Oracle FLEXCUBE Direct Banking

Retail Transfer and Payments User Manual
Release 12.0.3.0.0

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ORACLE ®

Retail Tranfer and Payments 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
Beneficiary Maintenance	✓	★
Beneficiary Maintenance-Internal Transfer	✓	★
Beneficiary Maintenance - Domestic Transfer	✓	★
Beneficiary Maintenance – Domestic Drafts	✓	★
Beneficiary Maintenance-International Transfer	✓	★
Beneficiary Maintenance – International Draft	✓	★
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	✓	★

Transaction Name	FLEXCUBE UBS	Third Party Host System
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	✓	★
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 the *Template Access Level* as *Private*, then it is available only to the user who has created it.

The search criteria allow searching the beneficiary templates created earlier. The *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

3.1 Beneficiary Maintenance

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

Beneficiary Maintenance

Note: You can create new beneficiaries template for various transaction types, by selecting any transaction type and clicking the **Create Beneficiary Template** button. Refer to the 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.

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

2. Select the **Transaction Type** from the drop-down list.

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

Beneficiary Maintenance

4. Click ▶▶ or ◀◀ to navigate to the next or previous page in the list, respectively.

5. Click |◀◀ or ▶▶| to navigate to the first or last page in the list, respectively.

6. Select a record and click the **Download** button to download the complete statement. The system displays the **Beneficiary Maintenance Download** screen dialog screen.

7. Click **Reorder** to reorder the columns or select the columns that appear in the list.

8. Click **Print** to print the data.

9. Click **Edit** column to edit the number of columns.

Beneficiary Maintenance - Download

Field Description

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

10. Select the **Download Type** and **File Format** from the drop-down list.

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

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

13. Click **Download**. The system displays the **File Download Message Box**.
OR
Click **Close** to close the downloading.
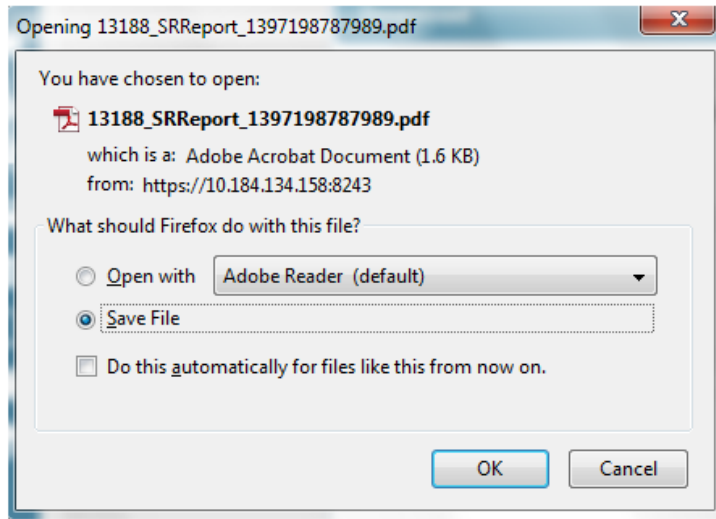
File Download

14.   Click **Save File** to save the file on your file system.

15.   Click **Open with** to open the file.
        OR
        Click **Cancel** to close the Download complete dialog box and to view the file later.

        Select a **Beneficiary ID** by selecting the respective checkbox from the **Beneficiary Maintenance Search** screen.

        Click **Modify** to modify the selected Beneficiary Template. The system displays the **Modify Beneficiary** screen.

Modify Beneficiary

18.   Enter the details to modify the **Beneficiary Template.**

19.   Click **Modify** to modify the selected **Beneficiary Template**. The system displays the **Modify Beneficiary - Verify** screen.
        OR
        Click **Back** to navigate to the previous screen.

Modify Beneficiary - Verify

Modify Beneficiary - Verify

Transaction Type: Internal Account Transfer

Beneficiary Id: SSK
Beneficiary Name: SSK
Beneficiary Bank Branch: CORE_COMB_STMT
Beneficiary Account No.: 1040410902010
Beneficiary Email: SSK@gmail.com
Visibility: Public

Change   Confirm

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

Modify Beneficiary – Confirm

Modify Beneficiary - Confirm

Beneficiary modified successfully.
Transaction submitted for Internal Transfer Beneficiary having reference 284114747449505 has been set to status Auto Authorized.
Transaction with reference number 284114747449505 is in Accepted state.

Transaction Type: Internal Account Transfer

Beneficiary Id: SSK
Beneficiary Name: SSK
Beneficiary Bank Branch: CORE_COMB_STMT
Beneficiary Account No.: 1040410902010
Beneficiary Email: SSK@gmail.com
Visibility: Public

OK

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

Deleting a Beneficiary:

22.   Click **Delete** 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

Beneficiary Id	Beneficiary Name	Beneficiary Account Number	Beneficiary Bank Code	Beneficiary Bank Name
SSK	SSK	1040410902010	104	

Back   Confirm

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

Beneficiary Maintenance – Delete Beneficiary – Confirm

24.   Click **OK**. The system displays the 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 **Create Beneficiary Template**. 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 **Back**. The system displays the **Beneficiary Maintenance** screen.
   OR
   Click **Add**. The system displays the **Beneficiary Maintenance - Add Beneficiary - Verify** screen.

   Beneficiary Maintenance - Add Beneficiary-Internal Account Transfer- Verify

   Add Beneficiary - Verify   ? 🖶 ★ ☐ ▣ ✕

   Transaction Type: Internal Account Transfer

   Beneficiary Id: SSK
   Beneficiary Name: SSK
   Beneficiary Bank Branch*: 104 CORE_COMB_STMT
   Beneficiary Account No.: 1040410902010
   Beneficiary Email:
   Visibility: Private

   Change   Confirm

5. Click **Change**. The system displays the **Beneficiary Maintenance - Add Beneficiary** screen.

OR
Click **Confirm** 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

6.   Click **E-Receipt** to generate an e-receipt for the completed transaction.

7.   Click **OK**. 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 **Create Beneficiary Template**. The system displays the **Beneficiary Maintenance - Add Beneficiary** screen.

Beneficiary Maintenance – Domestic Account Transfer-Add Beneficiary

Field Description

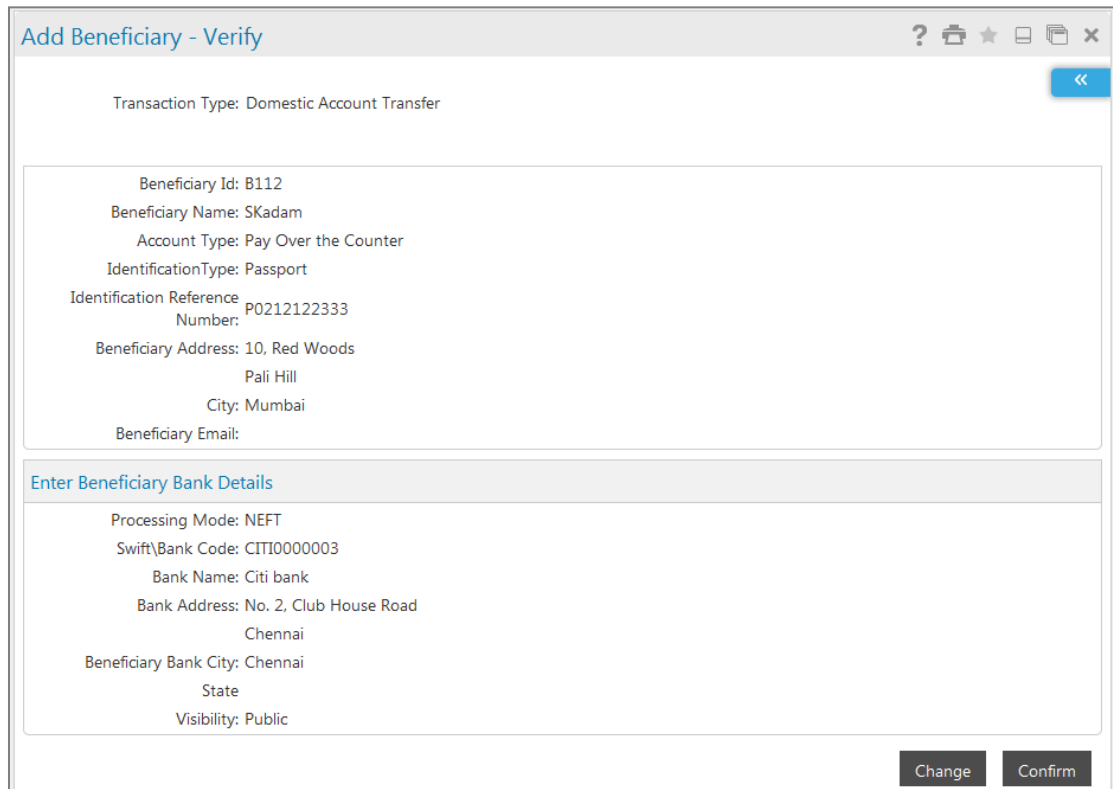| Field Name	Description
Transaction Type	[Display] This field displays the type of transaction.
Beneficiary Id	[Mandatory, Alphanumeric, 10] Type the beneficiary ID
Beneficiary Name	[Mandatory, Alphanumeric, 25] Type the beneficiary name

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 **Back**. The system displays the **Beneficiary Maintenance** screen.
   OR

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

Beneficiary Maintenance - Add Beneficiary - Domestic Account Transfer - Verify

5.   Click **Change**. The system displays the **Beneficiary Maintenance - Add Beneficiary** screen.
OR
Click **Confirm** 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

6. Click **E-Receipt** to generate an e-receipt for the completed transaction.

7. Click **OK**. 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 **Create Beneficiary Template**. The system displays the **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

Field Name	Description
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 **Back**. The system displays the **Beneficiary Maintenance** screen.
OR
Click **Add** 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   ? 🖨 ★ ▫ ▢ ✕

«

Transaction Type: International Account Transfer

Beneficiary Id: BI786
Beneficiary Name: Ali Hassan
Destination Account: Pay Over the Counter
Beneficiary Address: 10, Downing Street

City: London
Beneficiary Country: UNITED KINGDOM
Beneficiary Email:

Enter Beneficiary Bank Details

Swift

Beneficiary Account Number: National Clearing Code Type:

Swift Code: ABNADEFFXXX   National Clearing Codes:
Bank Name: ABN AMRO Bank   City: FRANKFURT
Bank Address: FRANKFURT   Country: Germany

Visibility: Public

Change   Confirm

5.   Click **Change**. The system displays the **Beneficiary Maintenance - Add Beneficiary** screen.
OR
Click **Confirm** 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

6. Click **E-Receipt** to generate an e-receipt for the completed transaction.

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

3.5 Beneficiary Maintenance - International Draft

To maintain a Beneficiary for-international draft

1. Select **Transaction Type** *as* **International Draft**.

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

Beneficiary Maintenance – International Draft - 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, 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.
Zip/Postal Code	[Optional, Numeric, 10] Type the **Zip/Postal Code**.

Field Name	Description
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 **Back**. The system displays the **Beneficiary Maintenance** screen.
   OR
   Click **Add** to create a beneficiary. The system displays the **Beneficiary Maintenance - Add Beneficiary - Verify** screen.

Beneficiary Maintenance - Add Beneficiary- International Draft - Verify

5.   Click **Change**. The system displays the **Beneficiary Maintenance - Add Beneficiary** screen.
OR
Click **Confirm** 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

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

3.6 Beneficiary Maintenance - Domestic Drafts

To maintain a beneficiary for Demand Drafts:

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

2. Click **Create Beneficiary Template**. 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 **Back**. The system displays the **Beneficiary Maintenance** screen.
         OR
         Click **Add** to create a beneficiary. The system displays the **Beneficiary Maintenance - Add Beneficiary - Verify** screen.

Beneficiary Maintenance - Add Beneficiary- Demand Draft Request - Verify

Add Beneficiary

Transaction Type: Demand Draft-Pay Order Request

Beneficiary Id*: B112
Beneficiary Name*: Ali Hassan
Beneficiary Address: Neethle Street
London
Greate Britain
City: Greate Britain
Country United Kingdom
Zip/Postal Code
Phone
Beneficiary Email:

Mode of Delivery

Mode Branch
City: Greate Britain   Branch: Bank Futura- Branch 120

Visibility*: Public

Change   Confirm

5.   Click **Change**. The system displays the **Beneficiary Maintenance - Add Beneficiary**
        screen.
        OR
        Click **Confirm** 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

Add Beneficiary   ? 🖶 ★ ▢ ▤ ✕

✓ Beneficiary created successfully.
Transaction submitted for Demand Draft Request Beneficiary having reference 890614765450178 has been set to status Auto Authorized.
Transaction with reference number 890614765450178 is in Accepted state.

Transaction Type: Demand Draft-Pay Order Request

Beneficiary Id*: B112
Beneficiary Name*: Ali Hassan
Beneficiary Address: Neethle Street
London
Greate Britain
City: Greate Britain
Country: United Kingdom
Zip/Postal Code
Phone
Beneficiary Email:

Mode of Delivery

Mode: Branch
City: Greate Britain   Branch: Bank Futura- Branch 120

Visibility*: Public

OK

6. Click **OK**. 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 **Create Beneficiary Template**. The system displays the **Beneficiary Maintenance - Add Beneficiary** screen.

Beneficiary Maintenance – SEPA CREDIT 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
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

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

Beneficiary Maintenance - Add Beneficiary- SEPA CREDIT Transfer - Verify

5.   Click **Change**. The system displays the Beneficiary Maintenance - Add Beneficiary screen.
OR
Click **Confirm** 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 **OK**. 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 **Create Beneficiary Template**. The system displays the **Beneficiary Maintenance - Add Beneficiary** screen.

Beneficiary Maintenance - Add Beneficiary – SEPA CARD PAYMENT

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

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

Beneficiary Maintenance - Add Beneficiary - SEPA Card Payment- Verify

5.   Click **Change**. The system displays the **Beneficiary Maintenance - Add Beneficiary** screen.
OR
Click **Confirm** 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

6.   Click **OK**. 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

Field Description

Field Name	Description
Entity	[Display] This field displays the name of the entity selected.
Transaction Type	[Mandatory, Drop-Down] Select the *Transaction Type* from the dropdown list, for which template is to be created.
Visibility	[Mandatory, Drop-Down] Select the **Beneficiary Access Level** from the drop-down list. The options are as follows: • General • Restricted
Mapped to User type	[Mandatory, Checkbox] Click on the required checkbox to map the user type. **Note**: These check-boxes are displayed only when *Generic* option is selected in the **Visibility** drop-down.

3. Select the **Transaction Type** as UK Payments option and the **Visibility** from the drop-down list.

4. Click **Create Beneficiary Template**. 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.
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

5. Enter the relevant information.

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

Beneficiary Maintenance - Add Beneficiary-UK Payments- Verify

Add Beneficiary - Verify

Transaction Type: UK Payments

Payment Type: Faster UK Payments

Beneficiary Id: B9323
Beneficiary Name: Alia Khan
Beneficiary Email:

Enter Beneficiary Bank Details

Beneficiary Account No.: 1040410902010
Bank Sort Code: ANZBGB67
Bank Name: ANZ BANK
Bank Address: GOLDEN LAND
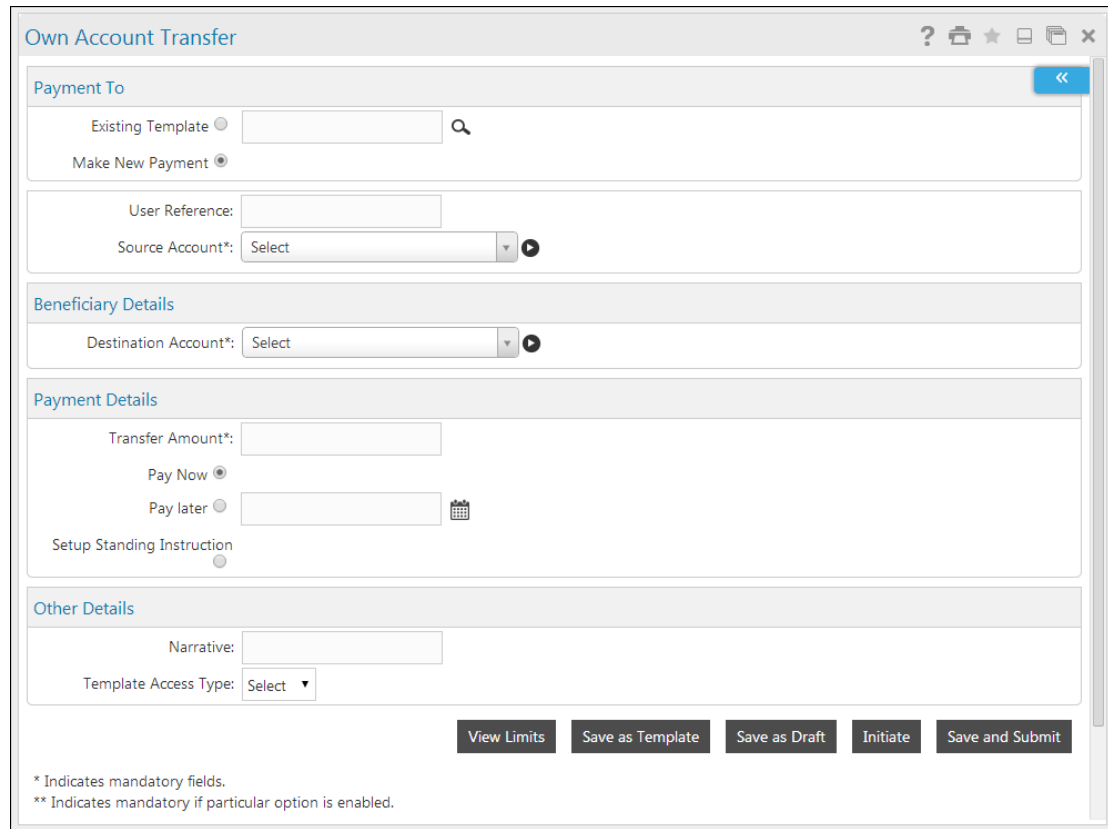LONDON
City: GB
Visibility: Public

Change   Confirm

7.   Click **Change**. The system displays the **Beneficiary Maintenance - Add Beneficiary** screen.
OR
Click **Confirm** 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

Add Beneficiary - Confirm

✓ Beneficiary created successfully.
Transaction submitted for UK Payments Beneficiary having reference 211253865450627 has been set to status Auto Authorized.
Transaction with reference number 211253865450627 is in Accepted state.

Transaction Type: UK Payments

Payment Type: Faster UK Payments

Beneficiary Id: B9323
Beneficiary Name: Alia Khan
Beneficiary Email:

Enter Beneficiary Bank Details

Beneficiary Account No.: 1040410902010
Bank Sort Code: ANZBGB67
Bank Name: ANZ BANK
Bank Address: GOLDEN LAND
LONDON
City: GB
Visibility: Public

OK

3.   Click **OK**. 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.

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

Own Account Transfer

Field Description

Field Name	Description
Existing Template	[Mandatory, Drop-Down] Select **Existing Template** radio 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 the *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.
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 • Setup Standing Instruction

Note: The *Transfer Date* to be selected should lie between the *Start Date* and the 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 transaction is processed on the next working day.

Pay Later	[Optional, Radio Button] Select the *Pay Later* radio button to make the funds transfer on a future date.

Field Name	Description
Setup Standing Instruction	[Optional, Radio Button] Select *Setup Standing Instruction* to setup standing instructions for funds transfer for a period. The system auto transfers the fund on the specified date and frequency. **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 transaction is processed on the next working day.
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.
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.
View Limits	[Action Button] Click the button to check limits for the transfer.

Field Name	Description
Save as Template	[Action Button] Click the button to save the details as a template for future reference.
Save as Draft	[Action Button] Click the button to save the details as a draft.
Initiate	[Action Button] Click the button to initiate with the transaction process.
Save and Submit	[Action Button] Click the button to save and submit the details.

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

Own Account Transfer - Verify

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

Own Account Transfer - Confirm

4.   Click **E-Receipt** to generate an e-receipt for the completed transaction.

Own Account Transfer – e-receipt

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

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.

To view Internal Account Transfer:

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

Internal Transfer

Field Description

Field Name	Description
Existing Template	[Optional, Drop-Down] Select the **Existing Template** radio button option button to select the existing Payment template for the 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 the 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/nickname for the Internal Transfer from the drop-down list. Click the ▶ button. The system will automatically fetch and display the available balance for the selected source account.
Beneficiary Account	[Mandatory, Lookup] Click the **Lookup** button to select any beneficiary. The account of that selected beneficiary will get displayed here.
Beneficiary Branch	[Display] The beneficiary branch will get automatically populated here after the selection of Beneficiary Account.
Beneficiary Email	[Display] The 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.

Field Name	Description
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 • 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 • Setup Standing Instruction
	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 transaction is processed on the next working day.
Deal Details	[Optional, Radio button] Select deal details by selecting appropriate radio button Options are: • Pre booked • Online • Bank
	Note: The *Deal Options* are available to you only if the deal is allowed for your user. Please refer to the Foreign Exchange User Manual for Deal Details.
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 • Setup Standing Instruction

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 transaction is processed on the next working day.

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 • 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.
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
View Limits	[Action Button] Click the view limits button to check limits for the transfer.

Field Name	Description
Save as Template	[Action Button] Click the button to save the details as a template for future reference.
Save as Draft	[Action Button] Click the button to save the details as a draft.
Initiate	[Action Button] Click the button to initiate with the transaction process.
Save and Submit	[Action Button] Click the button to save and submit the details.

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

Internal Transfer - Verify

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

Internal Transfer Confirm

Internal Transfer - Confirm

Transaction submitted for Internal Account Transfer having reference 171862724274720 has been set to status Auto Authorized. Transaction with reference number 171862724274720 is in Accepted state.

User Reference:
Source Account: 1040411271048 104 10411271

Beneficiary Details
Beneficiary Account: 1040410897067
Beneficiary Branch: 104 CORE_COMB_STMT
Beneficiary Email: sandesh.jawke@oracle.com

Payment Details
Transfer Amount: 1,000,000.00 INR
Transfer Currency: Indian Rupee
Setup Standing Instruction :

SI Details
SI Execution Frequency: Half-Yearly
First Execution Date: 14-03-2014
Expiry Date: 21-03-2014

Other Details
Narrative: ABC

Click here to generate an e-receipt

Purpose of Remittance Transaction is a social security benefit modified .

OK   e-receipt

-- The actual Debit Amount for Future Dated Cross Currency Transfers may differ based on the prevailing exchange rate on the value date.

4. Click **e-receipt** to generate an e-receipt for the completed transaction.

5. Click **OK**. The system displays the **Internal Transfer** screen.

6. Multiple Internal Transfer

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

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

Note: The minimum one payment Instruction ID needs to be completed before initiating the Multiple Internal Payment.

Multiple Internal Transfers- Debit Single Account

Field Description

Field Name	Description
ID	[Incremental Label] Displays the ID No.
Choose Beneficiary	[Icon] Click the icon to select the desired beneficiary.
Choose Template	[Icon] Click the icon to select the desired template.
Recipient Account Number	[Display] Depending upon the Beneficiary you select, the respective recipient account number is displayed.
Recipient Branch	[Display] Depending upon the Beneficiary you select, the respective recipient branch is displayed.
Source Account	[Dropdown] Select the source account from the dropdown list.
Transfer Amount	[Mandatory, Input Box, Numeric, 18] Type the transfer amount to be transferred.
Transfer Currency	[Mandatory, Drop-Down] Select the transfer 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.

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

Purpose of remittance	[Dropdown] This field is enabled only when others is selected. Enter the desired purpose of remittance.

Field Name	Description
Narrative	[Mandatory, Alphanumeric, 15] Type the brief description of the transaction.
User Reference Number	[Optional, Input Box, 35] Enter the user reference number.
Payment Instructions	[Drill Down] Click the respective drill down for the desired Payment ID. As per the selection of beneficiary and the existing template, automatically the respective payment instructions are displayed.
Delete Row	[Icon] Removes the corresponding row.
Pay Later	[Date-Picker] Select the desired date for payment.

> **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 transaction is processed on the next working day.

Field Name	Description
Add More	[Action Button] Click Add More to add specific number of rows from the following options: • Add 1 row • Add 3 rows • Add 5 rows • Add 10 rows
View Limits	[Display] Displays the limit status.
Initiate	[Action Button] Click the **Initiate** button to initiate the transfer process.

2.   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 the **Debit Single Account** to debit an account.
Debit Multiple Account	[Optional, Radio Button] Select the **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.
Destination Account	[Mandatory, Alphanumeric, 34] Type the **Destination Account** which will act as a credit account for the transaction.

Field Name	Description
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.

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 transaction is processed on the next working day.

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

3. Click **Add More** to add multiple records.

Multiple Internal Transfers - Initiate

4. Click the [X] button to delete a record from the grid.

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

Multiple Internal Transfer - Verify

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

Multiple Internal Transfer - Confirm

7.   Click **e-receipt** to generate an e-receipt for the completed transaction.

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

7. Domestic Funds 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.

To view Domestic Funds Transfer:

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

Domestic Funds Transfer

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.
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, 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.

Field Name	Description
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. The 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] The **Beneficiary Account Number** will be automatically populated here after the selection of the *Beneficiary Name*.
Identification Type	[Dropdown] Select the desired value from the dropdown.
Identification Reference Number	[Optional, Input Box, 35] Enter the respective Identification Reference Number, for the selected Identification Type.
Beneficiary Address	[Display] The Beneficiary Address will be automatically populated here after the selection of Beneficiary Name.
City	[Display] The Beneficiary City will be automatically populated here after the selection of Beneficiary Name.
Beneficiary Email	[Display] The Beneficiary E-mail will be automatically populated here after the selection of Beneficiary Name.

Beneficiary Bank Details

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 the 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
Processing Mode	[Optional, Radio Button] Select the desired Processing Mode.
Swift/Bank Code	[Optional, Lookup] Click the **Search** button to select the appropriate Swift/Bank Code.
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 the 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 the 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 • Setup Standing Instruction
Pay Later	[Optional, Radio Button] Select **Pay Later** to make the payment on future date.

Field Name	Description
	Note: The *Transfer Date* to be selected should lie between the *Start Date* and the *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 transaction is processed on the next working day.
Setup Standing Instruction	[Optional, Radio Button] Select Setup Standing Instruction to set the standing instruction for a period for multiple debits.
	Note: The *Transfer Date* to be selected should lie between the *Start Date* and the *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 transaction is processed on the next working day.
Setup Standing Instruction	[Optional, Radio Button] Select Setup Standing Instruction to set standing instructions for the 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.

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.
Other Details	
Purpose of Remittance	[Optional, Drop-Down] Select the **Purpose of Remittance** 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. The options are - Public - Private

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

Domestic Funds Transfer - Verify

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

Domestic Funds Transfer - Confirm

Note: If the transaction contains any invalid value, the system prompts the same through the messages. The same transaction does not get authorized during the *Authorization* process.

The *E-receipt* feature is also not available for the same transaction.

4. Initiate the same process again and make the required changes as suggested in the Messages.

5. Click **E-receipt** to generate an e-receipt for the completed transaction.

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

7. Refer to the **Additional Options** section for options like Save as Draft/Templates, Save and Submit, View Limits.

8.   Multiple Domestic Transfers

Using the *Multiple Domestic Transfer* option, you can transfer funds to more than one account in another bank within the country. By default, fifteen payments are configured. If 15 different payments have been initiated through a single multiple domestic transfer transaction, 15 different transactions reference numbers are generated. The 15 different transactions are made available in the dashboard as separate domestic transfers and are available for individual authorization. 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.

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

> **Note**: The minimum one payment *Instruction ID* needs to be completed before initiating the *Multiple Domestic Payments*.

The following page is displayed. This transaction screen allows the user to initiate the Multiple Domestic Transfers.

Multiple Domestic Transfers

Field Description

Field Name	Description
ID	[Display] Displays the payment instruction number.
Recipient Name	[Display] Displays the recipient name.
Recipient Account Number	[Display] Displays the recipient's account number.

Clearing Network For China Region	[Mandatory, Drop-Down]
	Select the desired clearing network (processing mode) from the dropdown:
	    • Normal
	    • Urgent
	The user can switch the network for payment.

Bank Code	[Display] Displays the bank code for the recipient bank.
Source Account	[Mandatory, Searchable Dropdown] Start typing the desired account number in the dropdown input box. All the account numbers containing those similar characters are populated. Select the desired account number from the dropdown.

Field Name	Description
	[Mandatory, Lookup]
	The auto-complete feature along with the search lookup is also available only when the number of accounts mapped to the user and enabled for payment exceeds the specified limit.
Currency Type for Transfer Amount	[Mandatory, Dropdown]
	Select the desired currency type from the dropdown.
Transfer Amount	[Mandatory, Input Box, 15]
	Enter the desired transfer amount.
Pay On	
Pay Now	[Conditional, Radio Button]
	Click **Pay Now** to make an immediate transfer.
Pay Later	[Conditional, Radio Button]
	Click **Pay Later** to make a transfer on a specified date.

> **Note**: The *Transfer Date* to be selected should lie between the *Start Date* and the *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 transaction is processed on the next working day.

Field Name	Description
Purpose of Remittance	[Conditional, Dropdown - Input Box, 35*2]
	Select the desired purpose from the dropdown.
	The input box is enabled only when the "*others*" is selected from the dropdown.
	Enter the desired purpose in the respective input box.
Narrative	[Optional, Input Box, 35]
	Enter the desired narrative.
User Reference Number	[Optional, Input Box, 35]
	Enter the appropriate user reference number.
Select Beneficiary	[Lookup]
	Click the beneficiary search lookup to select the desired beneficiary. The details appear in the respective fields.
Select Existing Template	[Lookup]
	Click the template lookup to select the desired template from the existing ones.

Field Name	Description
Payment Instructions	[Drill Down]
	Click the respective drill down for the desired payment ID.
	As per the selection of beneficiary and the existing template, automatically the respective payment instructions are displayed.
Delete Row	[Icon]
	Removes the corresponding row.
Pay Later	[Date-Picker]
	Select the desired date for payment.

Note: The *Transfer Date* to be selected should lie between the *Start Date* and the *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 transaction is processed on the next working day.

Field Name	Description
Add More	[Action Button]
	Click **Add More** to add no. of rows from the following options:
	• Add 1 row • Add 3 rows • Add 5 rows • Add 10 rows
View Limits	[Display]
	Displays the limit status.
Initiate	[Action Button]
	Click **Initiate** to initiate the transfer process.

The **Verify** screen is displayed.

Multiple Domestic Transfer – Verify

2.   Verify the details.

3.   Click the drilldown ![drilldown icon] to verify the payment instructions.

4.   Click **Change** to make the desired changes.

5.   Click **Confirm** to confirm the details.

> **Note**: On the confirmation of multiple domestic transfers, a unique **Transaction Reference Number** is displayed against each payment id to the user. A user can track the status of the transaction using this *Reference Number*. The status of the transaction is shown against each *Payment ID*. The error and warnings (if any) in any payment instruction is shown on the hovering the mouse over the status icon (in the form of tool tip).

Multiple Domestic Transfer - Confirm

6.   Click **E-receipt** to generate an e-receipt for the completed transaction.

7.   Click **OK** to proceed with the next multiple domestic transfers.

9.   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.

To view International Account Transfer:

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

International Account Transfer

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.
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 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 **Look-up** 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]
	The beneficiary address will get automatically populated here after the selection of beneficiary name. This field is editable when you select the pay over the counter option from the destination account type dropdown.
City	[Conditional, Alphanumeric, 35]
	The beneficiary city will get automatically populated here after the selection of the beneficiary name.
	This field is enabled when you select the pay over the counter option from the destination account type dropdown.

Field Name	Description
Country	[Conditional, Drop-Down] Select the country *of the* beneficiary from the drop-down list. This field is enabled when you select the pay over the counter option from the destination account type dropdown.
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 the 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] The 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 the 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 the 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 the 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 desired swift code using the **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.

Note: The *Transfer Date* to be selected should lie between the *Start Date* and the *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 transaction is processed on the next working day.

Other Details

Field Name	Description
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 the template access type from the drop-down list. Options are: • Public • Private

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

International Account Transfer Verify

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

International Account Transfer Confirm

4.   Click **e-receipt** to generate an e-receipt for the completed transaction.

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

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

10. Multiple International Transfer

Using the **Multiple International Transfer** option, you can transfer funds to more than one account in another bank under the *International Clearing Network*. By default, 15 payments are configured. If 15 different payments have been initiated through a S*ingle Multiple Domestic Transfer* transaction, 15 different *Transactions Reference Numbers* are generated. The 15 different transactions are made available in the dashboard as separate *Domestic Transfers* and are available for individual authorization. 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.

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

Note: The minimum one Payment Instruction ID needs to be completed before initiating the Multiple International Payment.

The following page is displayed. This transaction screen allows the user to initiate the **Multiple Domestic Transfers**.

Multiple International Transfer – Initiate

Field Description

Field Name	Description
ID	[Display] Displays the payment instruction number.
Recipient Name	[Display] Displays the recipient name.
Recipient Account Number	[Display] Displays the recipient's account number.
Clearing Network	[Mandatory, Input Box, 35] Enter the desired clearing network (processing mode).
SWIFT \ Bank Code	[Display] Displays the bank code for the recipient bank.
Source Account	[Mandatory, Searchable Dropdown] Start typing the desired Account Number in the dropdown input box. All the account numbers containing those similar characters are populated. Select the desired account number from the dropdown. [Mandatory, Lookup] The auto-complete feature along with the search lookup is available If only when the number of accounts mapped to the user and enabled for payment exceeds the specified limit.

Field Name	Description
Currency Type for Transfer Amount	[Mandatory, Dropdown] Select the desired currency type from the dropdown.
Transfer Amount	[Mandatory, Input Box, 15] Enter the desired transfer amount.
Pay On	
Pay Now	[Conditional, Radio Button] Click pay now to make an immediate transfer.
Pay Later	[Conditional, Radio Button] Click pay later to make a transfer on a specified date.

> **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 transaction is processed on the next working day.

Field Name	Description
Payment Details 1	[Mandatory, Dropdown] Select the desired value from the dropdown.
Payment Details 2	[Optional, Input Box, 35] Enter the required payment details.
Payment Details 3	[Optional, Input Box, 35] Enter other payment details, if any.
Payment Details 4	[Optional, Input Box, 35] Enter other payment details, if any.
Charges	[Mandatory, Dropdown] Select the desired value from the dropdown. - Beneficiary (Ben) - Remitter (Rem) - Shared (Sha)
Narrative	[Optional, Input Box, 35] Enter the desired narrative.
User Reference Number	[Optional, Input Box, 35] Enter the appropriate user reference number.

Field Name	Description
Select Beneficiary	[Lookup]
	Click the beneficiary search lookup to select the desired beneficiary. The details appear in the respective fields.
Select Existing Template	[Lookup]
	Click the template lookup to select the desired template from the existing ones.
Payment Instructions	[Drill Down]
	Click the respective drill down for the desired payment ID.
	As per the selection of beneficiary and the existing template, automatically the respective payment instructions are displayed.
Delete Row	[icon]
	Removes the corresponding row.
Pay Later	[Date-Picker]
	Select the desired date for payment.

Note: The *Transfer Date* to be selected should lie between the *Start Date* and the *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 transaction is processed on the next working day.

Add More	[Action Button]
	Click **Add More** to add no. of rows from the following options:
	- Add 1 row - Add 3 rows - Add 5 rows - Add 10 rows
View Limits	[Display]
	Displays the limit status.
Initiate	[Action Button]
	Click the **Initiate** button to initiate the transfer process.

The **Verify** screen is displayed.

Multiple International Transfers - Verify

2.   Verify the details.

3.   Click the drilldown ▼ to verify the payment instructions.

4.   Click **Change** to make the desired changes.

5.   Click **Confirm** to confirm the details.

> **Note**: On confirmation of multiple international transfers, a unique transaction reference number is displayed against each payment ID to the user. A user can track the status of the transaction using this reference number. The status of the transaction is shown against each payment ID. The error and warnings (if any) in any payment instruction is shown on the hovering the mouse over the status icon (in the form of tool tip).

Multiple International Transfers – Confirm

	Recipient ID	Recipient Name	Recipient Account Number	Clearing Network	Swift\Bank Code	Source account	Transfer Amount	Pay On	Transaction Reference Number	
✓	1	Pratik	859685256341	Swift Network	TRBARK52	1040410934017 104 10410934	456.00 GBP	10-03-2014	174428828275512	e-receipt
✓	2	Amitt	343456789878	Swift Network	TRBARK52	1040410934039 104 10410934	786.00 USD	10-03-2014	147009338275514	e-receipt

Multiple International Transfers - Confirm

The status of individual transaction is shown on hovering the mouse over the transaction status icon. Please review. You may also review status of transactions later using view initiated transactions.

Multiple International Payment Recipients

OK

6.   Click **E-Receipt** to generate an e-receipt for that particular transaction.

7.   Click **OK** to proceed with the next multiple international transfers.

11. 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 the 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 the **Save as Draft** button and submit it in the future or you can save the entered information on the demand draft request screen as a template by clicking the **Save as Template** button and can use the same template to initiate the **Demand Draft Requests** in future.

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

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 a demand draft.
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.

Field Name	Description
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.

Note: The *Transfer Date* to be selected should lie between the *Start Date* and the *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 transaction is processed on the next working day.

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.

Field Name	Description
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.
Email	[Optional, Alphanumeric, 35]
	Type the beneficiary's 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.

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

Demand Draft – Pay Order Request Verify

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

Demand Draft – Pay Order Request Confirm

4.   Click **E-receipt** to generate an e-receipt for the completed transaction.

5.   Click **OK**. The system displays the **Demand Draft – Pay Order Request** screen.

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

12. 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.

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

International Draft

Field Description

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

Field Name   Description

Note: The *Transfer Date* to be selected should lie between the *Start Date* and the *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 transaction is processed on the next working day.

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

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.

Field Name	Description
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

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

International Draft - Verification

3.   Click **Confirm**. The system displays the **International Draft - Confirmation** screen with the status message.
OR
Click **Change** to navigate to the previous screen.

International Draft - Confirmation

4. Click **E-receipt** to generate an e-receipt for the completed transaction.

E-Receipt

5.   Click **OK**. The system displays the **International Draft** screen.

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

13. 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.

To view SEPA Credit Transfer:

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

SEPA Credit Transfer

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 of the originator identification number.
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.

Field Name	Description

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.

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 transaction is processed on the next working day.

Other Details

Narrative	[Optional, Alphanumeric, 35]
	Type the narrative for the transaction.
Template Access Type	[Mandatory, Drop-Down]
	Select the template access type from the drop-down list.
	The option are as follows:

- Public
- Private

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

SEPA Credit Transfer - Verify

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

SEPA Credit Transfer - Confirm

4. Click **E-receipt** to generate an e-receipt for that particular transaction.

5. Click **OK**. The system displays SEPA Credit Transfer screen.

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

14. 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*.

1. Navigate through the menus to **Payments > Online Payments > SEPA Card Payments**.

SEPA Card Payments

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 of the originator identification number.
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.

Field Name	Description
Currency	[Display]
	This field displays the currency.

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

Field Name	Description
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.

Note: The Transfer Date to be selected should lie between the Start Date and the 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 transaction is processed on the next working day.

Field Name	Description
Setup Standing Instruction	[Optional, Radio Button]
	Select setup standing instruction radio button for the setting an instructions.

Note: The *Transfer Date* to be selected should lie between the *Start Date* and the *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 transaction is processed on the next working day.

Field Name	Description
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.
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.

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.
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

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

SEPA Card Payment Verify

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

SEPA Card Payment Confirm

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

5.   Click **E-receipt** to generate an e-receipt for that particular transaction.

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

Note: The online integration for this transaction with the FLEXCUBE UBS is not available currently.

15. UK Payments

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

1.   Navigate through the menus to **Payments > Online Payments > UK Payments**.

UK Payments

Field Description

Field Name	Description

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

Field Name	Description
Existing Template	[Optional, Radio Button] Click the existing template option button to select the existing payment template for funds transfer.
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

Field Name	Description
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 the **Faster UK** payment radio button is selected as a payment type.

Beneficiary Bank Details

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.
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.

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.

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.

Note: The *Transfer Date* to be selected should lie between the *Start Date* and the *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 transaction is processed on the next working day.

Setup Standing Instruction	[Optional, Radio Button]
	Select *Setup Standing Instruction* radio button for setting up an instructions.

Note: The *Transfer Date* to be selected should lie between the *Start Date* and the *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 transaction is processed on the next working day.

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

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

UK Payments – Verify

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

UK Payments - Confirm

4.   Click **OK**. The system displays the **UK Payments** screen.

5.   Click **E-Receipt** to generate an e-receipt for that particular transaction.

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

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

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16. View Standing Instruction

The 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 affected, 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.

1. 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 desired source account from which funds are transferred.
Transfer Mode	[Optional, Drop-Down] Select the type of transfer from the drop-down list.
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 appropriate execution SI frequency from the drop down list.

2. Click **Submit**. The system displays the **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 the SI.
Amount	[Display] This field displays the amount of the SI.
Account	[Display] This field displays the desired source account from which funds are transferred.
Branch	[Display] This field displays the branch name of the source account.
First Execution Date	[Display] This field displays the initiation date of SI.

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

Standing Instructions View

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

17. Standing Instruction Cancellation

To cancel standing instruction

1.   Navigate through the menus to **Payments > Recurring Transfer and Payments > Standing Instruction Cancellation**. The system displays the **Standing Instruction Cancellation** screen.

Standing Instructions Cancellation

Field Description

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

2.   Click **Submit**. The system displays the **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 the desired source account from which funds are to be transferred.
Branch	[Display] This field displays the branch name of the source account.
First Execution Date	[Display] This field displays the initiation date of SI.

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

Standing Instructions Cancellation- Within Bank Transfer - Verify

Standing Instruction Cancellation-Verify ? 🖨 ★ ⬜ 🗗 ✕

Reference No : 12345678 Mode Of Transfer :

Standing Instruction Details

Start Date : 01-01-2013 End Date : 01-01-2015

Frequency : 0 Year 10 Month 0 Days

Transaction Details

Source Account : 001008109035

Destination Account : 321321321

Transfer Amount : 1,234.00

Currency : INR

Narrative :

[Change] [Confirm]

4.   Click **Confirm** to cancel the standing instructions. The system displays the **Standing Instruction Cancellation – Within Bank Transfer – Confirm** screen.
OR
Click **Change** to change the **Standing Instruction** that has to be cancelled

Standing Instructions Cancellation - Confirm

Standing Instruction Cancellation-Confirm ? 🖨 ★ ⬜ 🗗 ✕

✅ Transaction submitted for Standing Instruction Cancellation having reference 178393556459512 has been set to status Auto Authoriz Transaction with reference number 178393556459512 is in Accepted state.

Reference No : 12345678 Mode Of Transfer :

Standing Instruction Details

Start Date : 01-01-2013 End Date : 01-01-2015

Frequency : 0 Year 10 Month 0 Days

Transaction Details

Source Account : 001008109035

Destination Account : 321321321

Transfer Amount : 1,234.00

Currency : INR

Narrative :

[OK] [E-Receipt]

5.   Click **E-Receipt** to generate an **e-receipt** for the completed transaction.

E-Receipt

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

18. 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.

1. 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 Transfer, 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
○	SWIFT Transfer (International Transfer)	01225	123456789	123456	29-03-2014 00:00:00	INR 1,000.00	
○	Within Bank Transfer	01225	123456789	123456	30-03-2014 00:00:00	INR 2,000.00	
◉	SWIFT Transfer (International Transfer)	01225	123456789	123456	01-04-2014 00:00:00	INR 4,000.00	

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 desired 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.

Field Name	Description
Amount	[Display] This column displays the amount of the transaction.
Status	[Display] This column displays the reason due to which the transfer is pending.

2. Select any of the **Transfer Type** radio button of which the transfer is to be canceled.

3. Click **Cancel Transfer**. The system displays the **Cancel Pending Transfer – Verify** screen.

Pending Transfers View – Cancel Verify
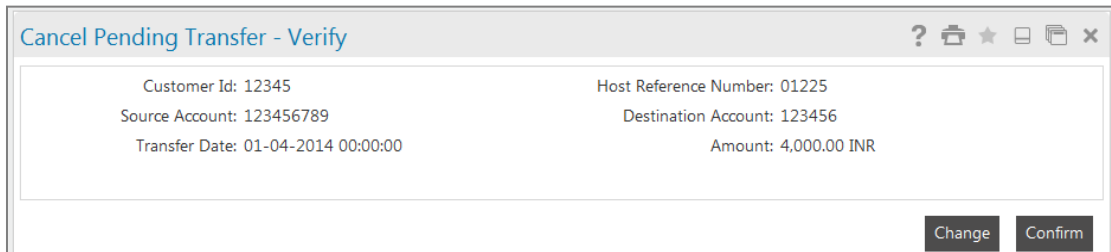
4. Click **Confirm**. The system displays the **Pending Transfer - Cancel – Confirm** screen.
OR
Click **Change** to change the entered details.

Pending Transfers – Cancel - Confirm
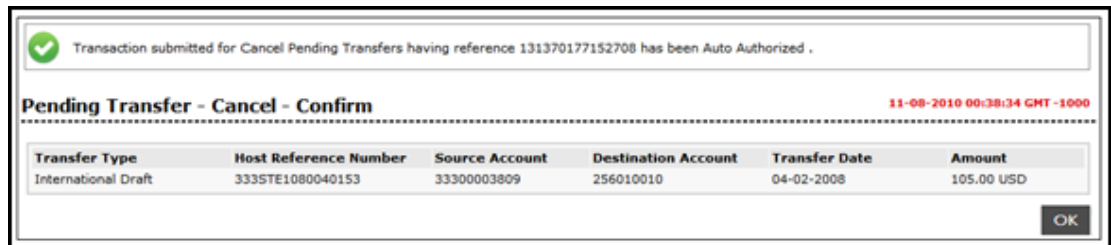
5. Click **OK**. The system displays the **Pending Transfer** screen.

19. Inward Remittance Inquiry

Using this option, you can inquire on Inward Remittance received on an account.

1. 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 appropriate **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.
Amount From	[Optional, Numeric, 15] Type the minimum amount range for the search criteria.
Amount To	[Optional, Numeric, 15] Type the maximum amount range for the 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.

Field Name	Description
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.

2. Click **Search**. The system displays the inward remittance inquiry results screen.

Inward Remittance Inquiry

Column 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 the amount.

Column Name	Description
Credit Amount and Currency	[Display] This column displays the credit currency and the amount.
Remitter Bank	[Display] This column displays the name of the remitter bank.
Remitter Name	[Display] This column displays the name of the remitter.

3. Click ⏭ or ⏮ to navigate to the next or previous page in the list, respectively.

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

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

6. Click the **Customize Columns** button to reorder the columns or select the columns that appear in the list.

7. Click **Print** to print the data.

8. Click **Edit** 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

9. Select the desired **Download Type** and the **File Format** from the drop-down list.

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

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

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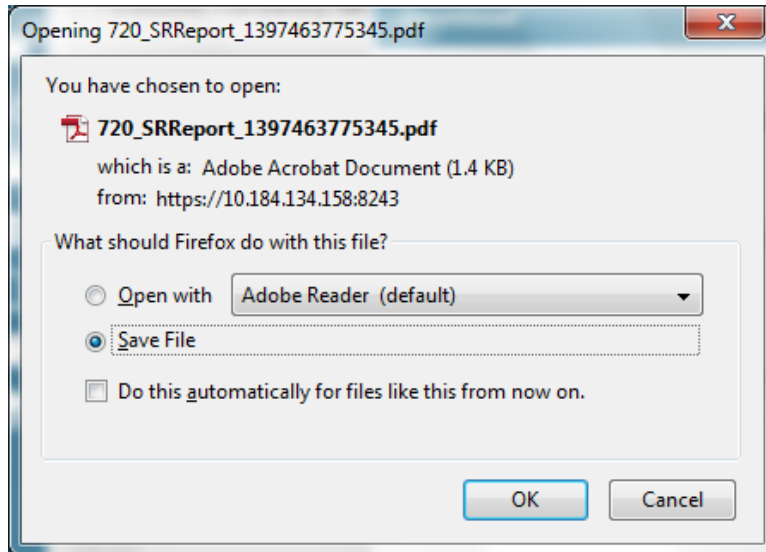
File Download

13.   Click **Save File** to save the file on your file system.

14.   Click **Open with** to open the file
       OR
       Click **Cancel** to close the **Download Outward Guarantee** dialog box.

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

Inward Remittance Detail

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 the branch of the remitter.
Account Number	[Display] This field displays the account number of the sender.
Funds Deposited To	
Account Number	[Display] This field displays the account number of the receiver.
Branch	[Display] This field displays the name of the branch of the receiver.
Transaction Details	
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 **Back** to go to the previous screen.

20. Outward Remittance Inquiry

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

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

Outward Remittance Inquiry

Field Description

Field Name	Description
Account Number	[Mandatory, Drop-Down] Select the desired 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.
Amount From	[Optional, Numeric, 15] Type the minimum amount range for the search criteria.
Amount To	[Optional, Numeric, 15] Type the maximum amount range for the 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.

Field Name	Description
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.

2. Click **Search** 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 the currency.
Debit Amount and Currency	[Display] This column displays the debit amount and the 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.

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

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

5. To download the complete statement, click **Download** [icon]. The system displays the **Outward Remittance Inquiry** dialog screen.

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

7. Click **Print** [icon] to print the data.

8.   Click **Edit** [icon] 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

9.   Select the **Download Type** and the **File Format** from the drop-down list.

10.   Click [icon] to exclude the option from downloading.

11.   Click the ⌈ >> ⌉ button to include the option for downloading. All the fields are, by default, included.

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

        File Download

13.   Click **Save File** to save the file on your file system.

14.   Click **OK**.

15.   Click **Open with** to open the file.
        OR
        Click **Cancel** to close the **Download Outward Guarantee** dialog box.

16.   Click the **Transaction Reference Number** hyperlink in the **Outward Remittance Inquiry** screen. The system displays the **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 the SWIFT advices linked to the transaction.

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

Stop Payment of Wired Transfer

18.	Click **Submit**. The system displays the **Stop Payment of Wired Transfer Verify** screen.

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

21. Domestic Collection Inquiry

Using this option, you can inquire the status of the **Domestic Cheques** received and deposited with the bank.

1. 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.
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 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.

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

Domestic Collection Inquiry
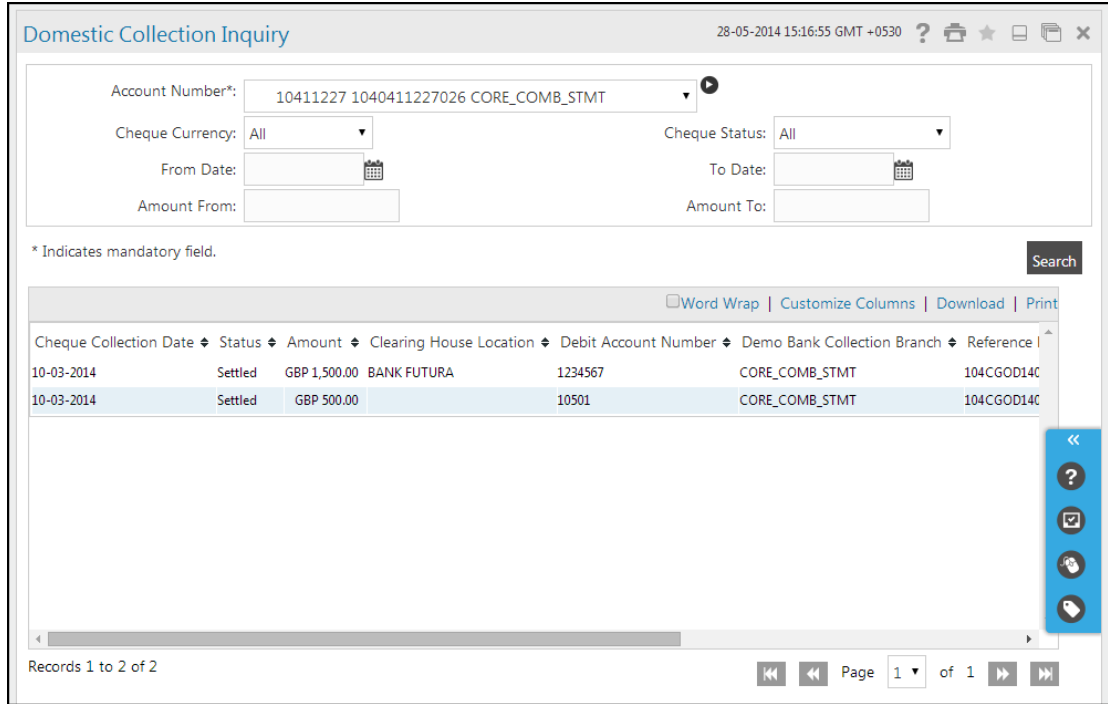
Column Description

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.

Column Name	Description
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.

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

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

5. To download the complete statement, click the **Download** button. The system displays the **Beneficiary Maintenance Dialog** screen.

6. Click **Reorder** to reorder the columns or select the columns that appear in the list.

7. Click **Print** to print the data.

8. Click **Edit** 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

9.   Select the **Download Type** and **File Format** from the drop-down list.

10.   Click [«] to exclude the option from downloading.

11.   Click [»] to include the option for downloading. All the fields are, by default, included.

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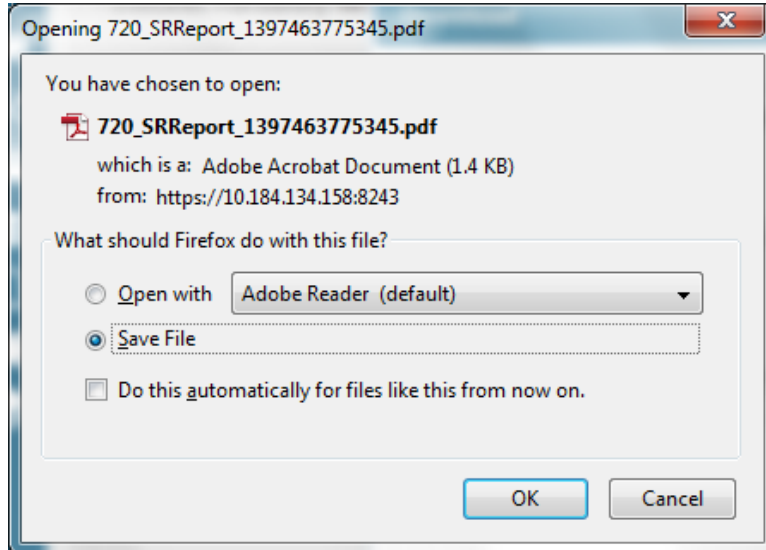
     File Download

13. Click **Save file** to save the file on your file system.

14. Click **Open with** to open the file.
     OR
     Click **Cancel** to close the **Download Outward Guarantee** dialog box.

22. 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 the *Foreign Currency cheques*. Once the customer deposits the cheque, and then on the value date sends the same for clearing (outward collection).

1. 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.
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.

Field Name	Description
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.

2. Click **Search**. 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.

Column Name	Description
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.

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

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

3. To download the complete statement, click **Download**. The system displays the **FCY Collection Inquiry** screen.

4. Click **Reorder** to reorder the columns or select the columns that appear in the list.

5. Click **Print** to print the data.

6. Click **Edit** 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

3. Select the desired **Download Type** and the **File Format** from the drop-down list.

4. Click [<<] to exclude the option from downloading.

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

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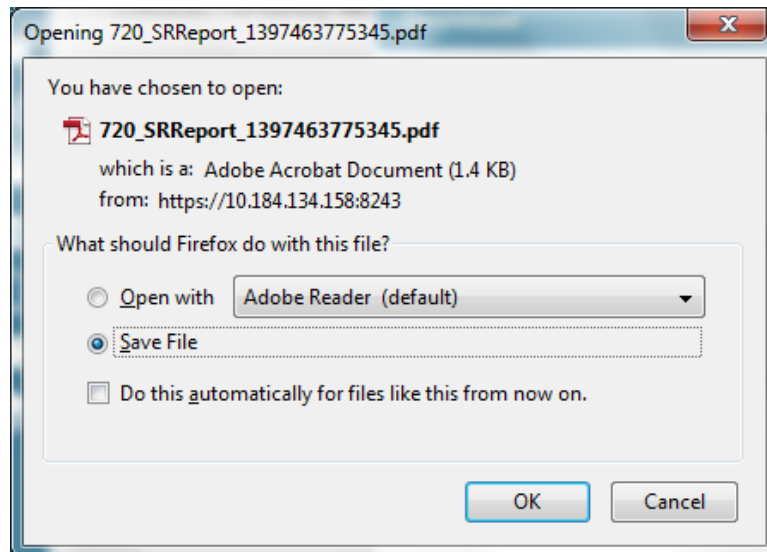
File Download

7.   Click **Save File** to save the file on your file system.

8.   Click **Open with** to open the file.
        OR
        Click **Cancel** to close the **Download Outward Guarantee** dialog box

23. View Draft Details

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

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

View Draft Details

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 desired source account from the drop down. Click . The system will automatically fetch and display the available balance for the selected source account.
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.

Field Name	Description
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.

2. Click **Search**. 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.
Beneficiary Name	[Display]
	This column displays the beneficiary name.
Currency	[Display]
	This column displays the currency of the draft amount.

Column Name	Description
Issue Date	[Display] This column displays the issue date of the draft.
Amount	[Display] This column displays the amount of the draft.

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

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

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

6. Click the **Customize Columns** button to reorder the columns or select the columns that appear in the list.

7. Click **Print** [🖶] to print the data.

View Drafts Details - Download
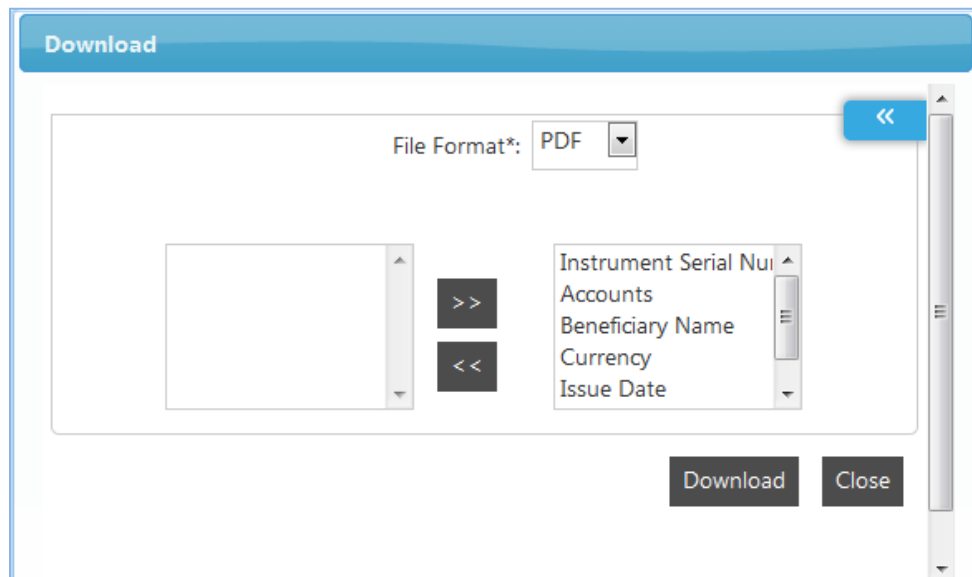
Field Description

Field Name	Description
Download Type	[Mandatory, Drop-Down] Select the appropriate report type from the drop-down list. The available choices are: • Page Layout

Field Name	Description
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 [<<] to exclude the option from downloading.

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

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

File Download
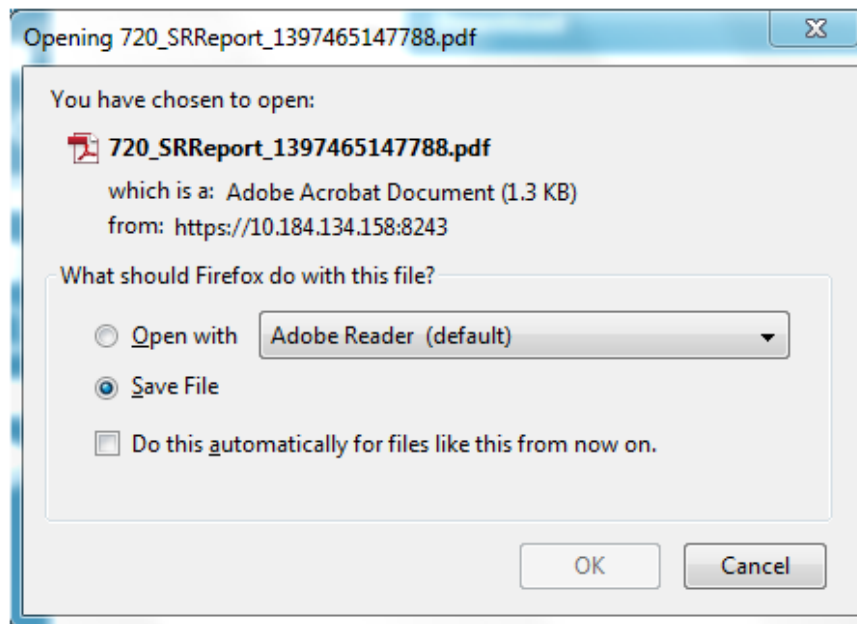
12. Click **Save File** to save the file on your file system.

13. Click **Open with** to open the file or click the **Cancel** button to view the file later.

14. 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
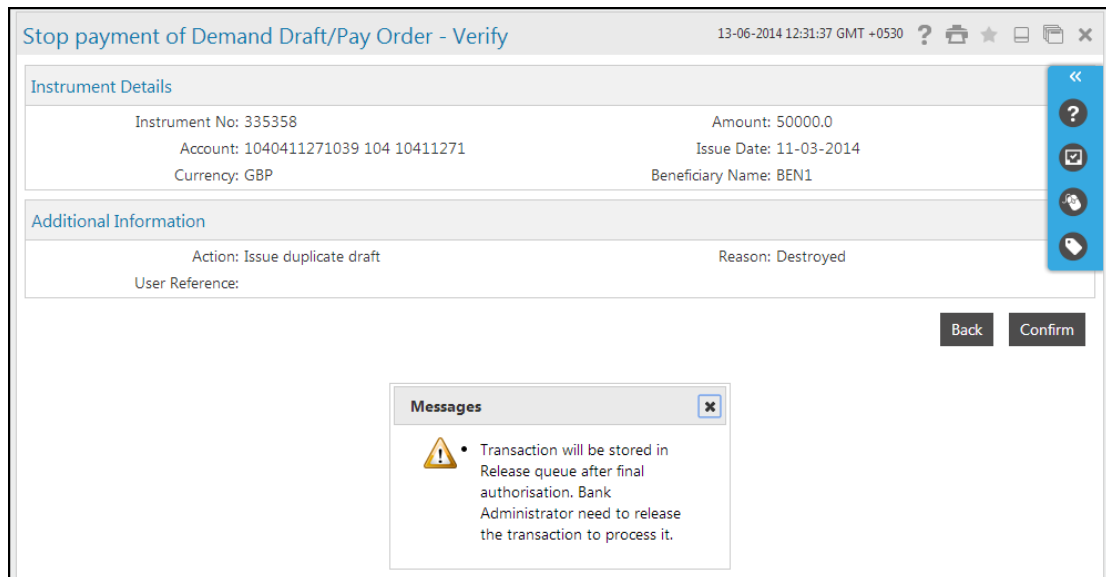
Field Description

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.

Field Name	Description
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.

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

Stop Payment of Demand Draft/Pay Order – Verify

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

Stop Payment of Demand Draft/Pay Order – Confirm

17.   Click **OK**. The system displays the **Stop Payment of Draft** screen.

24. 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

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.

24.2 Stop Payment of Drafts

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

Stop Payment of Drafts

Field Description

Field Name	Description
Instruments Details	
Instrument No	[Mandatory, Numeric, 16] Type the instrument number 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 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	
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
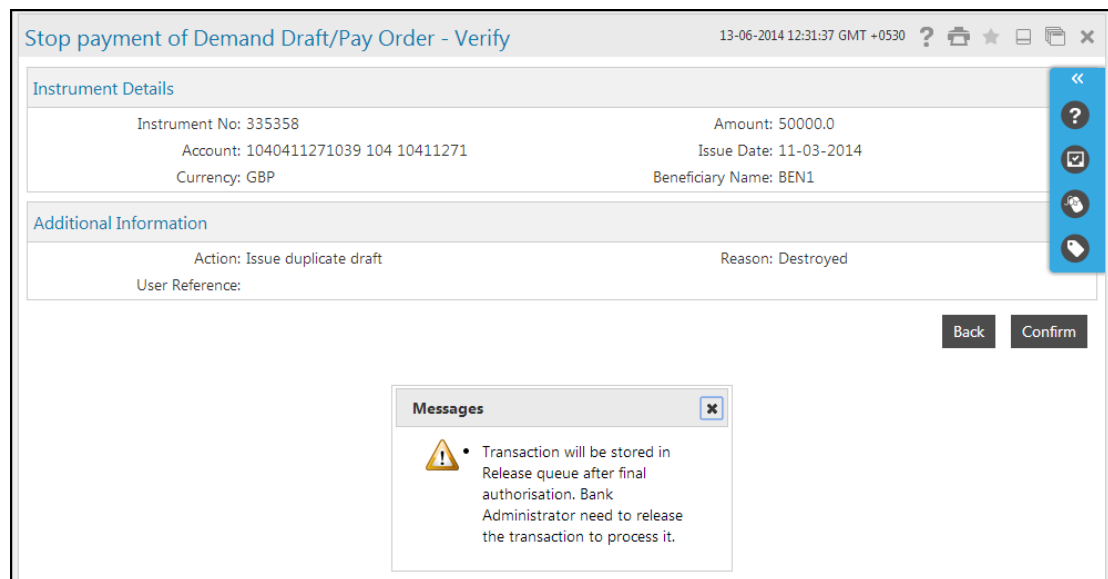
Field Name	Description
Refund account number	[Conditional, Drop-Down] Select the refund account number from the dropdown list. Click the ▶ button. The system will automatically fetch and display the available balance for the selected refund account.
User Reference	[Optional, Alphanumeric, 25] Type the user reference number.

1.	Click **Submit.** The verification page is displayed.
	OR
	Click **Another Service Request** to return to the **Service Request** screen.

Stop Payment of Demand Draft / Pay Order - Verify

Note: Once the details are submitted, the following message is displayed on the screen.

"Transaction will be stored in *Release* queue after final authorization. The *Bank Administrator* needs to release the transaction to process it."

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

Stop Payment of Demand Draft/Pay Order - Confirm

Note: Once the details are submitted, the following message is displayed on the screen.

The "Transaction will be stored in Release queue after final authorization. The *Bank Administrator* needs to release the transaction to process it."

3.   Click **OK**. The system displays the **Stop Payment of Demand Draft / Pay Order Service Request** screen.
        OR
        Click **Another Service Request**. The system displays the **New Service Request** screen.

24.3   Stop Payment Of Wired Transfer

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

To proceed with the Stop Payment of Wired Transfer:

1.   Navigate through **Customer Services > New Service Request**.

2.   Select **Pay to a Peer > Stop Payment of Wired Transfer** from the dropdown.

Service Request

3.   Click **Submit**. The following page is displayed.

Stop Payment of Wired Transfer

Field Description

Field Name	Description
Customer Details	
Wired Transfer Reference Number	[Mandatory, Numeric, 16] Type the wired transfer reference number.
Amount	[Mandatory, Alphanumeric,15] Type the amount to be stopped for payments.
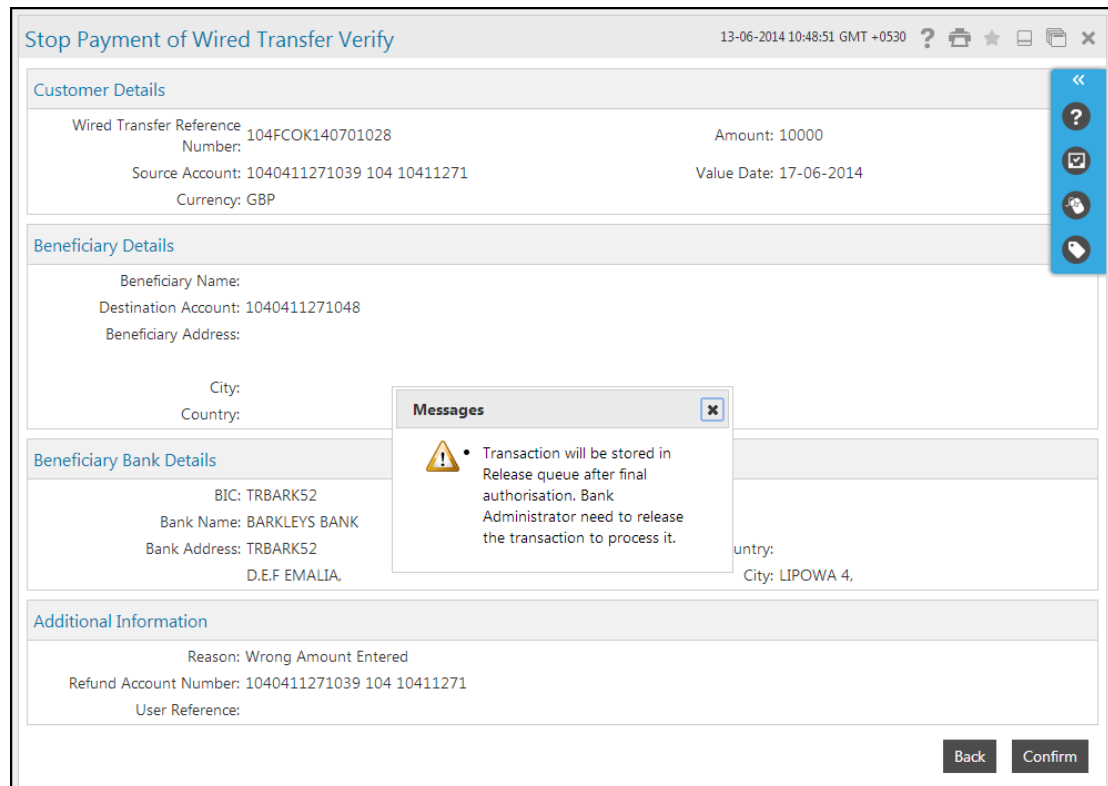
Field Name	Description
Source Account	[Mandatory, Drop-Down]
	Select the account from the drop-down list.
	Click . The system automatically fetches and displays the available balance for the selected account.
Value Date	[Mandatory, Pick List]
	This field displays the date on which the transaction is received by the bank from the channel.
	Select the appropriate value date from the pick list.
Currency	[Mandatory, Drop-Down]
	Select the appropriate currency from the drop-down list.
Beneficiary Details	
Beneficiary Name	[Optional, Alphanumeric, 20]
	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 desired country from the dropdown.
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.
Bank Address	[Display]
	This field displays the bank address as per the BIC selected.
Country	[Display]
	This field displays the country of the Bank as per the BIC selected.

Field Name	Description
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.
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.

4.   Click **Submit.** The verification page is displayed
OR
Click **Another Service Request** to return to the **Service Request** screen.

Stop Payment of Wired Transfer - Verify

Note: Once the details are submitted, the following message is displayed on the screen.

"Transaction will be stored in *Release* queue after final authorization. The *Bank Administrator* needs to release the transaction to process it."

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

Stop Payment of Wired Transfer - Confirm

Note: Once the details are submitted, the following message is displayed on the screen.

"Transaction will be stored in *Release* queue after final authorization. The *Bank Administrator* needs to release the transaction to process it."

6.   Click **OK**. The system displays the **Stop Payment of Wired Transfer Service Request** screen.
OR
Click **Another Service Request**. The system displays the **New Service Request** screen.
OR
Click **E-Receipt** to generate an E-Receipt of the Stop Payment made.

E-Receipt

OR

Click **Another Service Request**. The system displays the New Service Request screen.

25. View Limits Utilization

Using this option, you can view the limits utilized.

1.   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.

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

3.   The Initiation and Authorization limits for the limits allocated to you at User Level and Customer Level are displayed.

View Utilized Limits

4.   Click **Change Limits** to modify the limits. The system displays the **Change Limits** screen for the transaction selected.

5.   Click **Back** to go to the previous screen.

Limits Applicable to me

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.

6. Click **Change**. The system displays the **Change Limits Verify** screen.
    OR
    Click **Back** 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
Bulk Credit Card Payments				
Current Limits	0.10 GBP	999,999,999.00 GBP	999,999,999.00 GBP	500
New limits	10.00 GBP	999,999,998.00 GBP	999,999,999.00 GBP	500

Verify changed limits   21-08-2014 16:12:17 GMT +0530

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   Confirm

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

Confirm Changed Limits

8.   Click **OK** to return to the **View Utilized Limits**.

26. Change Users Limits

Using this option, you can change the user's limits.

Limits Applicable To Me

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.

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

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

Change Limits Verify

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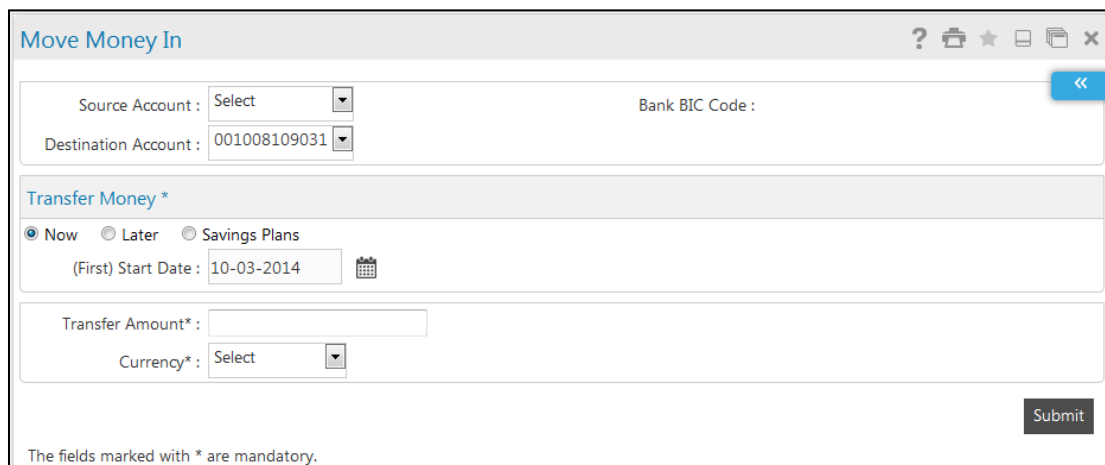   Click **Back** to return to the previous screen.

Confirm Changed Limits

4.   Click **OK** to return to the change **User's Limits** screen.

27. 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 desired source account number from the drop-down list.
Bank BC Code	[Display] This field displays the bank BC code.
Destination Account	[Mandatory, Drop-Down] Select the appropriate 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.

Field Name	Description
(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.

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 transaction is processed on the next working day.

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

Move Money In - Verify

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

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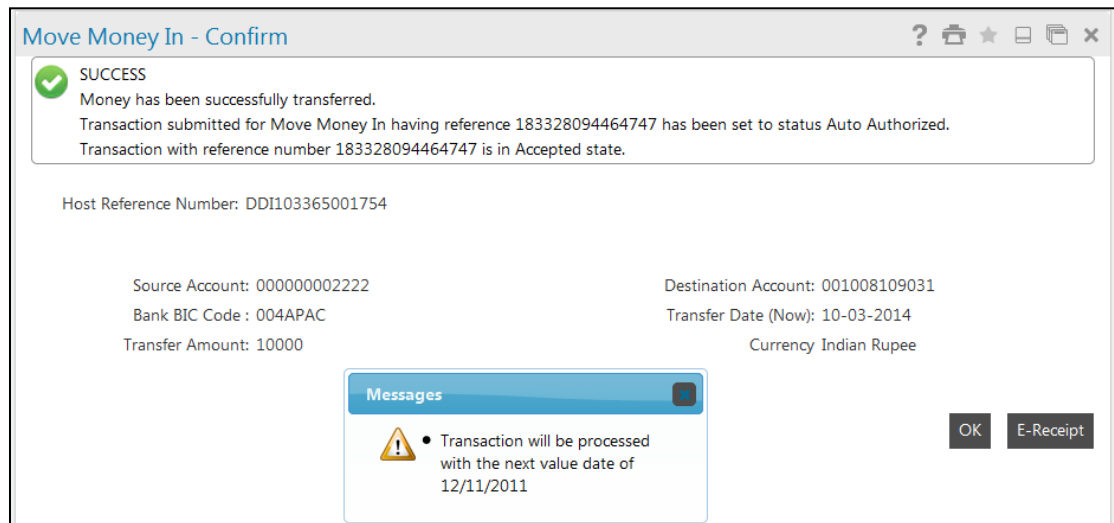
3.   Click **OK**. The system displays the **Move Money In** screen.

28. 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.

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.

Field Name	Description

Note: The *Transfer Date* to be selected should lie between the *Start Date* and the *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 transaction is processed on the next working day.

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

Move Money Out - Verify

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

Move Money Out Confirm

3.   Click **OK**. The system displays the **Move Money Out** screen.
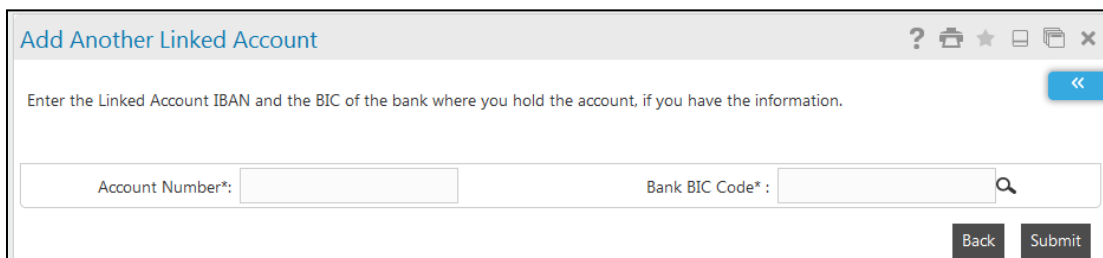
29. Linked Account

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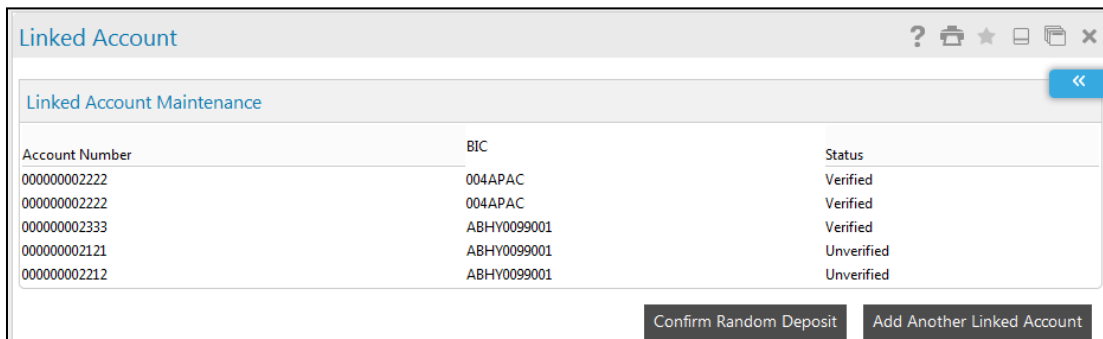
1. Click **Add Another Linked Account**. The system displays the **Add Another Linked Account** screen.

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

Add another Linked Account Verify

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

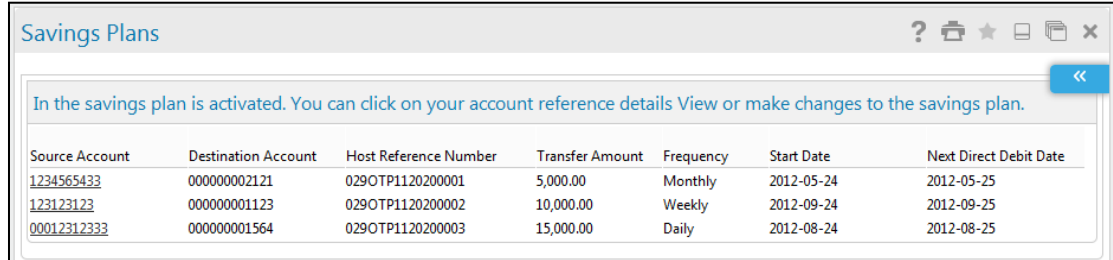**Add Another Linked Account Confirm**

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

30. Savings Plan

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

Savings Plans

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.
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 **Source Account** link. The system displays the **Savings – Detailed Overview** screen.

Savings – Detailed Overview

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

Verify Cancel Saving Plan

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

Confirm Cancel Saving Plan

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

31. Template Look Up

Using this option, you can use 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 > Online Payments > Own Account Transfer**. The system displays the **Own Account Transfer** screen.

Own Account Transfer

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

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

Template Look Up

6. Enter the details for searching the existing template.

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

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

9. Click **Use Template**. 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 the Payment Transaction section.

32. 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*, and *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.

32.1 Save as Drafts

1. Log on to the Internet Banking application.

    Note: Navigate to any Payments transaction. For e.g. Own Account Transfer which is shown below.

2. Navigate to **My Payments > Online Payments > Own Account Transfer**. The system displays the **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 the **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. The submission of the entered details can be done on any preferred date using *Save as Draft*.

    Own Account Transfer - Confirm

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

32.2 Save as Template

1. Log on to the Internet Banking application.

    Note: Navigate to any Payments transaction. For e.g. Own Account Transfer which is shown below.

2. Navigate to **My Payments > Online Payments > Own Account Transfer**. The system displays the **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 the **Own Account Transfer – Confirm** screen with the status message.

> **Note**: While saving any transaction as template, the 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. The *Template Access Type* is mandatory while saving the template. The *Public Templates* are available to other users of the customer whereas the *Private Templates* are available to user who creates it.

Own Account Transfer - Confirm

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

32.3 Save and Submit

1.   Log on to the Internet Banking application.

Note: Navigate to any Payments transaction. For e.g. Own Account Transfer which is shown below.

2.   Navigate to **My Payments > Online Payments > Own Account Transfer**. The system displays the **Own Account Transfer** screen.

Own Account Transfer

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

> **Note**: While doing **Save and Submit**, the 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. The *Template Access Type* is mandatory while saving the template. The system displays the *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 **Submit** to submit the template. The system will save it as a template and also initiate the transaction by showing the **Own Account Transfer – Verify** screen.

32.4 View Limits

1. Log on to the Internet Banking application.

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

2. Navigate to **My Payments > Online Payments > Own Account Transfer**. The system displays the **Own Account Transfer** screen.

Own Account Transfer

Field Description

Field Name	Description
Existing Template	[Mandatory, Drop-Down] Select the **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.

Field Name	Description
Source Account	[Mandatory, Drop-Down] Select the **Source Account Number** from the drop-down list. Click ▶ . The system will automatically fetch and display the available balance for the selected source account.
Destination Account	[Mandatory, Drop-Down] Select the **Destination Account Number** from the drop-down list. Click ▶. 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 • Setup Standing Instruction **Note**: The **Transfer Date** to be selected should lie between the *Start Date* and the *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 transaction is processed on the next working day.
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.

Field Name	Description

Note: The **Transfer Date** to be selected should lie between the *Start Date* and the *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 transaction is processed on the next working day.

Field Name	Description
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.
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, the template access type will be private.
View Limits	[Action Button] Click the button to check limits for the transfer.

Field Name	Description
Save as Template	[Action Button] Click the button to save the details as a template for future reference.
Save as Draft	[Action Button] Click the button to save the details as a draft.
Initiate	[Action Button] Click the button to initiate with the transaction process.
Save and Submit	[Action Button] Click the button to save and submit the details.

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

View Utilized Limits

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