

Oracle Banking Digital Experience

Retail Payments User Manual
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ORACLE®

Retail Payments User Manual

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1. Preface

1.1 Intended Audience

This document is intended for the following audience:

- Customers
- Partners

1.2 Documentation Accessibility

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

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

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

1.4 Structure

This manual is organized into the following categories:

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

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

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

Each transaction is explained in the following manner:

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

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

1.5 Related Information Sources

For more information on Oracle Banking Digital Experience Release 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 a customer to transfer money from one account to another account of an individual. The transfer of money could be towards payment of fees, payment of daily utility bills, payment towards booking of vacation trips, hotel reservations, salary payment of individuals etc.

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

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

2.1 Payments Widget

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

It provides immediate access to below transactions:

- Customer can initiate a transfer to a payee's account.
- Customer can initiate a utility bill payment from the dashboard.
- Customer can effect an immediate payment selecting the favorite transaction as the fields are auto populated.
- Easy access to the customer for payee maintenance for money transfers and bill payments.
- Request Money feature allows user to initiate a request to pull money from the debtor.
- The entire customer payments which need to be repeatedly done by the customer at a periodic interval can be initiated only once through Repeat Transfers.
- View of all the upcoming payments which were initiated by the customer to be executed at a future date

The screenshot displays the ZigBank dashboard with the following components:

- Header:** ZigBank logo, navigation tabs (Dashboard, Trends, Payments), search icon, notification badge (62), and Logout button.
- My Net worth (on 31 Aug 2017):**
 - I Have:** Net worth £1,645,927.04, Cash £1,846,266.76
 - I Owe:** Debt £200,339.72
 - Legend: Current & Savings (blue), Term Deposit (red), Loans (green)
- My Spends (Last 30 days):** Shopping cart icon, "You have no spends in last 30 days", View Details button.
- Recent Activity:** Table of transactions.

Date	Description	Amount	Direction
02 Jan 2014	AT3001121014...	\$745.00	Dr
02 Jan 2014	Domestic India R...	\$123.67	Dr
02 Jan 2014	Cross Currency f...	\$44.70	Dr
- My Accounts:**
 - Current & Savings: £1,843,266.76
 - Term Deposits: £3,000.00
 - Loans: £200,339.72
 - Credit Card: Apply for a new credit card
- Payments:**
 - Transfer Money
 - Pay Bills
 - Favorites
 - Manage payees & Billers
 - Request Money
 - View Repeat Transfer
- Upcoming Payments:**
 - 30 Jan 2014, Edwin: £21.00
 - 30 Jan 2014, Russel: ₹234.00
 - 30 Jan 2014, Elizabeth: £98.00
- Goals:** Currently, you have 7 active goals!
- Budgets:** You have set 1 budget categories!
- Quick Access:**
 - View Statement
 - Cheque Book Request
 - New Debit Card
 - New Credit Card
 - Installation Calculator
 - Eligibility Calculator
- Offers:**
 - BEST PRICE:** Book movie tickets using ZigBank credit card and be assured of the best price.
 - BIG OFFER:** Don't pay the full amount when you can own the same thing at 50%.
- Service Requests:** 2 Pending
- Bottom Banner:** ZigBank Deal of the Day: Get 50% off on your purchase. CHRISTMAS 50% off: Get 50% off on your purchase.

Payments Widget Overview

Transfer Money

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

Pay Bills

This section allows you to make bill payments for registered billers.

Favorites

You can view your favorite transactions set by you. There are two types of favorite transaction:

1. Bill Payment
2. Money Transfer

Manage Payees & Billers

This section allows you to manage payees and registered billers.

Request Money

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

View Repeat Transfer

This section allows you to view and setup new repeat transfers

Upcoming Payments Widget Overview

Upcoming Payments

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

The Upcoming Payments card includes details like:

- Date of Payment
- Payee Nickname
- Amount of Payment

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

Set Repeat Transfers

This section allows you to view and setup new repeat transfers

If the user has no upcoming payments, only 'Set Repeat Transfer' option is available.

3. 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 transfer to account within the bank, outside the bank and beyond geographical boundaries. When transfer is to an account within the bank it is an internal transfer. Transfer to an account outside the bank but within the country is called a Domestic transfer. A transfer to an account outside the country is called an International payment. This categorization takes 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.

Transfer money also allows initiating Peer to Peer transfer via New Payee option (email/mobile, bank account).

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:

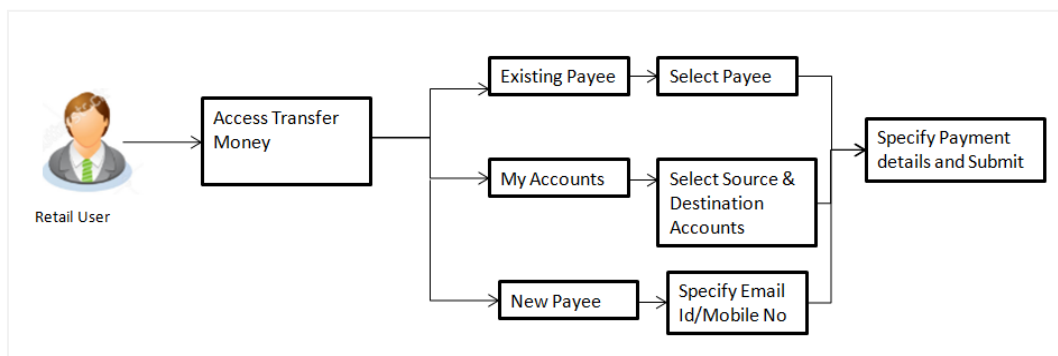
- Transaction and account access is provided to retail user
- Transaction working window is maintained
- Payees are maintained
- Purpose of Payments are maintained
- Transaction limits are assigned to user to perform the transaction
- Payee limit, cooling period along with transaction limits are maintained

Features supported in application

Transfer money allows the user to make payments

- To Existing Payees – by selecting a registered payee
- To My Account - within own accounts
- To New Payee – by specifying email/mobile or bank account of a payee.

Workflow



How to reach here:

Dashboard > Payments Widget > Transfer Money

OR

Dashboard > Toggle Menu > Payments > Transfer Money

OR

Dashboard > Payments Menu > Transfer Money

3.1 Transfer Money – Existing Payee

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

How to reach here:

Dashboard > Payments Widget > Transfer Money > Existing Payee

OR

Dashboard > Toggle Menu > Payments > Transfer Money > Existing Payee

OR

Dashboard > Payments Menu > Transfer Money > Existing Payee

To transfer the money to existing payee:

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

Transfer Money – Existing Payee

The screenshot displays the ZigBank 'Transfer Money' interface. At the top, there's a navigation bar with 'ZigBank', 'Dashboard', 'Trends', and 'Payments'. Below this, the 'Transfer Money' section is active, with sub-tabs for 'Pay Bills', 'Transfer Money', 'Issue Demand Drafts', 'Favorites', 'Upcoming Payments', and 'Manage Payees & Billers'. The 'Transfer Type' section has three radio buttons: 'Existing Payee' (selected), 'New Payee', and 'My Accounts'. The form fields include: Payee (1122334455Dom), Account Type (Domestic), Account Number (1122334455), Account Name (1122334455Dom), Bank Details (HDFC0000017), Transfer From (xxxxxxxxxx0025), Balance (£402,689.27), Amount (GBP £1,000.00), Transfer When (Now selected, Later), Purpose (Transaction is the payment of interest.), and Note (Optional) (Reference Number is 76232323). A 'Transfer' button and a 'Cancel' button are at the bottom. A 'Back to Dashboard' link is also present. A sidebar on the right contains a 'What are the benefits?' section with a crown icon and text describing benefits like consolidated views and automatic payments.

Field Description

Field Name	Description
Transfer Type	Payee to which transfer needs to be done. The options are: <ul style="list-style-type: none"> Existing payee New payee My Accounts (User's own account)
Existing Payee	Below fields appears if the Existing Payee option is selected in Transfer Type field.
Payee	Payee to whom fund transfer needs to be done and the nick name to identify the account for fund transfer.
Account Type	Type of account associated with the payee.

Field Name	Description
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	Payee's account - bank details.
Transfer From	Source account with account nickname from which the funds is to be transferred.
Balance	Net balance in the selected account.
Currency	Currency of the amount to be transferred. Currency is defaulted to destination account currency for Own and Internal Transfer and local currency for Domestic Transfer. For International transfer, the user can select the currency from the list.
Amount	Amount to be transferred.
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.
Transfer Date	Date of transfer. This field appears if you select the Later option from the Transfer When list.
Purpose	Select purpose of the transfer. If purpose of transfer is selected as 'Other, an additional field is shown to the customer to enter the purpose. This field appears for Internal or Domestic type of Payee.

Field Name	Description
Correspondence Charges	<p>The correspondence charges applied for international fund transfer should be borne by the payee, payer or shared.</p> <p>The options are:</p> <ul style="list-style-type: none"> • Payee • Payer • Shared <p>This field appears for International type of Payee.</p>
Payment Details	<p>The details of the payment.</p> <p>This field appears for International type of Payee.</p>
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. If you have selected **International Payee**,, select the appropriate currency from the **Currency** list.
5. In the **Amount** field, enter the transfer amount.
OR
Click the **View Limits** link to check the transfer limit.
6. In the **Transfer When** field, select the appropriate transfer date.
7. If you select the **Now** option, transfer will be done on same day.
OR
If you select **Later** option, from the **Transfer Date** field, select the appropriate future date for transfer.
8. If you have selected Internal or Domestic Payee, select the appropriate purpose of transfer from the **Purpose** list.
OR
If you have selected International Payee, select the appropriate option from the **Correspondence Charges** list.
In the **Payment Details** field, enter the details of the fund transfer.
9. Click **Transfer** to initiate payment.
OR
Click **Cancel** to cancel the operation and navigate back to 'Dashboard'.
OR
Click **Back to Dashboard** link, to navigate to the dashboard.
10. The **Transfer Money - Review** screen appears. Verify the details, and click **Confirm**.
OR
Click **Cancel** to cancel the operation and navigate back to 'Dashboard'.
11. The Verification screen appears if transaction is configured 2 factor authentication.

12. The success message of submitting the transaction appears along with the transaction reference number.
- Click **Go to Dashboard**, to navigate to the dashboard.
 - OR
 - Click **More Payment Options** to go to other payment options.
 - OR
 - Click **Add Favorite** to mark the transaction as favorite. The favorite transaction is added on dashboard.
 - OR
 - Click **Set Repeat Transfer** to repeat the transaction.

Note: 'Set Repeat Transfer' link appears only for Domestic and Internal Transfer

3.2 Transfer Money - New Payee

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

To transfer the money to new payee:

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

Transfer Money - New Payee

The screenshot shows the ZigBank 'Transfer Money' interface. At the top, there is a navigation bar with 'ZigBank', 'Dashboard', 'Trends', and 'Payments'. Below this, there are tabs for 'Pay Bills', 'Transfer Money', 'Issue Demand Drafts', 'Favorites', 'Upcoming Payments', and 'Manage Payees & Billers'. The 'Transfer Type' section has three radio buttons: 'Existing Payee', 'New Payee' (which is selected), and 'My Accounts'. The 'Transfer Via' dropdown is set to 'Email/Mobile'. The 'Email/Mobile' field contains 'ali@gmail.com'. The 'Amount' is set to 'GBP' and '£1,000.00'. The 'Transfer From' dropdown shows 'xxxxxxxxxxxx0025' with a balance of '£402,689.27'. There is a 'Note (Optional)' field with '80 Characters Left'. At the bottom, there are 'Transfer' and 'Cancel' buttons. A sidebar on the right contains a section titled 'What are the benefits?' with text about queueing, consolidated views, SMS alerts, and automatic payments. The footer includes 'Copyright ZigBank Ltd. All Rights Reserved | Security Information | Terms and Conditions'.

Field Description

Field Name	Description
Transfer Type	Payee to which transfer needs to be done. The options are: <ul style="list-style-type: none"> • Existing Payee • New Payee • My Accounts (User's own account)

New Payee

Field Name	Description
Transfer Via	Type of mode to be selected to transfer the funds. The options are: <ul style="list-style-type: none"> • Email/ Mobile • Bank Account
	Below field appears if you select Bank Account option in the Transfer Via list.
Add Bank Account	Option to add new payee having bank account.
	Below fields appears if you select Email/ Mobile option in the Transfer Via list.
Email / Mobile	Email Id or mobile number of the payee to initiate the money transfer.
Currency	Currency of the amount to be transferred. Defaulted to local currency.
Amount	Amount to be transferred. This field appears if you select the payee from the Payee list.
View Limits	Link to view the transaction limits for the user.
Transfer From	Source account with account nickname from which the funds is to be transferred.
Balance	Net balance in the selected account.
Note	Narrative for the transaction.

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

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

- ii. Add the bank account details of the payee and then continue to transfer in **Add Payee** screen.
3. Click **Transfer** to initiate the fund transfer.
OR
Click **Cancel** to cancel the operation and navigate back to 'Dashboard'.

OR

Click **Back to Dashboard** link, to navigate to the dashboard.

4. The **Transfer Money - Review** screen appears. Verify the details, and click **Confirm**.

OR

Click **Cancel** to cancel the operation and navigate back to 'Dashboard'.

The **Verification** screen appears if transaction is configured for 2 factor authentication.

5. The success message of submitting the transaction appears along with the transaction reference number and security code.

OR

Click **Go to Dashboard**, to navigate to the dashboard.

OR

Click **More Payment Options** go to other payment options.

OR

Click **Add Payee**, to add a new payee with the details entered while initiated a payment.

3.3 Transfer Money – My Accounts

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

To transfer the money to own account:

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

Transfer Money - My Accounts

The screenshot displays the 'Transfer Money' page in the ZigBank mobile app. At the top, there's a navigation bar with 'Dashboard', 'Trends', and 'Payments'. Below it, a sub-header 'Transfer Money' has tabs for 'Pay Bills', 'Transfer Money', 'Issue Demand Drafts', 'Favorites', 'Upcoming Payments', and 'Manage Payees & Billers'. The 'Transfer Type' section has three radio buttons: 'Existing Payee', 'New Payee', and 'My Accounts' (which is selected). The form includes fields for 'Account Number' (with a balance of £402,689.27), 'Transfer From' (with a balance of £2,972,223.28), 'Amount' (set to £1,000.00 GBP), 'Transfer When' (set to 'Later'), and 'Transfer Date' (set to 30 Jun 2017). There's also a 'Note (Optional)' field with a character count. At the bottom, there are 'Transfer' and 'Cancel' buttons. A 'Back to Dashboard' link is at the very bottom. On the right, a box titled 'What are the benefits?' lists advantages like no queues, consolidated billers view, and automatic payments.

Field Description

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

Transfer Type	Payee to which transfer needs to be done.
----------------------	---

The options are:

- Existing payee
- New payee
- My Accounts (User's own account)

My Accounts

Account Number	Payee account where the funds need to be transferred along with the account nickname.
-----------------------	---

Balance	Net balance in the selected account.
----------------	--------------------------------------

Transfer From	Source account from which the funds are to be transferred along with the account nickname.
----------------------	--

Field Name	Description
Balance	Net balance in the selected account.
Currency	Currency of the amount to be transferred.
Amount	Amount to be transferred along with the currency.
View Limits	Link to view the transaction limits for the user.
Transfer When	Specify when to transfer funds. The options are: <ul style="list-style-type: none"> • Now: payment on the same day • Later: payment on a future date.
Transfer 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 **Account Number** 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 When** field, select the appropriate future date.
6. Click **Transfer** to initiate the fund transfer.
OR
Click **Cancel** to cancel the operation and navigate back to 'Dashboard'.
OR
Click **Back to Dashboard** link, to navigate to the dashboard.
7. The **Transfer Money - Review** screen appears. Verify the details, and click **Confirm**.
OR
Click **Cancel** to cancel the operation and navigate back to 'Dashboard'.
8. The **Verification** screen appears if transaction is configured for 2 factor authentication validation.
9. The success message of submitting the transaction appears along with the transaction reference number.
OR
Click **Go to Dashboard**, to navigate to the dashboard.
OR
Click **More Payment Options** to pay bills and go to other payment options.
OR
Click **Add Favorite** to mark the transaction as favorite. The favorite transaction is added on

dashboard.

OR

Click **Set Repeat Transfer** to repeat the transaction.

FAQs

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

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

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

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

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

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

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

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

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

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

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

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

7. **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;. User can make required changes in the details and submit the transaction for processing.

8. **What is repeat transfer?**

Repeat Transfer – as the name defines, is a type of transfer which is regular and periodic in nature. All the customer payments which need to be repeatedly done by the customer at a periodic interval can be initiated only once through 'Repeat Transfer'. Once initiated, these will executed repeatedly till the end date

4. Manage Payees

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

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

Payee Maintenance is provided for following payment transactions:

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

Pre-Requisites

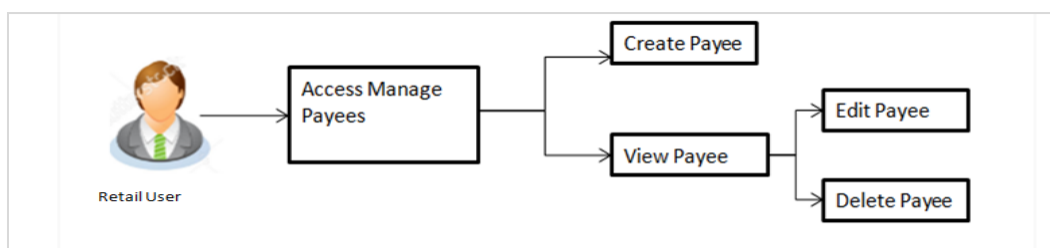
- Transaction access is provided to Retail user
- Cooling period is defined

Features Supported In Application

Functions available on Payees are as follows:

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

Workflow



How to reach here:

Dashboard > Payments Widget > Manage Payees & Billers

OR

Dashboard > Toggle Menu > Payments > Manage Payees & Billers

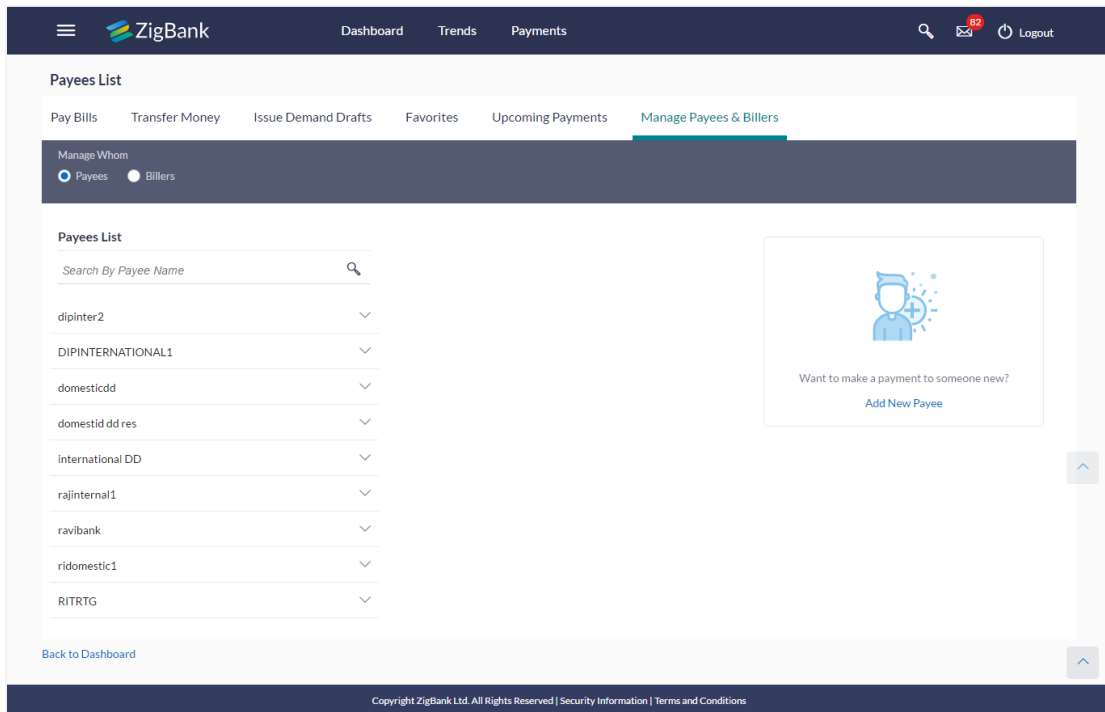
OR

Dashboard > Payments Menu > Manage Payees & Billers

4.1 Payee Summary

Summarized views of all the Payees maintained by the logged in user, are listed on Payee Summary screen. A quick search is available on the screen by specifying the payee name. Further drill down is provided on the payee to view the complete details of a payee.

Manage Payees & Billers




Field Description

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

Manage Whom	Allows the user to select either payee or billers.
--------------------	--


Payees List	Displays the list of payee's name.
--------------------	------------------------------------

Below fields appear if you click down arrow  against the payee name.

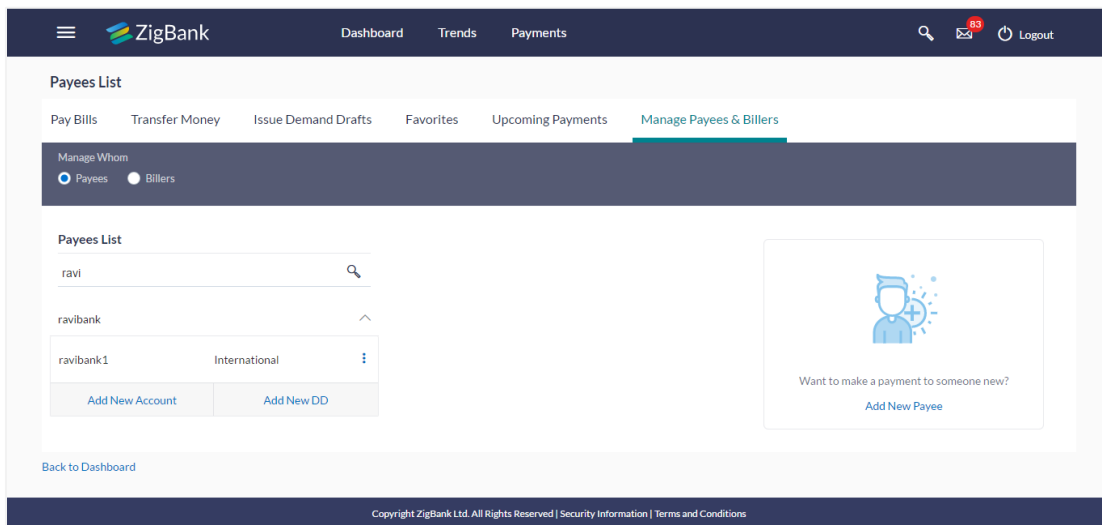
Payee Name	Name of the payee.
-------------------	--------------------


Field Name	Description
Payee Type	Type of a payee (Internal/Domestic/International/Domestic Demand Draft/ International Demand Draft/ Peer to Peer)
Add New Account	Link to add a new account type payee.
Add New Demand Draft	Link to add a new demand draft type payee.

To manage payees:

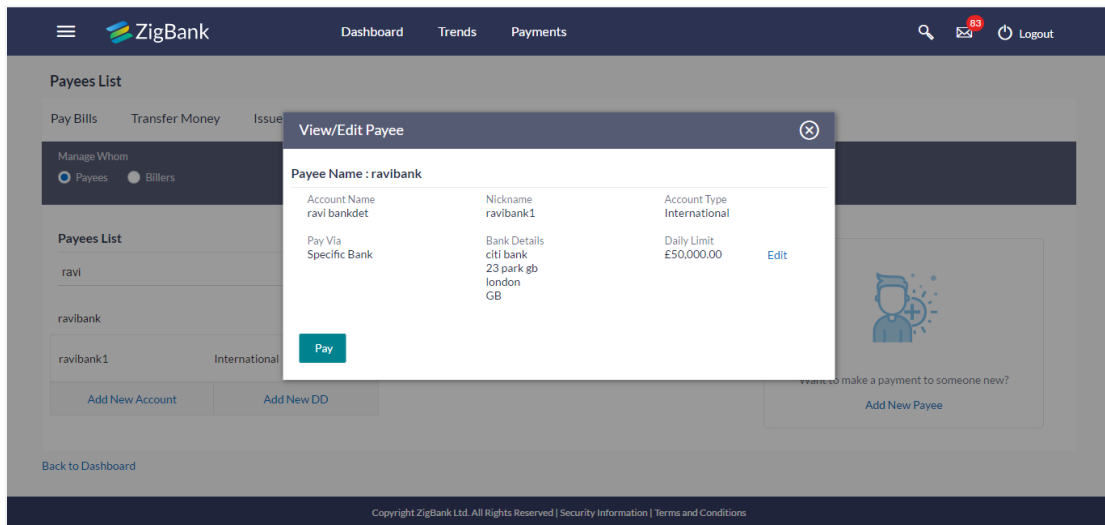
1. In the **Manage Whom** field, select the Payee option.
All the beneficiaries (Payees) appear on **Manage Payees & Billers** screen.
OR
Click the **Add New Payee** link if you want to add a new payee.
2. From the **Payee List**, select and click on relevant payee whose details you want to view.
OR
Click  to search and select the payee whose details you want to view.
A card displaying Payee Name, Payee Type and links to add new payee appears.
OR
Click **Add New Payee** to create new payee.

Manage Payees & Billers



3. Click  and then click **View/Edit**. The **View/ Edit Payee** screen appears.
OR
Click **Add New Account** or **Add New DD** to add new account type or demand draft type of payee.
OR
Click **Back to Dashboard** to navigate back to the dashboard.

Manage Payees & Billers - View/ Edit Payee



Field Description

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

Payee Account Details - Bank Account

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

Payee Name Name of the payee.

Account Name Name of the payee in the bank account.

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

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

- Internal
- Domestic
- International

Pay Via Network for payment. (This appears if the Account Type is Domestic or International)

Bank Details Address of the payee's bank account. (This field appears if the Account Type is Domestic or International).

Daily Limit Limit set to transfer the funds.

Payee Account card Details – Demand Draft

Below fields appears if the payee is holding a draft.

Field Name	Description
Payee Name	Name of the payee.
Draft Favouring	Name of the payee of the draft.
Account Type	Type of account that is demand draft.
Draft Type	Type of draft associated with the Payee. The type can be: <ul style="list-style-type: none"> • Domestic • International
Pay at City	City name where the draft would be payable at.
Pay at Country	Country of the payee. This field appears for International draft type.
Daily Limit	Limit set to transfer the funds.
Payee Account card Details (Peer to Peer)	
Below field appears if the payee is holding a email Id/Mobile details.	
Payee Name	Name of the payee.
Account Type	Peer to Peer
Transfer Mode	Mobile/Email Id
Transfer Value	Mobile Number of payee/ Email Id of payee.
Delivery Location	Address of the payee's to deliver the drafts.
Daily Limit	Limit set to transfer the funds.
Payee Account card Details - SEPA (Credit Transfer and Card Payment)	
Below fields appears for SEPA fund transfer	
Payee Name	Name of the payee.
Payment Type	Type of network selected for the payees bank account.
Bank Details	Address of the payee's bank account.

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

Payee Account card Details - UK

Below fields appears for UK fund transfer

Payee Name Name of the payee.

Account Number Payee's bank account number along with the account nickname.

Account Name Name of the payee account.

Payment Type Type of network selected for the payees bank account.



Bank Details Address of the payee 's bank account.

- Click **Pay/ Issue** to transfer funds/ issue demand draft.
OR
Click **Edit against the Daily Limit field** to edit the daily transaction limit. The **View/ Edit Payee** screen with daily limit in editable form appears.
OR
Click **Delete** to delete the payee.

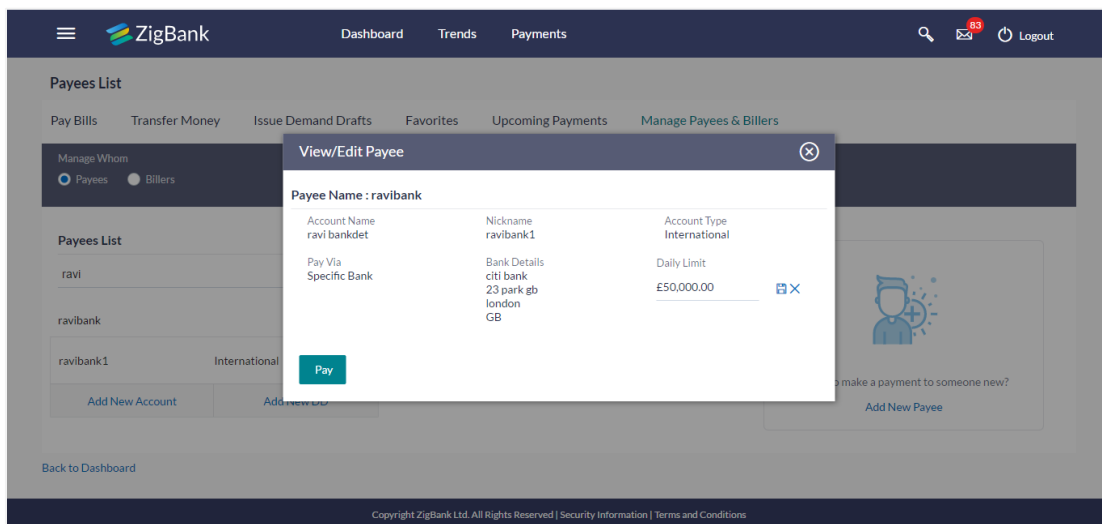
4.2 Manage Payees & Billers – Edit Payee

Application allows the customer to edit the payees created by logged in user. As a part of edit payee functionality, customer is allowed to change only the 'Daily Limits'. An option of transferring the funds to the Payees is also available on the screen.

To edit the payee:

1. From the **Payee List**, select and click on relevant payee whose details you want to edit.
OR
Click  to search and select the payee whose details you want to edit.
A card displaying Payee Name, Payee Type and links to add new payee appears.
OR
Click **Add New Payee** to create new payee.
2. Click  and then click **View/Edit**. The **View/ Edit Payee** screen appears.
OR
Click **Add New Account** or **Add New DD** to add new account type or demand draft type of payee.
Click **Edit** to edit the payee. The **View/ Edit Payee** screen with values in editable form appears.
OR
Click **Pay/ Issue** to transfer funds/ issue demand draft.
OR
Click **Delete** to delete the payee.

Manage Payees & Billers – View/ Edit Payee



Field Description**Field Name Description**

Payee Account card Details - Bank Account

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

Payee Name Name of the payee.

Account Name Name of the payee in the bank account.

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

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

- Internal
- Domestic
- International

Pay Via Network for payment. (This field appears if the Account Type is Domestic or International)

Bank Details Address of the payee's bank account.
(This field appears if the Account Type is Domestic or International)

Daily Limit Limit set to transfer the funds.

Payee Account card Details – Demand Draft

Below fields appears if the payee is holding a draft.

Payee Name Name of the payee.

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

Account Type Type of account that is demand draft.

Draft Type Type of draft associated with the Payee.
The type can be:

- Domestic
- International


Pay at City City name where the draft would be payable at.

Pay at Country Country of the payee.
This field appears for **International** draft type.


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

Daily Limit	Limit set to transfer the funds.
--------------------	----------------------------------

3. In the **Daily Limits** field, edit the limit value if required.

Click  to save the edit payee request.
The success message of setting the limits appear.

OR



Click  to cancel the editing.

OR

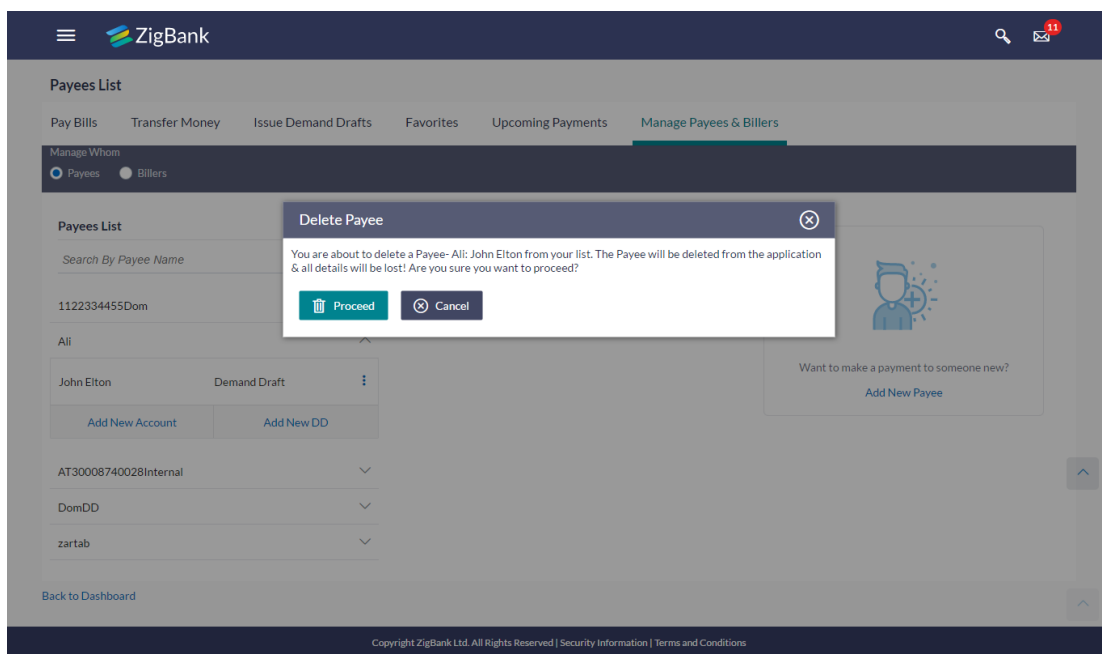
Click **Pay** to transfer funds/ issue demand draft.

4.3 Manage Payees & Billers – Delete

To delete the payee:

1. From the **Payee List**, select and click on relevant payee whose details you want to delete.
OR
Click  to search and select the payee whose details you want to delete.
A card displaying Payee Name, Payee Type and links to add new payee appears.
OR
Click **Add New Payee** to create new payee.
2. Click  and then click **Delete**. The **Delete Payee** message box with a warning message prompting the user for confirming the deletion appears.

Manage Payees & Billers – Delete Payee



3. Click **Proceed** to proceed with the deletion request.
OR
Click **Cancel** to cancel the deletion process.
4. The success message of submitting the deletion request appears. Click **Go to Dashboard** to navigate to the dashboard.
OR
Click **More Payment Options** to go to other payment options.

4.4 Add New Payee

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

FAQs

1. How do I transfer funds to another bank?

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

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

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

3. What are the stages of the fund transfer?

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

5. Payee Maintenance – Bank Account

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

- **Internal Bank Account**
- **Domestic Bank Account:**

Domestic Account can also be classified on the basis of Relationship Type as:

- Domestic Bank Account – India (NEFT, RTGS, IMPS)
 - Domestic Bank Account – UK (Urgent, Non-urgent, Faster UK payments)
 - Domestic Bank Account – SEPA (SEPA Credit Transfer, SEPA Card Payment)
- **International Bank Account:**
International bank account is also further saved on the basis of network used to transfer. The network types are as follows:
 - Swift Code
 - National Clearing Code
 - Bank Details

How to reach here:

Dashboard > Payments Widget > Manage Payees & Billers > Add New Payee > Bank Account > Add Payee

OR

Dashboard > Toggle Menu > Payments > Manage Payees & Billers > Add New Payee > Bank Account > Add Payee

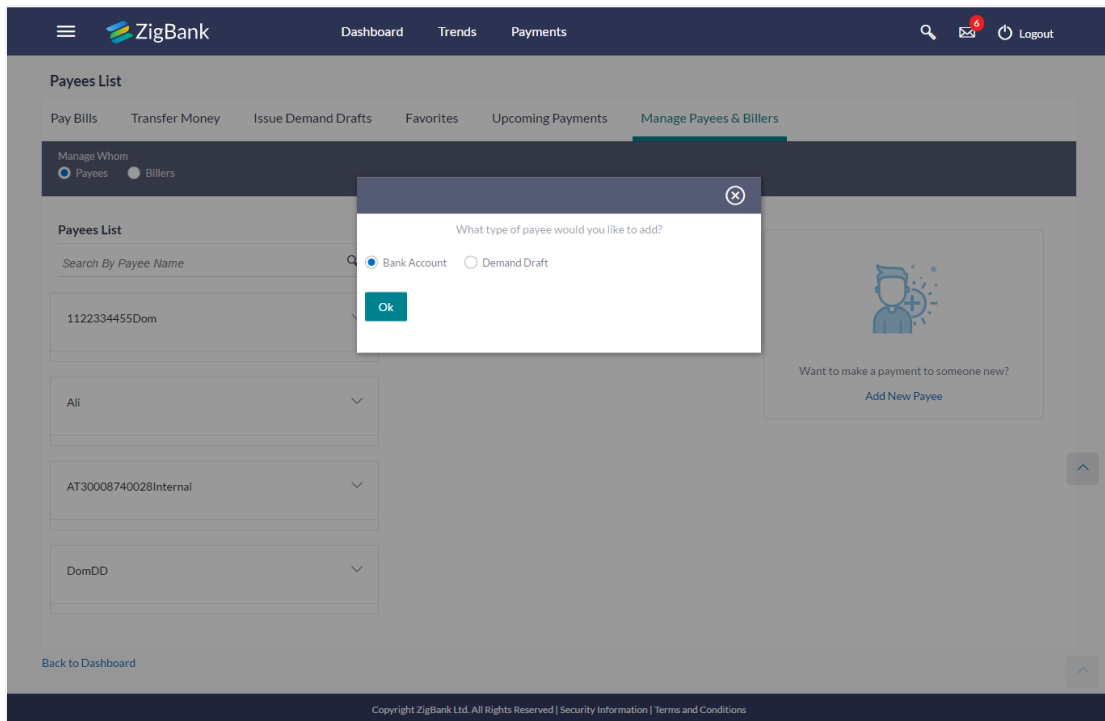
OR

Dashboard > Payments Menu > Transfer Money > Manage Payees & Billers > Add New Payee > Bank Account > Add Payee

To add new payee:

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

Add New Payee popup screen



Field Description

Field Name	Description
What type of payee would you like to add?	<p>Payee type to be maintained.</p> <p>The type can be:</p> <ul style="list-style-type: none"> • Bank Account • Demand Draft

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

5.1 Add Payee – Internal Bank Account

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

To add a payee for internal account transfer:

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

Internal account transfer

The screenshot shows the 'Add Payee' interface in the ZigBank system. The top navigation bar includes 'Dashboard', 'Trends', and 'Payments'. The main form is titled 'Add Payee' and has two tabs: 'Bank Account' (selected) and 'Demand Draft'. The form fields are as follows:

- Payee Name:** All
- Account Type:** Internal (selected), Domestic, International
- Account Number:** AT30025430013
- Account Name:** Sara
- Nickname:** Sara

At the bottom of the form are 'Add' and 'Cancel' buttons. A sidebar on the right contains a tip: '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'. A 'Back to Dashboard' link is at the bottom left. The footer contains 'Copyright ZigBank Ltd. All Rights Reserved | Security Information | Terms and Conditions'.

Field Description

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

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

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

- Internal
- Domestic
- International

Account Number	Account number of the payee.
-----------------------	------------------------------

Field Name	Description
Account Name	Name of the payee in the bank account.
Nickname	Nickname to identify the payment destination (account).

2. In the **Payee Name** field, enter the name of the payee.
3. In the **Account Number** field, enter the payee's account number.
4. In the **Account Name** field, enter the payee's account name.
5. In the **Nickname** field, enter the nick name to identify the payment destination (account).
6. Click **Add** to add a payee.
OR
Click **Cancel** to cancel the transaction.
OR
Click the **Back to Dashboard** link, to navigate to the dashboard.
7. The **Add Payee - Review** screen appears. Verify the details, and click **Confirm**.
OR
Click **Cancel** to cancel the transaction and navigate back to 'Dashboard'.
8. The success message of submitting the request appears.
OR
Click **Go To Dashboard**, to navigate to the dashboard.
OR
Click **More Payment Options** to go to other payment options.
OR
Click **Pay Now** to initiate fund transfer to the added payee.

5.2 Add Payee – Domestic Bank Account

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

5.2.1 Domestic Account transfer - India

To add a payee for domestic account transfer:

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

Domestic Account Transfer

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

- Payee Name:** Sara
- Account Type:** Radio buttons for Internal, Domestic (selected), and International.
- Account Number:** AT30025430013
- Account Name:** Ali
- Pay Via:** Radio buttons for NEFT (selected), RTGS, and IMPS.
- IFSC Code:** HDFC0000017
- Bank Name:** HDFC Bank Ltd
- Address:** 361, Saks Avenue, Chennai
- IFSC Code (repeated):** HDFC0000017
- Reset:** A button to clear the form.
- Nickname:** Ali
- Buttons:** '+ Add' and '⊗ Cancel'.
- Footer:** 'Back to Dashboard' and 'Copyright ZigBank Ltd. All Rights Reserved | Security Information | Terms and Conditions'.

A tip box on the right titled 'Speed up your payments!' provides instructions on how to tag transactions as favourites to streamline future payments.

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 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"> • NEFT • RTGS • IMPS
IFSC /Bank Code	IFSC /Bank Code.
IFSC /Bank Code	
IFSC Code	IFSC code of the beneficiary bank account. This field appears if you click the Lookup IFSC Code link.
Bank Name	Bank name corresponding to IFSC code. This field appears if you click the Lookup IFSC Code link.
State	State of the beneficiary bank. This field appears if you click the Lookup IFSC Code link.
City	City of the beneficiary bank. This field appears if you click the Lookup IFSC Code link.
IFSC Code Lookup - Search Result	
Bank Name	Name of the bank.
City	City to which the bank belongs.
Branch	Bank branch name.
Address	Displays complete address of the bank.
IFSC Code	IFSC code value.
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	Nickname to identify the payment destination (account).

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

3. In the **Account Number** field, enter the payee's account number.
4. In the **Account Name** field, enter the payee name.
5. In the **Pay Via** field, select the appropriate network for payment.
6. In the IFSC Code field, enter the IFSC /Bank Code or select it from the lookup.
7. If you search the IFSC code by clicking the Lookup IFSC Code link.
In the IFSC Code and Bank Name field, enter the IFSC code and bank name of the beneficiary bank.

In the **State/ City** field, enter the IFSC code of the beneficiary bank.

Click **Search**. The bank details appear.

Click the searched IFSC Code link, it gets populated in the IFSC Code field.

OR

Enter the IFSC /Bank Code, click **Verify** to fetch bank details based on **Bank Code** (BIC).

OR

Click **Reset** to clear the populated data and enter/ select a new IFSC Code.

8. In the **Nickname** field, enter the nick name to identify the payment destination (account).
9. Click **Add** to add a payee.
OR
Click **Cancel** to cancel the transaction.
OR
Click the **Back to Dashboard** link, to navigate to the dashboard.
10. The **Add Payee - Review** screen appears. Verify the details, and click **Confirm**.
OR
Click **Cancel** to cancel the transaction and navigate back to 'Dashboard'.
11. The success message of submitting the request appears.
OR
Click **Go to Dashboard**, to navigate to the dashboard.
OR
Click **More Payment Options** to go to other payment options.
OR
Click **Pay Now** to initiate fund transfer to the added payee.

5.2.2 Payee Maintenance – UK Bank Account

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

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

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

Payee Maintenance – UK Bank Account – Non Urgent

☰ ZigBank
Dashboard Trends Payments
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Add Payee

Bank Account Demand Draft

Payee Name
Ali Hassan

Account Type

Payment Type

Account Number
30025430013

Account Name
Ali Hassan

Sort Code
AKBKG99
AKBKG99
AKBKG99
AKBKG99

Nickname
Ali




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

Payee Maintenance – UK Bank Account – Urgent

 [Dashboard](#) [Trends](#) [Payments](#)   [Logout](#)

Add Payee

[Bank Account](#) [Demand Draft](#)

Payee Name
John Miller

Account Type

Payment Type

Account Number
AT30009610028


Account Name
John Miller

SWIFT Code
HDFC0000017

[Lookup Swift Code](#)

Nickname
John

[Back to Dashboard](#)



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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Payee Maintenance – UK Bank Account – Faster

Add Payee

Bank Account Demand Draft

Payee Name
John Miller

Account Type
Internal Domestic International

Payment Type
Non-urgent Urgent Faster

Account Number
AT30025430013

Account Name
John Miller

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

Nickname
John

+ Add ⊗ Cancel

[Back to Dashboard](#)

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
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

1. In the **Account Type** field, select the **Domestic** option as type of account associated with the payee.
2. In the **Payee Name** field, enter the name of the payee for identification.

Field Description

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

Payment Type	Type of UK payment
---------------------	--------------------

The options are:

- Urgent (Requires SWIFT code)
- Non-Urgent (Requires Sort code)
- Faster Payment (Requires Sort code)

Account Number	Account number of the payee.
-----------------------	------------------------------

Account Name	Name of the payee in the bank account.
---------------------	--

Note: Name should be same as maintained in the bank against that account number.

UK Payment - Non-Urgent and Faster payment

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

Sort Code	The sort code.
------------------	----------------

Sort Code Lookup

Bank Details	Bank details based on the swift code of the bank.
---------------------	---

It includes:

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

UK Payment - Urgent

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

Swift Code	The swift code.
-------------------	-----------------

Swift Code Lookup

Bank Details	Bank details based on the swift code of the bank.
---------------------	---

It includes:

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

Field Name	Description
Nickname	Nick name to identify the payment destination (account).
	<p>Note:</p> <p>1) Nick name should be unique for the payee. 2) Space between alphabets /numbers will not be considered for uniqueness check.</p>

3. In the **Payment Type** field, select the appropriate network for payment.
 - a. If you select **Non-Urgent** or **Faster** payment option:
 - i. In the Account Number field, enter the payee's account number for transfer.
 - ii. In the Account Name field, enter the payee name.
 - iii. In the Sort Code field, enter the Sort Code or select it from the lookup.
OR
Click **Reset** to clear the populated data and enter/ select a new Sort Code.
 - iv. Click **Submit** to fetch bank details.
 - b. If you select **Urgent** payment option:
 - i. In the **Account Number** field, enter the payee's account number for transfer.
 - ii. In the **Account Name** field, enter the payee name.
 - iii. In the **Swift Code** field, enter the Swift Code or select it from the lookup.
OR
Click **Reset** to clear the populated data and enter/ select a new SWIFT Code.
 - iv. Click **Submit** to fetch bank details.
4. In the **Nickname** field, enter the nick name to identify the payment destination (account).
5. Click **Add** to add the payee.
OR
Click **Cancel** to cancel the transaction.
OR
Click the **Back to Dashboard** link, to navigate to the dashboard.
6. The **Review** screen appears. Verify the details, and click **Confirm**.
OR
Click **Cancel** to cancel the transaction.
7. The success message of submitting the request appears.
OR
Click **Go to Dashboard**, to navigate to the dashboard.
OR
Click **More Payment Options** to pay bills and go to other payment options.
OR
Click **Pay Now** to initiate fund transfer to the added payee.

5.2.3 Payee Maintenance – SEPA

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


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

Field Description

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

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

Payee Maintenance – SEPA - Card

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Add Payee

Bank Account Demand Draft

Payee Name
Ali Hassan

Account Type
 Internal Domestic International

Payment Type
 Card Credit


Account Number
30025430013

Account Name
Ali Hassan

Bank Code (BIC)
HDFC0000017
HDFC Bank Ltd
361, Saks Avenue
Chennai

Nickname
Ali

[Back to Dashboard](#)



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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Payee Maintenance – SEPA – Credit

Add Payee

Bank Account Demand Draft

Payee Name
Ali Hassan

Account Type
Internal Domestic International

Payment Type
Card Credit

Account Number
AT30009610028

Account Name
Ali Hassan

Bank Code (BIC)
HDFC0000017
HDFC Bank Ltd
361, Saks Avenue
Chennai
Reset

Nickname
Ali

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

Back to Dashboard

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Field Description

Field Name	Description
Payment Type	Type of SEPA payment The options are: <ul style="list-style-type: none"> • Card Payment • Credit Transfer
Account Number (IBAN)	International bank account number of the Payee.
Account Name	Name of the payee in the bank account. Note: Name should be same as maintained in the bank against that account number.
Bank Code (BIC)	International Bank code of the debtor bank.

Field Name	Description
Nickname	Nick name to identify the payment destination (account).
	<p>Note:</p> <p>1) Nick name should be unique for the payee. 2) Space between alphabets /numbers will not be considered for uniqueness check.</p>

4. In the **Payment Type** field, select the appropriate network for payment.
 - i. In the **Account Number** field, enter the payee's account number for transfer.
 - ii. In the **Account Name** field, enter the payee name.
 - iii. In the **Bank Code (BIC)** field, enter the international Bank code of the debtor bank.
OR
Click **Reset** to clear the data and enter/ select a new Bank Code (BIC).
 - iv. Click **Submit** to fetch bank details.
5. In the **Nickname** field, enter the nick name to identify the payment destination (account).
6. Click **Add** to create the payee.
OR
Click **Cancel** to cancel the transaction.
7. The **Review** screen appears. Verify the details, and click **Confirm**.
OR
Click **Cancel** to cancel the transaction.
8. The success message of submitting the request appears.
OR
Click **Go to Dashboard**, to navigate to the dashboard.
OR
Click **More Payment Options** to go to other payment options.
OR
Click **Pay Now** to initiate fund transfer to the added payee.

5.3 Add Payee – International Bank Account

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

To add a payee for international account:

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

International Account transfer

The screenshot shows the 'Add Payee' form in the ZigBank interface. The form is titled 'Add Payee' and has two tabs: 'Bank Account' (selected) and 'Demand Draft'. The form contains the following fields and options:

- Payee Name:** Tina
- Account Type:** Radio buttons for Internal, Domestic, and International (selected).
- Account Number:** AT30025430013
- Account Name:** All
- Pay Via:** Radio buttons for Swift Code (selected), NCC, and Bank Details.
- Swift Code:** APACGB61001 BANK FUTURA APACGB61001 APACGB61001 GB. A 'Reset' button is located below this field.
- Nickname:** Tina

At the bottom of the form, there are 'Add' and 'Cancel' buttons. A 'Back to Dashboard' link is also present. On the right side of the form, there is a tip box titled 'Speed up your payments!' with the following text:

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
Payee Name	Name of the payee for identification.

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 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 Code	Search the bank using Swift Code
Bank Name	Search Swift code of the bank using Bank Name
Country	Search Swift code of the bank using country name
City	Search Swift code of the bank using city name
Swift Lookup - Search Result	
SWIFT Code	SWIFT code value.
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.

Field Name	Description
National clearing code Look up	
Below fields appears if the NCC option is selected in Pay Via field.	
Lookup National clearing code	Link to search the National clearing code.
NCC Type	Search national clearing code of the bank by selecting type of NCC.
NCC Code	Search the bank details by entering NCC code.
Bank Name	Search national clearing code of the bank using country name.
City	Search national clearing code of the bank using city name.
NCC Lookup - Search Result	
Bank Name	Name of the bank.
Branch	Bank branch name.
Address	Displays complete address of the bank.
NCC Code	NCC code of the bank branch.
Bank Details	Bank details based on the Swift / National clearing code selected for the bank.
Below fields appears if the Bank Details option is selected in Pay Via field.	
Bank Name	Name of the bank.
Bank address	Complete address of the bank.
Country	Country of the bank.
City	City to which the bank belongs.
Nickname	Nick name to identify the payment destination (account).

2. In the **Payee Name** field, enter the name of the payee for identification.
3. In the **Account Number** field, enter the payee's account number.
4. In the **Account Name** field, enter the payee name.
5. In the **Pay Via** field, select the appropriate network for payment.
 - a. If you select **Swift** option:

- i. In the **SWIFT code** field, enter the SWIFT code or select it from the lookup.
OR
Click **Reset** to clear the populated data and enter/ select a new SWIFT Code.
 - ii. Click **Verify** to fetch bank details based on Bank Code (BIC).
 - b. If you select **NCC** option:
 - i. In the **National Clearing code** field, enter the National Clearing code or select it from the lookup.
 - ii. Click **Verify** to fetch bank details based on Bank Code (BIC).
 - c. If you select **Bank details** option:
 - i. In the **Bank Name** field, enter the bank name.
 - ii. In the **Bank Address** field, enter the complete address of the bank.
 - iii. From the **Country** list, select the country of the bank.
 - iv. From the **City** list, select the city to which the bank belongs.
6. In the **Nickname** field, enter the nick name to identify the payment destination (account).
 7. Click **Add** to add the payee.
OR
Click **Cancel** to cancel the transaction.
OR
Click the **Back to Dashboard** link, to navigate to the dashboard.
 8. The **Review** screen appears. Verify the details, and click **Confirm**.
OR
Click **Cancel** to cancel the transaction and navigate back to 'Dashboard'.
 9. The success message of submitting the request appears.
OR
Click **Go to Dashboard**, to navigate to the dashboard.
OR
Click **More Payment Options** to pay bills and go to other payment options.
OR
Click **Pay Now** to initiate fund transfer to the added payee.

5.4 Add Payee – Demand Draft

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

- Domestic Demand Draft
- International Demand Draft

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

- My address – Deliver either the demand draft to customer's communication address
- Branch Near Me – Deliver the demand draft to any branch near to the customer.

How to reach here:

Dashboard > Payments Widget > Manage Payees & Billers > Add New Payee > Demand Draft > Add Payee

OR

Dashboard > Toggle Menu > Payments > Manage Payees & Billers > Add New Payee > Demand Draft > Add Payee

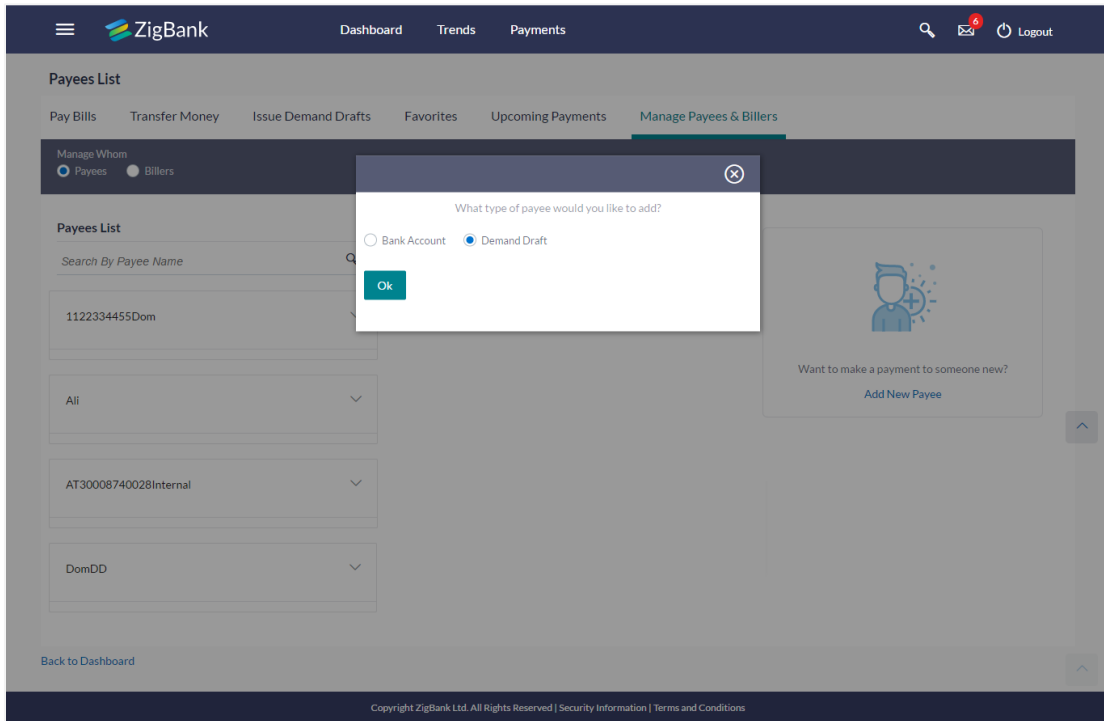
OR

Dashboard > Payments Menu > Manage Payees & Billers > Add New Payee > Demand Draft > Add Payee

To add new payee:

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

Add New Payee popup screen



Field Description

Field Name	Description
What type of payee would you like to add?	<p>Payee type to be maintained.</p> <p>The type can be:</p> <ul style="list-style-type: none"> • Bank Account • Demand Draft

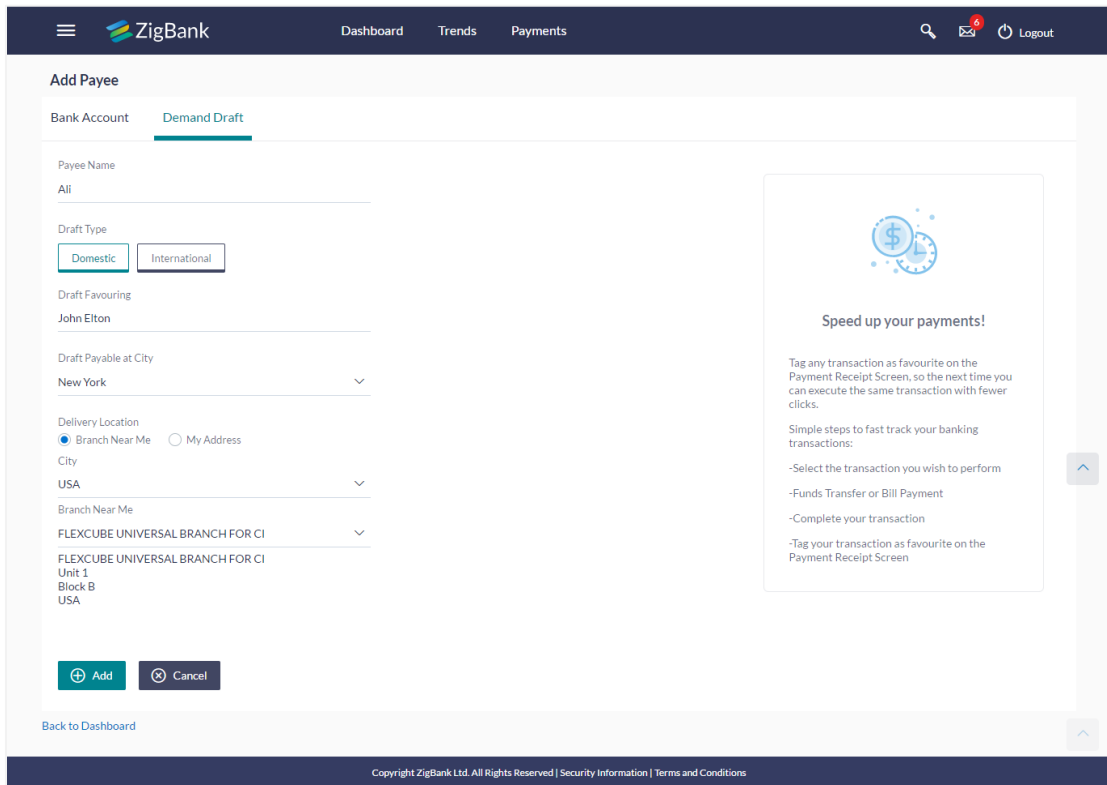
2. Select the **Demand Draft** option and click **Ok**, to create Demand Draft type of payee. The **Add Payee** screen appears.

5.4.1 Add Payee – Demand Draft – Domestic

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

To create domestic draft payee:

Add Payee - Demand Draft - Domestic



Field Description

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

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

Draft Type	Type of draft associated with the Payee. The type can be: <ul style="list-style-type: none"> • Domestic • International
-------------------	--

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

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

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

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

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

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

Branch Near Me	Branch name to deliver the draft.
-----------------------	-----------------------------------

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

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

Select Address	The address at which the demand draft is to be delivered. The options are:
-----------------------	---

- Work
- Residence
- Postal

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

1. In the **Payee Name** field, enter the name of the payee for identification.
2. In the **Draft Type** field, select **Domestic** option.
3. In the **Draft Favoring** field, enter the name of the payee of the draft.
4. In the **Draft Payable at City** field, select the appropriate information.
5. In the **Delivery Location** field, select the appropriate draft delivery option.
 - a. If you select **My Address** option;

- i. From the **Select Address** list, select the appropriate option.
The complete address of user as maintained corresponding to the selected address appears.
 - b. If you select **Branch Near Me** option;
 - i. From the **City** list, select the city of the receiving branch.
 - ii. From the **Branch Near Me** list, select the receiving branch.
The complete address of selected branch appears.
6. Click **Add** to add a payee.
OR
Click **Cancel** to cancel the transaction.
OR
Click the **Back to Dashboard** link, to navigate to the dashboard.
7. The **Add Payee - Review** screen appears. Verify the details, and click **Confirm**.
OR
Click **Cancel** to cancel the transaction and navigate back to 'Dashboard'.
8. The success message of submitting the request appears.
OR
Click **Go to Dashboard**, to navigate to the dashboard.
OR
Click **More Payment Options** to pay bills and go to other payment options.
OR
Click **Pay Now** to initiate draft issuance to the added payee.

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

5.4.2 Add Payee - Demand Draft – International

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

Demand Draft – International Draft Payee

The screenshot shows the 'Add Payee' interface in the ZigBank mobile app. The user is configuring an 'International Demand Draft'. The form fields are as follows:

- Bank Account:** Demand Draft
- Payee Name:** Sara
- Draft Type:** International (selected)
- Draft Favouring:** Samuel
- Draft Payable at Country:** BRITISH INDIAN OCEAN TERRITORY
- City:** London
- Delivery Location:** Branch Near Me (selected)
- City:** London
- Branch Near Me:** CITI BANK
- CITI BANK Details:** Unit 1, Block A, London, GB

At the bottom of the form are 'Add' and 'Cancel' buttons. A 'Back to Dashboard' link is also present. On the right side, there is a tip box titled 'Speed up your payments!' with instructions on how to tag transactions as favourites.

Field Description

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

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

Draft Type	Type of draft associated with the Payee. The type can be:
-------------------	--

- Domestic
- International

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

Draft payable at Country	Country of the payee. This field is enabled if the International option is selected as Draft Type .
---------------------------------	--

Draft payable at City	City in which the draft is payable.
------------------------------	-------------------------------------

Field Name	Description
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 communication address • Branch Near Me: Deliver the demand draft to any branch near to the customer

Below section appears if you select the **My Address** option in draft **Delivery Location**.

Select Address	The address at which the demand draft is to be delivered. The options are: <ul style="list-style-type: none"> • Work • Residence • Postal
-----------------------	---

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 Near Me	Branch name to deliver the draft.
Branch Address	Complete address of the branch to deliver the draft.

1. In the **Payee Name** field, enter the name of the payee for identification.
2. In the **Draft Type** field, select **International** option.
3. In the **Draft Favouring** field, enter the name of the payee of the draft.
4. In the **Draft Payable at Country** field, select the appropriate payee country.
5. In the **Draft Payable at City** field, select the appropriate payee city.
6. In the **Delivery Location** field, select the appropriate draft delivery option.
 - a. If you select **My Address** option;
 - i. From the **Select Address** list, select the appropriate option.
The complete address of user as maintained corresponding to the selected address appears.

- b. If you select **Branch Near Me** option;
 - i. From the **City** list, select the state of the receiving branch.
 - ii. From the **Branch Near Me** list, select the receiving branch.
The complete address of selected branch appears.
7. Click **Add** to add a payee.
OR
Click **Cancel** to cancel the transaction.
OR
Click the **Back to Dashboard** link, to navigate to the dashboard.
8. The **Add Payee - Review** screen appears. Verify the details, and click **Confirm**.
OR
Click **Cancel** to cancel the transaction and navigate back to 'Dashboard'.
9. The success message of submitting the request appears.
OR
Click **Go to Dashboard** to navigate to the dashboard.
OR
Click **More Payment Options** to go to other payment options.
OR
Click **Pay Now** to initiate draft issuance to the added payee.

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

FAQs

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

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

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

After successfully adding a payee, you may proceed to transfer funds only after certain cooling period (the time set by the bank during which fund transfer is not allowed to a newly added payee) or set a future date for the transaction to take place.

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

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

6. Manage Biller

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

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

Prerequisites:

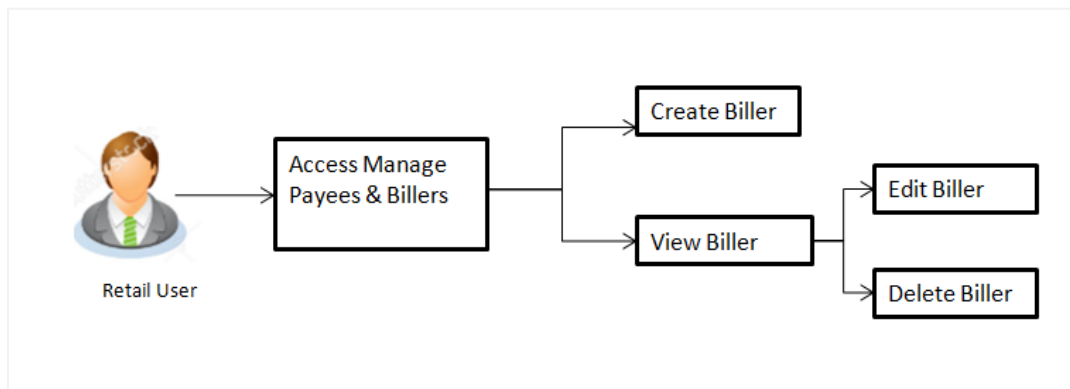
- Transaction access is provided to Retail user.
- Transaction working window is maintained.
- Billers are maintained in host system.
- Admin Biller Category mapping is done
- Transaction limits are assigned to user to perform the transaction

Features supported in application

Following transactions are allowed under Biller Maintenance

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

Workflow



How to reach here:

Dashboard > Payments Widget > Manage Payees & Billers

OR

Dashboard > Toggle Menu > Payments > Manage Payees & Billers

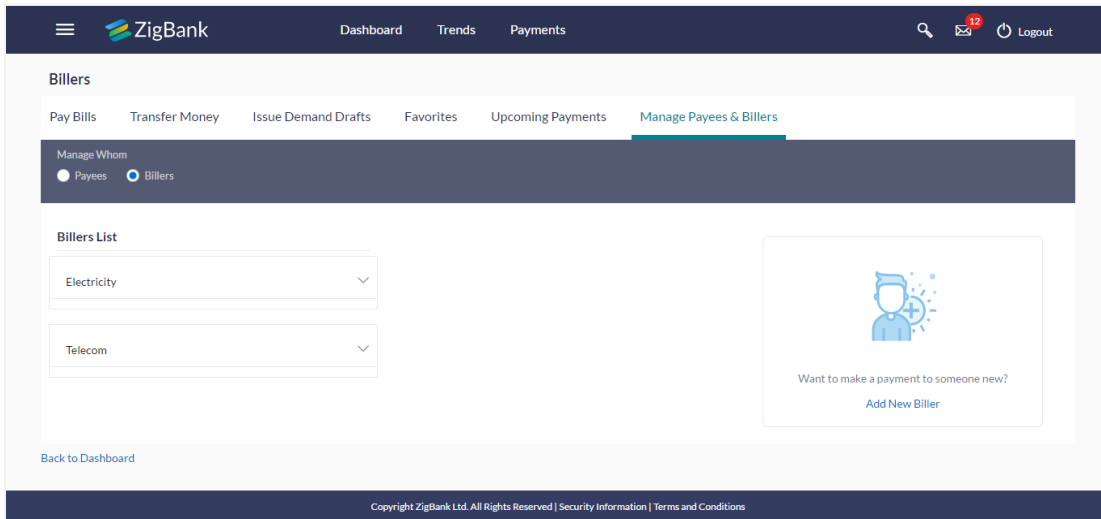
OR

Dashboard > Payments Menu > Manage Payees & Billers


6.1 Manage Billers – Summary

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

Manage Billers - Summary



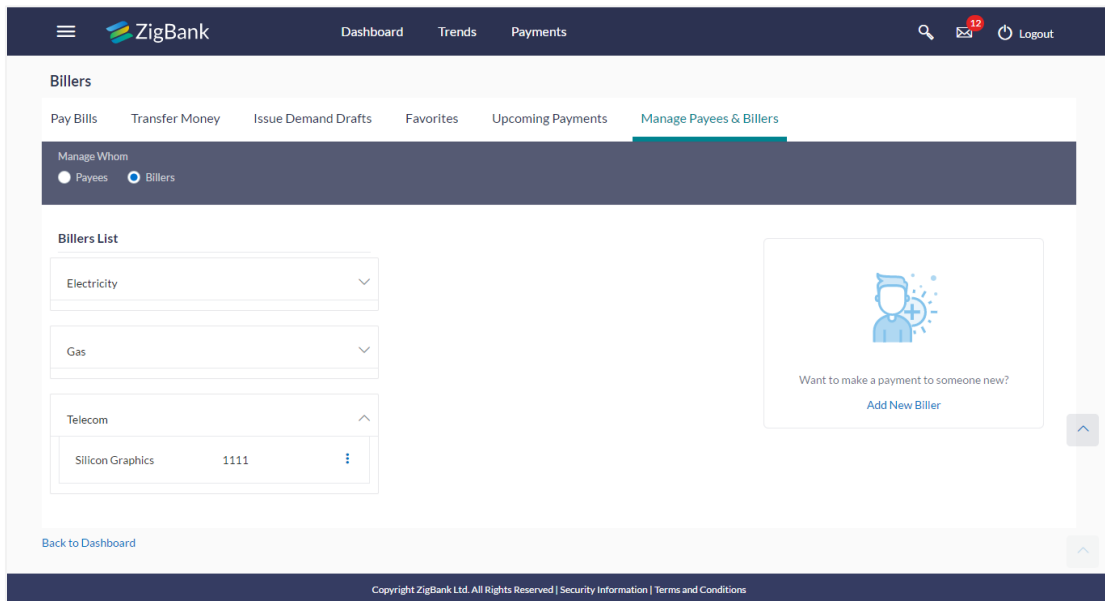
Field Description


Field Name	Description
Manage Whom	Allows the user to select either payee or billers.
Billers List	Displays the list of registered billers.
Category	Category of the registered biller.
Below fields appear if you click down arrow  against the biller name.	
Biller Name	Name of registered biller.
Relationship Number	Relationship number of the customer with the biller.

To manage a biller:

- In the **Manage Whom** field, select the **Biller** option.
All the registered billers appear on the **Billers** screen.
OR
Click the **Add New Biller** link if you want to add a new biller.
- From the **Biller List**, select and click on relevant biller whose details you want to view.
A card displaying Biller Name and Relationship Number appears.

Billers




3. Click  and then click **View/Edit**. The **View/ Edit Biller** screen appears.

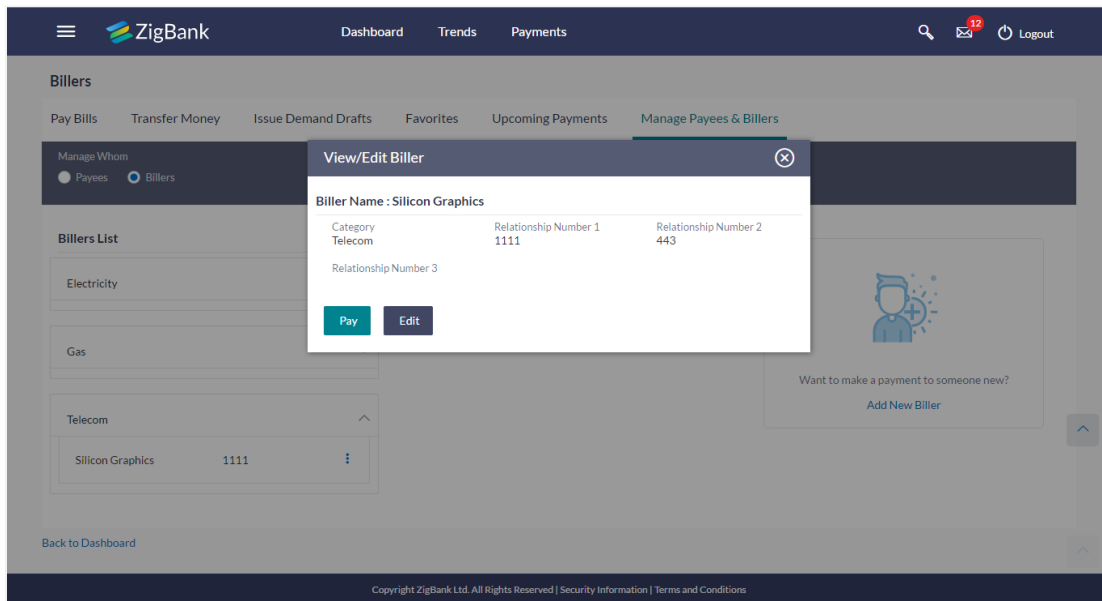
6.2 Billers Details – View

User can view the billers created under a party.

To View the biller details:

1. From the **Biller List**, select and click on relevant biller whose details you want to view. A card displaying Biller Name and Relationship Number appears.
2. Click  and then click **View/Edit**. The **View/ Edit Biller** screen appears.

Billers – View/ Edit Biller



Field Description


Field Name	Description
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 **Pay** to initiate a bill payment against selected biller.
OR
Click **Edit** to edit the billers. The **View/ Edit Biller** screen with values in editable form appears.

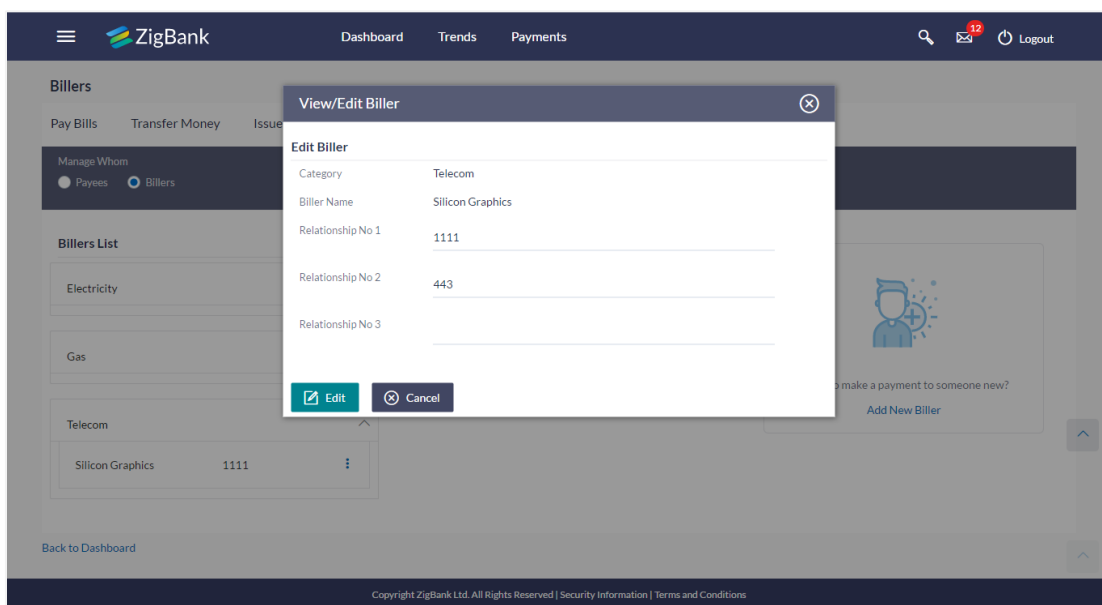
6.3 Billers – Edit Biller

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

To edit the biller:

1. From the **Biller List**, select and click on relevant biller whose details you want to edit. A card displaying Biller Name and Relationship Number appears.
2. Click  and then click **View/Edit**. The **View/ Edit Biller** screen appears.
3. Click **Edit** to edit the biller. The **View/ Edit Biller** screen with values in editable form appears.

Billers – Edit Biller



Field Description

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

4. In the **Relationship Number 1, 2 and 3** edit the values if required.
5. Click **Edit** to edit the biller.
OR
Click **Cancel** to cancel the operation.
6. The success message of edit biller appears.
Click **Go to Dashboard** to navigate to the dashboard.

6.4 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. In the **Billers** screen, click the **Add New Biller** link to add a new biller.
The **Add Biller** screen appears.

Add Biller

Field Description

Field Name	Description
Category	Category of the registered biller.
Biller Name	Name of registered biller.
Relationship Number 1	Specify relationship number 1 of the customer with the biller.


Field Name	Description
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 name 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'.
OR
Click the **Back to Dashboard** link, to navigate to the dashboard.
6. The **Add Biller – Review** screen appears. Verify the details, and click **Confirm**.
OR
Click on **Cancel** to cancel the operation and navigate back to 'Dashboard'.
7. The success message of adding the biller appears.
OR
Click **Go to Dashboard**, to navigate to the dashboard.
OR
Click **More Payment Options** to go to other payment options.
OR
Click **Pay Now** to pay the bills.

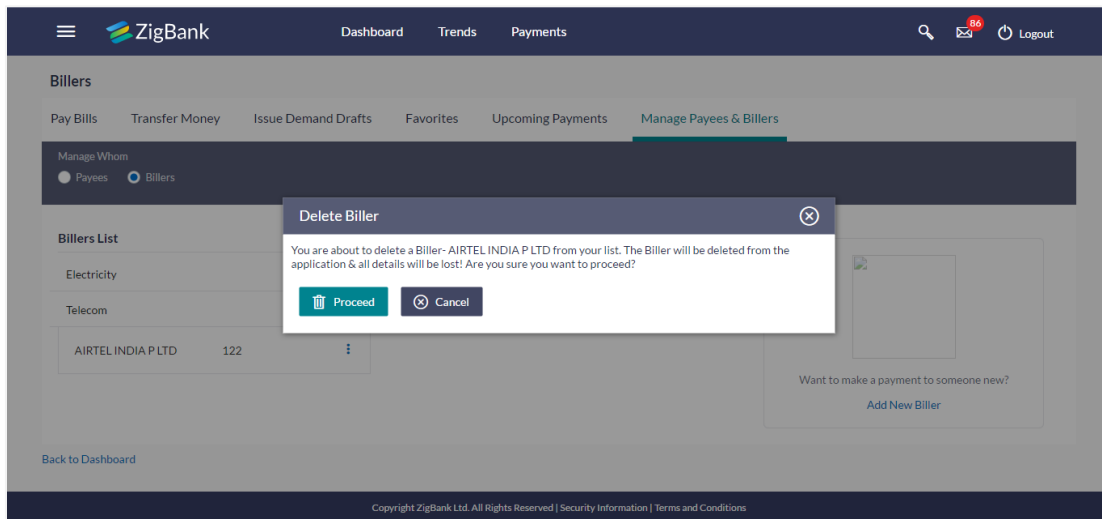
6.5 Delete Biller

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

To delete a biller:

1. From the **Biller List**, select and click on relevant biller whose details you want to delete. A card displaying Biller Name and Relationship Number appears.
2. Click  and then click **Delete**. The **Delete Biller** message box with a warning message prompting the user to confirm the deletion appears.

Delete Biller



3. Click **Proceed** to proceed with the deletion request.
OR
Click **Cancel** to cancel the deletion process.
The success message of deletion appears.

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. **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.

7. 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 Manage Payees. The user then initiates a request to issue a demand draft by asking the bank to debit the account provided by user.

Prerequisites:

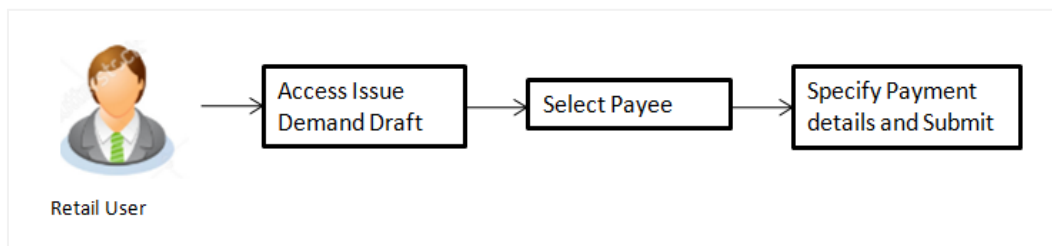
- Transaction and account access is provided to Retail user.
- Transaction working window is maintained.
- Required payees are maintained.
- Transaction limits are assigned to user to perform the transaction.

Features supported in application

User can request for two types drafts:

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

Workflow



How to reach here:

Dashboard > Toggle Menu > Payments > Issue Demand Drafts

OR

Dashboard > Toggle Menu > Payments > Issue Demand Drafts

OR

Dashboard > Payments Menu > Issue Demand Drafts

7.1 Demand Draft

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

Demand Draft


Field Description

Field Name	Description
Favouring	Payee to whom demand draft needs to be issued. Payees maintained under a party will be listed for selection.
Delivery Mode	Mode of delivery for the selected payee as maintained.
Delivery Location	Delivery address for the drafts.
Currency	Currency of the demand draft.

Note: Currency changes as per the type of transfer

Field Name	Description
Amount	Amount for which draft needs to be issued.
View Limits	Link to view the transaction limits.
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 On Date	Date of transfer. This field appears if you select the Later option from the Scheduled On list.
Transfer From	Account with the account nickname from which transfer needs to be done.
Balance	Net balance in the selected account.
Note	Narrative for the transaction.

To issue the demand draft:

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

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

2. In the **Amount** field, enter amount for which draft needs to be issued.
OR
Click the **View Limits** link to view the transfer limits.
3. In the **Scheduled On** field, select the appropriate date of transfer.
4. From the **Transfer From** list, select the account from which transfer needs to be done.
5. Click **Issue** to initiate payment.
OR
Click **Cancel** to cancel the transaction.
6. The **Demand Draft – Review** screen appears. Verify the details, and click **Confirm**.
OR
Click **Cancel** the operation and navigate back to 'Dashboard'.
7. The **Verification** screen appears if transaction is configured for 2 factor authentication.

8. The success message of submitting the demand draft appears along with the transaction reference number.
Click **Go to Dashboard**, to navigate to the dashboard.
OR
Click **More Payment Options** to go to other payment options.

FAQs

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

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

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

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

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

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

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

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

5. **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.

8. Bill Payment

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

Prerequisites:

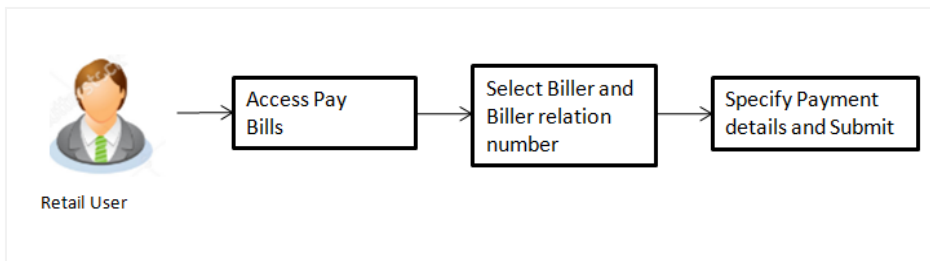
- Transaction and account access is provided to Retail user
- Transaction working window is maintained
- Billers are maintained
- Transaction limits are assigned to user to perform the transaction.

Features supported in application

Following transactions are allowed under Pay Bills

- Bill Payment

Workflow



How to reach here:

Dashboard > Payments Widget > Pay Bills

OR

Dashboard > Toggle Menu > Payments > Pay Bills

OR

Dashboard > Payments Menu > Pay Bills

8.1 Pay Bills

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

Pay Bills

The screenshot displays the 'Pay Bills' page in the ZigBank mobile application. The top navigation bar includes 'Dashboard', 'Trends', and 'Payments'. The main content area is titled 'Pay Bills' and contains a form with the following fields:

- Bill Name:** AIRTEL INDIA P LTD
- Relationship Number:** 335353
- Amount:** £200.00
- View Limits:** A link to view transaction limits.
- Pay From:** xxxxxxxxxxxx0036
- Balance:** £184,883.00
- Bill Date:** 01 Jan 2014
- Bill Number:** 600124566
- Note (optional):** A text area with 80 characters left.

At the bottom of the form are 'Pay' and 'Cancel' buttons. A 'Back to Dashboard' link is located at the bottom left. On the right side, a sidebar contains a 'What are the benefits?' section with the following text:

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

Field Description

Field Name	Description
Bill Name	Name of registered biller.
Relationship Number	Relationship number of the customer with the biller.
Amount	Bill payment amount to be transfer from account.
View Limits	Link to view the transaction limits.
Pay From	Source account with account nickname for making bill payment.
Balance	Net balance in the selected account.
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.
OR
Click the **Add New Biller** link if there are no billers mapped to make bill payment.
2. From the **Relationship Number** list, select the relationship number.
3. In the **Amount** field, enter the bill amount.
OR
Click the **View Limits** link to view the limits.
4. From the **Pay From** list, select the source account for making bill payment.
5. From the **Bill date** list, select the date of bill on which it is required to be paid.
6. In the **Bill Number** field, enter the bill number for the bill to paid.
7. Click **Pay** to make bill pay.
OR
Click **Cancel** to cancel the operation and navigate back to 'Dashboard'.
OR
Click **Back to Dashboard**, to navigate to the dashboard.
8. The **Pay Bills - Review** screen appears. Verify the details, and click **Confirm**.
OR
Click **Cancel** to cancel the operation and navigate back to 'Dashboard'.
9. The success message of bill payment appears along with the transaction reference number.
Click **Go to Dashboard** to navigate to the dashboard.
OR
Click **More Payment Options** to pay other bills and go to other payment options.
OR
Click **Add Favourite** to mark the transaction as favorite. The favorite transaction is added on dashboard.

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.

9. Manage Debtors

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

- Debtor Name
- Debtor IBAN
- BIC Code of the Debtor's bank account.
- Nick Name
- Each debtor maintained by you is displayed as a card

Pre-Requisites

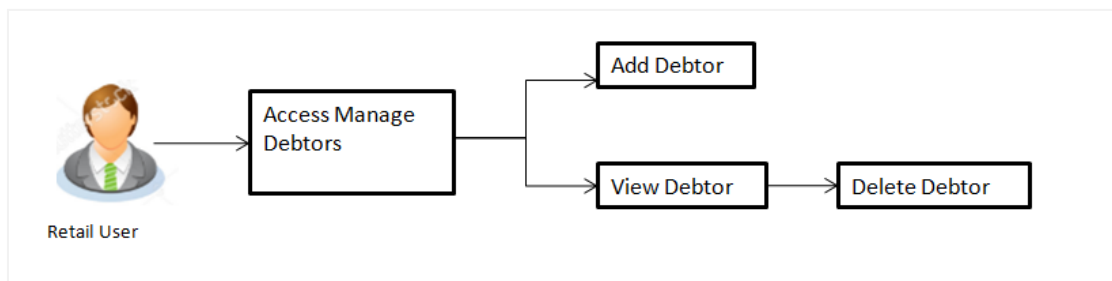
- Transaction access is provided to Retail user

Features supported in application

Following transactions are allowed under Manage Debtor

- View Debtor
- Add Debtor
- Delete Debtor

Workflow



How to reach here:

Dashboard > Toggle Menu > Payments > Manage Debtors

To manage debtors:

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

Manage Debtors

The screenshot displays the 'Manage Debtors' section of the ZigBank interface. At the top, there is a navigation bar with 'Dashboard', 'Trends', and 'Payments' links, along with a search icon, a notification badge with '149', and a 'Logout' button. Below the navigation bar, the 'Manage Debtors' title is followed by two tabs: 'Request Money' and 'Manage Debtors'. The 'Manage Debtors' tab is active, showing a 'Debtor List' table. The table has a search bar labeled 'Search By Nickname' and a list of debtors: Breinne Tarth, debtor1, Debtor2, debtor172, debtor345, debtor3456, debtor987, debtornew, new, debtors, newdebtor00987, and newdebtors. Each row has a vertical ellipsis menu icon to its right. To the right of the table is a callout box with a person icon and the text 'Want to request payment from someone new?' and a blue 'Add New Debtor' button. At the bottom left of the table area is a 'Back to Dashboard' link. The footer of the page contains the text 'Copyright ZigBank Ltd. All Rights Reserved | Security Information | Terms and Conditions'.

Field Description

Field Name	Description
Debtor List	Displays the list of debtor's name.
Debtor Name	With this name debtor is registered by the customer.

- From the **Debtor List**, select and click on relevant debtor whose details you want to view.
OR
In the **Search By Nickname**, enter the nickname of the debtor which you want to view and click .
OR
Click the **Add New Debtor** link to create a new debtor.
OR
Click **Back to Dashboard**, to navigate to the dashboard.
- Click and then click **View Details**. The **Manage Debtors - Debtor Details** screen appears.
OR
Click the **Add New Debtor** link to create a new debtor.
OR
Click **Back to Dashboard**, to navigate to the dashboard.

9.1 Manage Debtors – View

Manage Debtors – Debtor Details

The screenshot shows the ZigBank 'Manage Debtors' interface. A modal window titled 'Debtor Details' is open, displaying the following information:

Debtor Name : Sara	
IBAN 58167791	BIC code HSBLGB99 HSBLGB99 HSBLGB99 GB

Below the details is a green 'Request' button. The background shows a list of debtors with search and add options.

Field Description

Field Name	Description
Debtor Name	Debtor name from whom the amount is to be received.
IBAN	International bank account number (IBAN) of the debtor.
BIC Code	Bank Identifier code (BIC) of the debtor bank.

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

9.2 Add Debtor

Using this option you can add a debtor.

To add a new debtor:

1. In the **Manage Debtors** screen, click the **Add New Debtor** link to add a new debtor. The **Add Debtors** screen appears.

Add Debtor

The screenshot shows the 'Add Debtor' form in the ZigBank interface. The form has the following fields and values:

- Debtor Name:** Sara J
- Debtor IBAN:** 58167791
- Bank BIC Code:** HSBLGB99
- Nickname:** Sara

There is a 'Reset' button below the BIC code field. At the bottom of the form are 'Add' and 'Cancel' buttons. A sidebar on the right contains a tip: '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'.

Field Description

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

2. In the **Debtor Name** field, enter debtor name from whom the amount is to be received.
 3. In the **Debtor IBAN** field, enter debtor IBAN number.
 4. In the **Bank BIC Code** field, enter BIC code of the debtor bank.
- OR

Click **Verify** to verify the entered BIC code with the bank details based on BIC code.

OR



Click **Lookup BIC Code** to lookup for the BIC search. Displays the bank details.

5. In the **Nickname** field, enter the debtor's nickname.
6. Click **Add**.
OR
Click **Cancel** to cancel the transaction.
7. The **Review** screen appears. Verify the details, and click **Confirm**.
OR
Click **Cancel** to cancel the transaction.
8. The success message appears.
Click **Go to Dashboard** to navigate to the dashboard.
OR
Click **More Payment Options** to go to other payment options.

9.3 Delete Debtor

Delete Debtor

The screenshot displays the ZigBank 'Manage Debtors' interface. At the top, there is a navigation bar with 'ZigBank' logo, 'Dashboard', 'Trends', and 'Payments' tabs, along with search, notification (149), and Logout icons. Below the navigation bar, the 'Manage Debtors' section is active, with a sub-tab for 'Manage Debtors'. A 'Debtor List' table is visible, containing entries like 'debtor07_06_2017', 'debtor1', 'Debtor2', 'Sara', 'debtor172', 'debtor345', 'debtor3456', 'debtor987', 'debtornew', 'new', 'debtors', 'newdebtor00987', and 'newdebtors'. A modal dialog box titled 'Delete Debtor' is overlaid on the table, containing the text: 'You are about to delete a Debtor- Sara from your list. The Debtor will be deleted from the application & all details will be lost! Are you sure you want to proceed?'. The dialog has two buttons: 'Proceed' (with a trash icon) and 'Cancel' (with a close icon). At the bottom of the interface, there is a 'Back to Dashboard' link and a footer with 'Copyright ZigBank Ltd. All Rights Reserved | Security Information | Terms and Conditions'.

1. From the **Debtor List**, select and click on relevant debtor name which you want to delete.
OR
Enter the nickname of the debtor which you want to delete and click .
OR
Click the **Add New Debtor** link to create a new debtor.
OR
Click **Back to Dashboard**, to navigate to the dashboard.
2. Click  and then click **Delete**. The **Manage Debtors - Delete Debtor** message box with a warning message prompting the user to confirm the deletion appears.
3. Click **Proceed** to proceed with the deletion request.
OR
Click **Cancel** to cancel the deletion process.
4. The success message of deletion appears.
Click **Go to Dashboard** to navigate to the dashboard.
OR
Click **More Payment Options** to go to other payment options.

10. Request Money

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

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

Prerequisites:

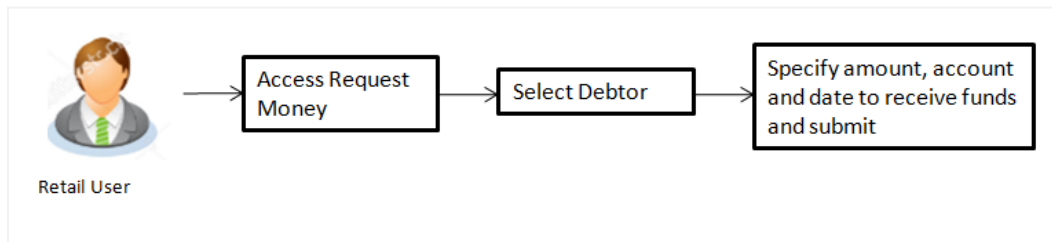
- Transaction and account access is provided to retail user
- Transaction working window is maintained
- Debtors are maintained

Features supported in application

Request money allows the user to

- Initiate SEPA Request Money

Workflow



How to reach here:

Dashboard > Payments Widget > Request Money

OR

Dashboard > Toggle Menu > Payments > Request Money

To request for the money:

Request Money

The screenshot shows the 'Request Money' form in the ZigBank mobile app. The form is titled 'Request Money' and has a 'Manage Debtors' link. The fields are as follows:

- Request From:** Brienne Tarth
- Amount:** ₹10,000.00
- Request In:** xxxxxxxxxxxx0095
- Balance:** ₹18,090.00
- Receive On:** 30 Jun 2017
- Note (Optional):** 80 Characters Left

At the bottom of the form, there are 'Request' and 'Cancel' buttons. A 'PIN Safety Tips' pop-up is displayed on the right side of the form, containing the following text:

PIN Safety Tips

Memorise your PIN. Do not write it down anywhere, and certainly never on the card itself.

Your card is for your own personal use. Do not share your PIN or card with anyone, not even your friends or family.

Keep your card private. Don't let anyone see it when you're out in public.

NoOfy your bank if you move; you want to make sure your statements and other information follow you to your new address and don't end up in anyone else's hands.

Field Description

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

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

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

2. In the **Amount** field, enter amount that needs to be transferred.
3. From the **Request In** list, select the appropriate account where the money needs to be received.

4. From the **Receive On** list, select the appropriate date on which the money needs to be received.
5. In the **Note** field, enter the description for transaction.
6. Click **Request**.
OR
Click **Cancel** to cancel the transaction.
OR
Click **Back to Dashboard**, to navigate to the dashboard.
7. The **Review** screen appears. Verify the details, and click **Confirm**.
OR
Click **Cancel** to cancel the transaction.
8. The success message appears along with the reference number.
Click **Go to Dashboard** to navigate to the dashboard.
OR
Click **More Payment Options** to go to other payment options.
OR
Click **Manage Debtors** to create/edit/view debtors.

FAQs

1. When will I receive the money I requested?

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

2. Can I cancel a request for money?

No, request once initiated cannot be cancelled.

11. Repeat Transfers

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

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

Prerequisites:

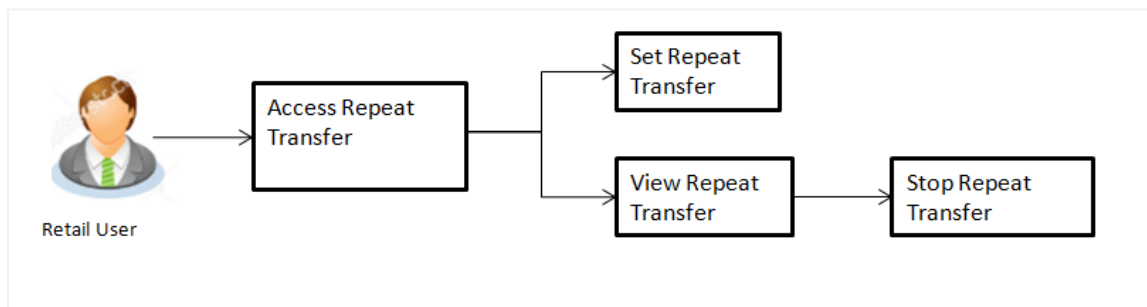
- Transaction and account access is provided to retail user
- Transaction working window is maintained
- Payees are maintained
- Purpose of Payments are maintained
- Transaction limits are assigned to user to perform the transaction
- Cooling period is defined

Features supported in application

Request money allows the user to

- Set Repeat Transfer
- View Repeat Transfer
- Stop Repeat Transfer

Workflow



How to reach here:

Dashboard > Payments Widget > View Repeat Transfer > Set Repeat Transfer

OR

Dashboard > Upcoming Payments Widget > Setup Repeat Transfer > Set Repeat Transfer

OR

Dashboard > Toggle Menu > Payments > Set Repeat Transfer


OR

Dashboard > Payments Menu > Upcoming Payments > Set Repeat Transfer

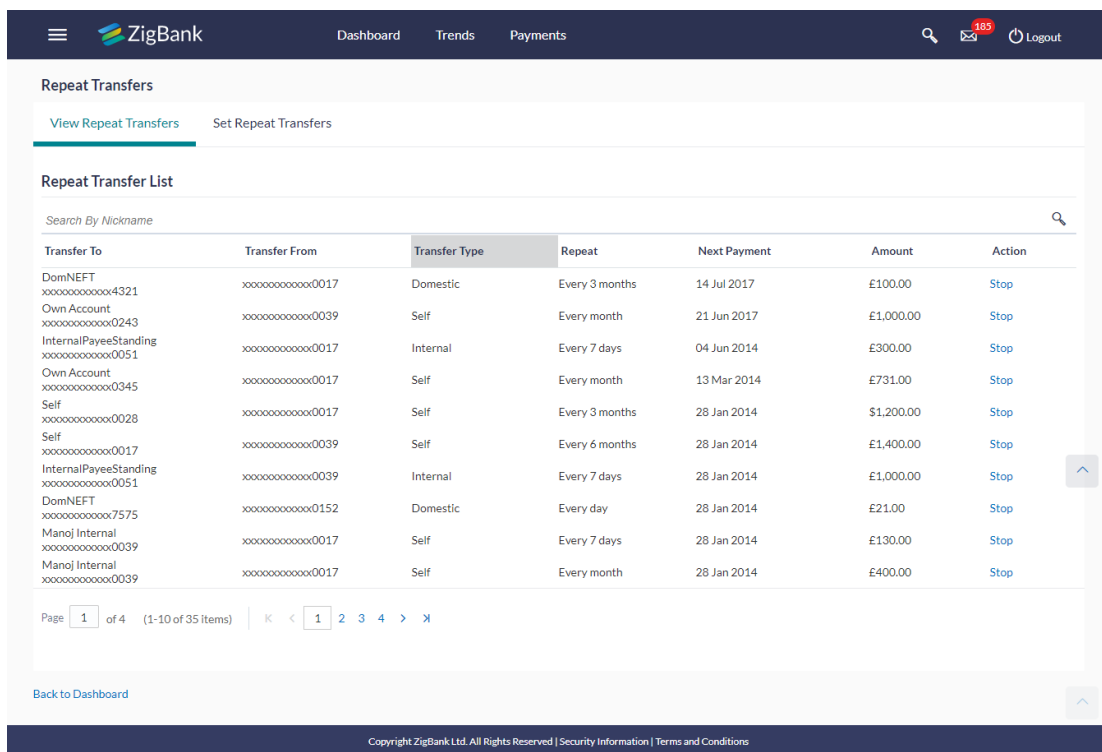
11.1 View Repeat Transfers

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

To view and to stop Repeat Transfers:

1. All the repeat transfers maintained appears as a list on **Repeat Transfers** screen.
OR
In the **Search By Nickname**, enter the nickname of the payee which you want to view and click .

Repeat Transfers



Transfer To	Transfer From	Transfer Type	Repeat	Next Payment	Amount	Action
DomNEFT xxxxxxxxxxxx4321	xxxxxxxxxxxx0017	Domestic	Every 3 months	14 Jul 2017	£100.00	Stop
Own Account xxxxxxxxxxxx0243	xxxxxxxxxxxx0039	Self	Every month	21 Jun 2017	£1,000.00	Stop
InternalPayeeStanding xxxxxxxxxxxx0051	xxxxxxxxxxxx0017	Internal	Every 7 days	04 Jun 2014	£300.00	Stop
Own Account xxxxxxxxxxxx0345	xxxxxxxxxxxx0017	Self	Every month	13 Mar 2014	£731.00	Stop
Self xxxxxxxxxxxx0028	xxxxxxxxxxxx0017	Self	Every 3 months	28 Jan 2014	\$1,200.00	Stop
Self xxxxxxxxxxxx0017	xxxxxxxxxxxx0039	Self	Every 6 months	28 Jan 2014	£1,400.00	Stop
InternalPayeeStanding xxxxxxxxxxxx0051	xxxxxxxxxxxx0039	Internal	Every 7 days	28 Jan 2014	£1,000.00	Stop
DomNEFT xxxxxxxxxxxx7575	xxxxxxxxxxxx0152	Domestic	Every day	28 Jan 2014	£21.00	Stop
Manoj Internal xxxxxxxxxxxx0039	xxxxxxxxxxxx0017	Self	Every 7 days	28 Jan 2014	£130.00	Stop
Manoj Internal xxxxxxxxxxxx0039	xxxxxxxxxxxx0017	Self	Every month	28 Jan 2014	£400.00	Stop

Field Description

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

Transfer To	Displays the name and account number along with the account nickname of the payee.
--------------------	--

Transfer From	Source account number along on which repeat transfer is maintained.
----------------------	---

Transfer Type	Type of transfer e.g. Domestic, Own, Internal.
----------------------	--

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

Repeat	Repeat instruction set by the user for the payment.
---------------	---

Next Payment	Date on which next payment is scheduled.
---------------------	--

Amount	Amount of the set Repeat Transfer.
---------------	------------------------------------

Action	Action to be performed that is to stop the repeat transfer.
---------------	---

- In the **Action** column, click the **Stop** link of the record of which you want to stop the Repeat Transfer. The **Stop Repeat Transfer** screen appears.
OR
Click **Back to Dashboard**, to navigate to the dashboard.

Repeat Transfers - Stop Repeat Transfer

The screenshot shows the ZigBank 'Repeat Transfers' page. A modal window titled 'Stop Standing Instruction' is displayed over a table of transfer records. The modal contains the following information:

- Transfer To: Self
- Account Number: xxxxxxxxxxxx0397
- Amount: £250.00
- Transfer From: xxxxxxxxxxxx0051
- Repeat: Every 7 days
- Next Payment: 23 Jun 2017

The modal has two buttons: 'Stop Repeat Transfer' and 'Done'. The background table shows a list of transfers with columns for Transfer To, Transfer From, Amount, and Action. The table is paginated to show 1 of 50 items.

Field Description

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

Transfer To	Displays the name and account number along with the account nickname of the payee.
--------------------	--

Amount	Amount of the set Repeat Transfer.
---------------	------------------------------------

Field Name	Description
Transfer From	Source account number along with the account nickname on which repeat transfer is maintained.
Repeat	Repeat instruction set by the user for the payment.
Next Payment	Date on which next payment is scheduled.

3. Click **Done** to complete the transaction.
OR
Click **Stop Repeat Transfer** to cancel the repeat transactions maintained for the account,
4. The confirmation screen for canceling the Repeat Transfer appears.
Click **Stop Transfer** to confirm.
OR
Click **Cancel** to cancel the transaction.
5. The success message of submitting the transaction appears.
Click **Go to Dashboard** to navigate to the dashboard.
OR
Click **More Payment Options** to pay other bills and go to other payment options.

11.2 Set Repeat Transfer

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

To setup Repeat Transfer:

1. All the repeat transfers maintained appears as a list on **Repeat Transfers** screen.
OR
In the **Dashboard**, go to **Upcoming Payments** widget and then click **Set Repeat Transfer**.
The **Set Repeat Transfer** screen appears.
2. Click **Setup Repeat Transfer** tab to setup a new repeat transfer for the account.
The **Set Repeat Transfer** screen appears.

Set Repeat Transfer – Existing Payee

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

The screenshot displays the 'Set Repeat Transfer' page in the ZigBank application. At the top, there is a navigation bar with 'Dashboard', 'Trends', and 'Payments' options, along with a search icon, a notification bell with '149' alerts, and a 'Logout' button. The main heading is 'Set Repeat Transfer', with two sub-headers: 'View Repeat Transfers' and 'Set Repeat Transfers' (the latter is active). Below this is a 'Transfer Type' section with two radio buttons: 'Existing Payee' (selected) and 'My Accounts'. The form fields include: 'Payee' (Sansa5), 'Account Type' (Internal), 'Account Number' (AT30008550022), 'Account Name' (Sansa Stark), 'Transfer From' (xxxxxxxxxxxx0397), 'Balance' (£266,882.45), 'Amount' (GBP £1,000.00 with a 'View Limits' link), 'Transfer Frequency' (Monthly), 'Start Transferring' (01 Jul 2017), 'Stop Transferring' (on 01 Jul 2018), and 'Purpose' (Transaction is the payment of interest.). There is also a 'Note (Optional)' field with '80 Characters Left'. At the bottom of the form are 'Setup' and 'Cancel' buttons, and a 'Back to Dashboard' link. A sidebar on the right contains a 'What are the benefits?' section with an airplane icon and a list of 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.', and 'Avail of automatic payments by setting a standing instruction upto a defined amount threshold or schedule payments at a later date.' The footer contains the copyright notice: 'Copyright ZigBank Ltd. All Rights Reserved | Security Information | Terms and Conditions'.

Field Description

Field Name	Description
Transfer Type	Payee for a SI set up. The options are: <ul style="list-style-type: none"> Existing Payee My Account (User's own account)
Payee	Payee name, destination account number along with account name.
Account Type	Account type of the payee.

Field Name	Description
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. Select the currency of the amount.
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"> • Daily • Weekly • Fortnightly • Bi-monthly • Monthly • Quarterly • Semi-Annually • Annually
Start Transferring	Date for the Repeat transfer to start executing.
Stop Transferring	Date when the repeat transfer should stop executing or the instances after which the repeat transfer should stop executing. It has two options: <ul style="list-style-type: none"> • On: Either selects a date on which the repeat transfer will end. • After: Provide a number. Repeat transfer will stop after executing for 'n' number of times.

Field Name	Description
Instances	Number of instances. This field appears if you select the After option is selected in Stop Transferring field.
Purpose	Purpose of transfer.
Note	Narrative for the transaction.

3. In the **Transfer Type** field, select the **Existing Payee** option for a SI set up.
4. From the **Payee** list, select the payee to whom fund needs to be transfer, and then select internal / domestic accounts maintained for the selected payee.
5. From the **Transfer From** list, select the account from which transfer needs to be done.
6. In the **Amount** field, enter the amount and the currency that needs to be transferred.
OR
Click the **View Limits** link to view the limit of transfer.
7. From the **Transfer Frequency** list, select the frequency for the repeat transfer to be executed.
8. From the **Start Transferring** list, select date for the Repeat transfer to start executing.
9. In the **Stop Transferring** field, select either a date or enter the number of instances.
10. From the **Purpose** list, select the appropriate purpose of transfer.

Note: Add the bank account details of the payee and then continue to set up the Repeat Transfer.

Set Repeat Transfer – My Accounts

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

The screenshot shows the 'Set Repeat Transfer' page in the ZigBank mobile app. The 'Transfer Type' is set to 'My Accounts'. The form includes the following fields and options:

- Transfer Type:** Existing Payee (unselected), My Accounts (selected)
- Account Number:** xxxxxxxxxxxx0397 (Balance: £268,882.45)
- Transfer From:** xxxxxxxxxxxx0051 - Nickname (Balance: £8,575,048.07)
- Amount:** GBP £1,000.00 (View Limits)
- Transfer Frequency:** Monthly
- Start Transferring:** 02 Jul 2017
- Stop Transferring:** on (selected), after (unselected), 02 Jul 2018
- Note (Optional):** 80 Characters Left

Buttons: Setup, Cancel

Footer: Copyright ZigBank Ltd. All Rights Reserved | Security Information | Terms and Conditions

Field Description

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

Transfer Type	Payee for a SI set up.
----------------------	------------------------

The options are:

- Existing Payee
- My Account (User's own account)

Account Number	Account number along with the account nickname of the payee to which the fund transfer needs to be done.
-----------------------	--

Note: Lists only own accounts of the user.

Balance	Net balance in the selected account.
----------------	--------------------------------------

Field Name	Description
Transfer From	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. Select the currency of the amount.
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"> • Daily • Weekly • Fortnightly • Bi-monthly • Monthly • Quarterly • Semi-annually • Annually
Start Transferring	Date for the Repeat transfer to start executing.
Stop Transferring	Date when the repeat transfer should stop executing or the instances after which the SI should stop executing. It has two options: <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. This field appears if you select the After option is selected in Stop Transferring field.
Note	Narrative for the transaction.

11. In the **Transfer Type** field, select the **My Accounts** option or a SI set up.

12. From the **Account Number** list, select the account to which the fund transfer needs to be done.
13. From the **Transfer From** list, select the account number from which transfer needs to be done.
14. In the **Amount** field, enter the amount and currency that needs to be transferred.
OR
Click the **View Limits** link to view the limit of transfer.
15. From the **Transfer Frequency** list, select the frequency for the repeat transfer to be executed.
16. From the **Start Transferring** list, select date for the Repeat transfer to start executing.
17. In the **Stop Transferring** field, select either a date or enter the number of instances.

Note:

- 1) Add the bank account details of the payee and then continue to set up the Repeat Transfer.

18. Click **Setup**.
OR
Click **Cancel** to cancel the transaction.
OR
Click **Back to Dashboard**, to navigate to the dashboard.
19. The **Review** screen with the message box indicating the transaction processing date appears. Verify the details, and click **Confirm**.
OR
Click **Cancel** to cancel the transaction.
20. The success message of submitting the transaction along with the reference number appears. Click **Go to Dashboard** to navigate to the dashboard.
OR
Click **More Payment Options** to pay other bills and go to other payment options.

FAQs**1. Can I cancel the post-dated instructions?**

Yes, you can cancel the post-dated instructions from the **Upcoming Payments** screen. Once cancelled it will not be available on **View Repeat Transfer** screen.

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

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

12. Favorites

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

- Payments made to an account
- 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:

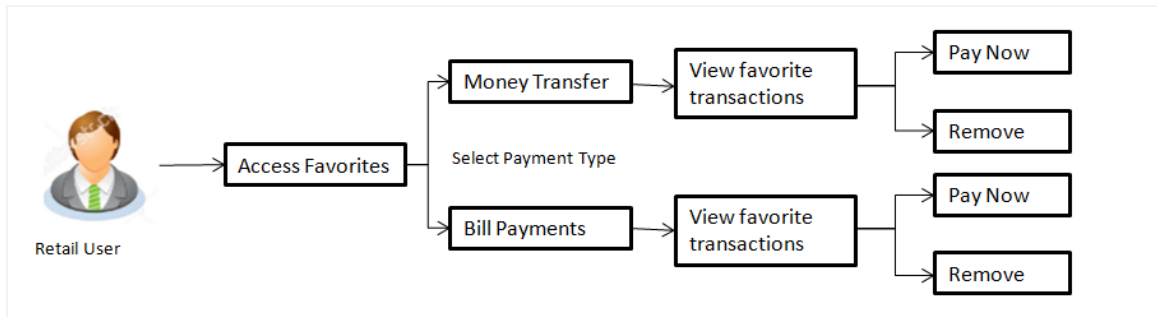
- Transaction and account access is provided to Retail user
-

Features supported in application

You can perform following actions from favorite transaction:

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

Workflow



How to reach here:

Dashboard > Payments Widget > Favorites
 OR
Dashboard > Toggle Menu > Payments > Favorites
 OR
Dashboard > Payments Menu > 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 in case of money transfer and as Biller Name in case of Bill Payments. Further drill down is provided on the transaction to view the complete details of a favorite transaction.

The screen is divided into two sections –

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

To view and initiate the favorite transaction:

1. All the favorite transactions appear as a list on **Favorites – Summary** screen.

Favorites – Summary

Payee	Transfer Type	Amount
domestic123	Domestic Transfer	£1,234.00
internal123	Internal Transfer Instruction	£10.00
Self	Self Transfer	£123.00
Self	Self Transfer	£500.00
Self	Self Transfer	£10.00
Theon	International Transfer Instruction	£100.00
domestic123	Domestic Transfer Instruction	£2,000.00

2. Select the relevant payee/ biller name and click and then click **Pay Now** to initiate the favorite transaction.

The details of transaction appear in respective payment transfer screen.

OR

In the **Search By Payee/ Search By Biller Name**, enter the payee/ biller name of the transaction which you want to initiate and click .

OR

Click **Back to Dashboard**, to navigate to the dashboard.

Favorites

The screenshot displays the ZigBank 'Transfer Money' interface. At the top, there is a navigation bar with 'Dashboard', 'Trends', and 'Payments' options, along with a search icon, a notification badge with '149', and a 'Logout' button. Below the navigation bar, the 'Transfer Money' section is active, showing a form for transferring funds to a payee named 'domestic123'. The form includes fields for 'Account Type' (Domestic), 'Account Number' (DomesticNEFT12345), 'Account Name' (DomesticNEFT), and 'Bank Details' (NWBKGB99). The 'Transfer From' field is set to 'xxxxxx0051 - Nickname' with a dropdown arrow. The 'Balance' is shown as £8,575,048.07. The 'Amount' is set to £1,234.00 in GBP, with a 'View Limits' link. The 'Transfer When' section has 'Now' selected. A 'Note (Optional)' field contains 'note123' with a character count of 73. At the bottom of the form are 'Transfer' and 'Cancel' buttons. A sidebar on the right features a 'What are the benefits?' section with a crown icon and 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.' A 'Back to Dashboard' link is at the bottom left, and a copyright notice is at the bottom center.

3. To initiate transaction, click **Transfer**.
OR
Click **Cancel** to cancel the transaction.

12.2 Remove Favorites

To remove transaction from favorite list:

1. In the **Favorite Summary** screen, select the relevant payee/ biller name.
OR
In the **Search By Payee/ Search By Biller Name**, enter the payee/ biller name of the transaction which you want to remove and click .
2. Click and then click **Remove** to remove the transaction from favorites list.
Delete Favorites message box with a warning message prompting the user to confirm the deletion appears.

Remove Favorites- confirm

The screenshot shows the ZigBank interface with the 'Favorites' tab selected. A modal dialog box titled 'Delete Favorite' is displayed, asking for confirmation to delete a favorite for 'domestic123'. The dialog has two buttons: 'Proceed' and 'Cancel'.

Navigation: Dashboard Trends Payments

Search: Search By Payee

Payee	Transfer Type	Amount	More
domestic123	Domestic Transfer		
Internal123	Internal Transfer Instruction		
Self	Self Transfer	£123.00	⋮
Self	Self Transfer	£500.00	⋮
Self	Self Transfer	£10.00	⋮
Theon	International Transfer Instruction	£100.00	⋮
domestic123	Domestic Transfer Instruction	£2,000.00	⋮

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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

3. Click **Proceed** to proceed with the deletion request.
OR
Click **Cancel** to cancel the deletion process.
4. The success message of deletion appears.
Click **Back to Dashboard**, to navigate to the dashboard.

FAQs

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

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

2. **What type of actions user can perform from favorite transaction?**

User can perform following actions from favorite transaction:

- View favorite transaction details
- Initiate a payment
- Remove the transaction from favorite list

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

User can mark following transactions as your favorite transaction:

- Payments made to an account
- Bill Payments

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

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

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.

13. Upcoming Payments Inquiry

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

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

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

Prerequisites:

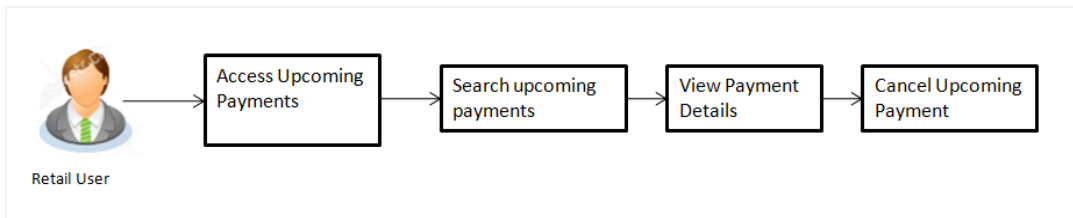
- Transaction and account access is provided to Retail user
- Upcoming payments are maintained under accounts

Features supported in application

Following transactions are allowed under Upcoming Payments

- View Upcoming Payments
- Cancel Upcoming Payment

Workflow:



How to reach here:

Dashboard > Upcoming Payments Widget > View All > Upcoming Payments Inquiry

OR

Dashboard > Toggle Menu > Payments > Upcoming Payments Inquiry


OR

Dashboard > Payments Menu > Upcoming Payments > Upcoming Payments Inquiry

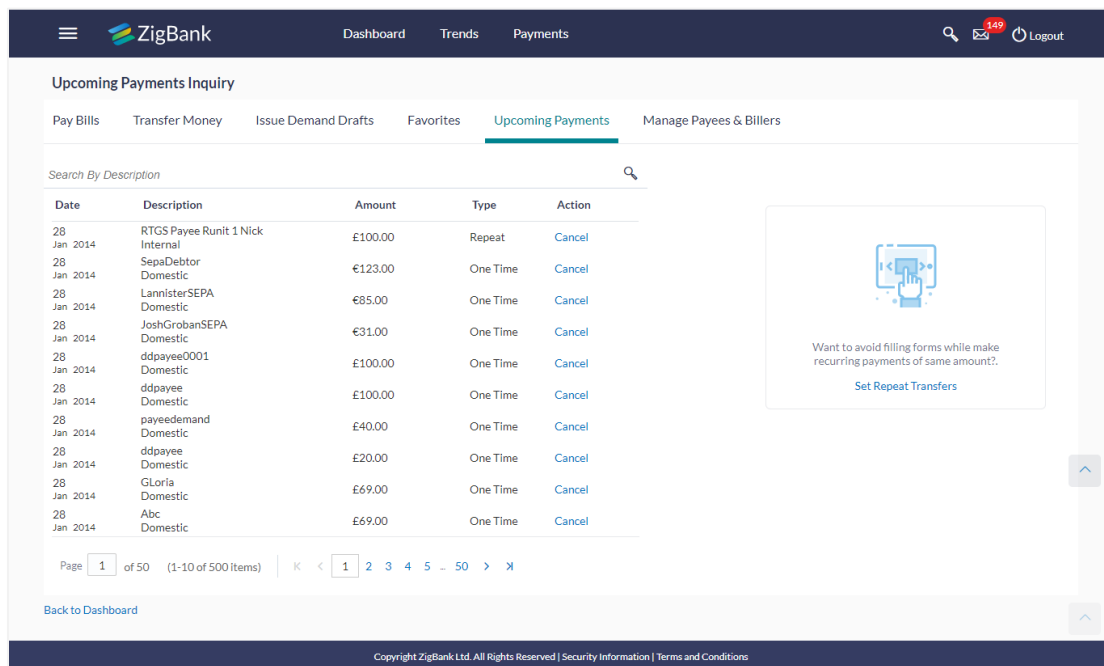
13.1 Upcoming Payment – Summary

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

To view all the upcoming payments:

1. All the scheduled upcoming payments appear as a list on **Upcoming Payments Inquiry** screen.
OR
In the **Search By Description**, enter the description of the upcoming payment which you want view and click .

Upcoming Payments Inquiry - Summary



Date	Description	Amount	Type	Action
28 Jan 2014	RTGS Payee Runit 1 Nick Internal	£100.00	Repeat	Cancel
28 Jan 2014	SepaDebtor Domestic	€123.00	One Time	Cancel
28 Jan 2014	LannisterSEPA Domestic	€85.00	One Time	Cancel
28 Jan 2014	JoshGrobanSEPA Domestic	€31.00	One Time	Cancel
28 Jan 2014	ddpayee0001 Domestic	£100.00	One Time	Cancel
28 Jan 2014	ddpayee Domestic	£100.00	One Time	Cancel
28 Jan 2014	payeedemand Domestic	£40.00	One Time	Cancel
28 Jan 2014	ddpayee Domestic	£20.00	One Time	Cancel
28 Jan 2014	GLoria Domestic	£69.00	One Time	Cancel
28 Jan 2014	Abc Domestic	£69.00	One Time	Cancel

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Field Name Description

Date Date of execution of transaction.

Description The account number whose inquiry is to be done along with the account nickname.

Amount Transfer amount along with the transfer currency.

Type Type of the payment is displayed.
The payment type will be mainly categorized as:

Field Name **Description**

- One Time: Scheduled Single Payment
- Repeat: Repeat Transfer

Action To cancel the transaction or repeat transfers maintained for the transaction.

2. To cancel the transaction or repeat transfers maintained for the transaction, click **Cancel**. The ‘Cancel Transfer’ pop-up with a message prompting the user to cancel the transfer appears.

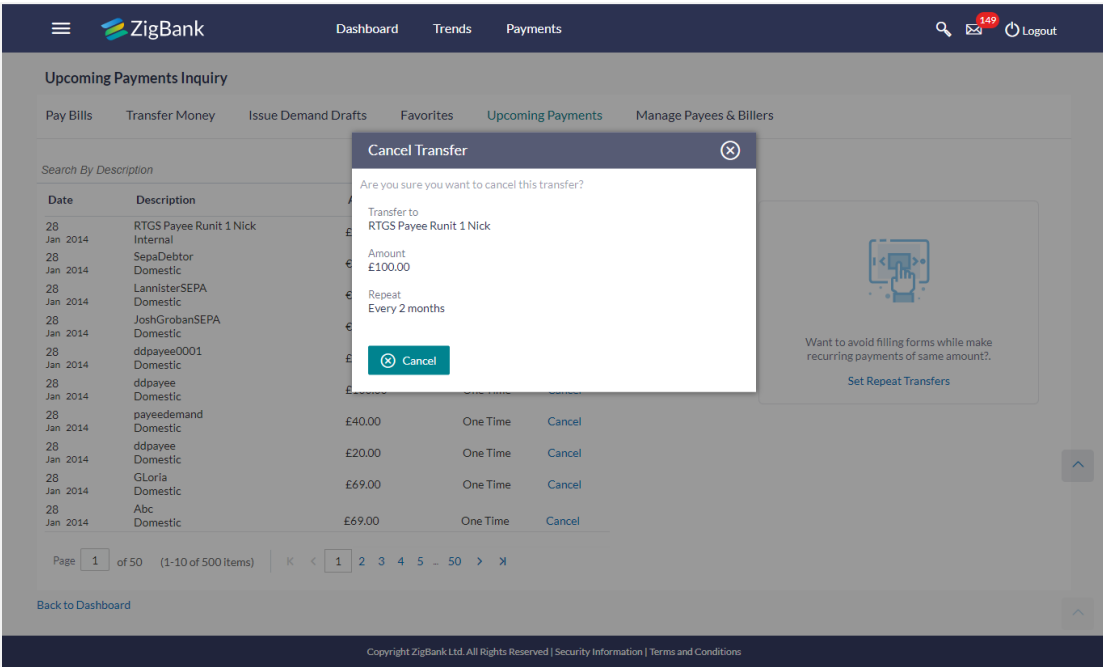
13.2 Upcoming Payments – View & Delete

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

To delete or cancel the transaction or SI maintained for the transaction:

1. Click **Cancel** against the record that you want to delete. The ‘Cancel Transfer’ pop-up with a message prompting the user to cancel the transfer appears.

Upcoming Payment - Cancel Transfer



2. Click **Cancel** to confirm the cancelation. The **Verification** screen appears if transaction is configured for 2 factor authentication.
3. The success message of submitting the transaction appears.
Click **Go to Dashboard** to navigate to the dashboard.
OR
Click **More Payment Options** to pay other bills and go to other payment options.

FAQ

1. **What are repeat transfers?**

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

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

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

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

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

14. Common Functions

The common procedure to be followed for below option:

Add Favorite

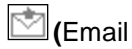
Save the transaction as favorite for frequently used transaction.

Set Repeat Transfer

Allows to repeat the transaction.



Allows to save the transaction log in .pdf format.



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

To sort the Records

1. From the Page list, select the required page number of the transactions list.
2. Click to sort records in ascending or descending order.
3. Click to view the first page of the transaction record list.
OR
Click to view the previous page of the transaction record list.
OR
Click to view the next page of the transaction record list.
OR
Click to view the last page of the transaction record list.