Oracle Banking Digital Experience

Retail Payments User Manual
Release 16.2.0.0.0

Part No. E79009-01

October 2016

ORACLE®

Retail Payments User Manual

October 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 16.2.0.0.0, 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.

3. Payments Dashboard

Application dashboard displays a cubical presentation of various transactions available under the payments module. Different transactions are placed on the dashboard in the form of cards, which gives easy access to the customer.

It provides immediate access to below transactions:

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

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

- Demand Draft can be issued through 'Issue Demand Draft' card present on the dashboard.

- Customer can initiate a utility bill payment from the dashboard.

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

- Easy access to the customer for payee maintenance for money transfers and bill payments. Card for Debtor maintenance is also available upfront to the customer.

- Request Money feature allows user to initiate a request to pull money from the debtor.

- 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.

Dashboard
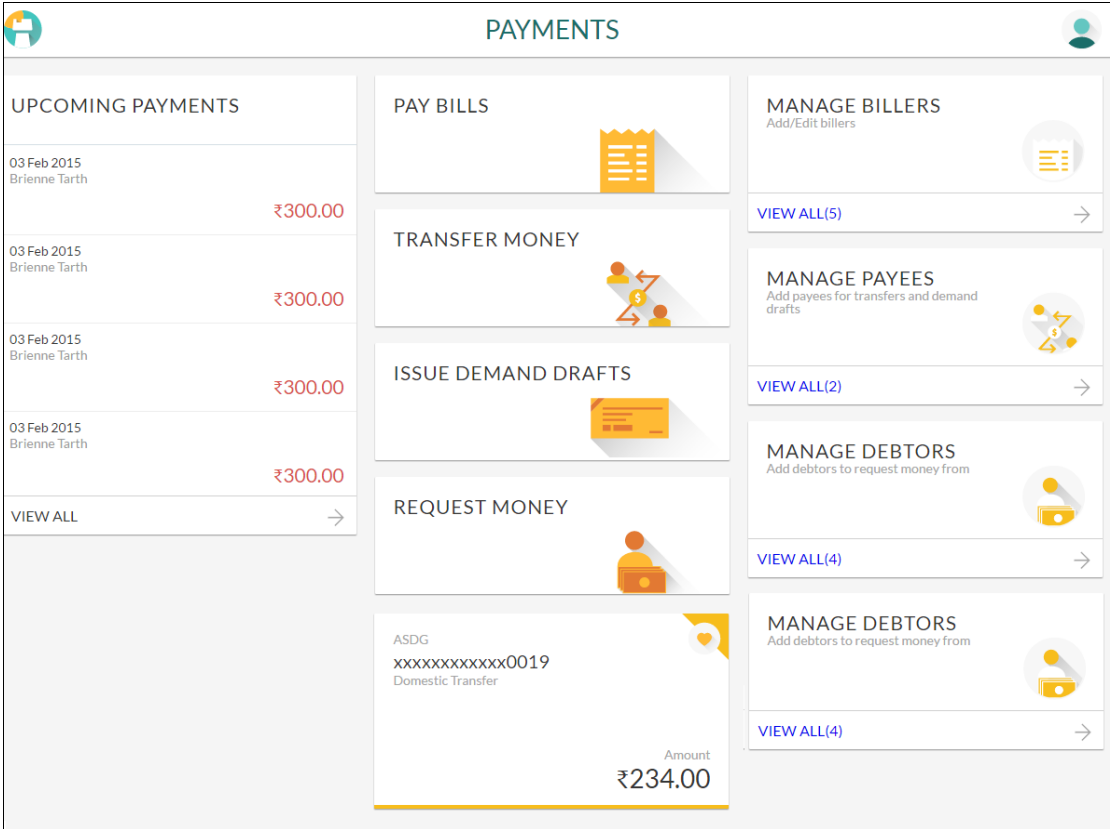
Dashboard Overview

Upcoming Payments

The future dated payment instructions set up by the customer. You can view only four future dated payments transactions that are due within 30 days.

The Upcoming Payments card includes details like:

- Date of Payment
- Payee Nickname
- Amount of Payment

Click **View All** to view all upcoming payments.

Pay Bills

This section allows you to make bill payments.

For more information, click here.

Transfer Money

This section allows you to transfer money to the registered payees.

For more information, click here.

Issue Demand Drafts

This section allows you to request for demand drafts.

For more information,click here.

Request Money

This section allows you to initiate a SEPA direct debit request.

For more information, click here

Favorite Transaction

You can view your favorite transactions set by you. Click on any of the favorite transaction card will take you to the respective transaction. There are two types of favorite transaction:

- Bill Payment
- Money Transfer

For more information, click here.

Manage Biller

This section allows you to manage billers registered with them. It displays the count of registered billers.

Click **View All** to view / add / edit the billers.

Manage Payees

This section allows you to manage payees. It displays the count of payees.

Click **View All** to view all registered payee account details under one roof. You can add / delete the payees.

Manage Debtor

This section allows you to manage debtors for SEPA direct debit transaction. It displays the count of debtors.

Click **View All** to view / add the debtors.

Repeat Transfers

This section allows you to view and setup standing instructions. It displays the count of transactions.

Click **View All** to view / add standing instructions and stop.

4. 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 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
- User's 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

4.1 Transfer Money - 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 To** field, select the **Existing Payee** option.

Transfer Money - Existing Payee

Field Description

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

Existing Payee

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

Payee	Payee to whom fund transfer needs to be done and the nick name to identify the account for fund transfer.
Account Type	Account type of payee.
Account Number	Account number of the payee account.
Account Name	Account name of the payee account.

Field Name	Description
Bank Details	Bank details of the payee 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. **Note:** Currency changes as per the type of transfer. 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 appears if you select the **Later** option from the **Transfer When** list.
Purpose	Purpose of 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.
OR
Click the **View Limits** link to view the transfer limit.

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

8.   Click **Transfer**.
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 **Verification** screen appears if transaction is configured for OTP validation. For more information click here.

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 on dashboard. For more information click **here**.
      OR

      Click [↻] to repeat the transaction. For more information click **here**.
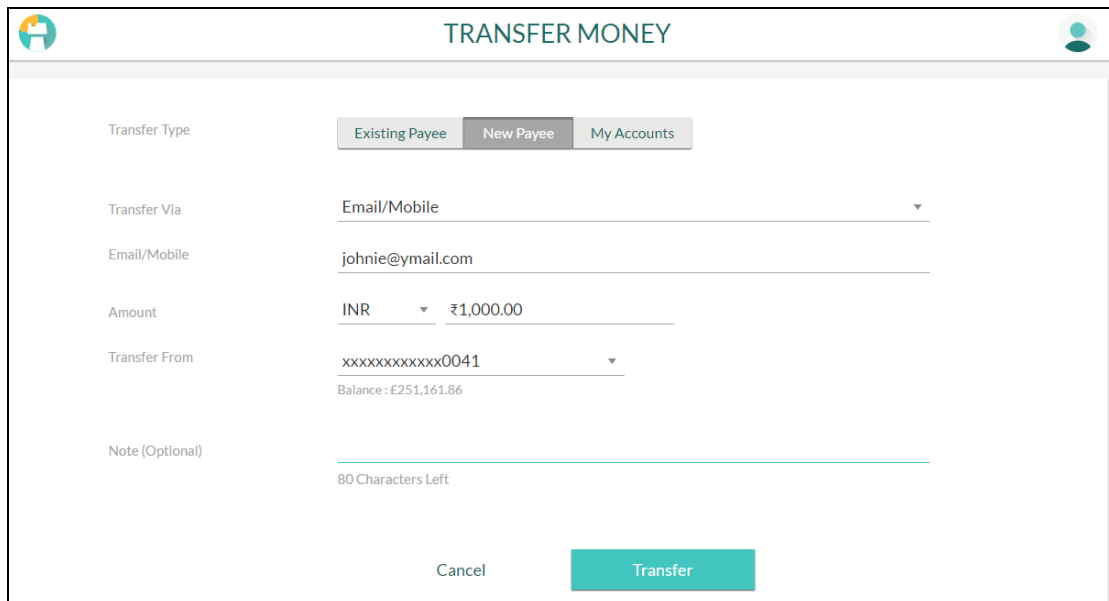
4.2   Transfer Money - New Payee

Using this option you can transfer funds from your account to payee account within the bank, within the country or outside the country by specifying email or mobile number. 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 Type** field, select the **New Payee** option.

Transfer Money - New Payee

Field Description

Field Name	Description
Transfer Type	Payee to which transfer needs to be done. The options are: • Existing Payee • New Payee • My Accounts (User's own account)
Transfer Via	Type of payee. The options are: • Email/ Mobile • Bank Account

Below field appears if you select **Bank Account** option in the **Transfer Via** list.

Field Name	Description
Bank Account	Option to add new payee having bank account. For more information, see *Payee Maintenance - Demand Draft* transaction.

Below fields appears if you select **Email/ Mobile** option in the **Transfer Via** list.

Field Name	Description
Email / Mobile	Email ID or mobile number of the payee to initiate the money transfer.
Amount	Amount to be transferred.
Transfer From	Source account from which the funds are to be transferred.
Balance	Net balance in the selected account.
Note	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.

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

        ii.   Add the bank account details of the payee and then continue to transfer in **Add Payee** screen.

3.   Click **Transfer**.
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 **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.
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.

4.3   Transfer Money - 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.

Transfer Money – My Account

Field Description

Field Name	Description
Transfer Type	Payee to which transfer needs to be done. The options are: • Existing payee • New 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.
Balance	Net balance in the selected account.
Amount	Amount to be transferred along with the currency.
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

Field Name	Description
Select Date	Date of transfer. This field is enabled if the **Later** option is selected in **Transfer when** field.
Note	Narration entered by the user 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 **Verification** screen appears if transaction is configured for OTP validation. For more information click **here**.

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

Success Message
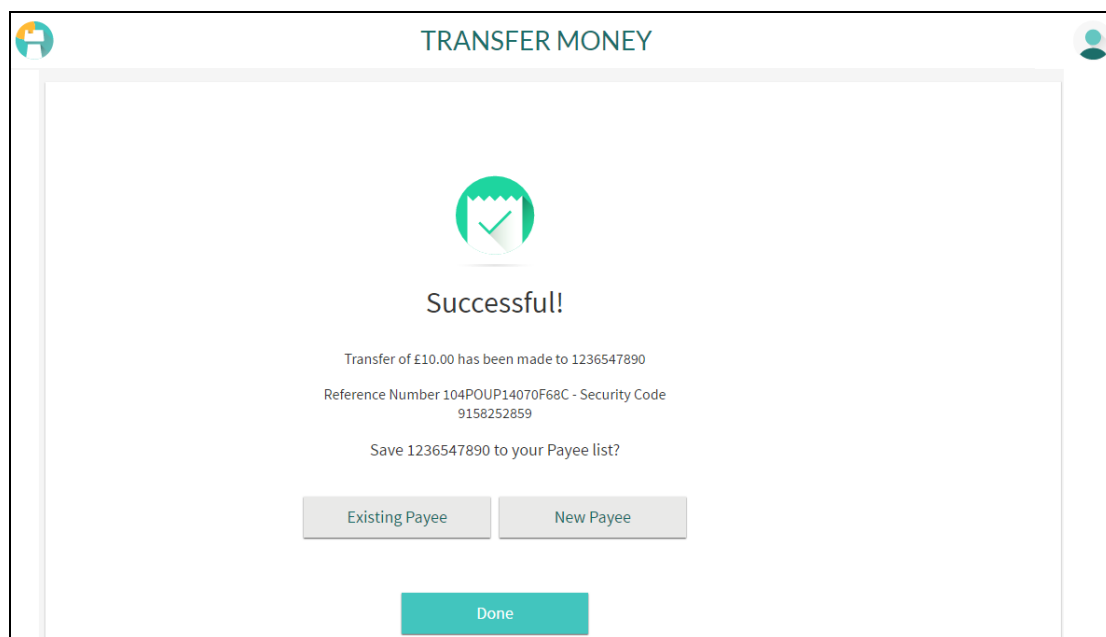
OR

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

OR

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

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. The account will be debited on the value date of the transaction.

5. Manage Payees

Manage payee displays the to all the registered payee account details under one roof as a card. 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 card gives brief information about the various types and number of accounts registered for a payee. The card 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 card to view its different accounts in detail.

How to reach here:

Payments Dashboard > Manage Payees

To manage payees:

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

Manage Payees
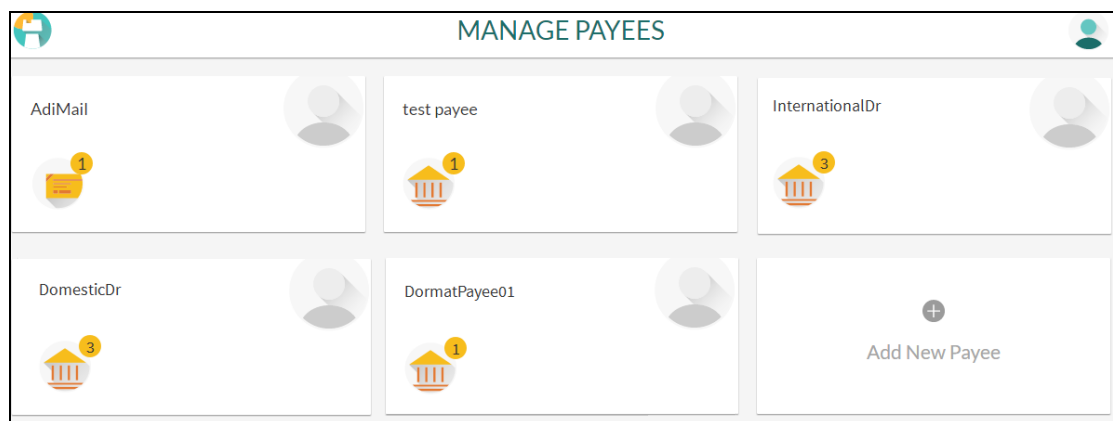
Field Description

Field Name	Description
List of Cards	Displays the payee's nickname and icon.
Payee Name	Name of the payee.
Destination icons	The bank account /email /mobile number maintained for the payees.
	Note: Destination icons appear on the card depending upon the maintenance done for the payee.
Indicator on the icon	The number of destinations. Example Bank accounts maintained for the payee.

Field Name	Description
Add New Payee	Allows to add a new payee.

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

Note:
1) Payee cards displayed on the basis of type of accounts added for the payee.
2) Manage Payee - Details screen is based on the type of account card you have clicked on Manage Payee screen.

Manage Payee - Details
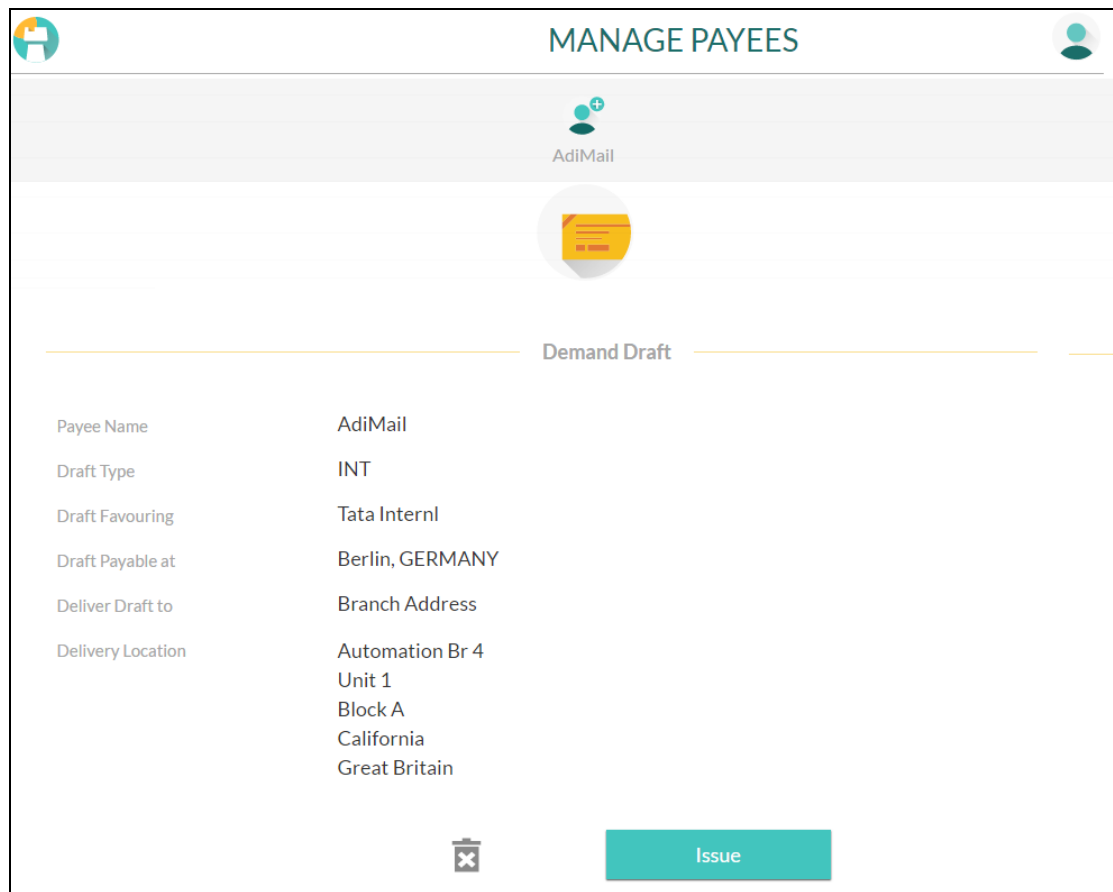
Field Description

Field Name	Description
Destination icons	The bank account /email /mobile number maintained for the payees.
	Note: Destination icons appear on the card depending upon the maintenance done for the payee.

Field Name	Description
Payee Nickname	Nickname of the payee.

Payee Account card Details - Bank Account

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

Payee Name	Name of the payee.
Account Type	Type of payee account.
Account Name	Name of the payee account.
Pay Via	Network for payment.
Bank Details	Address of the payee's bank account.

Payee Account card Details - Demand Draft

Below fields appears if the payee is holding a draft.

Payee Name	Name of the payee.
Draft Type	Type of draft.
Draft Favouring	Payee name of the draft.
Draft payable at	City name where the draft would be payable at.
Deliver Draft to	Branch where the draft is to be delivered.
Delivery Location	Branch address where the draft is to be delivered.

Payee Account card Details - Email

Below field appears if the payee is holding an email ID details.

Email	Email ID of payee.

Payee Account card Details - Mobile Number

Below field appears if the payee is holding mobile number details.

Payee Name	Name of the payee.
Mobile Number	Mobile Number of payee.

Payee Account card Details - SEPA (Credit Transfer and Card Payment)

Below fields appears for SEPA fund transfer

Payee Name	Name of the payee.

Field Name	Description
Payment Type	Type of network selected for the payees bank account.
Bank Details	Address of the payee's bank account.
Pay	Option to initiate fund transfer to the payee's account.

Payee Account card Details - UK

Below fields appears for UK fund transfer

Payee Name	Name of the payee.
Account Number	Payee's bank account number
Account Name	Name of the payee account.
Payment Type	Type of network selected for the payees bank account.
Bank Details	Address of the payee's bank account.

5.1 Add New Payee

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

2. Click **Add New Payees** card. For more information, see *Add Payee - Bank Account* transaction.
    OR
    Click **Add New Payees** card. For more information, see *Add Payee - Demand Draft* transaction.

5.2 Delete Payee

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

2. Click on relevant payee card that you want to delete. The **Manage Payees** screen appears.

Delete Payees

3.   Click [icon]. The message for confirmation to delete payee appears on **Manage Payees** screen.

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

5.   The success message appears.
     Click **Done** 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**

6. 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

    - India

    - UK

    - SEPA

- International

How to reach here:

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

To add new payee:

1.   Click **Add New Payee** card. The pop up screen appears to specify the type of payee.

Add New Payee popup screen
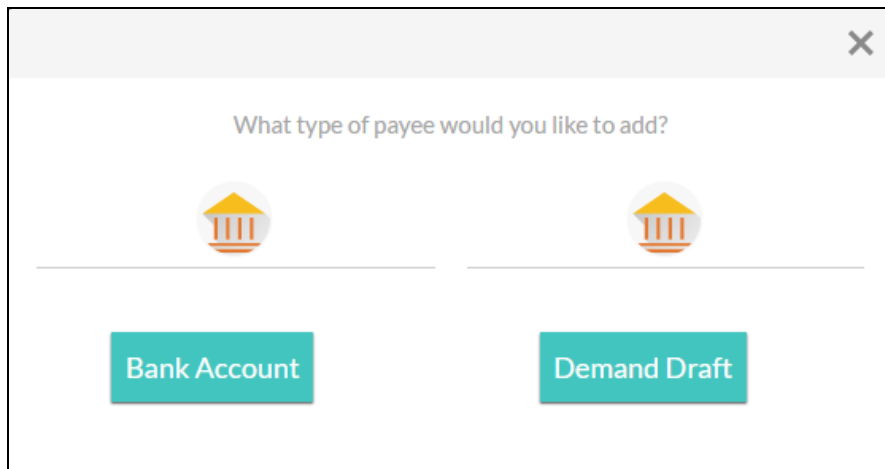
Field Description

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

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

6.1 Add Payee - 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.

Field Name	Description
Account Type	Type of account associated with the payee. The type can be: • Internal • Domestic • International

To maintain a payee for internal account transfer:

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

2. In the **Relationship Type** field, select the **India** option.

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

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

Field Description

Field Name	Description
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.

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

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

7. From the **Branch** list, select the appropriate branch.

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

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**.

6.2   Domestic Account transfer

Domestic account further can be saved on the basis of network used to transfer.

6.2.1   Domestic Account transfer - India

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

To maintain a payee for domestic account transfer:

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

2. In the **Relationship Type** field, select the **India** option.

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

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

Field Description

Field Name	Description
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 Code	IFSC code of the bank.
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.
IFSC Look up	
IFSC Code	IFSC code of the bank branch.
Bank Name	Name of the bank.
State	State of the bank.

Field Name	Description
City	City to which the bank belongs.
IFSC Look up - Search Result	
Bank Name	Name of the bank.
Branch	Bank branch name.
Address	Displays complete address of the bank.
IFSC Code	IFSC code of the bank branch.

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

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

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

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

> **Note:** You can also change the selected IFSC/ Bank code by clicking Reset.

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

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 **Verification** screen appears if transaction is configured for OTP validation. For more information click here.

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

6.2.2   Payee Maintenance – UK Bank Account

Payee Maintenance-as the name says it all, it is a maintenance done for saving payee bank account details. The customer can save a payee bank account as per below mentioned Bank Account types:

- Internal Bank Account

- Domestic Bank Account: Domestic account further can be saved on the basis of network used to transfer.

- Urgent (Requires SWIFT code)

- Non-Urgent (Requires Sort code)

- Faster Payment (Requires Sort code)

- International Bank Account: International bank account is also further saved on the basis of network (Swift Code / National Clearing Code / Bank Details) used to transfer.

To maintain a payee for Domestic (UK Payment) account transfer:

Payee Maintenance – UK Bank Account

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

1. Repeat Step 1 & 2 of **To add new payee** section.
2. In the **Relationship Type** field, select the **UK** option.
3. In the **Payee Name** field, enter the name of the payee for identification.
4. In the **Account Type** field, select the **Domestic** option as type of account associated with the payee.

Field Description

Field Name	Description
Payment Type	Type of UK payment
	The options are:
	• Urgent (Requires SWIFT code)
	• Non-Urgent (Requires Sort code)
	• Faster Payment (Requires Sort code)
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.

UK Payment - Non-Urgent and Faster payment

Below fields appears if you select **Non-Urgent** or **Faster** option in **Payment Type** field.

Sort Code	The sort code.

Sort Code Lookup

Bank Details	Bank details based on the swift code of the bank.
	It includes:

- Bank Name
- Bank Address
- City and State to which the bank belongs.

UK Payment - Urgent

Below fields appears if you select **Urgent** option in **Payment Type** field.

Swift Code	The swift code.

Swift Code Lookup

Bank Details	Bank details based on the swift 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.

5. In the **Payment Type** field, select the appropriate network for payment.

    a. If you select **Non-Urgent** or **Faster** payment option:

        i.   In the **Account Number** field, enter the payee's account number for transfer.

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

        iii. In the **Sort Code** field, enter the Sort Code or select it from the lookup.

        iv. Click **Submit** to fetch bank details.

    b. If you select **Urgent** payment option:

        i.   In the **Account Number** field, enter the payee's account number for transfer.

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

        iii. In the **Swift Code** field, enter the Swift Code or select it from the lookup.

        iv. Click **Submit** to fetch bank details.

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

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

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

9. The **Verification** screen appears if transaction is configured for OTP validation. For more information click here.

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

6.2.3 Payee Maintenance – SEPA

Payee Maintenance-as the name says it all, it is a maintenance done for saving payee bank account details. The customer can save a payee bank account as per below mentioned Bank Account types:

- Internal Bank Account

- Domestic Bank Account: Domestic account further can be saved on the basis of network used to transfer. Payee Bank's BIC code details are required to effect the payment. The network types are as follows:
    - Credit Transfer
    - Card Payment

- International Bank Account: International bank account is also further saved on the basis of network (Swift Code / National Clearing Code / Bank Details) used to 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

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

2. In the **Relationship Type** field, select the **SEPA** option.

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

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

Payee Maintenance – SEPA

Field Description

Field Name	Description

Payment Type	Type of SEPA payment
	The options are:
	    • Card Payment
	    • Credit Transfer

Account Number (IBAN)	International bank account number of the Payee.

Field Name	Description
Account Name	Name of the payee in the bank account.
	Note: Name should be same as maintained in the bank against that account number.
Bank Code (BIC)	International Bank code of the debtor 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.

5. In the **Payment Type** field, select the appropriate network for payment.

   i. In the **Account Number** field, enter the payee's account number for transfer.

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

   iii. In the **Bank Code (BIC)** field, enter the international Bank code of the debtor bank.

   iv. Click **Submit** to fetch bank details.

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

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

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

9. The **Verification** screen appears if transaction is configured for OTP validation. For more information click here.

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

6.3 International Account transfer

International bank account is also further saved on the basis of network (Swift Code / National Clearing Code / Bank Details) used to 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

To maintain a payee for international account transfer:

1. Repeat Steps 1 & 2 of **To add new payee** section.
2. In the **Relationship Type** field, select the **India** option.
3. In the **Payee Name** field, enter the name of the payee for identification.
4. In the **Account Type** field, select the **International** option as type of account associated with the payee.

Field Description

Field Name	Description
Account Number	Account number for the transfer.
Account Name	Name of the payee as in payee's bank.
Pay Via	Network for payment.
	The options are:
	• Swift Code
	• NCC (National Clearing code)
	• Bank Details
SWIFT / NCC	SWIFT code /National Clearing code value.
Lookup Swift Code/ National Clearing Code	Link to search the SWIFT code / National Clearing Code.

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

Swift Code	IFSC code of the bank branch.
Bank Name	Name of the bank.
Country	Country of the bank.
City	City to which the bank belongs.

Swift Lookup - Search Result

Bank Name	Name of the bank.
Branch	Bank branch name.
Address	Displays complete address of the bank.
Swift Code	IFSC code of the bank branch.

Look up National clearing code

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

NCC Type	Type of national clearing code
NCC Code	NCC code of the bank branch.
Bank Name	Name of the bank.
City	City to which the bank belongs.

Field Name	Description
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.
Below fields appears if the **Bank Details** option is selected in **Pay Via** field.	
Bank Name	Name of the bank.
Bank address	Complete address of the bank.
Country	Country of the bank.
City	City 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.

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

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

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

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

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

   b. If you select **NCC** option:

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

   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. In the **City** field, enter the name of the city to which the bank belongs.

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

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, see *Manage Payee* transaction.

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7. 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. Payees (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:

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

To add new payee:

1. Click **Add New Payee** card. The pop up screen appears to specify the type of payee.

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

2. Select the **Demand Draft** option for the **What type of information would you like to add to this Payee?** 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

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

4. In the **Draft Type** field, select the appropriate option. The fields related to that option appears in the **Add Payee - Demand Draft** screen.

Field Description

Field Name	Description
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 • Somebody I Know: Third party whom the draft is to be delivered

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

Field Name	Description
Select Address	Address where the demand draft is to be delivered. The options are: • Work • Residence • Postal Based on the selected option, the user's address details corresponding to the selected address as maintained are fetched.
Address Details	Address for delivery of the draft. Displays the customer address like name and address along with the city, state and country of the demand draft receiver.

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

Field Name	Description
Select City	City of the receiving branch of the demand draft.
Select Branch	Branch name where the demand draft is to be delivered. **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 demand draft.

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

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

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

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

        i. From the **Draft Favouring - Country** list, select country of the payee.

        ii. From the **Draft Favouring - City** list, select city of the payee.

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

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

        i. From the **Select Address** 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;

        i. From the **Select City** list, select the city of the receiving branch.

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

6. Click **Add** to maintain the payee.
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
To initiate a payment to the added payee, click **Pay**.

Note: For more information on managing payee, see *Manage Payees* transaction.

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.

8.   Issue Demand Draft

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:

 Payments Dashboard > Issue Demand Drafts > Demand Draft
OR
Payments Dashboard > Manage Payees > Payee Card

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	Address of the payee where demand draft is to be delivered.
Amount	Amount for which draft needs to be issued along with the currency.
	Note: Currency changes as per the type of transfer.

Field Name	Description
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.
   OR

   Click if you want to remove the selected payee.

   Note: Click on **Add Payee** if there are no payees mapped to issue the demand draft.

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 **Verification** screen appears if transaction is configured for OTP validation. For more information click here.

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

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:

Payments Dashboard > Pay Bills Card > Pay Bills

OR

Payments Dashboard > Manage Billers > Biller Details

Pay Bills

Field Description

Field Name	Description
Biller Name	Biller and biller's service for which the bill payment needs to be done.
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:
1)Click **Add Biller** if there are no billers mapped to make bill payment.
2) Click to delete the added biller in **Biller Name** field.

2. From the **Relationship Number** list, select the source the relationship number.

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 be paid.

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

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

9. The **Verification** screen appears if transaction is configured for OTP validation. For more information click here.

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 on dashboard. 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 happens if I input a wrong OTP?

You will have to regenerate a new OTP and restart the transaction.

For how long is an OTP valid?

An OTP generated once is valid only for one successful transaction. You will need to generate a new OTP for every new transaction.

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. Manage Biller

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.
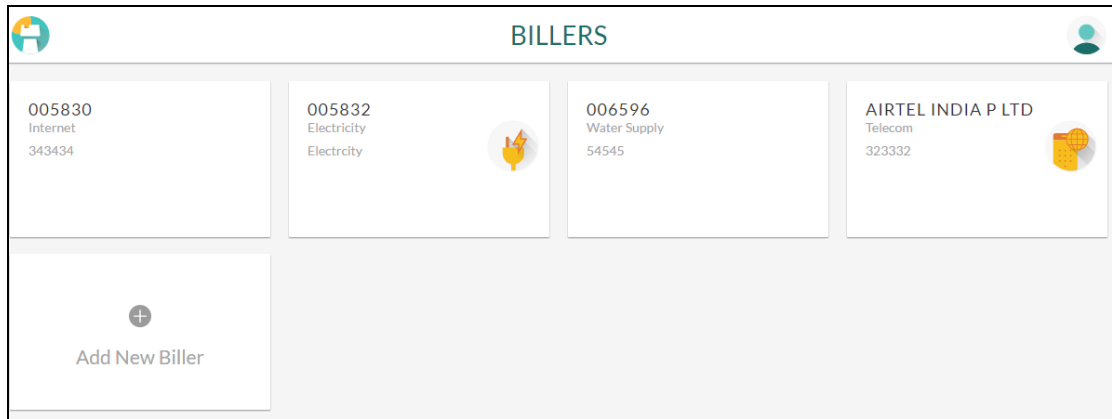
How to reach here:

 Payments Dashboard > Manage Billers

To manage a biller:

1. All the register biller cards appear on **Manage Billers** screen.

Manage Billers

Field Description

Field Name	Description
List of Cards	Displays the list of registered billers.
Biller Name	Name of registered biller.
Biller Category	Category of the registered biller.
Biller Relationship Number	Relationship number of the customer with the biller.

10.1 Add Biller

For more information, on **Add Biller,** see *Add Biller* transaction.

10.2 Modify Biller

Using this option, you can edit the biller details.

Edit Biller

	BILLERS	

Biller Details

Category   Electricity

Biller Name   005832

Relationship No 1 Electrcity

Relationship No 2

Relationship No 3
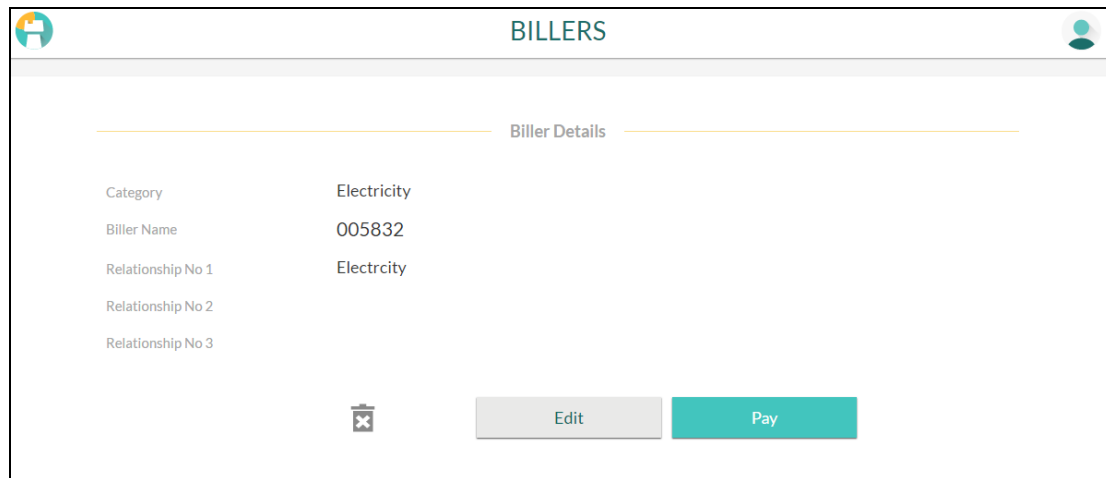
| | Edit | Pay |

To modify biller:

2.   Click on relevant biller card whose details you want to modify.

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

4.   The **Edit Biller** screen appears. Modify the biller registration details.

5.   Click **Edit**.
        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 appears.
        Click **Done** to complete the transaction.
        OR
        To initiate a payment to the added biller, click **Pay**.

10.3 Delete Biller

Using this option, you can delete the registered biller.

Delete Biller

To delete biller:

2. Click on relevant biller card whom you want to delete.

3. The **Biller Details** screen appears. Click [icon].

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

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

FAQs

Can I cancel my biller registration request?

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

11. 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

This option also allows you to initiate a payment to the added biller.
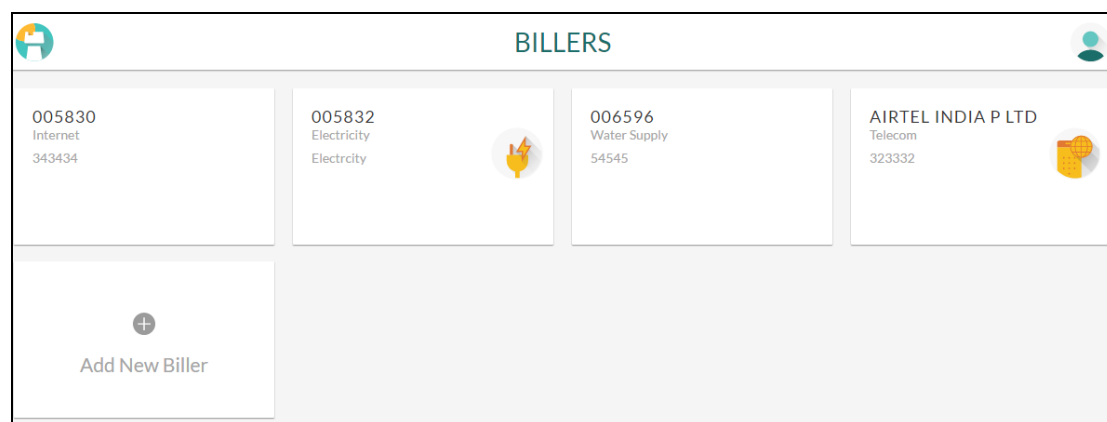
How to reach here:

Payments Dashboard > Manage Billers > Add New Biller

To register a biller:

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

Manage Billers

Field Description

Field Name	Description
List of Cards	Displays the list of registered billers.
Biller Name	Name of registered biller.
Biller Category	Category of the registered biller.
Biller Relationship Number	Relationship number of the customer with the biller.

2. Click **Add New Biller** card. The **Add Biller** screen appears.

Add Billers

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.

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

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

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

6.   Click **Add**.

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

8.   The **Verification** screen appears if transaction is configured for OTP validation. For more information click here.

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

Note: For more information on managing billers, see *Manage Billers* transaction.

FAQs

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.

12. Request Money

Request Money feature targets users who have receivables due from various individuals and are also periodic in nature. As the name suggests the user needs to initiate a request to pull money from the debtor (the person from whom the money is due to be received) by providing details of the debtor through debtor maintenance.

Once the request is initiated, the details are sent and then after process the request to the debtor's bank.

How to reach here:

Payments Dashboard > Request Money card > Request Money
OR
Payments Dashboard > Manage Debtors

To request for the money:

Request Money

Field Description

Field Name	Description
Request From	Debtor from which you need to request for money.
Amount	Amount that needs to be transferred.
Request In	Account where the money needs to be received.
Balance	Net balance in the selected account.
Receive On	Date on which the money needs to be received.
Note	Narrative for the transaction.

1. From the **Request From** list, select the debtor to whom the money is to be requested, and then the account maintained under debtor.

   Note: If there are no debtors mapped, click **Add Debtor.** And add the bank account details of the debtor.

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

3. From the **Request In** list, select the appropriate account where the money needs to be received.

4. From the **Receive On** list, select the appropriate date on which the money needs to be received.

5. In the **Note** field, enter the description for transaction.

6. Click **Request**.
   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 **Verification** screen appears if transaction is configured for OTP validation. For more information click here

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

FAQs

When will I receive the money I requested?

Three business days after the recipient of the request responds with a payment, the money will be deposited automatically in the account you designated when you sent the request.

Can I cancel a request for money?

Yes, you may cancel a request for money any time before the requester responds.

13. Manage Debtors

The customer who is a merchant needs to add the debtor details and register the same. On adding the debtor details through **Add Debtor** the user can initiate a request for requesting money from the debtor's account. Below details are captured by the system to save the Debtor:

- Debtor Name

- IBAN Number

- Account Name of the Debtor

- BIC Code of the Debtor's bank account.

- Nick Name

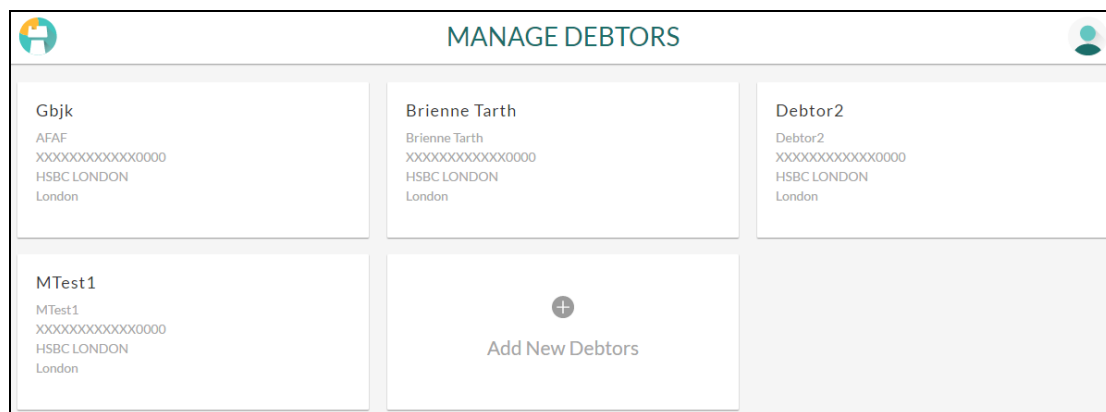Using this option, you can add/ delete debtors. Each debtor maintained by you is displayed as a card.

How to reach here:

Payments Dashboard > Manage Debtors > Manage Debtors

To manage debtors:

1. All the debtor's accounts cards appears on **Manage Debtors** screen.

Manage Debtor

Field Description

Field Name	Description
List of Cards	Displays the payee's various bank accounts as a each card.
Debtor Name	With this name debtor is registered by the customer.
Debtor Account Number	Debtor account number in masked format.

Field Name	Description
Debtor Bank Name and Address	Name and address of the debtor's bank.

2.   Click on relevant debtor card whose details you want to see. The Manage Debtor screen with debtor details appears.

Manage Debtor - Details

Field Description

Field Name	Description
Destination icons	The bank account maintained for the debtors.
Bank Account	
Nickname	Nick name to identify the payment destination (account).
Debtor Name	Debtor name from whom the amount is to be received.
Debtor IBAN	International bank account number (IBAN) of the debtor.
BIC Code	Bank Identifier code (BIC) of the debtor bank.

Field Name	Description
Bank Details	Bank details based on the swift code/ National clearing code selected for the bank.

3.   Click **Request Money** if you want to request money.

13.1 Add Debtor

Using this option you van add a debtor.

To add a new debtor:

1.   Click **Add New Debtor** on **Manage Debtors** screen.
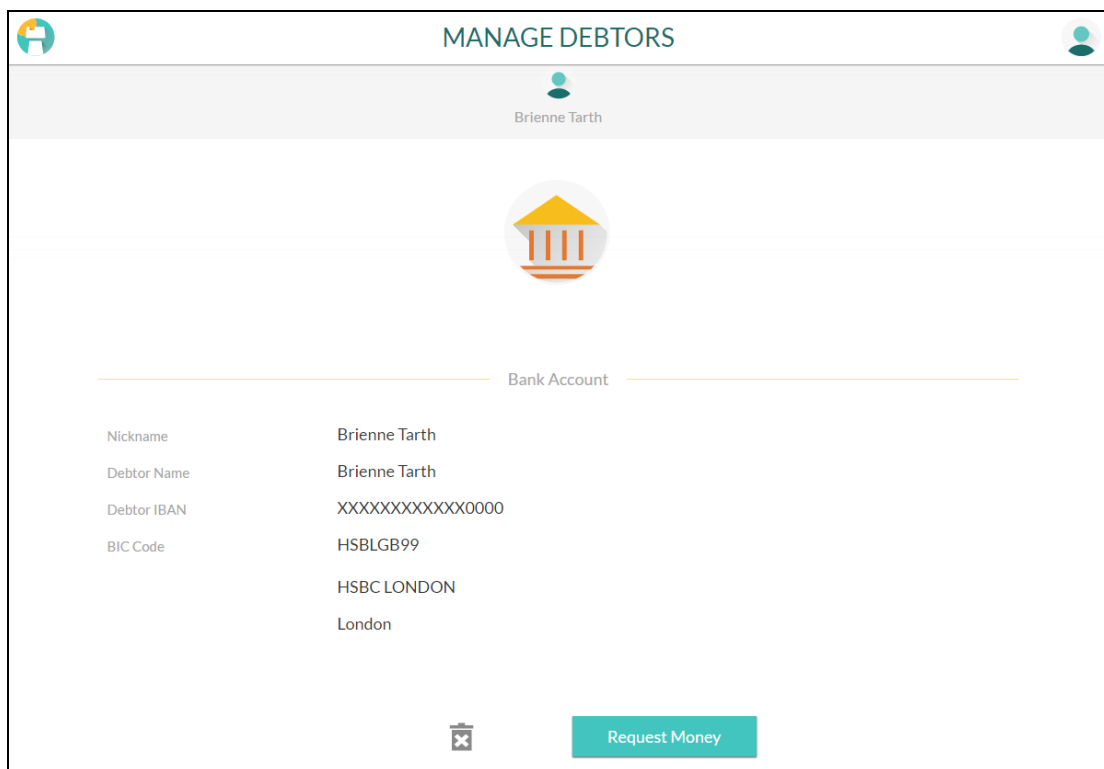The **Add Debtors** screen appears.

Add Debtor

ADD NEW DEBTORS

Bank Account

Debtor Name	Ali
Debtor IBAN	AS2312
Bank BIC Code	HDFC0000017

Verify

Or

Lookup Bank BIC Code

Nickname	Ali

Cancel   Add

2.   In the **Debtor Name** field, enter debtor name from whom the amount is to be received.

3.   In the **Debtor IBAN** field, enter debtor IBAN number.

4.   In the **Bank BIC Code** field, enter BIC code of the debtor bank.
OR
Click **Verify** to verify the entered BIC code with the bank details based on BIC code.
OR
Click **Lookup BIC Code** to lookup for the BIC search. Displays the bank details.

5.   In the **Nickname** field, enter the debtor's nickname.

6.   Click **Add**.
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 **Verification** screen appears if transaction is configured for OTP validation. For more information click here.

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

13.2 Delete Debtor

Delete Debtor

1. Repeat steps 1 & 2 of Manage Debtors section.

2. Click to delete the debtor account.

3. The message for confirmation to delete debtors appears on **Manage Debtors** screen.
    Click **Delete** to delete the debtor.
    OR
    Click **Cancel** to cancel the transaction

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

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 Transfer**. 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:

Payments Dashboard > Repeat Transfer card > Repeat Transfers

To view and to stop Repeat Transfers:

Using this option, you can view the existing SI details as well as stop the Repeat Transfer instruction.

1.   All the standing instruction maintained appears as a card on **Repeat Transfers** screen.

Repeat Transfers
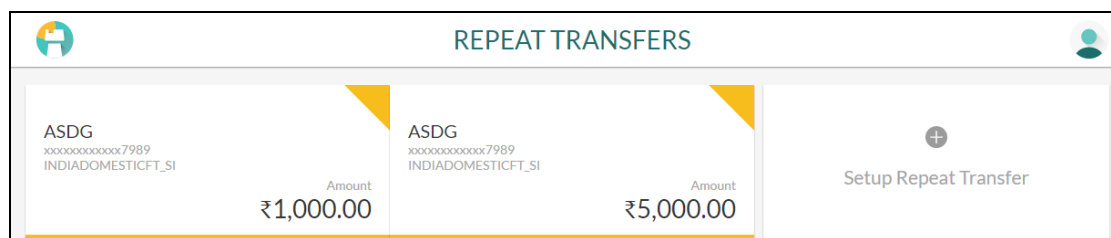
2.   Click the relevant card to view details or stop the Repeat Transfer. The **Repeat Transfers** - Details screen appears.

Repeat Transfers - Details
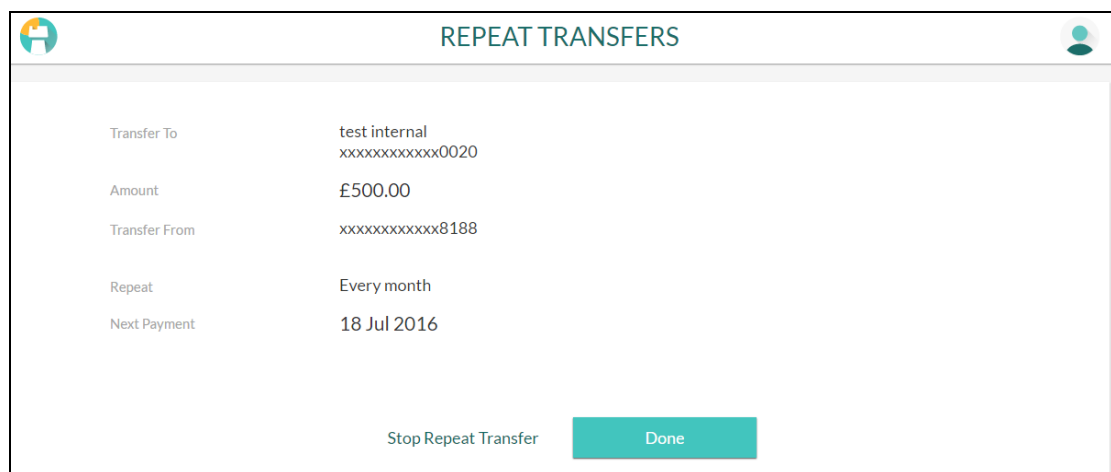
Field Description

Field Name	Description
Transfer To	Displays the name, address and account number of the payee to whose account SI is set.
Account Number	Account Number of the payee in masked format.
Amount	Amount of the set Repeat Transfer.
Transfer From	Source account number on which repeat transfer is maintained.
Repeat	Repeat instruction set by the user for the payment.
Next Payment	Date on which next payment is scheduled.

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

   a. Confirmation for canceling the **Repeat Transfer** appears. Click **Stop Transfer** to confirm.
      OR
      Click **Cancel** to cancel the transaction.

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

To setup Repeat Transfer:

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

1. All the Standing instruction maintained appears as a card on **Repeat Transfers** screen.

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

Setup Transfer

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 to** field.

Payee	Destination account number along with destination bank /branch details.
Account Type	Account type of the payee.
Account Number	Account number of the payee.

Field Name	Description
Account Name	Name of the payee in the bank account.
Bank Details	Bank details or BIC code of the payee bank.
Transfer From	Account from which transfer needs to be done.
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 • 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. It has two options: • 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.
Instances	Number of instances. This field appears if you click **After** option in the **Stop Transferring** field.

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

Field Name	Description
Transfer To	Account to which fund transfer needs to be done. **Note:** Lists only own accounts of the user.
Balance	Net balance in the selected account.

Field Name	Description
Transfer From	Source account from which the fund is to be transferred.
Balance	Net balance in the selected account.
Amount	Amount that needs to be transferred along with the currency.
	Note: Currency changes as per the type of transfer.
View Limits	Link to view the transaction limits for the user.
Transfer From	Source account from which the fund is to be transferred.
Transfer Frequency	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. It has two options: - 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.
Instances	Number of instances. This field appears if you click **After** option in the **Stop Transferring** field.
Purpose	Purpose of transfer. This field appears if you select the **Existing Payee** option is selected in **Transfer Type** field.
Note	Narrative for the transaction.

3. 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.
OR
Click the **View Limits** link to view the limit of transfer.

    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.

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

    i. From the **Transfer To** list, select the account to which the 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.

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

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

6. The success message appears.
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. Upcoming Payments

Upcoming payments are a unique feature of Payment dashboard. It upfront reminds the customer of all its payments which are due for payment in the coming month or the following 30 days. The dashboard displays four immediate upcoming payments. **View All** option is available on the dashboard it to view all the upcoming payments of the customer.

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 get cancelled.

The Upcoming Payments provides details like Date of Execution of the Payment, Payee Nickname, and Amount of transaction.

How to reach here:

Payment Dashboard > Upcoming Payments

Upcoming Payments

Field Description

Field Name	Description
Date	Date of execution of transaction.
Description	Type of transfer.
Payee Nickname	Nickname of the payee.
Transaction Name	Type of transfer.
Repeat Icon	Instruction is setup for recurring payments. This icon appears only for **Repeat Transfer** transaction.
Amount	Transfer amount along with the transfer currency.

Standing Instruction details

On clicking the accordion, below transaction details appears.

Field Name	Description
Transfer To	Destination account number along with destination bank/ branch details.
Transfer From	Source account number on which future dated payment is maintained.
Repeat	Repeat instruction set by the user for the payment. This field appears only for **Repeat Transfer** transaction.
Next payment	Date on which next payment is scheduled.

Future dated payment details

On clicking the accordion, below transaction details appears.

Transfer To	Destination account number along with destination bank/ branch details.
Transfer From	Source account number on which future dated payment is maintained.
Payment Date	Date on which payment is scheduled.

To view the standing instruction details:

1. Click ⌄ against the transaction to view the transaction details. The Future dated payment details/ Standing Instruction details appear respectively against the type of transaction.
   OR
   Click ⌄ against the transaction once again to hide the details. For more information on sorting records, see *Common Screen*s.

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

   a. The **Cancel Transfer** screen appears with the SI maintained details.

Cancel Transfer

Field Description

Field Name	Description
Transfer To	Destination account number along with destination bank /branch details.
Amount	Transfer amount along with the transfer currency.
Repeat	Repeat instruction set by the user for the payment. This field appears only for **Repeat Transfer** transaction.

    b. Click **Cancel**.

    c. The success message appears along with the canceled details.
        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.

16. Favorite Transaction

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 **Favourite** in the confirmation screen of all its transactions. A 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 favourite it will be displayed always on the customer's payment dashboard. The customer just clicks on the favourite 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 allow 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:

Payment Dashboard > Favorite Transaction card

To view and initiate the favorite transaction:

Favorite Transaction

1.   Click the relevant card to initiate the favorite transaction. The details of transaction appear in respective payment transfer screen.

2.   To initiate transaction, click **Pay**.
OR

To remove transaction from favorite list, click .

Remove Favorites

a. The confirmation message to remove from list appears. Click **Remove**.

Remove Favorites- confirm

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

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

FAQs

Post transaction, if I add it to "Favourites" 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. Common Screens

17. Common Screens

The common procedure to be followed for below option:

(**Favorites**)

Save the transaction as favorite for frequently used transaction.

(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 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 to sort records in ascending or descending order.

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

18. 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
Verification Code	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.