Oracle Banking Digital Experience

Retail Peer To Peer Payments User Manual
Release 17.2.0.0.0

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Retail Peer To Peer Payments User Manual

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1. Preface

1.1 Intended Audience

This document is intended for the following audience:

- Customers
- Partners

1.2 Documentation Accessibility

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

1.3 Access to Oracle Support

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

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

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

1.4 Structure

This manual is organized into the following categories:

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

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

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

Each transaction is explained in the following manner:

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

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

1.5 Related Information Sources

For more information on Oracle Banking Digital Experience Release 17.2.0.0.0, refer to the following documents:

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

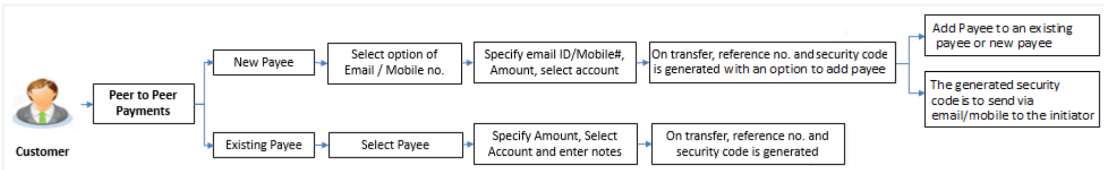
2. Peer To Peer Payments

Peer to Peer (P2P) payment is a mechanism through which the customer can transfer funds from their bank account to another individual's account via the digital medium i.e. Internet or a mobile device.

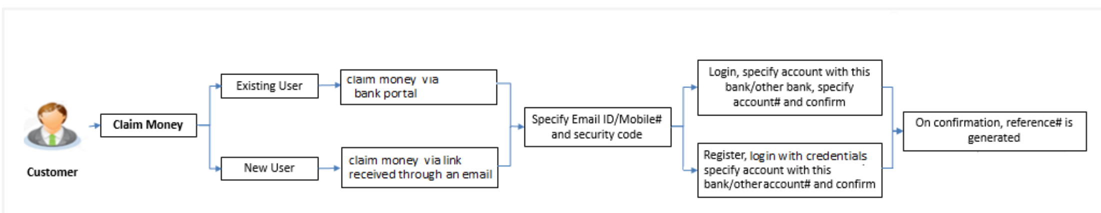
Payments are categorized on the basis of transfer i.e. to account within the bank or outside the bank. If the transfer is to an account within the bank it is an internal transfer. Transfer to an account outside the bank is called Domestic transfer.

This categorization takes places when a customer saves the payee bank account details during payee maintenance. The customer is provided a single screen of Transfer money for their internal and domestic payments. .

Workflow- Transfer Money



Workflow- Claim Money



Features Supported In Application

The following features are available as part of Peer to Peer payments:

- **Transfer Money**
  - To existing payees
  - To new payees
    Transfer to new payees can be done using the payee's email id or mobile number.
- **Claim Money**

How to reach here:

Dashboard > Payments > Transfer Money
OR
Toggle Menu > Payments > Transfer Money > New Payee
OR
Dashboard > Payments Widget > Manage Payees & Billers > More Options > Pay/ View Edit

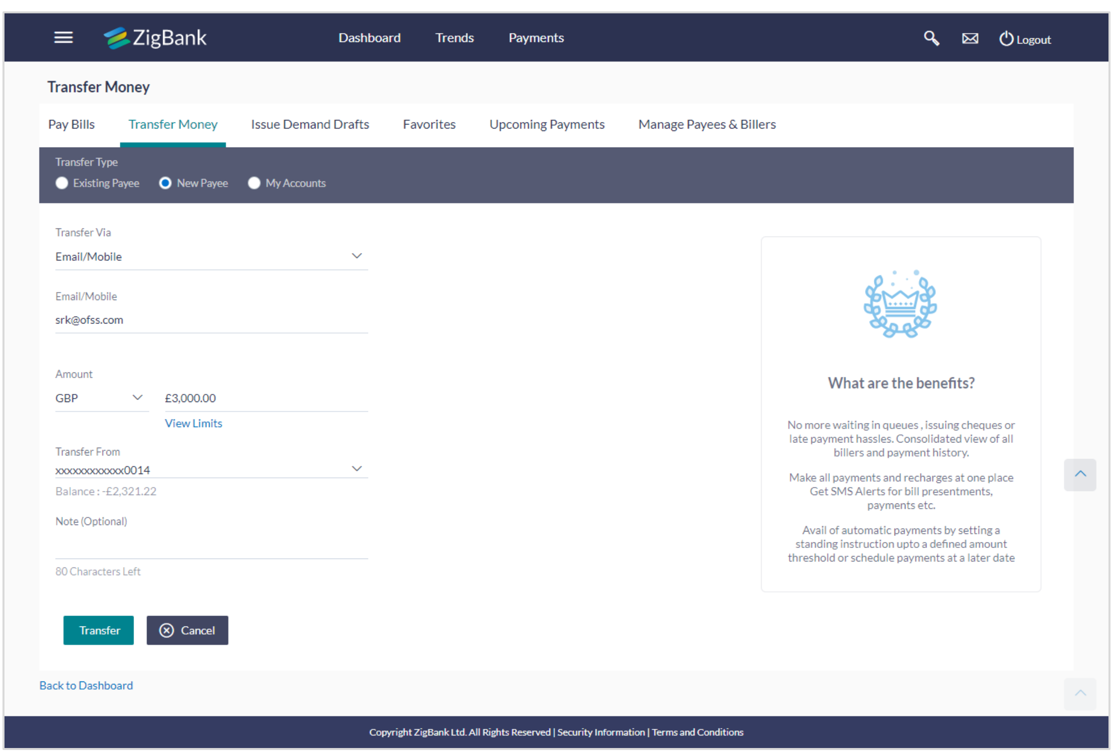
2.1 Transfer Money - New Payee

Using this option you can transfer funds from your account to a payee by entering mobile no. or email Id.

To transfer the money to new payee:

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

Transfer Money - New Payee



Field Description

Field Name	Description
Transfer Via	Type of mode to be selected to transfer the funds. The options are: • Email/ Mobile • Bank Account

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

Bank Account	Option to add new payee having bank account.

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

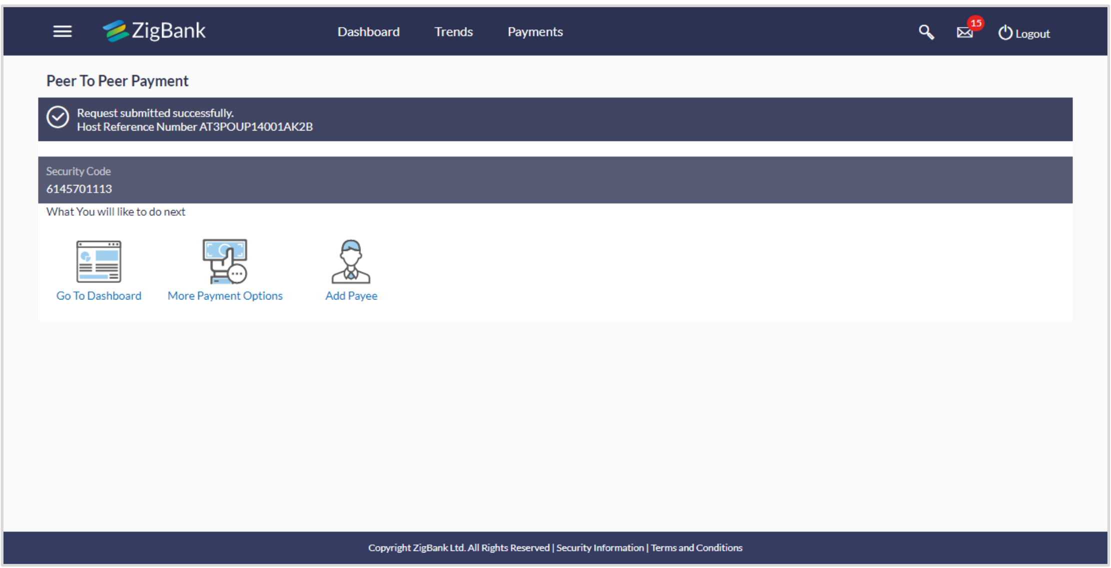
Email / Mobile	Email Id or mobile number of the payee to initiate the money transfer.
Currency	The currency of the amount to be transferred.
Amount	Amount to be transferred.
View Limits	Link to view the transaction limits for the user.
Transfer From	Source account along with the account nickname from which the funds are to be transferred.
Balance	Net balance in the selected account.
Note	Narration if required for the transaction can be specified.

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.
      ii. Add the bank account details of the payee and then continue to transfer in **Add Payee** screen.
3. Click **Transfer**.
   OR
   Click **Cancel** to cancel the transaction.

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

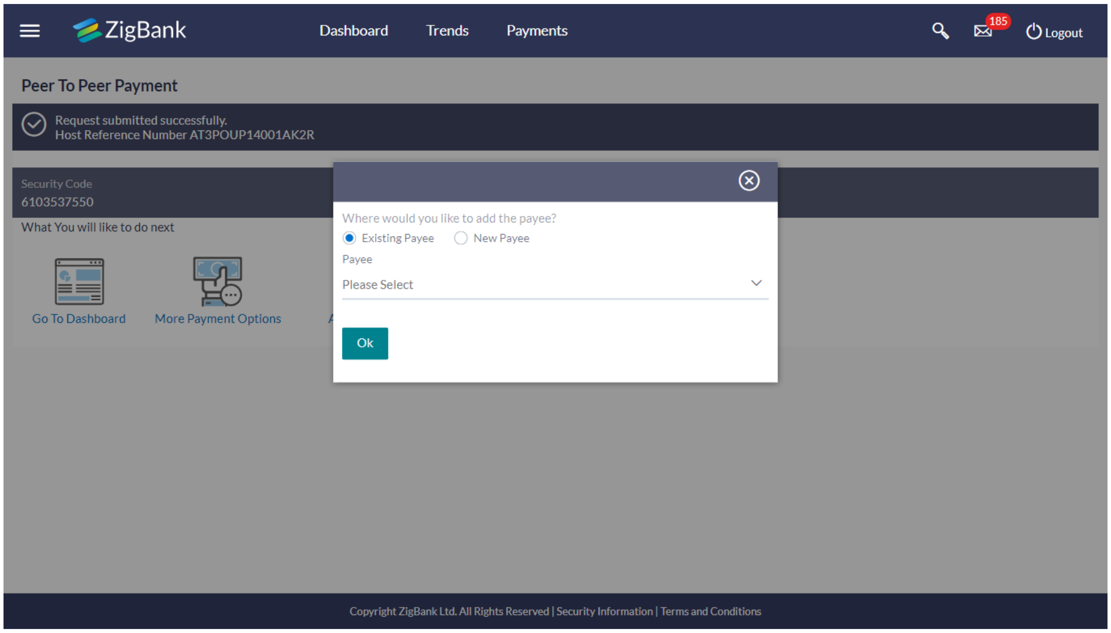
5. The **Verification** screen appears if transaction is configured for 2 factor authentication. Click **Continue**. The success message of submitting the transaction appears along with the transaction reference number and security code.
   The generated security code is sent via email/mobile to the initiator.
   OR
   Click **Go to Dashboard**, to navigate to the dashboard.
   OR
   Click **More Payment Options** to go to other payment options.
   OR
   Click **Add Payee** to add payee.

Success Message



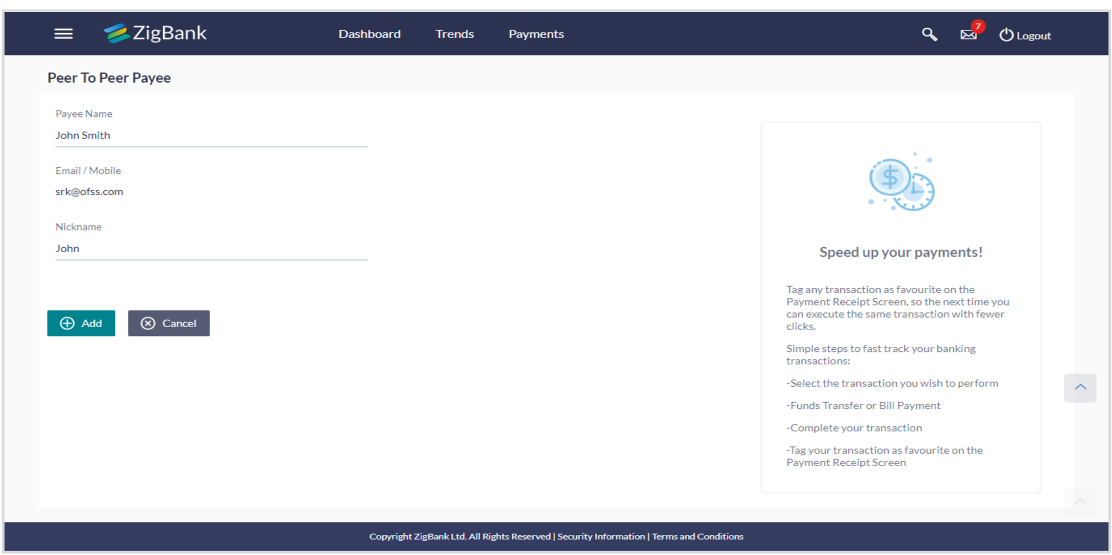
6. Click **Add Payee** to add the payee in existing payee group..
   The message box prompting you to add the payee in existing group or new group appears.

Add Payee - Addition of New Payee - for peer to peer payment



7. From the **Where would you like to add the payee** list, select the appropriate option.
8. If you select, **New Payee** option:

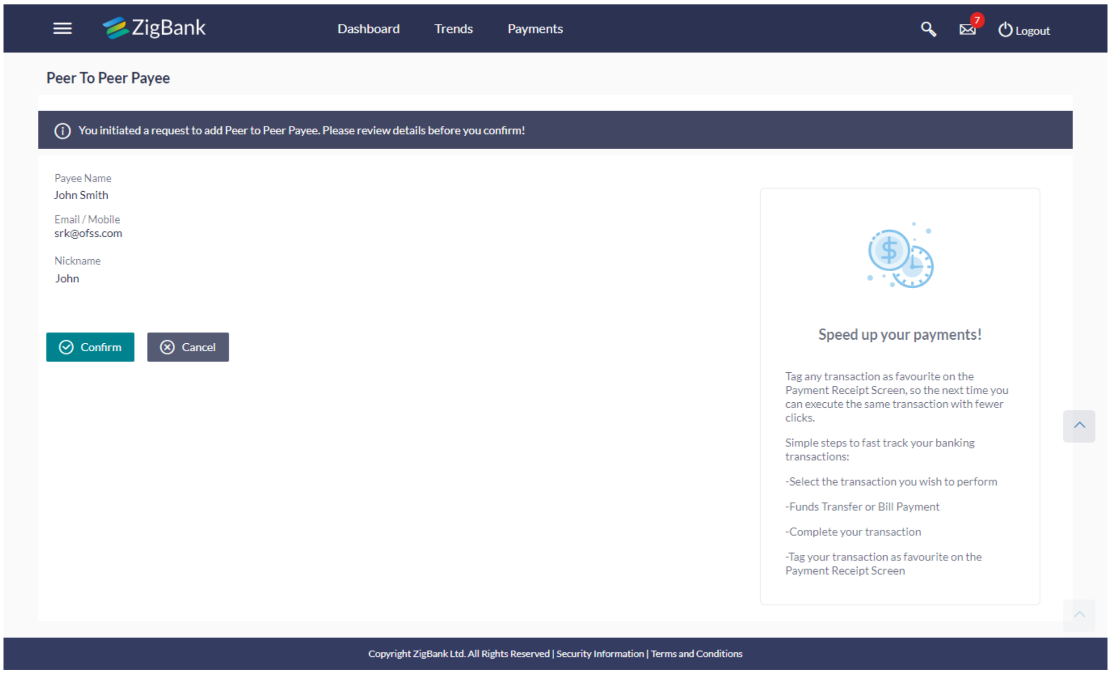
Addition of New Payee - for peer to peer payment



9. Click Add to add a payee.
   OR
   Click **Cancel** to cancel the transaction.

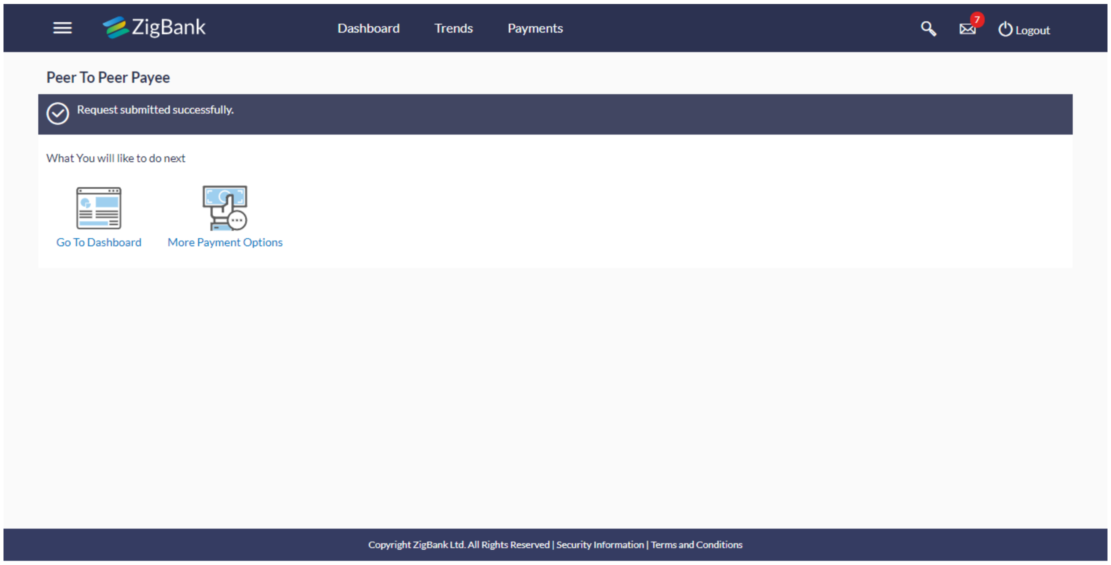
10. The **Add Payee - Review** screen appears. Verify the details, and click **Confirm**.
OR
Click **Cancel** to cancel the transaction.

Addition of New Payee - Review



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 the other payment options.

Addition of New Payee - Confirm



3. Payee Maintenance – Peer To Peer Payee

This option allows the customer to maintain the payees for the fund payment transactions.

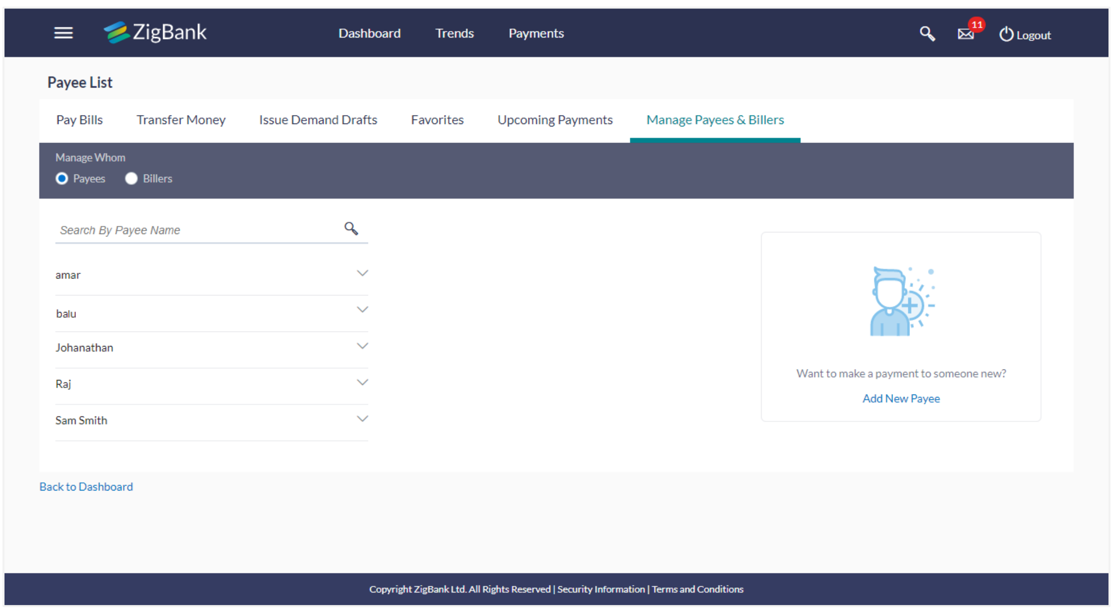
How to reach here:

Dashboard > Payments Widget > Manage Payees & Billers
OR
Dashboard > Toggle Menu > Payments > Manage Payees & Billers
OR
Dashboard > Payments Menu > Manage Payees & Billers

3.1 Payee Summary

Summarized views of all the peer to peer 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

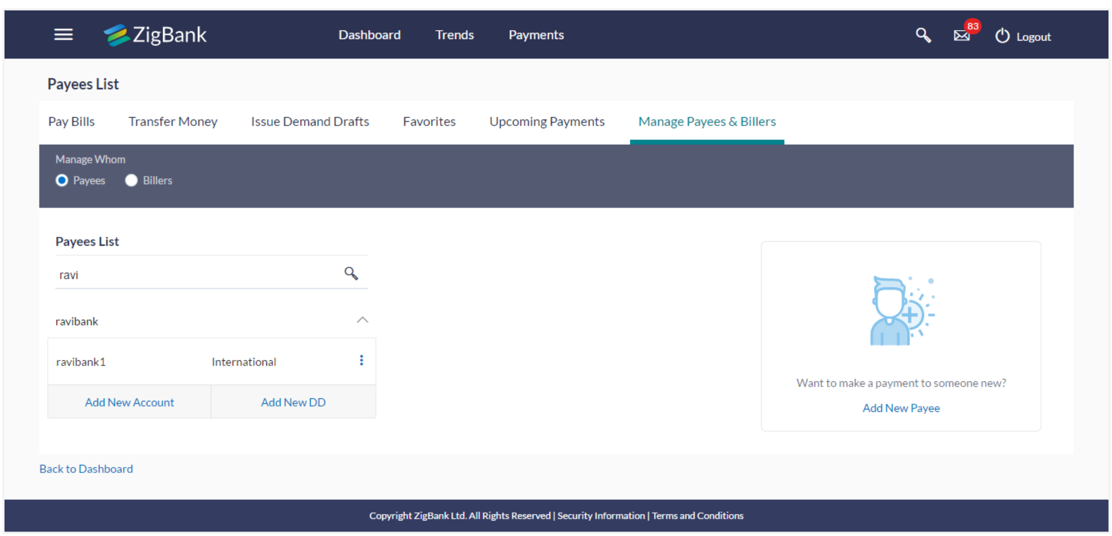
Field Name	Description
Manage Whom	Allows the user to select either payee or billers.
Payees List	Displays the list of payee's name.
Below fields appear if you click down arrow against the payee name.	
Payee Name	Name of the payee.

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:

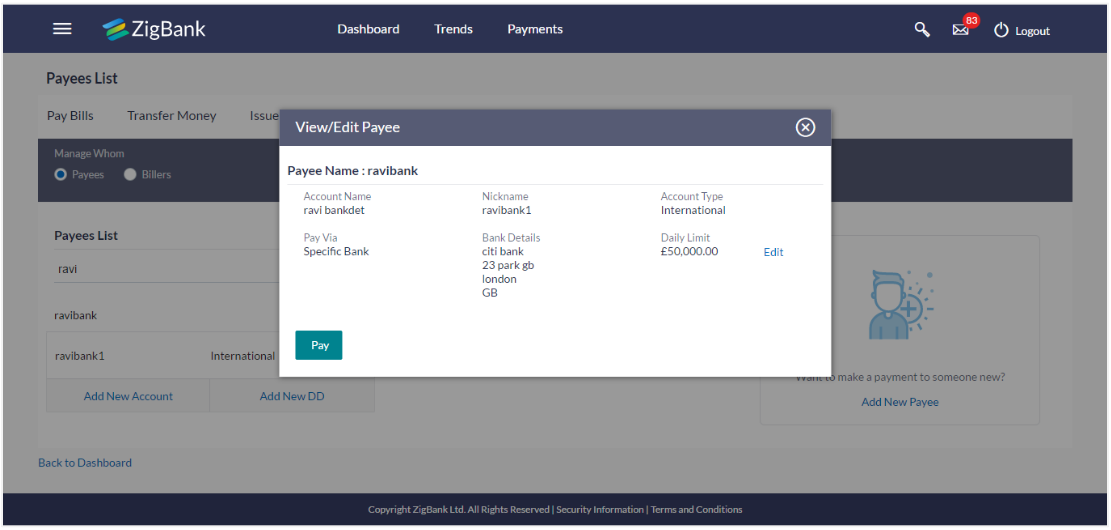
1. In the **Manage Whom** field, select the Payee option.
   All the beneficiaries (Payees) appear on **Manage Payees & Billers** screen.
   OR
   Click the **Add New Payee** link if you want to add a new payee.
2. From the **Payee List**, select and click on relevant payee whose details you want to 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 Demand Draft** 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
Peer to Peer Payee Details	
Payee Name	Name of the payee.
Nickname	Nick name to identify the payment destination (account). This field appears if payee is holding a bank account
Account Type	Peer to Peer
Transfer Mode	Mobile/Email Id.
Transfer Value	Mobile Number of the payee/ Email Id of the payee.
Daily Limit	Limit set to transfer the funds.

4. Click **Pay** 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 values in editable form appears.
   OR
   Click **Delete** to delete the payee.

3.2 Peer to Peer Payments – 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 peer to peer payee:

1. In the **Manage and Billers** screen, select and click on relevant payee whose details you want to edit, from the **Payee List**,.
   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.

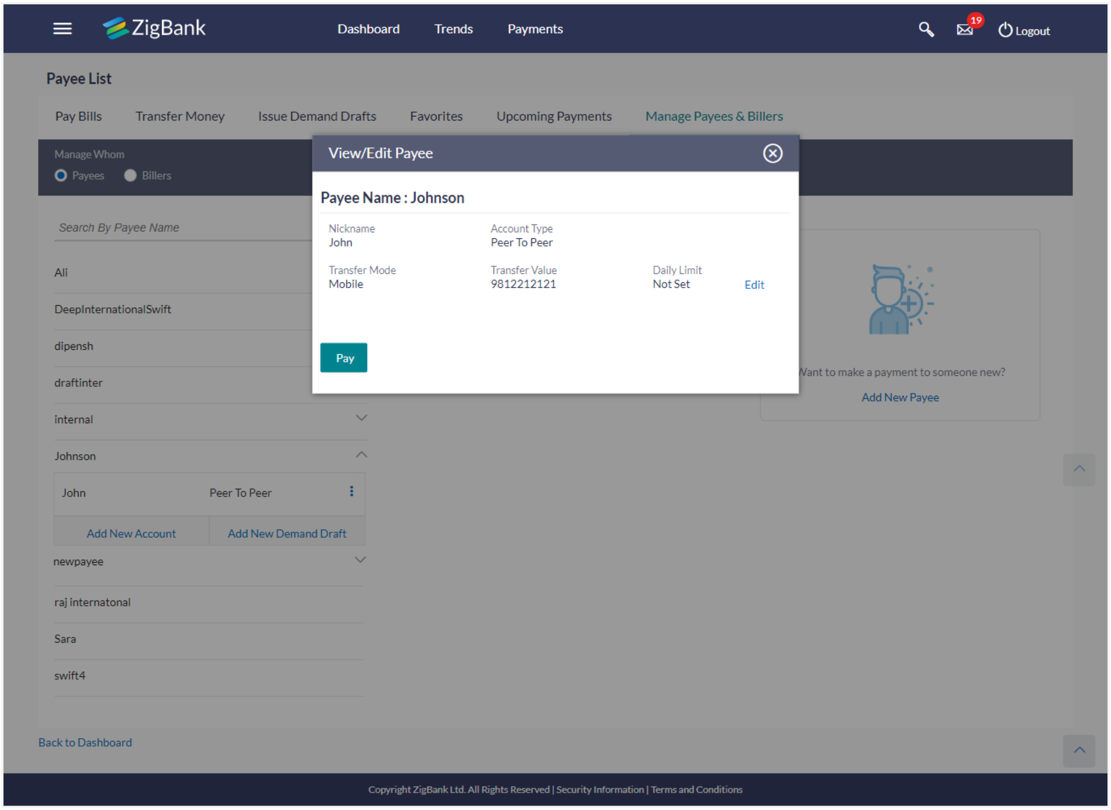
2. Click and then click **View / Edit**. The **View / Edit Payee** screen appears.
   OR
   Click **Add New Account** or **Add New Demand Draft** to add new account type or demand draft type of payee.

3. Click **Edit** to edit the payee. The **View/ Edit Payee** screen with values in editable form appears.
   OR
   Click **Pay** to transfer funds/ issue demand draft.

   OR

   Click **Delete** to delete the payee.

Peer to Peer Payments – View/ Edit Payee



Field Description

Field Name	Description
Peer to Peer Payee Details	
Payee Name	Name of the payee.
Nickname	Nick name to identify the payment destination (account).
Account Type	• Peer to Peer
Transfer Mode	Mobile/Email Id.
Transfer Value	Mobile Number of the payee/ Email Id of the payee.
Daily Limit	Limit set to transfer the funds.

4. In the **Daily Limits** field, edit the limit value if required.
5. Click to save the edit payee request.
   The success message of setting the limits appear.
   OR
   Click to cancel the editing.

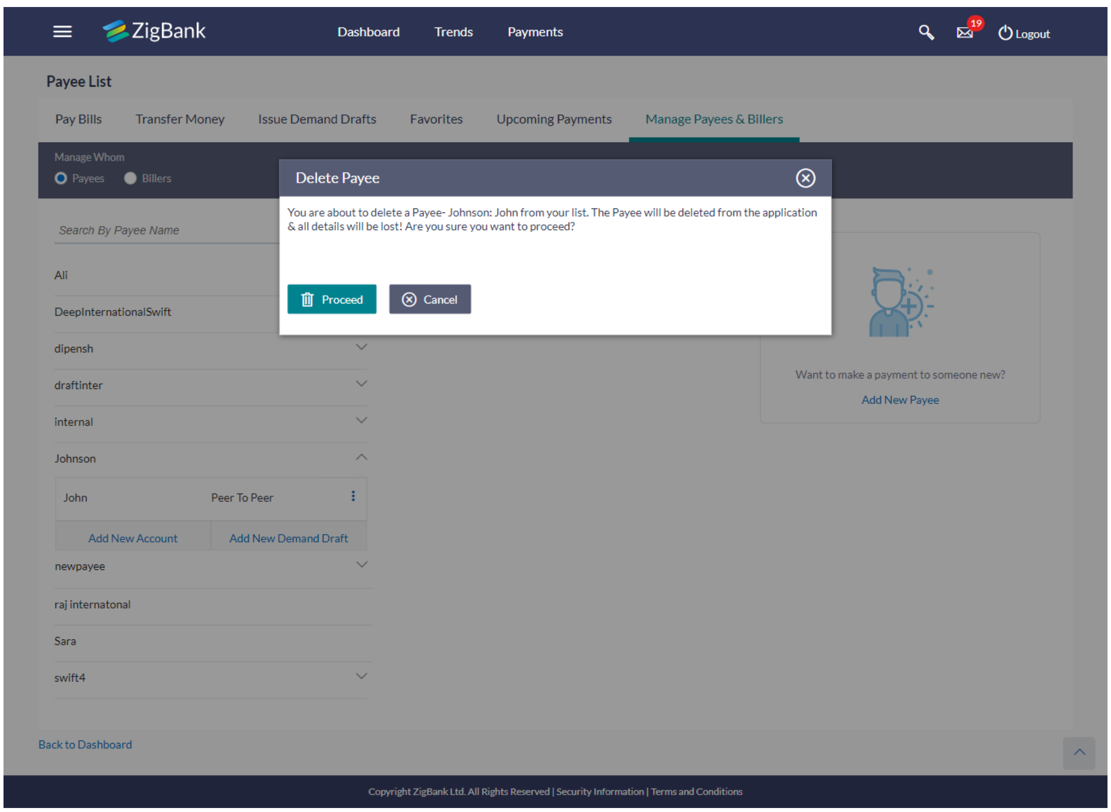
3.3 Peer to Peer Payments – Delete

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.

Peer to Peer Payments – 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 pay bills and go to other payment options.

4. Claim Money

Using this option, the beneficiary can claim money transferred by the initiator. The following are the options using which the transferred money can be claimed.

- Claim Money (Link on Bank Portal)
- Click on link received through an email.

4.1 Receive Money through bank website

Customer clicks on the claim money link on the bank portal.

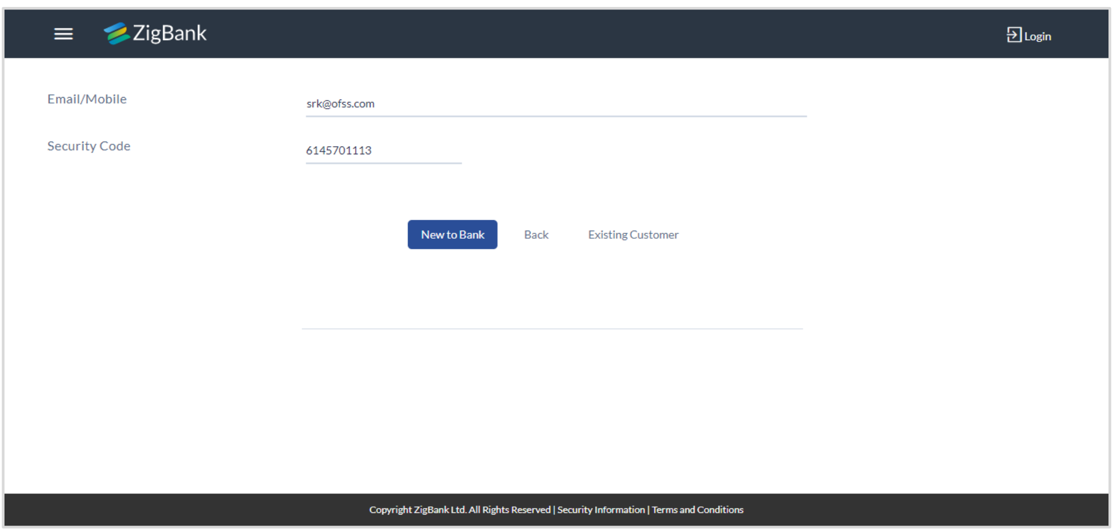
Enter the email/ mobile number, and security code

There are two options available:

- Existing Customer
- New to Bank

To receive money:

Step 1:



Field Description

Field Name	Description
Email/ Mobile	Email ID or mobile number to be specified by the user (i.e. the beneficiary).
Security Code	Security code as provided by the sender i.e. initiator who transferred the funds. **Note:** Beneficiary will get the security code from the sender.

Field Name	Description
Sign In as	Option to select the user. The options are: • New Bank • Existing Customer

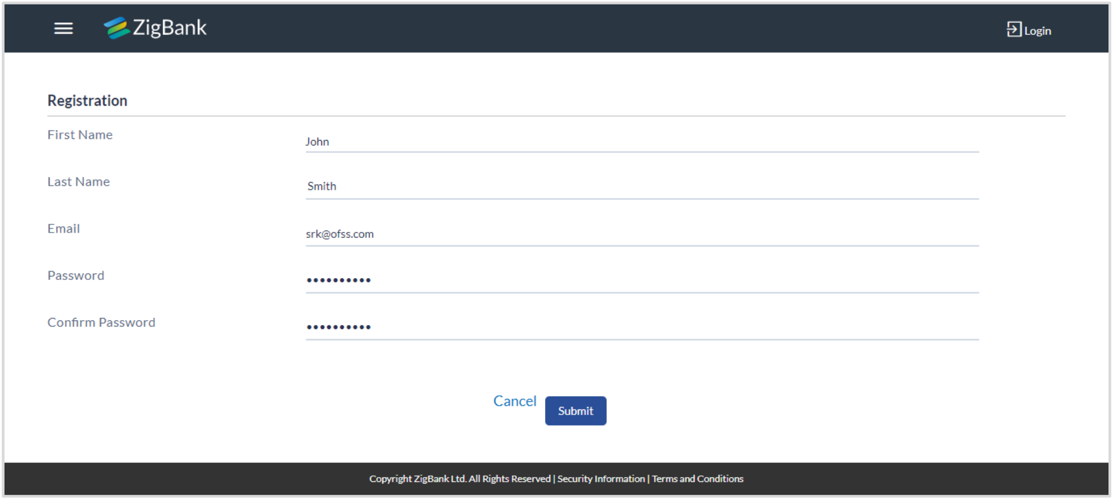
1. In the **Email/ Mobile** field, enter the Email ID or mobile number on which money transfer has been initiated by the sender.
2. In the **Security code** field, enter the security code as provided by the sender of funds.
3. Select an appropriate option.
   OR
   Click **Back** to navigate to the previous screen.
   If you select **New to Bank** option.

Step 2: Details (Click - New to Bank)

Field Description

Field Name	Description
Registration Section	
First Name	First name of the receiver i.e. the beneficiary.
Last Name	Last name of the receiver i.e. the beneficiary.
Email ID	Email id of the receiver i.e. the beneficiary.
Password	Password to set as the login password.
Confirm Password	Re- type the Password.

New To Bank - Registration



a. In the **First Name** field, enter the first name of the receiver.

b. In the **Last Name** field, enter the last name of the receiver.

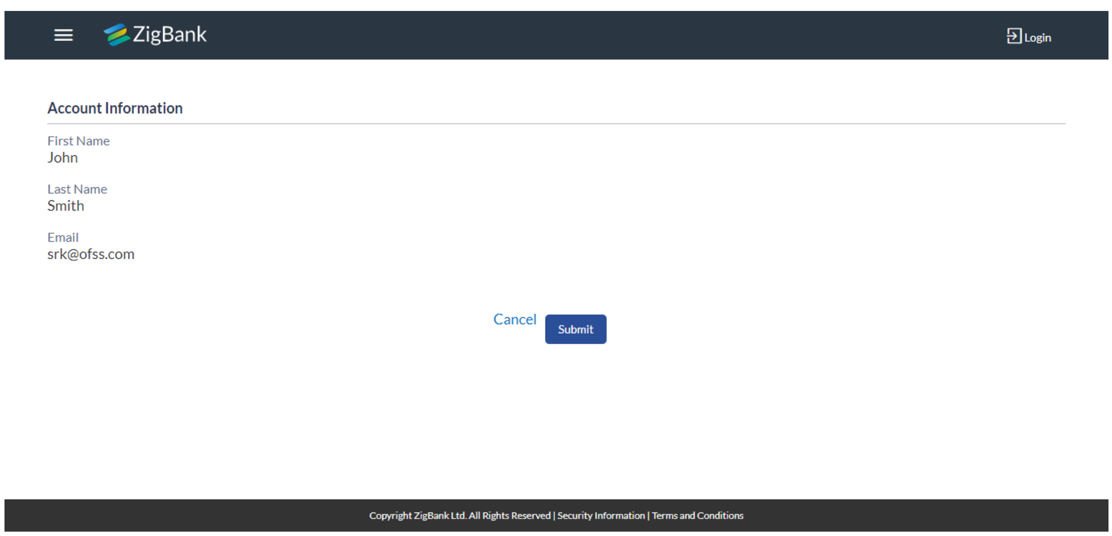
c. In the **Email ID** field, enter the email ID of the receiver.

d. In the **Password** field, enter the password to set as the login password.

e. In the **Confirm Password** field, re-enter the password to confirm.

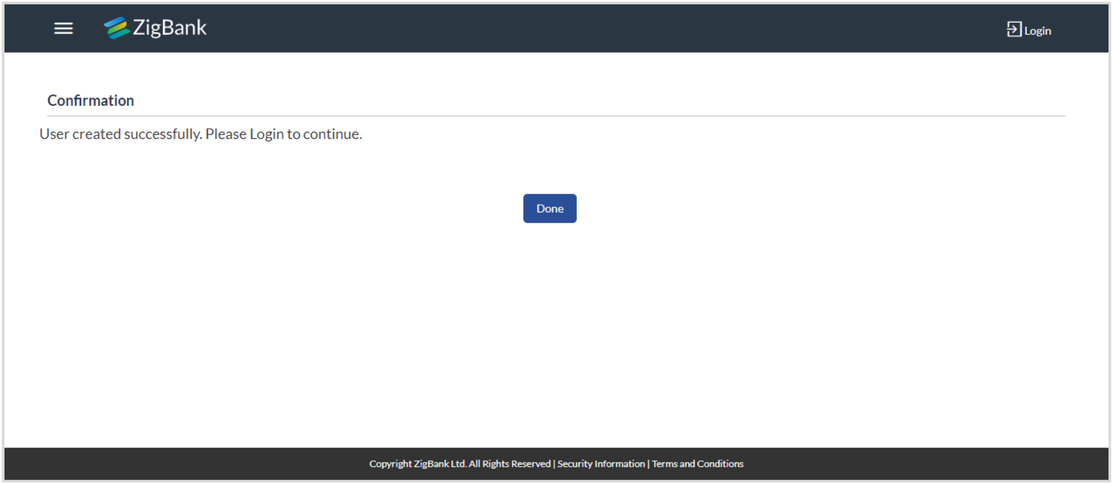
f. Click **Submit**.
OR
Click **Cancel** to cancel the transaction.

g. The Account Information screen appears. Click **Submit**.
OR
Click **Cancel** to cancel the registration process.



h. The success message of user creation appears. Click **Done to complete the process**.

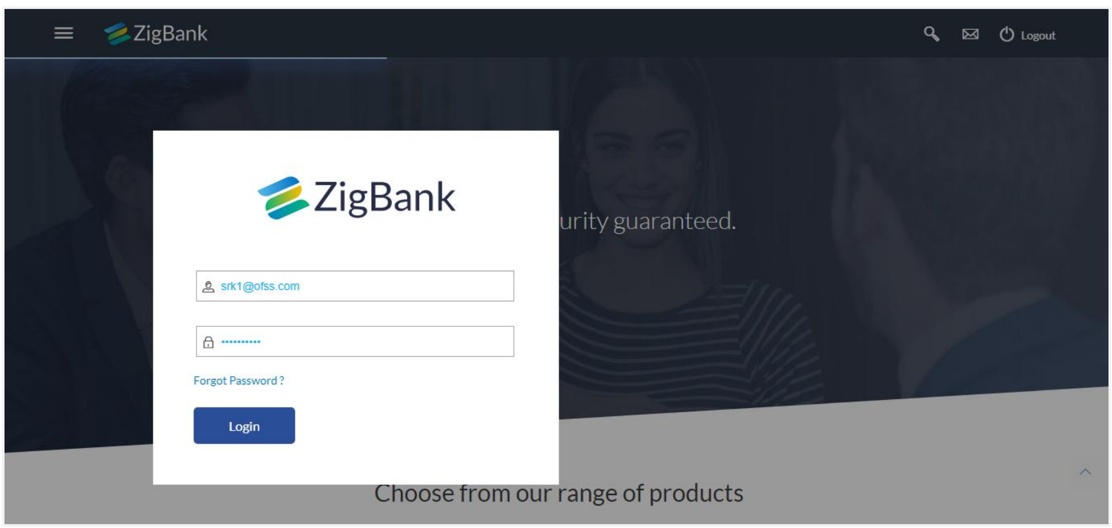
User Creation Confirmation



Details – Click of Existing Customer

If the user clicks on 'Existing Customer', he/she will be prompted to login with user name and password.

Step 1 - Login



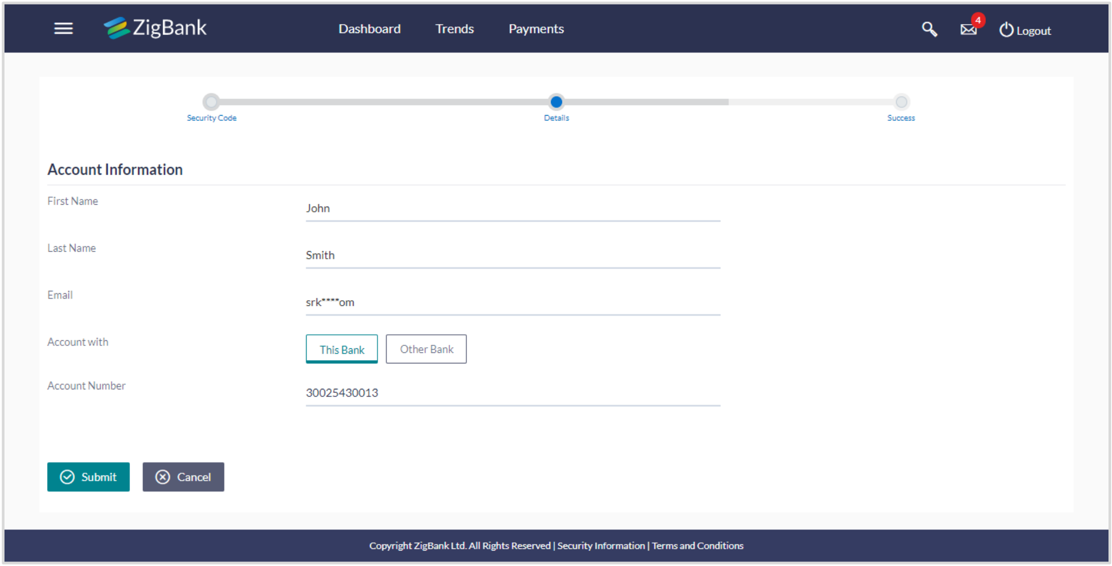
1. In the **Username** field, enter Username.
2. In the **Password** field, enter the login password.
3. Click **Login**.
4. The user detail appears in the **Step 2**.

Step 2: Details

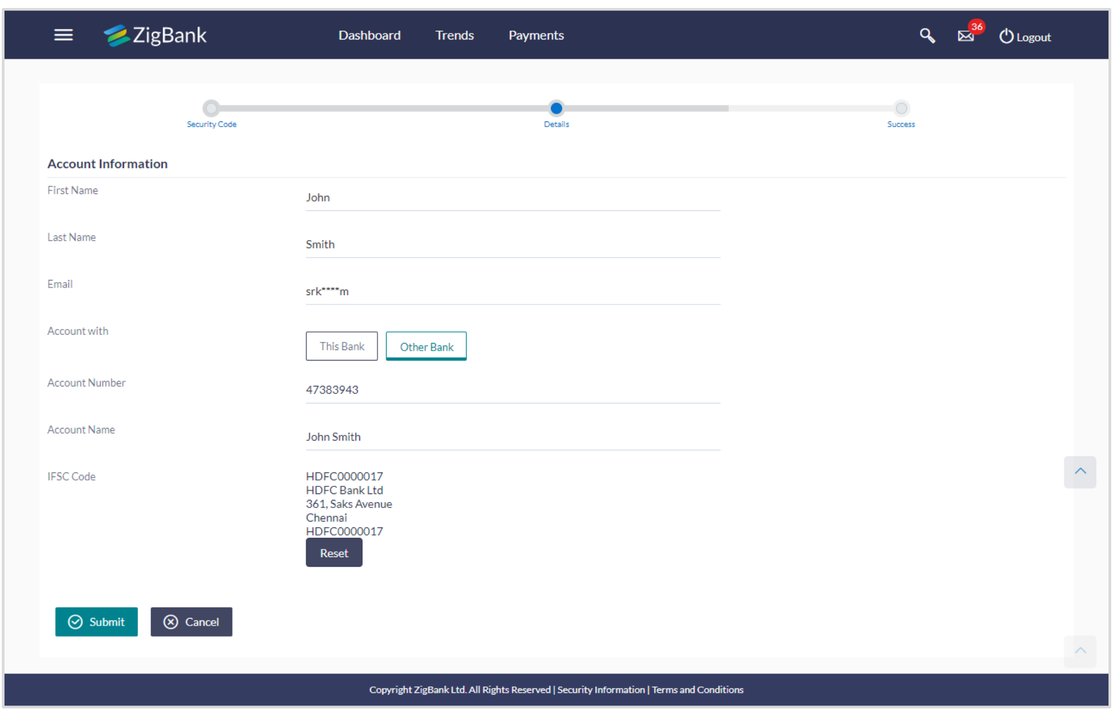
Field Description

Field Name	Description
Account Information	
First Name	First name of the receiver i.e. the beneficiary is displayed.
Last Name	Last name of the receiver i.e. the beneficiary is displayed.
Email	Email id of the receiver i.e. the beneficiary is displayed in masked format
Account with	Account belongs within the same bank or other bank. The options are: • This Bank– If money is to be credited within this bank • Other Bank– If money is to be credited to other bank account
Account Number	Account number to receive the funds.
Account Name	Name of the account. This field appears if you select the **Other Bank** option in **Account with** field.
IFSC code	IFSC code of the receiver's bank. This field appears if you select the **Other Bank** option in **Account with** field.
Below fields appear if you click the **Lookup IFSC Code** link.	
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.

Account Information (Existing user login)



Account Information (Existing user login)



5. In the Account **with** field, select the appropriate option.
   a. If account belongs within the **This Bank**:
      i. In the **Account Number** field, enter the account number in which the funds are to be received.

b. If account belongs in the Other Bank:

i. In the **Account Number** field, enter the account number in which the funds are to be received.

ii. In the Account Name field, enter the account name of the user.

iii. In the **IFSC Code** field, enter the bank code.
Click **Verify** to validate the bank code.
OR
Select the **IFSC code** from the lookup. The bank details appear based on the bank code selected.

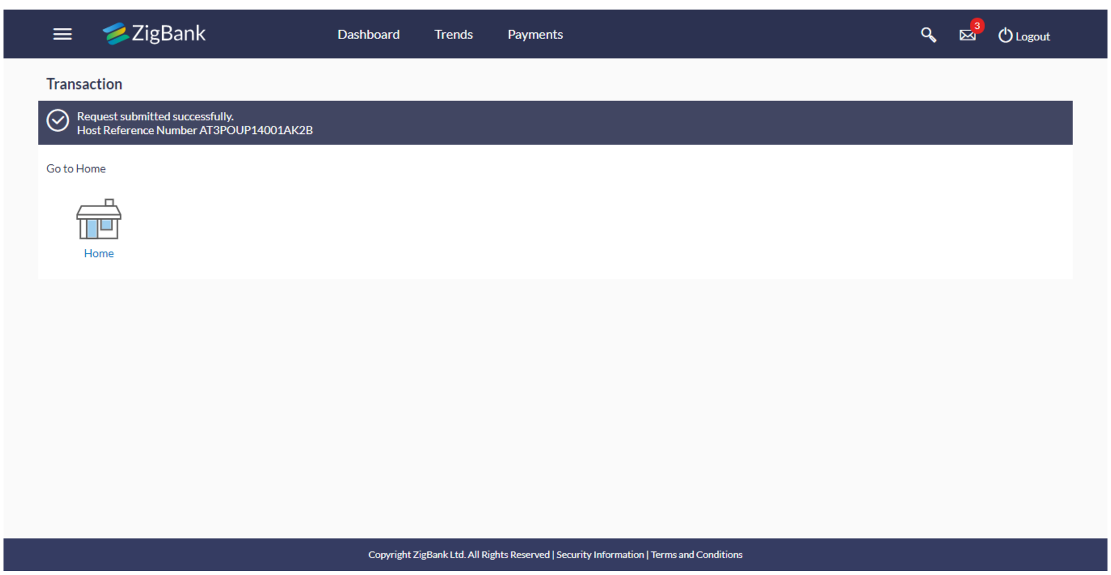
6. Click **Submit**. The **Review** screen appears.
OR
Click **Cancel** to cancel the transaction.

7. Verify the details and click **Confirm**. The request submitted successfully message appears along with the reference number.
OR
Click **Cancel** to cancel the transaction

8. Click **Home** to logout from the application.

Step 3: Validation - Success message appears.

Success Message



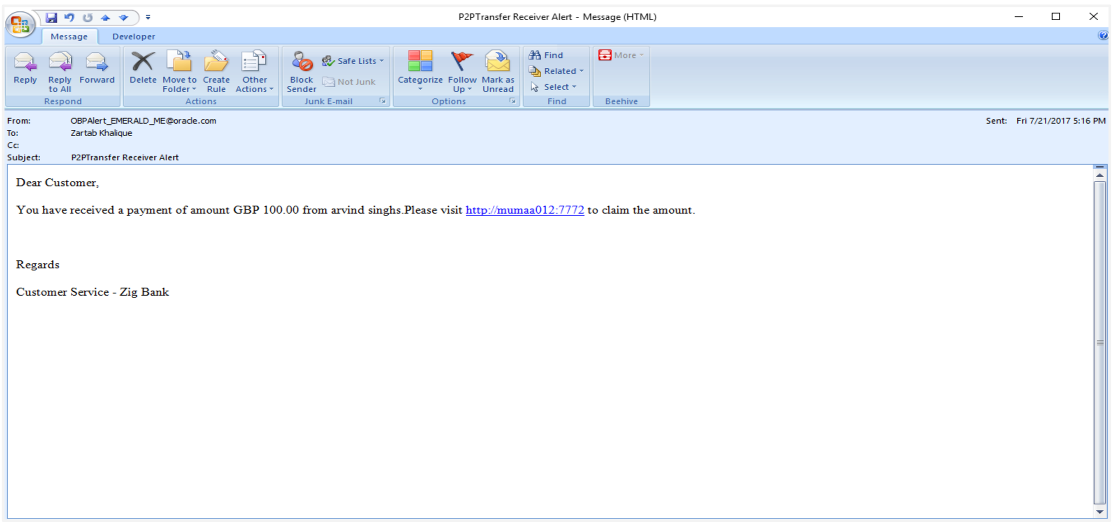
5. Claim Money (Through Link)

Using this option, the beneficiary can claim money transferred by the initiator by accessing the link received on the email ID specified by the sender.

5.1 Receive Money through link

The beneficiary of the money transfer gets P2P transfers alert mail which includes the link to claim the money.

Email alert for claim money



Click the link to claim the money; it opens the Portal Page of the application.

Go to the Toggle menu, click Claim Money and follow the steps below to receive the payment:

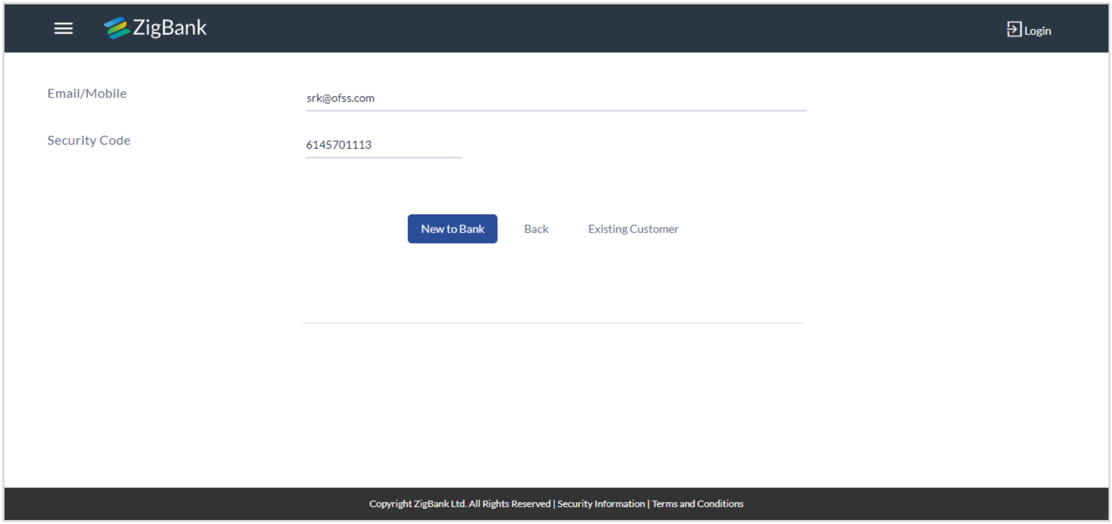
- Enter the security code.
- Sign In: user can be existing customer or new to bank

To receive money:

Enter the email/ mobile number, and security code. There are 2 options available:

- Existing Customer
- New to Bank

Step 1:



Field Description

Field Name	Description
Email/ Mobile	Email ID or mobile number to be specified by the user (i.e. the beneficiary).
Security Code	Security code to be entered as provided by the sender of funds. **Note:** Beneficiary will get the security code from the sender.
Sign In as	Option to select the user. The options are: • New To Bank • Existing Customer

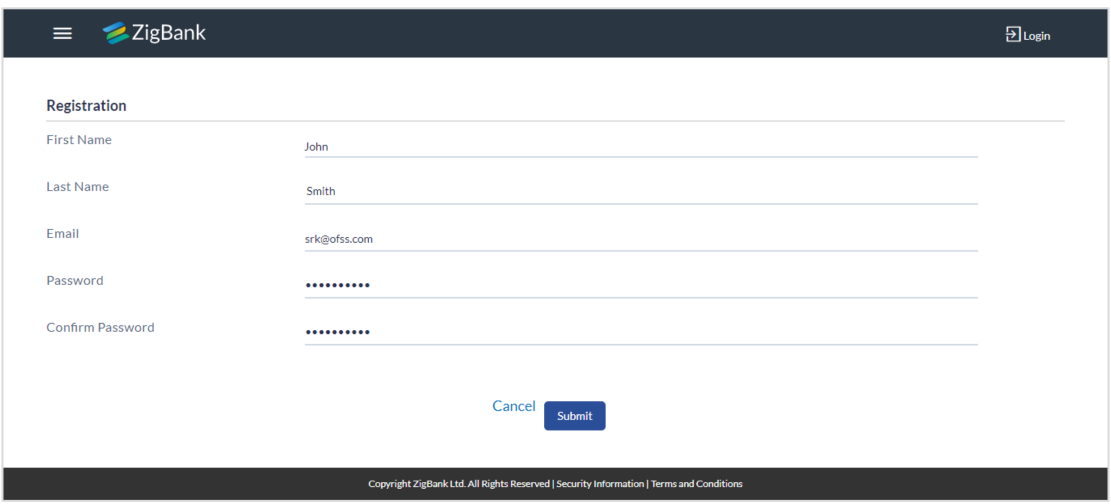
1. In the **Email/ Mobile number** field, enter the Email ID or mobile number on which money transfer has been initiated by the sender.
2. In the **Enter security code** field, enter the security code as provided by the sender of funds.
3. In the **Sign In as** field, select the appropriate user.
   If you select **New to Bank** option

Step 2: Details (New to Bank)

Field Description

Field Name	Description
Registration	
First Name	First name of the receiver i.e. the beneficiary.
Last Name	Last name of the receiver i.e. the beneficiary.
Email ID	Email id of the receiver i.e. the beneficiary.
Password	Password to set as the login password.
Confirm Password	Re- type the Password.

Step 2 of 3: Details (New to bank)



a. In the **First Name** field, enter the first name of the receiver.

b. In the **Last Name** field, enter the last name of the receiver.

c. In the **Email ID** field, enter the email ID of the receiver.

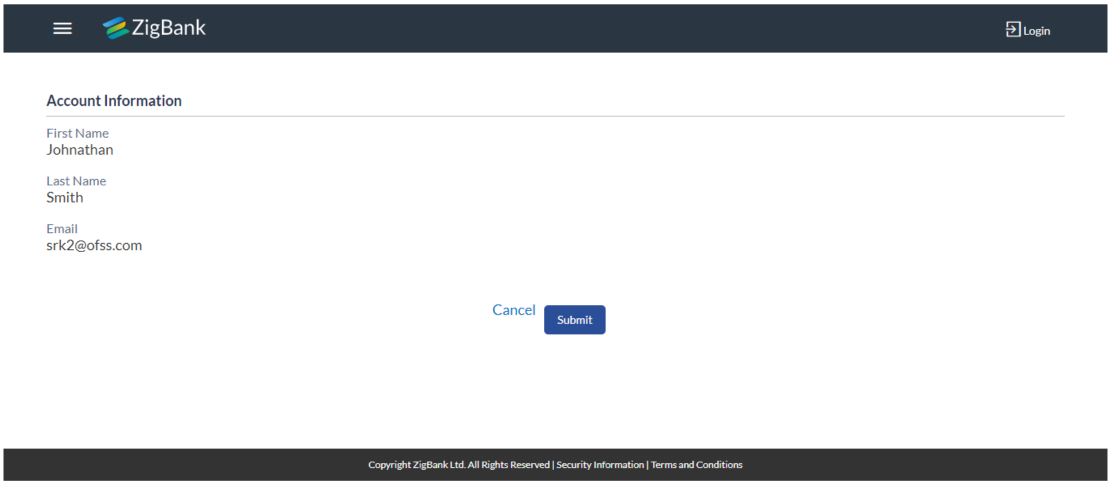
d. In the **Password** field, enter the password to set as the login password.

e. In the **Confirm Password** field, re-enter the password to confirm.

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

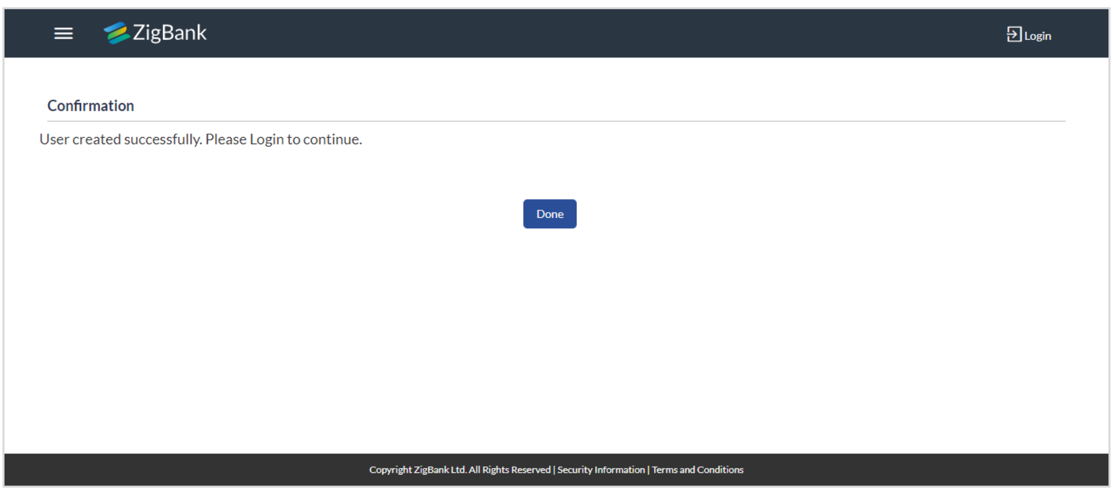
g. The Account Information screen appears. Click **Submit**.
OR
Click **Cancel** to cancel the registration process.

User Creation – Account Information



h. The success message of user creation appears. Click **Done** to complete the process.

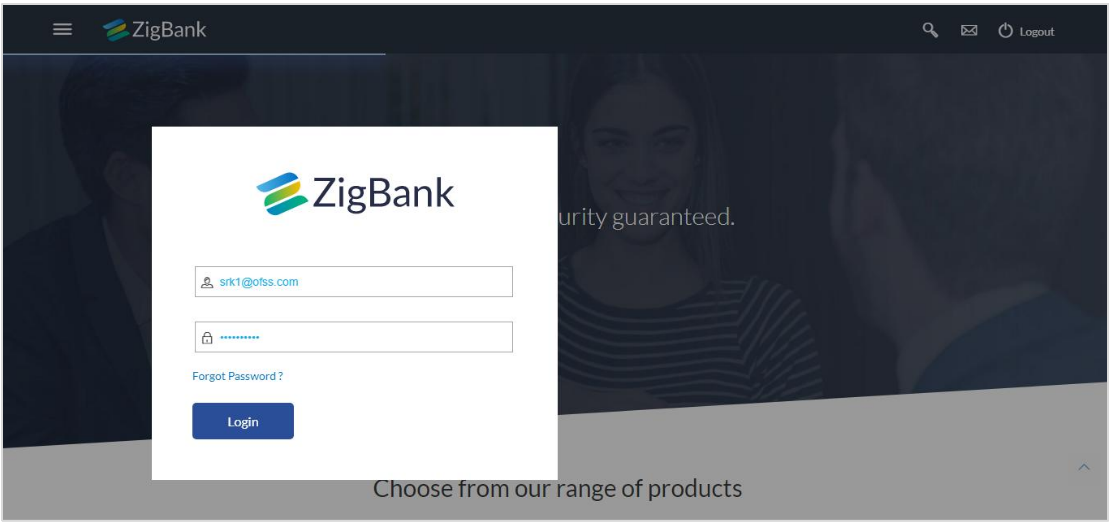
User Creation Confirmation



5.2 Details (Existing Customer)

If the user clicks on ‘Existing Customer’, he/she will be prompted to login with user name and password.

Login



1. In the **Username** field, enter Username.
2. In the **Password** field, enter the login password.
3. Click **Login**. The user details appear.

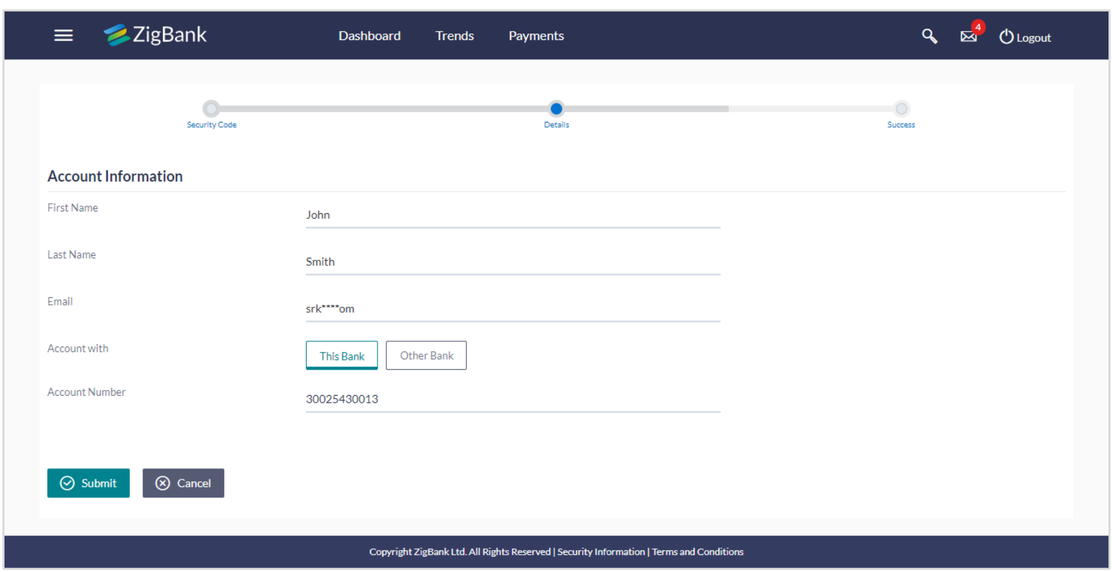
Step 2: Details

Field Description

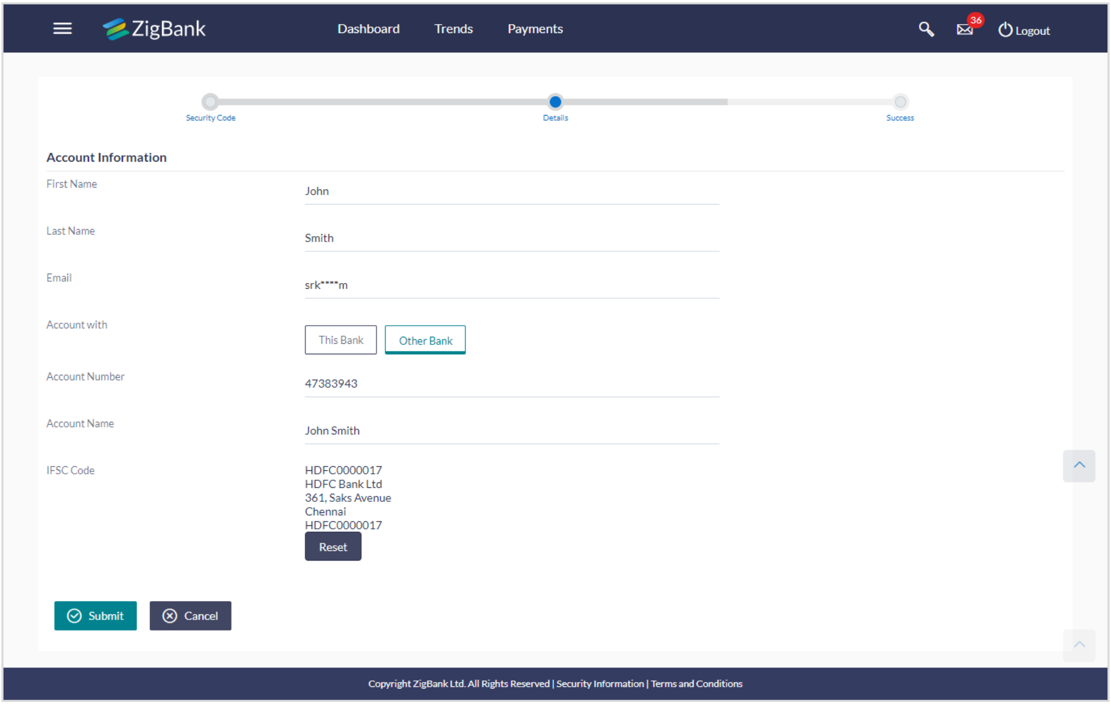
Field Name	Description
Account Information	
First Name	First name of the receiver i.e. the beneficiary is displayed.
Last Name	Last name of the receiver i.e. the beneficiary is displayed.
Email ID	Email id of the receiver i.e. the beneficiary is displayed in the masked format.
Account with	Account belongs within the same bank or other bank. The options are: • This Bank– If money is to be credited within this bank • Other Bank– If money is to be credited to other bank account

Field Name	Description
Account Number	Account number to receive the funds.
Account Name	Name of the account. This field appears if you select the **Other Bank** option in **Account with** field.
IFSC code	IFSC code of the receiver's bank. This field appears if you select the **Other Bank** option in **Account with** field.
Below fields appear if you click the **Lookup IFSC Code** link.	
IFSC Code	IFSC Code
Bank Name	Bank Name
State	State
City	City

Account Information (Existing user login) (This Bank Option)



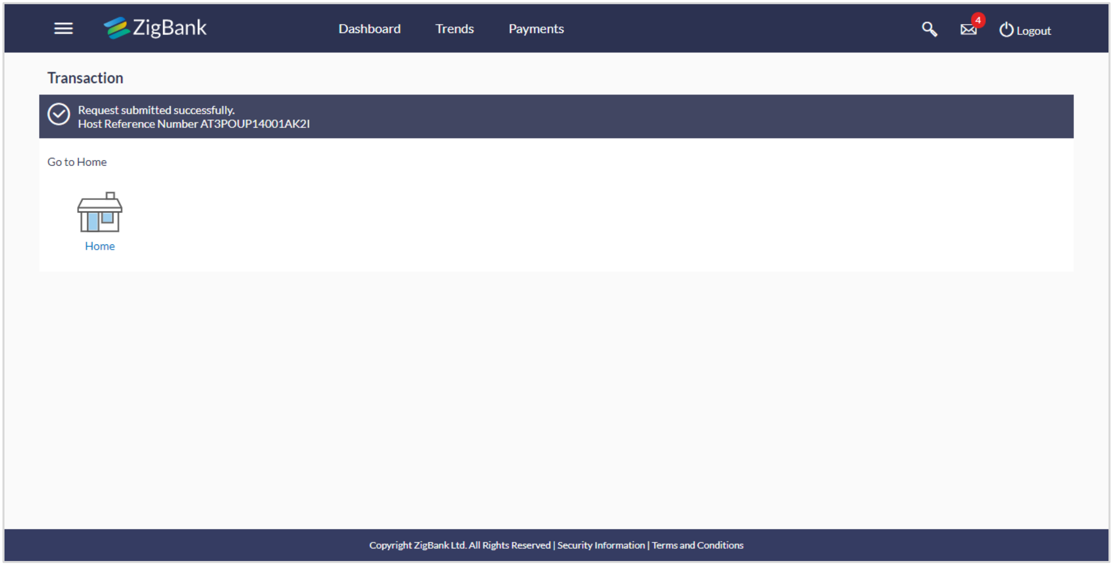
Account Information (Existing user login) (Other Bank Option)



4. In the **Account with** field, select the appropriate option.
   a. If account belongs within the **This Bank**:
      i. In the **Account Number** field, enter the account number in which the funds are to be received.
   b. If account belongs in the **Other Bank**:
      i. In the **Account Number** field, enter the account number in which the funds are to be received.
      ii. In the **Account Name** field, enter the account name of the user.
      iii. In the **IFSC Code** filed, enter the bank code.
      Click **Verify** to validate the bank code.
      OR
      Select the **IFSC code** from the lookup. The bank details appear based on the bank code selected.
5. Click **Submit**. The **Review** screen appears.
   OR
   Click **Cancel** to cancel the transaction.
6. Verify the details and click Confirm. The request submitted successfully message appears along with the reference number.
   OR
   Click **Cancel** to cancel the transaction
      i. Click **Home** to logout from the application.

Step 3: Validation- The success message appears

Success Message



7. Click **Home** to logout from the application.

5.2.2 Claim Money – To an existing (already added payee)

The existing customer can claim money either by existing bank account, or updating a new account.

When the existing customer logs into the application using the credentials, and claims money for the second time, he gets two options:

1. Receive a payment with same account details: The customer can claim money using the same bank account which he already used for claiming money for the first time.
2. Update the new bank Account details: The customer can either add another account number of the same bank or account number of other bank.

FAQs

1. **As part of Peer to Peer transfer, what is the relevance of the security code displayed on the confirmation screen?**

   The security code displayed should be noted by the user and provided to the beneficiary of the payment so that the receiver / beneficiary can claim the money.

2. **Can I transfer funds received from the sender to an account in another bank?**

   Yes, as part of the claim money process the receiver has an option to select the bank in which the money is to be transferred. User will need to enter the account number and select the bank in which account is maintained.

3. **As part of the funds transfer process, on the transaction confirmation screen do I need to select if the payee is a new/existing?**

   No. It is not mandatory to select the option of new/existing payee. The user can optionally select the same and can enter the payee details in case of new payee.

4. **I am the beneficiary of the payment, how do I get the security code required to claim money?**

   You will need to check with the sender of the payment for the security code and enter the same.

5. **I am the beneficiary of the payment, I want to transfer the money to other bank but do not know the IFSC code?**

   You can look up for the bank IFSC details by clicking on the lookup button.

6. **I am the beneficiary of the payment, and have lost/deleted the email received to claim money, how can I claim money?**

   You can visit the bank portal, click on the link of ‘Claim Money’ and you will be navigated to the screen to enter email ID/mobile no. and security code.