Oracle Banking Digital Experience

Corporate Payments User Manual
Release 16.2.0.0.0

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ORACLE®

Corporate 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 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.

Introduction provides brief information on the overall functionality covered in 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, theme, and mobile devices.
- 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 16.2.0.0.0, 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.

Various transactions available under the payments module:

- Transfer Money (Make Money) – through which the customer can initiate a transfer to a payee's account.

- Draft Issuance- Demand Draft can be issued.

- Bill Payment - Customer can initiate a utility bill payment.

- Biller Setup- register biller to make bill payment to the registered biller.

- Adhoc Payment- caters their requirement of different types of payments.

- Favorites- Displays all the favourite transactions of the customers. Customer can effect an immediate payment selecting the favourite transaction as the fields are auto populated.

- Payee Setup- Easy access to the customer for payee maintenance for money transfers and bill payments.

- Repeat Transfer- The entire customer payments which need to be repeatedly done by the customer at a periodic interval can be initiated only once through Repeat Transfers.

- Inward Remittance Inquiry- inquires on inward remittance received on an account.

- Outward Remittance Inquiry- can view the outward remittances sent through various domestic and international channels

- Upcoming Payments Inquiry- View of all the upcoming payments which were initiated by the customer to be executed at a future date

3.   Make Payment (Transfer Money)

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 payees 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
- User's own account

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

How to reach here:

Dashboard > Payments > Payments > Make Payment

3.1   Make Payment - Existing Payee

Using this option you can transfer funds from your account to already added payee's account within the bank, within the country or outside the country.

To transfer the money to existing payee:

1.   In the **Transfer Type** field, select the **Existing Payee** option.

Make Payment - Existing Payee

MAKE PAYMENT

Transfer Type	Existing Payee	My Accounts
Payee	JInternational
Account Type	International
Account Number	XXXXXXXXXXXX6546
Account Name	JInternational
Bank Details	AKBKGB99
Transfer From	xxxxxxxxxxxxx0023
	Balance : £192,865.23
Amount	GBP	£120.00
	View Limits
Transfer When	Now	Later
Correspondence Charges	PAYER
Payment Details	Payment of interest
Note (Optional)	
	80 Characters Left

Cancel   Pay

Field Description

Field Name	Description
Transfer Type	Payee to which transfer needs to be done. The options are: • Existing payee • My Accounts (User's own account)

Existing Payee

Below fields appears if the **Existing Payee** option is selected in **Transfer Type** field.

Field Name	Description
Payee	Payee to whom fund transfer needs to be done and the nick name to identify the account for fund transfer.
Account Type	Type of account associated with the payee.
Account Details	The details of account associated with the payee.
Account Name	Name of the payee in the bank account.
Bank Details	Address of the payee 's bank account.
Transfer From	Source account from which the funds are to be transferred.
Balance	Net balance in the selected account.
Amount	Amount to be transferred along with the currency. This field appears if you select the payee from the **Payee** list. Note: Currency changes as per the type of transfer.
View Limits	Link to view the transaction limits for the user.
Transfer When	Specify when to transfer funds. The options are: • Now: payment on the same day • Later: payment on a future date.
Correspondence Charges	The party bearing the charges for transaction. The options are: • Payee: transaction charges are to be borne by the beneficiary customer. • Payer: transaction charges are to be borne by the ordering customer. • Shared: transaction charges on the sender's side are to be borne by the ordering customer.
Select Date	Date of transfer. This field appears if you select the **Later** option from the **Transfer When** list.
Payment Details	The purpose of the transfer.
Note	Narrative for the transaction.

2. From the **Payee** list, select the appropriate payee, and then the account maintained under payee to transfer funds.

3.   From the **Transfer From** account list, select the account from which transfer needs to be done.

4.   From the **Currency** list, select the appropriate currency for the amount to be transferred.

5.   In the **Amount** field, enter the transfer amount.

6.   In the **Transfer When** field, select the appropriate transfer date.

   a.   If you select the **Now** option, transfer will be done on same day.
   OR
   If you select **Later** option in the **Transfer On** field, select the appropriate future date for transfer.

7.   From the **Correspondence Charges** list, select the appropriate option.

8.   From the **Payment Details** list, select the appropriate purpose of transfer.

9.   Click **pay**.
   OR
   Click **Cancel** to cancel the transaction.

10.   The **Review** screen appears. Verify the details, and click **Confirm**.
   OR
   Click **Cancel** to cancel the transaction.

11.   The success message appears along with the reference number.
   Click **Done** to complete the transaction.
   OR

   Click to mark the transaction as favorite. The favorite transaction is added. For more information click here.
   OR

   Click to repeat the transaction. For more information click here.

3.2   Make Payment - My Accounts

Using this option you can transfer funds to your own accounts within the same bank.

To transfer the money to own account:

1.   In the **Transfer Type** field, select the **My Accounts** option.

Make Payment - My Account

Field Description

Field Name	Description
Transfer Type	Payee to which transfer needs to be done. The options are: • Existing payee • My Accounts (User's own account)
Transfer To	Payee account where the funds need to be transferred.
Balance	Net balance in the selected account.
Transfer From	Source account from which the funds are to be transferred.

Field Name	Description
Balance	Net balance in the selected account.
Amount	Amount to be transferred along with the currency. This field appears if you select the payee from the **Payee** list.
View Limits	Link to view the transaction limits for the user.
Transfer When	Specify when to transfer funds. The options are: • Now: payment on the same day • Later: payment on a future date.
Select Date	Date of transfer. This field is enabled if the **Later** option is selected in **Transfer when** field.
Note	Narrative for the transaction.

2. From the **Transfer To** list, select the own account where the funds need to be transferred.

3. From the **Transfer From** account list, select the account from which transfer needs to be done.

4. In the **Amount** field, enter the transfer amount.

5. In the **Transfer When** field, select the appropriate transfer date.

    a. If you select the **Now** option, transfer will be done on same day.
        OR
        If you select **Later** option in the **Transfer On** field, select the appropriate future date.

6. Click **Transfer**.
    OR
    Click **Cancel** to cancel the transaction.

7. The **Review** screen appears. Verify the details, and click **Confirm**.
    OR
    Click **Cancel** to cancel the transaction.

8. The success message appears along with the reference number.
    Click **Done** to complete the transaction.
    OR
    Click ♡ to mark the transaction as favorite. The favorite transaction is added. For more information click here.
    OR
    Click ⟳ to repeat the transaction. For more information click here.

Success Message

MAKE PAYMENT

CONFIRMATION

Transaction initiated

Reference Number   2909A60AAB6A
Status   Pending Approval

Done
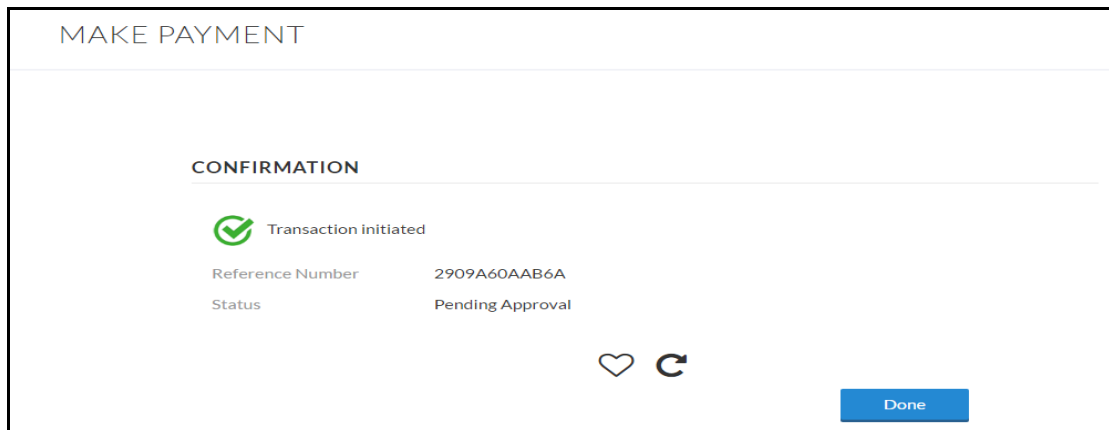
FAQs

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. However, your account will be debited.

What happens if I have set up a future dated transfer, but don't have enough funds in my account on the transaction date for the transfer?

Future dated transfer will be declined in case of insufficient funds in the account on the given transaction date.

Please ensure that your account is properly funded on the given transaction date for the future dated transfer to be successful.

4.   Payees

Manage payee displays the to all the registered payee account details under one roof. Payee Maintenance, as the name says it all it is a maintenance done for saving payee bank account details. Payee maintenance is done for saving below two types of account details:

- Bank Account

- Demand Drafts

Each payee transaction gives brief information about the various types and number of accounts registered for a payee. The transaction will also display the account specific icons as per the maintenance done. If Payee has multiple bank accounts, you can click on the each payee to view its different accounts in detail.

How to reach here:

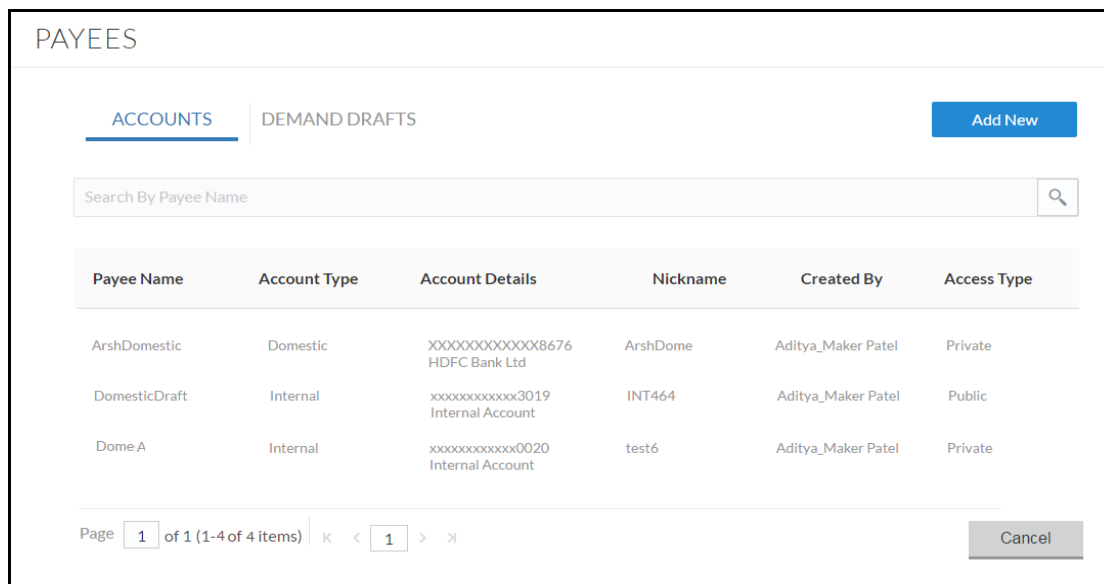 *Dashboard > Payments > Setups > Payees*

To manage payees:

1.   All the beneficiaries (Payees) appear on **Payees** screen.

Note: To search specific register payees, enter the search criteria, click .

Payees

Field Description

Field Name	Description

Payee - Bank Account

Below fields appears if the payee is holding a bank account.

Payee Name	Name of the payee.
Account Type	Type of account associated with the payee.
Account Details	The details of account associated with the payee.
Nickname	Nickname of the payee.
Created By	Name of the user by whom the payee is been created.
Access Type	The access type for payee. The options are: • Public • Private

Payee - Demand Draft

Below fields appears if the payee is holding a demand draft.

Payee Name	Name of the payee.
Draft Type	Type of draft.
Draft Favouring	Payee name of the draft.
Created By	Name of the user by whom the payee is been created.
Access Type	The access type for payee. The options are: • Public • Private

2. Click on relevant payee whose details you want to see. The **Payees** screen appears with the payee's various bank accounts.

Note: Payee displayed on the basis of type of accounts added for the payee.

Payee Details

PAYEES
View

BANK ACCOUNT

Payee Name	ArshDomestic
Account Type	Domestic
Account Number	XXXXXXXXXXXX8676
Account Name	ArshDom
Pay Via	RTGS
Bank Details	HDFC0000017
	HDFC Bank Ltd
	Aa - 8, 2nd Avenue
	Chennai
	HDFC0000017
Nickname	ArshDome
Access Type	Public

Cancel   Delete   Edit   Pay

Field Description

Field Name	Description

Payee Account card Details - Bank Account

Below fields appears if the payee is holding a bank account.

Payee Name	Name of the payee for identification.

Note:
1) On adding a particular payee or beneficiary, user cannot delete the payee. User can delete the accounts added for the payee, but not the payee.
2) Once payee name is added then it cannot be modified. It will be in disabled mode.

Field Name	Description
Account Type	Type of account associated with the payee. The type can be: • Internal • Domestic • International
Account Number	Account number of the payee.
Account Name	Name of the payee in the bank account.
Pay Via	Network for payment.
Bank Details	Address of the payee's bank account.
Nickname	Nick name to identify the payment destination (account).

Note:
1) Nick name should be unique for the payee.
2) Space between alphabets /numbers will not be considered for uniqueness check.

Access Type	The access type for payee. The options are: • Public • Private

Payee Account card Details - Demand Draft

Below fields appears if the payee is holding a draft.

Draft Favouring	Payee name of the draft.
Draft Type	Type of draft.
Draft payable at	City name where the draft would be payable at.
Deliver Draft to	Address where the draft is to be delivered.
Branch Name	Name of the payee's bank branch.

Field Name	Description
Delivery Location	Address where the draft is to be delivered.
Access Type	The access type for payee. The options are:

- Public
- Private

    b.   If you click **Edit** to modify the payee details.

        i.   Update the details.

        ii.   Click **Save** to save the payee details.
OR
Click **Cancel** to cancel the transaction.

        iii.   The **Review** screen appears. Verify the details, and click **Confirm**.
OR
Click **Cancel** to cancel the transaction.

        iv.   The success message appears.
Click **OK** to complete the transaction.

    c.   Click **Cancel** to cancel the transaction.
OR
In case of bank account type payee, to initiate a payment to the added payee, click **Pay**.
OR
In case of Draft type payee, to issue a draft of the added payee, click **Issue**.

4.1 Add New Payee

1. Repeat steps 1 & 2 of **Payees**.

2. Click **Add New** to create new payee-Bank Account. For more information on **Add Payee - Bank Account,** click **here**.
OR
Click **Add New** to create new payee- Demand Draft. For more information on **Add Payee - Demand Draft,** click **here**.

4.2   Delete Payee

1.   Repeat steps 1 & 2 of **Payees**.

2.   Click **Delete** to delete the payee.
The message for confirmation to delete payee appears on **Payees** screen.

Delete Payee

PAYEES
Delete

Are you sure you want to delete demandDom11 Account?
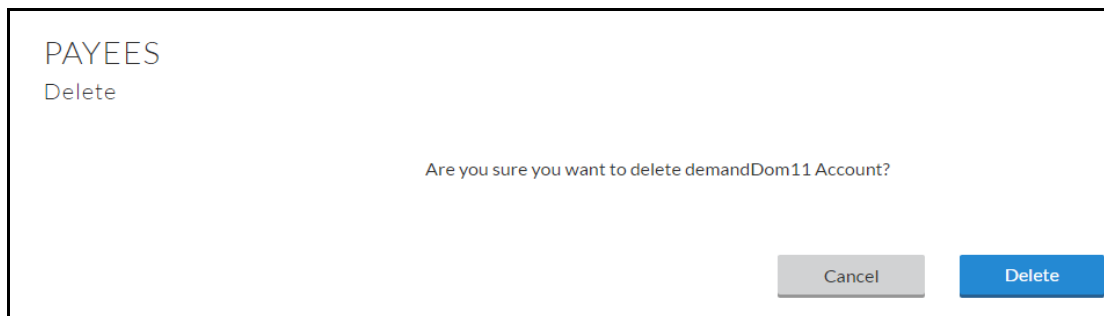
Cancel   Delete

3.   Click **Delete** to delete the payee.
OR
Click **Cancel** to cancel the transaction.

4.   The success message appears along with the reference number.
Click **OK** to complete the transaction.

FAQs

How do I transfer funds to another bank?

After successfully adding a payee, you may proceed to transfer funds immediately or set a future date for the transaction to take place.

Can I delete recipients that I no longer need to make payments to?

Yes. You can choose to delete the payees that you no longer need.

What are the stages of the fund transfer?

There are two stages in Fund Transfer transactions **Payee Addition** and **Transactions Initiations.**

Will an instruction be processed, if the selected payee of the instruction is deleted before the actual execution date of the instruction?

Yes, the instruction is executed successfully even if the payee is deleted.

5.   Payee Maintenance - Bank Account

Payee Maintenance, as the name says it all it is a maintenance done for saving payee bank account details. Payee maintenance is done for saving bank account and Demand Drafts types of account details.

Using this option, you can save a beneficiary (payees) with details to make payments through bank account transfer. The customer can save a payee bank account as per below mentioned bank account types:

- Internal
- Domestic
- International

How to reach here:

Dashboard > Payments > Setups > Payees > Add New > Bank Account > Add Payee

To add new payee:

1.   Repeat steps 1 & 2 of **Payees**.

2.   Click **Add New** to create new payee-Bank Account.
The pop up screen appears to specify the type of payee.

Add New Payee popup screen
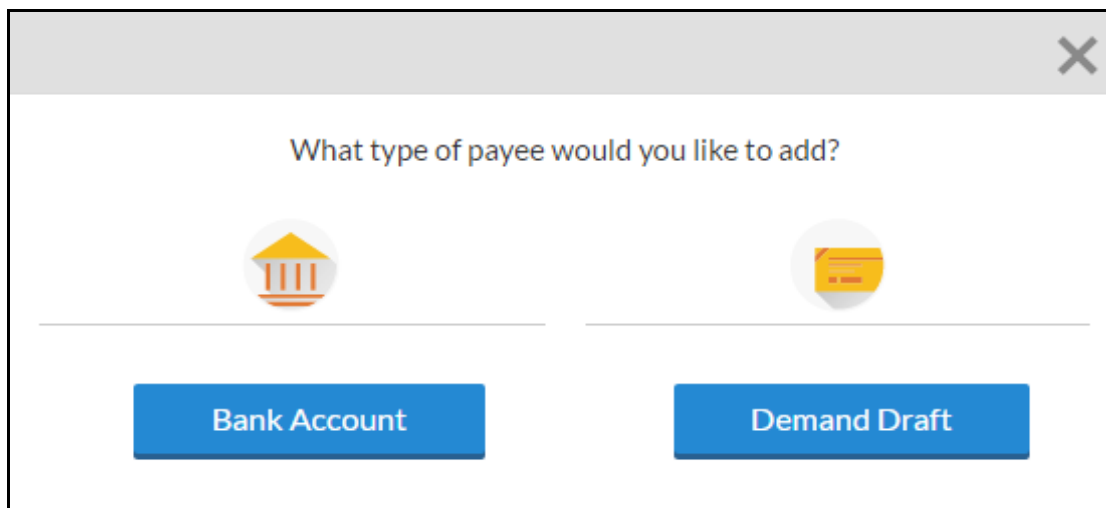
Field Description

Field Name	Description
What type of payee would you like to add?	Payee type to be maintained. The type can be: • Bank Account • Demand Draft

3.   Select the **Bank Account** option for the **What type of payee would you like to add?** field. The **Add Payee** screen appears.

5.1   Internal account transfer

To maintain a payee for internal account transfer:

Internal account transfer

Field Description

Field Name	Description
Payee Name	Name of the payee for identification.
	Note: 1) On adding a particular payee or beneficiary, user cannot delete the payee. User can delete the accounts added for the payee, but not the payee. 2) Once payee name is added then it cannot be modified. It will be in disabled mode.
Account Type	Type of account associated with the payee. The type can be: • Internal • Domestic • International
Account Number	Account number of the payee.
Account Name	Name of the payee in the bank account.
	Note: Name should be same as maintained in the bank against that account number.
Branch	Branch to which the account belongs.
Nickname	Nick name to identify the payment destination (account).
	Note: 1) Nick name should be unique for the payee. 2) Space between alphabets /numbers will not be considered for uniqueness check.
Access Type	The access type for payee. The options are: • Public • Private

1. Repeat Step 1 & 2 of **To add new payee** section.

2. In the **Payee Name** field, enter the name of the payee for identification.

3. In the **Account Type** field, select the **Internal** option as type of account associated with the payee.

4. In the **Account Number** field, enter the payee's account number.

5. In the **Account Name** field, enter the payee name.

6.   Select the appropriate **Branch** to which the account belongs.

7.   In the **Nickname** field, enter the nick name to identify the payment destination (account).

8.   Select the appropriate **Access Type** for payee.

9.   Click **Add** to create the payee.
OR
Click **Cancel** to cancel the transaction.

10.   The **Review** screen appears. Verify the details, and click **Confirm**.
OR
Click **Cancel** to cancel the transaction.

11.   The success message appears along.
Click **Done** to complete the transaction.
OR
To initiate a payment to the added payee, click **Pay**.

5.2 Domestic Account transfer

To maintain a payee for domestic account transfer:

Domestic account transfer

Field Description

Field Name	Description
Payee Name	Name of the payee for identification.
Account Type	Type of account associated with the payee. The type can be: • Internal • Domestic • International
Account Number	Account number of the payee.
Account Name	Name of the payee in the bank account. Note: Name should be same as maintained in the bank against that account number.
Pay Via	Network for payment. The options are: • NEFT • RTGS • IMPS
IFSC /Bank Code	IFSC /Bank Code.
Bank Details	Bank details based on the IFSC code of the bank. It includes: • Bank Name • Bank Address • City and State to which the bank belongs.
Nickname	Nick name to identify the payment destination (account). Note: 1) Nick name should be unique for the payee. 2) Space between alphabets /numbers will not be considered for uniqueness check.

Field Name	Description
Access Type	The access type for payee. The options are: • Public • Private

1. Repeat Step 1 & 2 of **To add new payee** section.

2. In the **Payee Name** field, enter the name of the payee for identification.

3. In the **Account Type** field, select the **Domestic** option as type of account associated with the payee.

4. In the **Account Number** field, enter the payee's account number.

5. In the **Account Name** field, enter the payee name.

6. In the **Pay Via** field, select the appropriate network for payment.

7. In the **IFSC Code** field, enter the IFSC /Bank Code or select it from the lookup.

   Note: Click **Verify** to fetch bank details based on Bank Code (BIC).

8. In the **Nickname** field, enter the nick name to identify the payment destination (account).

9. Select the appropriate **Access Type** for payee.

10. Click **Add** to create the payee.
    OR
    Click **Cancel** to cancel the transaction.

11. The **Review** screen appears. Verify the details, and click **Confirm**.
    OR
    Click **Cancel** to cancel the transaction.

12. The success message appears.
    Click **Done** to complete the transaction.
    OR
    To initiate a payment to the added payee, click **Pay**.

5.3   International Account transfer

To maintain a payee for international account transfer:

International Account transfer

Field Description

Field Name	Description
Payee Name	Name of the payee for identification.
Account Type	Type of account associated with the payee. The type can be: • Internal • Domestic • International
Account Number	Account number for the transfer.
Account Name	Name of the payee as in payee's bank.

Field Name	Description
Pay Via	Network for payment. The options are: • Swift Code • NCC (National Clearing code) • Bank Details
SWIFT / National clearing code value	SWIFT code /National Clearing code value.
SWIFT code Look up	
Below fields appears if the **SWIFT Code** option is selected in **Pay Via** field.	
Lookup Swift Code	Link to search the SWIFT code.
Swift Lookup - Search Result	
Bank Name	Name of the bank.
City	City to which the bank belongs.
Branch	Bank branch name.
Country	Country of the bank.
Address	Displays complete address of the bank.
National clearing code Look up	
Below fields appears if the **National clearing code** option is selected in **Pay Via** field.	
Lookup National clearing code	Link to search the National clearing code.
NCC Lookup - Search Result	
Bank Name	Name of the bank.
Branch	Bank branch name.
Address	Displays complete address of the bank.
NCC Code	NCC code of the bank branch.
Bank Details	Bank details based on the Swift / National clearing code selected for the bank.
Below fields appears if the **Bank Details** option is selected in **Pay Via** field.	
Bank Name	Name of the bank.

Field Name	Description
Bank address	Complete address of the bank.
City	City to which the bank belongs.
Country	Country of the bank.
Nickname	Nick name to identify the payment destination (account).

> Note:
> 1) Nick name should be unique for the payee.
> 2) Space between alphabets /numbers will not be considered for uniqueness check.

Field Name	Description
Access Type	The access type for payee. The options are: • Public • Private

1. Repeat Steps 1 & 2 of **To add new payee** section.

2. In the **Payee Name** field, enter the name of the payee for identification.

3. In the **Account Type** field, select the **International** option as type of account associated with the payee.

4. In the **Account Number** field, enter the payee's account number.

5. In the **Account Name** field, enter the payee name.

6. In the **Pay Via** field, select the appropriate network for payment.

    a. If you select **Swift** option:

        i. In the **SWIFT code** field, enter the SWIFT code or select it from the lookup.

        ii. Click **Verify** to fetch bank details based on Bank Code (BIC).

    b. If you select **National Clearing code** option:

        i. In the **National Clearing code** field, enter the National Clearing code or select it from the lookup.

        ii. Click **Verify** to fetch bank details based on Bank Code (BIC).

    c. If you select **Bank details** option:

        i. In the **Bank Name** field, enter the bank name.

        ii. In the **Bank Address** field, enter the complete address of the bank.

        iii. From the **Country** list, select the country of the bank.

        iv. From the **City** list, select the city to which the bank belongs.

7. In the **Nickname** field, enter the nick name to identify the payment destination (account).

8. Select the appropriate **Access Type** for payee.

9.   Click **Add** to create the payee.
        OR
        Click **Cancel** to cancel the transaction.

10.   The **Review** screen appears. Verify the details, and click **Confirm**.
        OR
        Click **Cancel** to cancel the transaction.

11.   The success message appears.
        Click **Done** to complete the transaction.
        OR
        To initiate a payment to the added payee, click **Pay**.

Note: For more information on managing payee, click here.

6.   Payee Maintenance - Demand Draft

Demand Draft is a type of a cheque drawn in favour of the payee and is payable in the city as requested by the customer. The customer requires to issue demand drafts for different purpose. Application allows customers to save the payee details of the draft through payee maintenance. Payee (Beneficiary) for demand drafts are of two types:

- Domestic Demand Draft: Where the draft is payable within the country

- International Demand Draft : Where the draft is payable outside the country

Application also provides an additional option (My address, Branch Near Me) to have the demand draft delivered at the customer's convenience.
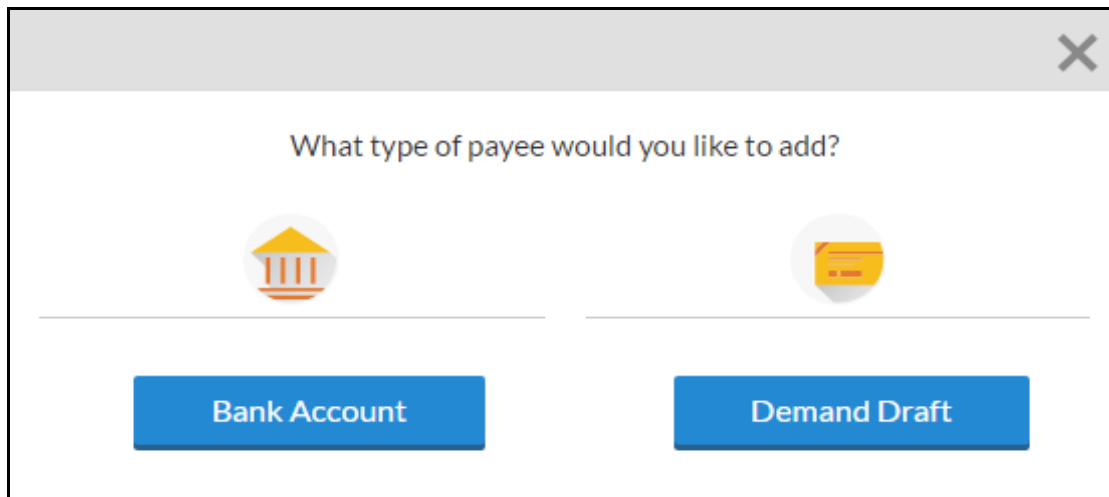
How to reach here:

Dashboard > Payments > Setups > Payees > Add New > Demand Draft > Add Payee

To maintain a payee for demand drafts:

1.   Repeat steps 1 & 2 of **Payees**.

2.   Click **Add New** to create new payee-Bank Account.
The pop up screen appears to specify the type of payee.

Add New Payee popup screen

Field Description

Field Name	Description
What type of payee would you like to add?	Payee type to be maintained. The type can be: • Bank Account • Demand Draft

3. Select the **Demand Draft** option for the **What type of payee would you like to add?** field. The **Add Payee** screen appears.

Payee Maintenance - Demand Draft

Field Description

Field Name	Description
Payee Name	Name of the Payee for identification.
Draft Type	Type of draft associated with the Payee. The type can be: - Domestic - International
Draft Favouring	Name of the payee of the draft.
Draft payable at Country	Country of the payee. This field is enabled if the **International** option is selected as **Draft Type.**
Draft payable at City	City of the payee.
Delivery Location	Options to deliver the drafts. The options are: - My Address: Deliver either the demand draft to customer's communication address - Branch Near Me: Deliver the demand draft to any branch near to the customer

Below section appears if you select the **My Address** option in draft delivery location.

Address Details	Address for delivery of the draft. If **Branch Near Me** option in draft delivery location, displays the address of the branch, including the city and zip code of the branch. If **My Address** option in draft delivery location, displays the customer address like name and address of the remitter of the draft from the user profile.

Below section appears if you select the **Branch Near Me** option in draft delivery location.

State	State of the receiving branch where the draft to be delivered.
Branch	Branch name to deliver the draft. Note: The options in this field depend on the selected option in the **City** field.
Branch Address	Complete address of the branch to deliver the draft.

Field Name	Description
Access Type	The access type for payee. The options are: • Public • Private

4. In the **Payee Name** field, enter the name of the payee for identification.

5. In the **Draft Type** field, select the appropriate option.

6. In the **Draft Favouring** field, enter the name of the payee of the draft.

7. In the **Draft payable at City** field, select the appropriate information.

    a. If you select **Domestic** option as **Draft Type**;

        i. From the **City** list, select city of the payee.

    b. If you select **International** option as **Draft Type**;

        ii. From the **Country** list, select country of the payee.

        iii. From the **City** list, select city of the payee.

8. In the **Delivery Location** field, select the appropriate draft delivery option.

    a. If you select **My Address** option;

        i. From the **Address Details** list, select the appropriate option.
The complete address of user as maintained corresponding to the selected address appears.

    b. If you select **Branch Near Me** option;

        ii. From the **State** list, select the state of the receiving branch.

        iii. From the **Branch** list, select the receiving branch.
The complete address of selected branch appears.

9. Click **Add** to maintain the payee.
OR
Click **Cancel** to cancel the transaction.

10. The **Review** screen appears. Verify the details, and click **Confirm**.
OR
Click **Cancel** to cancel the transaction.

11. The success message appears.
Click **Done** to complete the transaction.
OR
To issue a draft of the added payee, click **Issue**.

Note: For more information on managing payee, click here.

FAQs

What is account payee demand draft?

The demand draft is drawn in favour of creditor (the person whom you have to pay), he is payee.

What is difference between the demand draft and cheque?

Demand drafts are orders of payment by a bank to another bank, whereas cheques are orders of payment from an account holder to the bank.

7.   Draft Issuance

Application provides an exclusive feature which allows the customer to request the bank for the issuance of a demand draft through internet banking. The payee of the draft needs to be first registered through Payee Maintenance. The user then initiates a request to issue a demand draft by asking the bank to debit the account provided by him. On submitting the request, the details will be sent by application and the bank will then process the request and courier the draft.

How to reach here:

Dashboard > Payments > Payments > Drafts Issuance
OR

Dashboard > Payments > Set up > Payees > Demand Draft

Issue Demand Draft

Field Description

Field Name	Description
Favouring	Payee to whom demand draft needs to be issued.
Delivery Mode	Mode of delivery for the selected payee as maintained.
Delivery Location	Delivery address for the drafts.
Amount	Amount for which draft needs to be issued. Note: Currency changes as per the type of transfer.
Scheduled on	Date of transfer. The options are: • Now: payment on the same day • Later: payment on a later date
Transfer from	Account from which transfer needs to be done.
Balance	Net balance in the selected account.
Note	Narrative for the transaction.

To issue the demand draft:

1. From the **Favouring** list, select the payee to whom demand draft needs to be issued.

2. In the **Amount** field, enter amount for which draft needs to be issued.

3. In the **Scheduled on** field, select the appropriate date of transfer.

4. From the **Transfer From** list, select the account from which transfer needs to be done.

5. In the **Note** field, enter the description for bill payment.

6. Click **Issue**.
   OR
   Click **Cancel** to cancel the transaction.

7. The **Review** screen appears. Verify the details, and click **Confirm.**
   OR
   Click **Cancel** to cancel the transaction.

8. The success message appears.
   Click **Done** to complete the transaction.
   OR

   Click ♡ to mark the transaction as favorite. The favorite transaction is added on dashboard. For more information click here.

8. Manage Billers

Customer can pay the utility bills to their utility vendors through Bill payment only post maintenance of a biller.

Using this option, you can register biller to make bill payment to the registered biller. You can add / modify / delete the biller. This option also allows you to initiate a payment to the added biller.

How to reach here:

Dashboard > Payments > Setups > Billers

8.1 Search Biller

Using this option, you can search the billers registered.

To search biller:

1. All the register billers appear on **Billers** screen.

Note: To search specific register billers, enter the search criteria, click 🔍 .

Search Biller

Biller Name	Category	Relationship Number
005826	GAS	96546564643
005826	Gas	3423423
005832	Electricity	231123
005832	Electricity	123DFGDFG
AT110190	Gas	2313213
AT110190	Gas	532545435

BILLERS

Add New

Search By Biller Name or Relationship Number

Page   (1-10 of 12 items) |< < 1 2 > >| Cancel
1 of 2

Field Description

Field Name	Description
Biller Name	Name of registered biller.
Category	Category of the registered biller.
Relationship Number	Relationship number of the customer with the biller.

8.2   Add Biller

Customer can pay the utility bills to their utility vendors through Bill payment only post maintenance of a biller through **Add Biller**. Below details are captured during biller maintenance.

- Category to which the vendor associates.
- Biller name
- Relationship No : Relationship Number given by the vendor

To register a biller:

1. Click **Add New** to add new biller on **Billers** screen.
   The **Add Biller** screen appears.

Add Biller

Field Description

Field Name	Description
Category	Category of the biller.
Biller Name	Name of registered biller.
Relationship Number	Relationship number of the customer with the biller.

2. From the **Category** list, select the appropriate category of the biller.

3. From the **Biller Name** list, select the appropriate registered biller to make bill payment.

4. In the **Relationship Number** field, enter the relationship number of the customer with the biller.

5. Click **Add**.
    OR
    Click **Cancel** to cancel the transaction.

6. The **Review** screen appears. Verify the details, and click **Confirm.**
    OR
    Click **Cancel** to cancel the transaction.

7. The success message of biller addition appears along with the reference number.
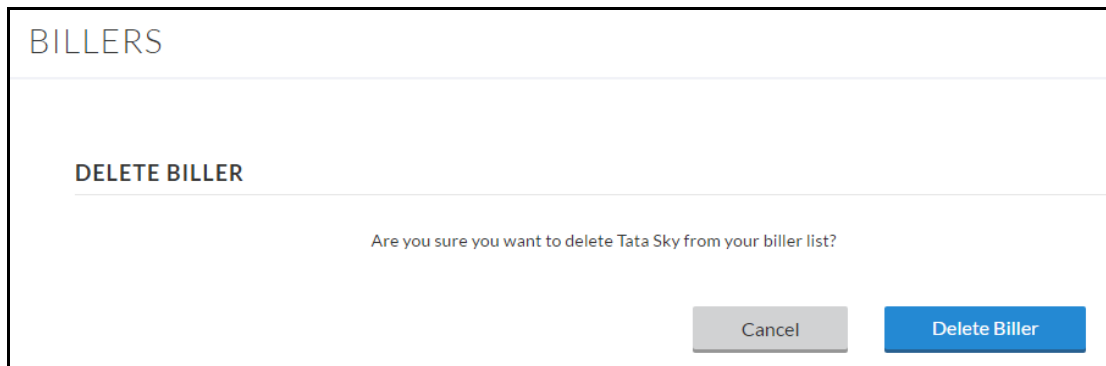   Click **Done** to complete the transaction.

8.3   Modify Biller

Using this option, you can edit the biller details.

To modify biller:

1. Repeat the step 1 of **Search Biller**.
    All the register billers appear on **Billers** screen.

2. Click on relevant biller's relationship number whose details you want to modify.

3. The **Biller Details** screen appears.

Biller Details

BILLERS

BILLER DETAILS

Category	Telecom
Biller Name	CORP - ACC CLOSURE
Relationship No 1	231341434
Relationship No 2	
Relationship No 3	

Delete   Edit   Pay

4.   Click **Edit**.
       The **Edit Biller** screen appears.
       OR
       Click **Delete** to delete the biller.
       OR
       Click **Pay** to initiate a payment to the added biller.

5.   Modify the biller registration details.

Edit Biller

BILLERS

EDIT BILLER

Category	Telecom
Biller Name	CORP - ACC CLOSURE
Relationship No 1	231341434
Relationship No 2	32423411
Relationship No 3	

Cancel   Edit

6.   Click **Edit**.
       OR
       Click **Cancel** to cancel the transaction.

7.	The **Review** screen appears. Verify the details, and click **Confirm**.
	OR
	Click **Cancel** to cancel the transaction.

8.	The success message appears along with the reference number.
	Click **Done** to complete the transaction.

## 8.4	Delete Biller

Using this option, you can delete the registered biller.

To delete biller:

1.	Repeat the step 1 of **Search Biller**.

2.	Click on relevant biller whom you want to delete. The **Biller Details** screen appears.

3.	Click **Delete.**
	OR
	Click **Cancel** to cancel the transaction.

Delete Biller

BILLERS

DELETE BILLER

Are you sure you want to delete Tata Sky from your biller list?

Cancel   Delete Biller

4.	The message for confirmation to delete biller appears. Click **Delete Biller** to delete the biller.
	OR
	Click **Cancel** to cancel the transaction.

5.	The success message appears along with the reference number.
	Click **Done** to complete the transaction.

Note: To initiate a payment to the added biller, click **Pay** .

FAQs

Can I cancel my biller registration request?

Yes, you can cancel your registration request for a biller by using the "Delete Biller" option.

How do I know that my registration request for a biller has been processed?

You will receive an success message confirming the registration of your biller/s. You can begin paying your bills only after receipt of such a confirmation.

9. Bill Payment

Bill payment is a facility provided to the customer to make their utility payments online through digital banking. The customer has different utility payments like Electricity Bill payment, Mobile bill payments, Water bill payments, insurance payments, etc. Application has eased the mode of paying these bills through Bill Payment.

The customer initiates the payment for a specific vendor who is already maintained in the system by the user. The customer provides below details while initiating the payment:

- Selects the payee (vendor)

- Amount

- Account number to debit the funds

- Note : narrative field

On submitting the request a reference number is generated by application indicating successful initiation of the payment. The customer account is debited upfront by application. It then makes a call to UBS and provides all the details of the transaction. UBS processes the transaction and confirms the execution of it to application and provides the reference number.

How to reach here:

Dashboard > Payments > Payments > Bill Payment
OR

Dashboard > Payments > Setups > Billers

Bill Payment

Field Description

Field Name	Description
Biller Name	Name of registered biller.
Relationship Number	Relationship number of the customer with the biller.
Amount	Bill payment amount to be transfer from account.
Pay From	Source account for making bill payment.
Bill Date	Date of bill on which it is required to be paid.
Bill Number	Bill number for the bill to paid.
Note	Description for bill payment.

To pay the bill:

1. From the **Biller Name** list, select the appropriate biller and biller service.

    Note: Click on **Add Biller** if there are no billers mapped to make bill payment.

2. In the **Relationship Number** field, enter the relationship number of the customer with the biller.

3. In the **Amount** field, enter the bill amount.

4. From the **Pay From** list, select the source account for making bill payment.

5. From the **Bill Date** list, select the date of bill on which it is required to be paid.

6. In the **Bill Number** field, enter the bill number for the bill to pay.

7. In the **Note** field, enter the description for bill payment.

8. Click **Pay**.
    OR
    Click **Cancel** to cancel the transaction.

9. The **Review** screen appears. Verify the details, and click **Confirm**.
    OR
    Click **Cancel** to cancel the transaction.

10. The success message appears along with the reference number.
    Click **Done** to complete the transaction.
    OR

    Click to mark the transaction as favorite. The favorite transaction is added. For more information click here.

FAQs

Which billers can I user make a payment to?

You can select a biller from the list of billers for which you have registered for bill payment.

What acknowledgement/receipt do I get for a bill payment made?

For each payment made, customer receives acknowledgment along with the Transaction Reference Number.

10. Adhoc Payment

This option 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.

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

How to reach here:

Dashboard > Payments > Payments > Adhoc Payment

10.1 Adhoc Payment -Internal Fund Transfer

To initiate an internal fund transfer:

Using this option, you can transfer funds within the bank, i.e. you can transfer funds to any accounts of the same bank.

Internal fund transfer

Field Description

Field Name	Description
Account Type	Type of account associated with the payee. The type can be: • Internal • Domestic • International
Account Number	Account number of the payee.
Account Name	Name of the payee in the bank account. Note: Name should be same as maintained in the bank against that account number.
Branch	Branch to which the account belongs.
Transfer From	Source account from which the funds are to be transferred.
Amount	Amount to be transferred along with the currency.
Transfer When	Specify when to transfer funds. The options are: • Now: payment on the same day • Later: payment on a future date.
Select Date	Date of transfer. This field appears if you select the **Later** option from the **Transfer When** list.
Balance	Net balance in the selected account.
Purpose	Purpose of transfer.
Note	Narrative for the transaction.

1. In the **Account Type** field, select the **Internal** option as type of account associated with the payee.
2. In the **Account Number** field, enter the payee's account number.
3. In the **Account Name** field, enter the payee name.
4. Select the appropriate **Branch** to which the account belongs.
5. From the **Transfer From** account list, select the account from which transfer needs to be done.
6. In the **Amount** field, enter the transfer amount.

7. In the **Transfer when** field, select the appropriate transfer date.

    a. If you select the **Now** option, transfer will be done on same day.
       OR
       If you select **Later** option in the **Transfer when** field, select the appropriate future date for transfer.

8. From the **Purpose** list, select the appropriate purpose of transfer.

9. Click **pay**.
OR
Click **Cancel** to cancel the transaction.

10. The **Review** screen appears. Verify the details, and click **Confirm**.
OR
Click **Cancel** to cancel the transaction.

11. The success message appears, along with the reference number.
Click **Done** to complete the transaction.
OR

Click to mark the transaction as favorite. The favorite transaction is added. For more information click here.
OR

Click to repeat the transaction. For more information click **here**.

10.2 Adhoc Payment - Domestic Fund Transfer

Using this 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 initiate domestic fund transfer:

Domestic fund transfer

Field Description

Field Name	Description
Account Type	Type of account associated with the payee. The type can be: • Internal • Domestic • International
Account Number	Account number of the payee.
Account Name	Name of the payee in the bank account. Note: Name should be same as maintained in the bank against that account number.
Pay Via	Network for payment. The options are: • NEFT • RTGS • IMPS
IFSC /Bank Code	IFSC /Bank Code.
Bank Details	Bank details based on the IFSC code of the bank. It includes: • Bank Name • Bank Address • City and State to which the bank belongs.
Transfer From	Source account from which the funds are to be transferred.
Amount	Amount to be transferred along with the currency.
Branch	Branch to which the account belongs.
Transfer From	Source account from which the funds are to be transferred.
Amount	Amount to be transferred along with the currency.

Field Name	Description
Transfer When	Specify when to transfer funds. The options are: • Now: payment on the same day • Later: payment on a future date.
Select Date	Date of transfer. This field appears if you select the **Later** option from the **Transfer When** list.
Balance	Net balance in the selected account.
Purpose	Purpose of transfer.
Note	Narrative for the transaction.

1. In the **Account Type** field, select the **Domestic** option as type of account associated with the payee.

2. In the **Account Number** field, enter the payee's account number.

3. In the **Account Name** field, enter the payee name.

4. In the **Pay Via** field, select the appropriate network for payment.

5. In the **IFSC Code** field, enter the IFSC /Bank Code or select it from the lookup.
   Click **Verify** to fetch bank details based on Bank Code (BIC).

6. From the **Transfer From** account list, select the account from which transfer needs to be done.

7. In the **Amount** field, enter the transfer amount.

8. In the **Transfer when** field, select the appropriate transfer date.

   a. If you select the **Now** option, transfer will be done on same day.
   OR
   If you select **Later** option in the **Transfer when** field, select the appropriate future date for transfer.

9. From the **Purpose** list, select the appropriate purpose of transfer.

10. Click **pay**.
    OR
    Click **Cancel** to cancel the transaction.

11. The **Review** screen appears. Verify the details, and click **Confirm**.
    OR
    Click **Cancel** to cancel the transaction.

12. The success message appears, along with the reference number.
    Click **Done** to complete the transaction.
    OR

    Click ♡ to mark the transaction as favorite. The favorite transaction is added. For more information click here.
    OR

    Click ↻ to repeat the transaction. For more information click here.

10.3 International Fund Transfer

Using this option, you can transfer funds globally, i.e., you can transfer funds to any account in any bank across the globe.

To initiate an international fund transfer:

International fund transfer

ADHOC PAYMENT

Account Type	Internal Domestic **International**
Account Number	AT40072260027
Account Name	ADInt
Pay Via	● SWIFT Code ○ NCC ○ Bank Details
SWIFT Code	AKBKGB99
	ANTHOS ASSET MANAGEMENT B.V.
	111
	AMSTERDAM
	Reset
Transfer From	XXXXXXXXXXX0045
	Balance : £324,697.69
Amount	GBP £120.00
	View Limits
Transfer When	Now Later
Correspondence Charges	PAYEE
Payment Details	international transfer
Note (Optional)	
	40 Characters Left

Cancel   Pay

Field Description

Field Name	Description
Account Type	Type of account associated with the payee. The type can be: • Internal • Domestic • International
Account Number	Account number of the payee.
Account Name	Name of the payee in the bank account. Note: Name should be same as maintained in the bank against that account number.
Pay Via	Network for payment. The options are: • Swift Code • NCC (National Clearing code) • Bank Details
SWIFT / National clearing code value	SWIFT code /National Clearing code value.

SWIFT code Look up

Below fields appears if the **SWIFT Code** option is selected in **Pay Via** field.

Lookup Swift Code	Link to search the SWIFT code.

Swift Lookup - Search Result

Bank Name	Name of the bank.
City	City to which the bank belongs.
Branch	Bank branch name.
Country	Country of the bank.
Address	Displays complete address of the bank.

National clearing code Look up

Below fields appears if the **National clearing code** option is selected in **Pay Via** field.

Field Name	Description
Lookup National clearing code	Link to search the National clearing code.
NCC Lookup - Search Result	
Bank Name	Name of the bank.
Branch	Bank branch name.
Address	Displays complete address of the bank.
NCC Code	NCC code of the bank branch.
Bank Details	Bank details based on the Swift / National clearing code selected for the bank.

Below fields appears if the **Bank Details** option is selected in **Pay Via** field.

Field Name	Description
Bank Name	Name of the bank.
Bank address	Complete address of the bank.
City	City to which the bank belongs.
Country	Country of the bank.
Transfer From	Source account from which the funds are to be transferred.
Amount	Amount to be transferred along with the currency.
Transfer From	Source account from which the funds are to be transferred.
Amount	Amount to be transferred along with the currency.
Transfer When	Specify when to transfer funds. The options are: • Now: payment on the same day • Later: payment on a future date.
Select Date	Date of transfer. This field appears if you select the **Later** option from the **Transfer When** list.
Correspondence Charges	Correspondence Charges for the fund transfer.
Payment Details	Details about the fund transfer.

Field Name	Description
Note	Narrative for the transaction.

1. In the **Account Type** field, select the **International** option as type of account associated with the payee.

2. In the **Account Number** field, enter the payee's account number.

3. In the **Account Name** field, enter the payee name.

4. In the **Pay Via** field, select the appropriate network for payment.

    a. If you select **Swift** option:

        i. In the **SWIFT code** field, enter the SWIFT code or select it from the lookup.
    Click **Verify** to fetch bank details based on Bank Code (BIC).

    b. If you select **National Clearing code** option:

    c. In the **National Clearing code** field, enter the National Clearing code or select it from the lookup.
    Click **Verify** to fetch bank details based on Bank Code (BIC).

    d. If you select **Bank details** option:

        i. In the **Bank Name** field, enter the bank name.

        ii. In the **Bank Address** field, enter the complete address of the bank.

        iii. From the **Country** list, select the country of the bank.

        iv. From the **City** list, select the city to which the bank belongs.

5. From the **Transfer From** account list, select the account from which transfer needs to be done.

6. In the **Amount** field, enter the transfer amount.

7. In the **Transfer when** field, select the appropriate transfer date.

    a. If you select the **Now** option, transfer will be done on same day.
    OR
    If you select **Later** option in the **Transfer when** field, select the appropriate future date for transfer.

8. From the **Correspondence Charges** list, select the appropriate correspondence charges applicable.

9. In the **Payment Details** field, enter the details about the fund transfer.

10. Click **pay**.
    OR
    Click **Cancel** to cancel the transaction.

11. The **Review** screen appears. Verify the details, and click **Confirm**.
    OR
    Click **Cancel** to cancel the transaction.

12. The success message appears, along with the reference number.
    Click **Done** to complete the transaction.
    OR

    Click to mark the transaction as favorite. The favorite transaction is added. For more information click here.

OR

Click to repeat the transaction. For more information click [here](#).

11. Inward Remittance Inquiry

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

How to reach here:

Dashboard > Payments > Inquiries > Inward Remittance Inquiry

To view inward remittances:

Inward Remittance Inquiry

Field Description

Field Name	Description
Account Number	The account number whose inward remittance inquiry to be done.
From Date	The start date, for the search criteria. The start date should not be greater than the current date.
To Date	The end date, for the search criteria. The end date should not be greater than the start date.
From Amount	The minimum amount for the search criteria.
To Amount	The maximum amount for the search criteria.
Result	
Transaction Date	The date on which the transaction is received by the bank from the channel.
Reference Number	The transaction reference number. Indicates the link to view the details of transaction.
Remittance Amount	The amount in the currency as received by the bank.
Credit Account Details	The remitter's account number and name to which amount is credited.
Credit Amount	The amount credited to the remitter's account. This could be different from the amount received by the bank.
Remitter Name	The name of the remitter.

1. From the **Account Number** list, select the appropriate account number.

2. Click **Search** to view the list of inward remittance.
   OR
   Click **Reset** to clear the details entered.
   OR
   Click **cancel** to cancel the transaction.

3. Click on reference number of the transaction to view the remittance details. The **Inward Remittance Details** screen appears.

4. Click **cancel** to cancel the transaction.
   The **Inward Remittance Inquiry** screen appears.

Inward Remittance Details

INWARD REMITTANCE INQUIRY

RECEIVER DETAILS

Credit Account Number	xxxxxxxxxxxx0028
Credit Account Branch	Automation Br 4

TRANSACTION DETAILS

Transaction Date	04 Jan 2015
Reference Number	AT4INPA15003E1LD
Remittance Amount	£500.00
Credited On	03 Jan 2015
Credit Amount	£500.00
Purpose of Remittance	
Description	

REMITTER DETAILS

Remitter Name	Mustu Moto Corp LTD
Account Number	xxxxxxxxxxxx0019
Bank Details	AKBKGB99

Cancel

Field Description

Field Name	Description
Receiver Details	
Credit Account Number	The account number of the sender.

Field Name	Description
Credit Account Branch	The name of the bank and branch of the remitter.
Transaction Details	
Transaction Date	The date on which the transaction is received by the bank from the channel.
Reference Number	The transaction reference number.
Remittance Amount	The amount as received by the bank.
Credited On	The date on which the funds are credited on receiver's account.
Credit Amount	The amount credited to the account.
Purpose of Remittance	The purpose of remittance.
Description	The brief description of the transaction.
Remitter Details	
Remitter Name	The name of the remitter.
Account Number	The account number of the receiver.
Bank Details	The bank details of the receiver.

12. Outward Remittances Inquiry

Using this option you can view the outward remittances sent through various domestic and international channels.

How to reach here:

Dashboard > Payments > Inquiries > Outward Remittance Inquiry

To view outward remittances:

Outward Remittance Inquiry

Field Description

Field Name	Description
Account Number	The account number whose inward remittance inquiry to be done.
From Date	The start date, for the search criteria.
	The start date should not be greater than the current date.
To Date	The end date, for the search criteria.
	The end date should not be greater than the start date.
From Amount	The minimum amount for the search criteria.
To Amount	The maximum amount for the search criteria.
Result	
Transaction Date	The date on which the transaction is received by the bank from the channel.
Reference Number	The transaction reference number.
	Indicates the link to view the details of transaction.
Debit Account Details	The details account that is to be debited.
Debit Amount	The amount debited. This could be different from the amount received by the bank on account of bank charges and /or currency conversion.
Payee Details	The name of the remitter.
Remittance Amount	The amount that is remitted.

1. From the **Account Number** list, select the appropriate account number.

2. Click **Search** to view the list of outward remittance.
   The **Outward Remittance Inquiry** screen with search results appears.
   OR
   Click **Reset** to clear the details entered.

3. Click the transaction link to view the remittance details. The **Outward Remittance Details** screen appears.

4. Click **cancel** to cancel the transaction.
   The **Outward Remittance Inquiry** screen appears.

Outward Remittance Details

OUTWARD REMITTANCE INQUIRY

REMITTER DETAILS

Debit Account Number	xxxxxxxxxxxx0019
Debit Account Branch	Automation Br 4

TRANSACTION DETAILS

Transaction Date	04 Jan 2015
Reference Number	AT4FCOK15003BKNS
Debit Amount	£343.00
Bank Charges	£10.00
Remitted Amount	£343.00
Purpose of Remittance	Transaction is an intra-company payment.
Description	

PAYEE DETAILS

Payee Name	InterAdhoc
Account Number	xxxxxxxxxxxx3019
Bank Details	AKBKGB99

Cancel

Field Description

Field Name	Description
Remitter Details	
Debit Account Number	The account number that is to be debited.
Debit Account Branch	The bank branch name of debit account.

Field Name	Description
Transaction Details	
Transaction Date	The date on which the transaction is received by the bank from the channel.
Reference Number	The transaction reference number of the selected transaction.
Debit Amount	The amount debited from the account.
Bank Charges	The bank charges and currency. The transaction can have multiple charges.
Remitted Amount	The amount that is remitted.
Purpose of Remittance	The purpose of remittance.
Description	The brief description of the transaction.
Payee Details	
Payee Name	The name of the payee.
Account Number	The account number of the payee.
Bank Details	The bank details of the payee.

13. Upcoming Payments Inquiry

Upcoming payments are a unique feature of Payment. It upfront reminds the customer of all its payments which are due for payment in the coming month or the following 30 days or this week. The screen displays immediate upcoming payments.

The transaction types which you can view are:

- Standing Instruction
- Future dated transfer

This transaction also allows you to cancel the payment before execution.

Note: In case of canceling a standing instruction, complete standing instruction will be getting cancelled.

The Upcoming Payments provides details like Transaction Type, Account Details, Payment Type, and Amount of transaction week and month wise.

How to reach here:

Dashboard > Payments > Inquiries > Upcoming Payments Inquiry

To view the standing instruction details:

1. From the **Account Number** list, select the appropriate account number.

Upcoming Payments Inquiry

Field Description

Field Name	Description
Account Number	The account number whose inquiry is to be done.
Result	
Date	Date of execution of transaction.
Payee Name	Name of the payee.
Transaction Type	Type of transfer.
Account Details	Destination account number along with destination bank /branch details.
Payment Type	Repeat instruction set by the user for the payment.
Amount	Transfer amount along with the transfer currency.
Action	The icon to cancel the transaction or SI maintained for the transaction.

2. To cancel the transaction or SI maintained for the transaction, click ⊠.

a. The **Delete Upcoming Payment** screen appears.

Delete Upcoming Payment

DELETE UPCOMING PAYMENT

REVIEW

Payee Name	JDomestic
Account Type	Domestic
Account Number	xxxxxxxxxxxx7875
Branch	AT4
From Account	xxxxxxxxxxxx0023
Amount	₹555.00
Transfer When	05 Jan 2015
Purpose	
Note	test

Cancel   Confirm

    b.   The **Review** screen appears. Verify the details, and click **Confirm**.
         OR
         Click **Cancel** to cancel the transaction.

    c.   The success message appears, along with the reference number.
         Click **Done** to complete the transaction.

FAQs

What are Standing Instructions?

The Standing Instructions feature facilitates periodic recurring payments.

What are the transaction types for which I can register standing instructions?

You can register for the transaction types like Funds transfer, Third Party transfer, and Inter Bank Transfer to other bank accounts.

What are the type of payments that are shown under "Upcoming Payments"?

Following type of payments will be shown under 'Upcoming Payments' based on the future transaction date:

- Future Dated Transfers

- Future Dated Demand Drafts

- Repeat Transfers

14.   Repeat Transfers

Repeat Transfers as the name defines, is a type of transfer, which is regular and periodic in nature. The entire customer payments which need to be repeatedly done by the customer at a periodic interval can be initiated only once through **Repeat Transfers**. Once initiated, these will execute repeatedly till the end date.

Application has simplified the customer task of initiating repetitive payments by introducing **Repeat Transfers.** A repeat transfer can be initiated for the payee for whom maintenance is already done by the customer.

How to reach here:

Dashboard > Payments > Setups > Repeat Transfer

To view Repeat Transfers instructions:

Using this option, you can view the existing Repeat Transfer instruction maintained.

Repeat Transfer

Payee Name	Account Type	Account Number	Frequency	Start Date	Stop Date
ArshDome	Domestic Transfer	xxxxxxxxxxxx0023	Every 7 days	29 Sep 2016	28 Nov 2016
JDomestic	Domestic Transfer	xxxxxxxxxxxx0012	Every month	16 Sep 2016	16 Aug 2017
JDomestic	Domestic Transfer	xxxxxxxxxxxx0023	Every month	16 Sep 2016	16 Jan 2017
Self	Self Transfer	xxxxxxxxxxxx0023	Every 7 days	15 Sep 2016	30 Sep 2016
JohnDom	Domestic Transfer	xxxxxxxxxxxx0023	Every 15 days	14 Sep 2016	12 Sep 2017
MacInternal	Internal Transfer	xxxxxxxxxxxx0045	Every 7 days	14 Sep 2016	23 Nov 2016
MacInternal	Internal Transfer	xxxxxxxxxxxx0023	Every 7 days	12 Sep 2016	13 Sep 2018
MikeInternal	Internal Transfer	xxxxxxxxxxxx0034	Every 15 days	12 Sep 2016	26 Sep 2017

Field Description

Field Name	Description
Payee Name	Displays the name, address and account number of the payee to whose account SI is set.
Account Type	Account type of the payee.
Account Number	Account Number of the payee in masked format.
Frequency	Frequency of the repeat instruction set by the user for the payment.
Start Date	Date for the Repeat transfer to start executing.
Stop Date	Date when the repeat transfer should stop executing.

1. Click the relevant transaction to view details or stop the Repeat Transfer. The details of SI maintained appear.

2. Click **Done** to complete the transaction.
   OR
   To cancel the standing instruction maintained for the account, click **Stop Repeat Transfer**.

   a. The **Stop Repeat Transfer** screen appears. Click **Confirm** to confirm to stop repeat transfer.
      OR
      Click **Cancel** to cancel the transaction.

   b. The success message appears along with the reference number appears. Click **Done** to complete the transaction.

To setup Repeat Transfer:

Using this option, you can set the standing instructions (SI) for payee.

1.   Click **Create New** to setup a new SI for the account. The **Setup Repeat Transfer** screen appears.

Setup Repeat Transfer

SETUP REPEAT TRANSFER

Transfer Type

| Existing Payee | My Accounts |

Transfer To   XXXXXXXXXXXXX0015

Balance : £988,000.00

Transfer From   XXXXXXXXXXXXX0026

Balance : £499,000.00

Amount   GBP   £1,200.00

View Limits

Transfer Frequency   Monthly

Start Transferring   06 Sep 2016

Stop Transferring

○   on

●   after   06 Sep 2016

12   instances

Note (Optional)

40 Characters Left

Cancel   Setup

Field Description

Field Name	Description
Transfer Type	Payee for a SI set up. The options are: • Existing Payee • My Account (User's own account)

Existing Payee

Below fields appears if you select the **Existing Payee** option is selected in **Transfer Type** field.

Field Name	Description
Payee	Destination account number along with destination bank /branch details.
Transfer From	Source account from which the funds are to be transferred.
Balance	Net balance in the selected account.
Amount	Amount that needs to be transferred.
View Limits	Link to view the transaction limits for the user.
Transfer Frequency	Frequency for the repeat transfer to be executed. The options are: • Weekly • Fortnightly • Monthly • Bi-monthly • Quarterly • Semi-annually • Annually
Start Transferring	Date for the Repeat transfer to start executing.
Stop Transferring	Date when the repeat transfer should stop executing or the instances after which the SI should stop executing.
Instances	Number of instances. The options are: • On: Either select a date on which the repeat transfer will end • After 'n' instances: Provide a number. Repeat transfer will stop after executing for 'n' number of times

Field Name	Description
	Below fields appears if you select the **My Account** option is selected in **Transfer Type** field.
Transfer To	Payee account to whom fund transfer needs to be done. Note: Lists only own accounts of the user.
Balance	Net balance in the selected account.
Amount	Amount that needs to be transferred.
View Limits	Link to view the transaction limits for the user.
Transfer From	Source account from which the funds are to be transferred.
Transfer Frequency	Transfer frequency for the repeat transfer to be executed. The options are: • Weekly • Fortnightly • Bi-monthly • Monthly • Quarterly • Semi-annually • Annually
Start Transferring	Date for the Repeat transfer to start executing.
Stop Transferring	Date when the repeat transfer should stop executing or the instances after which the SI should stop executing.
Instances	Number of instances. • On: Either select a date on which the repeat transfer will end • After 'n' instances: Provide a number. Repeat transfer will stop after executing for 'n' number of times.
Purpose	Purpose of transfer.
Note	Narrative for the transaction.

2. In the **Transfer Type** field, select the appropriate payee for a SI set up.

    a. If you select **Existing Payee** option:

        i. From the **Payee** list, select the payee to whom fund needs to be transfer, and then select internal / domestic accounts maintained for the selected payee.

ii.   In the **Amount** field, enter the amount that needs to be transferred.

iii.   From the **Transfer From** list, select the account from which transfer needs to be done.

iv.   From the **Transfer Frequency** list, select the frequency for the repeat transfer to be executed.

v.   From the **Start Transferring** list, select date for the Repeat transfer to start executing.

vi.   In the **Stop Transferring** field, select either a date or enter the number of instances.

vii.   From the **Purpose** list, select the appropriate purpose of transfer.

Note:
1) Add the bank account details of the payee and then continue to set up the Repeat Transfer.
2) Repeat Steps I to vii of **Existing Payee** option.

  b. If you select **My Account** option:

i.   From the **Transfer To** list, select the payee to whom fund transfer needs to be done.

ii.   From the **Transfer From** list, select the account from which transfer needs to be done.

iii.   In the **Amount** field, enter the amount that needs to be transferred.

iv.   From the **Transfer Frequency** list, select the frequency for the repeat transfer to be executed.

v.   From the **Start Transferring** list, select date for the Repeat transfer to start executing.

vi.   In the **Stop Transferring** field, select either a date or enter the number of instances.

3.   Click **Setup**.
OR
Click **Cancel** to cancel the transaction.

4.   The **Review** screen appears. Verify the details, and click **Confirm.**
OR
Click **Cancel** to cancel the transaction.

5.   The success message appears with transaction ID.
Click **Done** to complete the transaction.

FAQs

Can I make any changes to the post-dated instructions?

Yes, you can cancel the post-dated instructions.

What happens if I have set up a transfer for a future date, but on that date I don't have enough funds in my account to cover the transfer?

In this case, the transfer will not be made. This transfer is done only on availability of funds in your account.

15. Favorites

The customer has many such transactions which could be repeatedly required to be executed by them at a future date, but the execution date need not be fixed. The customer can avoid entering the transaction details repeatedly during execution by using this unique feature of **Favorite Transaction**.

Application enables the customers to make the transactions frequently used by them to be marked as **Favorite** in the confirmation screen of all its transactions. A ♡ (Heart icon) is provided on the confirmation screen. The customer just needs to select that icon and transaction will be marked as **Favorite Transaction**.

Once a transaction is marked as favorite it will be displayed always on the customer's payment dashboard. The customer just clicks on the favorite transaction while executing and all the transaction details are displayed on screen auto populated. The required change in the details can be done and submit the transaction for processing.

Note:

1) This transaction also allows you to remove the payment transaction from favorite list of transaction.
2) You can mark Bill Payment and Money Transfer transactions as **Favorite**.
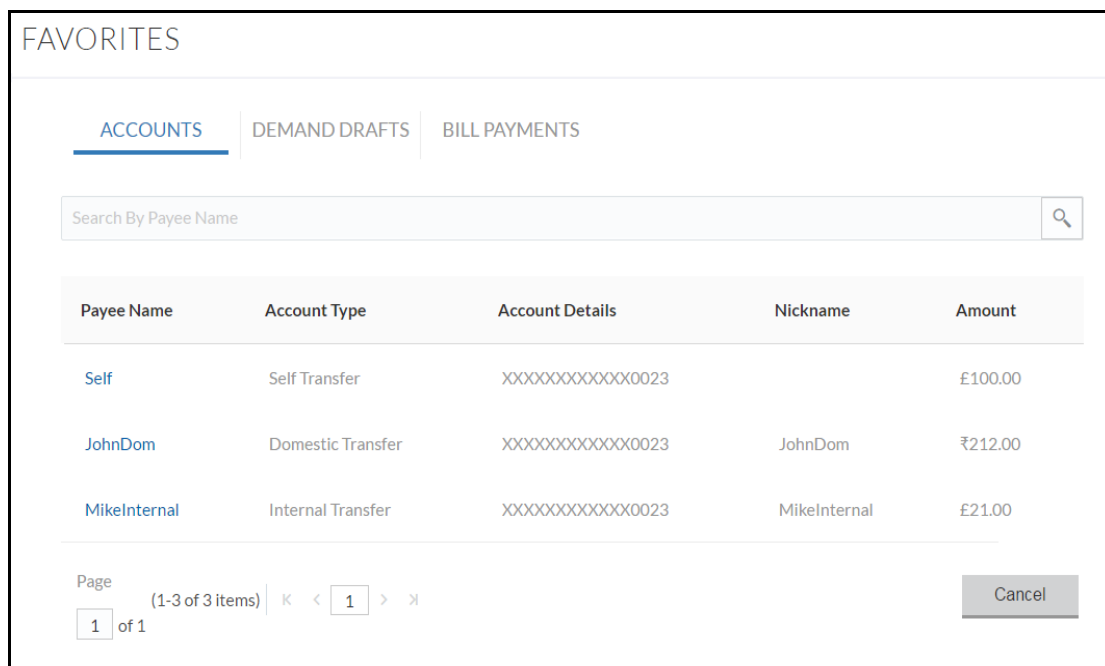
How to reach here:

Dashboard > Payments > Favorites

To search and initiate the favorite transaction:

1. Enter the search criteria, click 🔍 .
   All the saved favorite transactions appear on **Favorites** screen.
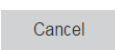
Favorites

Field Description

Field Name	Description
Accounts	
Below fields appears, if you select **Accounts** section.	
Payee Name	Name of the Payee for identification.
Account Type	Type of draft associated with the Payee.
Account Details	Details of the account.
Nickname	Nick name to identify the payment destination (account).
Amount	Amount to be transferred along with the currency.
Demand Drafts	
Below fields appears, if you select **Demand Drafts** section.	
Payee Name	Name of the Payee for identification.
Draft Type	Type of draft associated with the Payee.
Draft Favouring	Name of the payee of the draft.
Amount	Amount for which draft needs to be issued.
Bill Payments	
Below fields appears, if you select **Bill Payments** section.	
Category	Category of the registered biller.
Biller Name	Name of registered biller.
Relationship Number	Relationship number of the customer with the biller.
Amount	Bill payment amount to be transfer from account.

1. To initiate a favorite transaction

   a. If you want to initiate transaction in **Accounts**;

      i. Click on **Payee Name** of relevant transaction in **Accounts** tab. The **Make Payment** screen appears.

      ii. Update the required details.

      iii. Click **Pay**.

   b. If you want to initiate transaction in **Demand Drafts**;

      i. Click on **Payee Name** of relevant transaction in **Demand Drafts** tab. The **Draft Issuance** screen appears.

ii. Update the required details.

iii. Click **Issue**.

c. If you want to initiate transaction in **Bill Payments**;

i. Click on **Biller Name** of relevant transaction in **Bill Payments** tab. The **Bill Payment** screen appears.

ii. Update the required details.

iii. Click **Pay**.
OR

To remove transaction from favorite list, click .
OR
Click **Cancel** to cancel transaction.

To remove the transaction from the favorites:

1. Repeat steps 1 and 2 of **To search and initiate the favorite transaction** section.

Remove Favorites

MAKE PAYMENT

Payee	
Account Type	Domestic
Account Number	XXXXXXXXXXXXX8676
Account Name	ArshDom
Bank Details	HDFC0000017
Transfer From	xxxxxxxxxxxx0012 ⌄
	Balance : £215,151.65
Amount	INR ⌄ ₹5,555.00
	View Limits
Transfer When	Now Later
Purpose	Transaction is the payment of interest. ⌄
Note (Optional)	
	76 Characters Left

Cancel   Pay

a. To remove transaction from favorite list, click ❤️.

b. The confirmation message to remove from list appears. Click **Remove**.
   OR
   Click **Cancel** to cancel the transaction.

Remove Favorites- confirm

MAKE PAYMENT

Are you sure you want to remove transfer to saf for ₹234.00 as a Favourite?

Cancel   Remove

c. The success message appears.
   Click **Done** to complete the transaction.

FAQs

Post transaction, if I add it to "Favorites" where will this be reflected and what benefit will I gain from this?

The transaction will be saved in the "Favorites" list. This transaction can then be used the next time you want to initiate a similar payment.

What type of actions user can perform from favorite transaction?

User can perform following actions from favorite transaction:

- View favorite transaction details

- Initiate a payment

- Remove the transaction from favorite list

What type of transactions user can perform from favorite transaction?

User can perform following transactions from favorite transaction:

- Transfer Money

- Draft Issuance

- Pay Bills

16. Common Screens

The common procedure to be followed for below option:

 (**Download / Save**)

The transaction log generated by host system on periodic basis will be available to the user to download.

1.   Click .

2.   Select the file format for downloading.

3.   Select the target location.

4.   Enter the file name.

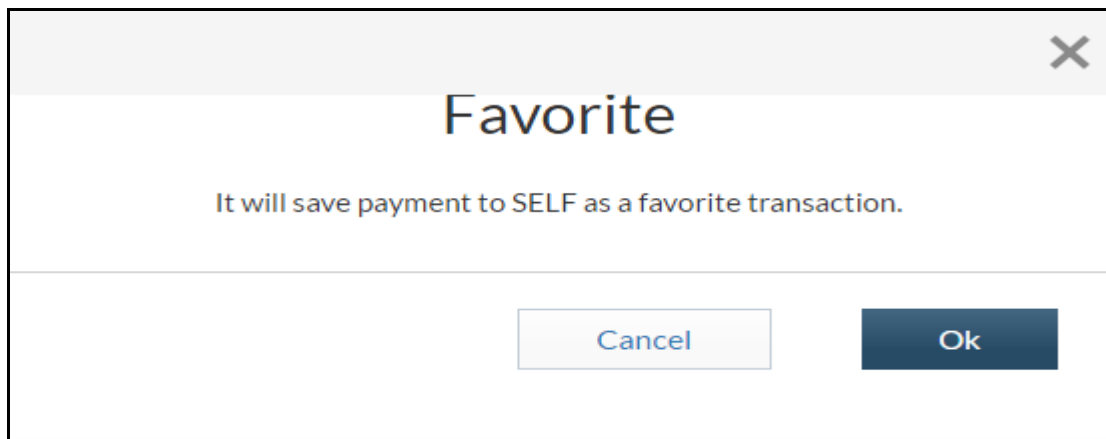5.   Click **Save** to download the data.

(**Favorites**)

Save the transaction as favorite for frequently used transaction.

1.   Click to mark the transaction as favorite.

2.   Click **OK**.

Set as Favorite

(**Repeat Transaction**)

Allows to repeat the transaction.

 (**PDF**)

Allows to save the transaction log in .pdf format.

(**Email**

Allow user to mail the transaction search result using default mail configured.

To sort the Records

1. Click ![save icon] to download the list in PDF, XLS, QIF, OFX and MT940 formats.

2. From the Page list, select the required page number of the transactions list.

3. Click ![sort icon] to sort records in ascending or descending order.

4. Click to ![first page icon] view the first page of the transaction record list.
    OR
    Click to ![previous page icon] view the previous page of the transaction record list.
    OR
    Click to ![next page icon] view the next page of the transaction record list.
    OR
    Click to ![last page icon] view the last page of the transaction record list.