Oracle Banking Digital Experience

Corporate Payments User Manual

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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

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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:

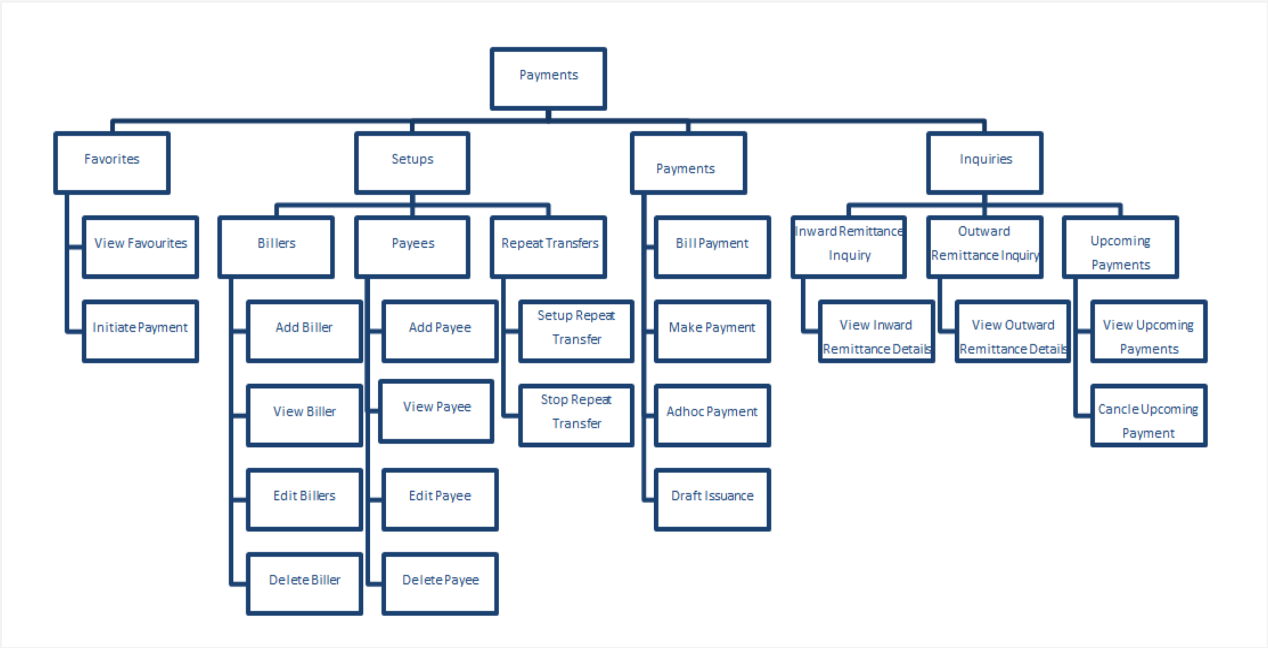
- Oracle Banking Digital Experience Licensing Guide
- Oracle Banking Digital Experience Installation Manuals

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. 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.



Features Supported In Application

Payment features supported in application includes:

- Favorite Transactions
- Payee Setup
- Biller Setup
- Repeat Transfer
- Make Payment
- Adhoc Payment
- Bill Payment
- Demand Draft Issuance
- Upcoming Payments
- Payment Inquiries

3. Payee Setup

A 'Payee' is the final recipient of various types of payment transactions. Application provides an option to a user to maintain the payees for all the fund payment transactions. The advantage of creating payee is, it saves the time and effort of re-keying in the payee details, every time a payment is to be made.

Once a Payee is created, funds transfer can be done by selecting the Payee name. Details of selected payee are auto populated on transaction screen. User needs to fill in payment details to initiate the transaction.

Payee Maintenance is provided for following payment transactions:

- **Bank Account**
  - Internal Bank Account
  - Domestic Bank Account
  - International Bank Account
- **Demand Drafts**
  - Domestic Bank Account
  - International Bank Account

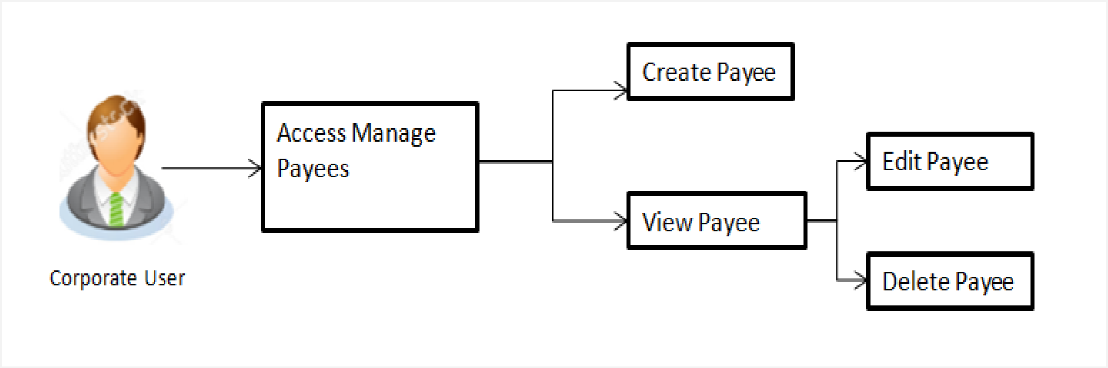
Payee Access Type:

User can specify payee access type while maintaining a payee. Payee access type decides if only creator of a payee or all users of a party can access a payee. Payee access type is categorized as 'Private' and 'Public'.

- Public: A Payee marked as 'Public are visible to all the users mapped to the Party ID of the user who created a payee. All such users will only be able to view and use these payees while initiating payments, whereas they will not be able to edit and delete these payees. Only the creator of the payee is allowed to edit or delete the payees.
- Private: A Payee marked as 'Private' is available to only the creator of the payee. Only creator of the payee can apply such payees while imitating payment and modify or delete such payees

Pre-Requisites

- Transaction access is provided to corporate user
- Approval rule set up for corporate user to perform the actions



Features Supported In Application

Functions available on Payees are as follows:

- Create Payee
- View Payee
- Edit Payee
- Delete Payee

How to reach here:

Dashboard > Payments > Setups > Manage Payees

3.1 Payee Summary

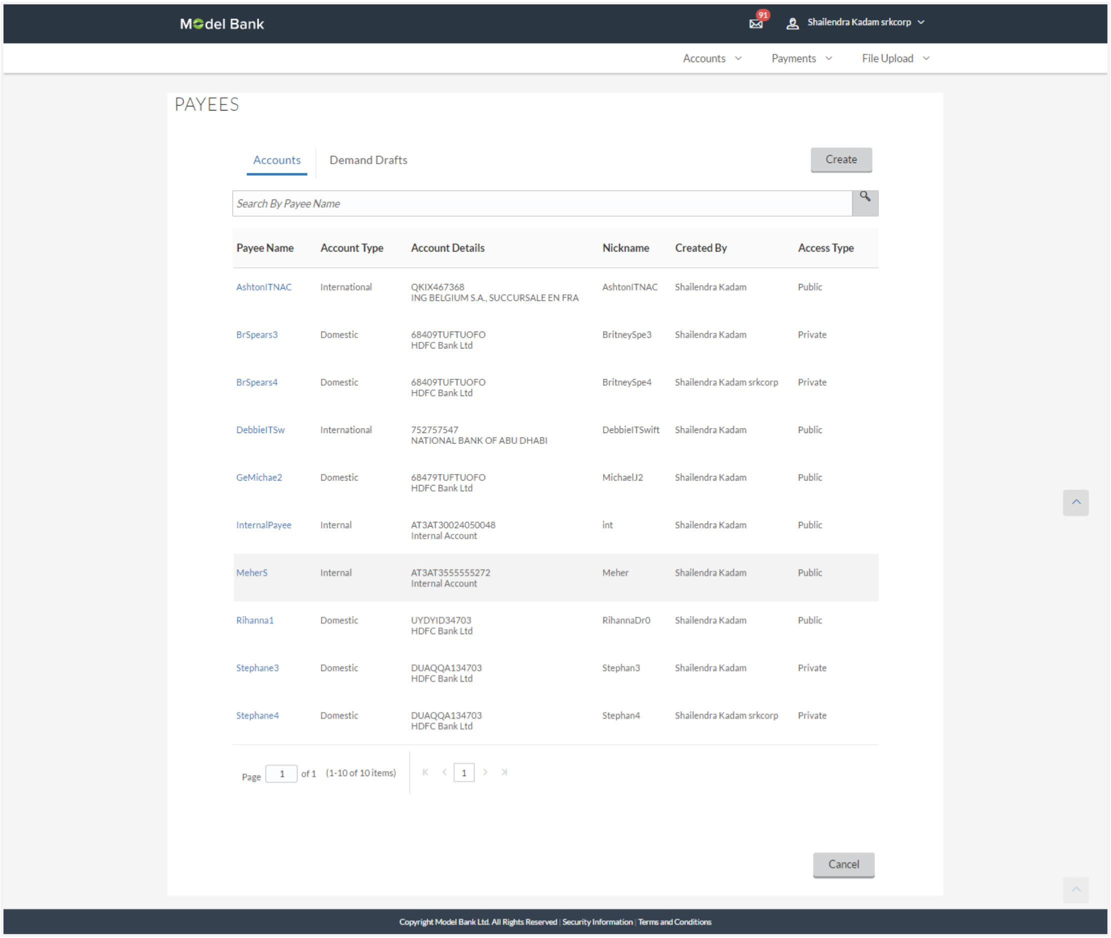
Summarized views of all the Payees maintained by the logged in user, along with the payees created by other users are shared with other users are listed on Payee Summary screen. A separate section is provided on the screen to view the ‘Account’ payee and ‘Demand Draft’ payees. By default, all the payees maintained (created by logged in user and shared by other users of a party) under type ‘Accounts’ are listed on the screen.

A quick search is available on the screen by specifying the payee name. Further drill down is provided on the payee to view the complete details of a payee.

To manage payees:

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

Payees



Payee Name	Account Type	Account Details	Nickname	Created By	Access Type
AshtonITNAC	International	QKIX467368 ING BELGIUM S.A., SUCCURSALE EN FRA	AshtonITNAC	Shailendra Kadam	Public
BrSpears3	Domestic	68409TUFTUOFO HDFC Bank Ltd	BritneySpe3	Shailendra Kadam	Private
BrSpears4	Domestic	68409TUFTUOFO HDFC Bank Ltd	BritneySpe4	Shailendra Kadam srkcorp	Private
DebbieITSw	International	752757547 NATIONAL BANK OF ABU DHABI	DebbieITSwift	Shailendra Kadam	Public
GeMichae2	Domestic	68479TUFTUOFO HDFC Bank Ltd	MichaelJ2	Shailendra Kadam	Public
InternalPayee	Internal	AT3AT30024050048 Internal Account	int	Shailendra Kadam	Public
MeherS	Internal	AT3AT3555555272 Internal Account	Meher	Shailendra Kadam	Public
Rihanna1	Domestic	UYDYID34703 HDFC Bank Ltd	RihannaDr0	Shailendra Kadam	Public
Stephane3	Domestic	DUAQQA134703 HDFC Bank Ltd	Stephan3	Shailendra Kadam	Private
Stephane4	Domestic	DUAQQA134703 HDFC Bank Ltd	Stephan4	Shailendra Kadam srkcorp	Private

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Field Description

Field Name	Description
Payee - Bank Account	
Below fields appears for Account type of payees.	
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.

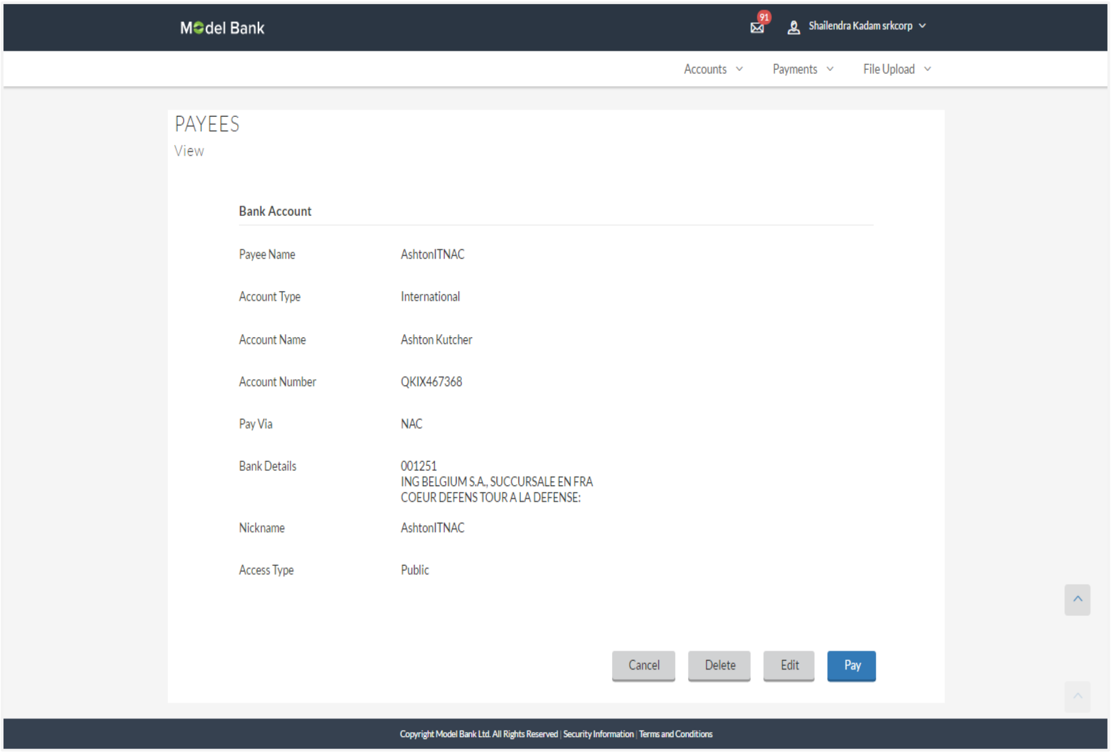
Field Name	Description
Access Type	The access type for payee. The options are: • Public • Private
Payee - Demand Draft Below fields appears if the payee is holding a demand draft.	
Payee Name	Name of the payee.
Draft Type	Type of draft.
Draft Favouring	Payee name of the draft.
Created By	Name of the user by whom the payee is been created.
Access Type	The access type for payee. The options are: • Public • Private

2. Click on '**Payee Name'** hyperlink whose details you want to see. User is routed to payee details screen.
   OR
   Click **Create** to create new payee.

3.2 Payee Details

The details of the payee are displayed on clicking on payee name hyperlink.

Payee Details



PAYEES

View

Bank Account

Payee Name	AshtonITNAC
Account Type	International
Account Name	Ashton Kutcher
Account Number	QKIX467368
Pay Via	NAC
Bank Details	001251 ING BELGIUM S.A., SUCCURSALE EN FRA COEUR DEFENS TOUR A LA DEFENSE:
Nickname	AshtonITNAC
Access Type	Public

Field Description

Field Name	Description
Payee Account card Details - Bank Account Below fields appears for Account type of payees.	
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.

Field Name	Description
Pay Via	Network for payment.
Bank Details	Address of the payee's bank account.
Nickname	Nick name to identify the payment destination (account).
Access Type	The access type for payee. The options are: • Public • Private
Payee Account card Details - Demand Draft Below fields appears for Draft type of payees.	
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.
Delivery Location	Address where the draft is to be delivered.
Access Type	The access type for payee. The options are: • Public • Private

a. 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.

b. Click **Delete** to delete a payee. User is shown a warning message on screen.
Click **Delete** to confirm the payee deletion. A payee deletion confirmation message is

shown on the screen along with the unique transaction reference number and navigates back to ‘Dashboard’.
OR
Click **Cancel** to cancel the transaction.

c. Click **Cancel** to cancel the transaction and navigate back to ‘Dashboard’.
OR
Click **Pay** to make a payment to selected payee, user is directed to ‘Transfer Money’ page.

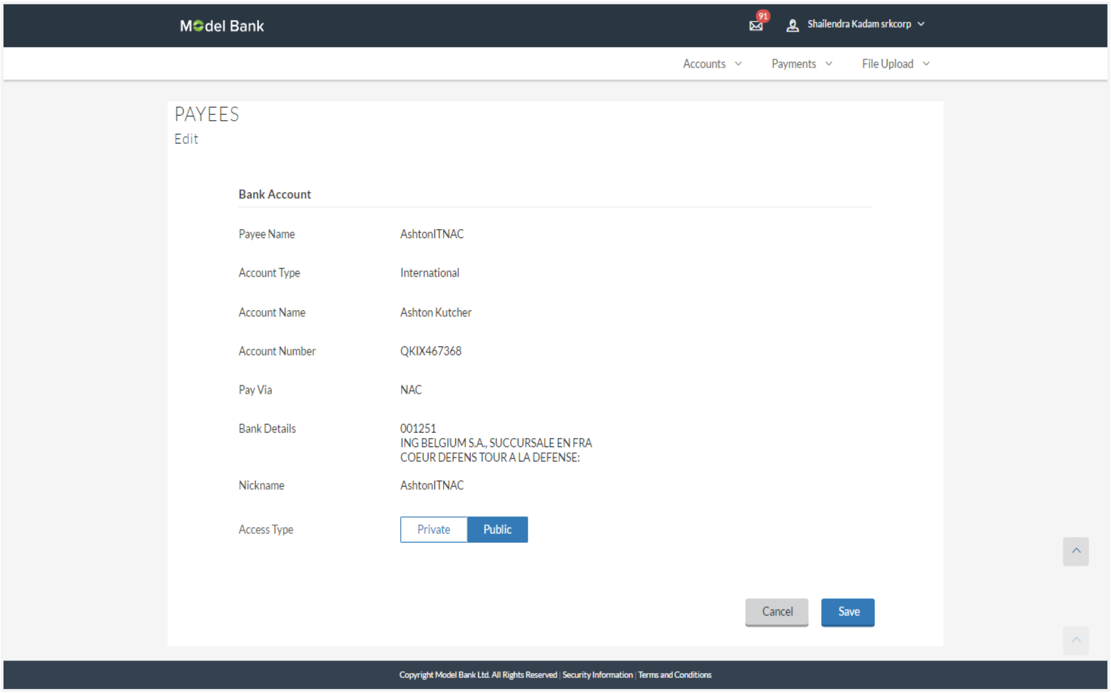
3.3 Edit Payee

Application allows the user to edit the payees created by logged in user. As a part of edit payee functionality, user is allowed to change only the ‘Payee Access Type’. An option of editing a payee details is available on a drill down of a specific payee from payee summary screen.

How to reach here:

Dashboard > Payments > Setups > Manage Payees > Click on Payee Name Hyperlink >Click Edit

Edit Payee



Payee Name	AshtonITNAC
Account Type	International
Account Name	Ashton Kutcher
Account Number	QKIX467368
Pay Via	NAC
Bank Details	001251 ING BELGIUM S.A., SUCCURSALE EN FRA COEUR DEFENS TOUR A LA DEFENSE:
Nickname	AshtonITNAC
Access Type	Public

Field Description

Field Name	Description
Payee Account card Details - Bank Account	
Below fields appears for Account type of payees.	

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.
Pay Via	Network for payment.
Bank Details	Address of the payee’s bank account.
Nickname	Nick name to identify the payment destination (account).
Access Type	The access type for payee. The options are: • Public • Private

Payee Account card Details - Demand Draft

Below fields appears for Draft type of payees.

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.
Delivery Location	Address where the draft is to be delivered.
Access Type	The access type for payee. The options are: • Public • Private

1. Click **Save** to save edit payee request. User is directed to Edit Payee - review page.
   OR
   Click **Cancel** to cancel the transaction and navigate back to 'Dashboard'.
2. The **Review** screen appears. Verify the details, and click **Confirm**.
   OR
   The **Edit** to make the changes if any. User is directed to the **Edit Payee – screen** with values in editable form.
   OR
   Click **Cancel** to cancel the transaction and navigate back to 'Dashboard'.
3. The success message of edit payee appears along with the transaction reference number.
   Click **OK** to complete the transaction and navigate back to '**Payee Summary**' screen.

3.4 Add Payee - Bank Account

Customer can create bank account payee as per below mentioned Bank Account types.

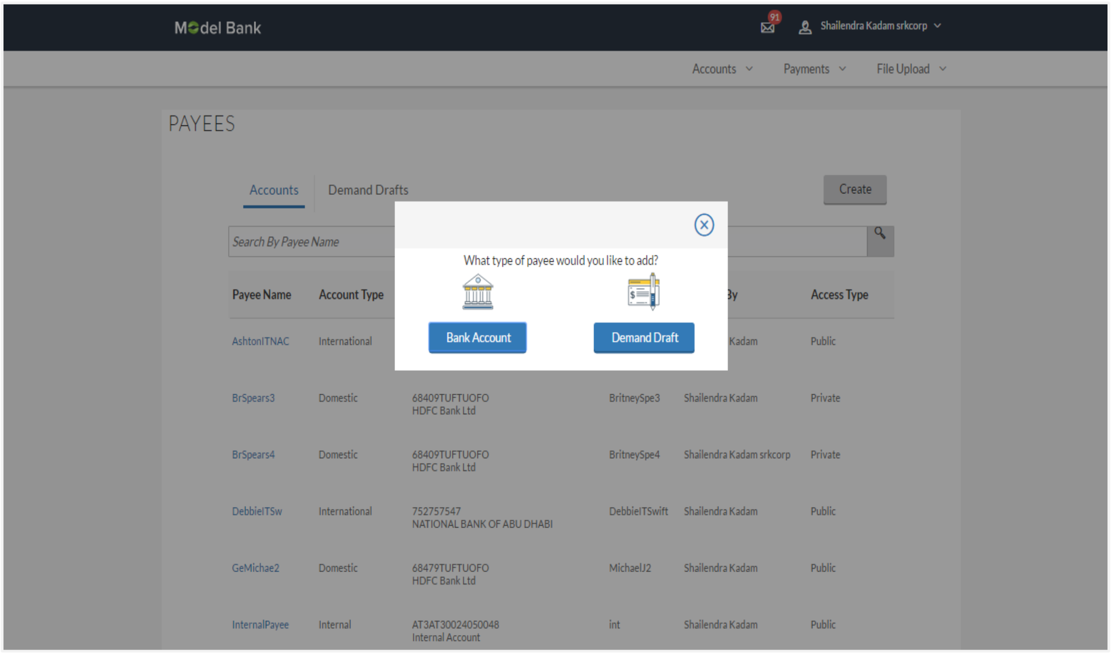
- **Internal Bank Account**
- **Domestic Bank Account:**
  Domestic account further can be saved on the basis of network used to transfer. IFSC code of the payee bank account is required to effect the payment through below networks. The network types are as follows:
  - NEFT
  - RTGS
  - IMPS
- **International Bank Account:**
  International bank account is also further saved on the basis of network used to transfer. The network types are as follows:
  - Swift Code
  - National Clearing Code
  - Bank Details

How to reach here:

Dashboard > Payments > Setups > Manage Payees > Create

To create new payee:

Add New Payee popup screen



What type of payee would you like to add?

Payee Name	Account Type			By	Access Type
AshtonITNAC	International			Kadam	Public
BrSpears3	Domestic	68409TUFTUOFO HDFC Bank Ltd	BritneySpe3	Shailendra Kadam	Private
BrSpears4	Domestic	68409TUFTUOFO HDFC Bank Ltd	BritneySpe4	Shailendra Kadam srkcorp	Private
DebbieITSw	International	752757547 NATIONAL BANK OF ABU DHABI	DebbieITSwift	Shailendra Kadam	Public
GeMichae2	Domestic	68479TUFTUOFO HDFC Bank Ltd	MichaelJ2	Shailendra Kadam	Public
InternalPayee	Internal	AT3AT30024050048 Internal Account	int	Shailendra Kadam	Public

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

1. The pop up screen appears to specify the type of payee.
   Click **'Bank Account'** to create Bank account type of payee.

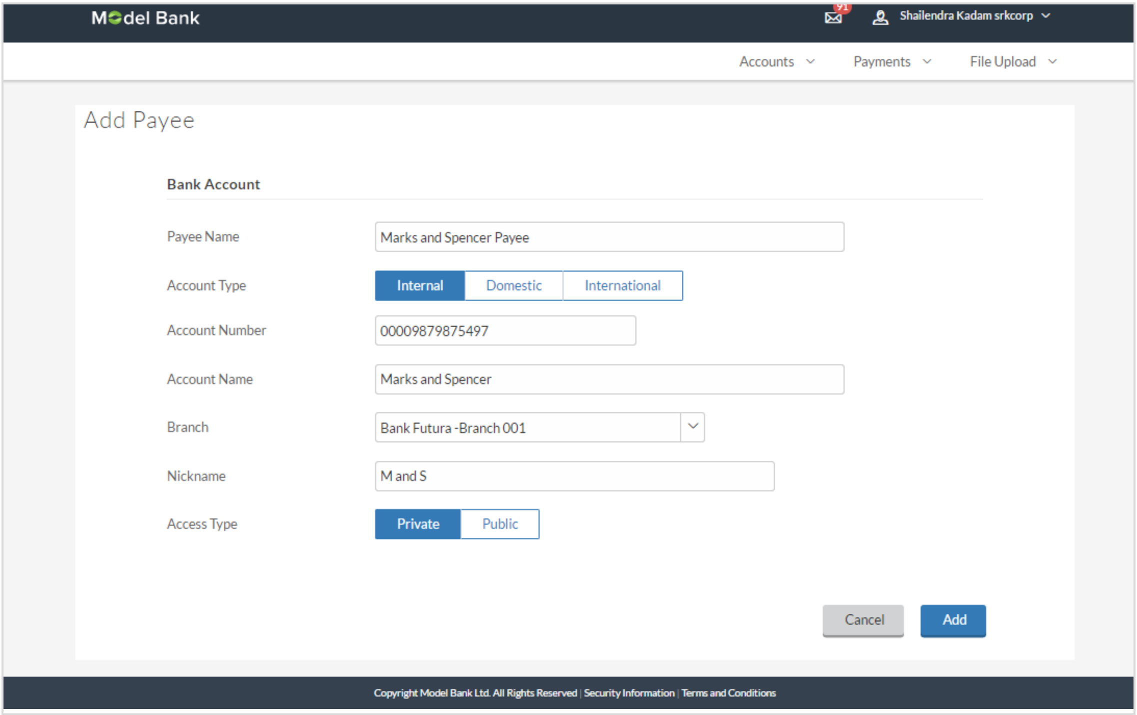
3.4.1 Bank Account – Internal Payee Create

Internal Bank Account payee is created to transfer the funds to an account which is maintained within the Bank. Basic information about the payee along with the payee account and branch details is captured while creating a payee.

To create a payee for internal account transfer:

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

Internal Account Transfer



Bank Account

Payee Name: Marks and Spencer Payee

Account Type: Internal | Domestic | International

Account Number: 00009879875497

Account Name: Marks and Spencer

Branch: Bank Futura -Branch 001

Nickname: M and S

Access Type: Private | Public

Field Description

Field Name	Description
Create	
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.
Branch	Branch to which the account belongs.
Nickname	Nick name to identify the payment destination (account).

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

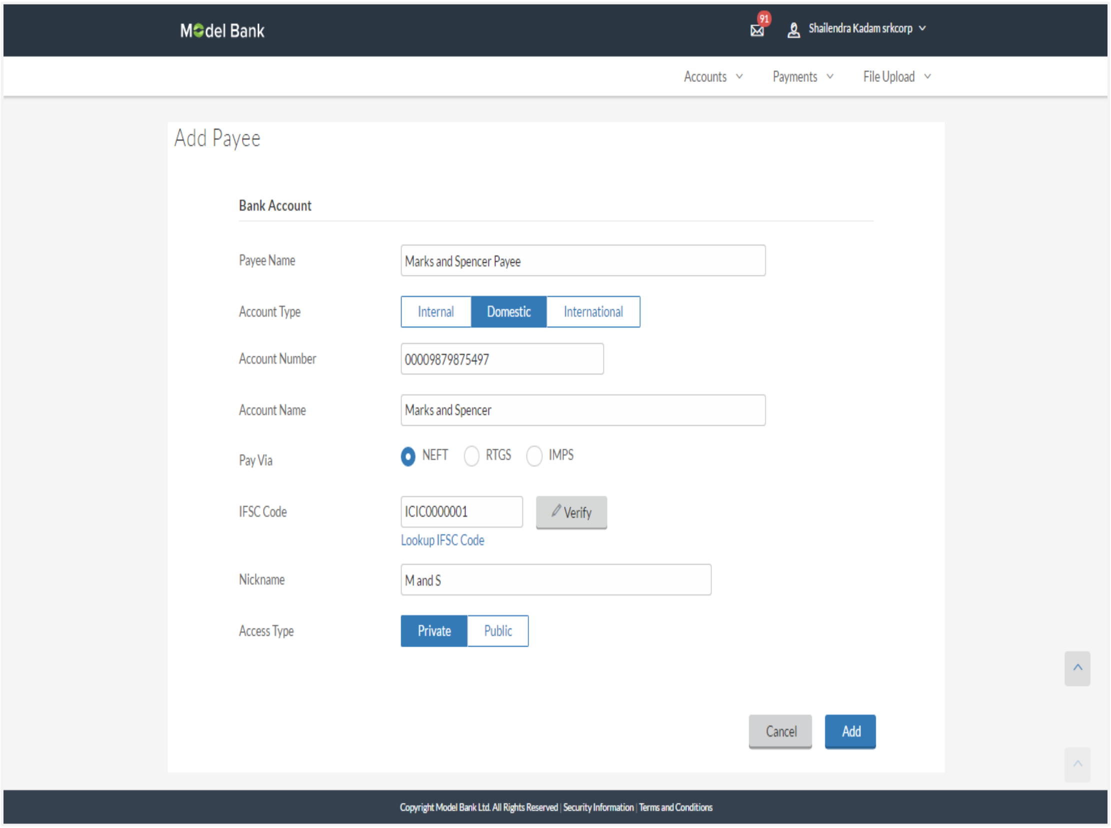
2. In the **Payee Name** field, enter the name of the payee for identification.
3. In the **Account Type** field, select the **Internal** option as type of account associated with the payee.
4. In the **Account Number** field, enter the payee's account number.
5. In the **Account Name** field, enter 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 add a payee. User is directed to Add Payee - review page.
   OR
   Click **Cancel** to cancel the transaction.
10. The **Review** screen appears. Verify the details, and click **Confirm**.
    Click **Edit** to make the changes if any. User is directed to the **Add Payee – screen** with values in editable form.
    OR
    Click **Cancel** to cancel the transaction and navigate back to 'Dashboard'.
11. The success message of add payee appears along with the transaction reference number.
    Click **OK** to complete the transaction and navigate back to **'Payee Summary'** screen.

3.4.2 Bank Account - Domestic Account Transfer

Domestic Bank Account payee is created to transfer to the funds to an account which is maintained outside the Bank but within country. User provides payee details along with the bank account number and the IFSC of a destination Bank also specifies a payment network using which the payment to be processed.

To create a payee for domestic account transfer:

Domestic Account Transfer



Add Payee

Bank Account

Payee Name: Marks and Spencer Payee

Account Type: Internal | **Domestic** | International

Account Number: 00009879875497

Account Name: Marks and Spencer

Pay Via: ● NEFT ○ RTGS ○ IMPS

IFSC Code: ICIC0000001 Verify

Lookup IFSC Code

Nickname: M and S

Access Type: **Private** | Public

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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.

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

1. Click **'Bank Account'** to create Bank account type of payee.
2. In the **Account Type** field, select the **Domestic** option as type of account associated with the payee.
3. In the **Payee Name** field, enter the name of the payee for identification.
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 add the payee.
    OR
    Click **Cancel** to cancel the transaction.
11. The **Review** screen appears. Verify the details, and click **Confirm**.
    Click **Edit** to make the changes if any. User is directed to the **Add Payee – screen** with values in editable form.

OR
Click **Cancel** to cancel the transaction and navigate back to ‘Dashboard’.

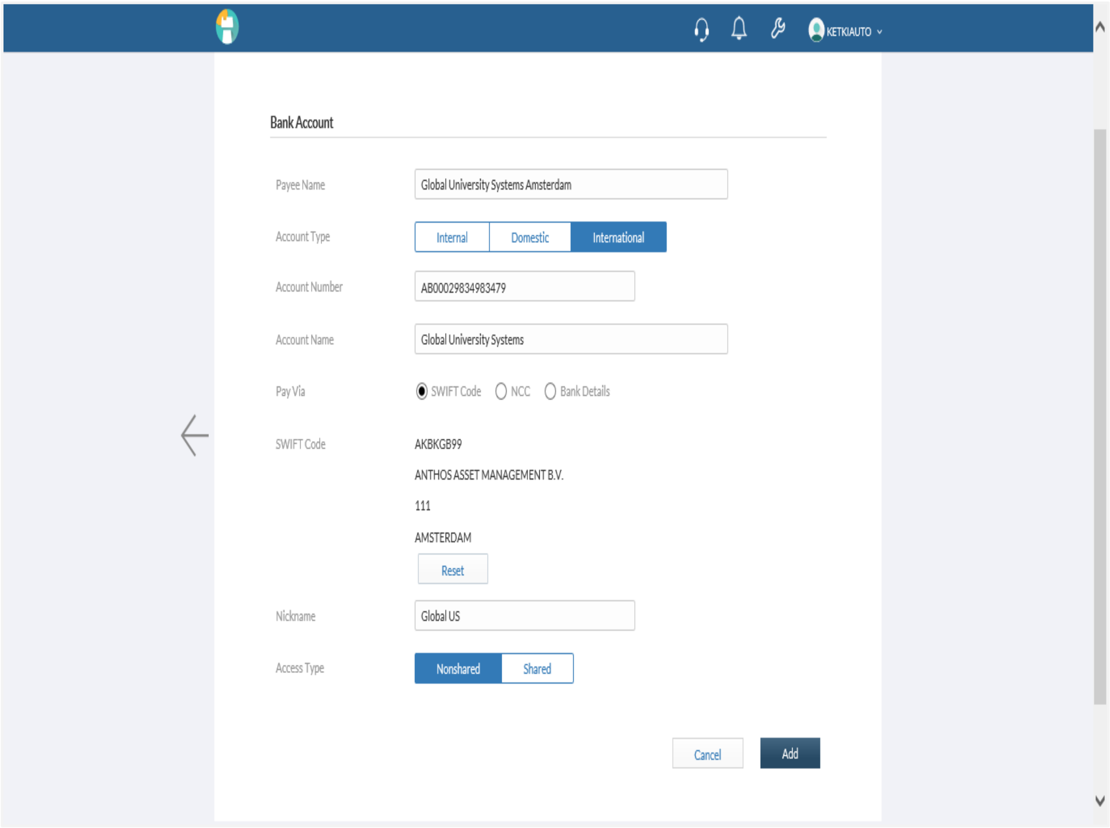
12. The success message of add payee appears along with the transaction reference number. Click **OK** to complete the transaction and navigate back to **‘Payee Summary’** screen.

3.4.3 Bank Account - International Account Transfer

International Bank Account payee is created to transfer to the funds to an account which is maintained outside the country and beyond geographical boundaries. A user provides payee details along with the bank account number and a clearing code of destination Bank also specifies a payment network using which the payment to be processed.

To create a payee for international account transfer:

International Account Transfer



Bank Account

Payee Name: Global University Systems Amsterdam

Account Type: Internal | Domestic | International (selected)

Account Number: AB00029834983479

Account Name: Global University Systems

Pay Via: ● SWIFT Code ○ NCC ○ Bank Details

SWIFT Code: AKBKGB99
ANTHOS ASSET MANAGEMENT B.V.
111
AMSTERDAM

Nickname: Global US

Access Type: Nonshared (selected) | Shared

Field Description

Field Name	**Description**
Payee Name	Name of the payee for identification.

Field Name	Description
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.
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.

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

1. Click **'Bank Account'** to create Bank account type of payee.
2. In the **Account Type** field, select the **International** option as type of account associated with the payee.
3. In the **Payee Name** field, enter the name of the payee for identification.
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.

Note: 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.

Note: 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 add the payee.
   OR
   Click **Cancel** to cancel the transaction.
10. The **Review** screen appears. Verify the details, and click **Confirm**.
    Click **Edit** to make the changes if any. User is directed to the **Add Payee – screen** with values in editable form.
    OR
    Click **Cancel** to cancel the transaction and navigate back to 'Dashboard'.
11. The success message of add payee appears along with the transaction reference number.
    Click **OK** to complete the transaction and navigate back to **'Payee Summary'** screen.

3.5 Add Payee – Demand Draft

A Demand Draft is a pre-paid negotiable instrument, wherein the issuing bank undertakes to make payment in full when the instrument is presented by the payee. The demand draft is made payable at a specified centre and can be issued in local currency as well as in (allowed) foreign currencies. A foreign currency demand draft can be requested using International Demand Draft while a pay order or local currency demand draft can be requested using Domestic Demand Draft transaction. A Demand Draft, as compared to a cheque is issued by the Bank against the Bank's own funds and hence there is a reduced risk of the cheque not clearing. Application allows customer to save the payee details of the draft through payee maintenance. Beneficiary for demand drafts are of two types:

- Domestic Demand Draft
- International Demand Draft

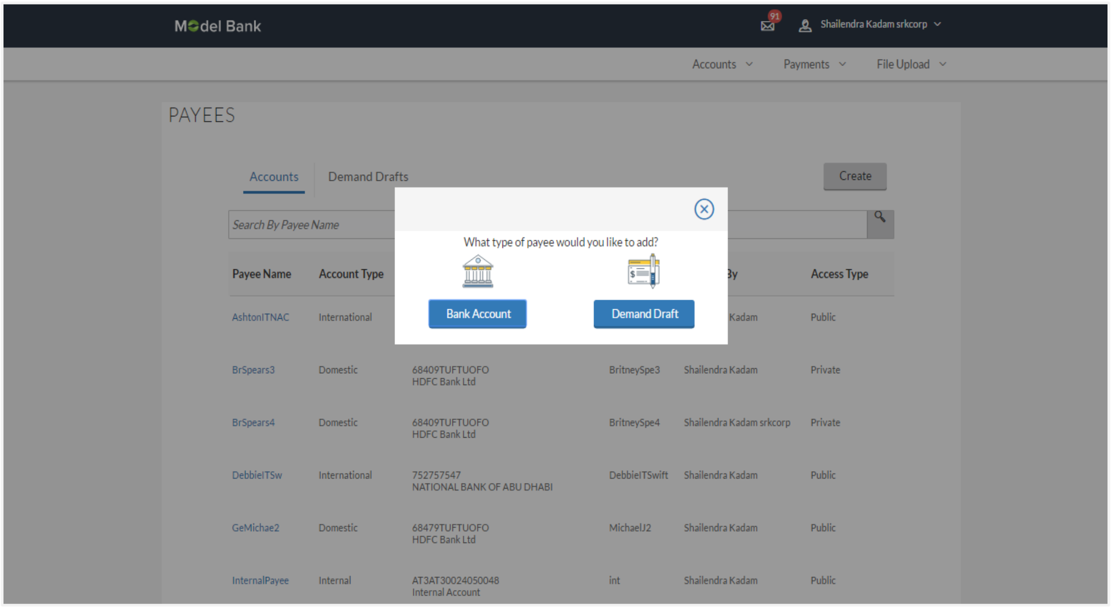
Application also provides an additional option to have the demand draft delivered at the customer's convenience. Two options are provided for the same:

- 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.

How to reach here:

Dashboard > Payments > Setups > Manage Payees > Create

Add New Payee popup screen



What type of payee would you like to add?

Payee Name	Account Type			By	Access Type
AshtonITNAC	International			Kadam	Public
BrSpears3	Domestic	68409TUFTUOFO HDFC Bank Ltd	BritneySpe3	Shailendra Kadam	Private
BrSpears4	Domestic	68409TUFTUOFO HDFC Bank Ltd	BritneySpe4	Shailendra Kadam srkcorp	Private
DebbieITSw	International	752757547 NATIONAL BANK OF ABU DHABI	DebbieITSwift	Shailendra Kadam	Public
GeMichae2	Domestic	68479TUFTUOFO HDFC Bank Ltd	MichaelJ2	Shailendra Kadam	Public
InternalPayee	Internal	AT3AT30024050048 Internal Account	int	Shailendra Kadam	Public

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

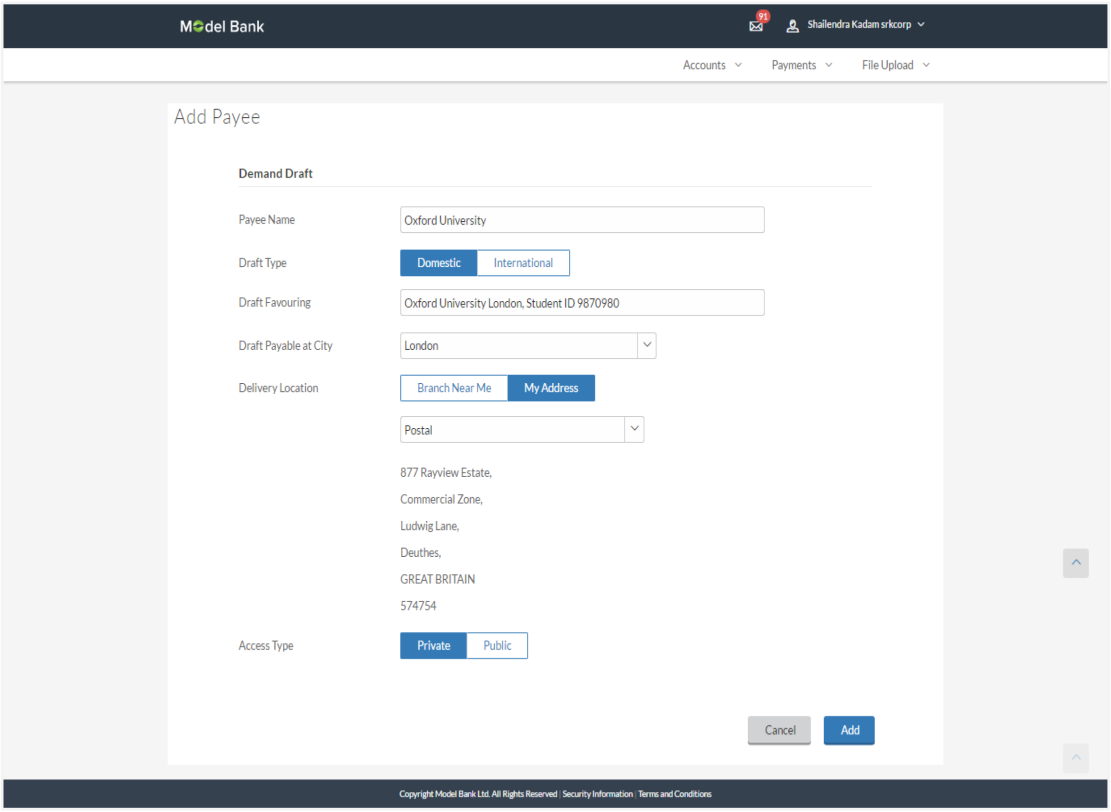
1. The pop up screen appears to specify the type of payee.
   Click **'Demand Draft'** to create Demand Draft type of payee.

3.5.1 Demand Draft – Domestic Draft Payee Create

Domestic Draft payee is created to initiate a request to issue a draft which is payable at location within country. Customer provides the payee details, the details of draft to be issued in favour of and the payable location.

To create domestic draft payee:

Demand Draft – Domestic Draft Payee



Add Payee

Demand Draft

Payee Name: Oxford University

Draft Type: Domestic ● International

Draft Favouring: Oxford University London, Student ID 9870980

Draft Payable at City: London

Delivery Location: Branch Near Me ● My Address

Postal

877 Rayview Estate,
Commercial Zone,
Ludwig Lane,
Deuthes,
GREAT BRITAIN
574754

Access Type: ● Private Public

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 City	City of the payee.

Field Name	Description
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.
Branch Address	Complete address of the branch to deliver the draft.
Access Type	The access type for payee. The options are: • Public • Private

1. In the **Payee Name** field, enter the name of the payee for identification.
2. In the **Draft Type** field, select **Domestic** option.
3. In the **Draft Favouring** field, enter the name of the payee of the draft.
4. In the **Draft payable at City** field, select the appropriate information.
5. 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.

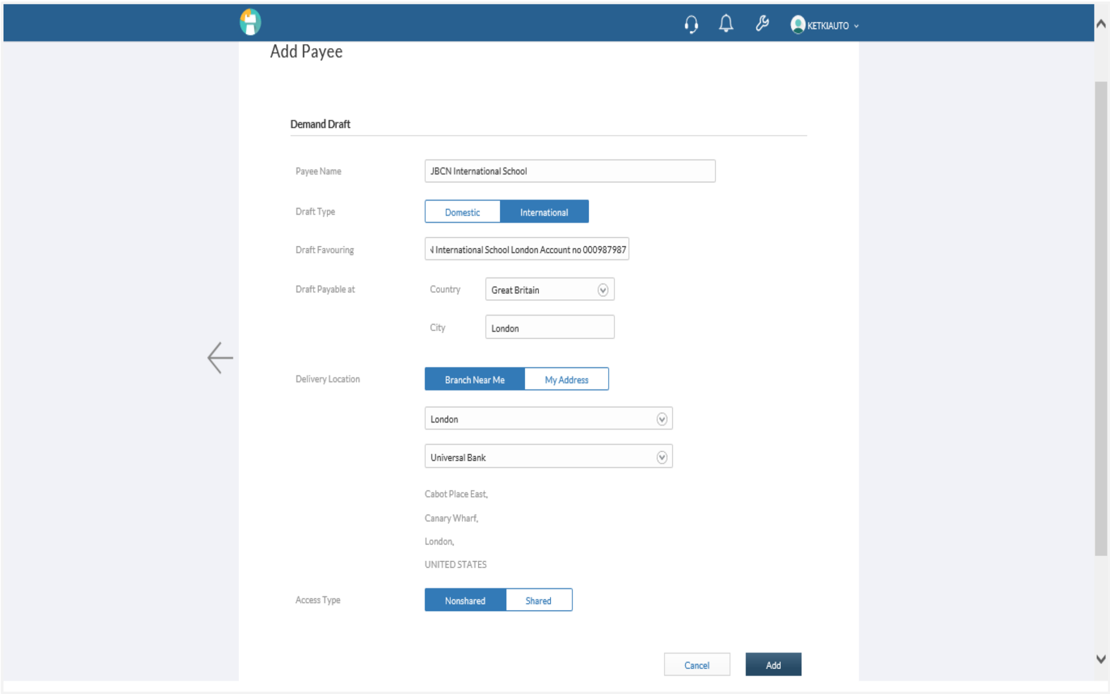
6. Select the appropriate **Access Type** for payee.
7. Click **Add** to add the payee.
   OR
   Click **Cancel** to cancel the transaction.
8. The **Review** screen appears. Verify the details, and click **Confirm**.
   Click **Edit** to make the changes if any. User is directed to the **Add Payee – screen** with values in editable form.
   OR
   Click **Cancel** to cancel the transaction and navigate back to 'Dashboard'.
9. The success message of add payee appears along with the transaction reference number.
   Click **OK** to complete the transaction and navigate back to **'Payee Summary'** screen.

3.5.2 Demand Draft – International Draft Payee Create

International Draft payee is created to initiate a request to issue a draft which is payable at location outside country. Customer provides the payee details, the details of draft to be issued in favour of and the payable location.

To create international draft payee:

Demand Draft – International Draft Payee



Payee Name: JBCN International School
Draft Type: International
Draft Favouring: ‹ International School London Account no 000987987
Draft Payable at: Country: Great Britain; City: London
Delivery Location: Branch Near Me
London
Universal Bank
Cabot Place East,
Canary Wharf,
London,
UNITED STATES
Access Type: Nonshared

Field Description

Field Name	Description
Payee Name	Name of the Payee for identification.

Field Name	Description
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.
Branch Address	Complete address of the branch to deliver the draft.
Access Type	The access type for payee. The options are: • Public • Private

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

2. In the **Draft Type** field, select **International** option.
3. In the **Draft Favouring** field, enter the name of the payee of the draft.
4. In the **Draft payable at City** field, select the appropriate information.
5. From the **Country** list, select country of the payee.
6. From the **City** list, select city of the payee.
7. 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;
        i. From the **State** list, select the state of the receiving branch.
        ii. From the **Branch** list, select the receiving branch.
        The complete address of selected branch appears.
8. Select the appropriate **Access Type** for payee.
9. Click **Add** to add the payee.
   OR
   Click **Cancel** to cancel the transaction.
10. The **Review** screen appears. Verify the details, and click **Confirm**.
    Click **Edit** to make the changes if any. User is directed to the **Add Payee – screen** with values in editable form.
    OR
    Click **Cancel** to cancel the transaction and navigate back to 'Dashboard'.
11. The success message of add payee appears along with the transaction reference number.
    Click **OK** to complete the transaction and navigate back to **'Payee Summary'** screen.

FAQs

1. Can I delete payees that I no longer need to make payments to?

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

2. When can I make the payment to newly added payee?

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

3. Who can access the payees created with access type as 'Private'?

Private payees can only be accessed by creator of the payee. Only creator of the payee can apply such payees while imitating payment and modify or delete payees.

4. Who can access the payees created with access type as 'Public'?

Payee marked as 'Public are visible to all the users mapped to the Party ID of the user who created a payee. All such users will only be able to view and use these payees while initiating payments, whereas they will not be able to edit and delete these payees. Only the creator of the payee is allowed to edit or delete the payees.

5. **If I delete or edit a payee, what will happen to the in-flight transactions?**

   Payee modification or deletion will not have any impact on the transactions which are initiated with a same payee and are pending for further processing. In-flight transactions will continue to progress with the data with which the transaction was initiated.

4. 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 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.

User can initiate a money transfer when the payees to whom transfers are required to be made are registered in the system.

Application provides a \ solution to the users through Transfer Money to cater their requirement of different types of payments. User is provided a single screen of Transfer money for their Own, Internal, Domestic or International payments.

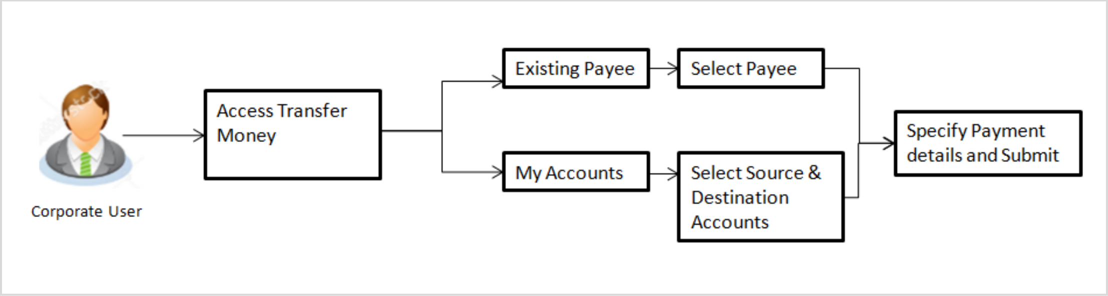
Prerequisites:

- Transaction and account access is provided to corporate user
- Approval rule set up for corporate user to perform the actions
- Transaction working window is maintained
- Payees are maintained
- Purpose of Payments are maintained
- Transaction limits are assigned to user to perform the transaction

Features supported in application

Transfer money allows the user to make payments

- To Existing Payees – by selecting a registered payee
- To My Account - within own accounts



How to reach here:

Dashboard > Payments > Payments > Make Payment

4.1 Make Payment - Existing Payee

Application provides an option to the user to initiate a payment to an existing payee. All account payees created by the logged in user and shared by other users of the customer are listed for selection. Details of selected payee are auto populated on transaction screen. User needs to fill in payment details to initiate the transaction. User can also view the transaction limits associated with a current transaction.

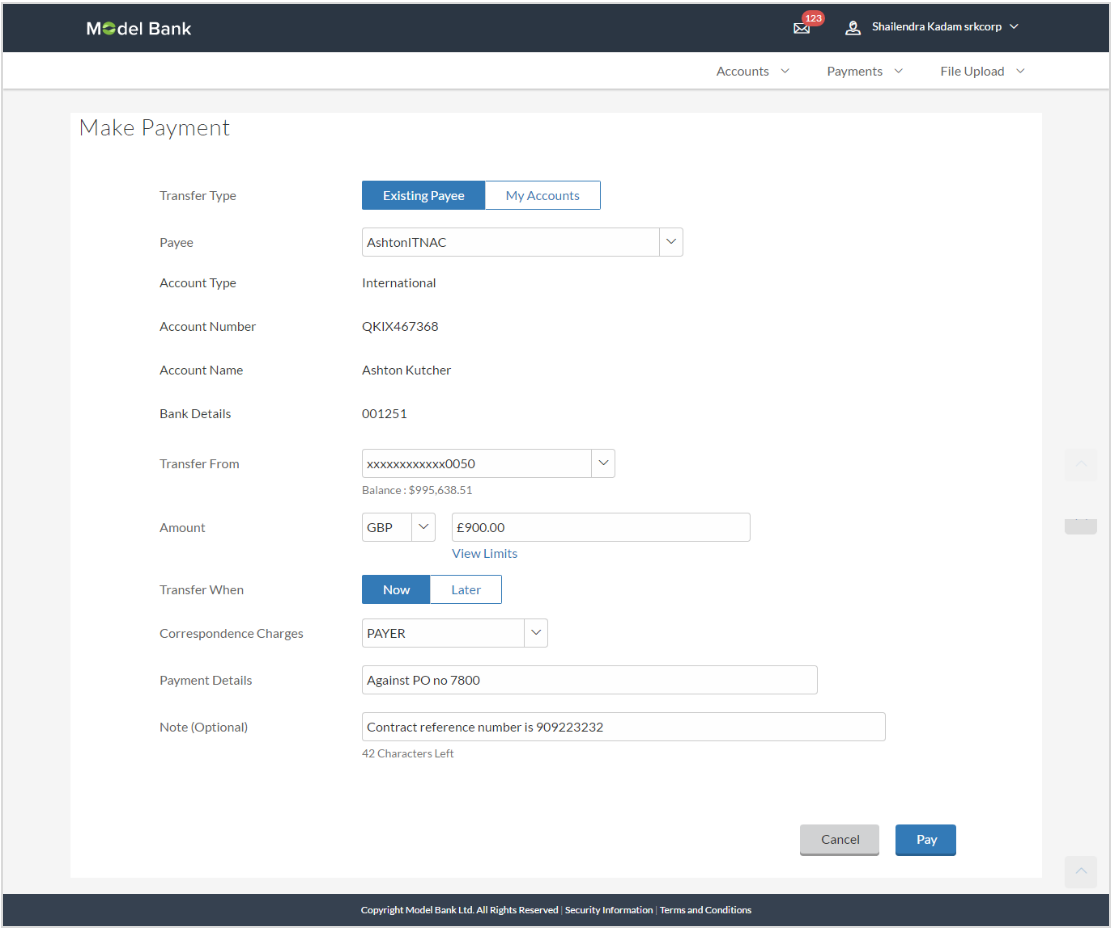
How to reach here:

Dashboard > Payments > Payments > Transfer Money > Existing Customer

To transfer the money to existing payee:

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

Make Payment - Existing Payee



Transfer Type: Existing Payee

Payee: AshtonITNAC

Account Type: International

Account Number: QKIX467368

Account Name: Ashton Kutcher

Bank Details: 001251

Transfer From: xxxxxxxxxxxx0050

Balance : $995,638.51

Amount: GBP £900.00

Transfer When: Now

Correspondence Charges: PAYER

Payment Details: Against PO no 7800

Note (Optional): Contract reference number is 909223232

42 Characters Left

Field Description

Field Name	Description
Pay	

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 you select **Existing Payee** option 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	Type of account associated with the payee.
Account Details	The account associated with the payee along with the account nickname. For more information on Account Nickname, click here**.**
Account Name	Name of the payee in the bank account.
Bank Details	Address of the payee’s bank account.
Transfer From	Source account with account nickname from which the funds is to be transferred. For more information on Account Nickname, click here**.**
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.

Field Name	Description
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. The account maintained under payee to transfer funds appears.
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.
7. 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.
8. From the **Correspondence Charges** list, select the appropriate option.
9. From the **Payment Details** list, select the appropriate purpose of transfer.
10. Click **Pay** to initiate payment.
    OR
    Click **Cancel** to cancel the operation and navigate back to 'Dashboard'.
11. The **Make Payment - Review** screen appears. Verify the details, and click **Confirm**.
    OR
    Click **Cancel** to cancel the operation and navigate back to 'Dashboard'.
12. The success message of payment appears along with the transaction reference number. Click '**Done'** to complete the transaction and navigate back to 'Make Payment' screen.
    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.

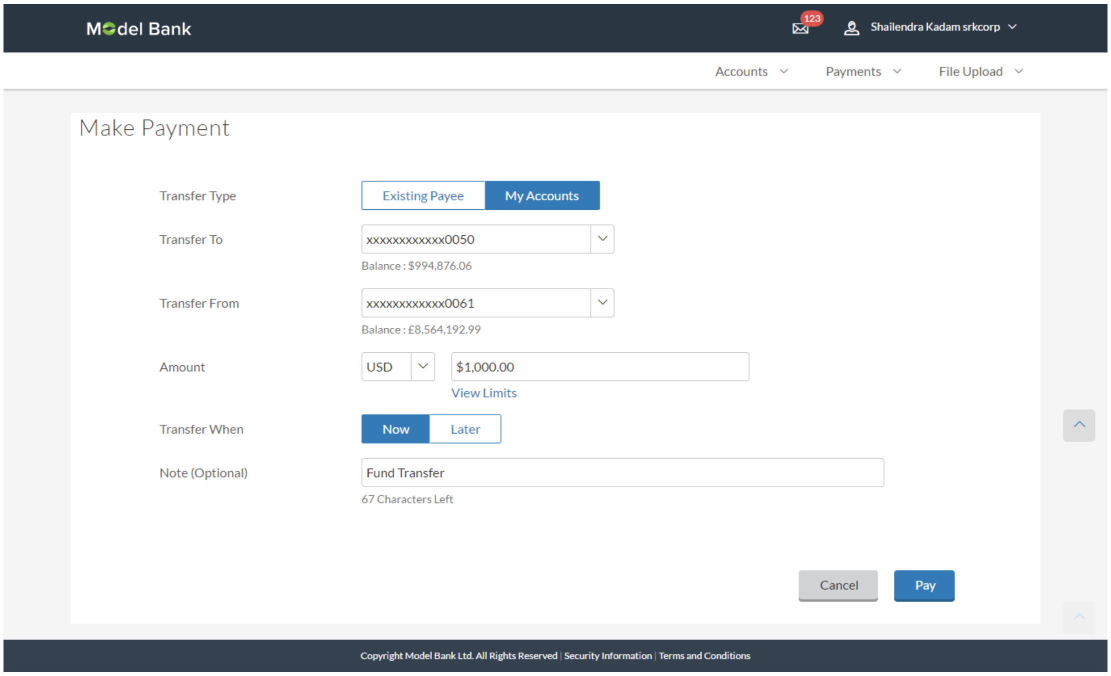
4.2 Transfer Money – My Accounts

User can initiate a transfer within the accounts mapped to the logged in user. User can also view the transaction limits associated with a current transaction.

To transfer the money to own account:

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

Transfer Money – My Accounts



Transfer Type: My Accounts

Transfer To: xxxxxxxxxxxx0050

Balance : $994,876.06

Transfer From: xxxxxxxxxxxx0061

Balance : £8,564,192.99

Amount: USD $1,000.00

Transfer When: Now

Note (Optional): Fund Transfer

67 Characters Left

Field Description

Field Name	Description
Pay	
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 along with the account nickname. For more information on Account Nickname, click here.
Balance	Net balance in the selected account.
Transfer From	Source account from which the funds are to be transferred along with the account nickname. For more information on Account Nickname, click here.
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.

Field Name	Description
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 **Pay** to initiate payment.
   OR
   Click **Cancel** to cancel the operation and navigate back to ‘Dashboard’.
7. The **Make Payment - Review** screen appears. Verify the details, and click **Confirm**.
   OR
   Click **Cancel** to cancel the operation and navigate back to ‘Dashboard’.
8. The success message of payment appears along with the transaction reference number. Click ‘**Done’** to complete the transaction and navigate back to ‘Make Payment’ screen.
   OR

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

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

FAQ

1. **Can I transfer the funds to my loan account which I hold in same bank?**

   No, using this transactions amount can be transferred to current or savings account.

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

   You can set a future date for a payment using Pay Later payment option.

3. **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?**

   Balance check will not be performed at the time of transaction initiation with future date. The transaction will get declined in case of insufficient funds in the account on the given transaction date

4. **What happens if the transaction amount is less than set Transaction Limit?**

   If the transaction amount is less or more than transaction limit set by the Bank, user cannot proceed to make payment.

5. **Can I make a payment to an account which is currently not registered as my payee?**

   No, using this transaction, you can make the payment only to your registered payees or can transfer the funds to your own accounts.

6. **Can I transfer the funds to any CASA available under party ID mapped to me by selecting My Accounts transfer?**

   You can transfer the funds within the CASAs mapped to you.

7. **Can I transfer the funds to an account belongs to linked party?**

   Yes, funds can be transferred to a CASA of linked party provided it is mapped to logged in user.

8. **What happens when I add a transaction in my favorite list?**

   Once a transaction is marked as favorite it is displayed in customer’s favorite list. Customer can directly initiate a transfer using favorite transactions; all the transaction details are displayed on screen auto populated. User can make required changes in the details and submit the transaction for processing.

9. **What is repeat transfer?**

   Repeat Transfer – as the name defines, is a type of transfer which is regular and periodic in nature. All the 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 executed repeatedly till the end date.

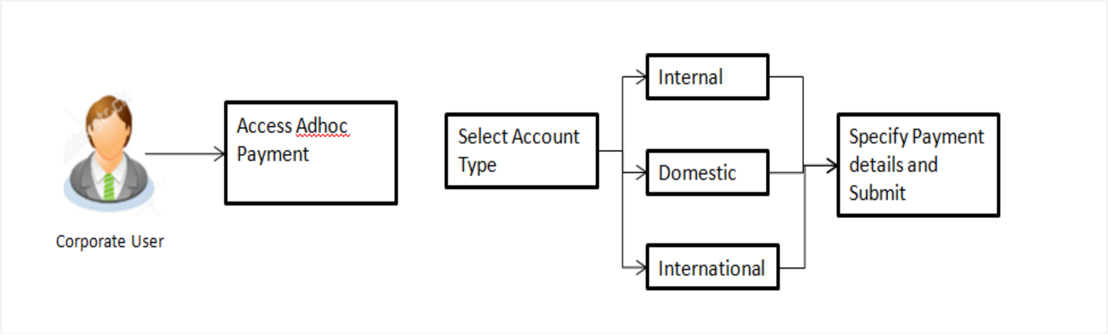
5. Adhoc Payment

Application provides an option to the user to initiate Adhoc Payments. Using an Adhoc payment transaction, users can initiate payments without maintaining payees. User is expected to enter the payee details manually along with the payment details to initiate a payment.

Pre-Requisites

- Transaction and account access is provided to corporate user.
- Approval rule set up for corporate user to perform the actions.
- Transaction working window is maintained.
- Purposes of Payments are maintained.
- Transaction limits are assigned to user to perform the transaction.

Workflow



Features Supported In Application

Following type of transactions are supported under Adhoc Payments

- Internal Transfer
- Domestic Transfer
- International Transfer

How to reach here:

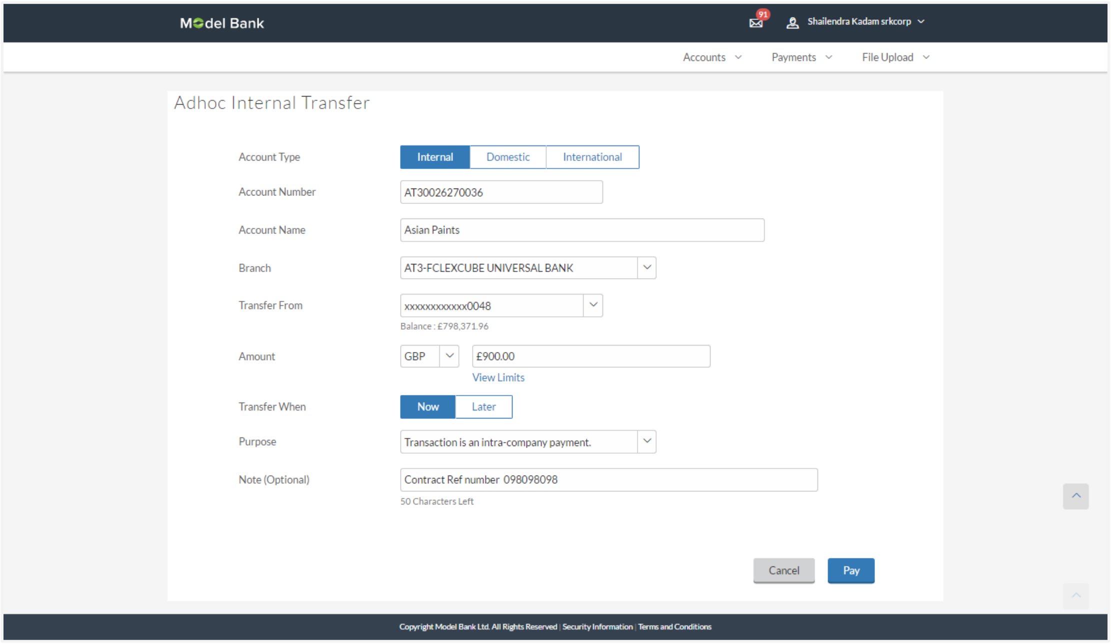
Dashboard > Payments > Payments > Adhoc Payment

5.1 Adhoc Payment -Internal Fund Transfer

Internal Bank Account transfer is a transfer to an account which is maintained within the Bank. Basic information about the payee along with the payee account and branch details is captured while initiating an Adhoc Payment. Along with the payee details, customer is expected to provide the payment details on the **Adhoc Payment – Internal transfer** screen. User can also view the transaction limits associated with a current transaction.

To initiate an internal fund transfer:

Internal fund transfer



Account Type: Internal

Account Number: AT30026270036

Account Name: Asian Paints

Branch: AT3-FCLEXCUBE UNIVERSAL BANK

Transfer From: xxxxxxxxxxxx0048

Balance : £798,371.96

Amount: GBP £900.00

Transfer When: Now

Purpose: Transaction is an intra-company payment.

Note (Optional): Contract Ref number 098098098

50 Characters Left

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.

Field Name	Description
Branch	Branch to which the account belongs.
Transfer From	Source account from which the funds is to be transferred. The account nickname, if the user has set a nickname for the account, it will be displayed. For more information on Account Nickname, click Account Nickname.
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** to initiate payment.
   OR
   Click **Cancel** to cancel the transaction.
10. The **Review** screen appears. Verify the details, and click **Confirm**.
   OR

Click **Edit** to make changes if any. User is directed to **Adhoc Internal Transfer – screen** with values in editable form.
OR
Click **Cancel** to cancel the transaction.

11. The success message appears, along with the reference number.
Click **Done** to complete the transaction and navigate back to 'Adhoc Transfer' screen.
OR
Click ♡ to mark the transaction as favorite. The favorite transaction is added. For more information click here.

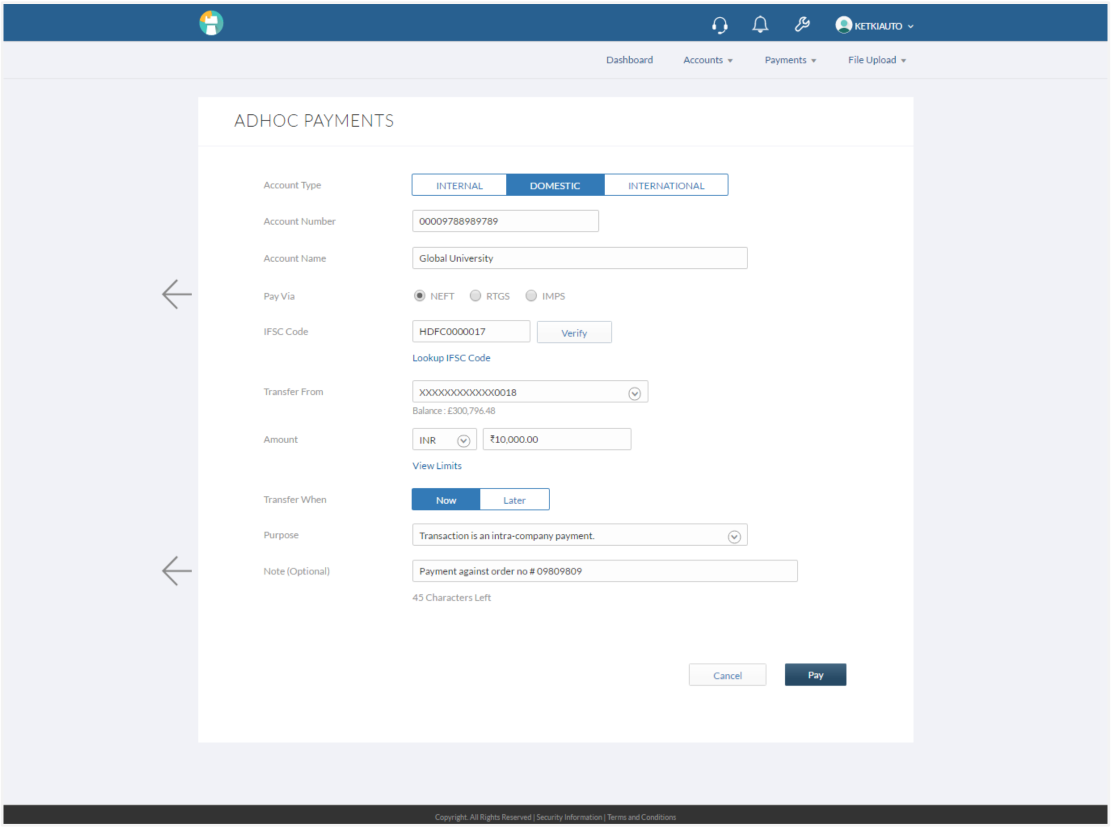
5.2 Adhoc Payment - Domestic Fund Transfer

Domestic Bank Account transfer is a transfer funds to an account which is maintained outside the Bank but within country. Customer provides payee details along with the bank account number and the IFSC of a destination Bank also specifies a payment network using which the payment to be processed. Along with the payee details, customer is expected to provide the payment details on the **Adhoc Payment – Domestic transfer** screen.

Customer can also view the transaction limits associated with a current transaction. Also an option is provided to search the IFSC while initiating an Adhoc Transfer.

To initiate domestic fund transfer:

Domestic fund transfer



Account Type: DOMESTIC
Account Number: 00009788989789
Account Name: Global University
Pay Via: ● NEFT ○ RTGS ○ IMPS
IFSC Code: HDFC0000017
Transfer From: XXXXXXXXXXXX0018
Balance : £300,796.48
Amount: INR ₹10,000.00
Transfer When: Now
Purpose: Transaction is an intra-company payment.
Note (Optional): Payment against order no # 09809809
45 Characters Left

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.
Pay Via	Network for payment. The options are: • NEFT • RTGS • IMPS
IFSC /Bank Code	IFSC /Bank Code of destination 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.
Transfer From	Source account from which the fund is 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 fund is 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

Field Name	Description
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.

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

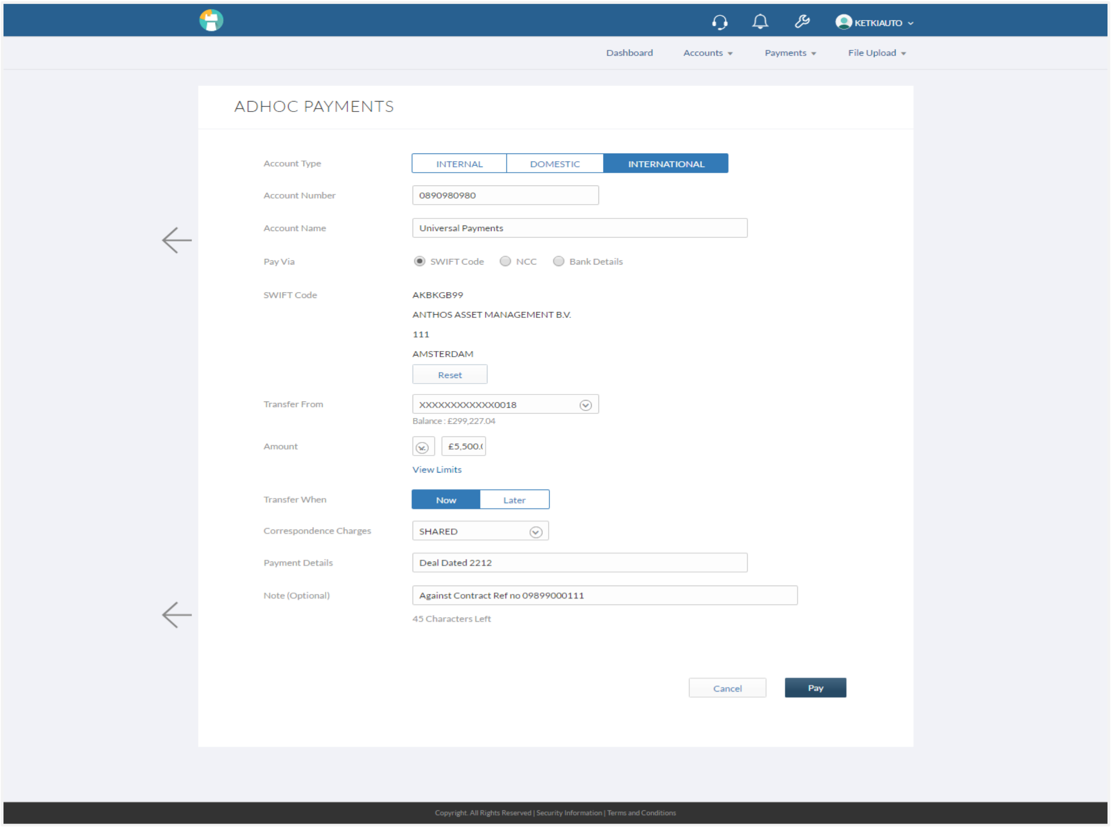
6. From the **Transfer From** account list, select the account from which transfer needs to be done.
7. In the **Amount** field, enter the transfer amount.
8. In the **Transfer when** field, select the appropriate transfer date.
   a. If you select the **Now** option, transfer will be done on same day.
   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 **Edit** to make changes if any. User is directed to **Adhoc Internal Transfer – screen** with values in editable form.
    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.

5.3 Adhoc Payment - International Fund Transfer

International Bank Account to transfer is a transfer of funds to an account which is maintained outside the country and beyond geographical boundaries. User can provide payee details along with the bank account number and a clearing code of destination Bank also specifies a payment network using which the payment to be processed. User can also view the transaction limits associated with a current transaction. Also an option is provided to search the Swift and NCC while initiating an Adhoc Transfer.

To initiate an international fund transfer:

International fund transfer



ADHOC PAYMENTS

Account Type	INTERNATIONAL
Account Number	0890980980
Account Name	Universal Payments
Pay Via	● SWIFT Code ○ NCC ○ Bank Details
SWIFT Code	AKBKGB99 ANTHOS ASSET MANAGEMENT B.V. 111 AMSTERDAM
Transfer From	XXXXXXXXXXXX0018 Balance : £299,227.04
Amount	£5,500.(
Transfer When	Now
Correspondence Charges	SHARED
Payment Details	Deal Dated 2212
Note (Optional)	Against Contract Ref no 09899000111 45 Characters Left

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.

Field Name	Description
Account Name	Name of the payee in the bank account.
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.

Field Name	Description
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.
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.
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:
      iii. In the **SWIFT code** field, enter the SWIFT code or select it from the lookup.

Note: 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.

Note: 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.

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 **Edit** to make changes if any. User is directed to **Adhoc Internal Transfer – screen** with values in editable form.
    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 **e-Receipt** to generate an e-receipt of the payment.

FAQs

1. **Can I transfer the funds to my loan account which I hold in same bank?**

   No, using this transactions amount can be transferred to current or savings account.

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

   You can set a future date for a payment using Pay Later payment option.

3. **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?**

   Balance check will not be performed at the time of transaction initiation with future date. The transaction will get declined in case of insufficient funds in the account on the given transaction date.

4. **What happens if the transaction amount is less than set Transaction Limit?**

   If the transaction amount is less or more than transaction limit set by the Bank, user cannot proceed to make payment.

5. **Can I make a payment to an account which is currently not registered as my payee?**

   Yes, using this transaction, you can make the payment to the accounts which are not registered as payees.

6. **What happens when I add a transaction in my favorite list?**

   Once a transaction is marked as favorite it is displayed in customer’s favorite list. Customer can directly initiate a transfer using favorite transactions; all the transaction details are displayed on screen auto populated. User can make required changes in the details and submit the transaction for processing.

7. **Are separate transactions limits get defined if I initiate a transfer using Adhoc Transfer and using Transfer Money by selecting a payee?**

   Transactions limits are defined based on each payment network. The same limits gets utilized if the transaction the initiated from Adhoc Transfer or by using Transfer Money.

8. **When can I generate e-receipt?**

   An option to generated E-receipt is provided on transaction conformation screen, only if the transaction is processed in the host system.

6. Issue Demand Draft

Issue Demand Draft transaction allows the user to request the bank for issuance of a demand draft. 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 user.

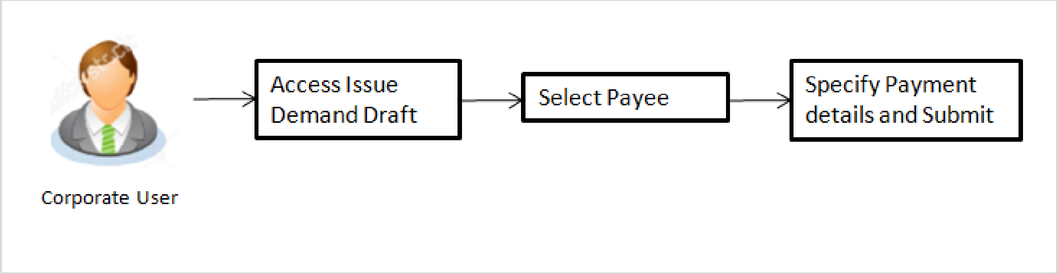
Prerequisites:

- Transaction and account access is provided to corporate user
- Approval rule set up for corporate user to perform the actions
- Transaction working window is maintained
- Required payees are maintained
- Purpose of Payments is maintained
- Transaction limits are assigned to user to perform the transaction

Features supported in application

User can request for two types drafts:

- Domestic Demand Draft – Where the draft is payable within a country
- International Demand Draft – Where the draft is payable outside country



How to reach here:

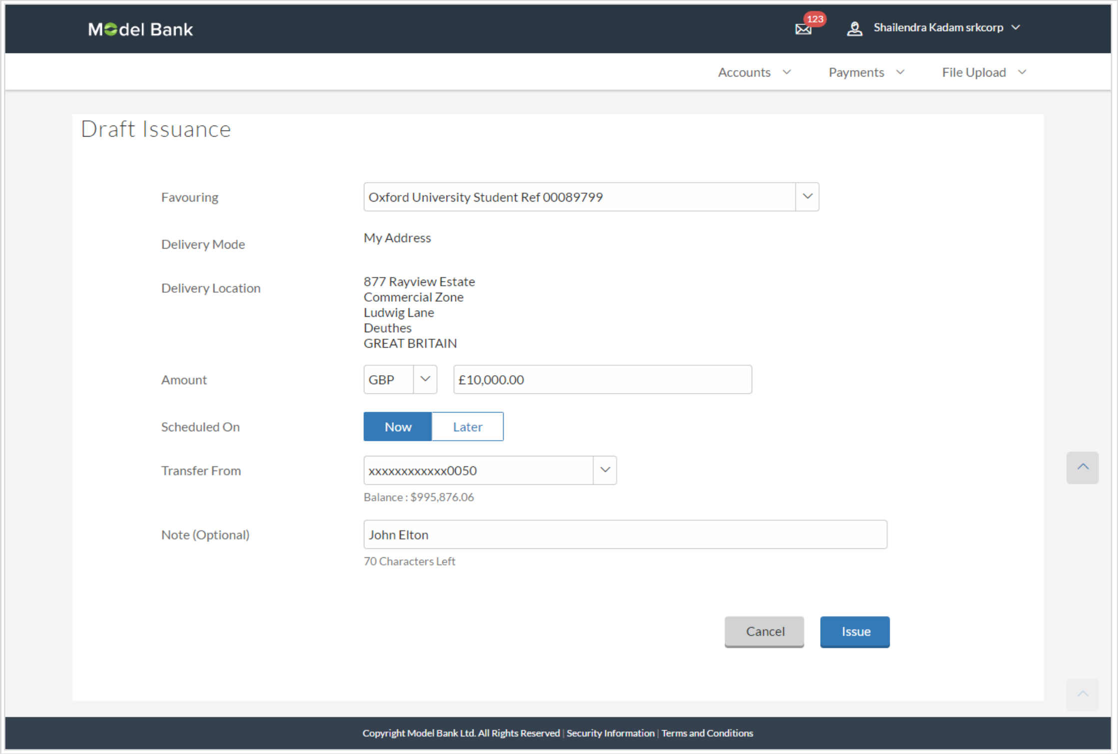
Dashboard > Payments > Payments > Issue Demand Draft > Draft Issuance
OR

Dashboard > Quick Links > Issue Draft > Draft Issuance

6.1 Draft Issuance

A customer can initiate a request for a Demand Draft using this transaction. All Demand Draft payees (Domestic and International Demand Draft payees) created by the logged in user and shared by other users of the party are listed for selection. Details of selected payee are auto populated on transaction screen. Customer needs to fill in payment details to initiate the transaction.

Draft Issuance



Draft Issuance

Favouring: Oxford University Student Ref 00089799

Delivery Mode: My Address

Delivery Location:
877 Rayview Estate
Commercial Zone
Ludwig Lane
Deuthes
GREAT BRITAIN

Amount: GBP £10,000.00

Scheduled On: Now

Transfer From: xxxxxxxxxxxx0050
Balance : $995,876.06

Note (Optional): John Elton
70 Characters Left

Field Description

Field Name	Description
Favouring	Payee to whom demand draft needs to be issued. Payees maintained under a party will be listed for selection.
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.
Scheduled On	Date of transfer. The options are: • Now: payment on the same day • Later: payment on a later date
Transfer from	Account with the account nickname from which transfer needs to be done.
Balance	Net balance in the selected account.

Field Name	Description
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. Click **Issue** to initiate payment.
   OR
   Click **Cancel** to cancel the transaction.
6. The **Draft Issuance** - **Review** screen appears. Verify the details, and click **Confirm.**
   OR
   Click **Cancel** to cancel the operation and navigate back to 'Dashboard'.
7. The success message of payment appears along with the transaction reference number. Click **Done** to complete the transaction and navigate back to 'Draft Issuance' screen.
   OR
   Click ♡ to mark the transaction as favorite. The favorite transaction is added on dashboard. For more information click here.

FAQ

1. **Can I initiate future dated demand draft issuance request?**

   You can initiate future dated demand draft issuance request using scheduling later option.

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

   Balance check will not be performed at the time of transaction initiation with future date. The transaction will get declined in case of insufficient funds in the account on the given transaction date

3. **What happens if the transaction amount is less than set Transaction Limit?**

   If the transaction amount is less or more than transaction limit set by the Bank, user cannot proceed to initiate demand draft issuance request.

4. **Can I request for demand draft issuance a payee registered as my payee but Demand draft favouring name is different?**

   No, using this transaction, you can initiate a demand draft issuance request to existing payee and demand draft favouring details cannot be edited while initiating a request.

5. **What happens when I add a transaction in my favorite list?**

   Once a transaction is marked as favorite it is displayed in customer's favorite list. Customer can directly initiate a transfer using favorite transactions; all the transaction details are displayed on screen auto populated. User can make required changes in the details and submit the transaction for processing.

6. **How will I receive a physical copy of a demand draft?**

   Bank will operationally issue a draft and mail it to the address specified while maintaining a payee.

7. **When can I generate an e-receipt?**

   An option to generate an E-receipt is provided on transaction conformation screen, only if the transaction is processed in the host system.

7. Managers Billers

Customers can maintain the billers to make their utility payments online.

Billers are configured as Bank's customers in Host and designate a single account for each such customer as the "collection" account. This account is used to post all payments from the various customers. User can register with the billers for which he wants to make the payments.

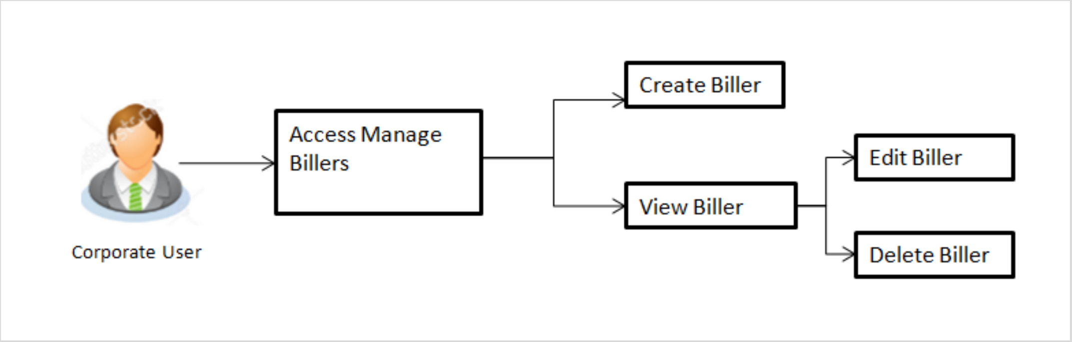
Prerequisites:

- Transaction access is provided to corporate user.
- Approval rule set up for corporate user to perform the actions.
- Transaction working window is maintained.
- Billers are maintained in host system.
- Transaction limits are assigned to user to perform the transaction.

Features supported in application

Following transactions are allowed under Biller Maintenance

- Create Biller
- View Biller
- Edit Biller
- Delete Biller

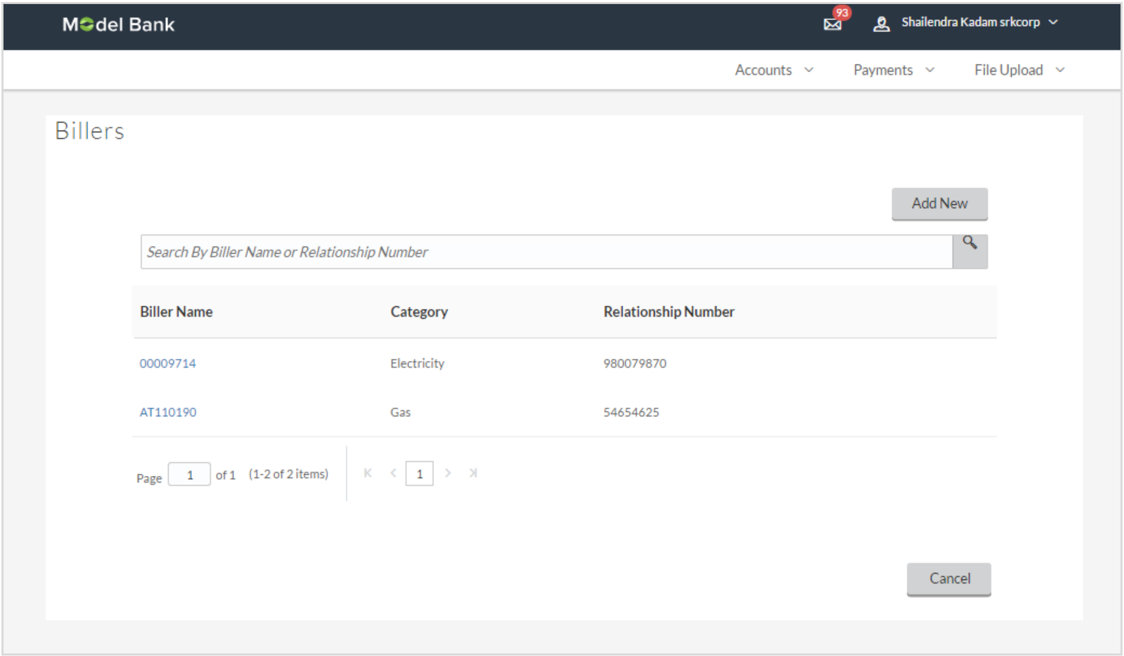


7.1 Biller - Summary

Summarized views of all the billers maintained under user's party are displayed on the screen.

A quick search is available on the screen by specifying the biller name. Further drill down is provided on the biller to view the complete details of a biller.

Biller - Summary



Biller Name	Category	Relationship Number
00009714	Electricity	980079870
AT110190	Gas	54654625

Field Description

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

1. Click 🔍 to search billers with specific search parameter.
   OR
   Click the **Biller Name** hyperlink, to view the biller details. The **Biller Details** screen appears.
   OR
   Click **Add New** to add a new biller. The **Add Biller** screen appears.
   OR
   Click **Cancel** to cancel the operation and navigate back to 'Dashboard'.

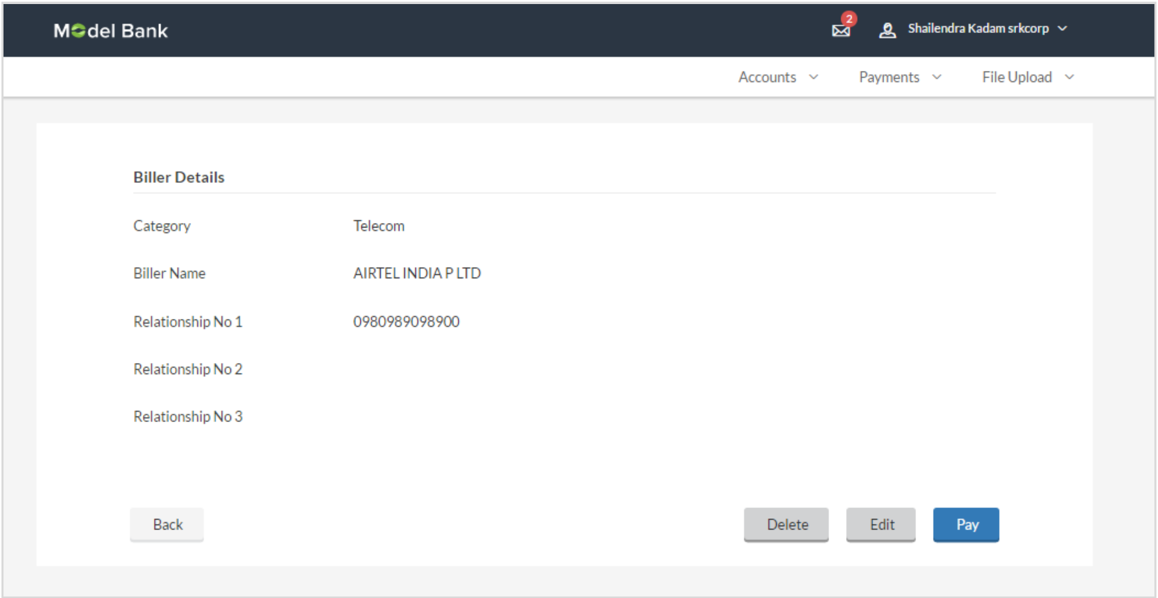
7.2 Biller Details - View

Customer can view the billers created under a party.

To view the biller:

1. Click the **Biller Name** hyperlink, to view the biller details. The **Biller Details** screen appears.
   OR
   Click 🔍 to search the specific biller and click the **Biller Name** hyperlink. The **Biller Details** screen appears.

Biller Details – View



Biller Details

Category: Telecom
Biller Name: AIRTEL INDIA P LTD
Relationship No 1: 0980989098900
Relationship No 2:
Relationship No 3:

Field Description

Field Name	Description
View	
Biller Name	Name of registered biller.
Category	Category of the registered biller.
Relationship Number 1	Relationship number 1 of the customer with the biller.
Relationship Number 2	Relationship number 2 of the customer with the biller.
Relationship Number 3	Relationship number 3 of the customer with the biller.

2. Click **Edit** to edit the biller.
   The **Edit Biller** screen appears.
   OR
   Click **Delete** to delete the biller.
   The message for confirmation to delete biller appears. Click **Delete Biller** to delete the biller.
   OR Click **Cancel** to cancel the transaction.
   OR
   Click **Pay** to initiate a bill payment against selected biller.
   OR
   Click **Cancel** to cancel the operation and navigate back to 'Dashboard'.

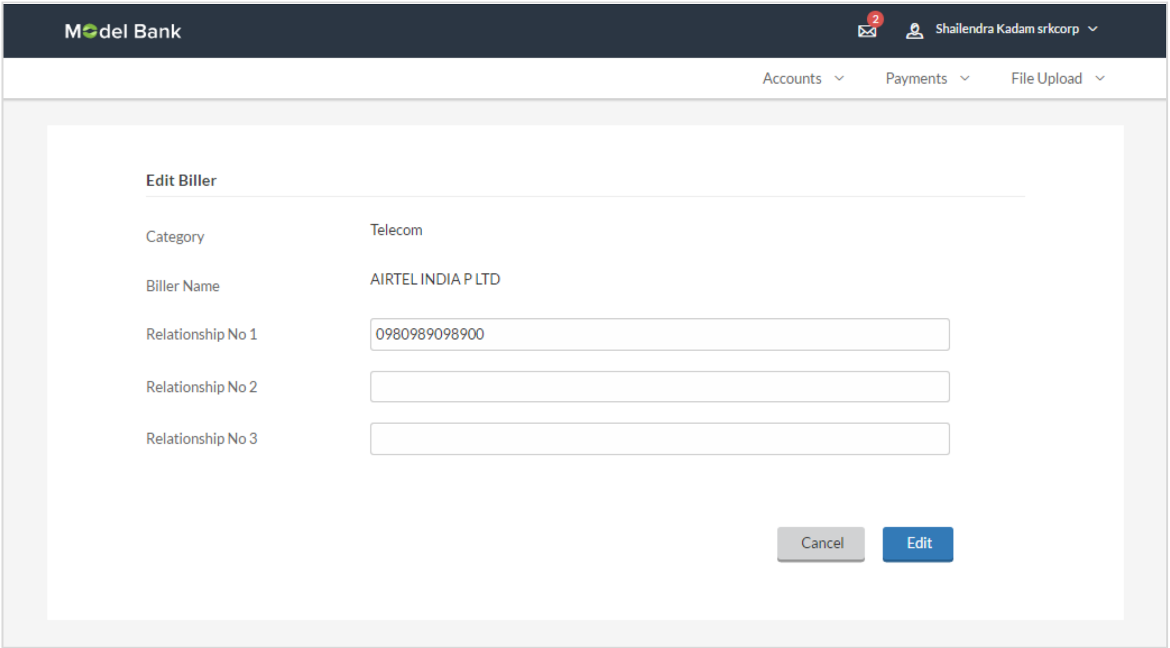
7.3 Biller Details - Edit

Customer can view and edit the billers created under a party. As a part of Edit Biller functionality, customer is allowed to change only the relationship numbers.

To edit the biller:

1. Click the **Biller Name** hyperlink, to view the biller details. The **Biller Details** screen appears.
   OR
   Click 🔍 to search the specific biller and click the **Biller Name** hyperlink. The **Biller Details** screen appears.
2. Click **Edit** to edit the biller. The **Edit Biller** screen appears.

Biller Details - Edit



Edit Biller

Category Telecom

Biller Name AIRTEL INDIA P LTD

Relationship No 1 0980989098900

Relationship No 2

Relationship No 3

Field Description

Field Name	Description
Edit	
Biller Name	Name of registered biller.
Category	Category of the registered biller.
Relationship Number 1	Relationship number 1 of the customer with the biller.
Relationship Number 2	Relationship number 2 of the customer with the biller.
Relationship Number 3	Relationship number 3 of the customer with the biller.

3. Click **Edit** to edit the biller.
   OR
   Click **Cancel** to cancel the operation and navigate back to 'Dashboard'.
4. The **Edit Biller - Review** screen appears. Verify the details, and click **Confirm**.
5. The success message of edit biller appears along with the transaction reference number. Click **Done** to complete the transaction.

7.4 Add Biller

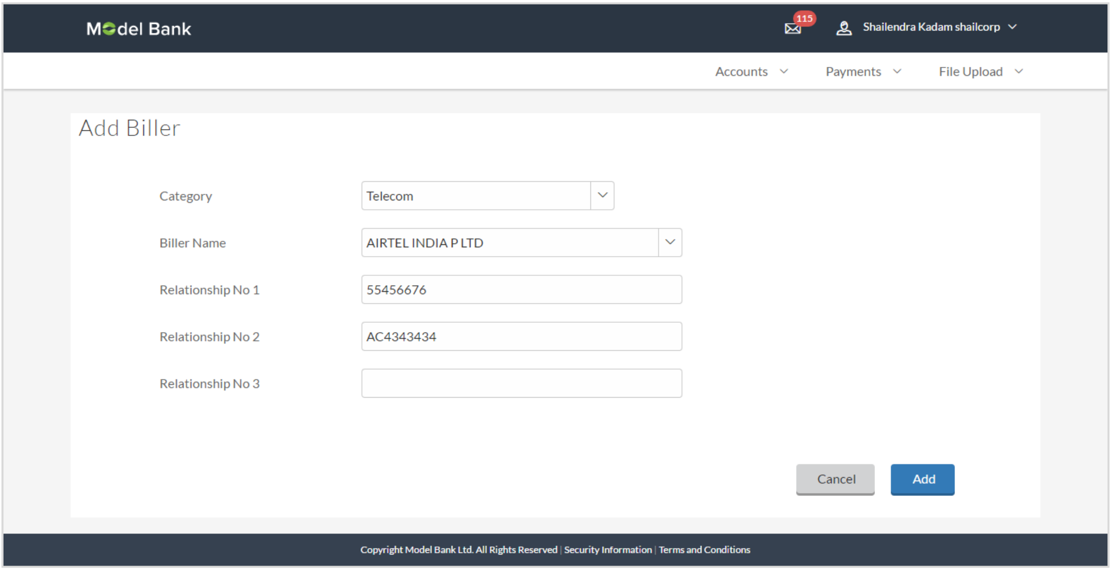
User can create billers under the party. Below details are captured during biller creation –

- Category to which the vendor associates.
- Biller Name
- Relationship No – Input the Relationship Number with vendor

To register a biller:

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

Add Biller



Add Biller

Category: Telecom

Biller Name: AIRTEL INDIA P LTD

Relationship No 1: 55456676

Relationship No 2: AC4343434

Relationship No 3:

Field Description

Field Name	Description
Category	Select category of the registered biller.
Biller Name	Name of registered biller.
Relationship Number 1	Specify relationship number 1 of the customer with the biller.
Relationship Number 2	Specify relationship number 2 of the customer with the biller.
Relationship Number 3	Specify relationship number 3 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** to add a biller.
OR
Click **Cancel** to cancel the operation and navigate back to ‘Dashboard’.
6. The **Add Biller – Review** screen appears. Verify the details, and click **Confirm**.
OR
Click on **Cancel** to cancel the operation and navigate back to ‘Dashboard’.
7. The success message of add biller appears along with the transaction reference number. Click **Done** to complete the transaction.

FAQ

1. **Can I delete billers that I no longer need to make payments to?**

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

2. **When can I make the payment to newly added biller?**

   After successfully adding a biller, you may proceed to bill payment immediately.

3. **Who can access the billers created by me?**

   Billers created by you can be accessed by all the users available under the Party ID.

4. **Who can edit or delete the billers created by me?**

   Billers created by you can be edited or deleted by any of the users available under the Party ID who has necessary role privileges.

5. **If I delete or edit a biller, what will happen to the in-flight transactions?**

   Biller modification or deletion will not have any impact on the transactions which are initiated with a same payee and are pending for further processing. In-flight transactions will continue to progress with the data with which the transaction was initiated.

8. Pay Bills

Bill payment is a facility provided to the users to make their utility payments online through channel banking platform. User 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.

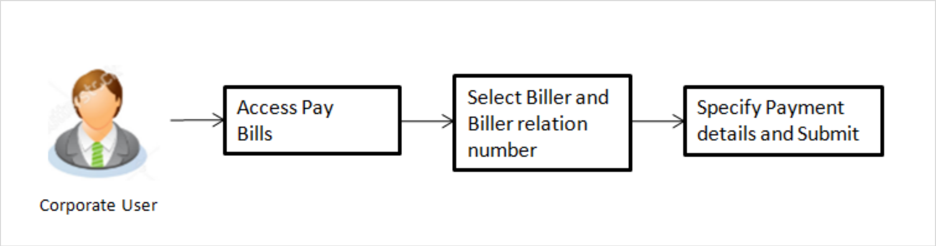
Prerequisites:

- Transaction and account access is provided to corporate user.
- Approval rule set up for corporate user to perform the actions.
- Transaction working window is maintained.
- Billers are maintained.
- Transaction limits are assigned to user to perform the transaction.

Features supported in application

Following transactions are allowed under Pay Bills

- Bill Payment



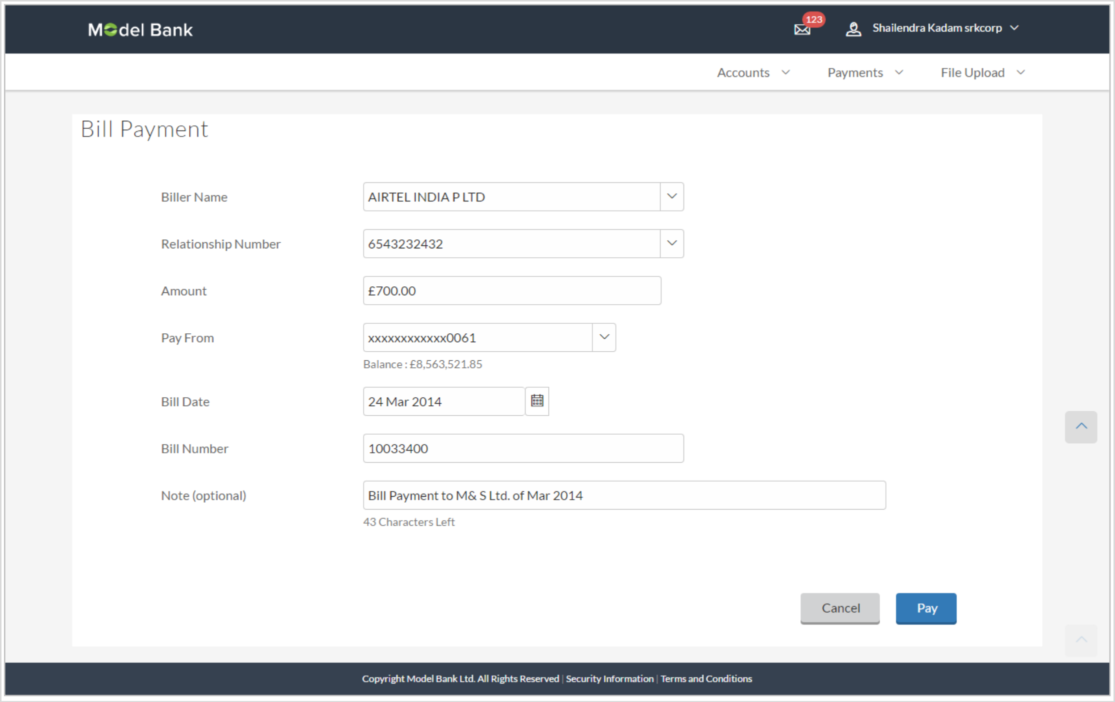
How to reach here:

Dashboard > Payments > Payments > Pay Bills > Bill Payment

8.1 Bill Payment

Using this transaction user can initiate the payment for a specific biller who is already maintained in the system. All billers created under a party are listed for selection. Details of selected biller are auto populated on transaction screen. User needs to fill in payment details to initiate the transaction.

Bill Payment



Bill Payment

Biller Name	AIRTEL INDIA P LTD
Relationship Number	6543232432
Amount	£700.00
Pay From	xxxxxxxxxxxx0061 Balance : £8,563,521.85
Bill Date	24 Mar 2014
Bill Number	10033400
Note (optional)	Bill Payment to M& S Ltd. of Mar 2014 43 Characters Left

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 with account nickname for making bill payment. For more information on Account Nickname, click here.
Bill Date	Bill generation date.
Bill Number	Bill number for the bill to be 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. Click **Pay** to make bill pay.
   OR
   Click **Cancel** to cancel the operation and navigate back to 'Dashboard'.
8. The **Bill Payment - Review** screen appears. Verify the details, and click **Confirm**.
   OR
   Click **Cancel** to cancel the operation and navigate back to 'Dashboard'.
9. The success message of bill payment appears along with the transaction reference number.
   Click **Done** to complete the transaction and navigate back to 'Dashboard'.
   OR
   Click ♡ to mark the transaction as favorite. The favorite transaction is added. For more information click here.

FAQs

1. **Can I initiate future dated bill payment?**

   No, you cannot initiate future dated bill payment using this transaction.

2. **Where do I find my Relationship Number?**

   Please check the bill sent to you by respective biller. Alternatively, it is also available in the SMS/Email communication send to you by your biller.

3. **Can I make a partial payment of my bill?**

   Application does not validate the amount specified for payment and outstanding amount, so you can make the payment of any amount you wish to.

4. **Can I make a payment to biller which is currently not registered in my biller list?**

   No, using this transaction, you can make the payment only to the registered billers.

5. **Can I set an option to auto pay the bill amount of already generated bills?**

   No, currently this option is not available.

6. **What happens when I add a transaction in my favorite list?**

   Once a transaction is marked as favorite it is displayed in customer's favorite list. Customer can directly initiate a transfer using favorite transactions; all the transaction details are displayed on screen auto populated. User can make required changes in the details and submit the transaction for processing.

7. **When can I generate e-receipt?**

   An option to generated E-receipt is provided on transaction conformation screen, only if the transaction is processed in the host system.

9. Inward Remittance Inquiry

Inward remittance is amount of money received in user's account/s from the various Domestic and International channels. Using this inquiry transaction, you can inquire the inward remittances received in your account.

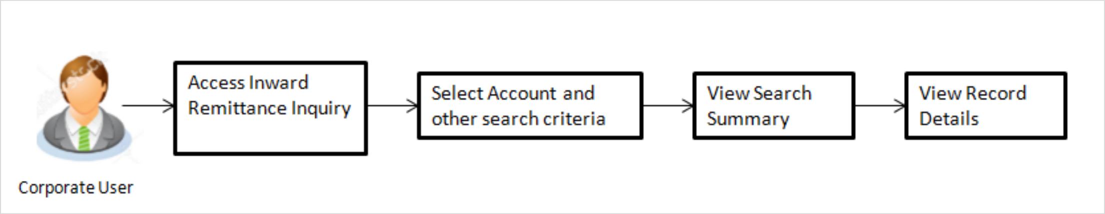
Prerequisites:

- Transaction and account access is provided to corporate user.
- Inward remittances are available under the accounts.

Features supported in application

Following transactions are allowed under Inward Remittance Inquiry

- View Inward Remittance Inquiry



How to reach here:

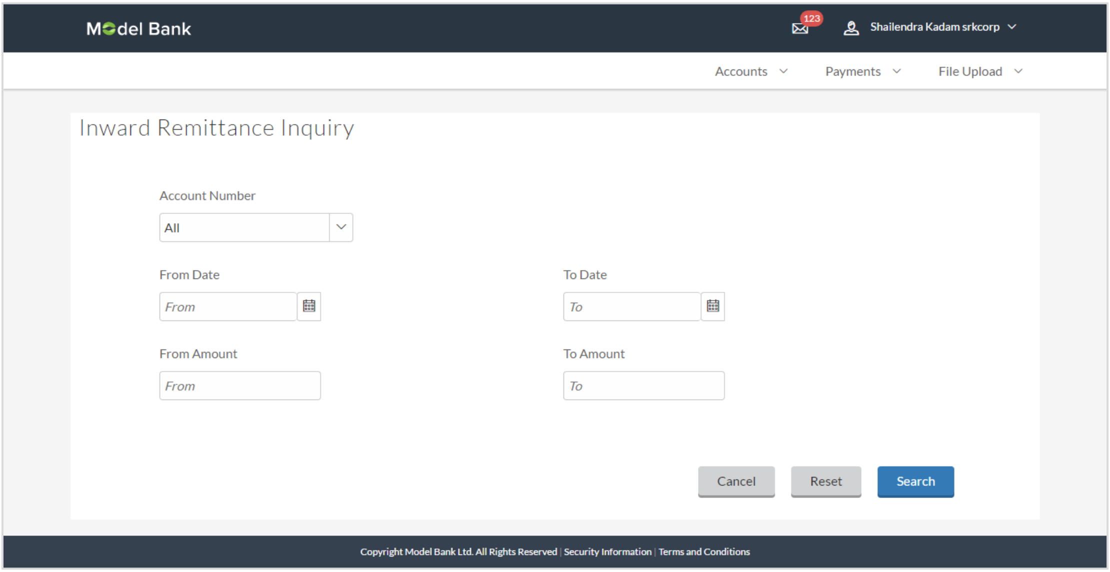
Dashboard > Payments > Inquiries > Inward Remittance Inquiry

9.1 Inward Remittance Inquiry

By default, summarized view of all inward remittances received in all the current and saving accounts mapped to you are listed, with a view of maximum 'N' records. An option is provided to search specific remittance transaction based on various search criteria.

For cross currency transactions, users you also see exchange rate details. You can also download the host generated remittance advice using APPLICATION platform.

Inward Remittance Inquiry

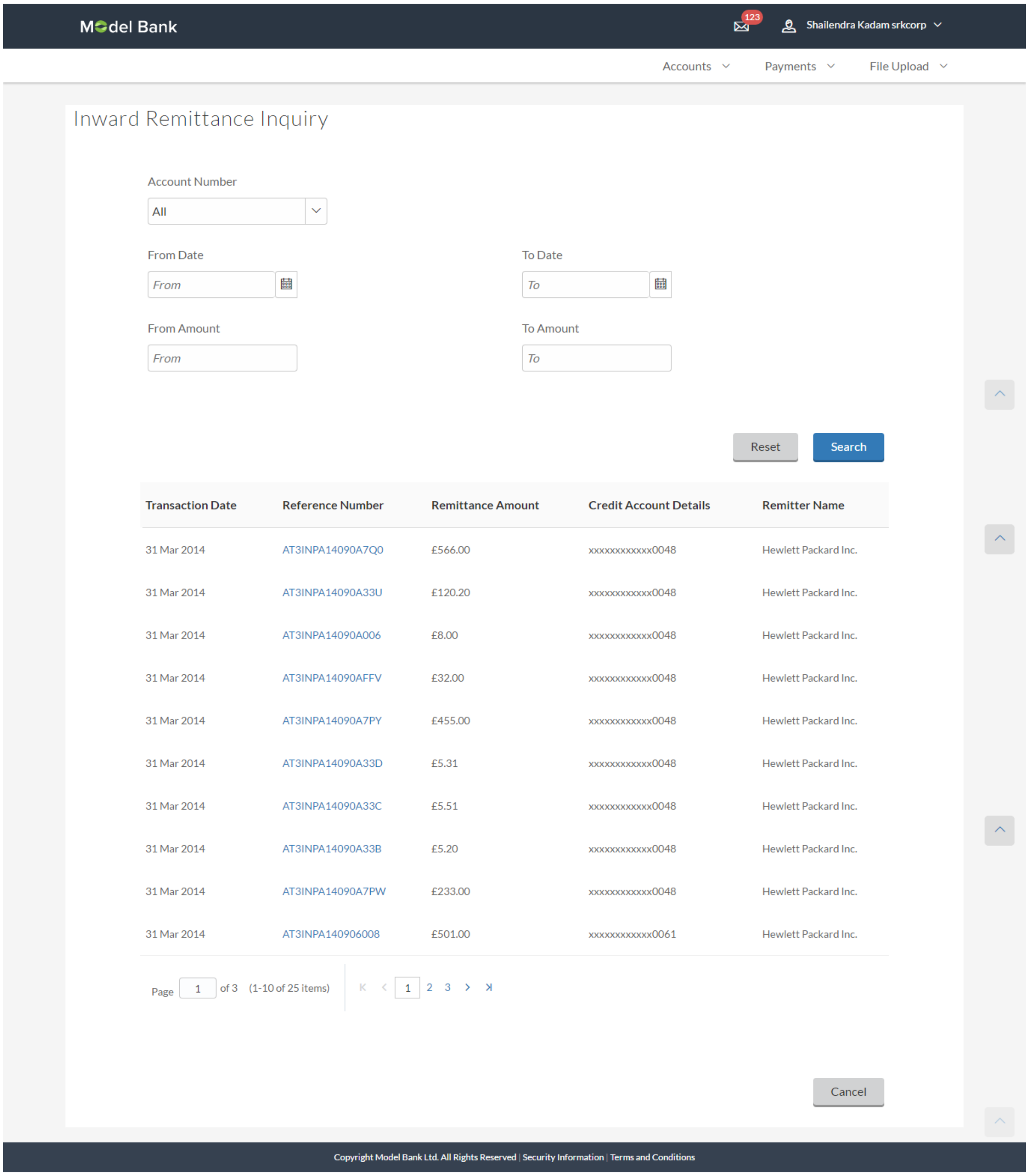


Field Name	Description
Account Number	The account number whose inward remittance inquiry to be done along with the account nickname. For more information on Account Nickname, for more information click here.
From Date	The start date, for the search criteria. The start date should not be greater than 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.

To view inward remittances:

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.

Inward Remittance Inquiry - Search Results



Inward Remittance Inquiry

Account Number: All

From Date: From

To Date: To

From Amount: From

To Amount: To

Transaction Date	Reference Number	Remittance Amount	Credit Account Details	Remitter Name
31 Mar 2014	AT3INPA14090A7Q0	£566.00	xxxxxxxxxxxx0048	Hewlett Packard Inc.
31 Mar 2014	AT3INPA14090A33U	£120.20	xxxxxxxxxxxx0048	Hewlett Packard Inc.
31 Mar 2014	AT3INPA14090A006	£8.00	xxxxxxxxxxxx0048	Hewlett Packard Inc.
31 Mar 2014	AT3INPA14090AFFV	£32.00	xxxxxxxxxxxx0048	Hewlett Packard Inc.
31 Mar 2014	AT3INPA14090A7PY	£455.00	xxxxxxxxxxxx0048	Hewlett Packard Inc.
31 Mar 2014	AT3INPA14090A33D	£5.31	xxxxxxxxxxxx0048	Hewlett Packard Inc.
31 Mar 2014	AT3INPA14090A33C	£5.51	xxxxxxxxxxxx0048	Hewlett Packard Inc.
31 Mar 2014	AT3INPA14090A33B	£5.20	xxxxxxxxxxxx0048	Hewlett Packard Inc.
31 Mar 2014	AT3INPA14090A7PW	£233.00	xxxxxxxxxxxx0048	Hewlett Packard Inc.
31 Mar 2014	AT3INPA140906008	£501.00	xxxxxxxxxxxx0061	Hewlett Packard Inc.

Page 1 of 3 (1-10 of 25 items)

Field Name	Description
Search Results	
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.

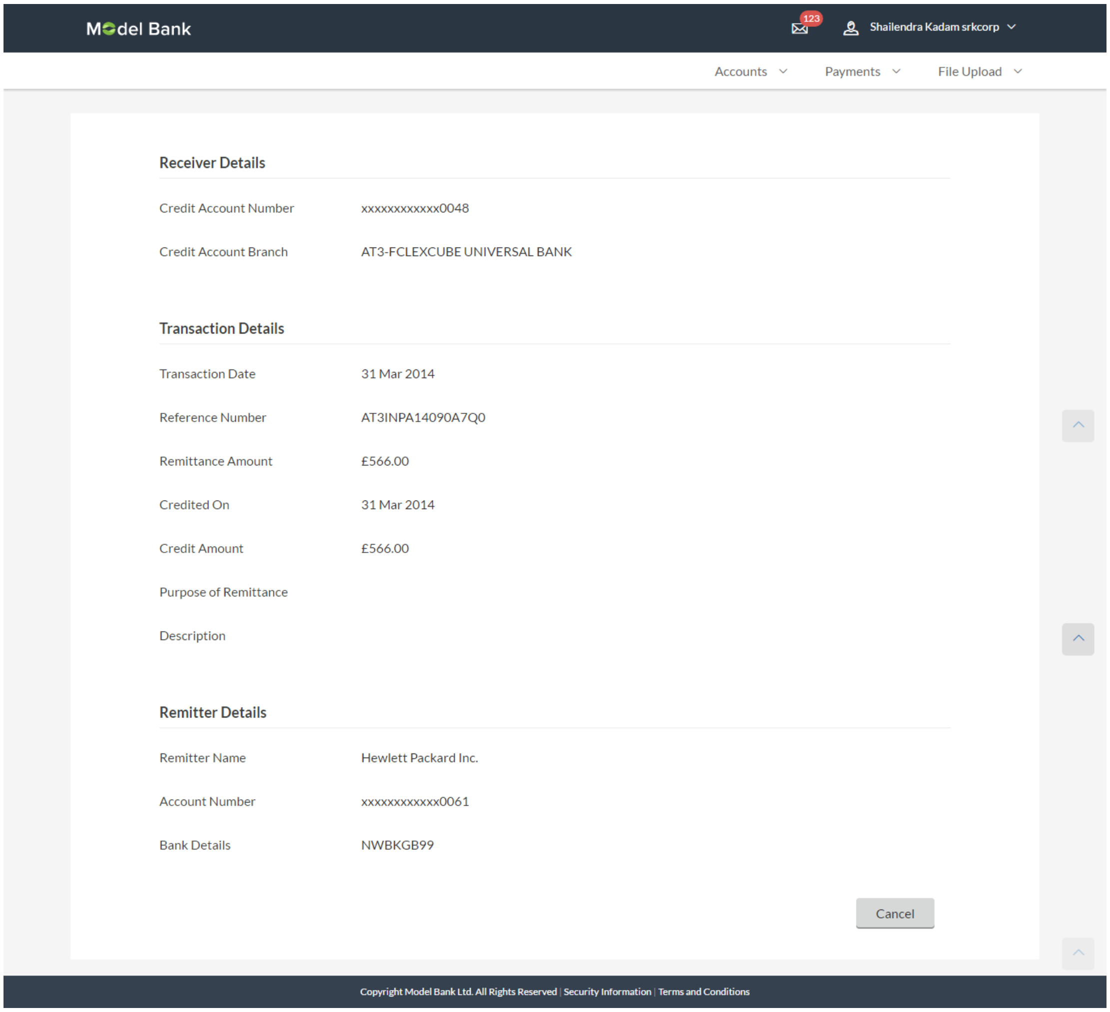
Field Name	Description
Remittance Amount	The amount in the currency as received by the bank.
Credit Account Details	The remitter's account number and nickname to which amount is credited. For more information on Account Nickname, click here.
Credit Amount	The amount credited to the remitter's account. This could be different from the amount received by the bank.
Remitter Name	The name of the remitter.

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.
   Inward Remittance Inquiry screen appears.

9.2 Inward Remittance Inquiry – Details

You can view the record details by clicking on reference number of the transaction

Inward Remittance Inquiry - Details



Receiver Details

Credit Account Number	xxxxxxxxxxxx0048
Credit Account Branch	AT3-FCLEXCUBE UNIVERSAL BANK

Transaction Details

Transaction Date	31 Mar 2014
Reference Number	AT3INPA14090A7Q0
Remittance Amount	£566.00
Credited On	31 Mar 2014
Credit Amount	£566.00
Purpose of Remittance	
Description	

Remitter Details

Remitter Name	Hewlett Packard Inc.
Account Number	xxxxxxxxxxxx0061
Bank Details	NWBKGB99

Field Name	Description
Receiver Details	
Credit Account Number	The account number of the sender with account nickname. For more information on Account Nickname, click here.
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.

Field Name	Description
Credited On	The date on which the funds are credited on receivers 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 with account nickname. For more information on Account Nickname, click here.
Bank Details	The bank details of the receiver.

1. Click **Back** to go back to the search Inward Remittance Inquiry summary screen.

FAQ

1. **What is an Inward Remittance?**

   Inward remittance is amount of money credited in user’s account/s from the various Domestic and International channels.

2. **Can I view the inward remittances of all accounts under my party?**

   You can view the inward remittances received in the accounts mapped to you as primary and linked accounts.

10. Outward Remittance Inquiry

Outward remittance is amount of money sent from user's account/s from the various Domestic and International channels. Using this inquiry transaction, you can inquire the outward remittances sent from your account.

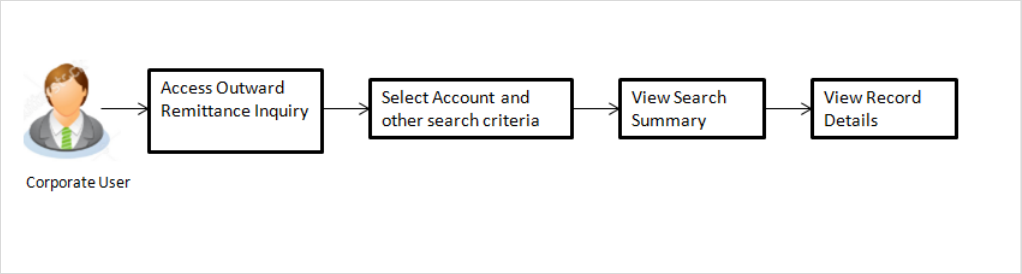
Prerequisites:

- Transaction and account access is provided to corporate user
- Outward remittances are available under the accounts

Features supported in application

Following transactions are allowed under Outward Remittance Inquiry

- View Outward Remittance Inquiry
- Download Advice



How to reach here:

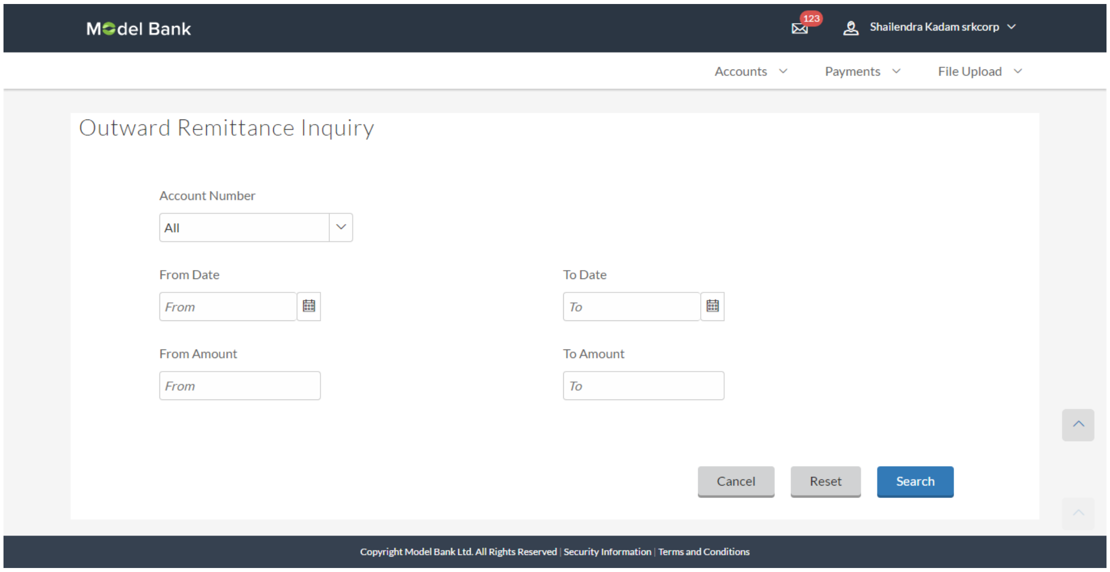
Dashboard > Payments > Inquiries > Outward Remittance Inquiry

10.1 Outward Remittance Inquiry

By default, summarized view of all outward remittances sent from all the current and saving accounts mapped to you are listed, with a view of maximum 'N' records. An option is provided to search specific remittance transaction based on various search criteria.

For cross currency transactions, you can also see exchange rate details. You can also download the host generated remittance advice using APPLICATION platform.

Outward Remittance Inquiry



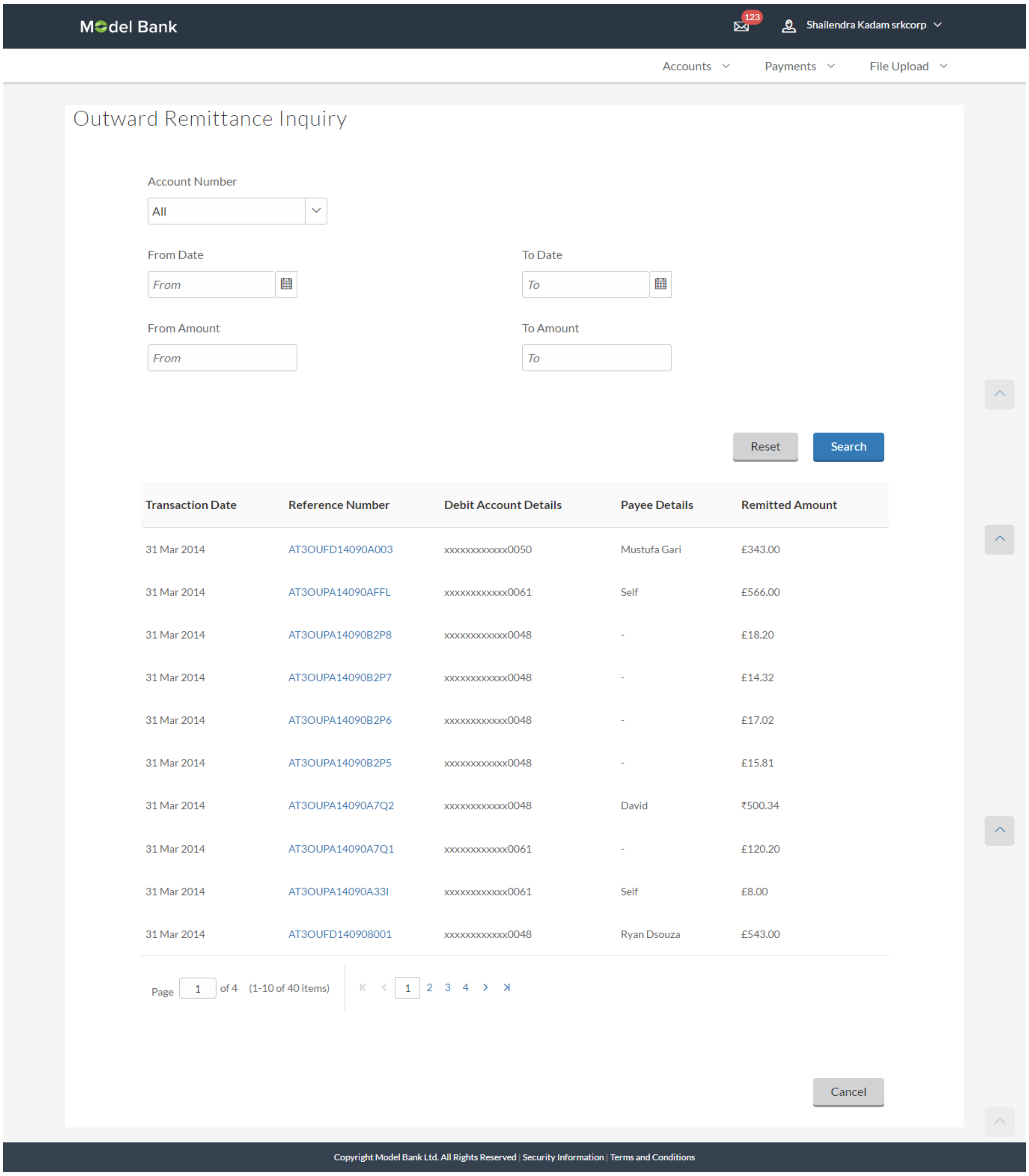
Field Description

Field Name	Description
Account Number	The account number whose inward remittance inquiry to be done with account nickname. For more information on Account Nickname, click here**.**
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.

To view outward remittances:

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

Outward Remittance Inquiry – Search Results



Outward Remittance Inquiry

Account Number: All

From Date: From
To Date: To

From Amount: From
To Amount: To

Transaction Date	Reference Number	Debit Account Details	Payee Details	Remitted Amount
31 Mar 2014	AT3OUFD14090A003	xxxxxxxxxxxx0050	Mustufa Gari	£343.00
31 Mar 2014	AT3OUPA14090AFFL	xxxxxxxxxxxx0061	Self	£566.00
31 Mar 2014	AT3OUPA14090B2P8	xxxxxxxxxxxx0048	-	£18.20
31 Mar 2014	AT3OUPA14090B2P7	xxxxxxxxxxxx0048	-	£14.32
31 Mar 2014	AT3OUPA14090B2P6	xxxxxxxxxxxx0048	-	£17.02
31 Mar 2014	AT3OUPA14090B2P5	xxxxxxxxxxxx0048	-	£15.81
31 Mar 2014	AT3OUPA14090A7Q2	xxxxxxxxxxxx0048	David	₹500.34
31 Mar 2014	AT3OUPA14090A7Q1	xxxxxxxxxxxx0061	-	£120.20
31 Mar 2014	AT3OUPA14090A33I	xxxxxxxxxxxx0061	Self	£8.00
31 Mar 2014	AT3OUFD140908001	xxxxxxxxxxxx0048	Ryan Dsouza	£543.00

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Field Description

Field Name	Description
Search Results	
Transaction Date	The date on which the transaction is received by the bank from the channel.

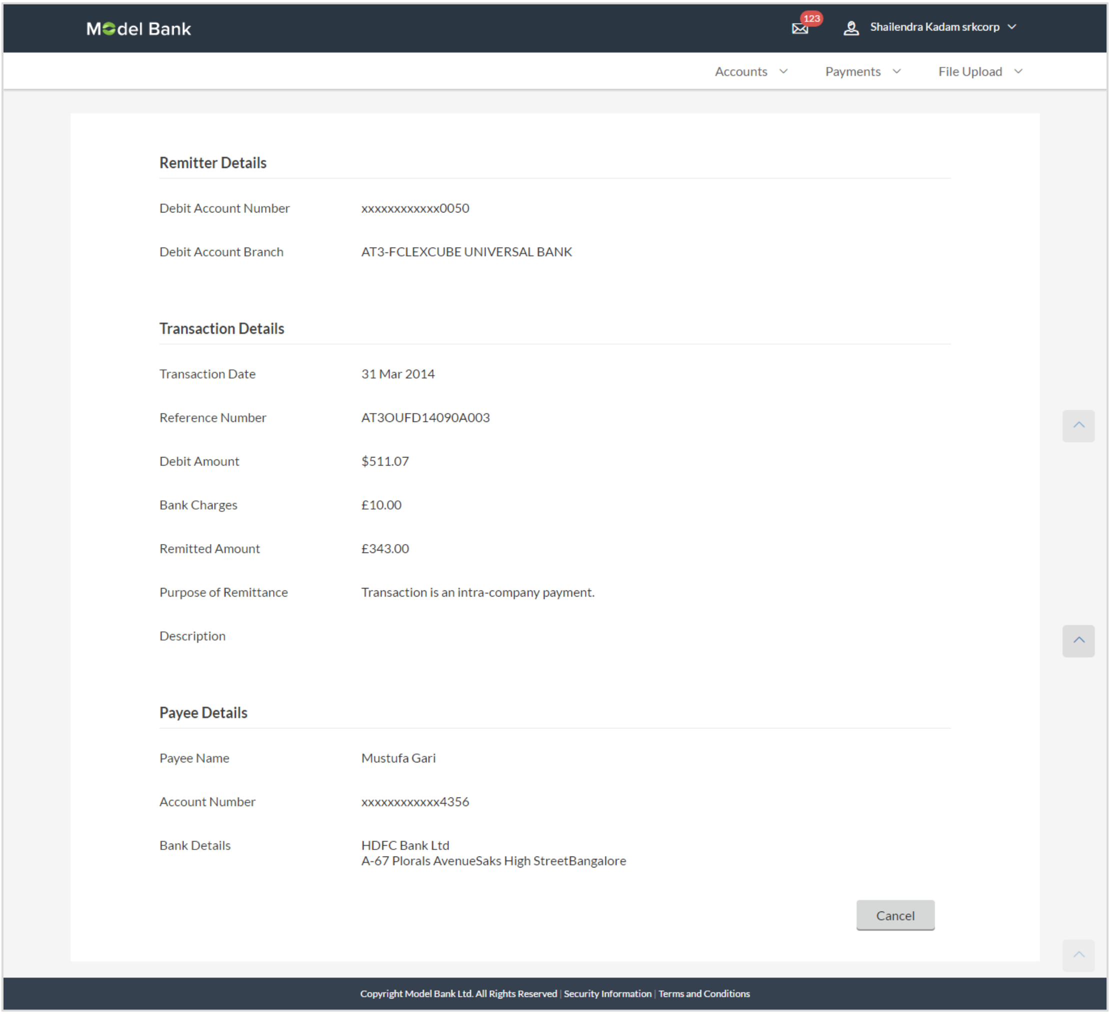
Field Name	Description
Reference Number	The transaction reference number. Indicates the link to view the details of transaction.
Debit Account Details	The details account that is to be debited with account nickname. For more information on Account Nickname, click here.
Debit Amount	The amount debited. 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.

3. Click on **reference number** of the transaction to view the remittance details. **Outward Remittance Details** screen appears.
4. Click **Cancel** to cancel the transaction.
   The **Outward Remittance Inquiry** screen appears.

10.2 Outward Remittance Inquiry – Details

User can view the record details by clicking on reference number of the transaction.

Outward Remittance Inquiry – Details



Remitter Details

Debit Account Number: xxxxxxxxxxxx0050

Debit Account Branch: AT3-FCLEXCUBE UNIVERSAL BANK

Transaction Details

Transaction Date: 31 Mar 2014

Reference Number: AT3OUFD14090A003

Debit Amount: $511.07

Bank Charges: £10.00

Remitted Amount: £343.00

Purpose of Remittance: Transaction is an intra-company payment.

Description:

Payee Details

Payee Name: Mustufa Gari

Account Number: xxxxxxxxxxxx4356

Bank Details: HDFC Bank Ltd
A-67 Plorals AvenueSaks High StreetBangalore

Field Name	Description
Remitter Details	
Debit Account Number	The account number that is to be debited with account nickname. For more information on Account Nickname, click here.
Debit Account Branch	The bank branch name of debit account.
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.

Field Name	Description
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 with account nickname. For more information on Account Nickname, click here**.**
Bank Details	The bank details of the payee.

1. Click **Back** to go back to the search Outward Remittance Inquiry summary screen.
   OR
   Click on **Download Advice** to download the remittance advice.

FAQ

1. **What is an Outward Remittance?**

   Outward remittance is amount of money sent from user’s account/s from the various Domestic and International channels.

2. **Can I view the outward remittances of all accounts under my party?**

   You can view the outward remittances sent from the accounts mapped to you as primary and linked accounts.

11. Upcoming Payments

Upcoming payment is a unique feature to the Users. It upfront reminds user about the payments which are due for payment in the coming seven days or the following 30 days. By default the view of all the upcoming payments in next seven days for all the accounts mapped to you are listed. Whereas user can switch between weekly and monthly view options.

All the below transactions will be reflected in ‘Upcoming Payments’ as per the date of the transaction:

- Future Dated Transfers
- Future Dated Demand Drafts.
- Repeat Transfers

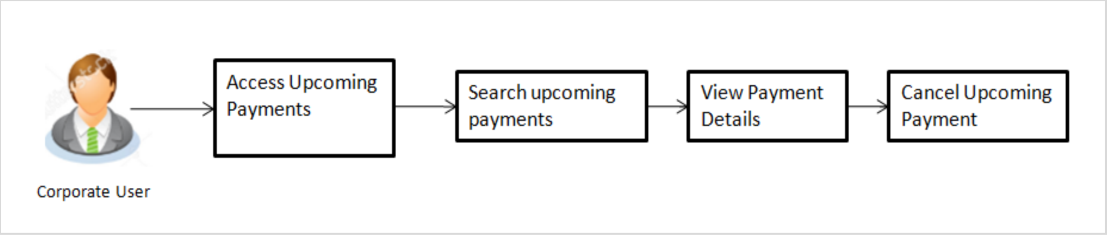
Prerequisites:

- Transaction and account access is provided to corporate user
- Approval rule set up for corporate user to perform the actions
- Upcoming payments are maintained under accounts

Features supported in application

Following transactions are allowed under Upcoming Payments

- View Upcoming Payments
- Cancel Upcoming Payment



How to reach here:

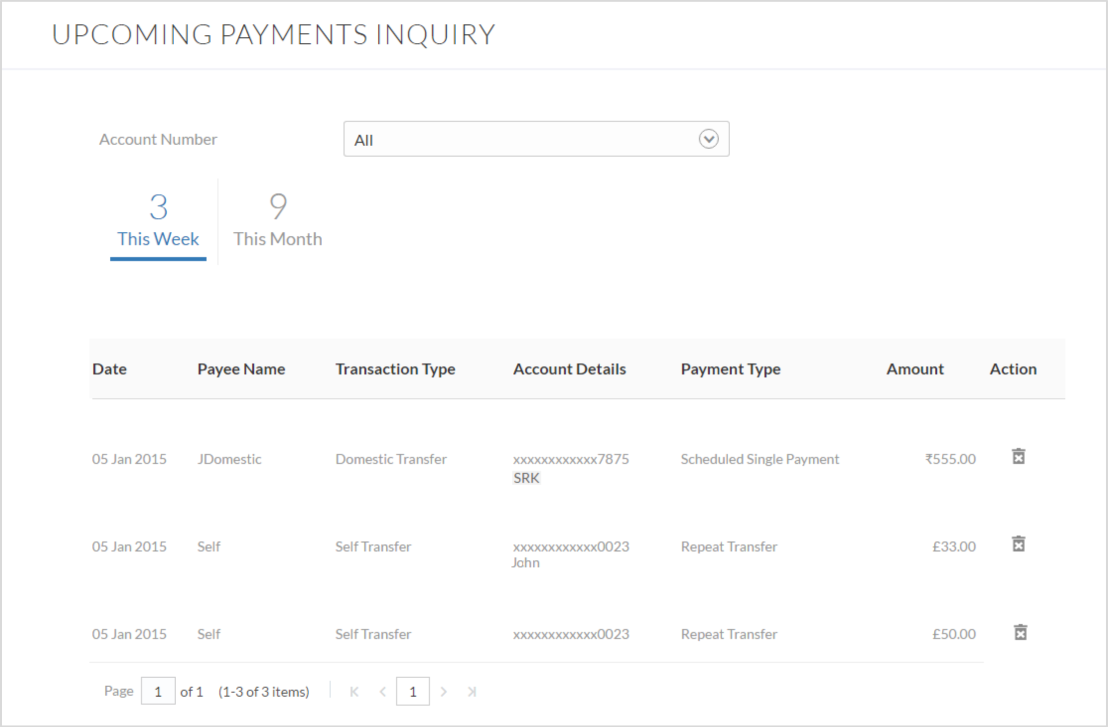
Dashboard > Payments > Inquiries > Upcoming Payments Inquiry

11.1 Upcoming Payment - Summary

Summarized view of all upcoming payments of next seven days, maintained under accounts mapped to you, is listed on Upcoming Payment Inquiry screen. An option is provided to view the upcoming payments of specific account. You also check the upcoming payment for next 30 days by clicking on, ‘Next Month’ tab.

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

Upcoming Payment - Summary



UPCOMING PAYMENTS INQUIRY

Account Number: All

3 This Week | 9 This Month

Date	Payee Name	Transaction Type	Account Details	Payment Type	Amount	Action
05 Jan 2015	JDomestic	Domestic Transfer	xxxxxxxxxxxx7875 SRK	Scheduled Single Payment	₹555.00	🗑
05 Jan 2015	Self	Self Transfer	xxxxxxxxxxxx0023 John	Repeat Transfer	£33.00	🗑
05 Jan 2015	Self	Self Transfer	xxxxxxxxxxxx0023	Repeat Transfer	£50.00	🗑

Page 1 of 1 (1-3 of 3 items)

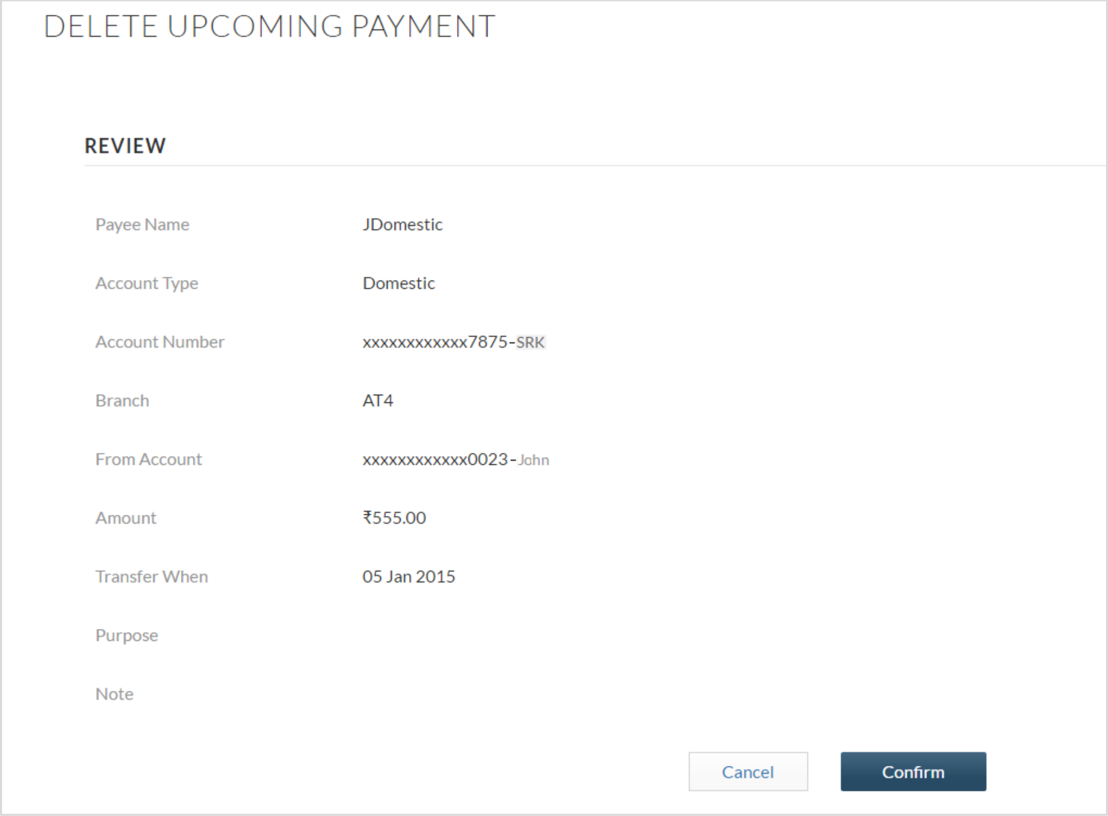
Field Name	Description
Account Number	The account number whose inquiry is to be done along with the account nickname. For more information on Account Nickname, **click here.**
Result	
Date	Date of execution of transaction.
Payee Name	Name of the payee.
Transaction Type	Type of transfer.
Account Details	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 🗑. The **Delete Upcoming Payment** screen appears.

11.2 Upcoming Payment – View & Delete

Further drill down is provided on the record to view the complete transaction details. Upcoming payment also can be cancelled by you. Transaction details specific fields are displayed on the screen.

Delete Upcoming Payment



DELETE UPCOMING PAYMENT

REVIEW

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

To delete the transaction or SI maintained for the transaction:

1. Click 🗑 against the record that you want to delete.
2. The **Delete Upcoming Payment - Review** screen appears. Verify the details, and click **Confirm**.
   OR
   Click **Cancel** to cancel the transaction.
3. The success message appears, along with the reference number.
   Click **Done** to complete the transaction.

FAQ

1. **What are Standing Instructions?**

   Standing Instructions feature facilitates periodic recurring payment from user’s current and savings accounts.

2. **What are the types 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

3. **Can I cancel the upcoming payment which is due today?**

   Cancellation of today’s upcoming payment is depends upon the host processing cycle of upcoming payments. If host processes all upcoming payments during same day’s BOD process, then you will not be allowed to cancel payments due today.

4. **Can I cancel a specific installment of recurring payment?**

   No, you cannot cancel the specific installment of recurrent payment, but you can cancel entire instruction given for recurring payment.

5. **Can I cancel the upcoming payment booked from other channel?**

   Yes, you can cancel the upcoming payment booked from other channels provided you have an access of transaction and account.

12. Favorites

Application enables you to mark the payment transaction as ‘Favorite’ which is frequently used by you. A star icon is provided on the transaction confirmation screen to mark the transaction as ‘Favorite Transaction’. You can mark following payment transactions as your Favorite transactions.

- Payments made to an account
- Demand Drafts
- Bill Payments

Once a transaction is marked as favorite, it is displayed in your favorite transaction list. You can click on the favorite transaction and all the transaction details are auto populated on the screen. You may do necessary changes and submit the transaction for processing.

Prerequisites:

- Transaction and account access is provided to corporate user
- Approval rule set up for corporate user to perform the actions

Features supported in application

You can perform following actions from favorite transaction:

- View Favorite Transaction Details
- Initiate a Payment
- Remove Transaction from Favorite List

How to reach here:

Dashboard > Payments > Favorites

12.1 Favorites – Summary

Summarized views of all the payment transactions marked as favorite are displayed on the screen.

A quick search is available on the screen by specifying the payee name. Further drill down is provided on the transaction to view the complete details of a favorite transaction.

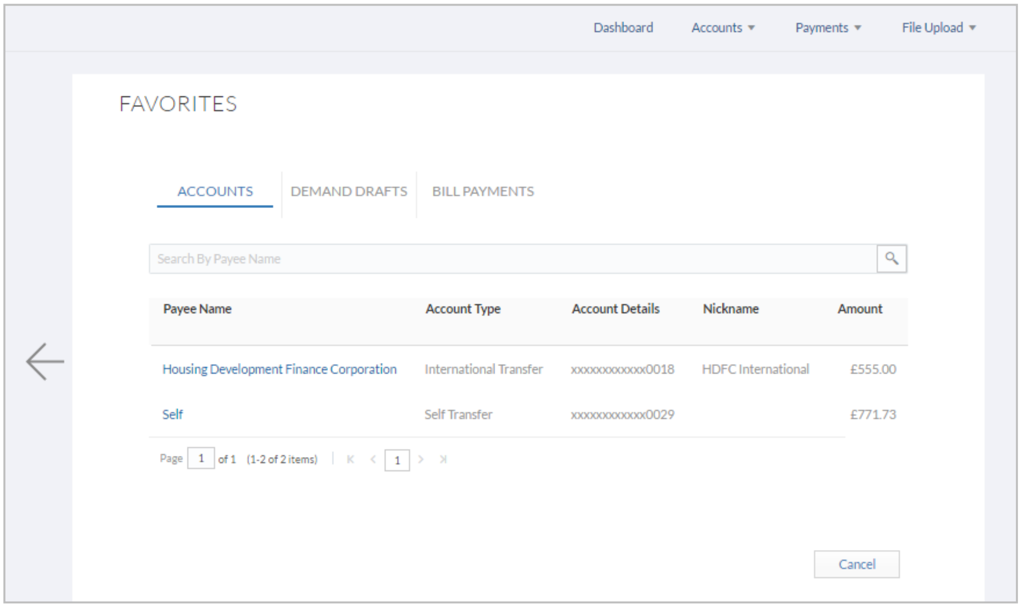
The screen is divided into three sections –

- **Accounts** - Transactions marked as favorite for ‘Account’ type of payments are listed under this section
- **Demand Draft** - Transactions marked as favorite for ‘Demand Draft’ type of payments are listed under this section
- **Bill Payments** - Transactions marked as favorite for ‘Bill Payment’ type of payments are listed under this section

To search and initiate the favorite transaction:

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

Favourite



Payee Name	Account Type	Account Details	Nickname	Amount
Housing Development Finance Corporation	International Transfer	xxxxxxxxxxxx0018	HDFC International	£555.00
Self	Self Transfer	xxxxxxxxxxxx0029		£771.73

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 with account nickname.
Nickname	Nick name to identify the payment destination (account). For more information on Account Nickname, click here.
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.

Field Name	Description
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.

2. 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.

            Click **Pay**.
            OR

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

12.2 Remove Favorites

You can remove the transaction that is marked as favorite, from the favorite list.

To remove the transaction from the favorites:

1. Enter the search criteria, click 🔍 .
   All the saved favorite transactions appear on **Favorites** screen.
2. To remove a favorite transaction:
    a. If you want to remove favorite from **Accounts**;

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

b. If you want to remove favorite from **Demand Drafts**;

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

c. If you want to remove favorite from **Bill Payments**;

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

d. Click 💔 .

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

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

g. If the transfer requires an approval workflow; the transfer will only be initiated once approved by the required number of approvers, the transfer will be effected from an account.
If the transfer does not require an approval workflow or is self / auto approved, then the transfer will be effected immediately from an account.

FAQ

1. **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.

2. **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

3. **What type of transactions user can perform from favorite transaction?**

   User can mark following transactions as your favorite transaction:

   - Payments made to an account
   - Demand Draft Issuance
   - Bill Payments

4. **Can I edit the details if I am reinitiating a transaction from my favorite transaction list?**

   Yes, you can edit the details and reinitiate a transaction by selecting favorite transaction.

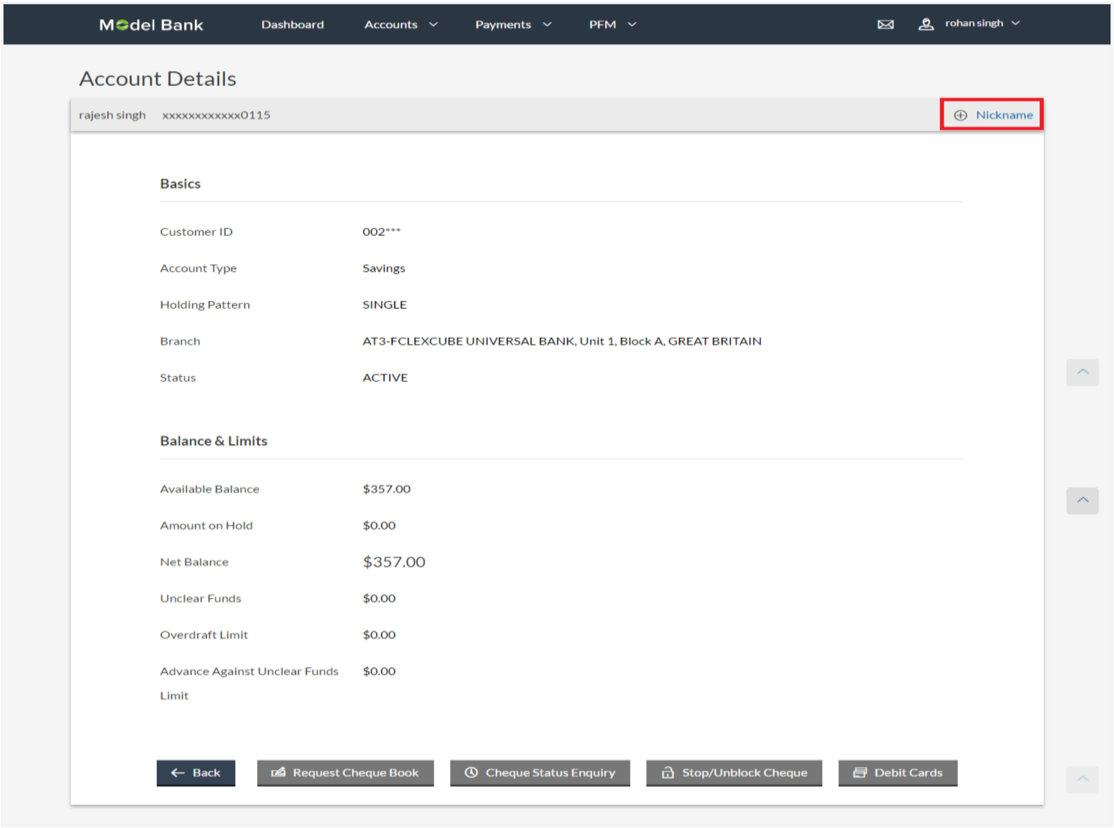
13. Account Nickname

User can assign their own description or name for all savings, checking, term deposits, and loan accounts. A nickname is a unique user defined description, for an account. Nicknames will be displayed, along with the account number in all enquiry and transaction screens – in other words nicknames take the place of the standard account description. This option also allows user to modify or delete the nickname, if required.

To add nickname to account:

1. Click Add Nickname ⊕, to add nickname to an account.
2. In the **ADD Nickname** field, enter the nickname you want to use.

Add Nickname- Example



Account Details

rajesh singh xxxxxxxxxxxx0115

Basics

Customer ID	002***
Account Type	Savings
Holding Pattern	SINGLE
Branch	AT3-FCLEXCUBE UNIVERSAL BANK, Unit 1, Block A, GREAT BRITAIN
Status	ACTIVE

Balance & Limits

Available Balance	$357.00
Amount on Hold	$0.00
Net Balance	$357.00
Unclear Funds	$0.00
Overdraft Limit	$0.00
Advance Against Unclear Funds Limit	$0.00

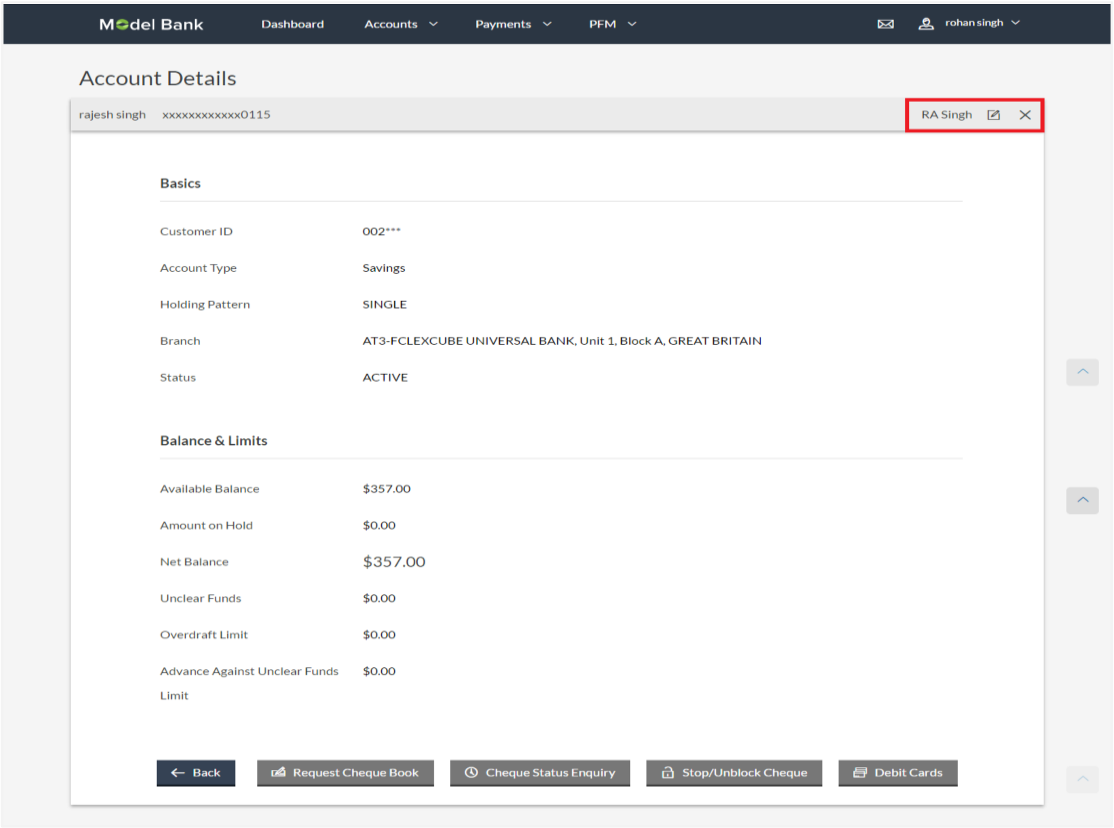
Field Description

Field Name	Description
Add Nickname	The user defined description or name to CASA/ TD/ Loan and Finance accounts which will be displayed instead of the standard account description.

3. Click 💾 to save your changes.
   Nicknames (instead of the standard account description), will be displayed along with account number, in all enquiry and transaction screens.

To edit / delete nickname to account:

Add Nickname - Edit/ Delete



Account Details

rajesh singh xxxxxxxxxxxx0115 RA Singh

Basics

Customer ID	002***
Account Type	Savings
Holding Pattern	SINGLE
Branch	AT3-FCLEXCUBE UNIVERSAL BANK, Unit 1, Block A, GREAT BRITAIN
Status	ACTIVE

Balance & Limits

Available Balance	$357.00
Amount on Hold	$0.00
Net Balance	$357.00
Unclear Funds	$0.00
Overdraft Limit	$0.00
Advance Against Unclear Funds Limit	$0.00

Click ✎, to modify nickname.
And save your updates.
OR
Click ✕, to delete nickname.

FAQs

1. **Who all can view a nickname that a user has set?**

   One account can have multiple nicknames set by different users, who have access to that account – however only the logged in user can view the nickname he has set.

2. **Are nicknames displayed in all places, where an account number is displayed?**

   One account can have multiple nicknames set by different users, who have access to that account – however only the logged in user can view the nickname he has set.

14. 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

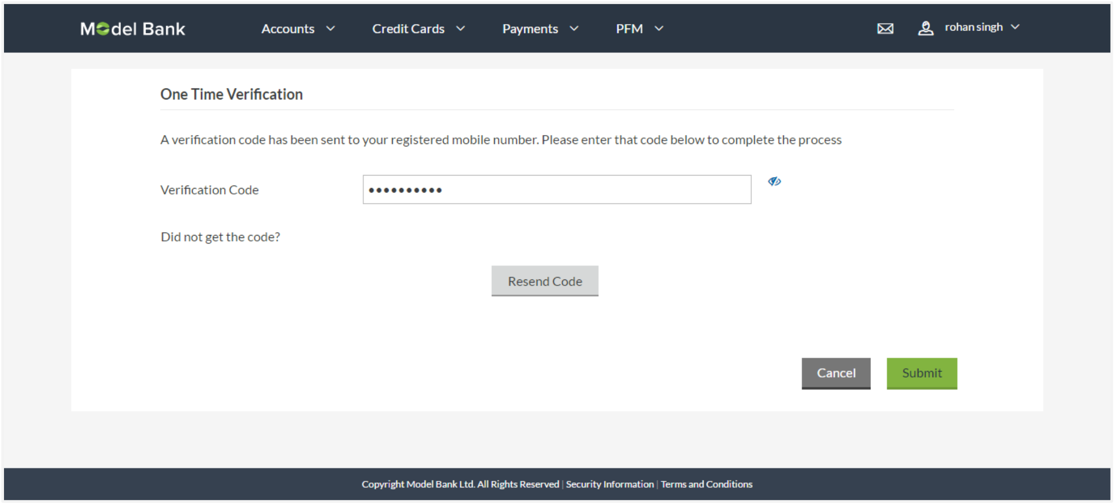
1. Click 💾 to download the list in PDF, XLS, QIF, OFX and MT940 formats.
2. From the Page list, select the required page number of the transactions list.
3. Click ⇕ to sort records in ascending or descending order.
4. Click to ⇤ view the first page of the transaction record list.
   OR
   Click to ‹ 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.

15. 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.



One Time Verification

A verification code has been sent to your registered mobile number. Please enter that code below to complete the process

Verification Code ••••••••••

Did not get the code?

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

1. **Why is there a need for a One-Time Password (OTP)?**

   An 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.

2. **When do I key in the OTP and how do I receive the OTP?**

   When you make an online transaction for which OTP is configured by the bank. This OTP will be sent to your registered mobile number/email id.