

Oracle Banking Digital Experience

**Corporate Payments User Manual
Release 17.2.0.0.0**

Part No. E88573-01

July 2017

ORACLE®

Corporate Payments User Manual
July 2017

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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 17.2.0.0.0, refer to the following documents:

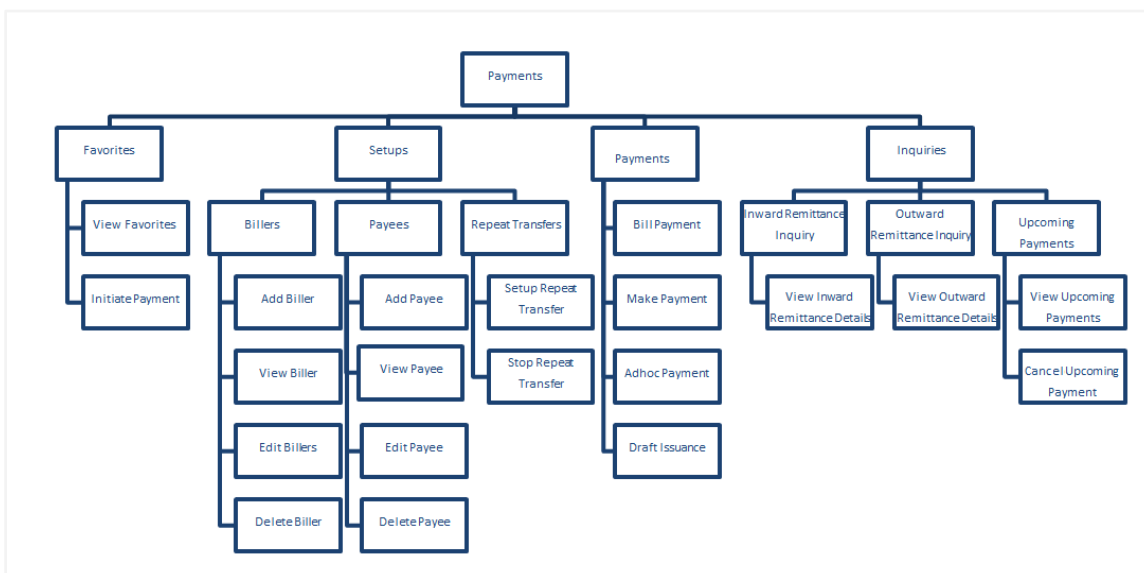
- Oracle Banking Digital Experience Licensing Guide
- Oracle Banking Digital Experience Installation Manuals

2. Payments

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

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

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



Features Supported In Application

Payment features supported in application includes:

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

3. Payee Setup

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

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

Payee Maintenance is provided for following payment transactions:

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

- **Payee Access Type:**

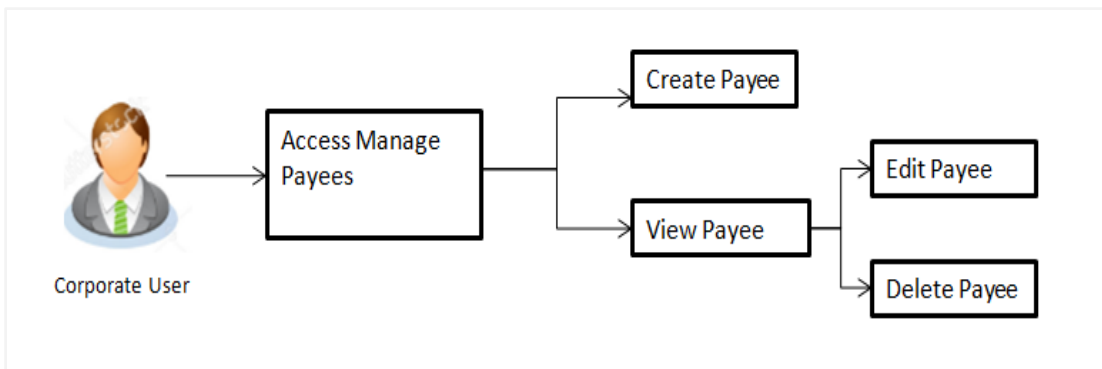
User can specify payee access type while maintaining a payee. Payee access type decides if only creator of a payee or all users of a party can access a payee. Payee access type is categorized as 'Private' and 'Public'.

- **Public:** A Payee marked as 'Public' is visible to all the users mapped to the Party ID of the user who created a payee. While, all users of the party can view and use the payee while initiating payments, only the user who has created the payee, is able to edit and delete the payee.
- **Private:** A Payee marked as 'Private' is available to only the creator of the payee. Only the creator of the payee can apply such payees while initiating payment and modify or delete the private payee

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 > Toggle menu > Payments > Setups > Manage Payees

3.1 Payee Summary

Summarized view of all the Payees maintained by the logged in user, along with the public payees created by other users of the Party, 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 for the payee to view the complete details of a payee.

To manage payees:

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

Payees

The screenshot displays the 'Payees' management screen in the ZigBank application. At the top, there is a navigation bar with the ZigBank logo, a search icon, a notification bell with '77', and a 'Logout' button. Below the navigation bar, the 'Payees' section is active, with tabs for 'Accounts' and 'Demand Drafts'. A 'Create' button is located in the top right corner. A search bar labeled 'Search By Payee Name' is positioned above the table. The table contains the following data:

Payee Name	Account Type	Account Details	Nickname	Created By	Access Type
DomesticNEFT	Domestic	834758934758934 HDFC Bank Ltd	DomesticNEFT	Bill Jones	Public
DomesticRTGS	Domestic	34856734895743895 HDFC Bank Ltd	DomesticRTGS	Bill Jones	Public
InternationalNCCPayLater	International	4896794567895 ADIB UK LIMITED	InternationalNCCPayLater	Bill Jones	Public
NCCPayLater	Internal	AT30008010025 Internal Account	DomesticRTGS	Ryan Smith	Public
PayInternal	Internal	AT30008740028 Internal Account	Dnyanesh	Dnyanesh drcorp172	Public
payInternational	International	30948309843 ANTHOS ASSET MANAGEMENT B.V.	InternationalNCC	Dnyanesh drcorp172	Public

At the bottom of the table, there is a pagination control showing 'Page 1 of 1 (1-6 of 6 items)' and a 'Cancel' button. The footer of the application contains the text: 'Copyright ZigBank Ltd. All Rights Reserved | Security Information | Terms and Conditions'.

Field Description

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

Payee - Bank Account

Below fields appears for Account type of payees.

Payee Name	Name of the payee.
Account Type	Type of account associated with the payee.
Account Details	The details of account associated with the payee.
Nickname	Nickname of the payee.
Created By	Name of the user by whom the payee is been created.
Access Type	The access type of the payee. The options are: <ul style="list-style-type: none"> • Public • Private

Payee - Demand Draft

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

Payee Name	Name of the payee.
Draft Type	Type of draft.
Draft Favouring	Payee name of the draft.
Created By	Name of the user by whom the payee is been created.
Access Type	The access type for payee. The options are: <ul style="list-style-type: none"> • Public • Private

-
2. Click on '**Payee Name**' hyperlink to go to the payee details screen.
OR
Click **Create** to create new payee.

3.2 Payee Details

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

Payee Details

The screenshot displays the 'Payees' section of the ZigBank interface. It shows a list of payees with a 'View' link. The selected payee details are as follows:

- Payee Name:** DomesticNEFT
- Account Type:** DOMESTIC
- Account Name:** DomesticNEFT
- Account Number:** 834758934758934
- Pay Via:** NEFT
- Bank Details:**
 - HDFC0000017
 - HDFC Bank Ltd
 - 361, Saks Avenue
 - Chennai
 - HDFC0000017
- Nickname:** DomesticNEFT
- Access Type:** Public

At the bottom of the details panel, there are four buttons: 'Pay', 'Cancel', 'Delete', and 'Edit'. The footer of the page contains the text: 'Copyright ZigBank Ltd. All Rights Reserved | Security Information | Terms and Conditions'.

Field Description

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

Payee Details - Bank Account

Below fields appears for Account type of payees.

Payee Name Name of the payee for identification.

Account Type Type of account associated with the payee.

The type can be:

- Internal
- Domestic
- International

Account Number Account number of the payee.

Account Name Name of the payee in the bank account.

Field Name	Description
Pay Via	Network for payment. Note: This field is displayed only for Domestic and International type account payee.
Bank Details	Address of the payee's bank account. Note: This field is displayed only for Domestic and International type account payee.
Nickname	Nick name to identify the payment destination (account).
Access Type	The access type for payee. The options are: <ul style="list-style-type: none"> • Public • Private
Payee Details - Demand Draft	
Below fields appears for Draft type of payees.	
Payee Name	Name of the payee for identification.
Draft Type	Type of draft. The options are: <ul style="list-style-type: none"> • Domestic • International
Draft Favouring	Payee name of the draft.
Draft payable at Country	Country name where the draft would be payable at. Note: This field is displayed if the International option is selected in Draft Type list.
Draft payable at City	City name where the draft would be payable at.
Delivery Location	Address where the draft is to be delivered. The options are: <ul style="list-style-type: none"> • Branch Near Me • My Address

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

This section appears if the customer selects **My Address** option in the **Delivery Location** field.

Select Address	The address where the draft is to be delivered.
-----------------------	---

This section appears if the customer selects **Branch Near Me** option in the **Delivery Location** field.

City	The customer can filter branches based on city.
-------------	---

Branch Near Me	The customer can select a branch at which the draft is to be delivered. The names of all the branches in the city selected in the previous field will be displayed.
-----------------------	---

Branch Address	The complete address of the branch selected will be displayed once the customer selects a branch.
-----------------------	---

Access Type	The access type for payee.
--------------------	----------------------------

The options are:

- Public
- Private

-
- a. If you click **Edit** to modify the payee details.
 - i. Update the details.
 - ii. Click **Save** to save the payee details.
OR
Click **Cancel** to cancel the transaction.
 - iii. The **Review** screen appears. Verify the details, and click **Confirm**.
OR
Click **Cancel** to cancel the transaction.
 - iv. The success message appears.
Click **OK** to complete the transaction.
 - b. Click **Delete** to delete a payee. User is shown a warning message on screen. Click **Delete** to confirm the payee deletion. A payee deletion confirmation message is shown on the screen, and it navigates back to 'Dashboard'.
OR
Click **Cancel** to cancel the transaction.
 - c. Click **Cancel** to cancel the transaction, and it navigates to previous listed **Payees** screen.
OR
Click **Pay** to make a payment to selected payee, user is directed to 'Transfer Money' page.

3.3 Edit Payee

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

How to reach here:

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

Edit Payee

Field Description

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

Payee Details - Bank Account

Below fields appears for Account type of payees.

Payee Name	Name of the payee for identification.
-------------------	---------------------------------------

Account Type	Type of account associated with the payee. The type can be:
---------------------	--

- Internal
- Domestic
- International

Field Name	Description
Account Number	Account number of the payee.
Account Name	Name of the payee in the bank account.
Pay Via	Network for payment. <hr/> Note: This field is displayed only for Domestic and International type account payee. <hr/>
Bank Details	Address of the payee's bank account. <hr/> Note: This field is displayed only for Domestic and International type account payee. <hr/>
Access Type	The access type for payee. The options are: <ul style="list-style-type: none"> • Public • Private
Payee Details - Demand Draft	
Below fields appears for Draft type of payees.	
Payee Name	Name of the payee for identification.
Draft Type	Type of draft. The options are: <ul style="list-style-type: none"> • Domestic • International
Draft Favouring	Payee name of the draft.
Draft payable at City	City name where the draft would be payable at.
Delivery Location	Address where the draft is to be delivered. The options are: <ul style="list-style-type: none"> • Branch Near Me • My Address

Field Name	Description
Access Type	The access type for payee. The options are: <ul style="list-style-type: none"> • Public • Private

1. Click **Save** to save edit payee request. User is directed to **Edit Payee - review** page.
OR
Click **Cancel** to cancel the transaction and it navigates to **Payee Summary** screen.
2. The **Review** screen appears. Verify the details, and click **Confirm**.
OR
Click **Cancel** to cancel the transaction and navigate back to '**Payee Summary**' screen.
3. The success message of edit payee appears. Click **Go to Dashboard** to navigate back to **Dashboard** screen.

3.4 Add Payee - Bank Account

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

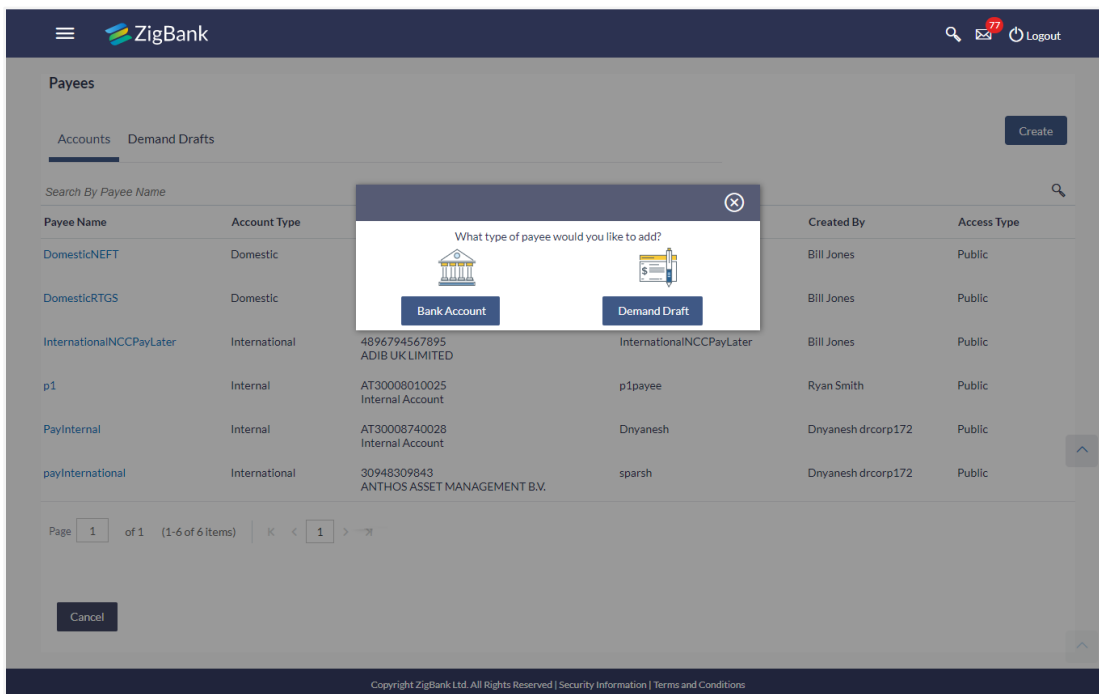
- **Internal Bank Account**
- **Domestic Bank Account:**
Domestic account further can be saved on the basis of the network used for funds transfer. IFSC code of the payee bank account is required to effect the payment through below networks. The Domestic Networks are configurable and are displayed as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

How to reach here:

Dashboard > Toggle menu > Payments > Setups > Manage Payees > Create

To create new 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: <ul style="list-style-type: none"> • Bank Account • Demand Draft

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

3.4.1 Bank Account – Internal Payee Create

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

To create a payee for internal account transfer:

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

Internal Account Transfer

Add Payee

Bank Account Demand Draft

Bank Account

Payee Name
Mark and Spencer

Account Type

Account Number
AT30026270036

Account Name
Mark and Spencer

Nickname
MNS

Access Type

Speed up your payments!

Tag any transaction as favourite on the Payment Receipt Screen, so the next time you can execute the same transaction with fewer clicks.

Simple steps to fast track your banking transactions:

- Select the transaction you wish to perform
- Funds Transfer or Bill Payment
- Complete your transaction
- Tag your transaction as favourite on the Payment Receipt Screen

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Field Description

Field Name	Description
Create	
Payee Name	Name of the payee for identification.
Account Type	Type of account associated with the payee. The type can be: <ul style="list-style-type: none"> • Internal • Domestic • International
Account Number	Account number of the payee.
Account Name	Name of the payee in the bank account.
Nickname	Nick name to identify the payment destination (account).

Field Name	Description
Access Type	The access type for payee. The options are: <ul style="list-style-type: none"> • Public • Private

2. In the **Payee Name** field, enter the name of the payee for identification.
3. In the **Account Type** field, select the **Internal** option as type of account associated with the payee.
4. In the **Account Number** field, enter the payee's account number.
5. In the **Account Name** field, enter the payee name.
6. In the **Nickname** field, enter the nick name to identify the payment destination (account).
7. Select the appropriate **Access Type** for payee.
8. Click **Add** to add a payee. User is directed to Add Payee - review page.
OR
Click **Cancel**, system asks for confirmation and on confirming, navigates to dashboard. The **Review** screen appears. Verify the details, and click **Confirm**.
OR
Click **Cancel**, user is directed to the **Add Payee – screen** with values in editable form.
9. The success message of add payee appears along with the transaction reference number.
10. Click **Pay Now** to go to **Make Payment** screen.
OR
Click **GoTo Dashboard** to go to **Dashboard** screen.

3.4.2 Bank Account - Domestic Account Transfer

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

To create a payee for domestic account transfer:

Domestic Account Transfer

The screenshot shows the 'Add Payee' interface in the ZigBank application. The 'Bank Account' tab is active. The form contains the following fields and options:

- Payee Name:** Mark and Spencer
- Account Type:** Internal, **Domestic** (selected), International
- Account Number:** AT30026270036
- Account Name:** Mark and Spencer
- Pay Via:** NEFT, RTGS, IMPS
- IFSC Code:** HDFC0000017, with a **Verify** button
- Nickname:** MNS
- Access Type:** **Private** (selected), Public

At the bottom of the form are **Add** and **Cancel** buttons. A sidebar on the right features a 'Speed up your payments!' tip with instructions on how to tag transactions as favorites.

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

Field Name	Description
Account Number	Account number of the payee.
Account Name	Name of the payee in the bank account.
Pay Via	Network for payment. Domestic Networks are configurable – NEFT / RTGS / IMPS get displayed as per India region configuration.
IFSC /Bank Code	IFSC / Bank Code.
Bank Details	Bank details based on the IFSC code of the bank. It includes: <ul style="list-style-type: none"> • Bank Name • Bank Address • City and State to which the bank belongs.
Nickname	Nick name to identify the payment destination (account).
Access Type	The access type for payee. The options are: <ul style="list-style-type: none"> • Public • Private

1. Click '**Bank Account**' to create Bank account type of payee.
2. In the **Account Type** field, select the **Domestic** option as type of account associated with the payee.
3. In the **Payee Name** field, enter the name of the payee for identification.
4. In the **Account Number** field, enter the payee's account number.
5. In the **Account Name** field, enter the payee name.
6. In the **Pay Via** field, select the appropriate network for payment.
7. In the **IFSC Code** field, enter the IFSC /Bank Code or select it from the lookup.

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

8. In the **Nickname** field, enter the nick name to identify the payment destination (account).
9. Select the appropriate **Access Type** for payee.
10. Click **Add** to add the payee.
OR
Click **Cancel**, system asks for confirmation and on confirming, navigates to dashboard.

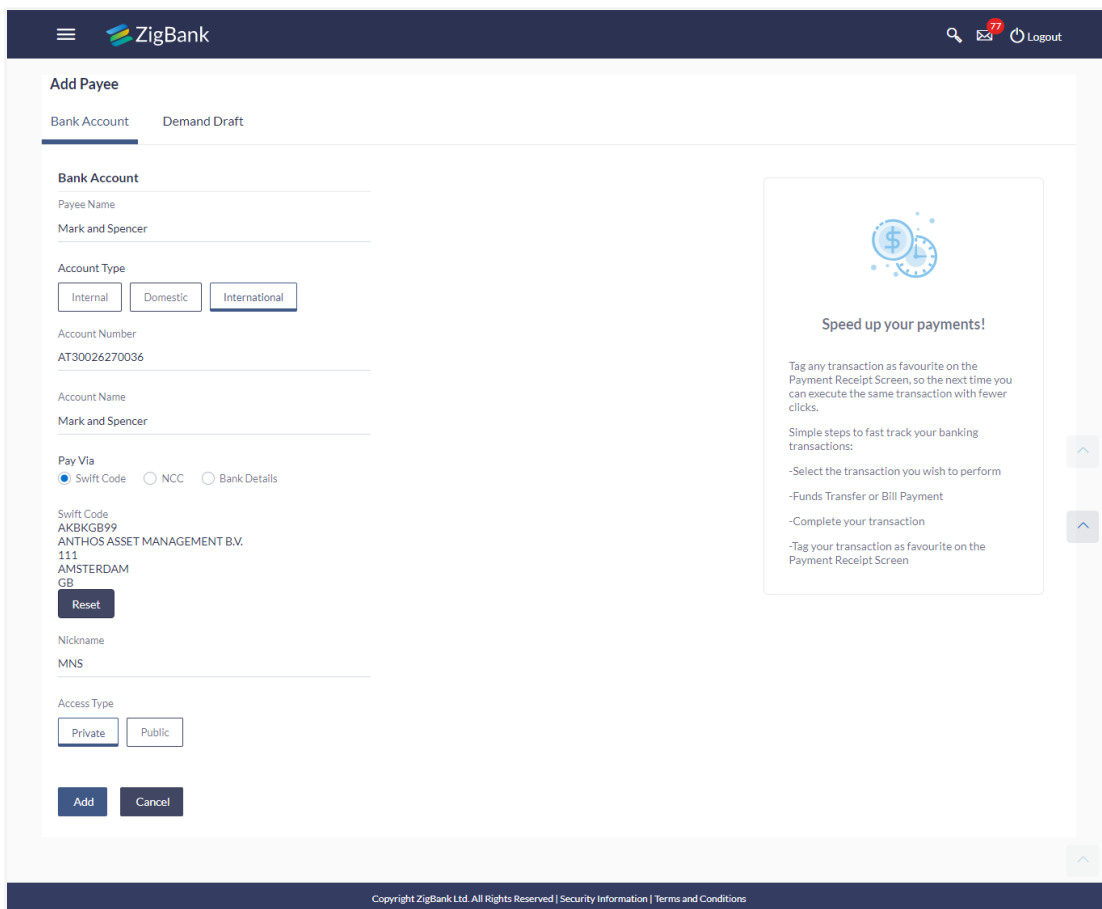
11. The **Review** screen appears. Verify the details, and click **Confirm**.
OR
Click **Cancel**, user is directed to the **Add Payee – screen** with values in editable form.
12. The success message of add payee appears along with the transaction reference number.
13. Click **Pay Now** to go to **Make Payment** screen.
OR
Click **Go To Dashboard** to go to Dashboard screen.

3.4.3 Bank Account - International Account Transfer

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

To create a payee for international account transfer:

International Account Transfer



Field Description

Field Name	Description
Payee Name	Name of the payee for identification.
Account Type	Type of account associated with the payee. The type can be: <ul style="list-style-type: none"> • 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: <ul style="list-style-type: none"> • 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	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.

Field Name	Description
NCC Lookup - Search Result	
Bank Name	Name of the bank.
Branch	Bank branch name.
Address	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 appear if the **Bank Details** option is selected in **Pay Via** field.

Bank Name	Name of the bank.
Bank address	Complete address of the bank.
City	City to which the bank belongs.
Country	Country of the bank.
Nickname	Nick name to identify the payment destination (account).
Access Type	The access type for payee. The options are: <ul style="list-style-type: none"> • Public • Private

1. Click **'Bank Account'** to create Bank account type of payee.
2. In the **Account Type** field, select the **International** option as type of account associated with the payee.
3. In the **Payee Name** field, enter the name of the payee for identification.
4. In the **Account Number** field, enter the payee's account number.
5. In the **Account Name** field, enter the payee name.
6. In the **Pay Via** field, select the appropriate network for payment.
 - a. If you select **Swift** option:
 - i. In the **SWIFT code** field, enter the SWIFT code or select it from the lookup.

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

- a. If you select **National Clearing code** option:
 - i. In the **National Clearing code** field, enter the National Clearing code or select it from the lookup.

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

- c. If you select **Bank details** option:
 - i. In the **Bank Name** field, enter the bank name.
 - ii. In the **Bank Address** field, enter the complete address of the bank.
 - iii. From the **Country** list, select the country of the bank.
 - iv. From the **City** list, select the city to which the bank belongs.
7. In the **Nickname** field, enter the nick name to identify the payment destination (account).
8. Select the appropriate **Access Type** for payee.
9. Click **Add** to add the payee.
OR
Click **Cancel**, system asks for confirmation and on confirming, navigates to dashboard.
10. The **Review** screen appears. Verify the details, and click **Confirm**.
OR
Click **Cancel**, user is directed to the **Add Payee – screen** with values in editable form.
11. The success message of add payee appears along with the transaction reference number.
12. Click **Pay Now** to go to **Make Payment** screen.
OR
Click **Go To Dashboard** to go to **Dashboard** screen.

3.5 Add Payee – Demand Draft

A Demand Draft is a pre-paid negotiable instrument, wherein the issuing bank undertakes to make payment in full when the instrument is presented by the payee. The demand draft is made payable at a specified center 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, unlike a cheque is issued by the Bank against the Bank's own funds and hence there is a reduced risk of the draft 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

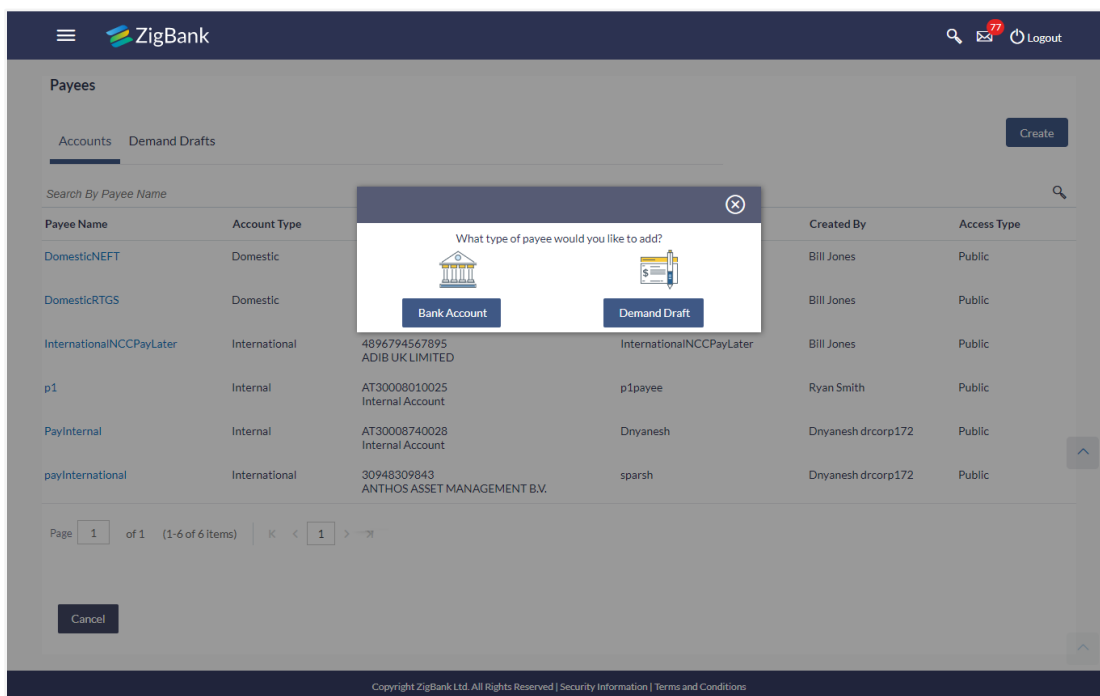
Application also provides an additional option to have the demand draft delivered at the customer's convenience. Two options are provided for the same:

- My address – Deliver the demand draft to customer's address, maintained in the system.
- Branch Near Me – Deliver the demand draft to any branch near the customer.

How to reach here:

Dashboard > Toggle menu > Payments > Setups > Manage Payees > Create

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: <ul style="list-style-type: none"> • Bank Account • Demand Draft

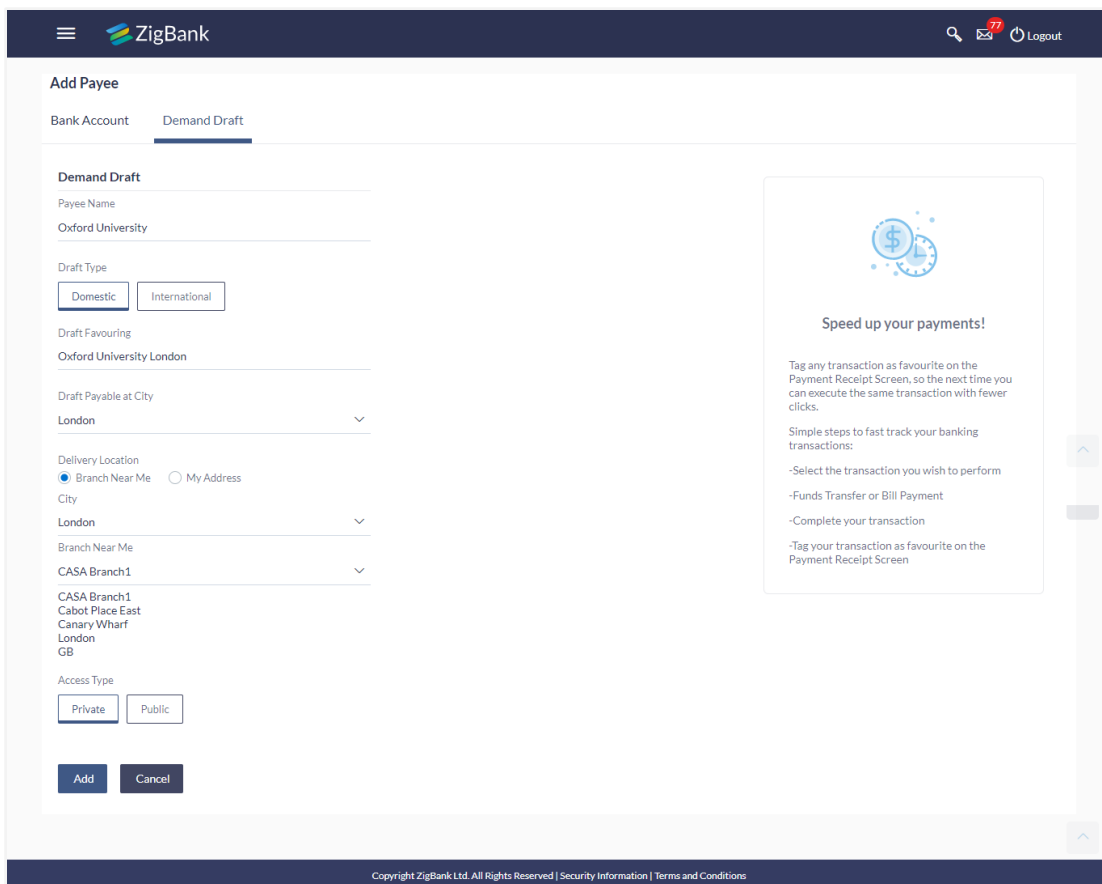
1. The pop up screen appears to specify the type of payee.
Click '**Demand Draft**' to create Demand Draft type of payee.

3.5.1 Demand Draft – Domestic Draft Payee Create

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

To create domestic draft payee:

Demand Draft – Domestic Draft Payee



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: <ul style="list-style-type: none"> • Domestic • International
-------------------	--

Draft Favouring	Name of the payee of the draft.
------------------------	---------------------------------

Draft payable at City	City of the payee.
------------------------------	--------------------

Field Name	Description
Delivery Location	Options to deliver the draft. The options are: <ul style="list-style-type: none"> • My Address: Deliver the demand draft to customer's address • Branch Near Me: Deliver the demand draft to any branch near the customer

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.

City City of the receiving branch where the draft to be delivered.

Branch Branch name to deliver the draft.

Branch Address Complete address of the branch to deliver the draft.

Access Type The access type for payee.

The options are:

- Public
- Private

1. In the **Payee Name** field, enter the name of the payee for identification.
2. In the **Draft Type** field, select **Domestic** option.
3. In the **Draft Favouring** field, enter the name of the payee of the draft.
4. In the **Draft payable at City** field, select the appropriate information.
5. In the **Delivery Location** field, select the appropriate draft delivery option.
 - a. If you select **My Address** option;
 - i. From the **Address Details** list, select the appropriate option.
The complete address of user as maintained corresponding to the selected address appears.
 - b. If you select **Branch Near Me** option;
 - i. From the City list, select the City of the receiving branch.
 - ii. From the **Branch** list, select the receiving branch.
The complete address of selected branch appears.
6. Select the appropriate **Access Type** for payee.

7. Click **Add** to add the payee.
OR
Click **Cancel**, system asks for confirmation and on confirming, navigates to dashboard
8. The **Review** screen appears. Verify the details, and click **Confirm**.
OR
Click **Cancel**, user is directed to the **Add Payee – screen** with values in editable form.
9. The success message of add payee appears along with the transaction reference number.
10. Click **Pay Now** to go to **Draft Issuance** screen.
OR
Click **Go To Dashboard** to go to **Dashboard** screen.

3.5.2 Demand Draft – International Draft Payee Create

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

To create international draft payee:

Demand Draft – International Draft Payee

The screenshot shows the 'Add Payee' interface in the ZigBank system. The 'Demand Draft' tab is selected. The form contains the following fields and options:

- Payee Name:** Oxford University
- Draft Type:** Domestic, International (selected)
- Draft Favouring:** Oxford University London
- Draft Payable at:**
 - Country: UNITED KINGDOM
 - City: London
- Delivery Location:**
 - Branch Near Me (selected) / My Address
 - Branch Near Me: CASA Branch1
 - Address: Cabot Place East, Canary Wharf, London, GB
- Access Type:** Private, Public

At the bottom, there are 'Add' and 'Cancel' buttons. A sidebar on the right features a 'Speed up your payments!' tip with instructions on how to tag transactions as favourites for faster processing.

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: <ul style="list-style-type: none"> • Domestic • International
Draft Favouring	Name of the payee of the draft.
Draft payable at Country	Country of the payee. This field is enabled if the International option is selected as Draft Type .
Draft payable at City	City of the payee.
Delivery Location	Options to deliver the drafts. The options are: <ul style="list-style-type: none"> • My Address: Deliver either the demand draft to customer's 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.	
Select Address	The address where the draft is to be delivered.
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.	
City	City 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.

Field Name	Description
Access Type	<p>The access type for payee.</p> <p>The options are:</p> <ul style="list-style-type: none"> • Public • Private

1. In the **Payee Name** field, enter the name of the payee for identification.
2. In the **Draft Type** field, select **International** option.
3. In the **Draft Favouring** field, enter the name of the payee of the draft.
4. In the **Draft payable at City** field, select the appropriate information.
5. From the **Country** list, select country of the payee.
6. From the **City** list, select city of the payee.
7. In the **Delivery Location** field, select the appropriate draft delivery option.
 - a. If you select **My Address** option;
 - i. From the **Address Details** list, select the appropriate option.
The complete address of user as maintained corresponding to the selected address appears.
 - b. If you select **Branch Near Me** option;
 - i. From the **City** list, select the city of the receiving branch.
 - ii. From the **Branch** list, select the receiving branch.
The complete address of selected branch appears.
8. Select the appropriate **Access Type** for payee.
9. Click **Add** to add the payee.
OR
Click **Cancel**, system asks for confirmation and on confirming, navigates to dashboard.
10. The **Review** screen appears. Verify the details, and click **Confirm**.
OR
Click **Cancel**, user is directed to the **Add Payee – screen** with values in editable form.
11. The success message of add payee appears along with the transaction reference number.
12. Click **Pay Now** to go to **Draft Issuance** screen.
OR
Click **Go To Dashboard** to go to **Dashboard** screen.

FAQs

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

Yes. You can 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 initiating payment.

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 users of the party will be able to view and use these payees while initiating payments, while only the creator will be able to edit and delete the payee.

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

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

4. Make Payment (Transfer Money)

Transfer Money enables the user to initiate payment from his bank account to any other bank account without visiting the bank, through digital banking. Payments are categorized on the basis of the transfer being made to an 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 place 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.

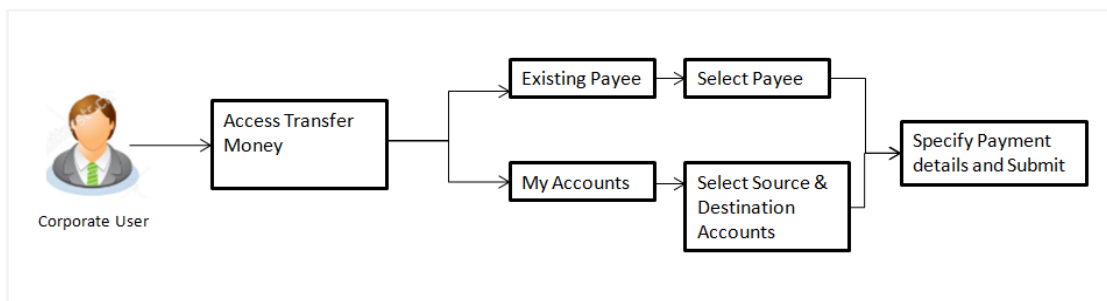
Prerequisites:

- 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
- Purposes of Payments are mandatory for Internal and Domestic Payment
- Transaction limits are assigned to user to perform the transaction

Features supported in application

Transfer money allows the user to make payments

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



How to reach here:

Dashboard > Toggle menu > Payments > Payments > Make Payment

OR

Dashboard > Quick Links > Fund Transfer

OR

Dashboard > Quick Links > Own Account Transfer

4.1 Make Payment - Existing Payee

Application provides an option to the user to initiate a payment to an existing payee. All account payees created by the logged in user and shared by other users of the Party, 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.

E-Receipt gets generated on successful completion of transaction in the Host. E-Receipt gets displayed in **Activity Log** detailed view.

How to reach here:

Dashboard > Toggle menu > Payments > Payments > Transfer Money > Existing Customer

Dashboard > Quick Links > Make Payment

To transfer the money to existing payee:

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

Make Payment - Existing Payee

The screenshot displays the 'Make Payment' screen on the ZigBank mobile application. At the top, there is a navigation bar with the ZigBank logo and a search icon. Below the navigation bar, the 'Make Payment' title is followed by 'Transfer Type' options: 'Existing Payee' (selected) and 'My Accounts'. The form contains the following fields and information:

- Payee:** InternationalNCCPayLater
- Account Type:** International
- Account Number:** 4896794567895
- Account Name:** InternationalNCCPayLater
- Bank Details:** ABDIGB2L
- Transfer From:** xxxxxxxxxxxx0021 - Ryan Giggs (Balance: £4,645,309.26)
- Amount:** GBP £1,000.00 (with a 'View Limits' link)
- Transfer When:** Now (selected) or Later
- Correspondence Charges:** PAYEE
- Payment Details:** Against PO0877
- Note (Optional):** Contract ref no 6778 (60 Characters Left)

At the bottom of the form, there are 'Pay' and 'Cancel' buttons. To the right of the form, there is a 'What are the benefits?' section with a crown icon and text describing the advantages of using the service, such as avoiding queues and getting SMS alerts.

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Field Description

Field Name	Description
Pay	
Transfer Type	Payee to which transfer needs to be done. The options are: <ul style="list-style-type: none"> Existing payee My Accounts (User's own account)
Existing Payee	
Below fields appears if you select Existing Payee option in Transfer Type field.	
Payee	Payee to whom fund transfer needs to be done and the nick name to identify the account for fund transfer.
Account Type	Type of account associated with the payee.
Account Number	The account associated with the payee along with the account nickname.
Account Name	Name of the payee in the bank account.
Bank Details	Address of the payee's bank account. Note: Bank Details do not get displayed for Internal Payee.
Transfer From	Source account with account nickname from which funds are to be transferred.
Balance	Net balance in the selected account.
Amount	Amount to be transferred along with the currency. This field appears if you select the payee from the Payee list. Note: The currency for Amount gets defaulted as per payee in case of Internal/Domestic payee. Whereas it allows to select different currencies in case of International Payee only.
View Limits	Link to view the transaction limits for the user.
Transfer When	Specify when to transfer funds. The options are: <ul style="list-style-type: none"> Now: payment on the same day Later: payment on a future date.

Field Name	Description
Purpose	<p>Purpose of transfer.</p> <hr/> <p>Note: This field is displayed only for Internal/ Domestic Payment.</p> <hr/>
Correspondence Charges	<p>The party bearing the charges for transaction.</p> <p>The options are:</p> <ul style="list-style-type: none"> • Payee: transaction charges are to be borne by the beneficiary customer. • Payer: transaction charges are to be borne by the ordering customer. • Shared: transaction charges on the sender's side are to be borne by the ordering customer. <hr/> <p>Note: This field is displayed only for International Payee.</p> <hr/>
Select Date	<p>Date of transfer.</p> <p>This field appears if you select the Later option from the Transfer When list.</p>
Payment Details	<p>The purpose of the transfer.</p> <hr/> <p>Note: This field is displayed only for International Payee.</p> <hr/>
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 (applicable for international payees only. For domestic and internal payees, currency gets defaulted.)
5. In the **Amount** field, enter the transfer amount.
6. In the **Transfer When** field, select the appropriate transfer date.
7. If you select the **Now** option, transfer will be done on same day.
OR
If you select **Later** option in the **Transfer On** field, select the appropriate future date for transfer.
8. From the **Correspondence Charges** list, select the appropriate option (applicable for international payees only)
9. From the **Payment Details** list, select the appropriate purpose of transfer (applicable for international payees only)

10. Click **Pay** to initiate payment.
OR
Click **Cancel** to cancel the operation and navigate back to 'Dashboard'.
11. The **Make Payment - Review** screen appears. Verify the details, and click **Confirm**.
OR
Click **Cancel** to navigate back to previous screen.
12. The success message of payment appears along with the transaction reference number.
13. Click **More Payment Options** to go to **Bill Payment** screen.
OR
Click **Add Favorite** to mark the transaction as favorite. The favorite transaction is added.
For more information, click [here](#).
OR
Click **Repeat** to repeat the transaction. For more information, click [here](#).
OR
Click **Go To Dashboard** to go to **Dashboard** screen.

4.2 Transfer Money – My Accounts

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

E-Receipt gets generated on successful completion of transaction in the host. E-Receipt gets displayed in **Activity Log** detailed view.

To transfer the money to own account:

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

Transfer Money – My Accounts

The screenshot displays the ZigBank 'Make Payment' screen. At the top, there is a navigation bar with the ZigBank logo, a search icon, a notification bell with '86', and a 'Logout' button. The main content area is titled 'Make Payment' and features two radio buttons for 'Transfer Type': 'Existing Payee' (unselected) and 'My Accounts' (selected). Below this, there are two dropdown menus for 'Account Number' and 'Transfer From', both showing 'xxxxxxxxxx0021 - Ryan Giggs' with a balance of '£4,644,376.37'. The 'Amount' section shows 'GBP' and '£1,000.00' with a 'View Limits' link. The 'Transfer When' section has 'Now' selected over 'Later'. A 'Note (Optional)' field contains 'PO against 456' with a '66 Characters Left' indicator. At the bottom, there are 'Pay' and 'Cancel' buttons. On the right side, a box titled 'What are the benefits?' lists advantages like no more waiting in queues, consolidated billers, and automatic payments.

Field Description

Field Name	Description
Pay	
Transfer Type	Payee to which transfer needs to be done. The options are: <ul style="list-style-type: none"> Existing payee My Accounts (User's own account)
Transfer To	Payee account where the funds need to be transferred along with the account nickname (if the user has added a nickname, for the account)
Balance	Net balance in the selected account.
Transfer From	Source account from which the funds are to be transferred along with the account nickname (if the user has added a nickname, for the account)
Balance	Net balance in the selected account.
Amount	Amount to be transferred along with the currency. The currency gets defaulted on selection of beneficiary account number.
View Limits	Link to view the transaction limits for the user.
Transfer When	Specify when to transfer funds. The options are: <ul style="list-style-type: none"> Now: payment on the same day Later: payment on a future date.
Select Date	Date of transfer. This field is enabled if the Later option is selected in Transfer when field.
Note	Narrative for the transaction.

2. From the **Transfer To** list, select the own account where the funds need to be transferred.
3. From the **Transfer From** account list; select the account from which transfer needs to be done.
4. In the **Amount** field, enter the transfer amount.
5. In the **Transfer When** field, select the appropriate transfer date.
 - a. If you select the **Now** option, transfer will be done on same day.

OR

If you select **Later** option in the **Transfer On** field, select the appropriate future date.

6. Click **Pay** to initiate payment.
OR
Click **Cancel** to cancel the operation and navigate back to 'Dashboard'.
7. The **Make Payment - Review** screen appears. Verify the details, and click **Confirm**.
OR
Click **Cancel** to navigate back to previous screen.
8. The success message of payment appears along with the transaction reference number.
9. Click **More Payment Options** to go to **Bill Payment** screen.
OR
Click **Add Favorite** to mark the transaction as favorite. The favorite transaction is added. For more information, click [here](#).
OR
Click **Repeat** to repeat the transaction. For more information, click [here](#).
OR
Click **Go To Dashboard** to go to **Dashboard** screen.

FAQ

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

No, transfer is possible only 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. 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?

Yes.

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 - auto populated, on screen. User can make required changes in the details and submit the transaction for processing.

9. What is repeat transfer?

Repeat Transfer is a type of transfer which is regular and periodic in nature. If the customer needs to make a payment at a periodic interval, repeated over N times, this can be initiated only once through 'Repeat Transfer'. Once initiated, these will be executed at the set frequency, till the end date.

5. Adhoc Payment

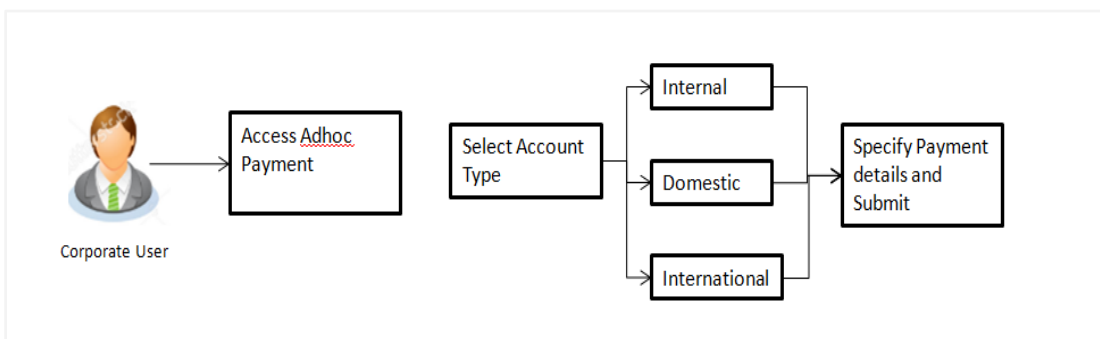
Application provides an option to the user to initiate Adhoc Payments. Using an Adhoc payment transaction, users can initiate payments without maintaining payees. User is expected to enter the payee details manually along with the payment details to initiate a payment.

Note: Adhoc Payment is supported only for Domestic - India payments.

Pre-Requisites

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

Workflow



Features Supported In Application

Following type of transactions are supported under Adhoc Payments

- Internal Transfer
- Domestic Transfer
- International Transfer

How to reach here:

Dashboard > Toggle menu > Payments > Payments > Adhoc Payment

OR

Dashboard > Quick Links > Adhoc Payment

5.1 Adhoc Payment -Internal Fund Transfer

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

E-Receipt gets generated on successful completion of transaction in the host. E-Receipt gets displayed in **Activity Log** detailed view.

To initiate an internal fund transfer:

Internal fund transfer

Field Description

Field Name	Description
Account Type	Type of account associated with the payee. The type can be: <ul style="list-style-type: none"> • Internal • Domestic • International

Field Name	Description
Account Number	Account number of the payee.
Account Name	Name of the payee in the bank account.
Transfer From	Source account from which the funds are to be transferred. The account nickname, if the user has set a nickname for the account, it will be displayed
Amount	Amount to be transferred along with the currency.
Transfer When	Specify when to transfer funds. The options are: <ul style="list-style-type: none"> • Now: payment on the same day • Later: payment on a future date
Select Date	Date of transfer. This field appears if you select the Later option from the Transfer When list.
Balance	Net balance in the selected account.
Purpose	Purpose of transfer.
Note	Narrative for the transaction.

1. In the **Account Type** field, select the **Internal** option as type of account associated with the payee.
2. In the **Account Number** field, enter the payee's account number.
3. In the **Account Name** field, enter the payee name.
4. From the **Transfer From** account list, select the account from which transfer needs to be done.
5. In the **Amount** field, enter the transfer amount.
6. In the **Transfer when** field, select the appropriate transfer date.
 - a. If you select the **Now** option, transfer will be done on same day.
OR
If you select **Later** option in the **Transfer when** field, select the appropriate future date for transfer.
7. From the **Purpose** list, select the appropriate purpose of transfer.
8. Click **pay** to initiate payment.
OR
Click **Cancel** to cancel the transaction.
9. The **Review** screen appears. Verify the details, and click **Confirm**.
OR
OR

Click **Cancel**, user is directed to **Adhoc Internal Transfer – screen** with values in editable form.

10. The success message appears, along with the reference number.
11. Click **More Payment Options** to go to **Bill Payment** screen.
OR
Click **Go To Dashboard** to go to **Dashboard** screen.

5.2 Adhoc Payment - Domestic Fund Transfer

Domestic Bank Account transfer is a transfer of 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 is to be processed. Along with the payee details, customer is expected to provide the payment details on the **Adhoc Payment – Domestic transfer** screen.

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

E-Receipt gets generated on successful completion of transaction in the Host. E-Receipt gets displayed in **Activity Log** detailed view.

To initiate domestic fund transfer:

Domestic fund transfer

The screenshot shows the 'Adhoc Domestic Payment' interface on the ZigBank website. The form is titled 'Adhoc Domestic Payment' and includes the following fields and options:

- Account Type:** Three tabs: Internal, Domestic (selected), and International.
- Account Number:** AT30026270047
- Account Name:** Mark and Spencer
- Pay Via:** Radio buttons for NEFT (selected), RTGS, and IMPS.
- IFSC Code:** HDFC0000017, with the bank name and address (HDFC Bank Ltd, 36-1, Saks Avenue, Chennai) listed below. A 'Reset' button is present.
- Transfer From:** A dropdown menu showing 'xxxxxxxxxxxx0021 - Ryan Giggs'.
- Amount:** GBP £10,000.00, with a 'View Limits' link.
- Transfer When:** Radio buttons for Now (selected) and Later.
- Purpose:** A dropdown menu showing 'Transaction is the payment of interest.'
- Note (Optional):** A text area with '80 Characters Left'.

At the bottom of the form are 'Pay' and 'Cancel' buttons. On the right side, there is a sidebar with a 'What are the benefits?' section containing the following text:

- No more waiting in queues, issuing cheques or late payment hassles. Consolidated view of all billers and payment history.
- Make all payments and recharges at one place. Get SMS Alerts for bill presentments, payments etc.
- Avail of automatic payments by setting a standing instruction upto a defined amount threshold or schedule payments at a later date.

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Field Description**Field Name Description**

Account Type	Type of account associated with the payee. The type can be: <ul style="list-style-type: none"> • Internal • Domestic • International
Account Number	Account number of the payee.
Account Name	Name of the payee in the bank account.
Pay Via	Network for payment. Domestic Networks are configurable – NEFT / RTGS / IMPS get displayed as per India region configuration.
IFSC /Bank Code	IFSC /Bank Code of destination bank.
Bank Details	Bank details based on the IFSC code of the bank. It includes: <ul style="list-style-type: none"> • Bank Name • Bank Address • City and State to which the bank belongs.
Transfer From	Source account from which the fund is to be transferred.
Balance	Net balance in the selected account.
Amount	Amount to be transferred along with the currency.
Transfer When	Specify when to transfer funds. The options are: <ul style="list-style-type: none"> • Now: payment on the same day • Later: payment on a future date
Select Date	Date of transfer. This field appears if you select the Later option from the Transfer When list.
Balance	Net balance in the selected account.
Purpose	Purpose of transfer.

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

Note	Narrative for the transaction.
-------------	--------------------------------

1. In the **Account Type** field, select the **Domestic** option as type of account associated with the payee.
2. In the **Account Number** field, enter the payee's account number.
3. In the **Account Name** field, enter the payee name.
4. In the **Pay Via** field, select the appropriate network for payment.
5. In the **IFSC Code** field, enter the IFSC / Bank Code or select it from the lookup.

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

6. From the **Transfer From** account list, select the account from which transfer needs to be done.
7. In the **Amount** field, enter the transfer amount.
8. In the **Transfer when** field, select the appropriate transfer date.
 - a. If you select the **Now** option, transfer will be done on same day.
OR
If you select **Later** option in the **Transfer when** field, select the appropriate future date for transfer.
9. From the **Purpose** list, select the appropriate purpose of transfer.
10. Click **Pay**.
OR
Click **Cancel** to cancel the transaction.
11. The **Review** screen appears. Verify the details, and click **Confirm**.
OR
Click **Cancel**, user is directed to **Adhoc Domestic Transfer – screen** with values in editable form.
12. The success message appears, along with the reference number.
13. Click **GoTo Dashboard** to go to **Dashboard** screen.

5.3 Adhoc Payment - International Fund Transfer

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

E-Receipt gets generated on successful completion of transaction in the host. E-Receipt gets displayed in **Activity Log** detailed view.

To initiate an international fund transfer:

International fund transfer

Adhoc International Payment

Account Type
 Internal Domestic International

Account Number
 AT30026270047

Account Name
 Mark and Spencer

Pay Via
 Swift Code NCC Bank Details

Swift Code
 HDFC0000017
 HDFC Bank Ltd
 361, Saks Avenue
 Chennai
 HDFC0000017
 Reset

Transfer From
 xxxxxxxxxxxxxx0021 - Ryan Giggs
 Balance: £4,645,376.37

Amount
 GBP £10,000.00
[View Limits](#)

Transfer When
 Now Later

Correspondence Charges
 PAYEE

Payment Details
 Against PO0877

Note (Optional)
 Contract ref no 6778
 60 Characters Left

Pay Cancel

What are the benefits?

No more waiting in queues, Issuing cheques or late payment hassles. Consolidated view of all billers and payment history.

Make all payments and recharges at one place
 Get SMS Alerts for bill presentments, payments etc.

Avail of automatic payments by setting a standing instruction upto a defined amount threshold or schedule payments at a later date

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Field Description

Field Name

Description

Account Type

Type of account associated with the payee.
 The type can be:

- Internal
- Domestic
- International

Account Number

Account number of the payee.

Account Name

Name of the payee in the bank account.

Field Name	Description
Pay Via	Network for payment. The options are: <ul style="list-style-type: none"> • Swift Code • NCC (National Clearing code) • Bank Details
SWIFT / National clearing code value	SWIFT code /National Clearing code value.
SWIFT code Look up	
Below fields appears if the SWIFT Code option is selected in Pay Via field.	
Lookup Swift Code	Link to search the SWIFT code.
Swift Lookup - Search Result	
Bank Name	Name of the bank.
City	City to which the bank belongs.
Branch	Bank branch name.
Country	Country of the bank.
Address	Displays complete address of the bank.
National clearing code Look up	
Below fields appears if the National clearing code option is selected in Pay Via field.	
Lookup National clearing code	Link to search the National clearing code.
NCC Lookup - Search Result	
Bank Name	Name of the bank.
Branch	Bank branch name.
Address	Displays complete address of the bank.
NCC Code	NCC code of the bank branch.
Bank Details	Bank details based on the Swift / National clearing code selected for the bank.
Below fields appears if the Bank Details option is selected in Pay Via field.	

Field Name	Description
Bank Name	Name of the bank.
Bank address	Complete address of the bank.
City	City to which the bank belongs.
Country	Country of the bank.
Transfer From	Source account from which the funds are to be transferred.
Balance	Net balance in the selected account.
Amount	Amount to be transferred along with the currency.
Transfer When	Specify when to transfer funds. The options are: <ul style="list-style-type: none"> • Now: payment on the same day • Later: payment on a future date.
Select Date	Date of transfer. This field appears if you select the Later option from the Transfer When list.
Correspondence Charges	The party bearing the charges for transaction. The options are: <ul style="list-style-type: none"> • Payee: transaction charges are to be borne by the beneficiary customer. • Payer: transaction charges are to be borne by the ordering customer. • Shared: transaction charges on the sender's side are to be borne by the ordering customer. <hr/> <p>Note: This field is displayed only for International Payee.</p> <hr/>
Payment Details	Details of the fund transfer.
Note	Narrative for the transaction.

1. In the **Account Type** field, select the **International** option as type of account associated with the payee.
2. In the **Account Number** field, enter the payee's account number.
3. In the **Account Name** field, enter the payee name.
4. In the **Pay Via** field, select the appropriate network for payment.
 - a. If you select **Swift** option:

- 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.
5. From the **Transfer From** account list, select the account from which transfer needs to be done.
 6. In the **Amount** field, enter the transfer amount.
 7. In the **Transfer when** field, select the appropriate transfer date.
 - a. If you select the **Now** option, transfer will be done on same day.
OR
If you select **Later** option in the **Transfer when** field, select the appropriate future date for transfer.
 8. From the **Correspondence Charges** list, select the appropriate correspondence charges applicable.
 9. In the **Payment Details** field, enter the details about the fund transfer.
 10. Click **pay**.
OR
Click **Cancel** to cancel the transaction.
 11. The **Review** screen appears. Verify the details, and click **Confirm**.
OR
Click **Cancel**, user is directed to **Adhoc International Transfer – screen** with values in editable form.
 12. The success message appears, along with the reference number.
 13. Click **GoTo Dashboard** to go to **Dashboard** screen.

FAQs

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

No, transfers are possible only to current or savings account.

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

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

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

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

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

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

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

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

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

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

7. When can I generate e-receipt?

The user can generate an e-receipt, after successful transaction processing in the Host. The user can download it, from the Activity log – detailed view screen.

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.

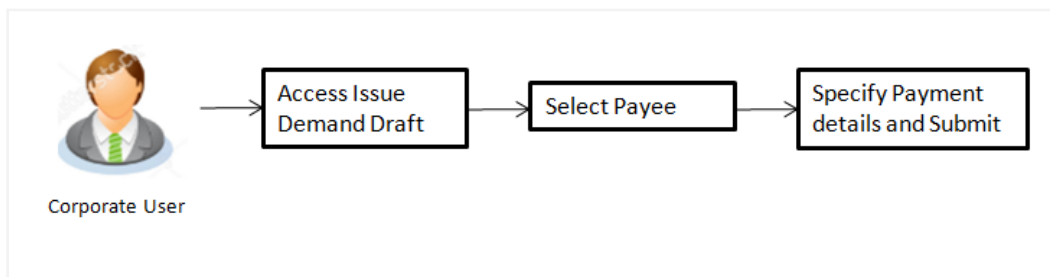
Prerequisites:

- 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
- Transaction limits are assigned to user to perform the transaction

Features supported in application

User can request for two types of drafts:

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



How to reach here:

Dashboard > Toggle menu > Payments > Payments > Draft Issuance

OR

Dashboard > Toggle menu > Payments > Setups > Payees > Demand Draft

OR

Dashboard > Quick Links > Issue Draft

6.1 Draft Issuance

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

E-Receipt gets generated on successful completion of transaction. E-Receipt gets displayed in Activity Log detailed view.

Draft Issuance

Draft Issuance

Favouring
Oxford University London

Delivery Mode
Branch Near Me

Delivery Location
CASA Branch1
Cabot Place East
Canary Wharf
London
GB

Amount
GBP £12,000.00
[View Limits](#)

Scheduled On
 Now Later

Transfer From
xxxxxxxxxxxx0021 - Ryan Giggs
Balance: £4,645,376.37

Note (Optional)
Against PO6789
66 Characters Left

[Issue](#) [Cancel](#)

Note

All the Demand Draft requests will be processed on the next working day.

DDs will be couriered to the mailing address/ provided beneficiary address within 3 to 5 working days.

After that, there is a charge of Rs. 20.00 plus 15.00% Service Tax per cheque book.

For DDs to beneficiary address returned undelivered by courier, the draft will be cancelled and credited to your account.

DD charges and any correspondent bank charges will be deducted from your account.

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Field Description

Field Name	Description
Favouring	Payee to whom demand draft needs to be issued. Payees maintained under a party will be listed for selection.
Delivery Mode	Mode of delivery for the selected payee as maintained.
Delivery Location	Delivery address for the drafts.
Amount	Amount for which draft needs to be issued.
Scheduled On	Date of transfer. The options are: <ul style="list-style-type: none"> 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 (if the user has added a nickname, for the account).
Balance	Net balance in the selected account.
Note	Narrative for the transaction.

To issue the demand draft:

1. From the **Favouring** list, select the payee to whom demand draft needs to be issued.
2. In the **Amount** field, enter amount for which draft needs to be issued.
3. In the **Scheduled on** field, select the appropriate date of transfer.
4. From the **Transfer From** list, select the account from which transfer needs to be done.
5. Click **Issue** to initiate payment.
OR
Click **Cancel** to cancel the transaction.
6. The **Draft Issuance - Review** screen appears. Verify the details, and click **Confirm**.
OR
Click **Cancel** to back go to previous screen.
7. The success message of payment appears along with the transaction reference number.
8. Click **More Payment Options** to go to **Bill Payment** screen.
OR
Click **Add Favorite** to mark the transaction as favorite. The favorite transaction is added.
For more information, click [here](#).
OR
Click **Go To Dashboard** to go to **Dashboard** 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 favouring name is different?

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

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

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

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

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

7. When can I generate an e-receipt?

The user can generate an E-receipt of the transaction, after transaction has been processed, in the Host.

7. Managers Billers

Customers can maintain 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.

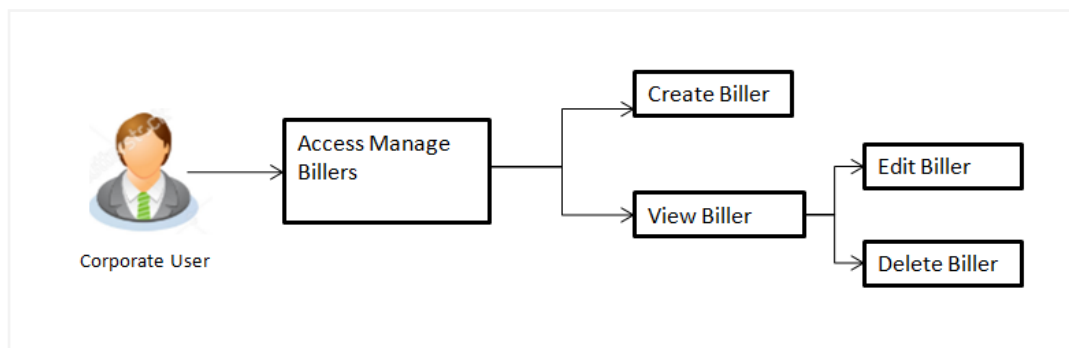
Prerequisites:

- 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.
- Admin Biller Category mapping should be done
- 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:

Dashboard > Toggle menu > Payments > Setups > Manage Billers

7.1 Biller - Summary


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

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

Biller - Summary

Field Description

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


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

7.2 Biller Details - View

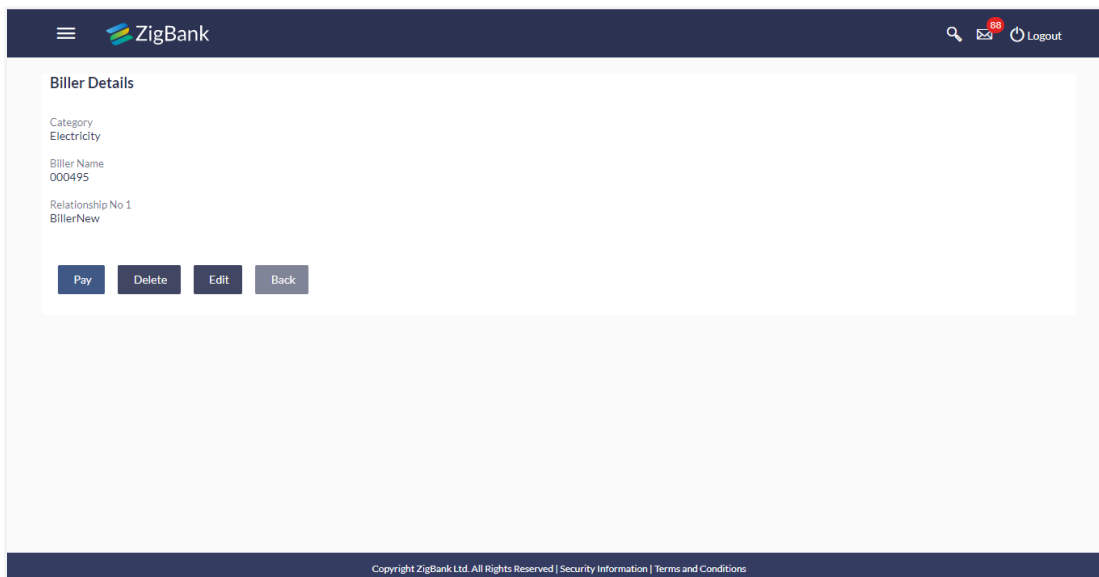
Customer can view the billers created under a party.

To view the biller:

1. Click the **Biller Name** hyperlink, to view the biller details. The **Biller Details** screen appears.
OR

Click  to search the specific biller and click the **Biller Name** hyperlink. The **Biller Details** screen appears.

Biller Details – View

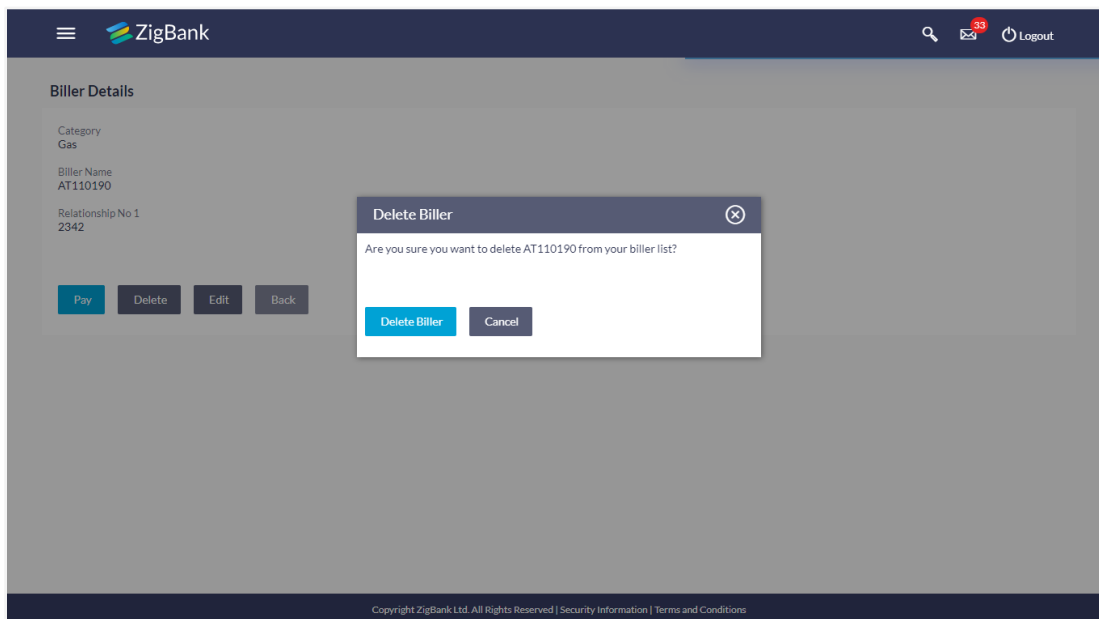


Field Description

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

- 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.

Delete biller




- OR
Click **Back** to go back to previous screen.
OR
Click **Pay** to initiate a bill payment against selected biller.

7.3 Biller Details - Edit

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

To edit the biller:

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

Billers Details - Edit

Edit Biller

Category
Electricity

Biller Name
000495

Relationship No 1
BillerNew

Relationship No 2

Relationship No 3

Edit **Cancel**

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Field Description

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

3. Click **Edit** to edit the biller.
OR
Click **Cancel** to go back to previous screen.
4. The **Edit Biller - Review** screen appears. Verify the details, and click **Confirm**.
OR
Click **Cancel** to go back to previous screen.
5. The success message of edit biller appears along with the transaction reference number.
6. Click **More Payment Options** to go to **Bill Payment** screen.
OR
Click **Go To Dashboard** to go to **Dashboard** screen.

7.4 Add Biller

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

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

To register a biller:

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

Add Biller

The screenshot shows the 'Add Biller' interface in the ZigBank application. At the top, there is a navigation bar with the ZigBank logo and a 'Logout' button. The main content area is titled 'Add Biller' and contains the following fields:

- Category:** A dropdown menu with 'Gas' selected.
- Biller Name:** A text input field containing 'Silicon Graphics'.
- Relationship No 1:** A text input field containing 'ARF6768'.
- Relationship No 2:** An empty text input field.
- Relationship No 3:** An empty text input field.

Below the form are two buttons: 'Add' and 'Cancel'. At the bottom of the screen, there is a promotional message:

Speed up your payments!

Tag any transaction as favourite on the Payment Receipt Screen, so the next time you can execute the same transaction with fewer clicks.

Simple steps to fast track your banking transactions:

- Select the transaction you wish to perform
- Funds Transfer or Bill Payment
- Complete your transaction
- Tag your transaction as favourite on the Payment Receipt Screen

At the very bottom, there is a footer with the text: 'Copyright ZigBank Ltd. All Rights Reserved | Security Information | Terms and Conditions'.

Field Description

Field Name

Description

Category

Select category of the registered biller.

Field Name	Description
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**, user is directed to Add Biller – screen with values in editable form.
7. The success message of add biller appears along with the transaction reference number.
8. Click **More Payment Options** to go to **Bill Payment** screen.
OR
Click **Pay Now** to go to **Bill Payment** screen.
OR
Click **Go To Dashboard** to go to **Dashboard** screen.

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. Pay Bills

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

E-Receipt gets generated on successful completion of transaction in the host. E-Receipt gets displayed in **Activity Log** detailed view.

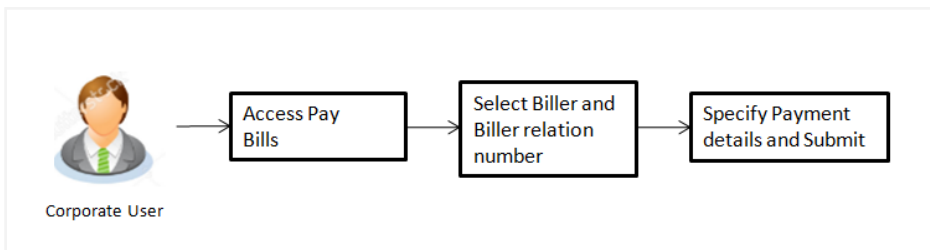
Prerequisites:

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

Features supported in application

Following transactions are allowed under Pay Bills

- Bill Payment



How to reach here:

Dashboard > Toggle menu > Payments > Payments > Pay Bills > Bill Payment

OR

Dashboard > Toggle menu > Payments > Setups > manage Billers

8.1 Bill Payment

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

Bill Payment

Bill Payment

Biller Name
000495

Relationship Number
BillerNew

Amount
£1,000.00
[View Limits](#)

Pay From
xxxxxxxxxxxx0021 - Ryan Giggs

Balance: £4,645,376.37

Bill Date
01 Jan 2014

Bill Number
AB456

Note (optional)
Bill payment for period 12Jul2013 to 30 Dec2013
32 Characters Left

[Pay](#) [Cancel](#)

What are the benefits?

No more waiting in queues. Issuing cheques or late payment hassles. Consolidated view of all billers and payment history.

Make all payments and recharges at one place
Get SMS Alerts for bill presentations, payments etc.

Avail of automatic payments by setting a standing instruction upto a defined amount threshold or schedule payments at a later date

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Field Description

Field Name	Description
Biller Name	Name of registered biller.
Relationship Number	Relationship number of the customer with the biller. Relationship Number will get listed on Biller selection.
Amount	Bill payment amount to be transfer from account.
Pay From	Source account with account nickname for making bill payment.
Bill Date	Bill generation date.
Bill Number	Bill number for the bill to be paid.
Note	Description for bill payment.

To pay the bill:

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

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

2. In the **Relationship Number** field, view the corresponding relationship number, basis Biller selection. Select the relationship number of the customer with the biller.
3. In the **Amount** field, enter the bill amount.
4. From the **Pay From** list, select the source account for making bill payment.
5. From the **Bill Date** list, select the bill generation date.
6. In the **Bill Number** field, enter the bill number for the bill to pay.
7. Click **Pay** to make bill pay.
OR
Click **Cancel** to cancel the operation and navigate back to 'Dashboard'.
8. The **Bill Payment - Review** screen appears. Verify the details, and click **Confirm**.
OR
Click **Cancel**, user is directed to Bill Payment – screen with values in editable form.
9. The success message of bill payment appears along with the transaction reference number.
10. Click **More Payment Options** to go to **Bill Payment** screen.
OR
Click **Add Favorite** to mark the transaction as favorite. The favorite transaction is added. For more information click [here](#).
OR
Click **Go To Dashboard** to go to **Dashboard** screen.

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 E-receipt is generated, only after successful transaction processing in the host system.

9. Inward Remittance Inquiry

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

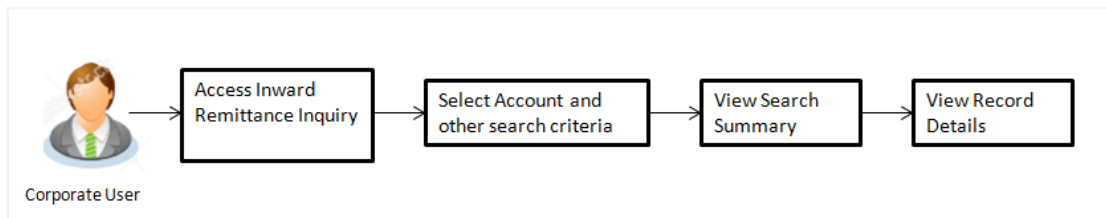
Prerequisites:

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

Features supported in application

Following transactions are allowed under Inward Remittance Inquiry

- View Inward Remittance Inquiry



How to reach here:

Dashboard > Toggle menu > Payments > Inquiries > Inward Remittance Inquiry

9.1 Inward Remittance Inquiry

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

Inward Remittance Inquiry

The screenshot shows the ZigBank Inward Remittance Inquiry interface. At the top, there is a navigation bar with the ZigBank logo and a search icon. The main content area is titled 'Inward Remittance Inquiry' and contains the following fields:

- Account Number:** A dropdown menu currently set to 'All'.
- From Date:** A date input field with a calendar icon.
- To Date:** A date input field with a calendar icon.
- From Amount:** A numeric input field.
- To Amount:** A numeric input field.

At the bottom of the form, there are three buttons: 'Search', 'Cancel', and 'Reset'. The footer of the page contains the text: 'Copyright ZigBank Ltd. All Rights Reserved | Security Information | Terms and Conditions'.

Field Name	Description
Account Number	The account number whose inward remittance inquiry to be done along with the account nickname (nickname will be displayed if the user has added a nickname for the account)
From Date	The start date, for the search criteria.
To Date	The end date, for the search criteria. The end date should be greater than the start date.
From Amount	The minimum amount for the search criteria.
To Amount	The maximum amount for the search criteria.

To view inward remittances:

1. From the **Account Number** list, select the appropriate account number.
2. Click **Search** to view the list of inward remittance.
OR
Click **Reset** to clear the details entered.
OR
Click **Cancel** to cancel the transaction.

Inward Remittance Inquiry - Search Results

Inward Remittance Inquiry

Account Number
All

From Date
From

To Date
To

From Amount
From

To Amount
To

Search **Reset**

Transaction Date	Reference Number	Remittance Amount	Credit Account Details	Remitter Name
01 Jan 2014	AT3INPA140016385	£100.00	xxxxxxxxxxxx0021	Shallendra R Kadam
01 Jan 2014	AT3INPA140016384	£100.00	xxxxxxxxxxxx0021	Shallendra R Kadam
01 Jan 2014	AT3INPA140016014	£100.00	xxxxxxxxxxxx0021	Shallendra R Kadam
01 Jan 2014	AT3INPA140016213	£100.00	xxxxxxxxxxxx0021	Shallendra R Kadam
01 Jan 2014	AT3INPA140016212	£100.00	xxxxxxxxxxxx0021	Shallendra R Kadam
01 Jan 2014	AT3INPA140016136	£2,001.00	xxxxxxxxxxxx0021	Shallendra R Kadam
01 Jan 2014	AT3INPA140016312	£100.00	xxxxxxxxxxxx0021	Shallendra R Kadam
01 Jan 2014	AT3INPA140016311	£100.00	xxxxxxxxxxxx0021	Shallendra R Kadam
01 Jan 2014	AT3INPA140016310	£100.00	xxxxxxxxxxxx0021	Shallendra R Kadam
01 Jan 2014	AT3INPA140016309	£100.00	xxxxxxxxxxxx0021	Shallendra R Kadam

Page 1 of 4 (1-10 of 40 items) | < 1 2 3 4 > X

Cancel

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

Search Results

Transaction Date The date on which the transaction is received by the bank from the channel.

Reference Number The transaction reference number.
Indicates the link to view the details of transaction.

Remittance Amount The amount in the currency as received by the bank.

Credit Account Details The remitter's account number and nickname (if the user has added nickname for the account) to which amount is credited.

Remitter Name The name of the remitter.

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

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

9.2 Inward Remittance Inquiry – Details

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

Inward Remittance Inquiry - Details

Field Name	Description
Receiver Details	
Credit Account Number	The remitter's account number and nickname to which amount is credited.
Credit Account Branch	The name of the bank and branch of the remitter.
Transaction Details	
Transaction Date	The date on which the transaction is received by the bank from the channel.
Reference Number	The transaction reference number.
Remittance Amount	The amount as received by the bank.

Field Name	Description
Credited On	The date on which the funds are credited on receivers account.
Credit Amount	The amount credited to the account.
Purpose of Remittance	The purpose of remittance.
Description	The brief description of the transaction.
Remitter Details	
Remitter Name	The name of the remitter.
Account Number	The account number of the remitter with account nickname.
Bank Details	The bank details of the receiver.

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

FAQs

1. What is an Inward Remittance?

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

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

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

10. Outward Remittance Inquiry

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

Prerequisites:

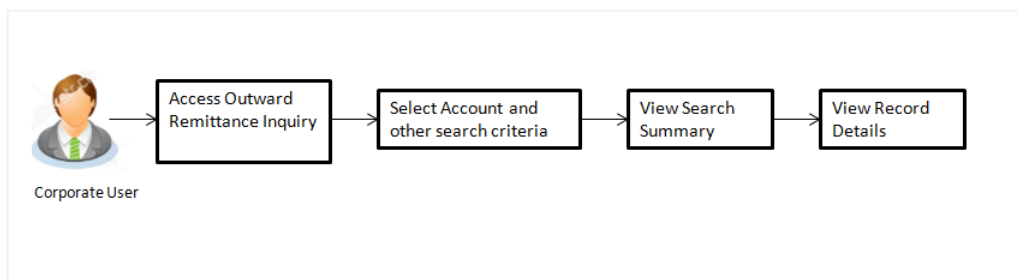
- Transaction and account access is provided to corporate user
- Outward remittances are available under the accounts

Features supported in application

Following transactions are allowed under Outward Remittance Inquiry

- View Outward Remittance Inquiry
- Download Advice

Workflow



How to reach here:

Dashboard > Toggle menu > Payments > Inquiries > Outward Remittance Inquiry

10.1 Outward Remittance Inquiry

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

Outward Remittance Inquiry

Field Description

Field Name	Description
Account Number	The account number, with account nickname - whose inward remittance inquiry to be done.
From Date	The start date, for the search criteria. The start date should not be greater than the current date.
To Date	The end date, for the search criteria.
From Amount	The minimum amount for the search criteria.
To Amount	The maximum amount for the search criteria.

To view outward remittances:

1. From the **Account Number** list, select the appropriate account number.
2. Click **Search** to view the list of Outward remittance. The **Outward Remittance Inquiry** screen with search results appears.
OR
Click **Reset** to clear the details entered.
OR
Click **Cancel** to cancel the transaction.

Outward Remittance Inquiry – Search Results

☰ ZigBank
🔍 99 Logout

Outward Remittance Inquiry

Account Number
All ▼

From Date 📅 To Date 📅
From _____ To _____

From Amount 📅 To Amount 📅
From _____ To _____

Search
Reset

Transaction Date	Reference Number	Debit Account Details	Payee Details	Remitted Amount
01 Jan 2014	AT3OUPA14001A0NC	xxxxxxxxxxxx0032	Self	£3,443.00
01 Jan 2014	AT3OUPA14001A0SL	xxxxxxxxxxxx0032	Own Account	£100.00
01 Jan 2014	AT3OUPA14001A0SK	xxxxxxxxxxxx0043	Own Account	£100.00
01 Jan 2014	AT3OUPA140018576	xxxxxxxxxxxx0043	Self	£23.00
01 Jan 2014	AT3OUPA14001A0MO	xxxxxxxxxxxx0021	Self	£23.00
01 Jan 2014	AT3OUPA140012251	xxxxxxxxxxxx0043	Gauri Shankar	£32.00
01 Jan 2014	AT3OUPA140012250	xxxxxxxxxxxx0021	Gauri Shankar	£122.00
01 Jan 2014	AT3OUPA140012244	xxxxxxxxxxxx0054	Gauri Shankar	£38.00
01 Jan 2014	AT3OUFD14001A9CI	xxxxxxxxxxxx0043	DomesticNEFT01	£66.00
01 Jan 2014	AT3OUPA14001A1OM	xxxxxxxxxxxx0021	Dnyanesh	£10.00

Page of 4 (1-10 of 40 items) | ⏪ ⏩

Cancel

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Field Description

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

Search Results

Transaction Date	The date on which the transaction is received by the bank from the channel.
-------------------------	---

Reference Number	The transaction reference number. Indicates the link to view the details of transaction.
-------------------------	---

Debit Account Details	The details of the account that is to be debited
------------------------------	--

Payee Details	The name of the remitter.
----------------------	---------------------------

Remittance Amount	The amount that is remitted.
--------------------------	------------------------------

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

10.2 Outward Remittance Inquiry – Details

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

Outward Remittance Inquiry – Details

The screenshot shows the ZigBank interface for viewing remittance details. The header includes the ZigBank logo and navigation icons. The main content area is divided into sections: Remitter Details, Transaction Details, and Payee Details. A 'Cancel' button is visible at the bottom right of the details view.

Field Name	Description
Remitter Details	
Debit Account Number	The account number that is to be debited with account nickname.
Debit Account Branch	The bank branch name of debit account.
Transaction Details	
Transaction Date	The date on which the transaction is received by the bank from the channel.

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

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

FAQs

1. What is an Outward Remittance?

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

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

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

11. Upcoming Payments 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 > Toggle menu > Payments > Inquiries > Upcoming Payments Inquiry

11.1 Upcoming Payment - Summary

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

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

Upcoming Payment - Summary

The screenshot displays the 'Upcoming Payments Inquiry' page on the ZigBank portal. At the top, there is a navigation bar with the ZigBank logo and a search icon. Below the header, the page title 'Upcoming Payments Inquiry' is shown. A dropdown menu for 'Account Number' is set to 'All'. There are two tabs: 'This Week' (with a count of 0) and 'This Month' (with a count of 4). The main content is a table with the following data:

Date	Payee Name	Transaction Type	Account Details	Payment Type	Amount	Action
28 Jan 2014	InternationalMyAddress	International Draft	xxxxxxxxxxxx0003	Scheduled Single Payment	₹99.00	
28 Jan 2014	Dryanesh	Internal Transfer	xxxxxxxxxxxx0028	Scheduled Single Payment	₹25.00	
28 Jan 2014	Self	Self Transfer	xxxxxxxxxxxx0021	Scheduled Single Payment	₹32.00	
28 Jan 2014	Self	Self Transfer	xxxxxxxxxxxx0021	Scheduled Single Payment	₹33.00	

At the bottom of the table, there is a pagination control showing 'Page 1 of 1 (1-4 of 4 Items)' and a 'Cancel' button. The footer contains the text 'Copyright ZigBank Ltd. All Rights Reserved | Security Information | Terms and Conditions'.

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

Account Number	The account number whose inquiry is to be done along with the account nickname.
-----------------------	---

Result	
---------------	--

Date	Date of execution of transaction.
-------------	-----------------------------------

Payee Name	Name of the payee.
-------------------	--------------------


Transaction Type	Type of transfer.
-------------------------	-------------------

Account Details	Displays the destination account number.
------------------------	--

Payment Type	Payment instruction set by the user for the payment.
---------------------	--

Amount	Transfer amount along with the transfer currency.
---------------	---

Action	The icon to cancel the transaction or Repeat Transfer (if any) maintained for the transaction.
---------------	--

- To cancel the transaction or Repeat Transfer (if any) maintained for the transaction, click . The **Delete Upcoming Payment** screen appears.

11.2 Upcoming Payment – View & Delete

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


Delete Upcoming Payment

The screenshot shows the 'Delete Upcoming Payment' interface. At the top, there is a navigation bar with the ZigBank logo and a search icon. The main content area displays the following details:

- Payee Name:** Self
- Account Type:** Self
- Account Number:** xxxxxxxxxxxx0021
- Branch:** AT3
- From Account:** xxxxxxxxxxxx0032
- Amount:** £33.00
- Transfer When:** 28 Jan 2014
- Note:**

At the bottom of the form, there are two buttons: 'Confirm' and 'Cancel'. The footer of the page contains the text: 'Copyright ZigBank Ltd. All Rights Reserved | Security Information | Terms and Conditions'.

To delete the transaction or Repeat Transfer (if any) maintained for the transaction:

1. Click  against the record that you want to delete.
2. The **Delete Upcoming Payment - Review** screen appears. Verify the details, and click **Confirm**.
OR
Click **Cancel** to cancel the transaction.
3. The success message appears, along with the reference number.
4. Click **More Payment Options** to go to **Bill Payment** screen.
OR
Click **Go To Dashboard** to go to **Dashboard** screen.

FAQs

1. What is Repeat Transfer?

The Repeat Transfer 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 depends upon the host processing cycle of upcoming payments. If host processes all upcoming payments during same day's BOD process, then you will not be allowed to cancel payments due today.

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

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

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

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

12. Favorites

Application enables you to mark the payment transaction as 'Favorite' which is frequently used by you. On the transaction confirmation screen you can mark transaction as 'Favorite Transaction'. You can mark one or more of the following payment transactions as your Favorite transactions.

- Payments done through Transfer Money only (Adhoc Payments are excluded)
- Draft Issuance
- 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 > Toggle menu > 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.

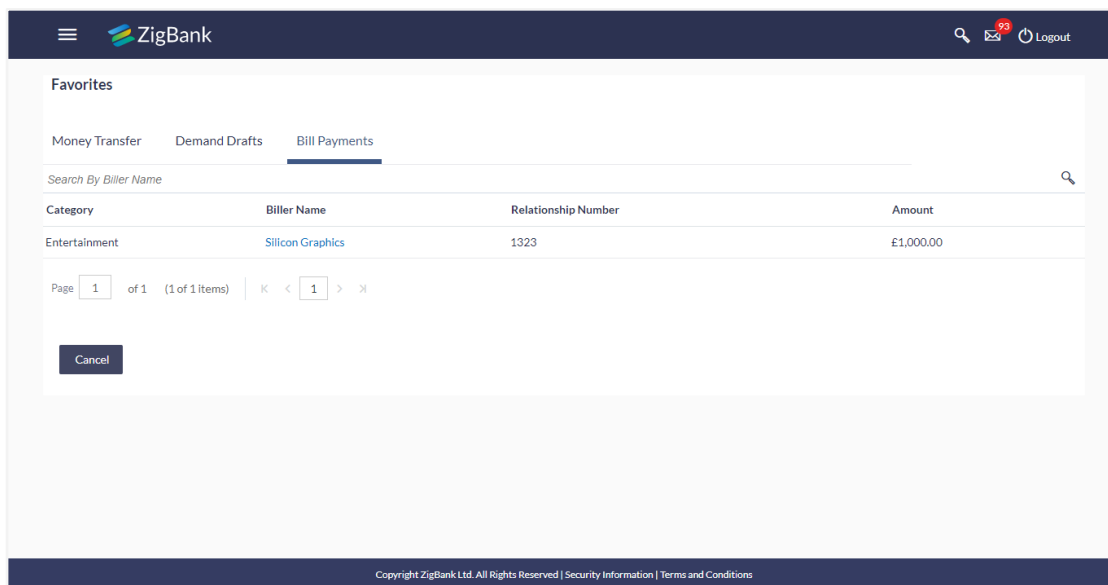
The screen is divided into three sections –

- **Transfer Money** - Transactions marked as favorite for 'Transfer Money' type of payments are listed under this section
- **Demand Draft** - Transactions marked as favorite for 'Demand Draft' type of payments are listed under this section
- **Bill Payments** - Transactions marked as favorite for 'Bill Payment' type of payments are listed under this section

To search and initiate the favorite transaction:

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

Favourite



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

Money Transfer

Below fields appears, if you select **Money Transfer** section.

Payee	Name of the Payee for identification.
Transfer Type	Type of draft associated with the Payee.
Account Details	Details of the account with account nickname.
Nickname	Nick name to identify the payment destination (account).
Amount	Amount to be transferred along with the currency.

Demand Drafts

Below fields appears, if you select **Demand Drafts** section.

Payee	Name of the Payee for identification.
Draft Type	Type of draft associated with the Payee.
Draft Favouring	Name of the payee of the draft.
Amount	Displays the amount along with the currency for which draft needs to be issued.

Bill Payments

Below fields appears, if you select **Bill Payments** section.


Field Name	Description
Category	Category of the registered biller.
Biller Name	Name of registered biller.
Relationship Number	Relationship number of the customer with the biller.
Amount	Displays the bill payment amount along with the currency which is to be transfer from account.

2. To initiate a favorite transaction
 - a. If you want to initiate transaction in **Money Transfer**;
 - i. Click on **Payee** of relevant transaction in **Money Transfer** tab. The **Make Payment** screen appears.
 - ii. Update the required details.
 - iii. Click **Pay**.
 - b. If you want to initiate transaction in **Demand Drafts**;
 - i. Click on **Payee** of relevant transaction in **Demand Drafts** tab. The **Draft Issuance** screen appears.
 - ii. Update the required details.
 - iii. Click **Issue**.
 - c. If you want to initiate transaction in **Bill Payments**;
 - i. Click on Biller Name of relevant transaction in Bill Payments tab. The Bill Payment screen appears.
 - ii. Update the required details. Click **Pay**.
OR
To remove transaction from favorite list, click **Unfavourite**.
OR
Click **Cancel** to cancel transaction.

12.2 Remove Favorites

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

To remove the transaction from the favorites:

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

Remove Favourite

Bill Payment

Biller Name
Silicon Graphics

Relationship Number
1323

Amount
£1,000.00
[View Limits](#)

Pay From
xxxxxxxxxxxx0021 - Ryan Giggs
Balance : £4,633,286.37

Bill Date
dd mmm yyyy

Bill Number

80 Characters Left

Pay **Cancel** **Unfavourite**

What are the benefits?

No more waiting in queues , issuing cheques or late payment hassles. Consolidated view of all billers and payment history.

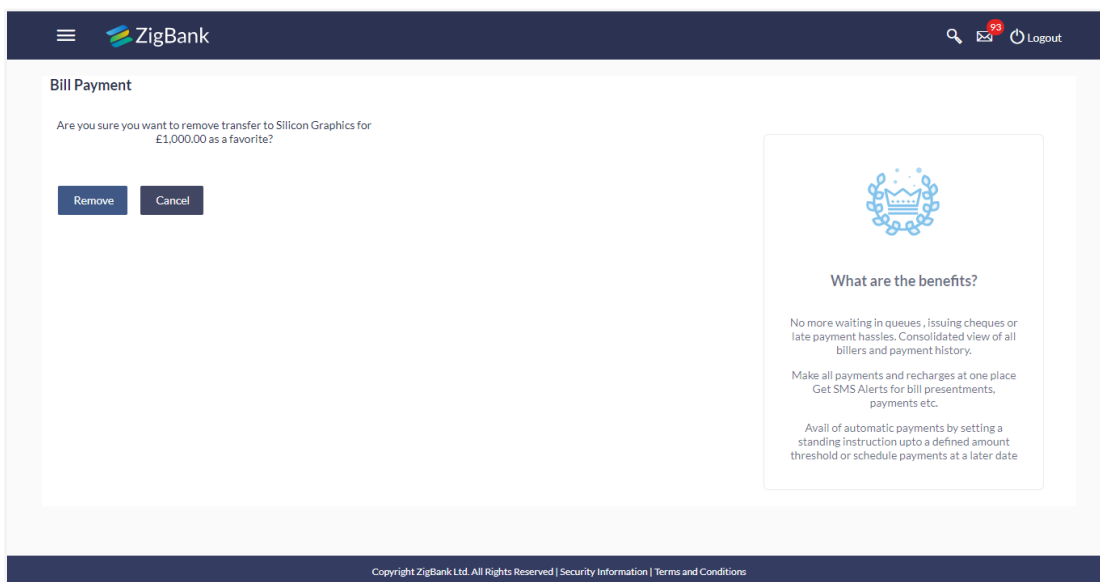
Make all payments and recharges at one place
Get SMS Alerts for bill presentments, payments etc.

Avail of automatic payments by setting a standing instruction upto a defined amount threshold or schedule payments at a later date

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2. To remove a favorite transaction:
 - a. If you want to remove favorite from **Money Transfer**;
 - i. Click on **Payee** of relevant transaction in **Money Transfer** tab. The **Make Payment** screen appears.
 - b. If you want to remove favorite from **Demand Drafts**;
 - i. Click on **Payee** of relevant transaction in **Demand Drafts** tab. The **Draft Issuance** screen appears.
 - c. If you want to remove favorite from **Bill Payments**;
 - i. Click on **Biller Name** of relevant transaction in Bill Payments tab. The Bill Payment screen appears.
 - d. Click **Unfavourite**.
 - e. The confirmation message to remove from list appears. Click **Remove**.
OR
Click **Cancel** to cancel the transaction.

Remove Favourite- Confirm



- f. The success message appears.
- g. Click **More Payment Options** to go to **Bill Payment** screen.
OR
Click **Go To Dashboard** to go to **Dashboard** screen.

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 the following transactions as favorite:

- Payments done through Transfer Money (Adhoc Payments are excluded)
- Draft Issuance
- Bill Payments

And then view / initiate payments and remove transactions from favorites.

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. Repeat Transfers

Repeat Transfers as the name defines is a type of transfer, which is regular and periodic in nature. All 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.

E-Receipt gets generated on successful completion of transaction. E-Receipt gets displayed in **Activity Log** detailed view.

How to reach here:

Dashboard > Toggle menu > Payments > Setups > Repeat Transfers

To view and to stop Repeat Transfers:

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

1. All the repeat transfer maintained appears on **Repeat Transfers** screen.

Repeat Transfers

Repeat Transfers

Search By Payee Name

Payee Name	Account Type	Account Number	Frequency	Start Date	Stop Date
Dnyanesh	Internal Transfer	xxxxxxxxxxxx0021	Every day	16 Jun 2017	19 Jun 2017
Gauri Shankar	Internal Transfer	xxxxxxxxxxxx0043	Every day	02 May 2014	02 May 2014

Page 1 of 1 (1-2 of 2 items) | < 1 >

Cancel

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Field Description

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

Payee Name	Name of the Payee for identification.
-------------------	---------------------------------------

Account Type	Type of account associated with the Payee.
---------------------	--

Account Number	Account Number of the payee in masked format.
-----------------------	---

Field Name	Description
Frequency	Frequency for the repeat transfer to be executed. The options are: <ul style="list-style-type: none"> • Every Day • Weekly • Fortnightly • Bi-monthly • Monthly • Quarterly • Semi-Annually • Annually.
Start Date	Date for the Repeat transfer to start executing.
Stop Date	Date when the repeat transfer should stop executing or the instances after which the repeat transfer should stop executing.

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

Repeat Transfers - Details

Repeat Transfers

Payee Name
Dnyanesh

Account Type
Internal

Account Number
xxxxxxxxxxxx0028

Branch
AT3

From Account
xxxxxxxxxxxx0021

Amount
£22.00

Transfer Frequency
Every day

Start Date
16 Jun 2017

Stop Date
19 Jun 2017

Purpose

Note

[Stop Repeat Transfer](#) [Cancel](#)

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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.
Account Number	Account Number of the payee in masked format.
Branch	Branch details of the payee.
From Account	Source account number along with the account nickname on which repeat transfer is maintained.
Amount	Amount of the set Repeat Transfer.
Frequency	Frequency for the repeat transfer to be executed. The options are: <ul style="list-style-type: none"> • Every day • Weekly • Fortnightly • Bi-monthly • Monthly • Quarterly • Semi-Annually • Annually.
Start Date	Date for the Repeat transfer to start executing.
Stop Date	Date when the repeat transfer should stop executing or the instances after which the periodic transfer should stop executing.

3. Click **Cancel** to cancel the transaction.
OR
To cancel the repeat transfer 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.

To setup Repeat Transfer:

Using this option, you can set the repeat transfer for payee.

1. All the repeat transfer maintained appears on **Repeat Transfers** screen.
2. Click **Setup Repeat Transfer** to setup a new repeat transfer for the account. The **Setup Repeat Transfer** screen appears.

Setup Repeat Transfer

Set Repeat Transfer

Transfer Type
 Existing Payee My Accounts

Payee
DomesticNEFT

Account Type
Domestic

Account Number
834758934758934

Account Name
DomesticNEFT

Bank Details
HDFC0000017

Transfer From
xxxxxxxxxxxx0021 - Ryan Giggs
Balance : £4,631,146.72

Amount
GBP £1,000.00
[View Limits](#)

Transfer Frequency
Monthly

Start Transferring
03 Jul 2017

Stop Transferring
 on after
 30 Aug 2017

Purpose
Debit Card Payment

Note (Optional)
 Enter 1 or more characters, up to a maximum of 80.
 80 Characters Left

[Setup](#) [Cancel](#)

What are the benefits?

- No more waiting in queues, issuing cheques or late payment hassles.
- Consolidated view of all billers and payment history.
- Make all payments and recharges at one place.
- Get SMS Alerts for bill presentments, payments etc.
- Avail of automatic payments by setting a standing instruction upto a defined amount threshold or schedule payments at a later date.

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Field Description

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

Transfer Type	Payee for a repeat transfer 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.
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.
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: <ul style="list-style-type: none"> • Every day • Weekly • Fortnightly • Bi-monthly • Monthly • Quarterly • Semi-Annually • Annually
Start Transferring	Date for the Repeat transfer to start executing.

Field Name	Description
Stop Transferring	<p>Date when the repeat transfer should stop executing or the instances after which the repeat transfer should stop executing.</p> <p>It has two options:</p> <ul style="list-style-type: none"> • 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.
<p>Below fields appears if you select the My Account option is selected in Transfer Type field.</p>	
Transfer To	<p>Account along with the account nickname to which fund transfer needs to be done.</p> <hr/> <p>Note: Lists only own accounts of the user.</p> <hr/>
Balance	Net balance in the selected account.
Transfer From	Account along with the account nickname from which transfer needs to be done.
Balance	Net balance in the selected account.
Amount	Amount that needs to be transferred.
View Limits	Link to view the transaction limits for the user.
Transfer Frequency	<p>Frequency for the repeat transfer to be executed.</p> <p>The options are:</p> <ul style="list-style-type: none"> • Everyday • Weekly • Fortnightly • Bi-monthly • Monthly • Quarterly • Semi-annually • Annually
Start Transferring	Date for the Repeat transfer to start executing.

Field Name	Description
Stop Transferring	<p>Date when the repeat transfer should stop executing or the instances after which the repeat transfer should stop executing.</p> <p>It has two options:</p> <ul style="list-style-type: none"> • 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	<p>Purpose of transfer.</p> <p>This field appears if you select the Existing Payee option is selected in Transfer Type field.</p>
Note	Narrative for the transaction.

3. In the **Transfer Type** field, select the appropriate payee for a repeat transfer set up.
 - a. If you select **Existing Payee** option:
 - i. From the **Payee** list, select the payee to whom fund needs to be transfer. The internal / domestic accounts along with the bank details maintained for the selected payee appears.
 - 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.
OR
Click the **View Limits** link to view the limit of transfer.
 - 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.
 - b. If you select **My Account** option:
 - i. From the **Account Number** 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 **Setup**.
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.
7. Click **More Payment Options** to go to **Bill Payment** screen.
OR
Click **Go To Dashboard** to go to **Dashboard** screen.

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.