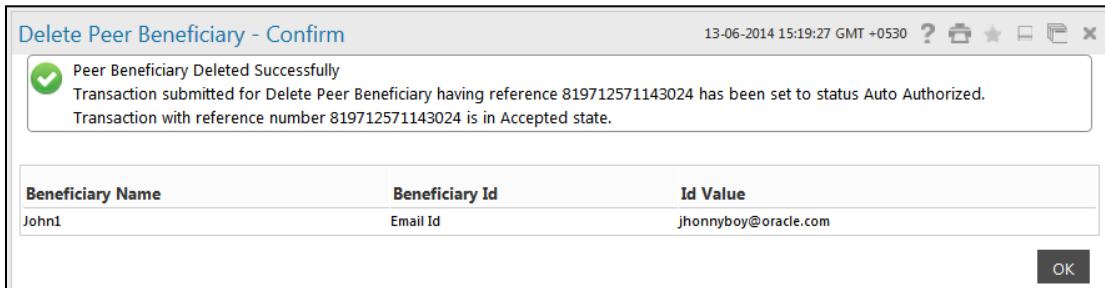
Delete Peer Beneficiary - Verify**Column Description**

Field Name	Description
Beneficiary	[Display]
Nick Name	Displays the name OR nick name of the beneficiary.
Id Type	[Display] Displays the Id Type of the beneficiary.
Id Value	[Display] Displays the Email Id OR Mobile Number of the beneficiary.

Field Name	Description
Beneficiary Image	[Display] Displays the image of the beneficiary, if any

- Click **Back** to go back to the **View Peer Beneficiary** screen.
OR
Click **Delete**. The **Delete Peer Beneficiary – Confirm** screen is displayed.

Delete Peer Beneficiary - Confirm



Column Description

Field Name	Description
Beneficiary	[Display]
Nick Name	Displays the name OR nick name of the beneficiary.
Id Type	[Display] Displays the Id Type of the beneficiary.
Id Value	[Display] Displays the Email Id OR Mobile Number of the beneficiary.
Beneficiary Image	[Display] Displays the image of the beneficiary, if any

- Click **E-Receipt** to generate to an e-receipt.
- Click **OK**. The **View Peer Beneficiary** screen is displayed.

5.5 View Received P2P Payments

You can view the payment you received in your account.

To view received payment, navigate through:

- Navigate to **Receive Money > Manage Peer Payment Subscription > View Received P2P Payments**. The **Received Payment** screen is displayed.

Received Payments

The screenshot shows a window titled 'Received Payments' with a timestamp of 26-09-2013 17:32:15 GMT +0530. The table contains the following data:

Ref No.	Date	Amount	Currency	Sender	Status
1450279568816578	26-09-2013		10,000.00 INR	Mr Subit Sarma	Failed
191333238816626	26-09-2013		100.00 INR	Mr Subit Sarma	Failed
408542401831722	26-09-2013		100.00 INR	Mr Subit Sarma	Failed
972085476817232	26-09-2013		1,000.00 EUR	Mr SAURABH RETAIL	Pending

Column Description

Field Name	Description
Ref No	[Display] Displays the reference number of payment done.
Date	[Display] Displays the date on which payment has been done.
Amount	[Display] Displays the amount.
Currency	[Display] Displays the currency of payment
Sender	[Display] Displays the sender name who initiated the payment
Status	[Display] Displays the status of payment.

- Click **Reference Number** to view the details of payment. The system will display payment details screen.

Payment Details

The screenshot shows a window titled 'Payment Details' with a timestamp of 26-09-2013 17:42:08 GMT +0530. The details displayed are:

Reference Number: 972085476817232
 Host Reference Number: AB4504
 Date: 26-09-2013
 Currency: EUR
 Sender: Mr SAURABH RETAIL
 Account Number: PA10008527016
 Status: Pending
 Value Date: 26-09-2013
 Transaction Type: Peer To Peer Payments
 Created By: Mr SAURABH RETAIL
 Updated By: Mr SAURABH RETAIL
 Amount: 1,000.00

- Click **E-Receipt** to generate an e-receipt.

- Click **Back** to go back to the **Received Payment** screen.

5.6 Claim Peer To Peer Payments

Once a payment is initiated by the sender to the Facebook ID OR Email ID OR Mobile Number, the beneficiary receives an Email OR SMS OR Notification on facebook to register themselves in order to receive funds. For payment to non registered facebook ID, facebook event got created and notification will be sent to the receiver's facebook id. In case of a receiver who is already registered, the funds will be directly credited to their registered account.

For already existing users the registration process will be possible after logging into the application with the user id and password through a new transaction for registering as a receiver and for non existing users the registration process should be initiated from outside the system. The non existing users should be able to register themselves and should be provided with a user id and password after verification of their accounts and bank account details.

Verification of the accounts shall be done through penny credit and chaser mails and SMS, to email and Mobile Number. On completion of all validation process the beneficiary payment will be initiated.

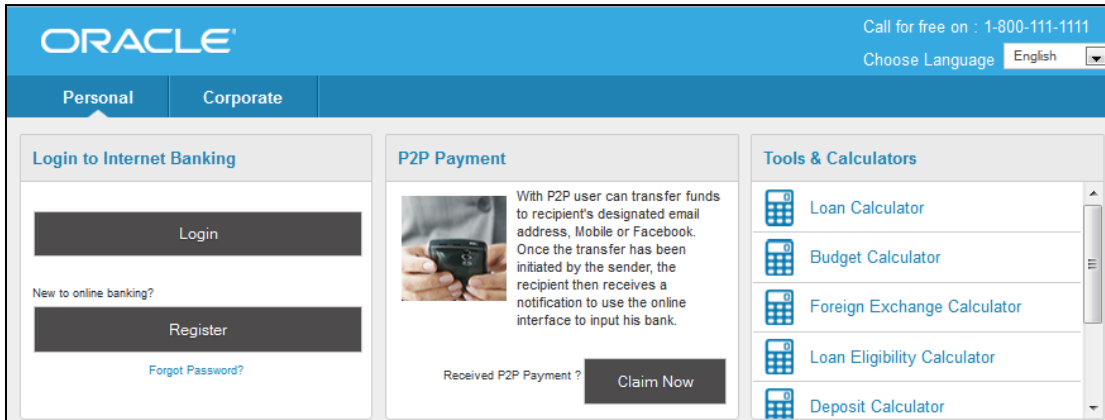
5.7 Claim Peer To Peer Payments for Non registered Non Existing Users

A non registered and non existing user of the bank can claim his or her peer payment by registering at the FCDB application.

To claim a payment, navigate through:

- Navigate to **Log-In > Claim Now**.

Claim Now



- The **Receive Peer To Peer Payment** screen is displayed.

Receive Peer To Peer Payment

Mode to which payment is received

Email*:

Enter Security Code*:

Registered User [Click Here](#)

If you are a registered user, please login to the portal to register to claim your payments

Field Description

Field Name	Description
Mode to which the payment is received	[Mandatory, Tab] Select the tab for the mode of payment. The available options are: <ul style="list-style-type: none"> • Email • Mobile • Facebook
Email OR Mobile Number OR Facebook ID	[Mandatory, Email Id, Mobile Number, Alphanumeric, Numeric, Special Characters, 15, 225] Enter the details of the received mode of payment in the input box.
Enter Security Code	[Mandatory, Alphanumeric, Masked] Enter the security code received from the sender

3. Click **Submit**. The **Peer To Peer Payment Registration – Personal Details** screen is displayed.
OR
Click **Click Here** if you are a registered user. The **Log-In** screen is displayed.

Peer To Peer Payment Registration

Peer To Peer Payment Registration 26-07-2013 16:37:38

Personal Details

First Name*:
 Last Name*:
 Email Id/User Id*:
 Mobile Number:
 Password*: [View Password Policy](#)
 Re Enter Password*:
 Facebook Id

Please Note: User shall be created with these details, please ensure that the details mentioned are accurate and details shall be used to login to enter other details and perform various transactions through internet portal.

Field Description

Field Name	Description
First Name	[Mandatory, Alphanumeric, 1-20] Enter your first name.
Last Name	[Mandatory, Alphanumeric, 1-20] Enter your last name.
Email ID	[Mandatory OR Display ,UNIQUE, 1-255, Alphanumeric] Enter your email ID if it is not pre populated.
Mobile Number	[Conditional, 1-15] Enter your mobile number if it is not pre populated.
Password	[Mandatory, Masked, As per Password Policy] Enter any password as you wish as per the password policy.
Re Enter Password	[Mandatory, Masked, As per Password Policy] Enter the same password again.
Email ID	[Mandatory OR Display, UNIQUE, 1-255, Alphanumeric] Enter your email ID if it is not pre populated.

4. Click on **Next**. You will get registered. The **Peer To Peer Payment Registration – Bank Account Details** screen.
OR
Click **Cancel**. The **Log-In** screen is displayed.

Peer To Peer Payment Registration – Bank Account Details

The screenshot shows a web browser window titled "Peer To Peer Payment Registration". The page header includes the title and a timestamp "26-07-2013 16:50:02 GMT +0530". The main content area is titled "Bank Account Details" and contains the following form elements:

- Select Account Type:** Radio buttons for "Account within Bank" (selected) and "Account with other Bank".
- Account Number:** Text input field containing "1221000001".
- National Clearing Code Type:** Dropdown menu showing "CHAPS MAPS Network".
- Bank Code:** Text input field containing "NWBKGB98".
- Bank Name:** Text input field containing "NWBKGB98".
- Address:** Text input field containing "NWBKGB98".
- City:** Text input field containing "NWBKGB98".

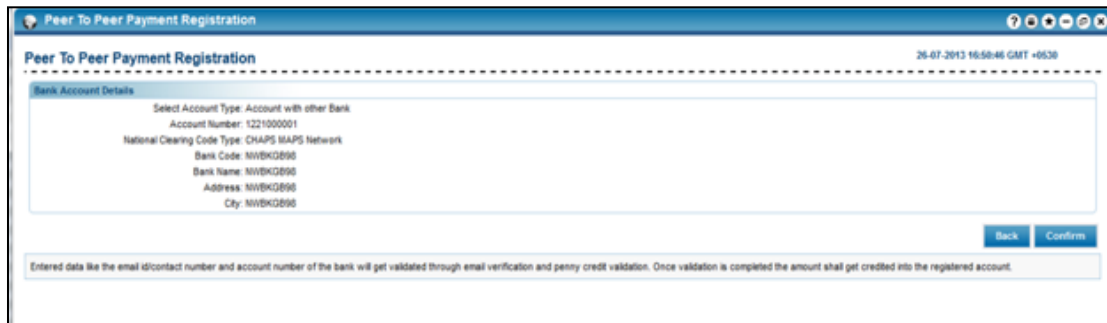
At the bottom right of the form, there are "Clear" and "Submit" buttons. A small text box at the bottom of the form states: "Entered data like the email id/contact number and account number of the bank will get validated through email verification and penny credit validation. Once validation is completed the amount shall get credited into the registered account."

Field Description

Field Name	Description
Select Account Type	[Mandatory, Radio Button] Select the relevant account type. The options available are: <ul style="list-style-type: none"> • Account within Bank • Account with other Bank
Account within Bank	
Account Number	[Mandatory, Alphanumeric, 1-16] Enter the account number to receive funds
Branch Code	[Mandatory] Select the branch code for the account selected.
Account with other Bank	
Account Number	[Mandatory, Alphanumeric, 1-16] Enter the account number to receive funds
National Clearing Code Type	[Mandatory, Dropdown] Select the appropriate National Clearing Code Type for the bank. The options available are: <ul style="list-style-type: none"> • CHAPS MAPS Network • HELLENIC BANK ASSOCIATION FROM GREECE • NEW ZEALAND BANKERS ASSOCIATION FROM NEW ZEALAND • PI CLEARING NETWORK
Bank Code	[Mandatory, Input,1-20] Enter the bank code of the receiver's bank.
Bank Name	[Display] This field displays the name of the bank to which the entered account belongs to.
Address	[Display] This field displays the address to which the entered account belongs to
City	[Display] This field displays the name of the city to which the entered account belongs to

5. Click **Submit**. The **Peer To Peer Payment Registration - Bank Account Details Confirm** screen is displayed.

Peer To Peer Payment Registration – Bank Account Details Verification



Peer To Peer Payment Registration

26-07-2013 16:50:46 GMT +0530

Bank Account Details

Select Account Type: Account with other Bank
 Account Number: 1221000001
 National Clearing Code Type: CHAPS MAPS Network
 Bank Code: NWEKGB99
 Bank Name: NWEKGB99
 Address: NWEKGB99
 City: NWEKGB99

Back Confirm

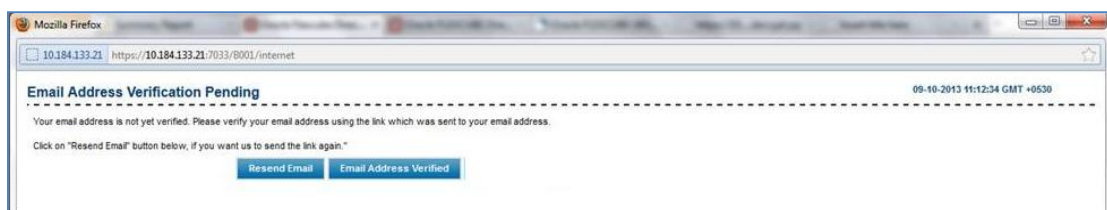
Entered data like the email id/contact number and account number of the bank will get validated through email verification and penny credit validation. Once validation is completed the amount shall get credited into the registered account.

Column Description

Field Name	Description
Select Account Type	[Display] Displays the account type chosen by you in the previous screen
Account Number	[Display] Displays your account number.
National Clearing Code Type	[Display] Displays your national clearing code type.
Bank Code	[Display] Displays your bank code.
Bank Name	[Display] Displays your bank name.
Address	[Display] Displays the address of the branch.
City	[Display] Displays the city where the branch is located.

6. Click **Confirm**. If Email is not verified you will see the following screen.

Email Verification Pending



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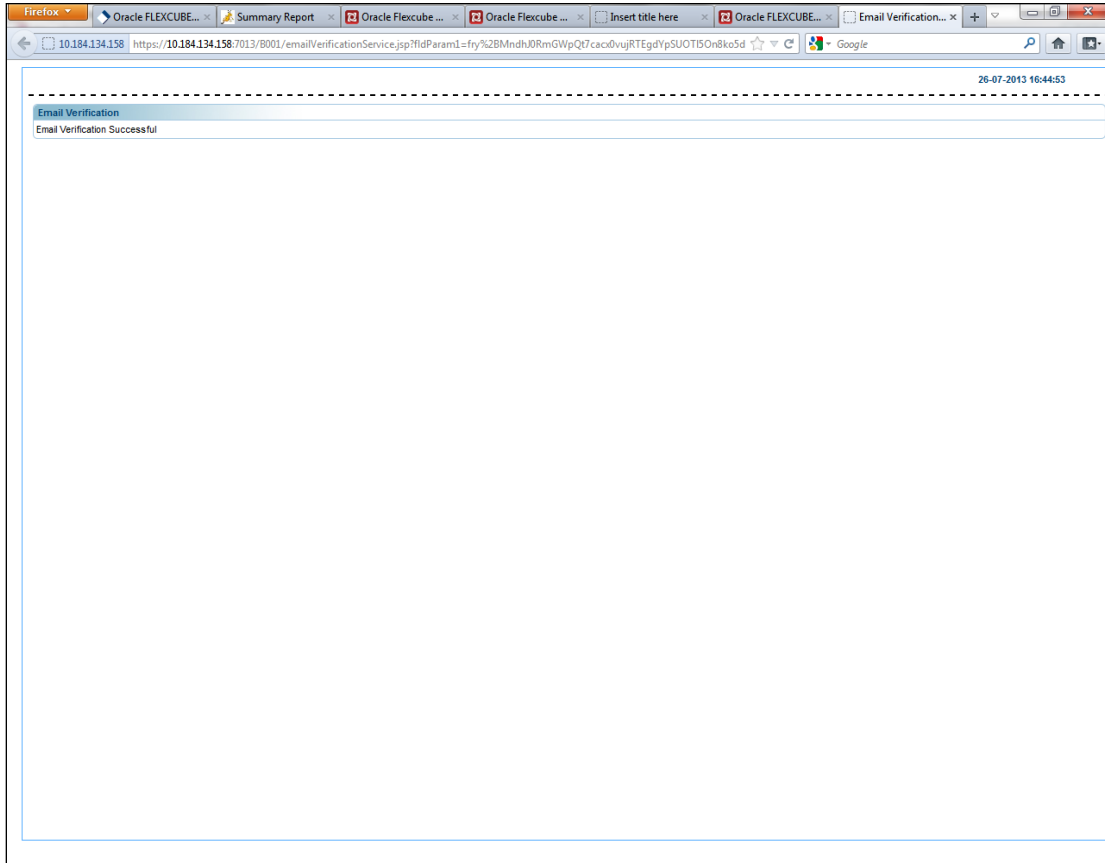
Email Address Verification Pending

Your email address is not yet verified. Please verify your email address using the link which was sent to your email address.
 Click on "Resend Email" button below, if you want us to send the link again."

Resend Email Email Address Verified

7. Validate your email account by clicking on the link mailed to your registered email ID. You will see the **Email Verification Successful** screen.

Email Verification



8. If Email ID is already verified. You will receive a “One Time Password” on your registered mobile number.
9. You will reach the **Mobile OTP Verification** screen.

Note: Mobile OTP will generate only if mobile number is registered.

OR

Click **Back** to navigate to the **Peer To Peer Payment Registration – Bank Account Details** screen.

Mobile OTP Verification

Field Description

Field Name	Description
Reference Number	[Display] Displays the Reference Number of your transaction
Enter One Time Password	[Mandatory, Input, Alphanumeric] Enter the "One Time Password" that you have received on your registered mobile number.

10. Click **Submit**. You will reach the **Peer To Peer Payment Registration** successful screen.
11. Your KYC verification is initiated.
OR
Click **Resend OTP**. The **Mobile OTP** will be resent on your Registered Mobile Number.

Peer To Peer Payment Registration

Column Description

Field Name	Description
Select Account Type	[Display] Displays the account type chosen by you in the previous screen.
Account Number	[Display] Displays your account number.
National Clearing Code Type	[Display] Displays your national clearing code type.

Field Name	Description
Bank Code	[Display] Displays your bank code.
Bank Name	[Display] Displays your bank name.
Address	[Display] Displays the Address of the branch.
City	[Display] Displays the City where the branch is located.

12. After registration is completed, the process for crediting beneficiary gets initiated.
13. Click **E-Receipt** to generate an e-receipt.

Note: Enrolled user can manage his registration process by logging to the application.

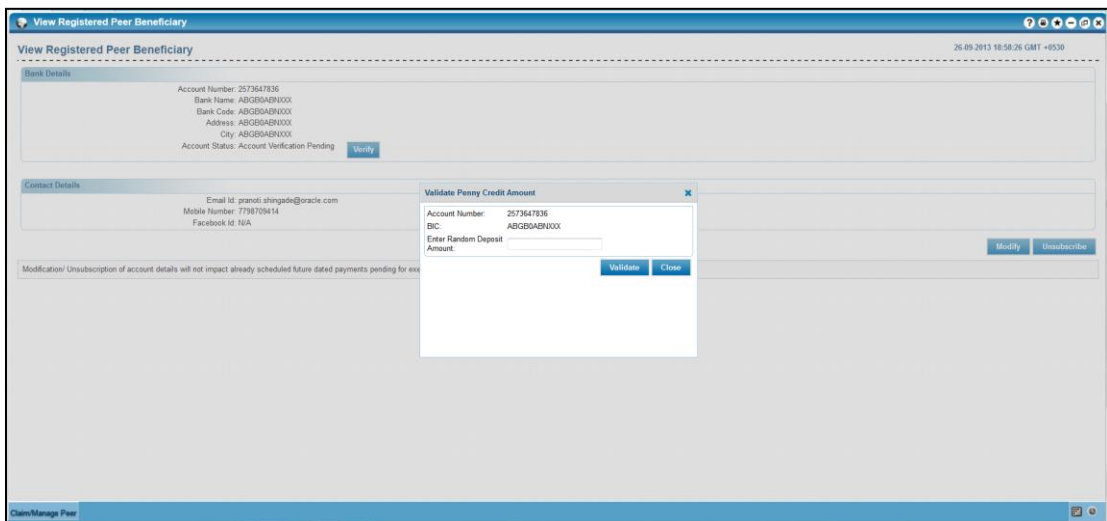
5.8 View Registered Peer Beneficiary

Using this feature, you can view the registered peer beneficiary.

To use this option, go to:

1. Navigate to **Receive Money > Manage Peer Payment Subscription > Claim/Manage Peer Account**. The system will display **View Registered Peer Beneficiary** screen.

View Registered Peer Beneficiary – Penny Credit Validation



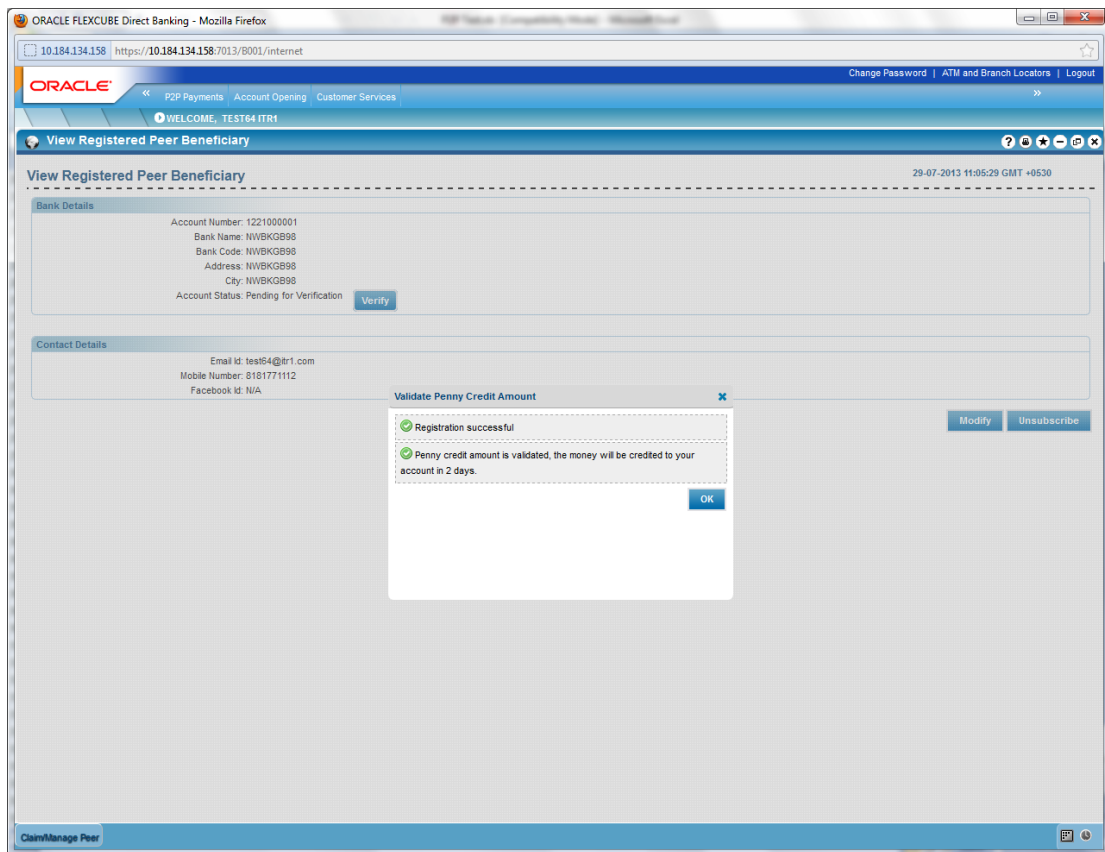
Field Description

Field Name	Description
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Field Name	Description
Account Number	[Display] Displays your Bank Account Number.
BIC	[Display] Displays your bank code
Enter Random	[Mandatory, Input,10, Numeric]
Deposit Amount	Enter the penny amount deposited to your bank account.

- Click **Validate**. The **Registration successful** page is displayed.

Registration Successful



- Click **OK**. The **View Registered Peer Beneficiary** screen is displayed.

View Registered Peer Beneficiary

View Registered Peer Beneficiary

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Bank Details

Account Number: 1040411254018

Branch Code: 104

Account Status: Verified

Contact Details

Email Id: mustufa.gari@oracle.com

Mobile Number: 2512314120

Facebook Id: N/A

Modify
Unsubscribe

Modification/ Unsubscription of account details will not impact already scheduled future dated payments pending for execution. Those payments will be credited to your current mentioned account.

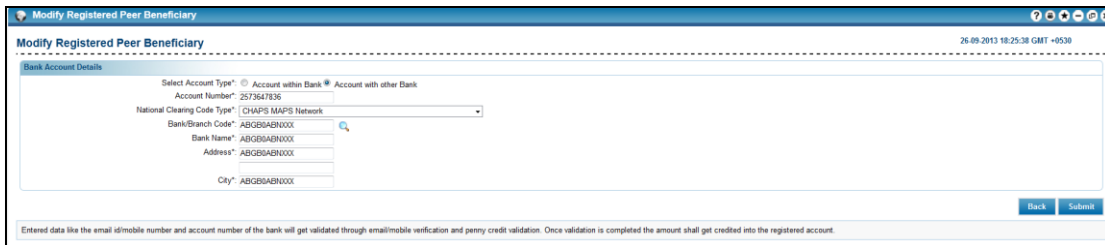
Column Description

Field Name	Description
Bank Details	
Account Number	[Display] Displays your account number.
Bank Code	[Display] Displays your bank code
Bank Name	[Display] Displays your bank name
Address	[Display] Displays the address of the branch.
City	[Display] Displays the city where the branch is located.
Account Status	[Display] Displays the account status. For e.g. Pending, Failed.
Contact Details	
Email Id	[Display] Displays your registered Email Id
Mobile Number	[Display] Displays your registered Mobile Number

Field Name	Description
Facebook ID	[Display] Displays your facebook ID, if any

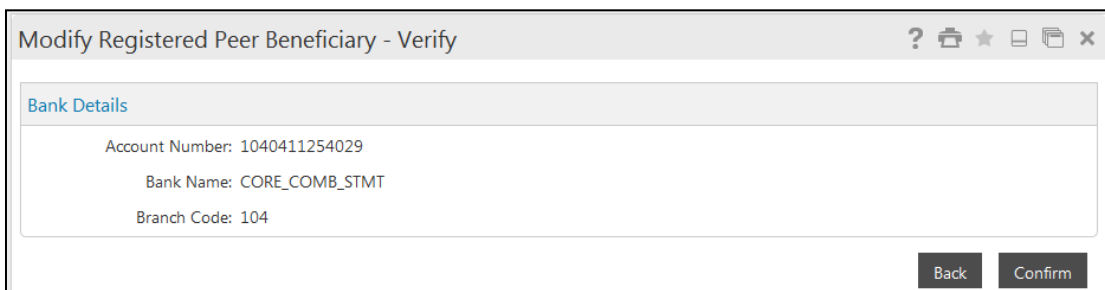
- Click **Modify**. The **Modify Peer Beneficiary** screen is displayed.

Modify Registered Peer Beneficiary



- Click **Submit**. The **Modify Peer Beneficiary Verify** screen is displayed.

Modify Registered Peer Beneficiary- Verify



- Click **E-Receipt** to generate an e-receipt.
- Click **Confirm**. The **Modify Peer Beneficiary Confirm** screen is displayed.
OR
Click **OK** to go to previous screen.

Modify Registered Peer Beneficiary - Confirm



8. Click **Unsubscribe** to unsubscribe the peer beneficiary in View Registered Peer Beneficiary screen. The **Modify Peer Beneficiary Verify** screen is displayed.

Unsubscribe Peer Beneficiary- Verify

9. Click **Confirm**. You will reach the **Unsubscribe Peer Beneficiary Confirm**, screen.
OR
Click **Back** to navigate to previous screen.

Unsubscribe Peer Beneficiary- Confirm

10. Click **E-Receipt** to generate an e-receipt.
11. Click **OK**.

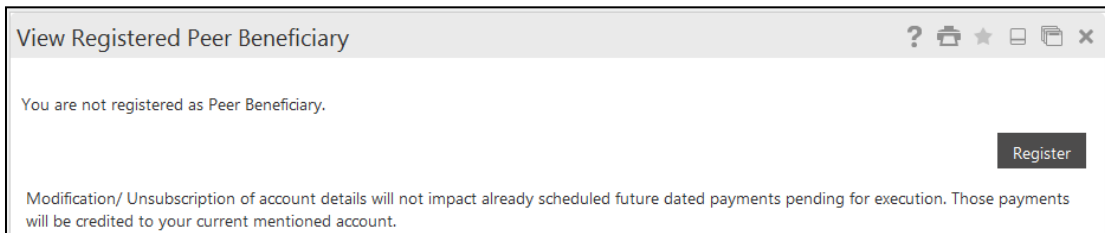
5.9 Claim Peer To Peer Payments for Non-Registered Existing Users

A non-registered but an existing user of the bank can claim his or her peer payment by registering at the FCDB application.

To use this option, navigate through:

1. Navigate to **Receive Money > Manage Peer Payment Subscription > Claim/Manage Peer Account**.
2. The **View Registered Peer Beneficiary** screen is displayed.

View Registered Peer Beneficiary



3. Click **Register**. The **Peer Beneficiary Registration** screen is displayed.
4. Use the check-box to register with or without a **Security Code**.

Peer Beneficiary Registration – Security code



Field Description

Field Name	Description
Register using Security Code	[Optional, Checkbox] Select the checkbox if registration is to be done by security code.
Mode to which the payment is received	[Mandatory, Tab] Select the tab for the mode of payment. The available options are: <ul style="list-style-type: none"> • Email • Mobile • Facebook
Enter Security Code	[Mandatory, Alphanumeric, Masked] Enter the security code received from the sender

Peer Beneficiary Registration – without security code

Field Description

Field Name	Description
Select Account Number	[Mandatory, Dropdown] Select the account number in which the amount is credited.
Email	[Display] This field will display your email ID.
Mobile Number	[Display] This field displays your Mobile Number.

- Click **Submit**. The **Peer Beneficiary Registration-Verify** screen is displayed.

Peer Beneficiary Registration - Verify

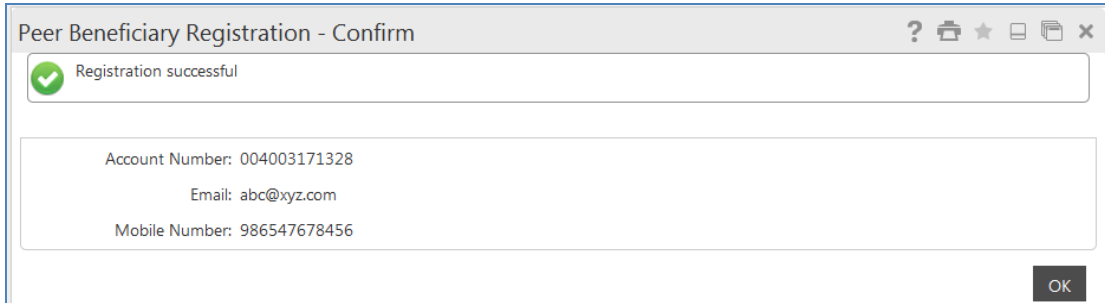
Column Description

Field Name	Description
Account Number	[Display] Displays the account number in which the amount is credited.
Email	[Display] Displays your email ID.
Mobile Number	[Display] Displays your Mobile Number

- Click **E-Receipt** to generate an e-receipt.

7. Click **Confirm**. The **Peer Beneficiary Registration – Confirm** screen is displayed.
OR
Click **Back**. The **Peer Beneficiary Registration** screen is displayed.

Peer Beneficiary Registration - Confirm



Column Description

Field Name	Description
Account Number	[Display] Displays the account number in which the amount is credited.
Email	[Display] Displays your email ID.
Mobile Number	[Display] Displays your Mobile Number.

8. Click **E-Receipt** to generate an e-receipt.
9. Click **OK**. The **View Registered Peer Beneficiary** screen is displayed.