

# **Oracle Banking Digital Experience**

**Retail Peer To Peer Payments User Manual  
Release 16.1.0.0.0**

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**ORACLE®**

Retail Peer to Peer Payments User Manual  
March 2016

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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 Oracle Support

Oracle customers have access to electronic support through My Oracle Support. For information, visit

<http://www.oracle.com/pls/topic/lookup?ctx=acc&id=info> or visit

<http://www.oracle.com/pls/topic/lookup?ctx=acc&id=trs> if you are hearing impaired.

## 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.

The subsequent chapters provide information on transactions covered in the User Manual.

Each transaction is explained in the following manner:

- Introduction to the transaction
- Screenshots of the transaction

The images of screens used in this user manual are for illustrative purpose only, to provide improved understanding of the functionality; actual screens that appear in the application may vary based on selected browser and theme.

- Procedure containing steps to complete the transaction- The mandatory and conditional fields of the transaction are explained in the procedure.

If a transaction contains multiple procedures, each procedure is explained. If some functionality is present in many transactions, this functionality is explained separately.

## 1.5 Related Information Sources

For more information on Oracle Banking Digital Experience Release 16.1.0.0.0, refer to the following documents:

- Oracle Banking Digital Experience Licensing Guide
- Oracle Banking Digital Experience Installation Manuals

## 2. Payments

Customers have various payments required to be done in day to day life. This requires customer to transfer money from one account to another account of an individual. The transfer of money could be towards payment of fees, payment of daily utility bills, payment towards booking of vacation trips, hotel reservations, salary payment of individuals etc.

Application simplifies the customer requirement to transfer funds from one bank account to another through digital banking. The user can transfer funds to his own or any other account within the same bank or to any account outside the bank through the wide range of payment features available in application.

Application also supports a facility of interfacing with the third party interface for customer payments.

### 3. Money Transfers

Transfer Money enables the user to initiate payment from his bank account to any other bank account without visiting the bank enjoying from the ease of his home through digital banking. Payments are categorized on the basis transfer to account within the bank, outside the bank and beyond geographical boundaries. When the transfer is to an account within the bank it is an internal transfer. Transfer to an account outside the bank, but within the country is called a Domestic transfer. A transfer to an account outside the country is called an International payment. This categorization takes places when a customer saves the payee bank account details during payee maintenance.

The customer can initiate a money transfer when the payee to whom transfers are required to be made are registered in the system.

Application provides a one solution to the customer through Transfer Money to cater their requirement of different types of payments. The customer has provided a single screen of Transfer money for their internal, domestic or international payments.

Transfer money allows the user to make payments:

- To Existing Payees
- To New Payees
- To its own account

Transfer to new payees is done using the payee's email id or the mobile number.

**How to reach here:**

*Payments Dashboard > Transfer Money card > Transfer Money*

#### 3.1 Transfer Money - New Payee

Using this option you can transfer funds from your account to payee account within the bank, within the country or outside the country. The funds transfer is done through peer to peer if payee is not added. You can also maintain payee contact details like email address /mobile number.

**To transfer the money to new payee:**

1. In the **Transfer To** field, select the **New Payee** option.

**Transfer Money - New Payee**

The screenshot shows a mobile application interface for transferring money. At the top, there is a back arrow, the title 'Transfer Money', and a user profile icon. Below this is a form with several fields:
 

- Transfer To:** A horizontal menu with three options: 'Existing Payee' (selected), 'New Payee', and 'My Accounts'.
- Transfer Via:** A dropdown menu currently showing 'Email/Mobile'.
- Email/Mobile:** A text input field containing 'ShahSunil@gmail.com'.
- Amount:** A dropdown for currency (showing 'INR') and a text input for the amount (showing '₹2,000.00').
- Transfer From:** A dropdown menu showing 'XXXXXXXXXXXX0013' with a balance note below it: 'Balance: -£4,995,500,788.49'.
- Note:** A text input field with a character count '40 characters left'.

 At the bottom of the form are two buttons: 'Cancel' and a teal 'Transfer' button.

**Field Description**

Field Name	Description
<b>Transfer to</b>	Payee to which transfer needs to be done. The options are: <ul style="list-style-type: none"> <li>Existing Payee</li> <li>New Payee</li> <li>My Accounts (User's own account)</li> </ul>
<b>Transfer Via</b>	Type of mode to be selected to transfer the funds. The options are: <ul style="list-style-type: none"> <li>Email/ Mobile</li> <li>Bank Account</li> </ul> <p>Below field appears if you select <b>Bank Account</b> option in the <b>Transfer Via</b> list.</p> <p><b>Bank Account</b>      Option to add new payee having bank account.</p> <p>Below fields appears if you select <b>Email/ Mobile</b> option in the <b>Transfer Via</b> list.</p>

Field Name	Description
<b>Email / Mobile</b>	Email ID or mobile number of the payee to initiate the money transfer.
<b>Amount</b>	Amount to be transferred.
<b>Transfer From</b>	Source account from which the fund is to be transferred.
<b>Balance</b>	Net balance in the selected account.
<b>Note</b>	Narration entered by the user for the transaction.

2. From the **Transfer Via** list, select the type of payee.
  - a. If you select **Email or Mobile** option:
    - i. In the **Email /Mobile** field, enter the email id or mobile number of the recipient.
    - ii. In the **Amount** field, enter the transfer amount.
    - iii. From the **Transfer From** account list, select the appropriate account.
  - b. If you select **Bank Account** option:
    - i. To add new payee having bank account, click **Add Bank Account**. The **Add Payee** screen appears.

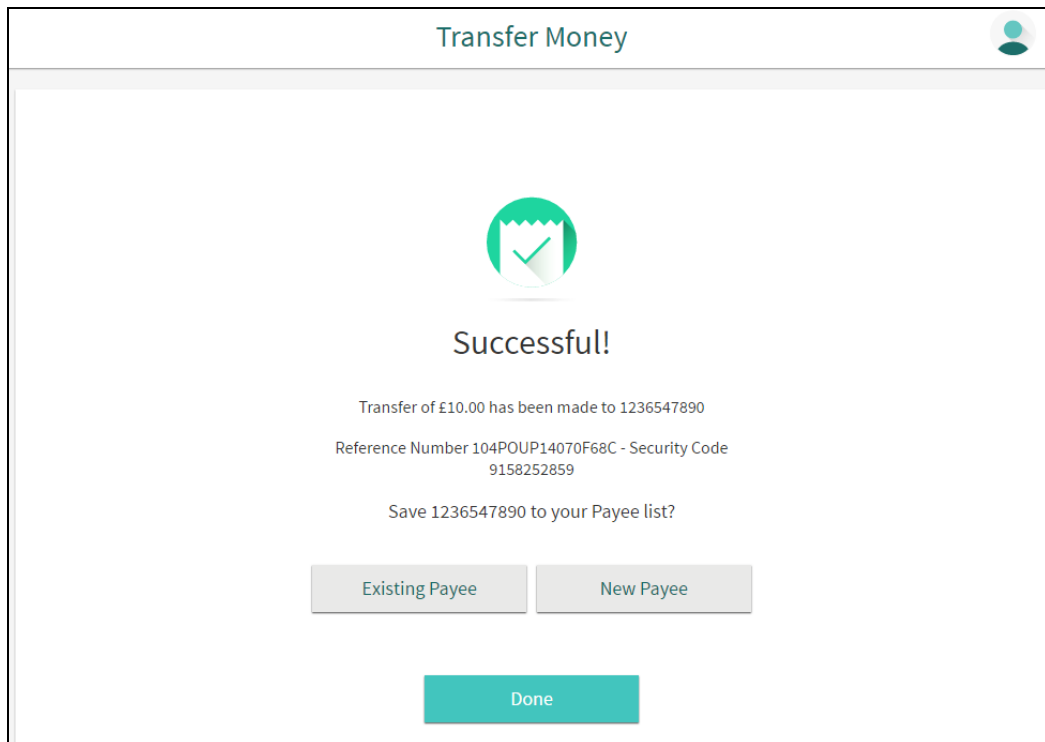
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**Note:** For more information about add recipient, click **Add Payee**.

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- ii. Add the bank account details of the payee and then continue to transfer in **Add Payee** screen.
3. Click **Transfer**.
4. The **Review** screen appears. Verify the details, and click **Confirm**.  
OR  
Click **Cancel** to cancel the transaction.
5. The **Verification** screen appears if transaction is configured for OTP validation. For more information click [here](#).
6. The success message appears, along with the reference number.



**Success Message**

OR

Click **Existing Payee** to save the email id or mobile number to existing payee list.

OR

Click **New Payee** to save the email id or mobile number to new payee list.

OR

Click **Done** to complete the transaction.

**FAQs****Can I transfer funds to my mortgage or loan account held in another bank?**

Yes, you can transfer the funds to your mortgage or loan account in another bank.

**How do I know my payee received their funds?**

Whenever payments transaction completed successfully, a contract number or a reference number will get generated. You will also receive an alert on your registered email id or mobile number.

**Can I set a future date for a fund transfer?**

You can set a future date for up to a month from the date of transaction. Account will be debited on the value date/effective date of transfer.

## 4. Claim money (through bank website)

Claim money is a step ahead of age old ways of receiving money by depositing a cheque in its own bank account or by providing its account number to the remitter and then awaiting the money. Application provides this exclusive and unique feature to receive money in below two options:

- Receive money through bank website
- Receive money through link

### 4.1 Receive Money through bank website

Customer logs on to the bank website and claims the money. Following are the steps to receive the payment:

- Enter the email/ mobile number, and security code.
- Sign In: user can be existing or new user
- Validation

**To receive money:**

#### Step 1 of 3: Sign In

#### Field Description

Field Name	Description
<b>Sign In</b>	
<b>Email/ Mobile number</b>	Email validation for email and mobile number validation for mobile.
<b>Enter Security Code</b>	Security code as provided by the sender of funds.


**Note:** Receiver gets the security code from the Sender.

Field Name	Description
<b>Sign In as</b>	Option to select the user. The options are: <ul style="list-style-type: none"> <li>• New User</li> <li>• Existing User</li> </ul>

1. In the **Email/ Mobile number** field, enter the Email validation for email or mobile number validation for mobile.
2. In the **Enter security code** field, enter the security code as provided by the sender of funds.
3. In the **Sign In as** field, select the appropriate user.  
If you select **New User** option: **Step 2 of 3: Details**

**Step 2 of 3: Details (New User)**

**Field Description**

Field Name	Description
<b>Registration</b>	
<b>First Name</b>	First name of the receiver.
<b>Last Name</b>	Last name of the receiver.
<b>User ID</b>	Email id / mobile number as the user id for the receiver. <b>Note:</b> This field is enabled if the payment received in mobile number.
<b>Password</b>	Password to set as the login password. <b>Note:</b> Click  to read the hidden password.
<b>Confirm Password</b>	Re type the Password

**Step 2 of 3: Details (New User)**

The screenshot shows a mobile application interface for claiming money. At the top, there is a back arrow, the title "Claim Money", and a user profile icon. Below this is a progress indicator with three steps: "Security code", "Details", and "Validation". The "Details" step is currently active. Underneath, there is a "Registration" section with the following fields: "First Name" (sunil), "Last Name" (kamat), "Email" (sunilkamat@gmail.com), "Password" (masked with dots), and "Confirm Password" (masked with dots). At the bottom of the form, there are two buttons: "Cancel" and "Submit".

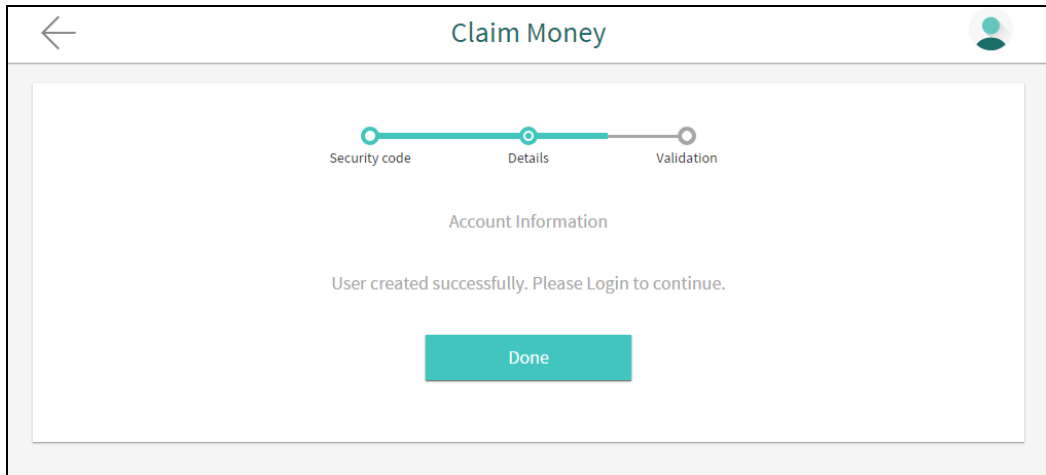
- a. In the **First Name** field, enter the first name of the receiver.
- b. In the **Last Name** field, enter the last name of the receiver.
- c. If the payment received in mobile number, in the **User ID** field, enter the mobile number as the user id for the receiver.
- d. In the **Password** field, enter the password to set as the login password.
- e. In the **Confirm Password** field, re-enter the password to confirm.
- f. Click **Submit**.

OR

Click **Cancel** to cancel the transaction.

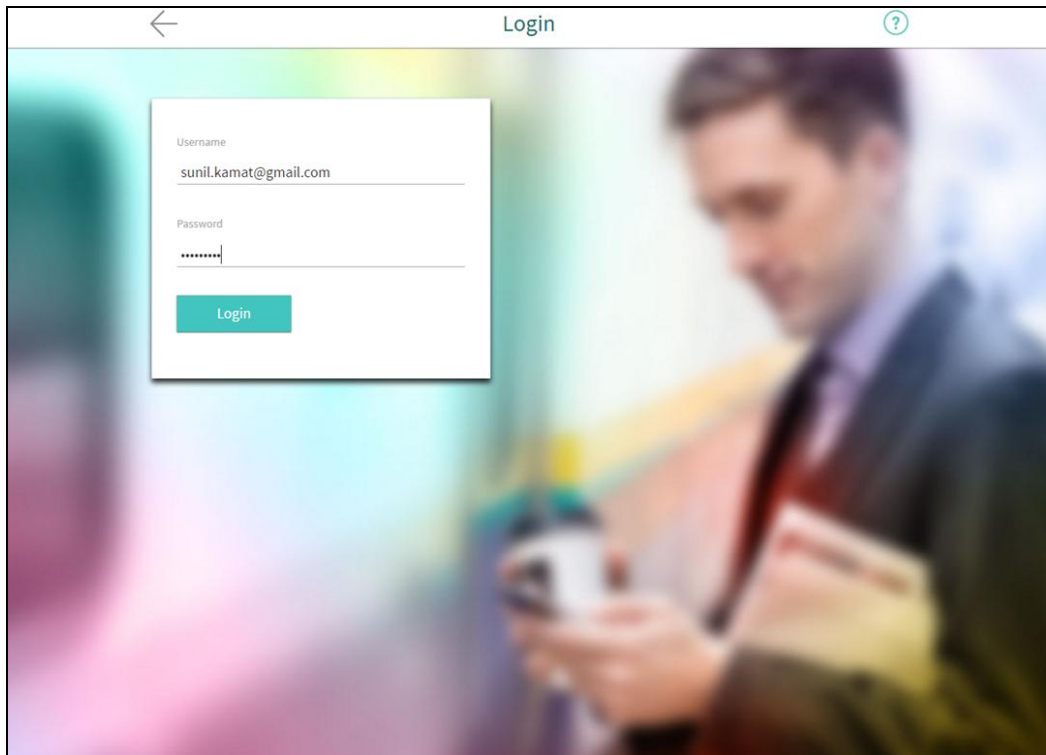
The success message of user creation appears. Click **Done**.

### User Creation




g. Logged on to bank url.

### Logging to Bank URL



- h. In the **Username** field, enter Username.
- i. In the **Password** field, enter the login password.
- j. Click **Login**.
- k. The user details appears in the **Step 2 of 3: Details**

**Field Description**

<b>Field Name</b>	<b>Description</b>
<b>Registration</b>	
<b>First Name</b>	First name of the receiver.
<b>Last Name</b>	Last name of the receiver.
<b>User ID</b>	Email id / mobile number as the user id for the receiver. <b>Note:</b> This field is enabled if the payment received in mobile number.
<b>Password</b>	Password to set as the login password. <b>Note:</b> Click  to read the hidden password.
<b>Account Information</b>	
<b>Account with</b>	Account belongs within the same bank or other bank. The options are: <ul style="list-style-type: none"> <li>• This Bank– Whether to credit the money to this bank</li> <li>• Other Bank– Whether to transfer the funds to its other bank account.</li> </ul>
<b>Account Number</b>	Account number to receive the funds.
<b>Branch</b>	Branch to which the account belongs. This field appears if you select the <b>This Bank</b> option in <b>Account with</b> field.
<b>Account Name</b>	Name of the account. This field appears if you select the <b>Other Bank</b> option in <b>Account with</b> field.
<b>IFSC code</b>	IFSC code of the receiver’s bank. This field appears if you select the <b>Other Bank</b> option in <b>Account with</b> field.

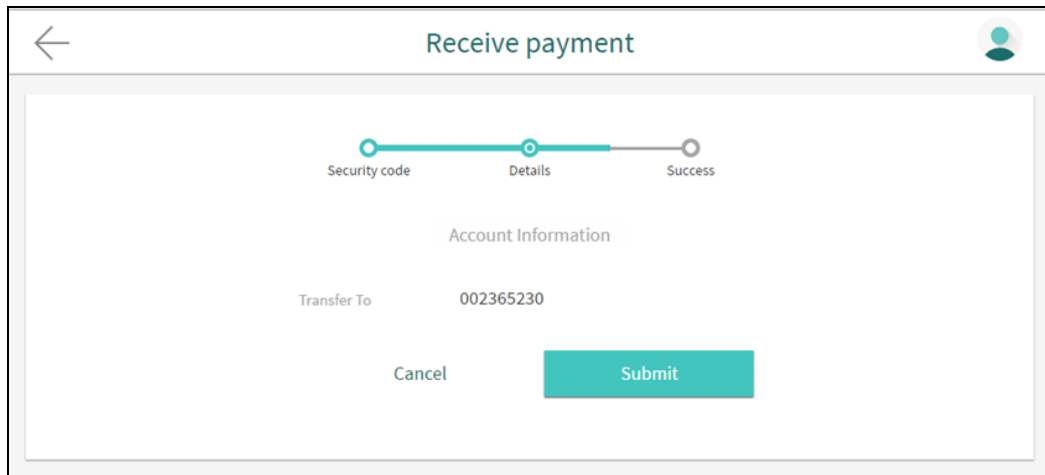
## User Details

The screenshot shows a mobile application interface for receiving payment. At the top, there is a back arrow on the left, the title "Receive payment" in the center, and a user profile icon on the right. Below the title is a progress indicator with three steps: "Security code", "Details", and "Success". The "Details" step is currently active. The main content area is titled "Account Information" and contains several input fields: "First Name" (sunil), "Last Name" (kamat), "Email" (sunilkamat@gmail.com), "Account with" (a toggle switch between "This Bank" and "Other Bank", with "This Bank" selected), "Account Number" (00005155015), "Account Name" (Sunil), and "IFSC Code" (BKID0006066). At the bottom, there are two buttons: "Cancel" and "Submit".

- I. In the **Account with** field, select the appropriate option.
  - i. If account belongs within the **This Bank**:

Claim money (through bank website)

1. In the **Account Number** field, enter the account number to receive the funds.
  2. From the **Branch** list, select the appropriate branch to which the account belongs.
- ii. If account belongs within the **Other Bank**:
1. In the **Account Number** field, enter the account number to receive the funds.
  2. In the **IFSC Code** field, enter the bank code. Click Verify to validate the bank code.  
OR  
Select the **IFSC code** from the lookup. The bank details appear based on the bank code selected.
- m. Click **Submit**. The Account Information appears.  
OR  
Click **Cancel** to cancel the transaction.

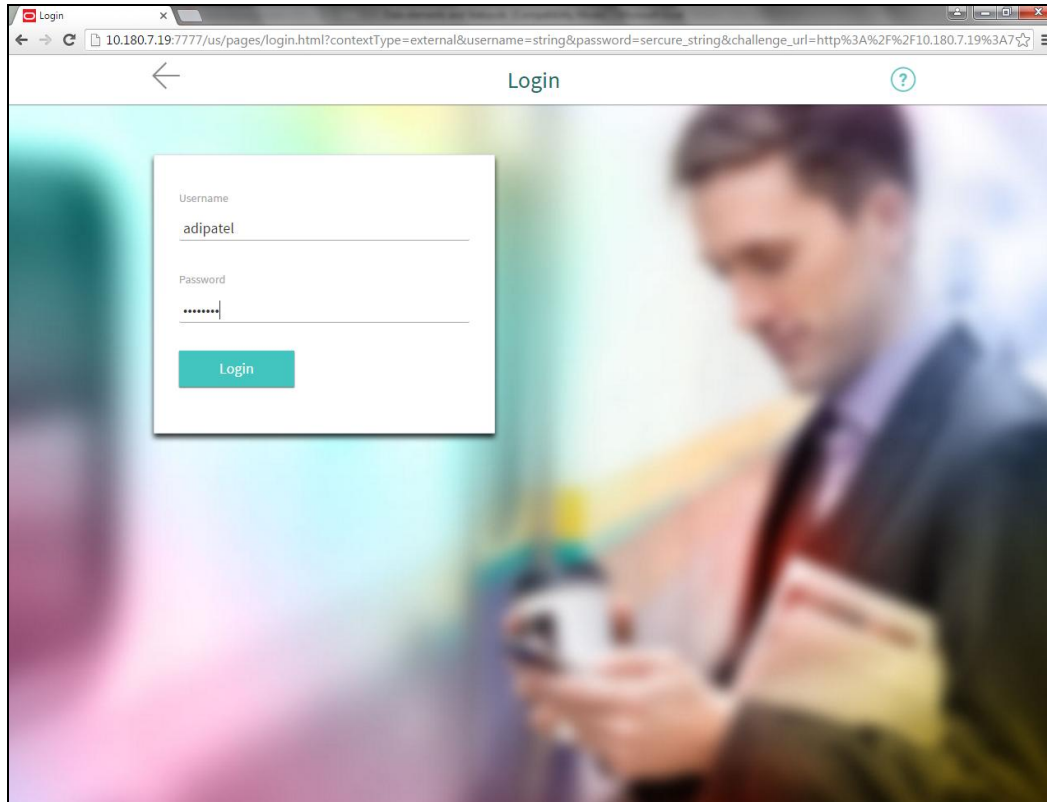


- n. From the **Transfer to** list, select the appropriate account to receive the funds.
- o. Click **Submit**.  
OR  
Click **Cancel** to cancel the transaction.



If you select **Existing User** option: **Step 2 of 3: Login**


**Login Screen**



- a. In the **Registered Email/ Mobile number** field, enter the Email validation for email or mobile number validation for mobile.
- b. In the **Password** field, enter the login password.
- c. Click **Login**.  
OR  
Click **Cancel** to cancel the transaction.
- d. **Step 2 of 3: Details (Existing User)**

**Field Description**

Field Name	Description
<b>First Name</b>	First name of the receiver.
<b>Last Name</b>	Last name of the receiver.
<b>User ID</b>	Registered Email/ Mobile number. Email validation for email and mobile number validation for mobile.
<b>Password</b>	Password to set as the login password.

Field Name	Description
<p><b>Note:</b> Click  to read the hidden password.</p>	
<b>Account Information</b>	
<b>Account with</b>	<p>Account belongs within the same bank or other bank. The options are:</p> <ul style="list-style-type: none"> <li>• This Bank– Whether to credit the money to this bank</li> <li>• Other Bank– Whether to transfer the funds to its other bank account.</li> </ul>
<b>Account Number</b>	Account number to receive the funds.
<b>Branch</b>	<p>Branch to which the account belongs. This field appears if you select the <b>This Bank</b> option in <b>Account with</b> field.</p>
<b>Account Name</b>	<p>Name of the account. This field appears if you select the <b>Other Bank</b> option in <b>Account with</b> field.</p>
<b>IFSC code</b>	<p>IFSC code of the receiver’s bank. This field appears if you select the <b>Other Bank</b> option in <b>Account with</b> field.</p>
<b>Account Information</b>	
<b>Transfer to</b>	Account where the funds will be received.

**Receive Payment- Details (Existing User)**

The screenshot shows a mobile application interface titled "Receive payment". At the top, there is a back arrow on the left and a user profile icon on the right. Below the title is a progress indicator with three steps: "Security code", "Details", and "Success". The "Details" step is currently active. The main content area is titled "Account Information" and contains the following fields: "First Name" (Ashok), "Last Name" (Jain), "Email" (Ashok.J), "Account with" (a toggle switch between "This Bank" and "Other Bank"), "Account Number" (002365230), "Account Name" (Ashok), and "IFSC Code" (BKID0006066). At the bottom, there are two buttons: "Cancel" and "Submit".

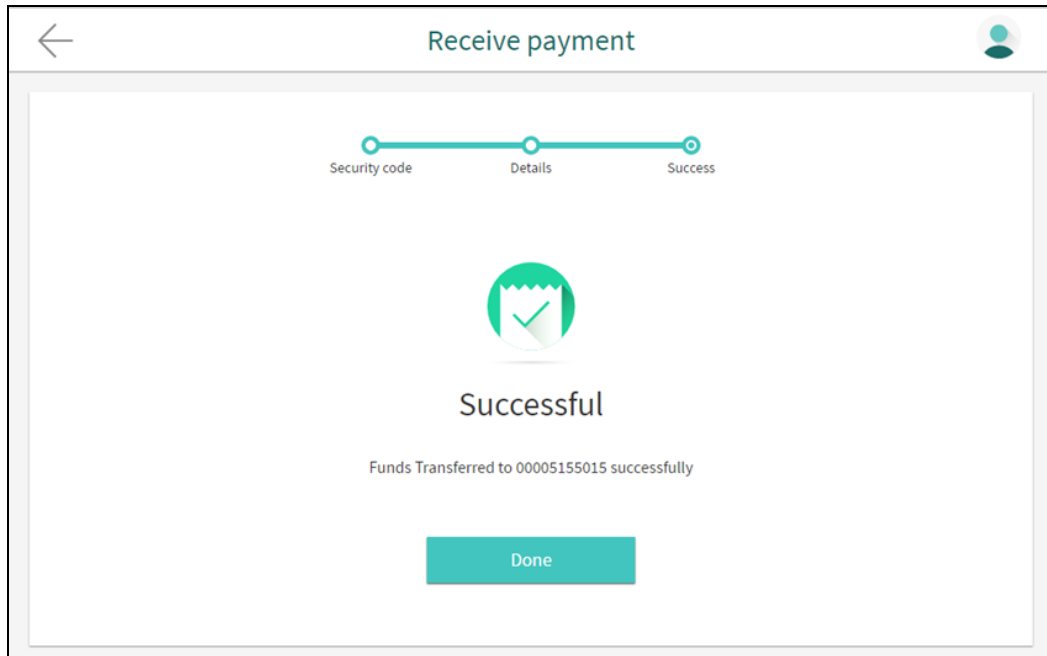
- e. Click **Submit**. The Account Information appears.  
OR  
Click **Cancel** to cancel the transaction.

The screenshot shows the same "Receive payment" app interface. The progress indicator now shows the "Security code" step as complete and the "Details" step as active. The "Account Information" section is replaced by a "Transfer To" field with the value "159753258". The "Cancel" and "Submit" buttons remain at the bottom.

- f. From the **Transfer to** list, select the appropriate account to receive the funds.
- g. Click **Submit**.  
OR  
Click **Cancel** to cancel the transaction.

**4. Step 3 of 3: Validation** The success message appears.

**Success Message**



## 5. Claim money (through link)

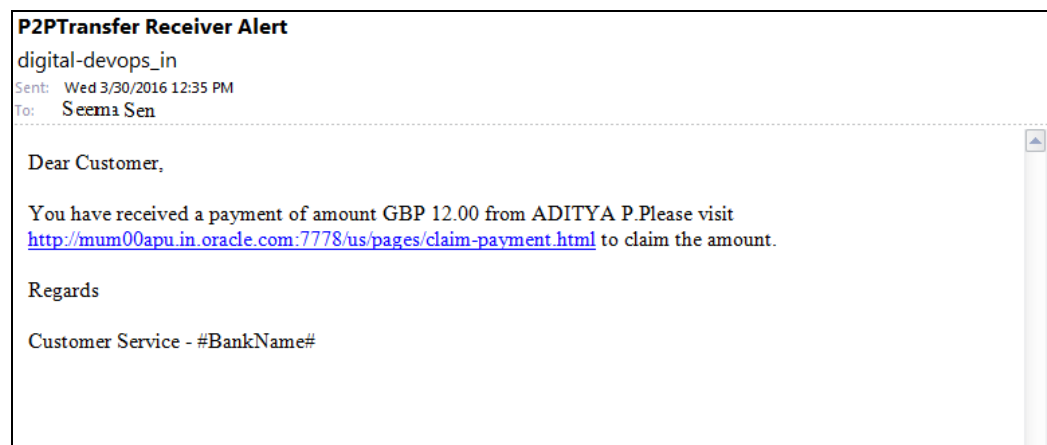
Claim money is a step ahead of age old ways of receiving money by depositing a cheque in its own bank account or by providing its account number to the remitter and then awaiting the money. Application provides this exclusive and unique feature to receive money in below two options:

- Receive money through bank website
- Receive money through link

### 5.1 Receive Money through link

Receiver gets P2P Transfer Receiver Alert mail which includes the link to claim the money.

#### Email alert for claim money



Click the link to claim the money and follow the below steps to receive the payment:

- Enter the security code.
- Sign In: user can be existing or new user
- Validation

**To receive money:**

**Step 1 of 3: Sign In**

**Field Description**


Field Name	Description
<b>Sign In</b>	
<b>Email/ Mobile number</b>	Email validation for email and mobile number validation for mobile.
<b>Enter Security Code</b>	Security code as provided by the sender of funds. <b>Note:</b> Receiver gets the security code from the Sender.
<b>Sign In as</b>	Option to select the user. The options are: <ul style="list-style-type: none"> <li>• New User</li> <li>• Existing User</li> </ul>

1. In the **Email/ Mobile number** field, enter the Email validation for email or mobile number validation for mobile.
2. In the **Enter security code** field, enter the security code as provided by the sender of funds.
3. In the **Sign In as** field, select the appropriate user.  
If you select **New User** option: **Step 2 of 3: Details**

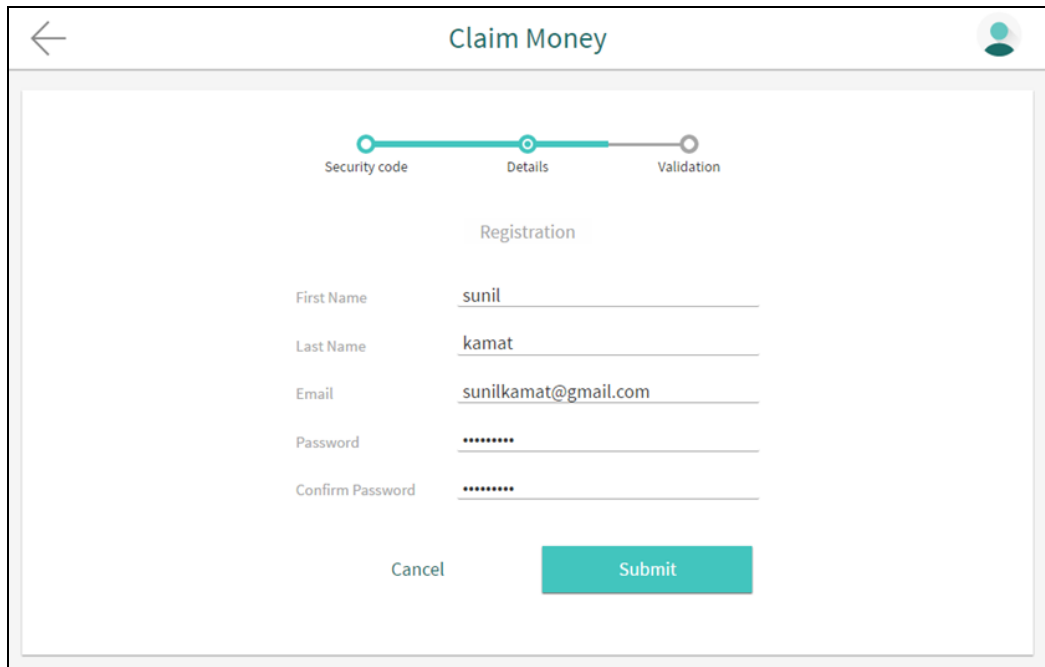
**Step 2 of 3: Details (New User)**

**Field Description**

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

Field Name	Description
<b>Registration</b>	
<b>First Name</b>	First name of the receiver.
<b>Last Name</b>	Last name of the receiver.
<b>User ID</b>	Email id / mobile number as the user id for the receiver. <b>Note:</b> This field is enabled if the payment received in mobile number.
<b>Password</b>	Password to set as the login password. <b>Note:</b> Click  to read the hidden password.
<b>Confirm Password</b>	Re type the Password

**Step 2 of 3: Details (New User)**



The screenshot shows a mobile application interface for 'Claim Money'. At the top, there is a back arrow, the title 'Claim Money', and a user profile icon. Below the title is a progress indicator with three steps: 'Security code' (completed), 'Details' (current step), and 'Validation' (pending). The 'Details' section is titled 'Registration' and contains the following fields:

- First Name: sunil
- Last Name: kamat
- Email: sunilkamat@gmail.com
- Password: masked with dots
- Confirm Password: masked with dots

At the bottom of the form, there are two buttons: 'Cancel' and 'Submit'.

- In the **First Name** field, enter the first name of the receiver.
- In the **Last Name** field, enter the last name of the receiver.
- If the payment received in mobile number, in the **User ID** field, enter the mobile number as the user id for the receiver.

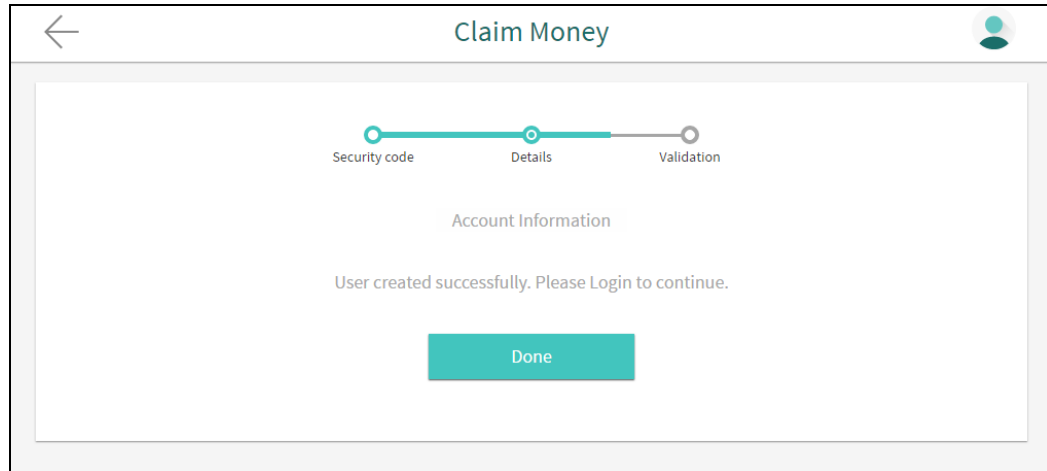
- d. In the **Password** field, enter the password to set as the login password.
- e. In the **Confirm Password** field, re-enter the password to confirm.
- f. Click **Submit**.

OR

Click **Cancel** to cancel the transaction.

The success message of user creation appears. Click **Done**.

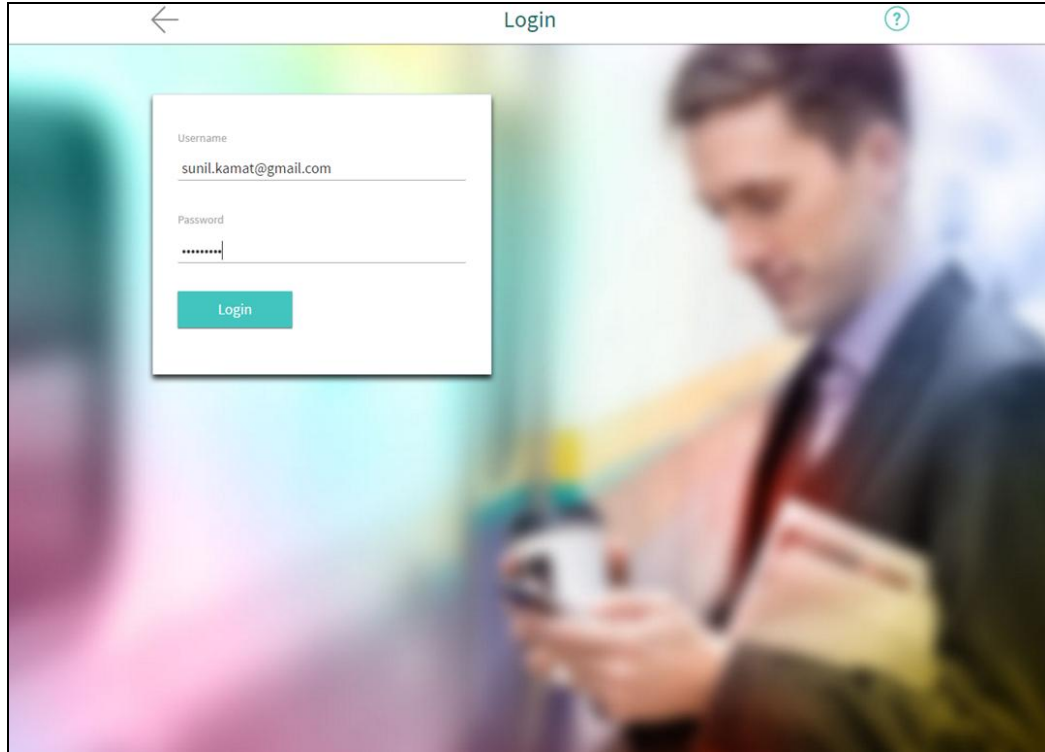
### User Creation



- g. Logged on to bank url.


### Logging to Bank URL





- h. In the **Username** field, enter Username.
- i. In the **Password** field, enter the login password.
- j. Click **Login**.
- k. The user details appears in the **Step 2 of 3: Details**

**Field Description**

Field Name	Description
<b>Registration</b>	
<b>First Name</b>	First name of the receiver.
<b>Last Name</b>	Last name of the receiver.
<b>User ID</b>	Email id / mobile number as the user id for the receiver. <b>Note:</b> This field is enabled if the payment received in mobile number.
<b>Password</b>	Password to set as the login password. <b>Note:</b> Click  to read the hidden password.

**Account Information**

<b>Field Name</b>	<b>Description</b>
<b>Account with</b>	Account belongs within the same bank or other bank. The options are: <ul style="list-style-type: none"> <li>• This Bank– Whether to credit the money to this bank</li> <li>• Other Bank– Whether to transfer the funds to its other bank account.</li> </ul>
<b>Account Number</b>	Account number to receive the funds.
<b>Branch</b>	Branch to which the account belongs. This field appears if you select the <b>This Bank</b> option in <b>Account with</b> field.
<b>Account Name</b>	Name of the account. This field appears if you select the <b>Other Bank</b> option in <b>Account with</b> field.
<b>IFSC code</b>	IFSC code of the receiver's bank. This field appears if you select the <b>Other Bank</b> option in <b>Account with</b> field.

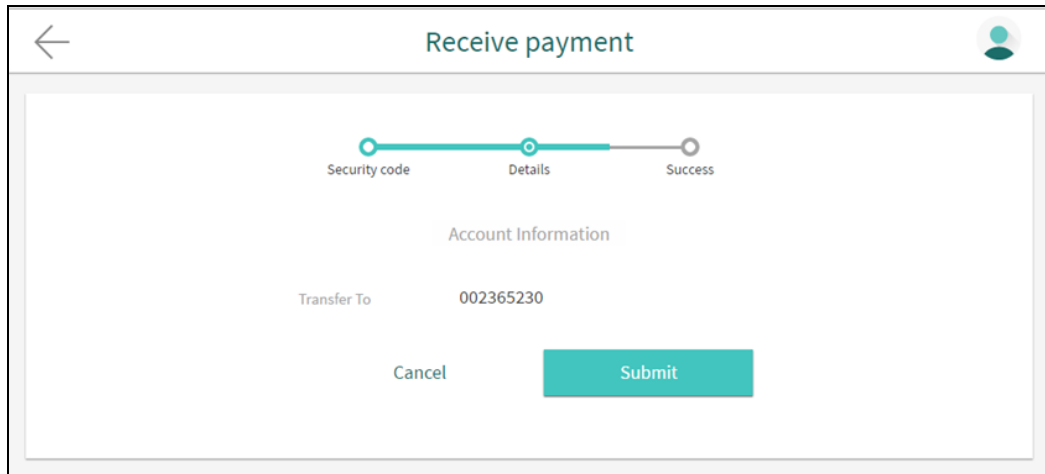
## User Details

The screenshot shows a mobile application interface for receiving payment. At the top, there is a back arrow on the left, the title 'Receive payment' in the center, and a user profile icon on the right. Below the title is a progress indicator with three steps: 'Security code', 'Details', and 'Success'. The 'Details' step is currently active. The main form area is titled 'Account Information' and contains the following fields:

- First Name: sunil
- Last Name: kamat
- Email: sunilkamat@gmail.com
- Account with: Two radio buttons, 'This Bank' (selected) and 'Other Bank'.
- Account Number: 00005155015
- Account Name: Sunil
- IFSC Code: BKID0006066

At the bottom of the form, there are two buttons: 'Cancel' and 'Submit'.

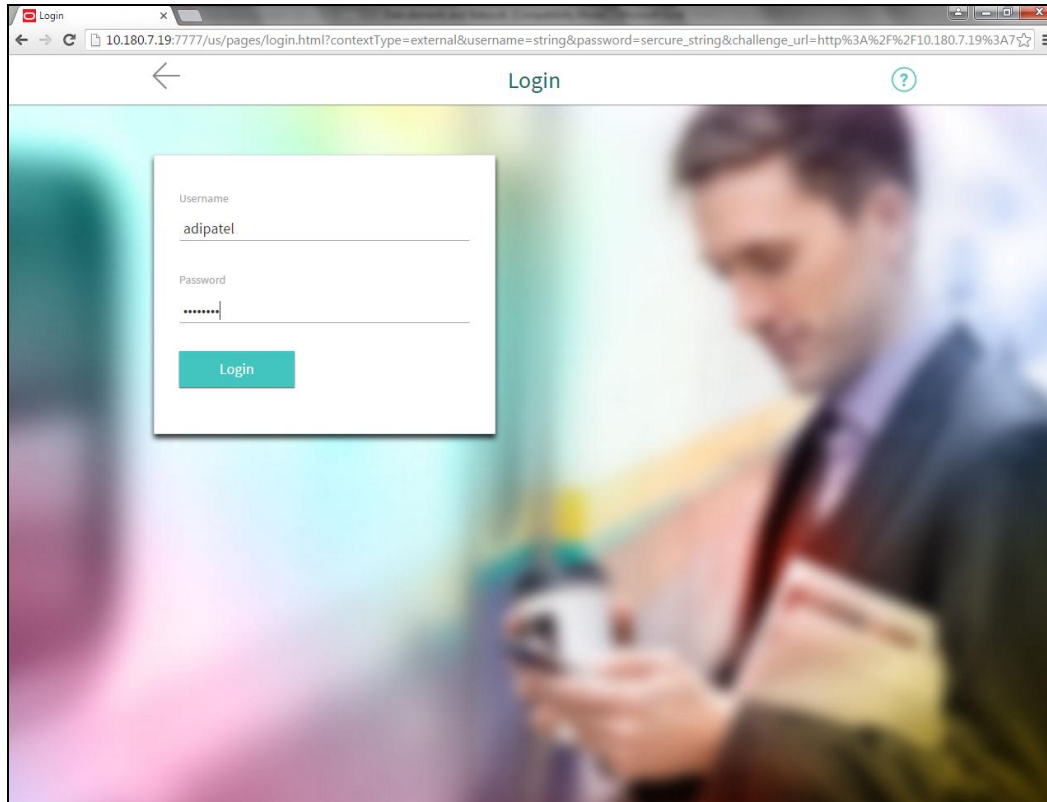
- I. In the **Account with** field, select the appropriate option.
  - i. If account belongs within the **This Bank**:
    1. In the **Account Number** field, enter the account number to receive the funds.
    2. From the **Branch** list, select the appropriate branch to which the account belongs.
  - ii. If account belongs within the **Other Bank**:
    1. In the **Account Number** field, enter the account number to receive the funds.
    2. In the **IFSC Code** field, enter the bank code. Click Verify to validate the bank code.  
OR  
Select the **IFSC code** from the lookup. The bank details appear based on the bank code selected.
- m. Click **Submit**. The Account Information appears.  
OR  
Click **Cancel** to cancel the transaction.



- n. From the **Transfer to** list, select the appropriate account to receive the funds.
- o. Click **Submit**.  
OR  
Click **Cancel** to cancel the transaction.

If you select **Existing User** option: **Step 2 of 3: Login**


**Login Screen**



- a. In the **Registered Email/ Mobile number** field, enter the Email validation for email or mobile number validation for mobile.
- b. In the **Password** field, enter the login password.
- c. Click **Login**.  
OR  
Click **Cancel** to cancel the transaction.
- d. **Step 2 of 3: Details (Existing User)**

**Field Description**

Field Name	Description
<b>First Name</b>	First name of the receiver.
<b>Last Name</b>	Last name of the receiver.
<b>User ID</b>	Registered Email/ Mobile number. Email validation for email and mobile number validation for mobile.
<b>Password</b>	Password to set as the login password.

Field Name	Description
<p><b>Note:</b> Click  to read the hidden password.</p>	
<b>Account Information</b>	
<b>Account with</b>	Account belongs within the same bank or other bank. The options are: <ul style="list-style-type: none"> <li>• This Bank– Whether to credit the money to this bank</li> <li>• Other Bank– Whether to transfer the funds to its other bank account.</li> </ul>
<b>Account Number</b>	Account number to receive the funds.
<b>Branch</b>	Branch to which the account belongs. This field appears if you select the <b>This Bank</b> option in <b>Account with</b> field.
<b>Account Name</b>	Name of the account. This field appears if you select the <b>Other Bank</b> option in <b>Account with</b> field.
<b>IFSC code</b>	IFSC code of the receiver's bank. This field appears if you select the <b>Other Bank</b> option in <b>Account with</b> field.
<b>Account Information</b>	
<b>Transfer to</b>	Account where the funds will be received.

### Receive Payment- Details (Existing User)

The screenshot shows a mobile application interface titled "Receive payment". At the top, there is a back arrow on the left and a user profile icon on the right. Below the title is a progress indicator with three steps: "Security code", "Details", and "Success". The "Details" step is currently active. The main content area is titled "Account Information" and contains the following fields: "First Name" (Ashok), "Last Name" (Jain), "Email" (Ashok.J), "Account with" (This Bank / Other Bank), "Account Number" (002365230), "Account Name" (Ashok), and "IFSC Code" (BKID0006066). At the bottom, there are "Cancel" and "Submit" buttons.

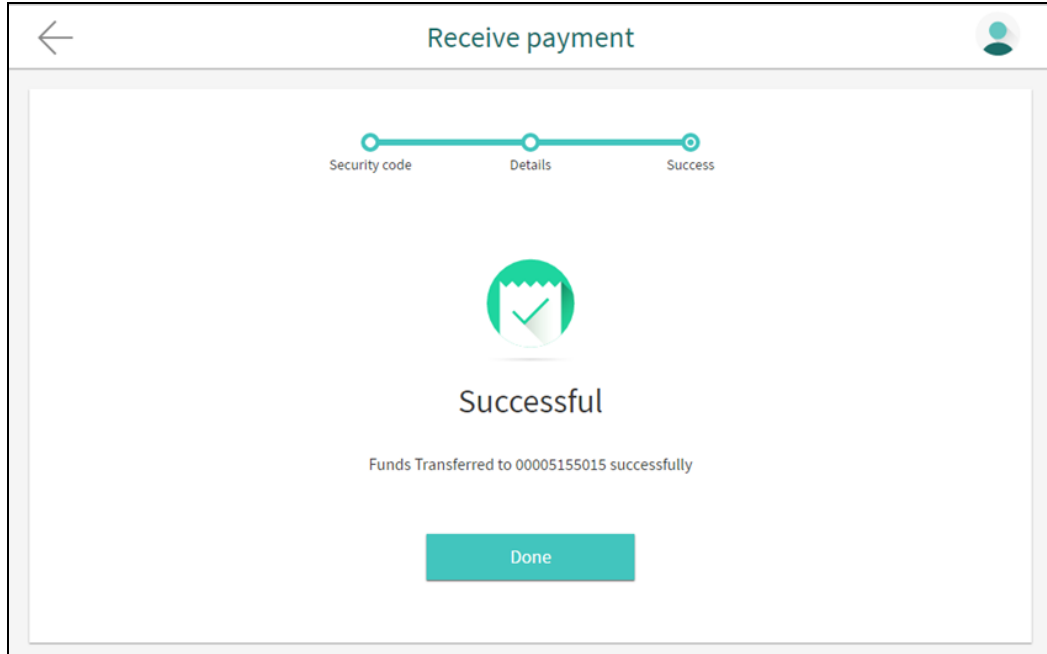
- e. Click **Submit**. The Account Information appears.  
OR  
Click **Cancel** to cancel the transaction.

The screenshot shows the same "Receive payment" app interface. The progress indicator now shows the "Security code" step as active. The main content area is titled "Account Information" and contains the "Transfer To" field with the value "159753258". At the bottom, there are "Cancel" and "Submit" buttons.

- f. From the **Transfer to** list, select the appropriate account to receive the funds.
- g. Click **Submit**.  
OR  
Click **Cancel** to cancel the transaction.

#### 4. **Step 3 of 3: Validation** The success message appears.

### Success Message





## ONE TIME PASSWORD

One Time Password is a unique code that can be used only once. It is mandatory, if configured. A verification code is sent to your registered mobile number or email ID of the account holder. You have to enter the received code to complete the process. You can use Resend Code, to receive the code (if not received or expired).

### For OTP verification:

1. In the **Verification Code** field, enter the code as received.  
OR  
Click **Resend Code**, if you wish to receive the verification code again or your verification code got expired

### Field Description

Field Name	Description
<b>Verification Code</b>	The code sent to the customer to their registered email id or mobile number.

2. Click **Submit**. The success message appears.

## FAQ

### Why is there a need for a One-Time Password (OTP)?

A OTP helps to protect against online fraud. It is a secure way to authenticate whether a customer who is making an online transaction is the rightful owner of the credit / debit card being used.

### When do I key in the OTP and how do I receive the OTP?

When you make an online transaction using your credit/debit card. This OTP will be sent to your mobile phone via SMS or email.