Oracle Banking Digital Experience

Retail Payments User Manual
Release 17.1.0.0.0

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Retail Payments User Manual

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1. Preface

1.1 Intended Audience

This document is intended for the following audience:

- Customers
- Partners

1.2 Documentation Accessibility

For information about Oracle's commitment to accessibility, visit the Oracle Accessibility Program website at http://www.oracle.com/pls/topic/lookup?ctx=acc&id=docacc.

1.3 Access to Oracle Support

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

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

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

1.4 Structure

This manual is organized into the following categories:

Preface gives information on the intended audience. It also describes the overall structure of the User Manual.

Introduction provides brief information on the overall functionality covered in the User Manual.

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

Each transaction is explained in the following manner:

- Introduction to the transaction
- Screenshots of the transaction
- The images of screens used in this user manual are for illustrative purpose only, to provide improved understanding of the functionality; actual screens that appear in the application may vary based on selected browser, theme, and mobile devices.
- Procedure containing steps to complete the transaction- The mandatory and conditional fields of the transaction are explained in the procedure.

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

1.5 Related Information Sources

For more information on Oracle Banking Digital Experience Release 17.1.0.0.0, refer to the following documents:

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

2. Payments

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

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

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

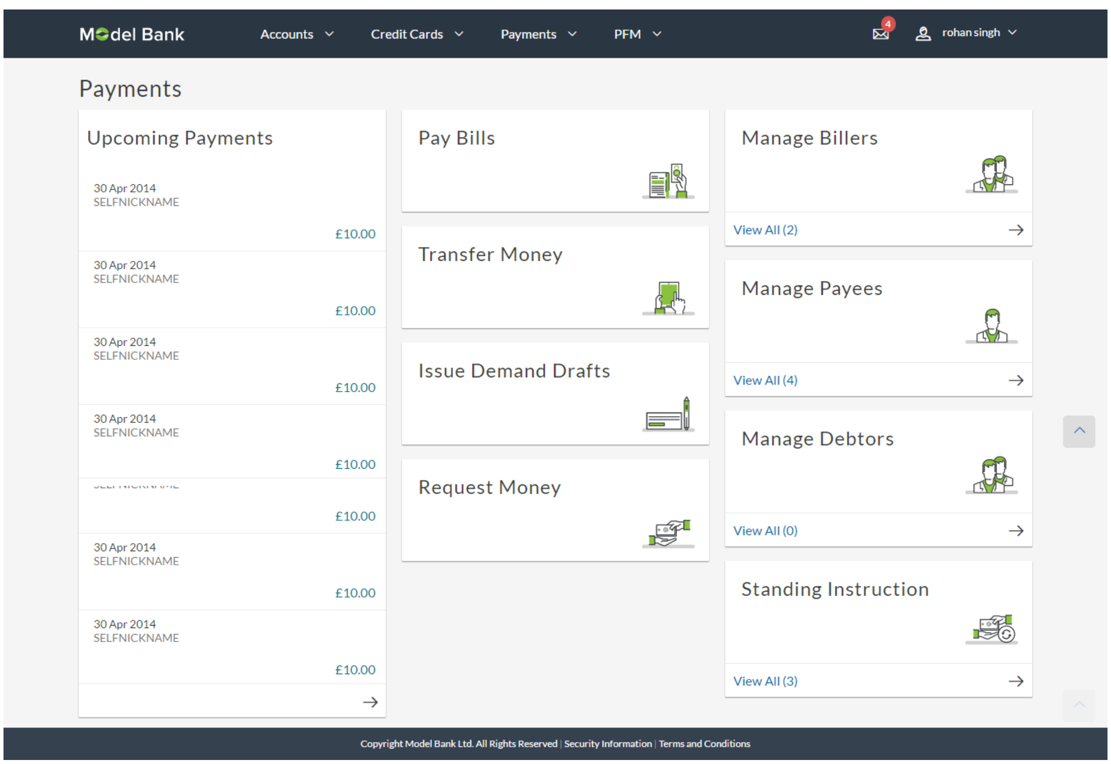
2.1 Payments Dashboard

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

It provides immediate access to below transactions:

- View of all the upcoming payments which were initiated by the customer to be executed at a future date
- Transfer Money – through which the customer can initiate a transfer to a payee's account.
- Demand Draft can be issued through 'Issue Demand Draft' card present on the dashboard.
- Customer can initiate a utility bill payment from the dashboard.
- Displays all the favorite transactions of the customers. Customer can effect an immediate payment selecting the favorite transaction as the fields are auto populated.
- Easy access to the customer for payee maintenance for money transfers and bill payments. Card for Debtor maintenance is also available upfront to the customer.
- Request Money feature allows user to initiate a request to pull money from the debtor.
- The entire customer payments which need to be repeatedly done by the customer at a periodic interval can be initiated only once through Repeat Transfers.

Click on individual components to view in detail.



Dashboard Overview

Upcoming Payments

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

The Upcoming Payments card includes details like:

- Date of Payment
- Payee Nickname
- Amount of Payment

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

Transfer Money

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

For more information. click **here**.

Pay Bills

This section allows you to make bill payments.

For more information, click **here**.

Request Money

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

For more information, click **here**.

Issue Demand Drafts

This section allows you to request for demand drafts.

For more information, click **here**.

Favorite Transaction

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

1. Bill Payment
2. Money Transfer

For more information, click **here**.

Manage Biller

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

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

Manage Debtor

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

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

Manage Payees

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

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

Repeat Transfers

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

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

3. 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.

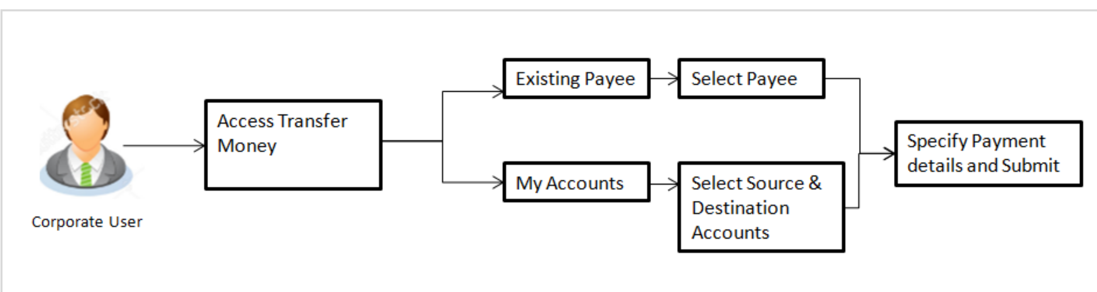
Prerequisites:

- 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
- To New Payee



How to reach here:

Dashboard > Payments > Transfer Money
OR
Dashboard > Make Your Payments > Fund Transfer > Transfer Money

3.1 Transfer Money – 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.

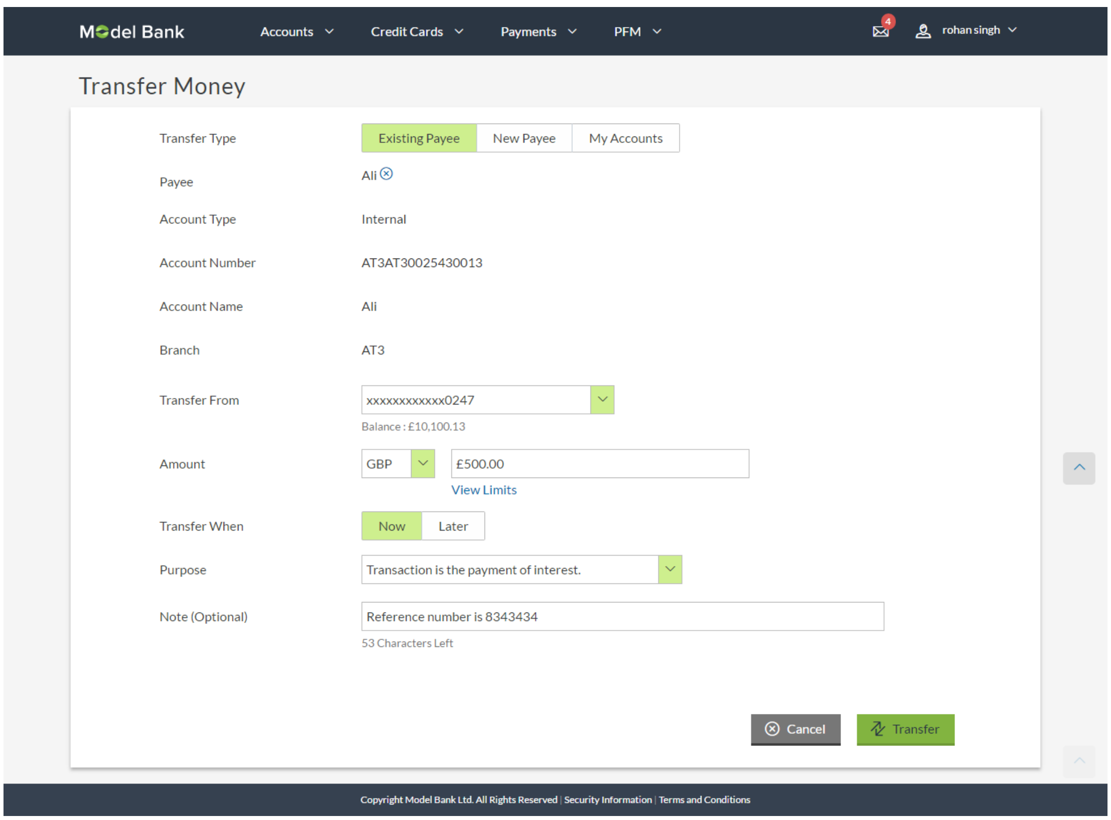
How to reach here:

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.

Transfer Money – Existing Payee



Field Description

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

Existing Payee

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

Payee	Payee to whom fund transfer needs to be done and the nick name to identify the account for fund transfer.
Account Type	Type of account associated with the payee.
Account Number	The account associated with the payee along with the account nickname. For more information on Account Nickname, refer Account Nickname**.**
Account Name	Name of the payee in the bank account.
Branch	Branch 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, refer Account Nickname**.**
Balance	Net balance in the selected account.
Amount	Amount to be transferred along with the currency. This field appears if you select the payee from the **Payee** list. **Note:** Currency changes as per the type of transfer.
View Limits	Link to view the transaction limits for the user.
Transfer When	Specify when to transfer funds. The options are: • Now: payment on the same day • Later: payment on a future date.

Field Name	Description
Select Date	Date of transfer. This field appears if you select the **Later** option from the **Transfer When** list.
Purpose	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.
OR
Click the **View Limits** link to check the transfer limit.
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 **Purpose** list, select the appropriate purpose of transfer.
9. Click **Transfer** to initiate payment.
OR
Click **Cancel** to cancel the operation and navigate back to 'Dashboard'.
10. The **Transfer Money - Review** screen appears. Verify the details, and click **Confirm**.
OR
Click **Cancel** to cancel the operation and navigate back to 'Dashboard'.
11. The Verification screen appears if transaction is configured for OTP validation. For more information, click here.
12. The success message of payment appears along with the transaction reference number. Click '**Done'** to complete the transaction and navigate back to '**Transfer Money**' 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**.

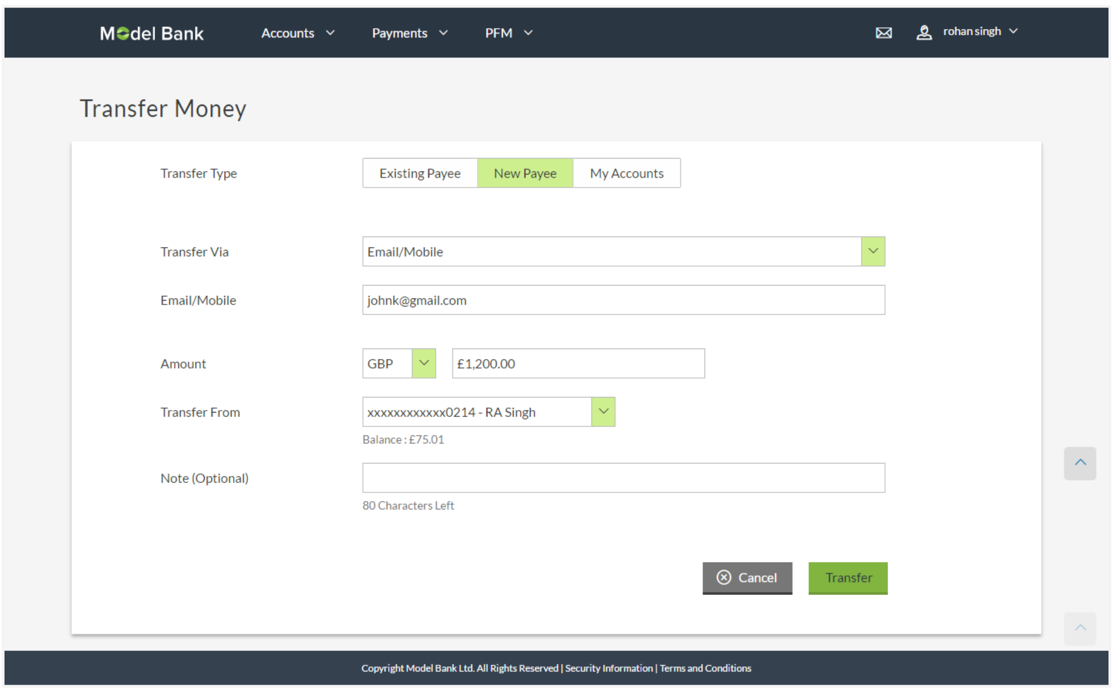
3.2 Transfer Money - New Payee

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

To transfer the money to new payee:

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

Transfer Money - New Payee



Field Description

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

Field Name	Description
Below field appears if you select **Bank Account** option in the **Transfer Via** list.	
Bank Account	Option to add new payee having bank account.
Below fields appears if you select **Email/ Mobile** option in the **Transfer Via** list.	
Email / Mobile	Email ID or mobile number of the payee to initiate the money transfer.
Amount	Amount to be transferred along with the currency. This field appears if you select the payee from the **Payee** list. **Note:** Currency changes as per the type of transfer.
Transfer From	Source account with account nickname from which the funds is to be transferred. For more information on Account Nickname, refer Account Nickname**.**
Balance	Net balance in the selected account.
Note	Narrative for the transaction.

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

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

      ii. Add the bank account details of the payee and then continue to transfer in **Add Payee** screen.
3. Click **Transfer** to initiate the fund transfer.
   OR
   Click **Cancel** to cancel the operation and navigate back to 'Dashboard'.
4. The **Transfer Money - Review** screen appears. Verify the details, and click **Confirm**.
   OR
   Click **Cancel** to cancel the operation and navigate back to 'Dashboard'.
5. The **Verification** screen appears if transaction is configured for OTP validation. For more information click here.
6. The success message of payment appears along with the transaction reference number. Click '**Done'** to complete the transaction and navigate back to '**Transfer Money**' 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

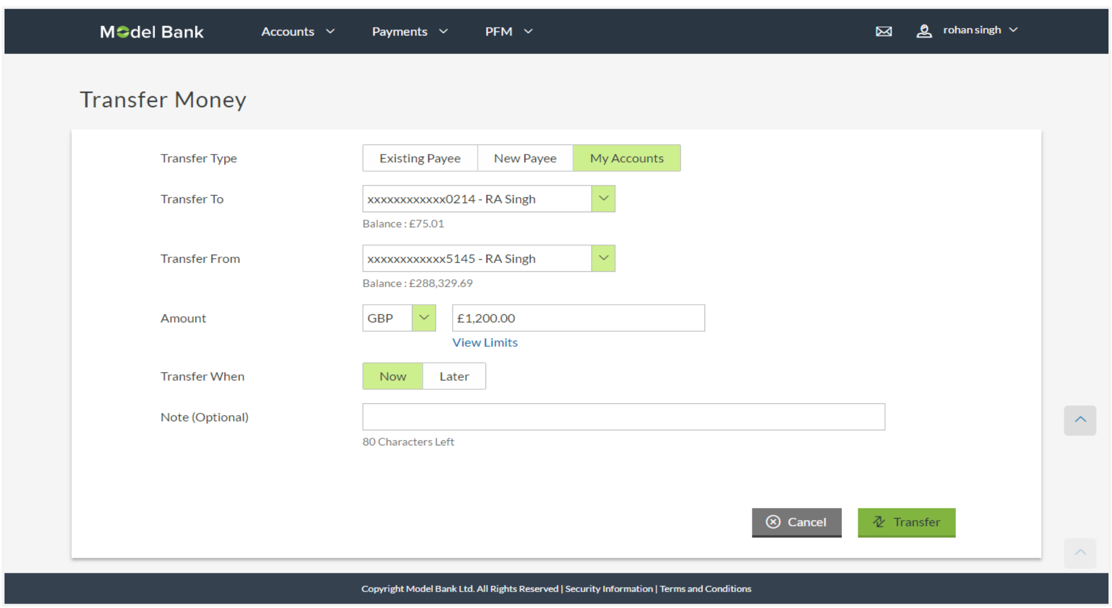
3.3 Transfer Money – My Accounts

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 Account



Field Description

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

Field Name	Description
Transfer To	Payee account where the funds need to be transferred along with the account nickname. For more information on Account Nickname, refer Account Nickname.
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, refer Account Nickname.
Balance	Net balance in the selected account.
Amount	Amount to be transferred along with the currency.
View Limits	Link to view the transaction limits for the user.
Transfer When	Specify when to transfer funds. The options are: • Now: payment on the same day • Later: payment on a future date.
Select Date	Date of transfer. This field is enabled if the **Later** option is selected in **Transfer when** field.
Note	Narrative for the transaction.

2. From the **Transfer To** list, select the own account where the funds need to be transferred.
3. From the **Transfer From** account list, select the account from which transfer needs to be done.
4. In the **Amount** field, enter the transfer amount.
5. In the **Transfer When** field, select the appropriate transfer date.
   a. If you select the **Now** option, transfer will be done on same day.
      OR
      If you select **Later** option in the **Transfer On** field, select the appropriate future date.
6. Click **Transfer** to initiate the fund transfer.
   OR
   Click **Cancel** to cancel the operation and navigate back to 'Dashboard'.
7. The **Transfer Money - Review** screen appears. Verify the details, and click **Confirm**.
   OR
   Click **Cancel** to cancel the operation and navigate back to 'Dashboard'.
8. The **Verification** screen appears if transaction is configured for OTP validation. For more information click here.
9. The success message of payment appears along with the transaction reference number.
   Click '**Done'** to complete the transaction and navigate back to '**Transfer Money**' 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

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?**

   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.

4. Manage Payees

A ‘Payee’ is the final recipient of various types of payment transactions. OBDX provides an option to a customer 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. Customer 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:

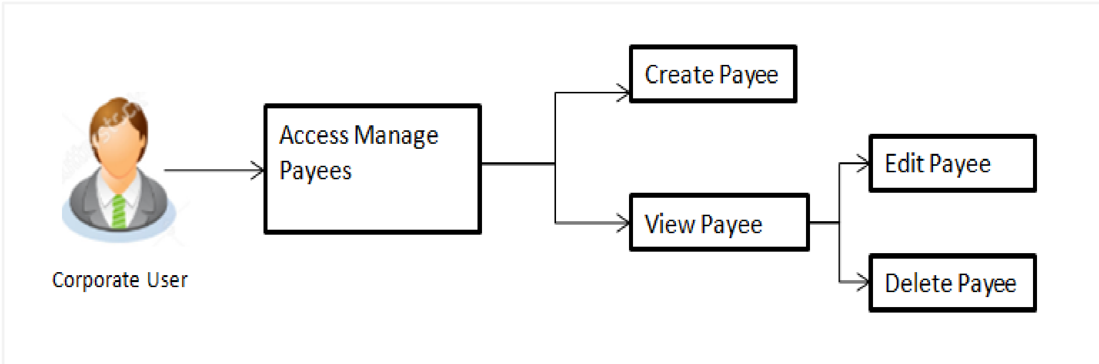
Customer can specify payee access type while maintaining a payee. Payee access type decides if only creator of a payee or all users of a party can access a payee. Payee access type is categorized as ‘Private’ and ‘Public’.

- 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’ are 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

Workflow



Features Supported In Application

Functions available on Payees are as follows:

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

How to reach here:

Dashboard > Manage Payees
OR
Dashboard > Make Your Payments > Manage Payees

4.1 Payee Summary

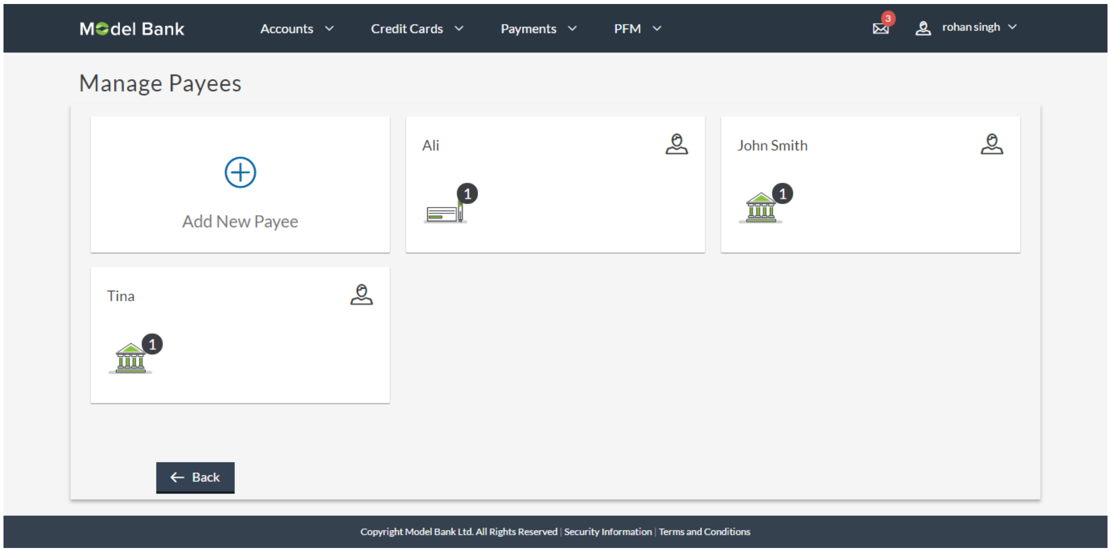
Summarized views of all the Payees maintained by the logged in user, along with the payees created by other users are shared with other users are listed on Payee Summary screen. A separate section is provided on the screen to view the 'Account' payee and 'Demand Draft' payees. By default, all the payees 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) cards appear on **Manage Payees** screen.

Manage Payees

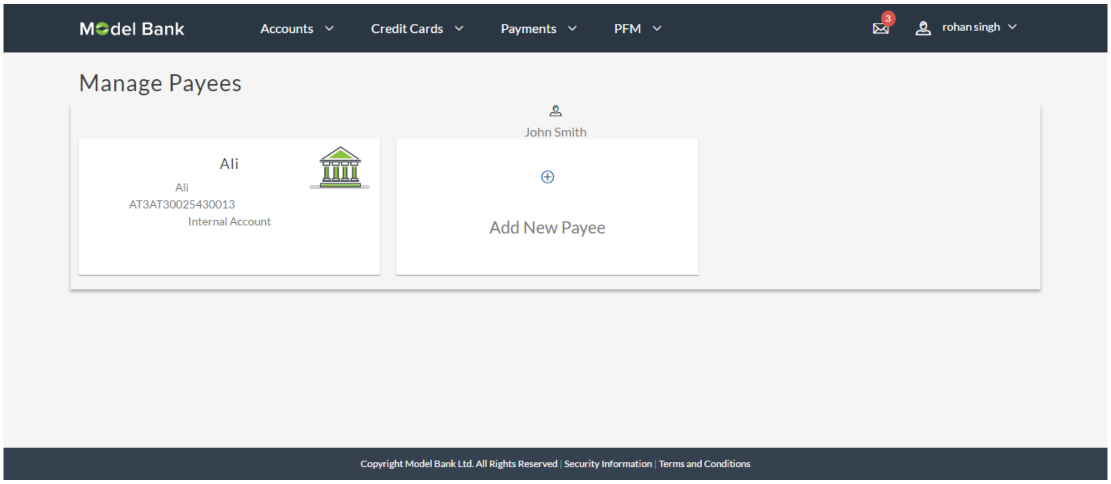


Field Description

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

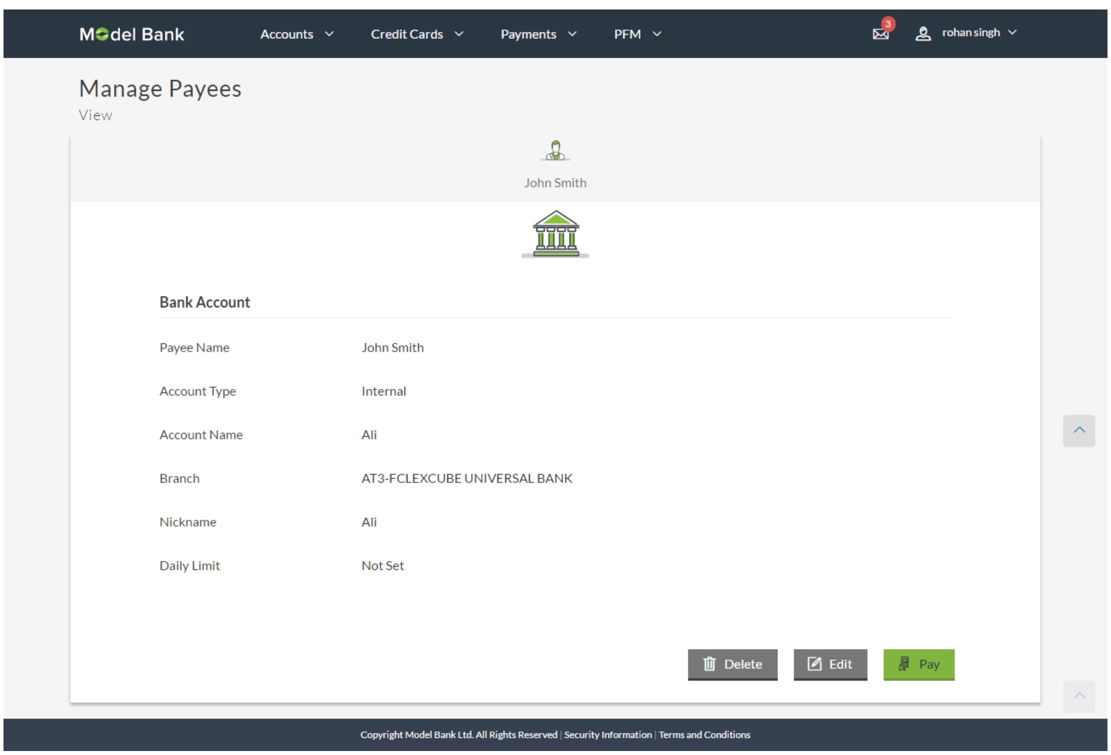
2. Click on relevant payee card whose details you want to see. The **Manage Payees** card of the account holder with payee name and account number appears.
OR
Click **Add New Payee** to create a new payee.

Manage Payees



3. Click on relevant payee card whose details you want to see. The **Manage Payees** – **View** screen appears.
   OR
   Click **Add New Payee** to create new payee.

Manage Payees – View



Field Description

Field Name	Description
Destination icons	The bank account /email /mobile number maintained for the payees. **Note:** Destination icons appear on the card depending upon the maintenance done for the payee.
Payee Account card Details - Bank Account	
Below fields appears if the payee is holding a bank account.	
Payee Name	Name of the payee.
Account Type	Type of account associated with the payee. The type can be: • Internal • Domestic • International
Account Name	Name of the payee in the bank account.
Branch	Address of the payee's bank account.
Pay Via	Network for payment.
Nickname	Nick name to identify the payment destination (account).
Daily Limit	Limit set to transfer the funds.
Payee Account card Details – Demand Draft	
Below fields appears if the payee is holding a draft.	
Payee Name	Name of the payee.
Draft Type	Type of draft.
Draft Favoring	Payee name of the draft.
Draft payable at	City name where the draft would be payable at.
Deliver Draft to	Name of the payee's bank branch.
Delivery Location	Branch Address where the draft is to be delivered.
Daily Limit	Limit set to transfer the funds.

Field Name	Description
Payee Account card Details - Email	
Below field appears if the payee is holding a email ID details.	
Payee Name	Name of the payee.
Email	Email ID of payee.
Payee Account card Details - Mobile Number	
Below field appears if the payee is holding mobile number details.	
Payee Name	Name of the payee.
Mobile Number	Mobile Number of payee.
Payee Account card Details - SEPA (Credit Transfer and Card Payment)	
Below fields appears for SEPA fund transfer	
Payee Name	Name of the payee.
Payment Type	Type of network selected for the payees bank account.
Bank Details	Address of the payee 's bank account.
Payee Account card Details - UK	
Below fields appears for UK fund transfer	
Payee Name	Name of the payee.
Account Number	Payee's bank account number along with the account nickname. For more information on Account Nickname, refer Account Nickname.
Account Name	Name of the payee account.
Payment Type	Type of network selected for the payees bank account.
Bank Details	Address of the payee 's bank account.

4. Click **Pay/ Issue** to transfer funds/ issue demand draft.
   OR
   Click **Delete** to delete the payee.
   The message for confirmation to delete payee appears on **Manage Payees** screen.
   OR
   Click **Edit** to edit the payee. The **Manage** Payees screen with values in editable form appears.

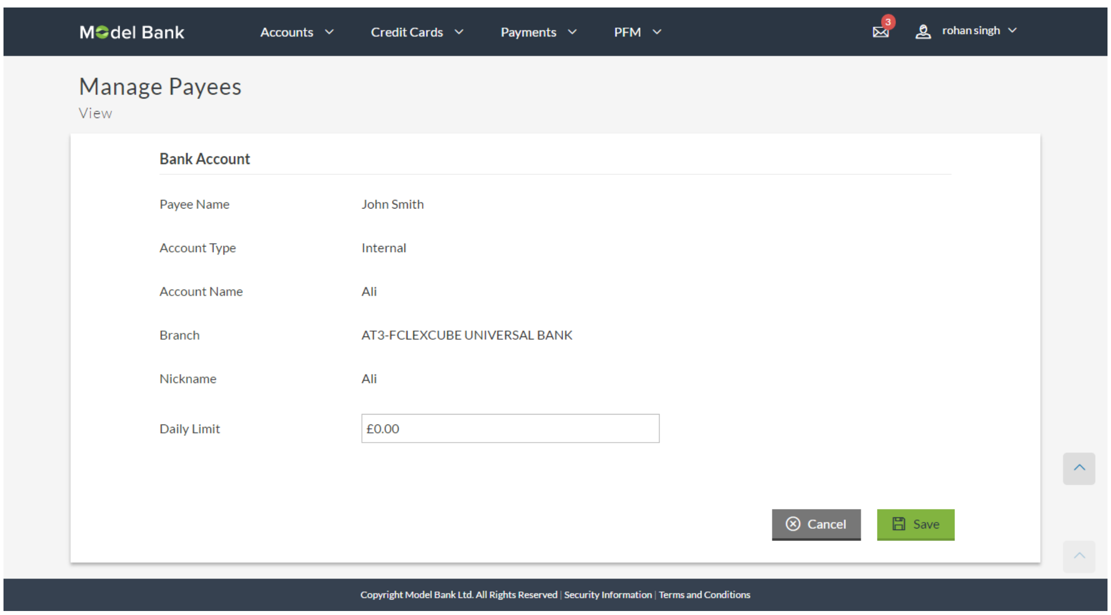
4.2 Manage Payees – Edit

Application allows the customer to edit the payees created by logged in user. As a part of edit payee functionality, customer 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.

To edit the payee:

1. In the **Manage Payees** screen, click on relevant payee card whose details you want to see. The **Manage Payees** card of the account holder with payee name and account number appears.
2. Click on relevant payee card whose details you want to edit. The **Manage Payees** – **View** screen appears.
3. Click **Edit**. The **Manage Payees** screen with values in editable form appears.

Manage Payee – Edit



Field Description

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

Payee Account card Details - Bank Account

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

Payee Name	Name of the payee.

Field Name	Description
Account Type	Type of account associated with the payee. The type can be: • Internal • Domestic • International
Account Name	Name of the payee in the bank account.
Branch	Address of the payee's bank account.
Pay Via	Network for payment.
Nickname	Nick name to identify the payment destination (account).
Daily Limit	Limit set to transfer the funds.
Payee Account card Details – Demand Draft	
Below fields appears if the payee is holding a draft.	
Payee Name	Name of the payee.
Draft Type	Type of draft.
Draft Favoring	Payee name of the draft.
Draft payable at	City name where the draft would be payable at.
Deliver Draft to	Name of the payee 's bank branch.
Delivery Location	Branch Address where the draft is to be delivered.
Daily Limit	Limit set to transfer the funds.

4. Update the details.
5. Click **Save** to save edit payee request.
   OR
   Click **Cancel** to cancel the transaction and navigate back to ‘Dashboard’.
6. The **Manage Payees – Edit - Review** screen appears. Verify the details, and click **Confirm**.
   OR
   Click **Edit** to make the changes if any. User is directed to the **Manage Payees Edit – screen** with values in editable form.
   OR
   Click **Cancel** to cancel the transaction and navigate back to ‘Dashboard’.

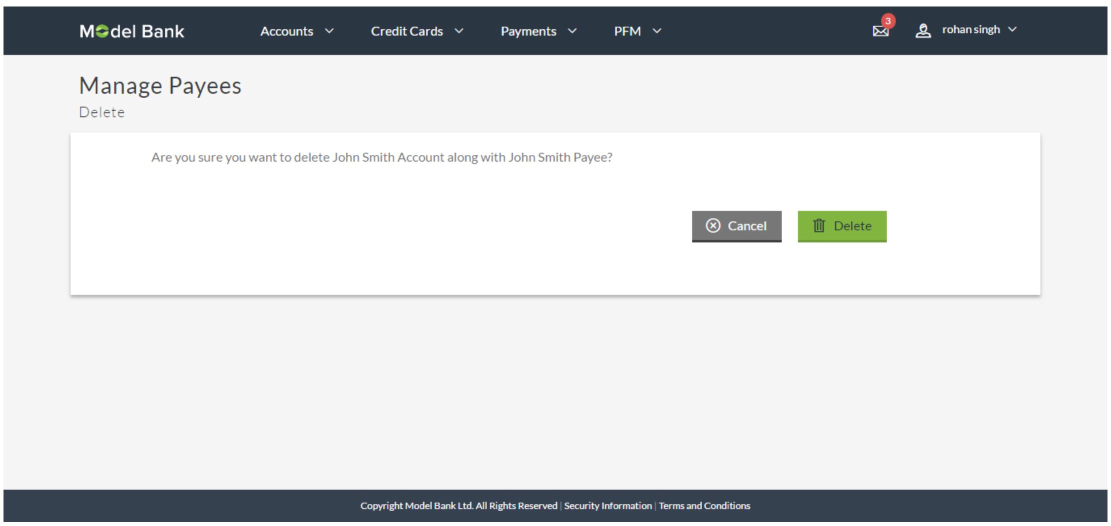
7. The success message of edit payee appears along with the transaction reference number. Click **OK** to complete the transaction and navigate back to **Manage Payee** screen.

4.3 Manage Payees – Delete

To delete the payee:

1. In the **Manage Payees** screen, click on relevant payee card whose details you want to see. The **Manage Payees** card of the account holder with payee name and account number appears.
2. Click on relevant payee card whose details you want to delete. The **Manage Payees** – **View** screen appears.
3. Click **Delete** to delete a payee. The **Manage Payee – Delete** screen with a warning message appears.

Manage Payee – Delete



4. 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 deletion process.

4.4 Add New Payee

1. In the Manage Payee screen, click **Add New Payees** card. For more information on **Add Payee - Bank Account,** see *Payee Maintenance - Bank Account* section.
   OR
   To add demand draft payee, click **Add New Payees** card. For more information on **Add Payee - Demand Draft,** see *Payee Maintenance – Demand Draft* section.

FAQs

1. **How do I transfer funds to another bank?**

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

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

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

3. **What are the stages of the fund transfer?**

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

5. Payee Maintenance – 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

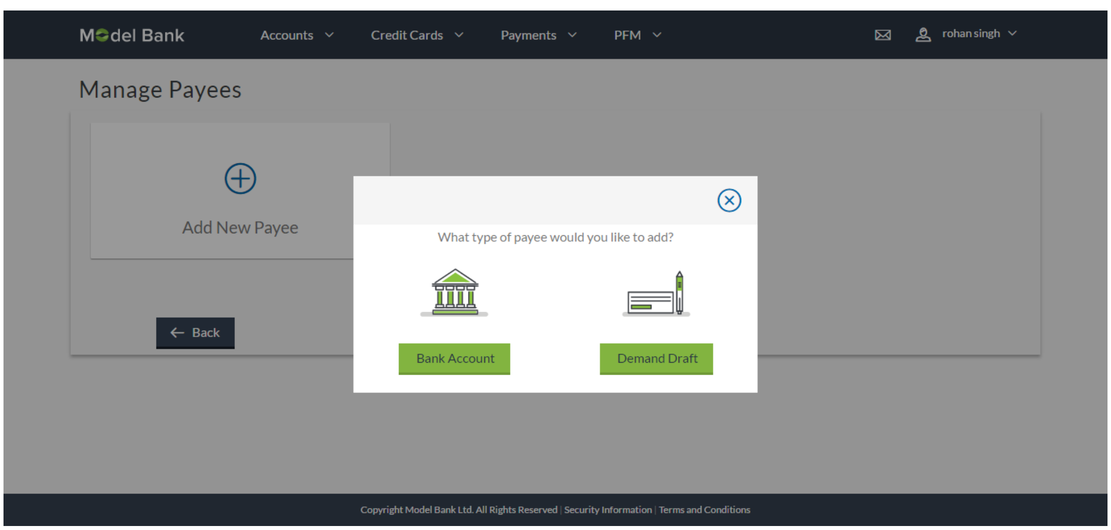
How to reach here:

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

To add new payee:

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

Add New Payee popup screen



Field Description

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

2. Select the **Bank Account** option to create bank account type of payee. The **Add Payee** screen appears.

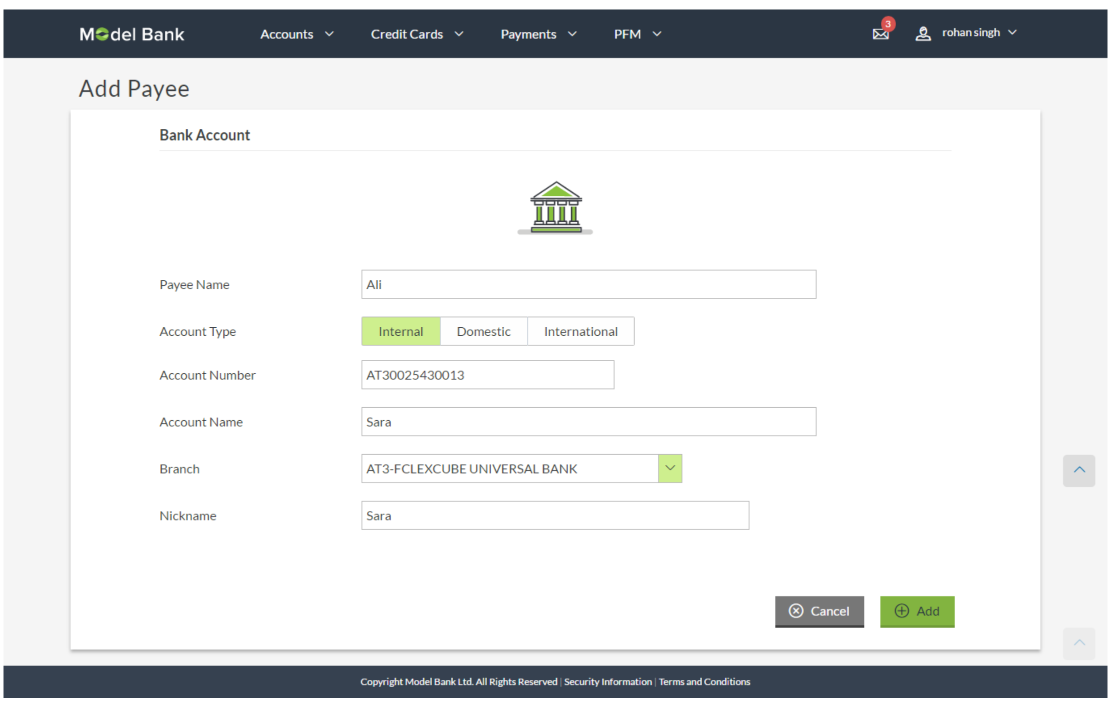
5.2 Add Payee – Internal Bank Account

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 add 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



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.
Branch	Branch to which the account belongs.
Nickname	Nick name to identify the payment destination (account).

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. In the **Nickname** field, enter the nick name to identify the payment destination (account).
6. Click **Add** to add a payee.
   OR
   Click **Cancel** to cancel the transaction.
7. The **Add Payee - Review** screen appears. Verify the details, and click **Confirm**.
   OR
   Click **Cancel** to cancel the transaction and navigate back to 'Dashboard'.
8. The success message of add payee appears along with the transaction reference number and the message prompting the user to set the daily limits.
   Click **Done** to complete the transaction.
   OR
   To initiate a payment to the added payee, click **Pay**.

5.3 Add Payee – Domestic Bank Account

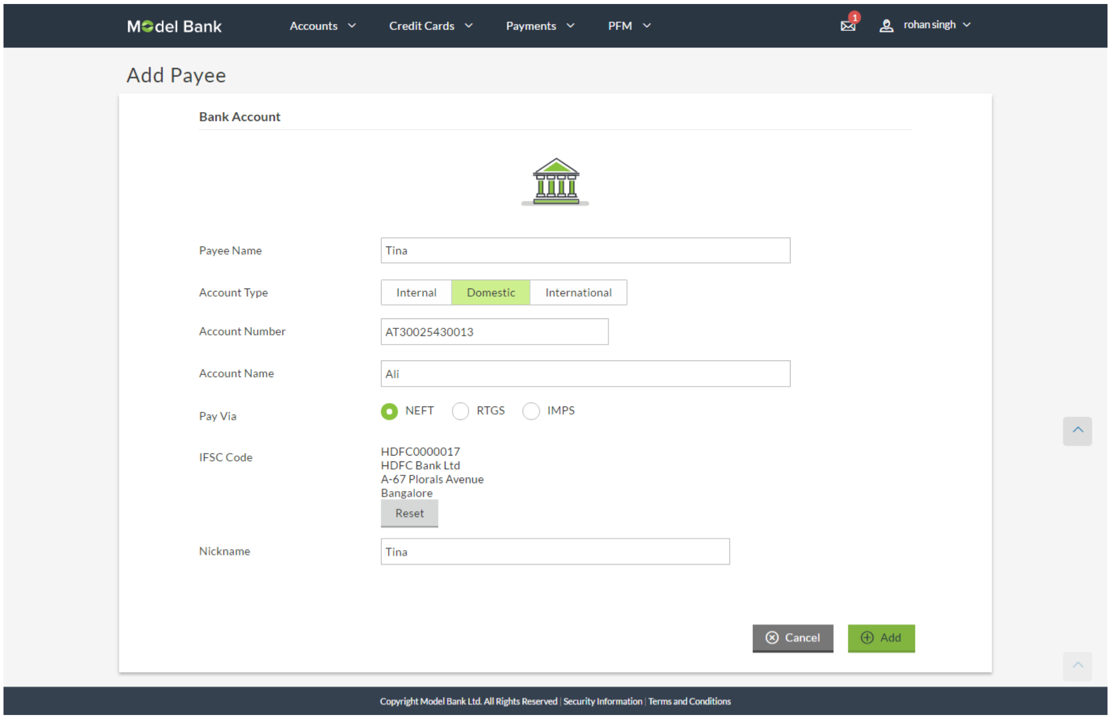
Domestic Bank Account payee is created to transfer to the funds to an account which is maintained outside the Bank but within country. Customer provides payee details along with the bank account number and the IFSC of a destination Bank also specifies a payment network using which the payment to be processed.

5.3.1 Domestic Account transfer - India

To add a payee for domestic account transfer:

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

Domestic Account Transfer



Field Description

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

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).

2. In the **Payee Name** field, enter the name of the payee for identification.
3. In the **Account Number** field, enter the payee’s account number.
4. In the **Account Name** field, enter the payee name.
5. In the **Pay Via** field, select the appropriate network for payment.
6. 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).

7. In the **Nickname** field, enter the nick name to identify the payment destination (account).
8. Click **Add** to add a payee.
   OR
   Click **Cancel** to cancel the transaction.
9. The **Add Payee - Review** screen appears. Verify the details, and click **Confirm**.
   OR
   Click **Cancel** to cancel the transaction and navigate back to ‘Dashboard’.
10. The success message of add payee appears along with the transaction reference number and the message prompting the user to set the daily limits.
    Click **Done** to complete the transaction.
    OR
    To initiate a payment to the added payee, click **Pay**.

5.3.2 Payee Maintenance – UK Bank Account

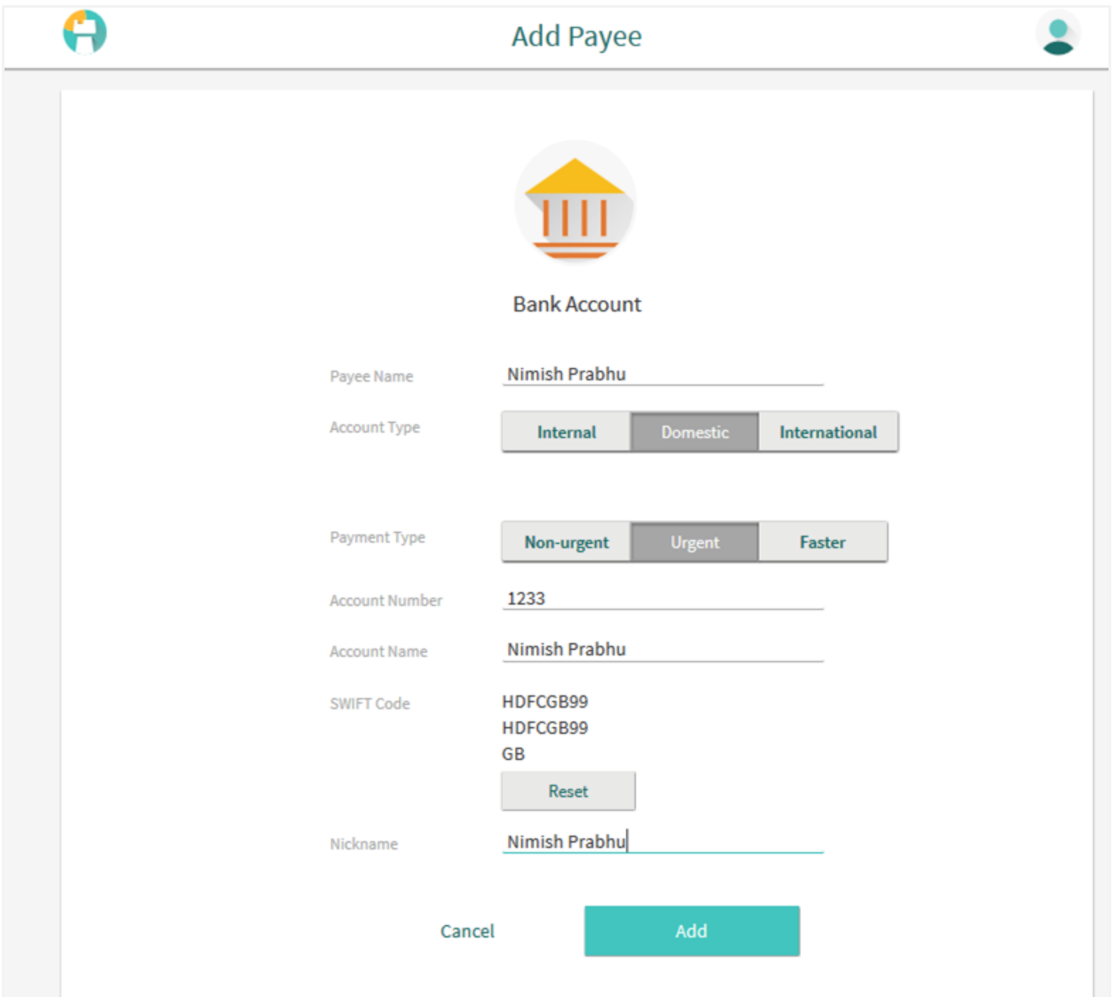
Payee Maintenance-as the name says it all, it is a maintenance done for saving payee bank account details. The customer can save a payee bank account as per below mentioned Bank Account types:

- Internal Bank Account

- Domestic Bank Account: Domestic account further can be saved on the basis of network used to transfer.
  - Urgent (Requires SWIFT code)
  - Non-Urgent (Requires Sort code)
  - Faster Payment (Requires Sort code)
- International Bank Account: International bank account is also further saved on the basis of network (Swift Code / National Clearing Code / Bank Details) used to transfer.

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

Payee Maintenance – UK Bank Account



Field Description

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

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

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

Field Description

Field Name	Description
Payment Type	Type of UK payment The options are: • Urgent (Requires SWIFT code) • Non-Urgent (Requires Sort code) • Faster Payment (Requires Sort code)
Account Number	Account number of the payee.
Account Name	Name of the payee in the bank account. **Note:** Name should be same as maintained in the bank against that account number.
UK Payment - Non-Urgent and Faster payment	
Below fields appears if you select **Non-Urgent** or **Faster** option in **Payment Type** field.	
Sort Code	The sort code.
Sort Code Lookup	

Field Name	Description
Bank Details	Bank details based on the swift code of the bank. It includes: • Bank Name • Bank Address • City and State to which the bank belongs.
UK Payment - Urgent	
Below fields appears if you select **Urgent** option in **Payment Type** field.	
Swift Code	The swift code.
Swift Code Lookup	
Bank Details	Bank details based on the swift code of the bank. It includes: • Bank Name • Bank Address • City and State to which the bank belongs.
Nickname	Nick name to identify the payment destination (account). **Note:** 1) Nick name should be unique for the payee. 2) Space between alphabets /numbers will not be considered for uniqueness check.

5. In the **Payment Type** field, select the appropriate network for payment.
   i. If you select Non-Urgent or Faster payment option:
   ii. In the **Account Number** field, enter the payee’s account number for transfer.
   iii. In the **Account Name** field, enter the payee name.
   iv. In the **Sort Code** field, enter the Sort Code or select it from the lookup.
   v. Click **Submit** to fetch bank details.
   b. If you select **Urgent** payment option:
   i. In the **Account Number** field, enter the payee’s account number for transfer.
   ii. In the **Account Name** field, enter the payee name.
   iii. In the **Swift Code** field, enter the Swift Code or select it from the lookup.
   iv. Click **Submit** to fetch bank details .
6. In the **Nickname** field, enter the nick name to identify the payment destination (account).

7. Click **Add** to create the payee.
OR
Click **Cancel** to cancel the transaction.
8. The **Review** screen appears. Verify the details, and click **Confirm**.
OR
Click **Cancel** to cancel the transaction.
9. The **Verification** screen appears if transaction is configured for OTP validation. For more information click here.
10. The success message appears.
Click **Done** to complete the transaction.
OR
To initiate a payment to the added payee, click **Pay**.

5.3.3 Payee Maintenance – SEPA

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

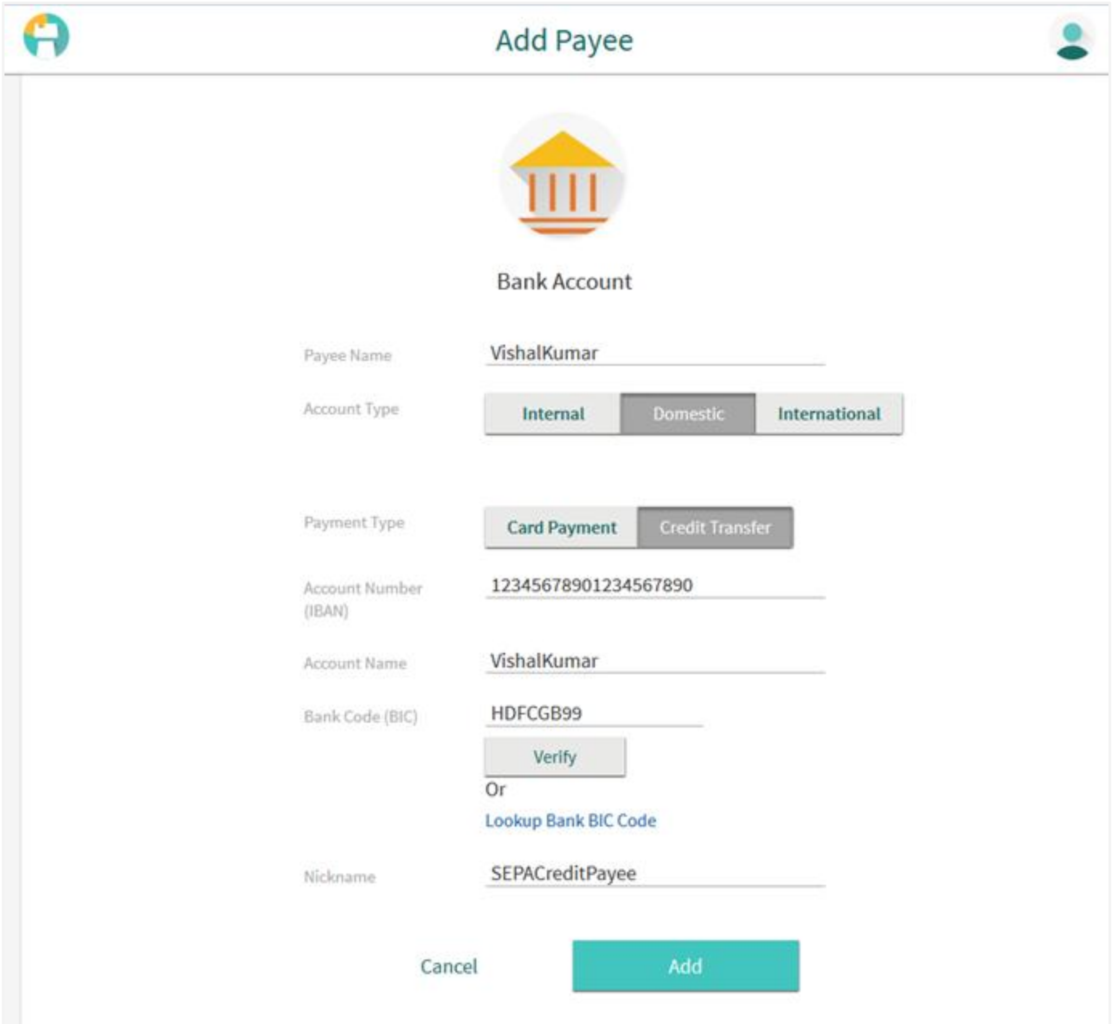
- Internal Bank Account
- Domestic Bank Account : Domestic account further can be saved on the basis of network used to transfer. Payee Bank's BIC code details are required to effect the payment. The net work types are as follows:
  - Credit Transfer
  - Card Payment
- International Bank Account: International bank account is also further saved on the basis of network (Swift Code / National Clearing Code / Bank Details) used to transfer.

Field Description

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

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

Payee Maintenance – SEPA



Field Description

Field Name	Description
Payment Type	Type of SEPA payment The options are: • Card Payment • Credit Transfer
Account Number (IBAN)	International bank account number of the Payee.

Field Name	Description
Account Name	Name of the payee in the bank account. **Note:** Name should be same as maintained in the bank against that account number.
Bank Code (BIC)	International Bank code of the debtor bank.
Nickname	Nick name to identify the payment destination (account). **Note:** 1) Nick name should be unique for the payee. 2) Space between alphabets /numbers will not be considered for uniqueness check.

5. In the **Payment Type** field, select the appropriate network for payment.
    i. In the **Account Number** field, enter the payee's account number for transfer.
    ii. In the **Account Name** field, enter the payee name.
    iii. In the **Bank Code (BIC)** field, enter the international Bank code of the debtor bank.
    iv. Click **Submit** to fetch bank details.
6. In the **Nickname** field, enter the nick name to identify the payment destination (account).
7. Click **Add** to create the payee.
   OR
   Click **Cancel** to cancel the transaction.
8. The **Review** screen appears. Verify the details, and click **Confirm**.
   OR
   Click **Cancel** to cancel the transaction.
9. The **Verification** screen appears if transaction is configured for OTP validation. For more information click here.
10. The success message appears.
    Click **Done** to complete the transaction.
    OR
    To initiate a payment to the added payee, click **Pay**.

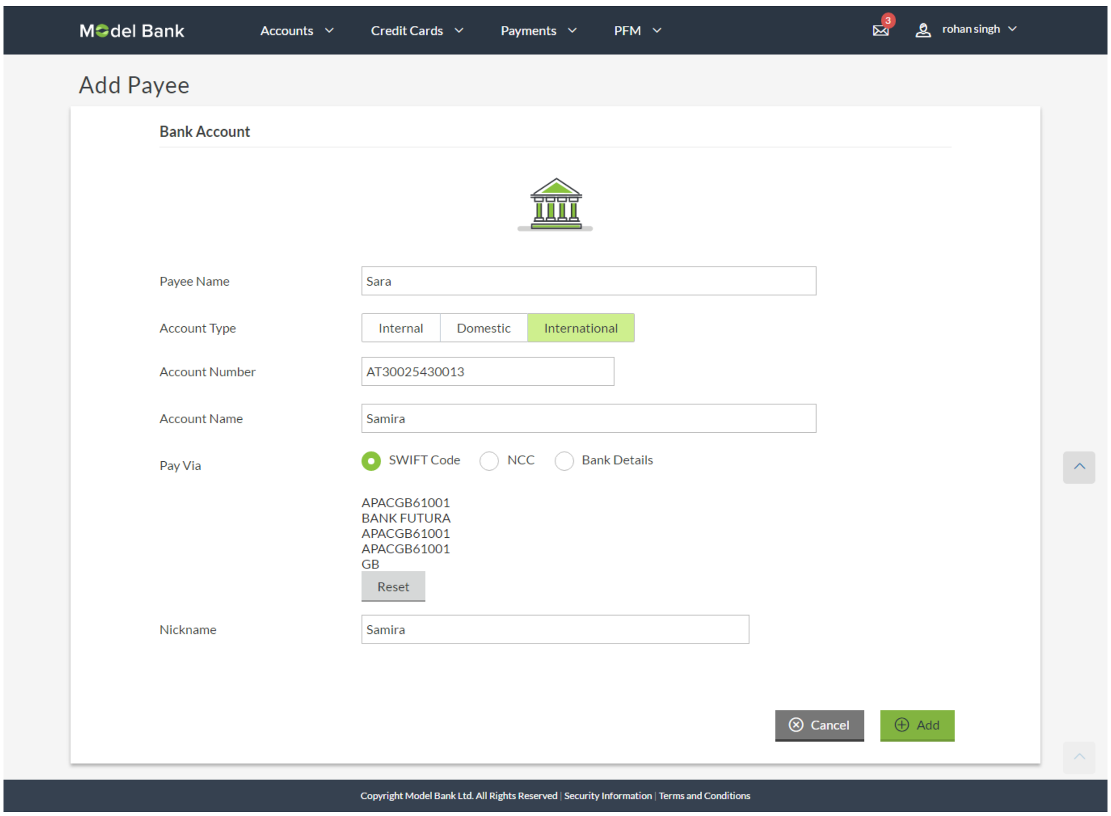
5.4 Add Payee – International Bank Account

International Bank Account payee is created to transfer to the funds to an account which is maintained outside the country and beyond geographical boundaries. Customer 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 add a payee for international account:

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

International Account transfer



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	

Field Name	Description
Bank Name	Name of the bank.
Branch	Bank branch name.
Address	Displays complete address of the bank.
NCC Code	NCC code of the bank branch.
Bank Details	Bank details based on the Swift / National clearing code selected for the bank.
Below fields appears if the **Bank Details** option is selected in **Pay Via** field.	
Bank Name	Name of the bank.
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).

2. In the **Payee Name** field, enter the name of the payee for identification.
3. In the **Account Number** field, enter the payee's account number.
4. In the **Account Name** field, enter the payee name.
5. 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.
6. In the **Nickname** field, enter the nick name to identify the payment destination (account).

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**.
   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 and the message prompting the user to set the daily limits.
   Click **Done** to complete the transaction.
   OR
   To initiate a payment to the added payee, click **Pay**.

5.5 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.

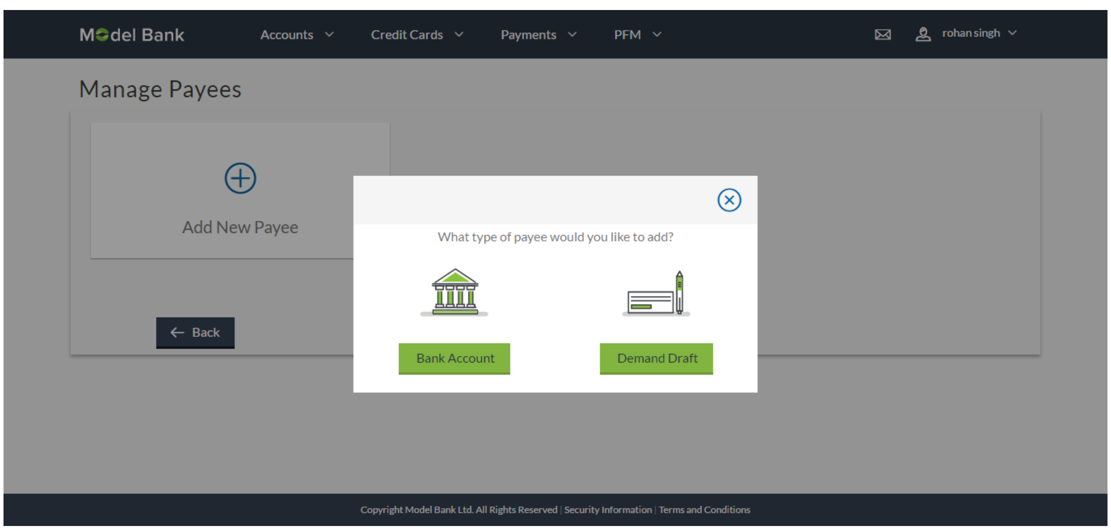
How to reach here:

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

To add new payee:

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

Add New Payee popup screen



Field Description

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

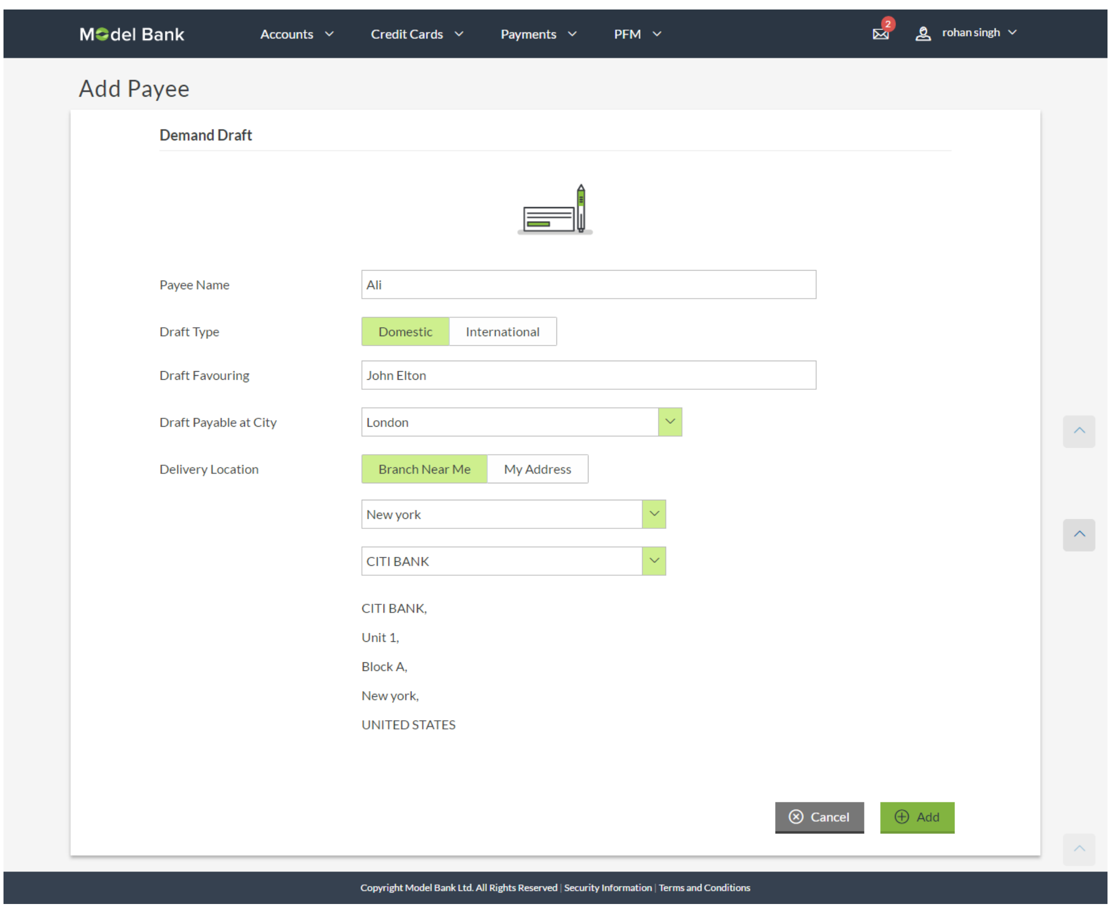
2. Select the **Demand Draft** option to create Demand Draft type of payee. The **Add Payee** screen appears.

5.5.2 Add Payee – Demand Draft – Domestic

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:

Add Payee - Demand Draft - Domestic



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.
Delivery Location	Options to deliver the drafts. The options are: • Branch Near Me: Deliver the demand draft to any branch near to the customer • My Address: Deliver either the demand draft to customer's communication address
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.
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.

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 Favoring** 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;

   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.

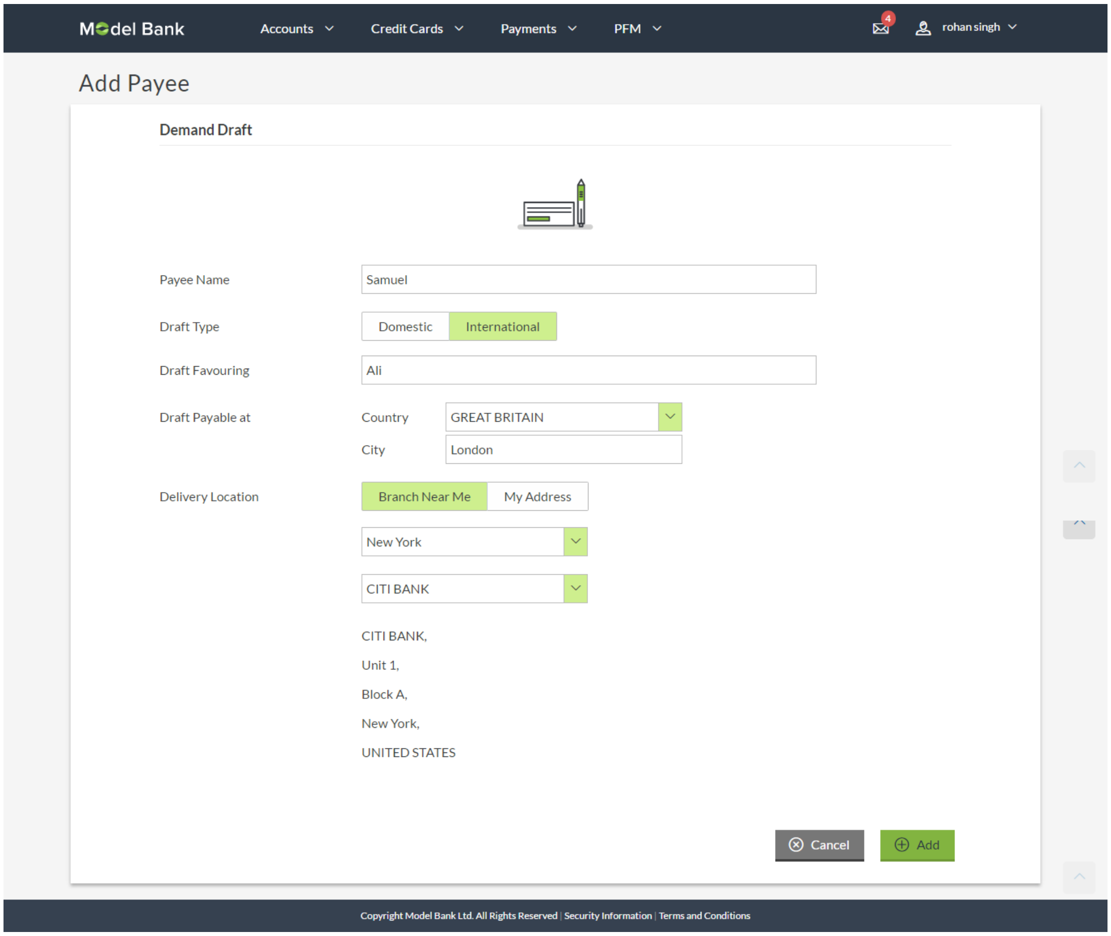
6. Click **Add** to add a payee.
   OR
   Click **Cancel** to cancel the transaction.
7. The **Add Payee - Review** screen appears. Verify the details, and click **Confirm**.
   OR
   Click **Cancel** to cancel the transaction and navigate back to 'Dashboard'.
8. The success message of add payee appears along with the transaction reference number and the message prompting the user to set the daily limits.
   Click **Done** to complete the transaction.
   OR
   Click **Issue** to initiate draft issuance to the added payee.

Note: For more information on managing payee, see *Manage Payee* section.

5.5.3 Add Payee - Demand Draft – International

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 favor of and the payable location.

Demand Draft – International Draft Payee



Field Description

Field Name	Description
Payee Name	Name of the Payee for identification.
Draft Type	Type of draft associated with the Payee. The type can be: • Domestic • International
Draft Favouring	Name of the payee of the draft.
Draft payable at Country	Country of the payee. This field is enabled if the **International** option is selected as **Draft Type.**

Field Name	Description
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.

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 Country** field, select the appropriate payee country.
5. In the **Draft Payable at City** field, select the appropriate payee city.
6. 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.
7. Select the appropriate **Access Type** for payee.

8. Click **Add** to add a payee.
   OR
   Click **Cancel** to cancel the transaction.
9. The **Add Payee - Review** screen appears. Verify the details, and click **Confirm**.
   OR
   Click **Cancel** to cancel the transaction and navigate back to 'Dashboard'.
10. The success message of add payee appears along with the transaction reference number and the message prompting the user to set the daily limits.
    Click **Done** to complete the transaction.
    OR
    Click **Issue** to initiate draft issuance to the added payee.

Note: For more information on managing payee, see *Manage Payee* section.

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.

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.

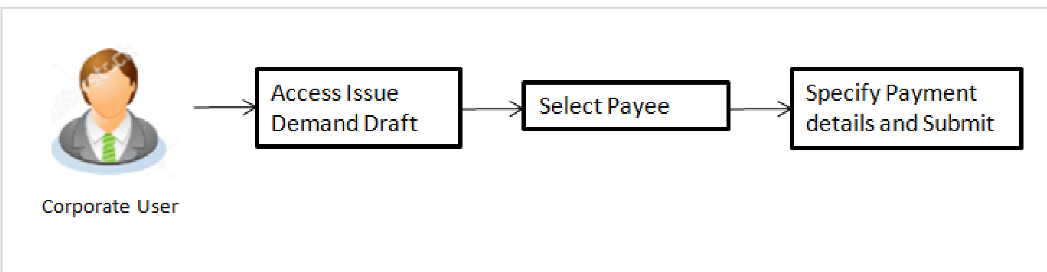
Prerequisites:

- 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



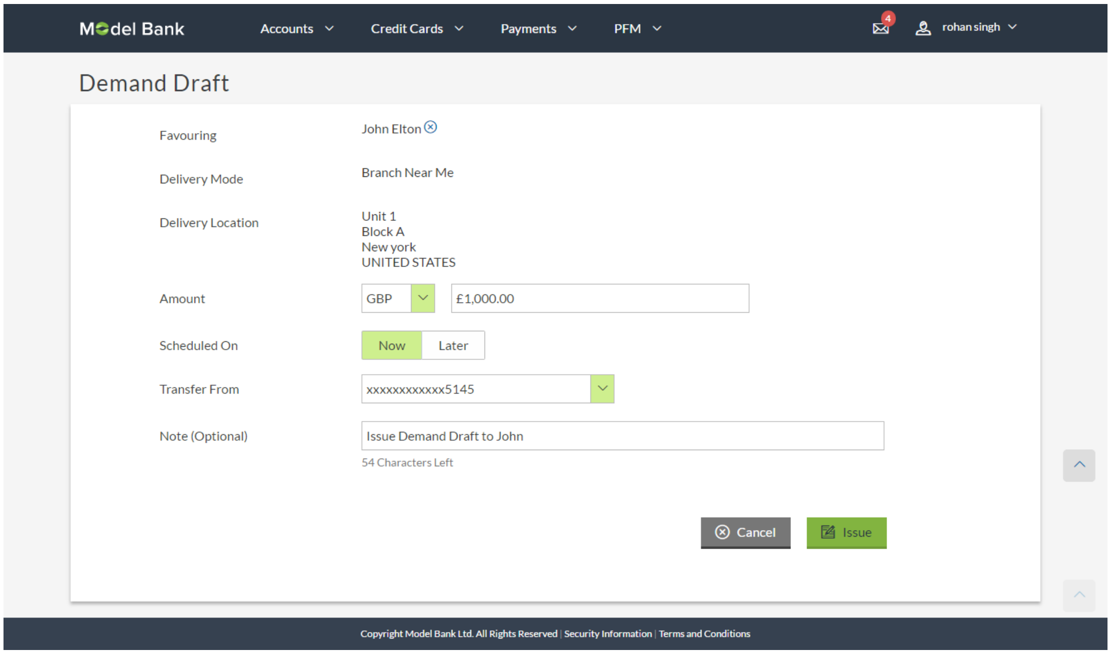
How to reach here:

Payments > Issue Demand Drafts > Demand Draft
OR
Dashboard > Make Your Payments > More Options > Overview > Issue Demand Drafts > Demand Draft|

6.1 Demand Draft

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.

Demand Draft



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. **Note:** Currency changes as per the type of transfer.
Scheduled on	Date of transfer. The options are: • Now: payment on the same day • Later: payment on a later date
Transfer from	Account with the account nickname from which transfer needs to be done. For more information on Account Nickname, refer Account Nickname.
Balance	Net balance in the selected account.

Field Name	Description
Note	Narrative for the transaction.

To issue the demand draft:

1. From the **Favoring** list, select the payee to whom demand draft needs to be issued.
   OR
   Click ⊗ if you want to remove the selected payee.

Note: Click on Add Payee if there is no payee mapped to issue the demand draft.

2. In the **Amount** field, enter amount for which draft needs to be issued.
3. In the **Scheduled on** field, select the appropriate date of transfer.
4. From the **Transfer from** list, select the account from which transfer needs to be done.
5. Click **Issue** to initiate payment.
   OR
   Click **Cancel** to cancel the transaction.
6. The **Demand Draft – Review** screen appears. Verify the details, and click **Confirm**.
   OR
   Click **Cancel** the operation and navigate back to 'Dashboard'.
7. The **Verification** screen appears if transaction is configured for OTP validation. For more information click here.
8. The success message of payment appears along with the transaction reference number. Click **Done** to complete the transaction and navigate back to 'Demand Draft' screen.

FAQs

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 favoring name is different?

No, using this transaction, you can initiate a demand draft issuance request to existing payee and demand draft favoring 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. Manage Biller

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.

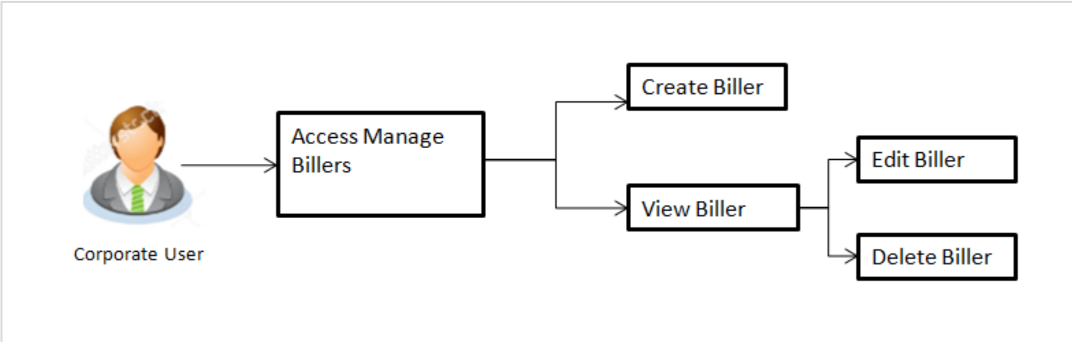
Prerequisites:

- 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



How to reach here:

Payments > Manage Billers
OR
Dashboard > Make your payments > Manage Billers

7.1 Manage Billers – Summary

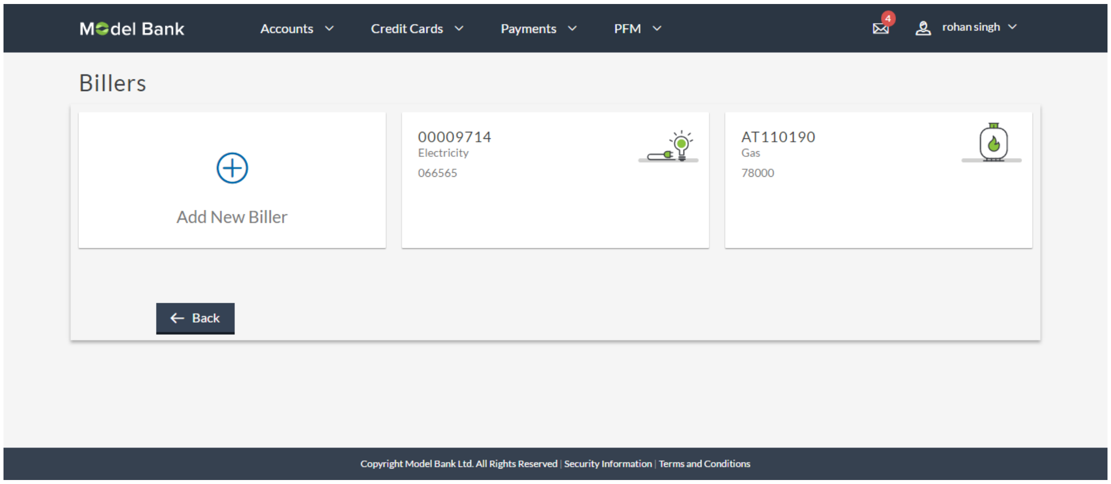
Summarized views of all the billers maintained under user's party are displayed on the screen.

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.

To manage a biller:

1. All the register billers card appears on **Manage Billers** screen.

Manage Billers - Summary



Field Description

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

2. Click on relevant biller card whose details you want to see. The **Biller Details** screen appears.
   OR
   Click **Add New Biller** to create a new biller.
   OR
   Click **Back** to navigate to the previous page.

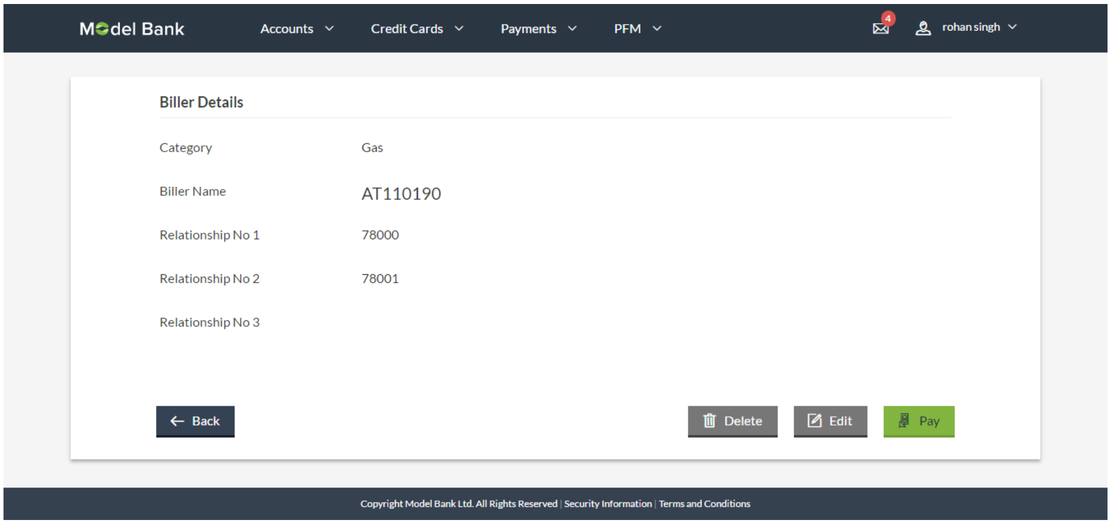
7.2 Biller Details – View

User can view the billers created under a party.

To View the biller details:

1. Click on relevant biller card whose details you want to see. The **Biller Details** screen appears.

Biller Details – View



Field Description

Field Name	Description
Category	Category of the registered biller.
Biller Name	Name of 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.

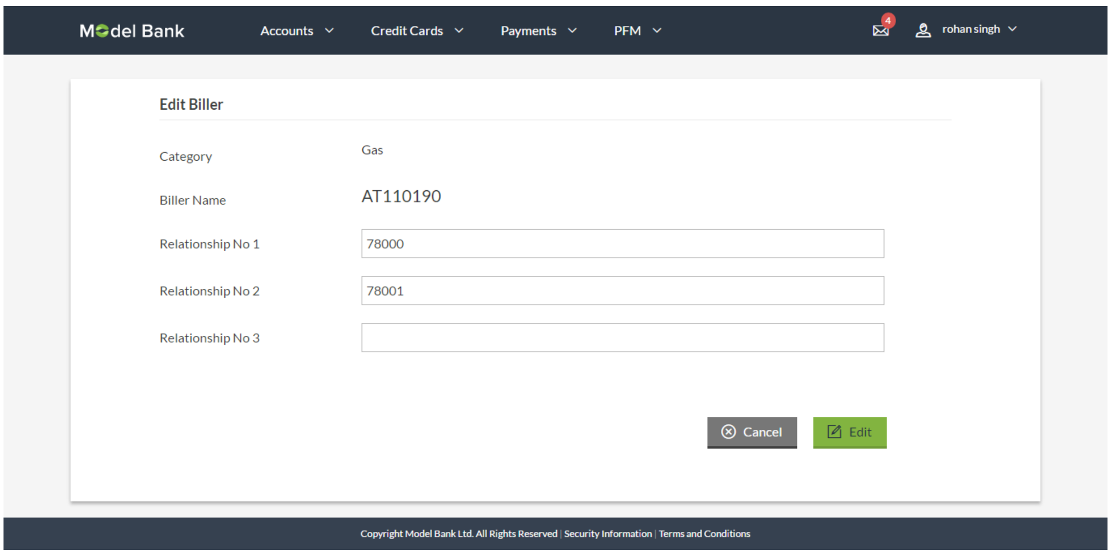
7.3 Biller Details – Edit

User 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 on relevant biller card whose details you want to see. The **Biller Details** screen appears.
2. Click **Edit** to edit the biller. The **Edit Biller** screen appears.

Biller Details - Edit



Field Description

Field Name	Description
Category	Category of the registered biller.
Biller Name	Name of 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

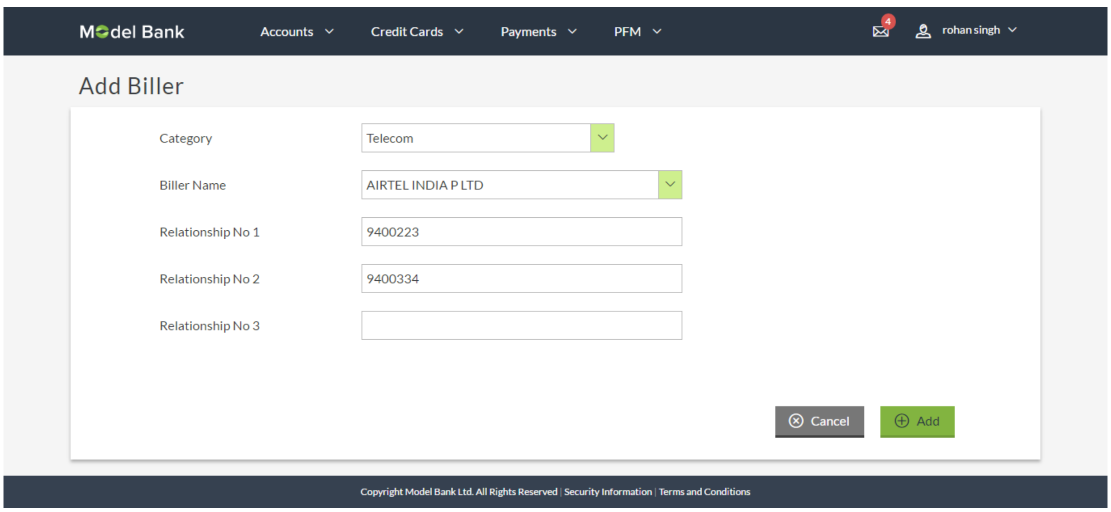
User can create billers under the party. Below details are captured during biller creation –

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

To register a biller:

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

Add Biller



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.

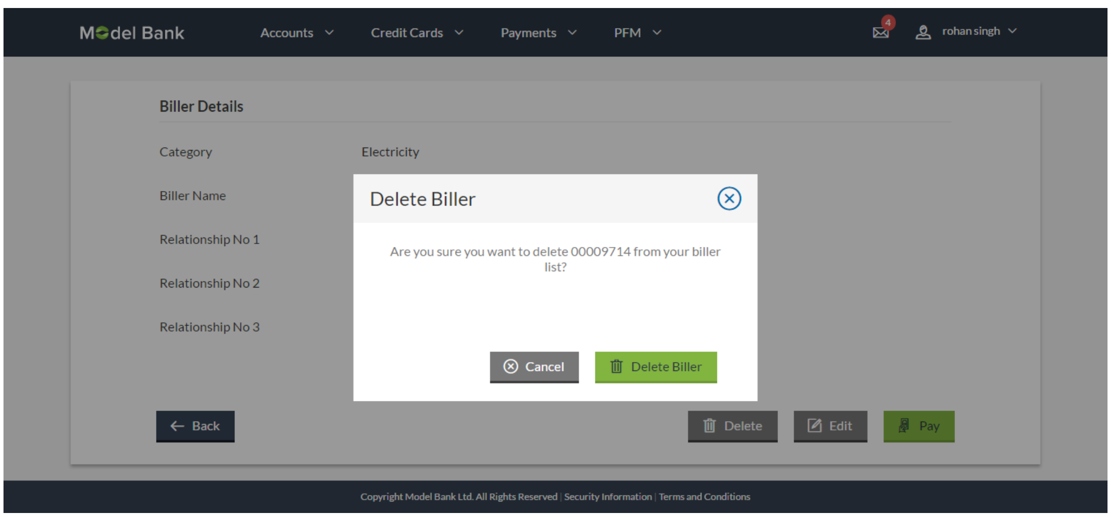
7.5 Delete Biller

Using this option, you can delete the registered biller created under a party.

To delete a biller:

1. Click on relevant biller card whose details you want to delete. The **Biller Details** screen appears.
2. Click **Delete** to delete the biller. The message for confirmation to delete biller appears.

Delete Biller



3. Click **Delete Biller** to confirm deletion.
   OR
   Click **Cancel** to cancel the transaction.
4. The success message appears along with the reference number.
   Click **Done** to complete the transaction.

FAQs

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. Bill Payment

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.

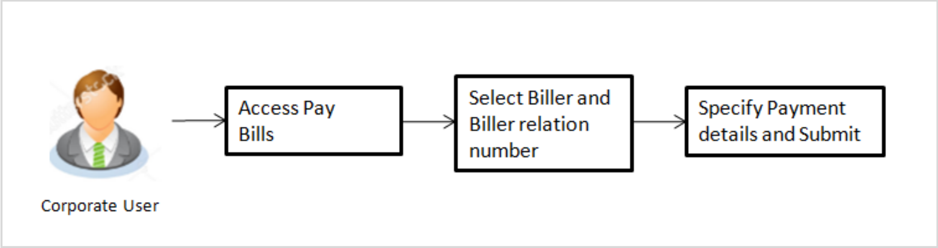
Prerequisites:

- 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



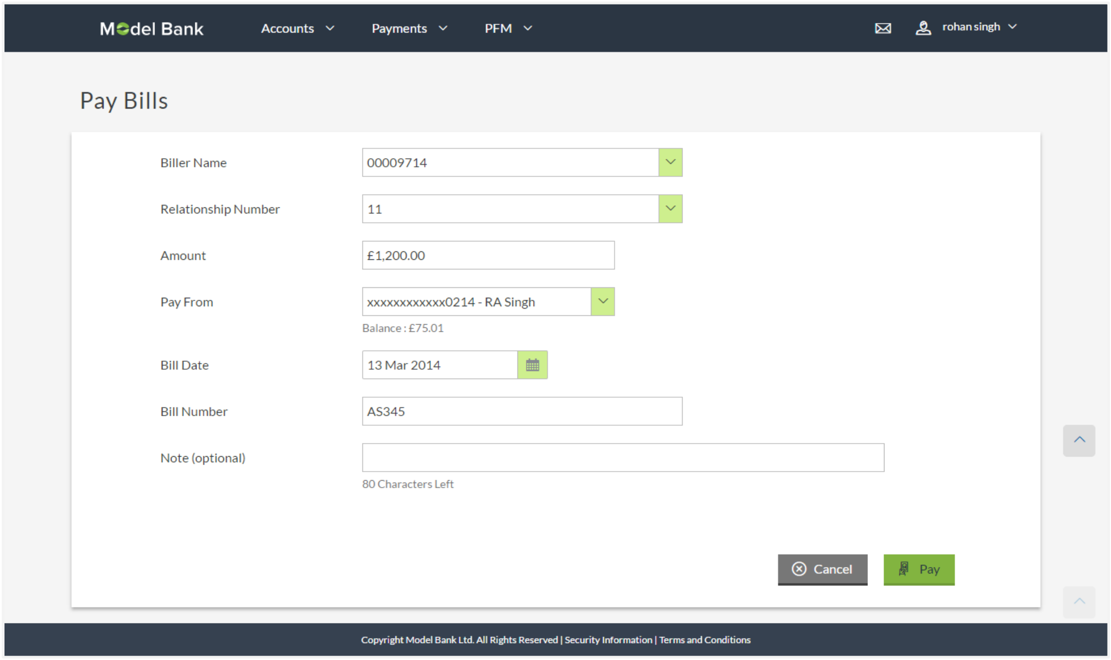
How to reach here:

Payments > Pay Bills
OR
Dashboard > Make Your Payments > Bill Payments > Pay Bills

8.1 Pay Bills

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.

Pay Bills



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

2) Click  to delete the added biller in **Biller Name** field.

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

3. In the **Amount** field, enter the bill amount.
4. From the **Pay From** list, select the source account for making bill payment.
5. From the **Bill date** list, select the date of bill on which it is required to be paid.
6. In the **Bill Number** field, enter the bill number for the bill to paid.
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 on dashboard. 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. Request Money

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

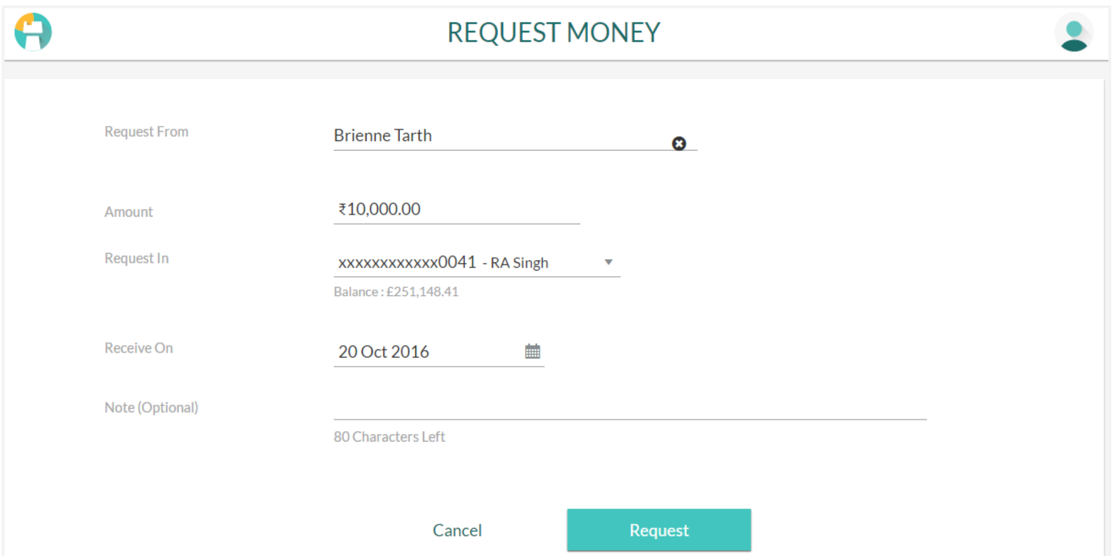
Once the request is initiated, the details are sent and then after processes the request to the debtors bank.

How to reach here:

Dashboard >Payments > Request Money
OR
Dashboard > Make your payments > More Options > Overview > Request Money card > Request Money

To request for the money:

Request Money



Field Description

Field Name	Description
Request From	Debtor from which you need to request for money.
Amount	Amount that needs to be transferred.
Request In	Account along with the account nickname where the money needs to be received. For more information on Account Nickname, refer Account Nickname.

Field Name	Description
Balance	Net balance in the selected account.
Receive On	Date on which the money needs to be received.
Note	Narrative for the transaction.

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

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

2. In the **Amount** field, enter amount that needs to be transferred.
3. From the **Request In** list, select the appropriate account where the money needs to be received.
4. From the **Receive On** list, select the appropriate date on which the money needs to be received.
5. In the **Note** field, enter the description for transaction.
6. Click **Request**.
   OR
   Click **Cancel** to cancel the transaction.
7. The **Review** screen appears. Verify the details, and click **Confirm**.
   OR
   Click **Cancel** to cancel the transaction.
8. The success message appears along with the reference number.
   Click **Done** to complete the transaction.

FAQs

1. When will I receive the money I requested?

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

2. Can I cancel a request for money?

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

10. Manage Debtors

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

- Debtor Name
- IBAN Number
- Account Name of the Debtor
- BIC Code of the Debtor's bank account.
- Nick Name

Each debtor maintained by the you is displayed as a card.

Pre-Requisites

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

Features supported in application

Following transactions are allowed under Manage Debtor

- View Debtor
- Edit Debtor
- Create Debtor
- Delete Debtor

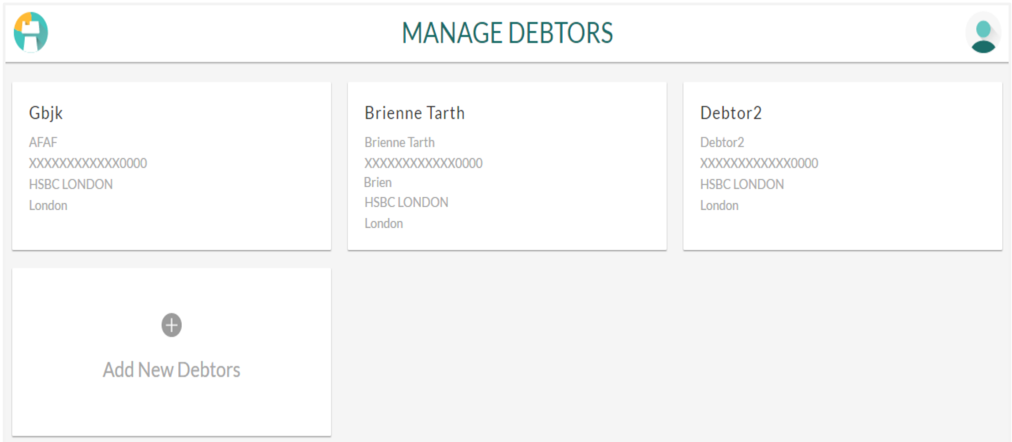
How to reach here:

Payments >Manage Debtors
OR
Dashboard > Make Your Payments > More Options > Overview > Manage Debtors > Manage Debtors

To manage debtors:

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

Manage Debtor



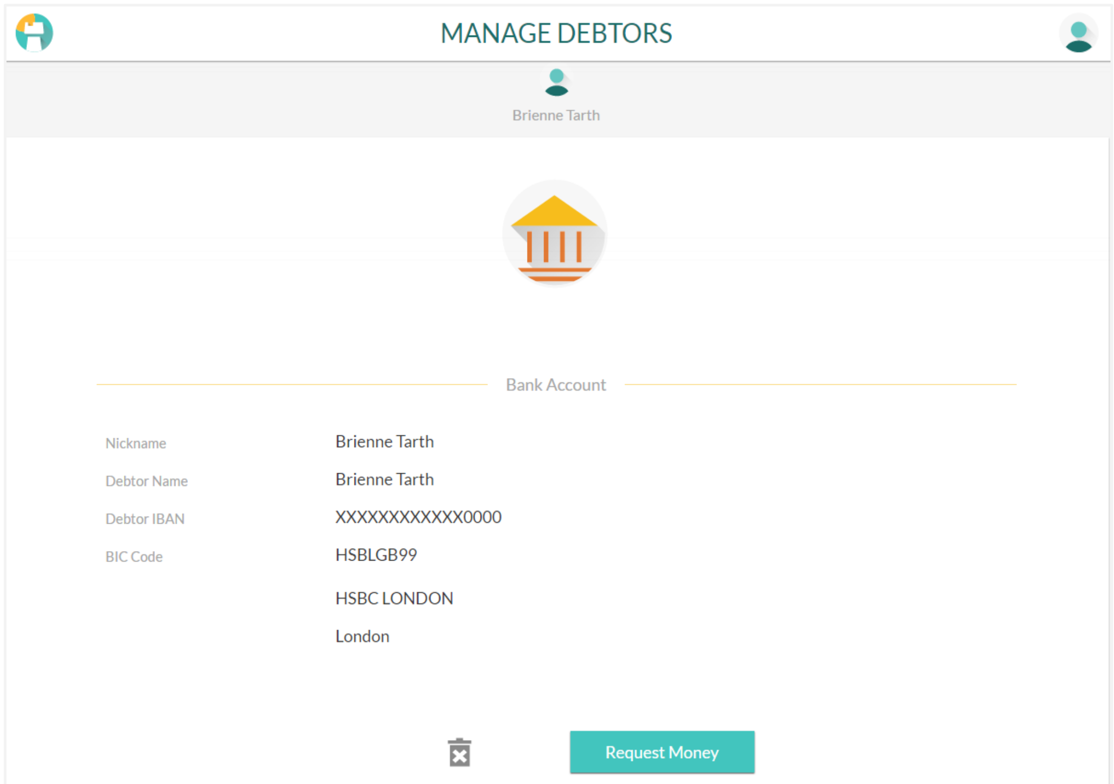
Field Description

Field Name	Description
List of Cards	Displays the payee's various bank accounts as a each card.
Debtor Name	With this name debtor is registered by the customer.
Debtor Account Number	Debtor account number along with the account nickname in masked format. For more information on Account Nickname, refer Account Nickname.
Debtor Bank Name and Address	Name and address of the debtor's bank.

2. Click on relevant debtor card whose details you want to see. The **Manage Debtor** screen with debtor details appears.
OR
Click **Add New Debtor** to create a new debtor.

10.2 Manage Debtor – View

Manage Debtor – Details



Field Description

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

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

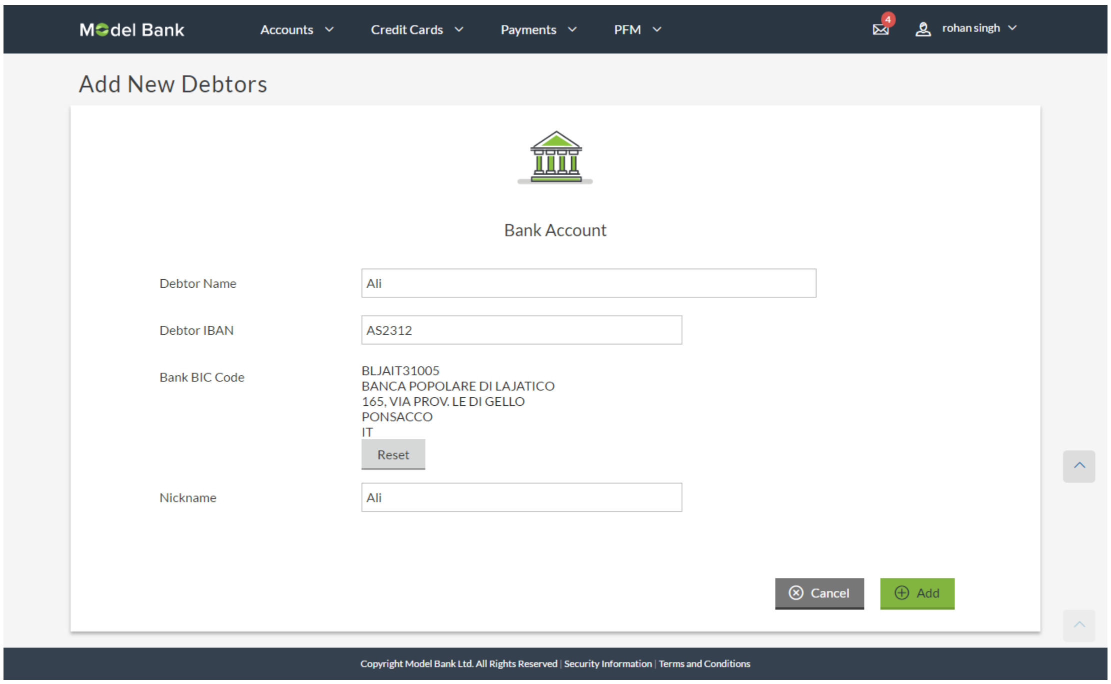
10.3 Add Debtor

Using this option you can add a debtor.

To add a new debtor:

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

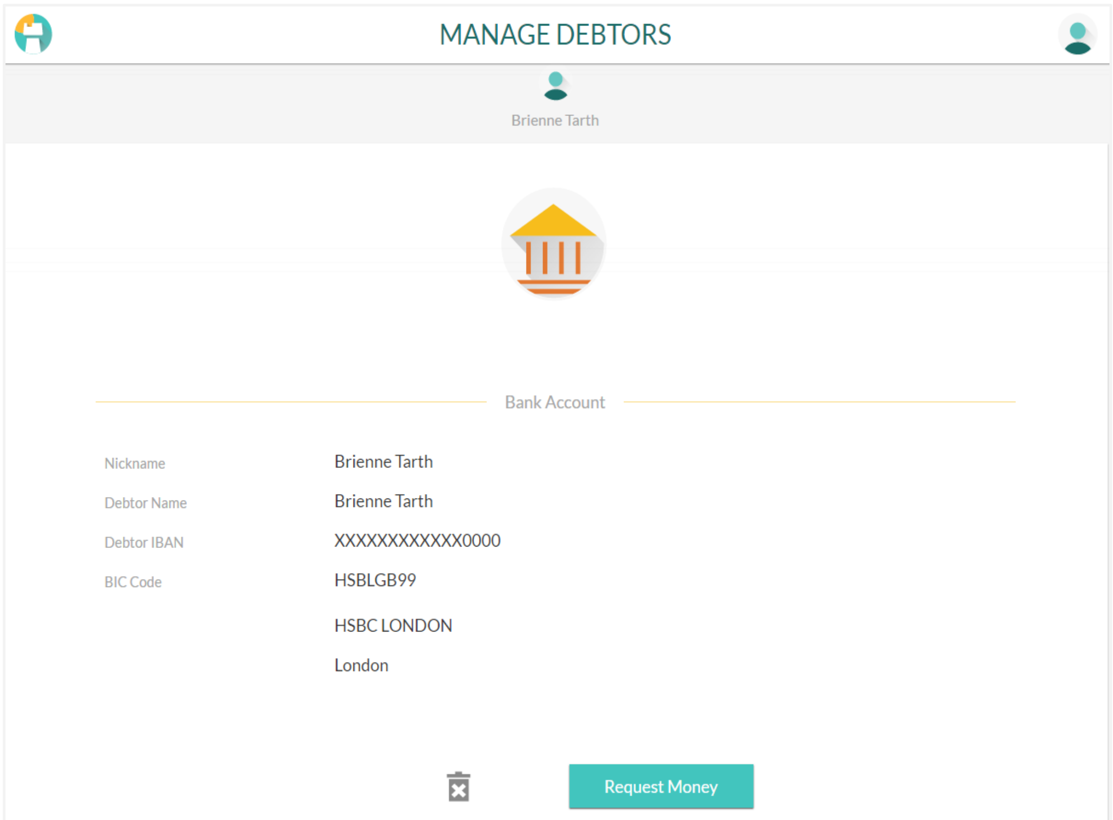
Add Debtor



2. In the **Debtor Name** field, enter debtor name from whom the amount is to be received.
3. In the **Debtor IBAN** field, enter debtor IBAN number.
4. In the **Bank BIC Code** field, enter BIC code of the debtor bank.
   OR
   Click **Verify** to verify the entered BIC code with the bank details based on BIC code.
   OR
   Click **Lookup BIC Code** to lookup for the BIC search. Displays the bank details.
5. In the **Nickname** field, enter the debtor's nickname.
6. Click **Add**.
   OR
   Click **Cancel** to cancel the transaction.
7. The **Review** screen appears. Verify the details, and click **Confirm**.
   OR
   Click **Cancel** to cancel the transaction.
8. The success message appears.
   Click **Done** to complete the transaction.
   OR
   To initiate a payment to the added debtor, click **Pay**.

10.4 Delete Debtor

Delete Debtor



1. Repeat steps 1 & 2.
2. Click  to delete the debtor account.
3. The message for confirmation to delete debtors appears on **Manage Debtors** screen. Click **Delete** to delete the debtor.
   OR
   Click **Cancel** to cancel the transaction
4. The success message appears.
   Click **Done** to complete the transaction.

11. Repeat Transfers

Repeat Transfers 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 Transfers**. Once initiated, these will execute repeatedly till the end date.

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

How to reach here:

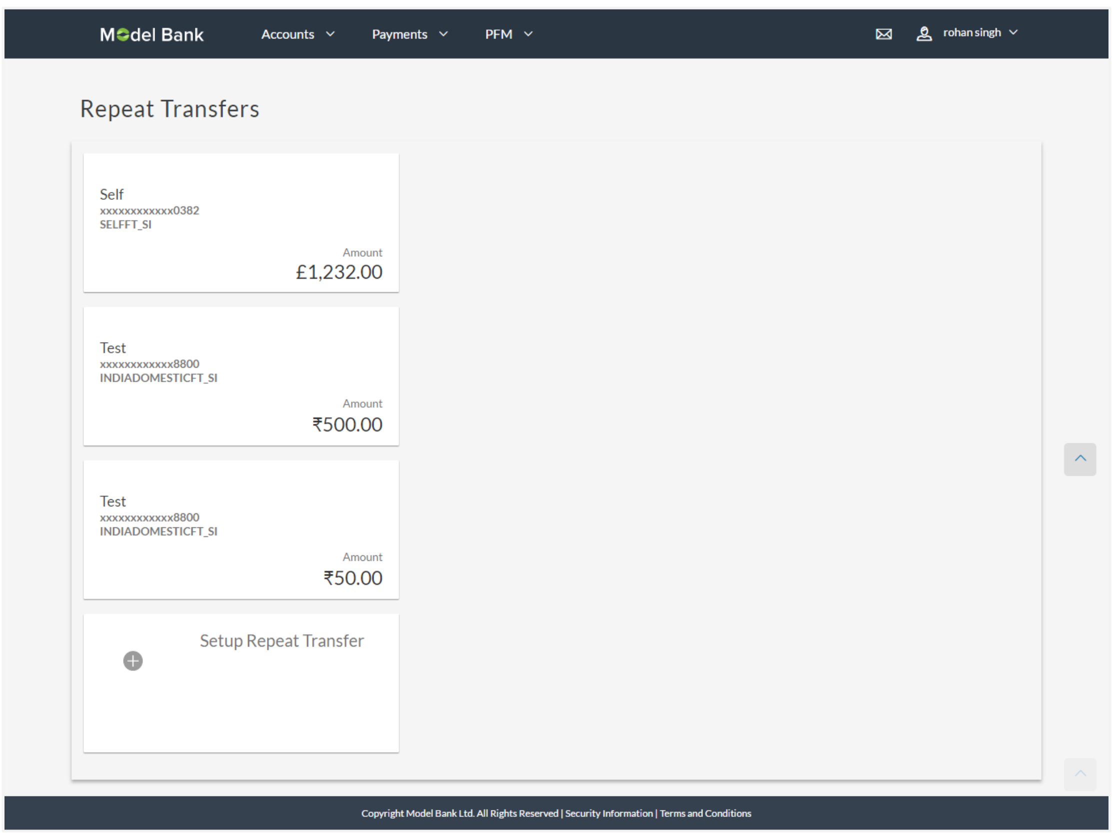
Payments > Repeat Transfers
OR
Dashboard > Make your payments > More Options > Overview > Repeat Transfer card > Repeat Transfers

To view and to stop Repeat Transfers:

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

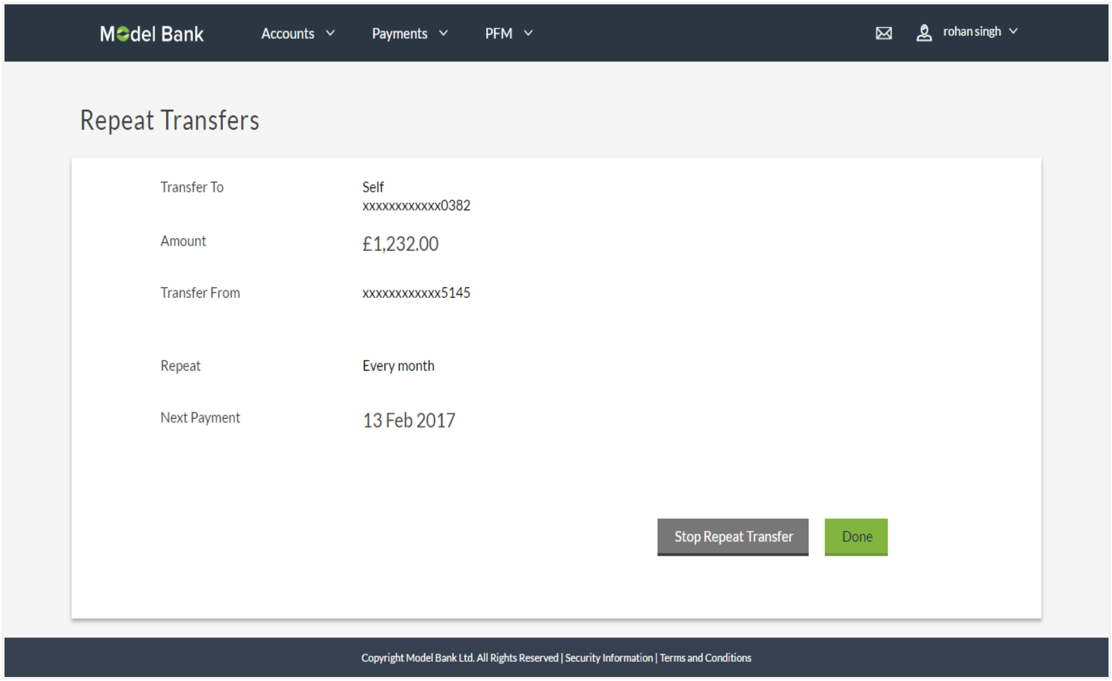
1. All the standing instruction maintained appears as a card on **Repeat Transfers** screen.

Repeat Transfers



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

Repeat Transfers - Details



Field Description

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

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

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

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

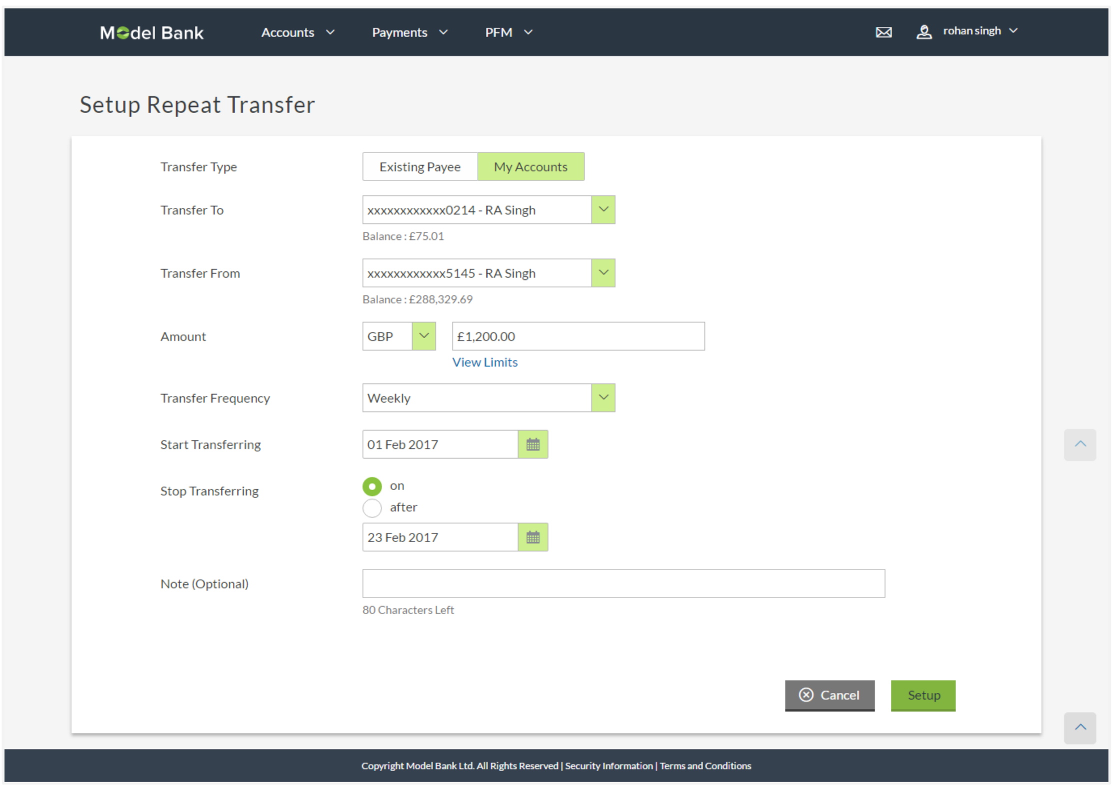
To setup Repeat Transfer:

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

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

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

Setup Repeat Transfer



Field Description

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

Field Name	Description
Existing Payee	
Below fields appears if you select the **Existing Payee** option is selected in **Transfer to** field.	
Payee	Destination account number along with destination bank /branch details.
Account Type	Account type of the payee.
Account Number	Account number along with the account nickname of the payee. For more information on Account Nickname, refer Account Nickname.
Account Name	Name of the payee in the bank account.
Bank Details	Bank details or BIC code of the payee bank.
Transfer From	Account along with the account nickname from which transfer needs to be done. For more information on Account Nickname, refer Account Nickname.
Balance	Net balance in the selected account.
Amount	Amount that needs to be transferred.
View Limits	Link to view the transaction limits for the user.
Transfer Frequency	Frequency for the repeat transfer to be executed. The options are: • Weekly • Fortnightly • Bi-monthly • Monthly • Quarterly • Semi-Annually • Annually
Start Transferring	Date for the Repeat transfer to start executing.

Field Name	Description
Stop Transferring	Date when the repeat transfer should stop executing or the instances after which the SI should stop executing. It has two options: • On: Either selects a date on which the repeat transfer will end. • After 'n' instances: Provide a number. Repeat transfer will stop after executing for 'n' number of times.
Instances	Number of instances.

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

Field Name	Description
Transfer To	Account along with the account nickname to which fund transfer needs to be done. For more information on Account Nickname, refer Account Nickname. **Note:** Lists only own accounts of the user.
Balance	Net balance in the selected account.
Transfer From	Account along with the account nickname from which transfer needs to be done. For more information on Account Nickname, refer Account Nickname.
Balance	Net balance in the selected account.
Amount	Amount that needs to be transferred.
View Limits	Link to view the transaction limits for the user.
Transfer Frequency	Frequency for the repeat transfer to be executed. The options are: • Weekly • Fortnightly • Bi-monthly • Monthly • Quarterly • Semi-annually • Annually
Start Transferring	Date for the Repeat transfer to start executing.

Field Name	Description
Stop Transferring	Date when the repeat transfer should stop executing or the instances after which the SI should stop executing. It has two options: • On: Either select a date on which the repeat transfer will end. • After 'n' instances: Provide a number. Repeat transfer will stop after executing for 'n' number of times.
Instances	Number of instances.
Purpose	Purpose of transfer. This field appears if you select the **Existing Payee** option is selected in **Transfer Type** field.
Note	Narrative for the transaction.

3. In the **Transfer Type** field, select the appropriate payee for a SI set up.
   a. If you select **Existing Payee** option:
      i. From the **Payee** list, select the payee to whom fund needs to be transfer, and then select internal / domestic accounts maintained for the selected payee.
      ii. In the **Amount** field, enter the amount that needs to be transferred.
      OR
      Click the **View Limit**s link to view the limit of transfer.
      iii. From the **Transfer From** list, select the account from which transfer needs to be done.
      iv. From the **Transfer Frequency** list, select the frequency for the repeat transfer to be executed.
      v. From the **Start Transferring** list, select date for the Repeat transfer to start executing.
      vi. In the **Stop Transferring** field, select either a date or enter the number of instances.
      vii. From the **Purpose** list, select the appropriate purpose of transfer.

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

   b. If you select **My Account** option:
      i. From the **Transfer To** list, select the account to which the fund transfer needs to be done.
      ii. From the **Transfer From** list, select the account from which transfer needs to be done.
      iii. In the **Amount** field, enter the amount that needs to be transferred.
      iv. From the **Transfer Frequency** list, select the frequency for the repeat transfer to be executed.

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

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

4. Click **Transfer**.
   OR
   Click **Cancel** to cancel the transaction.
5. The **Review** screen appears. Verify the details, and click **Confirm** .
   OR
   Click **Cancel** to cancel the transaction.
6. The success message appears.
   Click **Done** to complete the transaction.

FAQs

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

Yes, you can cancel the post-dated instructions.

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

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

12. Favorite Transaction

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.

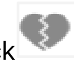
The screen is divided into three sections –

- **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

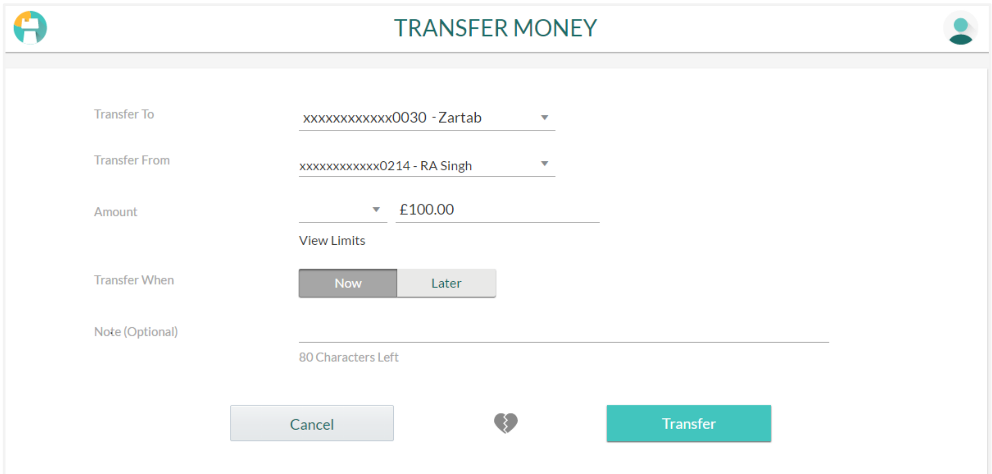
To view and initiate the favorite transaction:

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

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

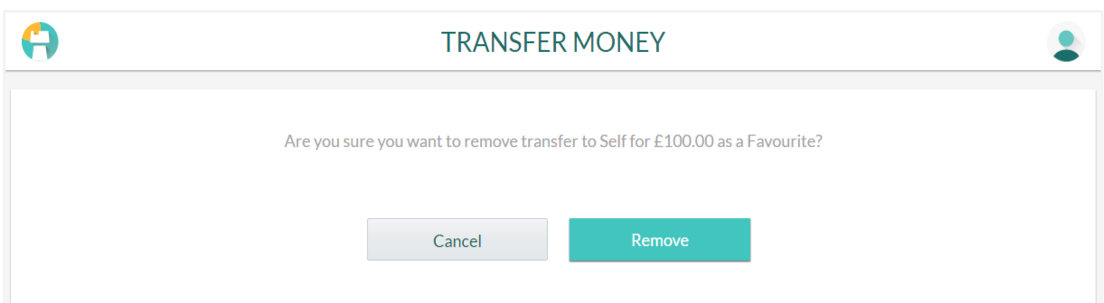
   To remove transaction from favorite list, click  .

Remove Favorites



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

Remove Favorites- confirm



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

FAQs

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. Upcoming Payments Inquiry

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

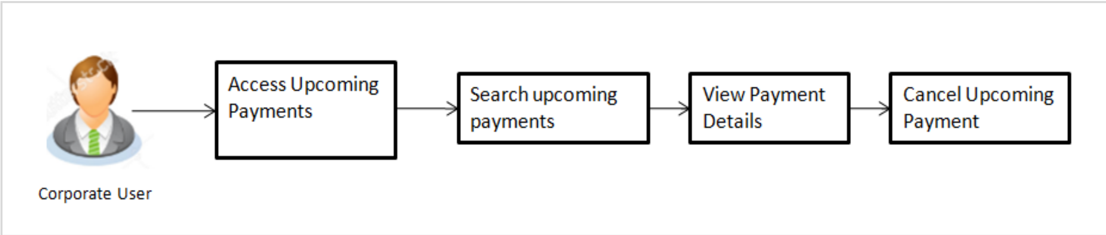
Prerequisites:

- 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



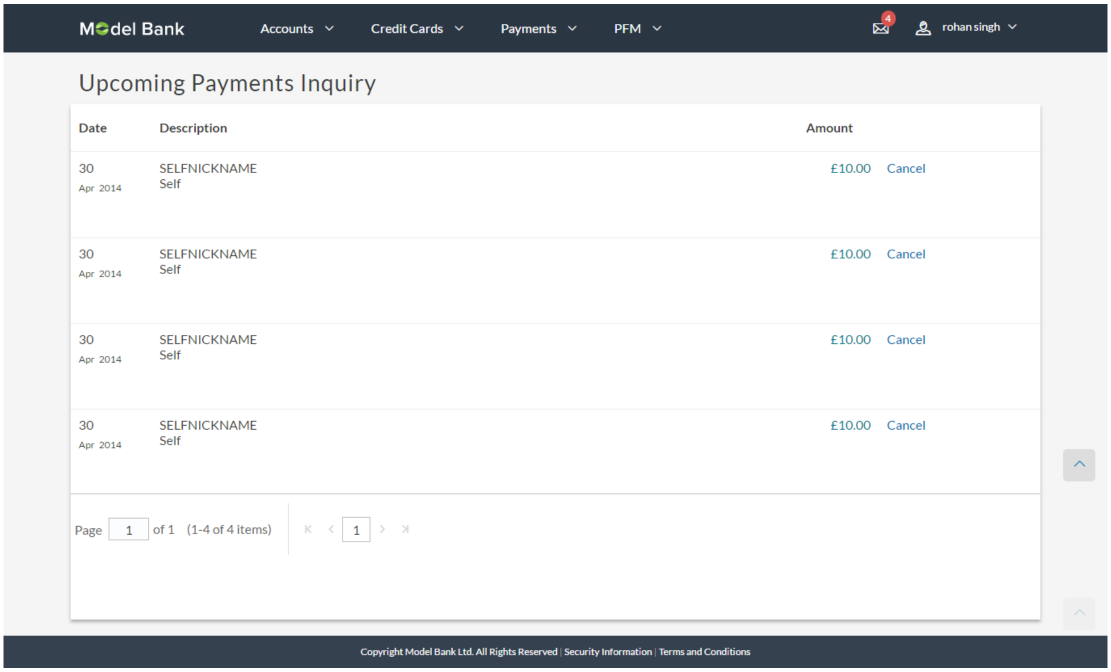
How to reach here:

Dashboard > Payments > Upcoming Payments Inquiry

13.1 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.

Upcoming Payment - Summary



Field Name	Description
Date	Date of execution of transaction.
Description	The account number whose inquiry is to be done along with the account nickname. For more information on Account Nickname, click here.
Amount	Transfer amount along with the transfer currency.
Action	To cancel the transaction or SI maintained for the transaction.

1. To cancel the transaction or SI maintained for the transaction, click **Cancel**. The **Upcoming Payment** Inquiry screen with ‘Cancel Transfer’ pop-up appears.

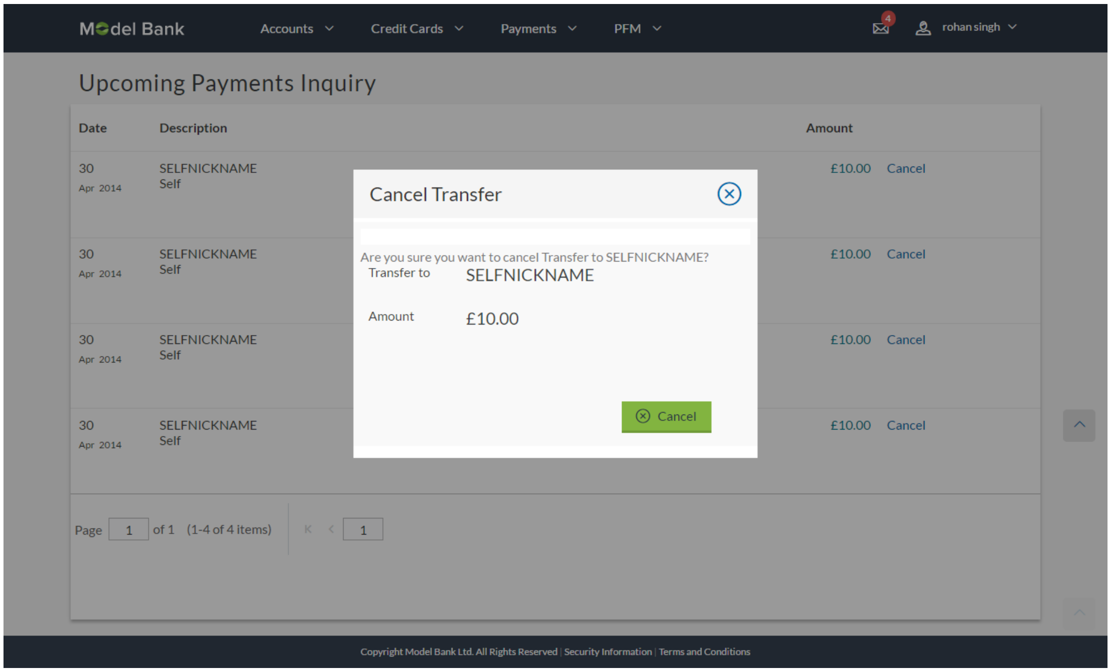
13.2 Upcoming Payments – View & Delete

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.

To delete the transaction or SI maintained for the transaction:

1. Click **Cancel** against the record that you want to delete. The **Upcoming Payment** Inquiry screen with ‘Cancel Transfer’ pop-up appears.

Upcoming Payment - Cancel Transfer



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

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.

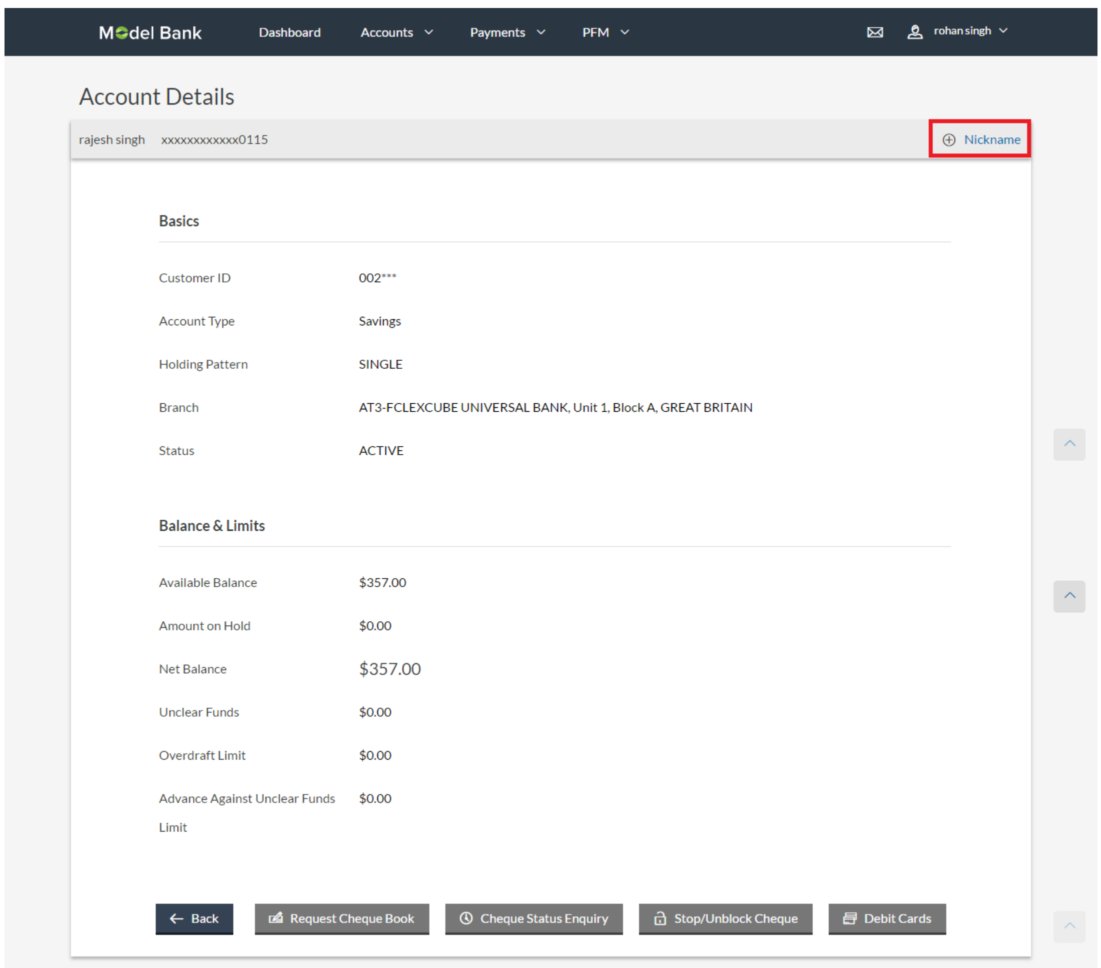
14. Account Nickname

User can assign their own description or name to all of their individual savings, checking, term deposit, and loan accounts. User's nickname is the unique ID. Nicknames will be displayed on various transactions instead of the standard account description. This option also allows user to modify or delete the nickname whenever 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



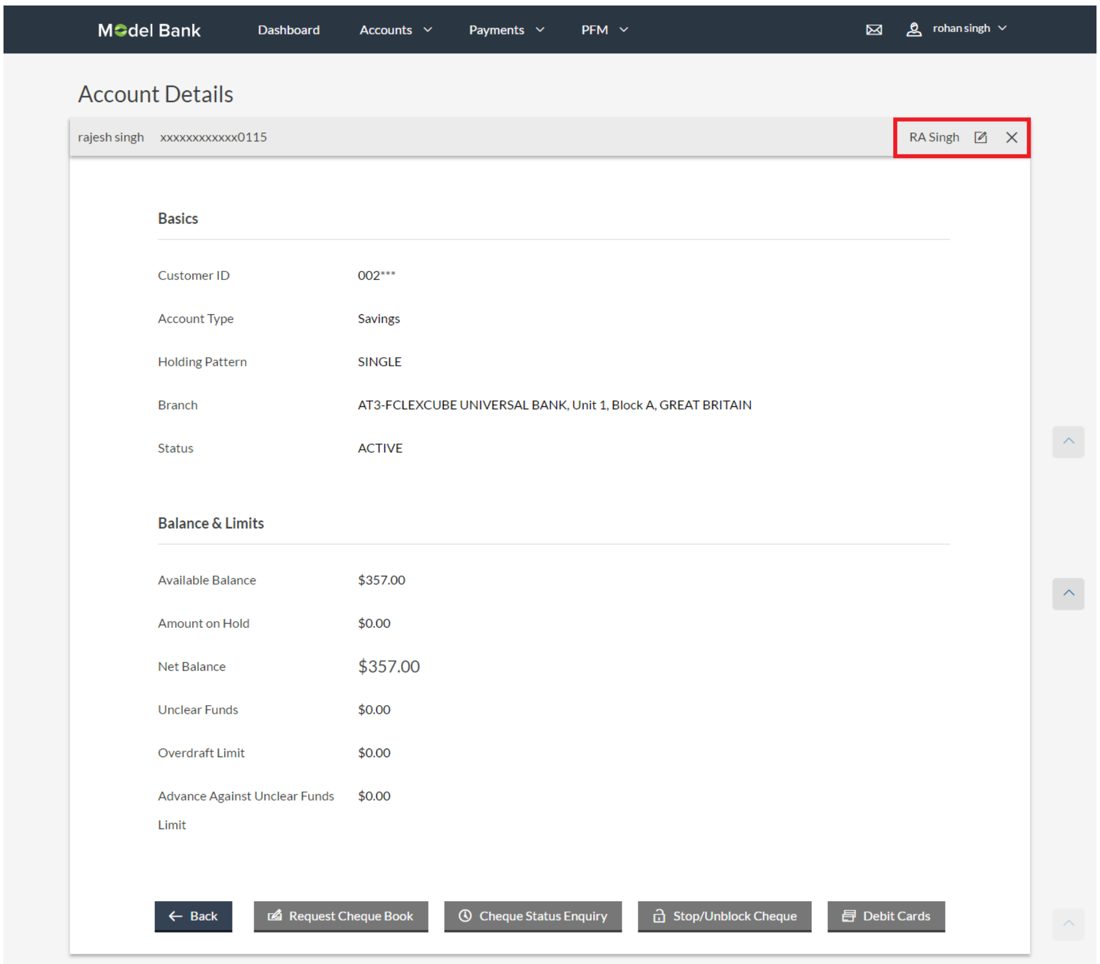
Field Description

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

3. Click to save your changes.
Nicknames will be displayed on various transactions instead of the standard account description.

To edit / delete nickname to account:

Add Nickname - Edit/ Delete



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

15. Common Functions

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

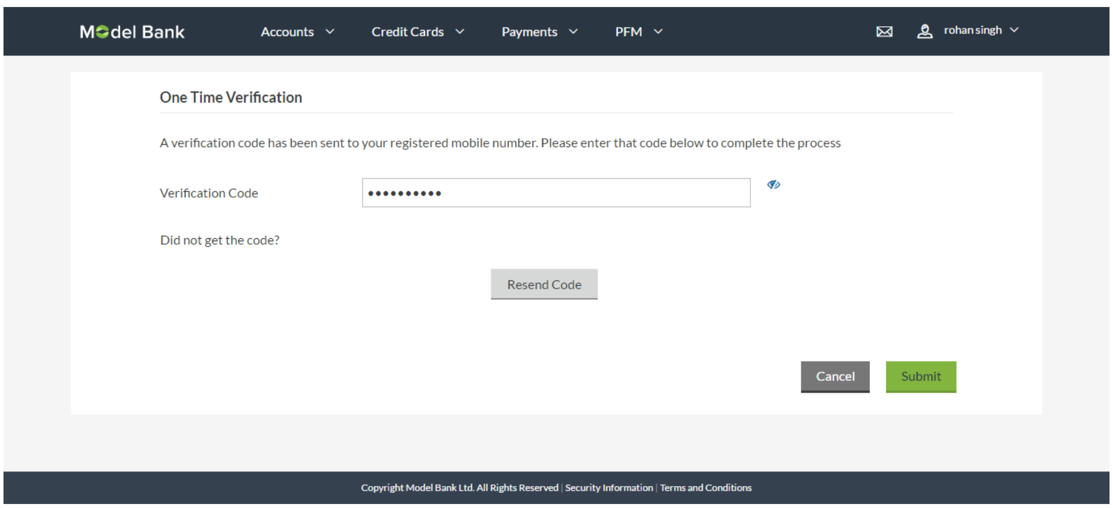
1. Click to download the list in PDF, XLS, QIF, OFX and MT940 formats.
2. From the Page list, select the required page number of the transactions list.
3. Click to sort records in ascending or descending order.
4. Click to view the first page of the transaction record list.
   OR
   Click to view the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

16. One Time Password

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

For OTP verification:

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



Field Description

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

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

FAQs

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.

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

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