

Oracle Banking Digital Experience

**Corporate Payments User Manual
Release 18.1.0.0.0**

Part No. E92727-01

January 2018

ORACLE®

Corporate Payments User Manual
January 2018

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Table of Contents

1. Preface	5
1.1 Intended Audience	5
1.2 Documentation Accessibility	5
1.3 Access to Oracle Support	5
1.4 Structure	5
1.5 Related Information Sources	5
2. Transaction Host Matrix	6
3. Payments	10
4. Payee Setup	11
4.1 Payee Summary	12
4.2 Payee Details	15
4.3 Edit Payee	17
4.4 Delete Payee	20
4.5 Add Payee - Bank Account	21
4.5.1 Add Payee - Bank Account – Internal Account Transfer	22
4.5.2 Add Payee - Bank Account - Domestic Account Transfer	25
4.5.3 Bank Account - International Account Transfer	27
4.6 Add Payee – Demand Draft	31
4.6.1 Demand Draft – Domestic Draft Payee Create	32
4.6.2 Demand Draft – International Draft Payee Create	35
5. Make Payment (Transfer Money)	39
5.1 Make Payment - Existing Payee	40
5.2 Transfer Money – My Accounts	46
6. Multiple Transfer	50
6.1 Multiple Transfer	51
7. Adhoc Payment	59
7.1 Adhoc Payment - Internal Fund Transfer	60
7.2 Adhoc Payment - Domestic Fund Transfer	62
7.3 Adhoc Payment - International Fund Transfer	66
8. Issue Demand Draft	81
8.1 Draft Issuance	81

9. Managers Billers	85
9.1 Biller - Summary.....	86
9.2 Biller Details - View	87
9.3 Biller Details - Delete.....	88
9.4 Biller Details - Edit.....	89
9.5 Add Biller	91
10. Pay Bills	93
10.1 Bill Payment	93
11. Multiple Bill Payments	97
11.1 Multiple Bill Payments	98
12. Inward Remittance Inquiry	103
12.1 Inward Remittance Inquiry	103
12.2 Inward Remittance Inquiry – Details	106
13. Outward Remittance Inquiry	109
13.1 Outward Remittance Inquiry.....	109
13.2 Outward Remittance Inquiry – Details	112
14. Upcoming Payments	114
14.1 Upcoming Payment - Summary	114
14.2 Upcoming Payment – View & Delete	116
15. Favorites	118
15.1 Favorites – Summary	118
15.2 Remove Favorites	120
16. Repeat Transfers	124
16.1 View Repeat Transfers.....	124
16.2 Stop Repeat Transfer.....	129
16.3 Set Repeat Transfers	130

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 18.1.0.0.0, refer to the following documents:

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

2. Transaction Host Matrix

Legends

NH	No Host Interface Required.
✓	Pre integrated Host interface available.
×	Pre integrated Host interface not available.

Sr.No	Transaction / Function Name	FCR 11.7.0.0.0	UBS 12.3.0.0.0	UBS 12.4.0.0.0	UBS 14.0.0.0.0 (FT/PC)	Third Party Host System
1	Payments Widgets	✓	✓	✓	✓	✓
2	Transfer Money					
	Own Accounts	✓	✓	✓	✓	✓
	Internal Account	✓	✓	✓	✓	✓
	India Domestic - NEFT	✓	✓	✓	✓	×
	India Domestic - RTGS	✓	✓	✓	✓	✓
	India Domestic - IMPS	✓	×	×	×	×
	SEPA - Credit Transfer	×	✓	✓	✓	✓
	SEPA - Card Transfer	×	×	×	×	×
	UK - Urgent	×	×	×	×	×
	UK - Non urgent	×	×	×	×	×
	UK - Faster	×	×	×	×	×
	International Transfer	×	✓	✓	✓	✓
3	Adhoc Transfer					
	Internal Account	✓	✓	✓	✓	✓
	India Domestic - NEFT	✓	✓	✓	✓	×

Sr.No	Transaction / Function Name	FCR 11.7.0.0.0	UBS 12.3.0.0.0	UBS 12.4.0.0.0	UBS 14.0.0.0.0 (FT/PC)	Third Party Host System
	India Domestic - RTGS	✓	✓	✓	✓	✓
	India Domestic - IMPS	✓	✗	✗	✗	✗
	International Transfer	✗	✓	✓	✓	✓
4	Multiple Transfers					
	Internal Account	✓	✓	✓	✓	✓
	India Domestic - NEFT	✓	✓	✓	✓	✗
	India Domestic - RTGS	✓	✓	✓	✓	✓
	India Domestic - IMPS	✓	✗	✗	✗	✗
	SEPA - Credit Transfer	✗	✓	✓	✓	✓
	SEPA - Card Transfer	✗	✗	✗	✗	✗
	UK - Urgent	✗	✗	✗	✗	✗
	UK - Non urgent	✗	✗	✗	✗	✗
	UK - Faster	✗	✗	✗	✗	✗
	International Transfer	✗	✓	✓	✓	✓
5	Manage Payees					
	Internal*	✓	✓	✓	✓	✓
	India Domestic - NEFT*	✓	✓	✓	✓	✗
	India Domestic - RTGS*	✓	✓	✓	✓	✓
	India Domestic - IMPS*	✓	✗	✗	✗	✗
	International Transfer*	✗	✓	✓	✓	✓
	SEPA - Credit Transfer*	✗	✓	✓	✓	✓

Sr.No	Transaction / Function Name	FCR 11.7.0.0.0	UBS 12.3.0.0.0	UBS 12.4.0.0.0	UBS 14.0.0.0.0 (FT/PC)	Third Party Host System
	SEPA - Card Transfer*	x	x	x	x	x
	UK - Urgent*	x	x	x	x	x
	UK - Non urgent*	x	x	x	x	x
	UK - Faster*	x	x	x	x	x
	Domestic Draft*	✓	✓	✓	✓	✓
	International Draft*	x	✓	✓	✓	✓
6	Manage Biller*	✓	✓	✓	✓	x
7	Demand Draft					
	Domestic - Pay Now	✓	✓	✓	✓	✓
	Domestic - Pay Later	✓	x	x	x	✓
	International - Pay Now	x	✓	✓	✓	✓
	International - Pay Later	x	✓	✓	✓	✓
8	Repeat Transfers					
	Own Accounts	✓	✓	✓	✓	x
	Internal Accounts	✓	✓	✓	✓	x
	India Domestic - NEFT	✓	✓	✓	✓	x
	India Domestic - RTGS	x	✓	✓	✓	x
	India Domestic - IMPS	x	x	x	x	x
9	Bill Payments	✓	✓	✓	✓	x
10	Multiple Bill Payments	✓	✓	✓	✓	x
11	Manage Debtors	x	✓	✓	✓	✓
12	Request Money	x	✓	✓	✓	✓
13	Upcoming Payment Inquiry					

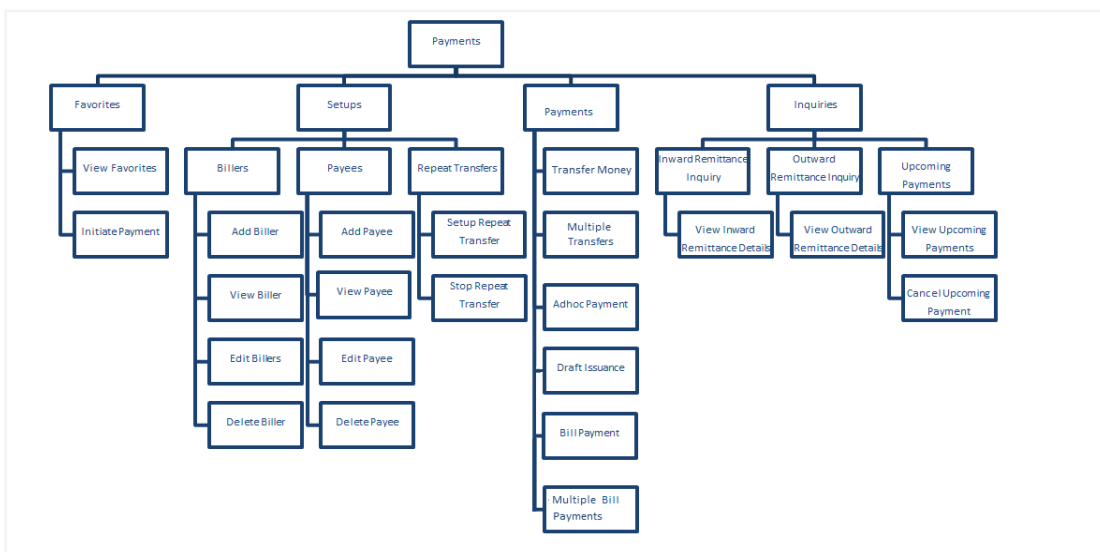
Sr.No	Transaction / Function Name	FCR 11.7.0.0.0	UBS 12.3.0.0.0	UBS 12.4.0.0.0	UBS 14.0.0.0.0 (FT/PC)	Third Party Host System
	Own Account - Repeat Payment	✓	✓	✓	✓	✓
	Own Account - Pay Later	✓	✓	✓	✓	✓
	Internal Transfer - Repeat Payment	✓	✓	✓	✓	✓
	Internal Transfer - Pay Later	✓	✓	✓	✓	✓
	India Domestic - NEFT - Repeat Payment	✓	✓	✓	✓	✗
	India Domestic - NEFT - Pay Later	✓	✓	✓	✓	✗
	India Domestic - RTGS - Repeat Payment	✗	✓	✓	✓	✗
	India Domestic - RTGS - Pay Later	✓	✓	✓	✓	✓
	India Domestic - IMPS - Repeat Payment	✗	✗	✗	✗	✗
	India Domestic - IMPS - Pay Later	✓	✗	✗	✗	✗
* There is an integration required with the host system to validate some information captured as part of payee details whereas there is no storage of payees in the host system						
** Advices cannot viewed and downloaded with UBS 14.0.0.0.0 (OBPM)						

3. Payments

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

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

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



Features Supported In Application

Payment features supported in application includes:

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

[Home](#)

4. Payee Setup

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

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

Payee Maintenance is provided for following payment transactions:

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

- **Payee Access Type:**

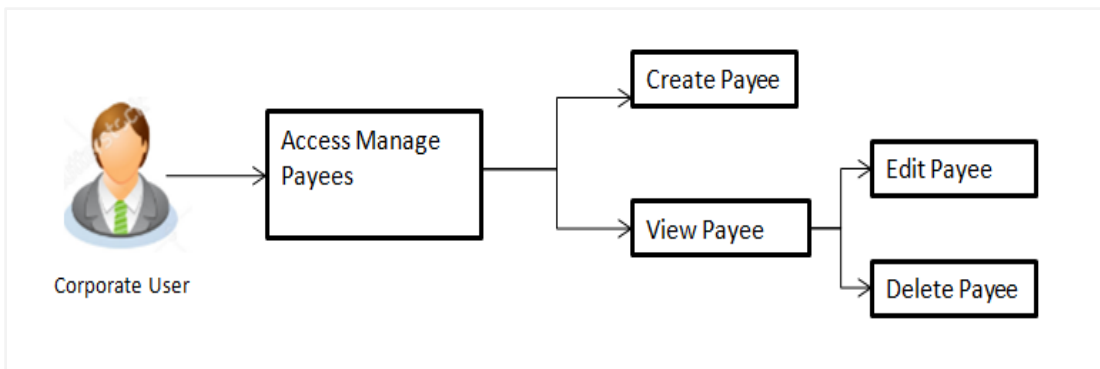
User can specify payee access type while maintaining a payee. Payee access type decides if only creator of a payee or all users of a party can access a payee. Payee access type is categorized as 'Private' and 'Public'.

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

Pre-Requisites

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

Workflow



Features Supported In Application

Functions available on Payees are as follows:

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

How to reach here:

Dashboard > Toggle menu > Payments > Setups > Manage Payees

4.1 Payee Summary

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

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

To manage payees:

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

Payees

Payees

Accounts Demand Drafts Create

Search By Payee Name 🔍

Payee Name	Account Type	Account Details	Nickname	Created By	Access Type
DoMichael7	Domestic	9823u40jpo HDFC Bank Ltd	MichaelDomNick	Corp User1	Private
DomRihna	Domestic	9234092099 HDFC Bank Ltd	RihanaDomNick	Corp User1	Private
DomRiya1	Domestic	UYDYID347O3 HDFC Bank Ltd	RiyaDomNick1	Corp User1	Private
DomRiya2	Domestic	UYDYID347O3 HDFC Bank Ltd	RiyaDomNick2	Corp User1	Private
DomRiya3	Domestic	UYDYID347O3 HDFC Bank Ltd	RiyaDomNick3	Corp User1	Private
DomSuhana1	Domestic	78409TCFTUOFO HDFC Bank Ltd	DomSuhanaNick1	Corp User1	Public
DomSuhana11	Domestic	78409TCFTUOFO HDFC Bank Ltd	DomSuhanaNick11	Corp User1	Public
DomSuhana2	Domestic	78409TCFTUOFO HDFC Bank Ltd	DomSuhanaNick2	Corp User1	Public
IntJames1	Internal	AT30011600020 Internal Account	JamesIntNick1	Corp User1	Public
IntJames2	Internal	AT30011600020 Internal Account	JamesIntNick2	Corp User1	Public

Page 1 of 3 (1-10 of 25 items) ⏪ 1 2 3 ⏩

Cancel

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Field Description

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

Payee - Bank Account

Below fields appears for Account type of payees.

Payee Name	Name of the payee.
Account Type	Type of account associated with the payee.
Account Details	The details of account associated with the payee.
Nickname	Nickname of the payee.
Created By	Name of the user by whom the payee is been created.

Field Name	Description
Access Type	The access type of the payee. The options are: <ul style="list-style-type: none"> • Public • Private
Payee - Demand Draft	
Below fields appears if the payee is holding a demand draft.	
Payee Name	Name of the payee.
Draft Type	Type of draft.
Draft Favouring	Payee name of the draft.
Created By	Name of the user by whom the payee is been created.
Access Type	The access type for payee. The options are: <ul style="list-style-type: none"> • Public • Private

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

4.2 Payee Details

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

Payee Details

The screenshot shows the ZigBank interface for viewing payee details. The header includes the ZigBank logo and navigation icons. The main content area is titled 'Payee Details' and contains the following information:

- Payee Name:** M & S Co. Ltd
- Account Type:** International
- Account Name:** Jack Samuel
- Account Number:** AT30009610028
- Pay Via:** SWI
- Bank Details:** AKBKGB99, ANTHOS ASSET MANAGEMENT B.V., 111, JACHTHAVENWEG, AMSTERDAM, GB
- Payee Address:** Example Inc., 401 Island Parkway Redwood Shores, CA 94065, US
- Nickname:** MS
- Access Type:** Private

At the bottom of the details section are four buttons: Pay, Delete, Back, and Cancel. To the right, a callout box with a dollar sign icon contains the text: 'Transfer money faster than ever! Transferring money towards payees is easy and quick. Perform a one-time Payee addition maintenance and simply select the payee while transferring funds. The payee details will be listed on the screen for verification and all you have to do is enter the amount and date of transfer to initiate the transfer.'

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Field Description

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

Payee Details - Bank Account

Below fields appears for Account type of payees.

Payee Name Name of the payee for identification.

Account Type Type of account associated with the payee.

The type can be:


- Internal
- Domestic
- International

Account Name Name of the payee in the bank account.

Account Number Account number of the payee.

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

Field Name	Description
Delivery Location	Address where the draft is to be delivered. The options are: <ul style="list-style-type: none"> • Branch Near Me • My Address
	This section appears if the customer selects My Address option in the Delivery Location field.
Select Address	The address where the draft is to be delivered.
	This section appears if the customer selects Branch Near Me option in the Delivery Location field.
City	The customer can filter branches based on city.
Branch Near Me	The customer can select a branch at which the draft is to be delivered. The names of all the branches in the city selected in the previous field will be displayed.
Branch Address	The complete address of the branch selected will be displayed once the customer selects a branch.
Access Type	The access type for payee. The options are: <ul style="list-style-type: none"> • Public • Private

1. Click  to modify the payee details.
OR
Click **Pay** to make a payment to selected payee, user is directed to 'Transfer Money' page.
OR
Click **Delete** to delete a payee.
OR
Click **Back** to navigate back to the previous screen.
OR
Click **Cancel** to cancel the transaction, and it navigates to previous listed Payees screen.

4.3 Edit Payee

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

How to reach here:

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

Edit Payee

Edit Payee

Payee Name
M & S Co. Ltd

Account Type
International

Account Name
Jack Samuel

Account Number
AT30009610028


Pay Via
SWI

Bank Details
AKBKG99
ANTHOS ASSET MANAGEMENT B.V.
111, JACHTHAVENWEG
AMSTERDAM
GB

Payee Address
Example Inc.
401 Island Parkway Redwood Shores,
CA 94065
US

Nickname
MS

Access Type



Transfer money faster than ever!

Transferring money towards payees is easy and quick.

Perform a one-time Payee addition maintenance and simply select the payee while transferring funds.

The payee details will be listed on the screen for verification and all you have to do is enter the amount and date of transfer to initiate the transfer.

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Field Description

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

Payee Details - Bank Account

Below fields appears for Account type of payees.

Payee Name Name of the payee for identification.

Account Type Type of account associated with the payee.

The type can be:

- Internal
- Domestic
- International

Account Name Name of the payee in the bank account.

Account Number Account number of the payee.

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

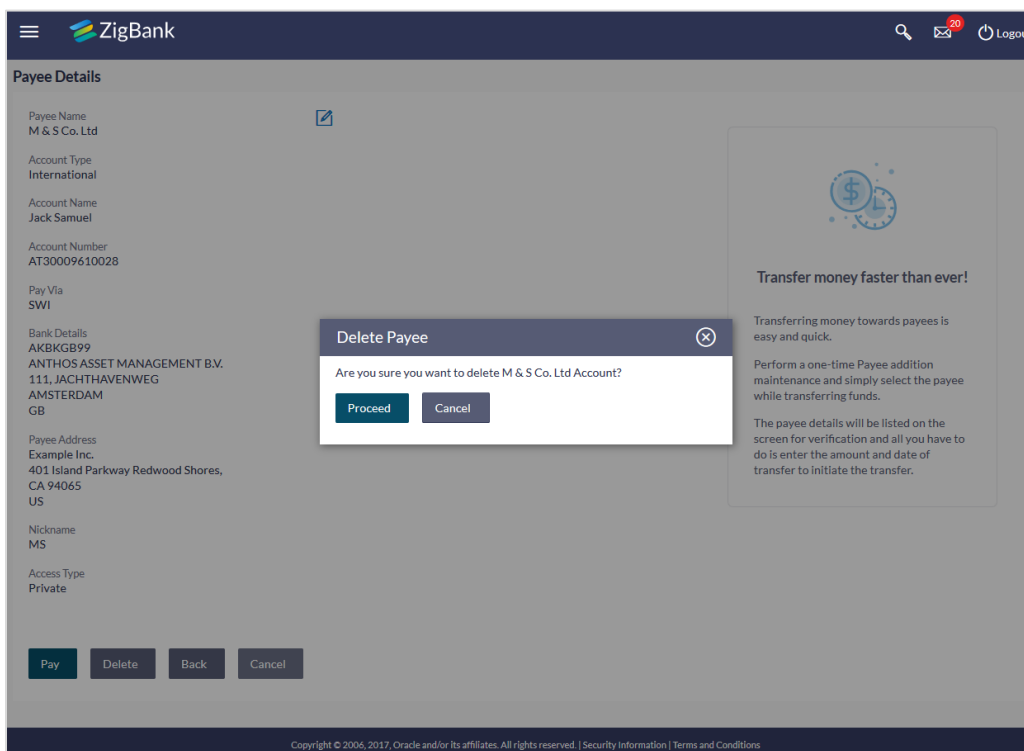
1. Click **Save** to save edit payee request.
OR
Click **Back** to navigate back to the previous screen.
OR
Click **Cancel** to cancel the transaction and it navigates to **Payee Summary** screen.
2. The **Review** screen appears. Verify the details, and click **Confirm**.
OR
Click **Back** to navigate back to the previous screen.
OR
Click **Cancel** to cancel the transaction and navigate back to '**Payee Summary**' screen.
3. The success message along with status and account details appear. Click **Go to Dashboard** to navigate back to **Dashboard** screen.

4.4 Delete Payee

To delete the payee:

1. In the **Payee Details** screen, click **Delete**.
The **Delete Payee** pop up window appears with a warning message prompting the user to confirm the deletion.

Delete Payee



2. Click **Proceed** to proceed with the deletion request.
OR
Click **Cancel** to cancel the deletion process. The screen confirming payee deletion appears along with the status and account/ draft details. Click **Go to Dashboard** to navigate to the dashboard.

4.5 Add Payee - Bank Account

User can create Bank Account payee as per below mentioned Bank Account types.

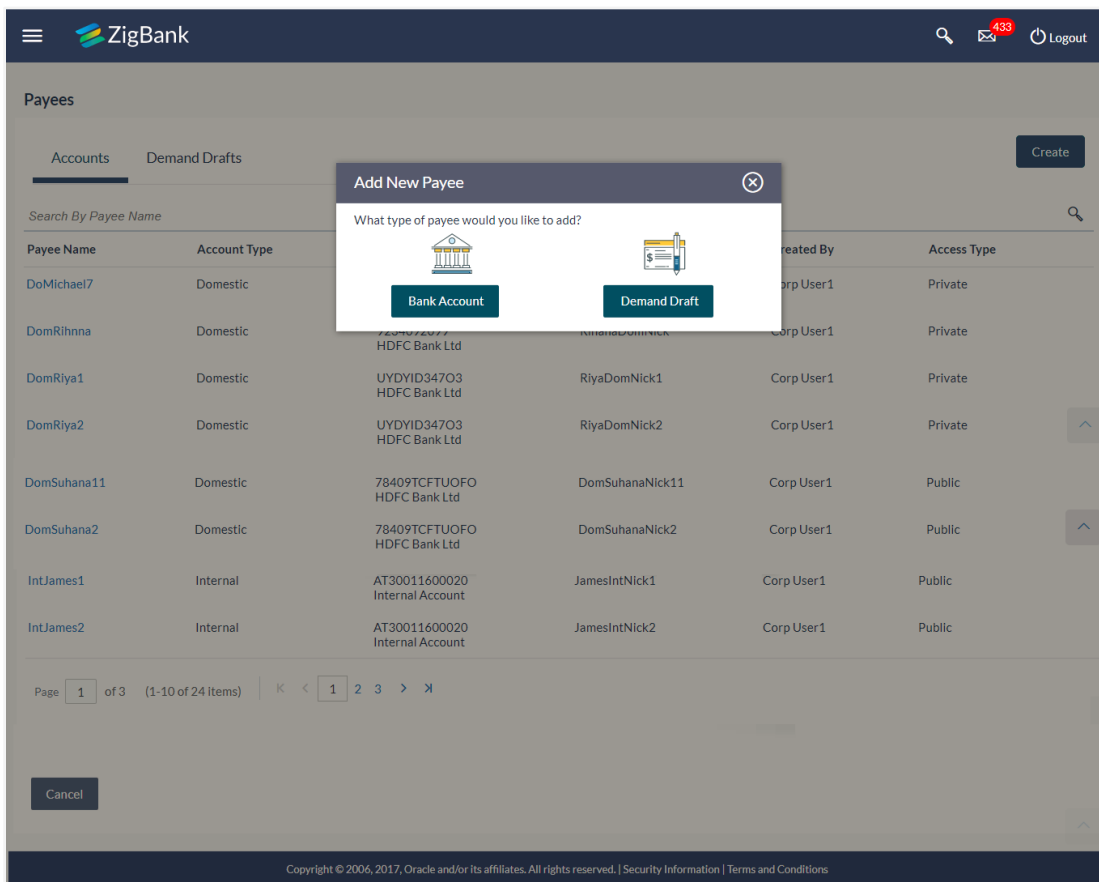
- **Internal Bank Account**
- **Domestic Bank Account:**
Domestic account further can be saved on the basis of the network used for funds transfer. Domestic clearing code of the payee bank account is required to effect the payment through below networks. The Domestic Networks are configurable and are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

How to reach here:

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

To create new payee:

Add New Payee popup screen



Field Description

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

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

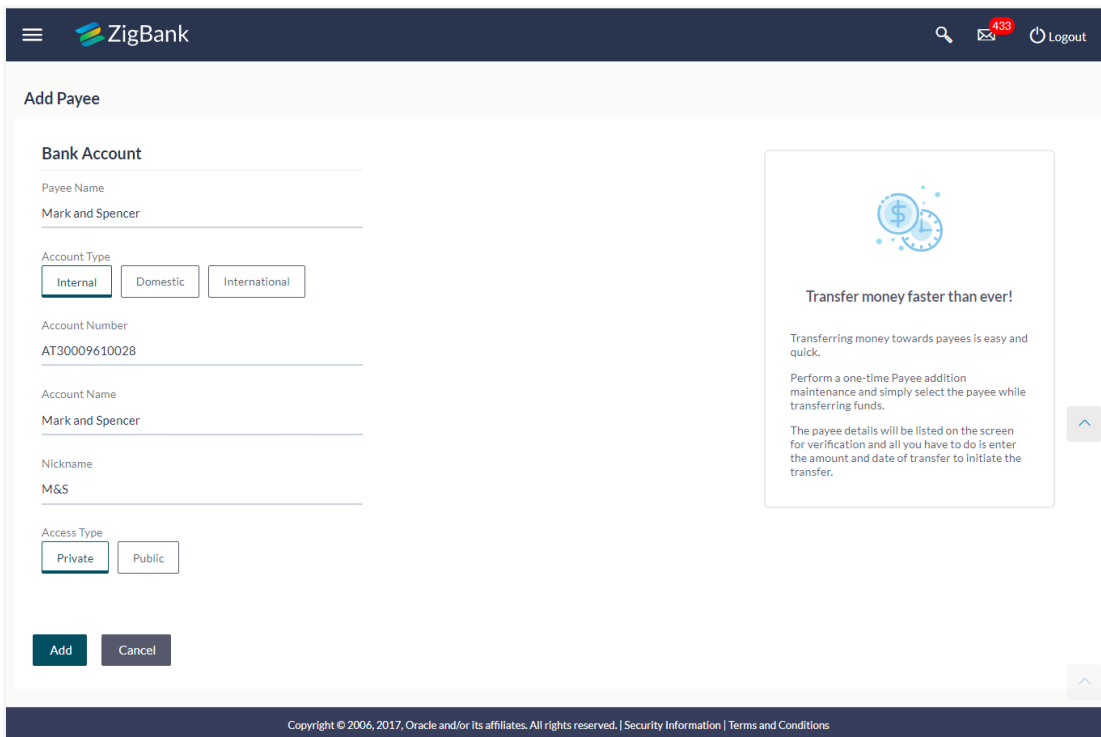
4.5.1 Add Payee - Bank Account – Internal Account Transfer

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 are captured while creating a payee.

To create a payee for internal account transfer:

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

Add Payee - Bank Account – Internal Payee



Field Description

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

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

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

4.5.2 Add Payee - Bank Account - Domestic Account Transfer

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

To create a payee for domestic account transfer:

Add Payee - Bank Account – Domestic Account Transfer

The screenshot shows the 'Add Payee' interface in the ZigBank application. The form is titled 'Add Payee' and is for a 'Bank Account'. The 'Payee Name' field contains 'Jason Brothers'. Under 'Account Type', the 'Domestic' option is selected. The 'Account Number' is 'AT30025430013' and the 'Account Name' is 'Jason Brothers'. For 'Pay Via', 'NEFT' is selected. The 'IFSC Code' is 'HDFC0000017', with the bank name 'HDFC Bank Ltd' and address '361, Saks Avenue, Chennai'. The 'Access Type' is set to 'Private'. A 'Reset' button is located below the IFSC code. At the bottom, there are 'Add' and 'Cancel' buttons. A message box on the right side of the form reads: 'Transfer money faster than ever! Transferring money towards payees is easy and quick. Perform a one-time Payee addition maintenance and simply select the payee while transferring funds. The payee details will be listed on the screen for verification and all you have to do is enter the amount and date of transfer to initiate the transfer.'

Field Description

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

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

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

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

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

8. In the **Nickname** field, enter the nick name to identify the payment destination (account).
9. Select the appropriate **Access Type** for payee.
10. Click **Add** to add the payee.
OR
Click **Cancel**, system asks for confirmation and on confirming, navigates to dashboard.
11. The **Review** screen appears. Verify the details, and click **Confirm**.
OR
Click **Back** to navigate back to the previous screen.
OR
Click **Cancel**, user is directed to the **Add Payee – screen** with values in editable form.
12. The success message of add payee appears along with the transaction reference number, status, Account Type, Account Number, Account Name and Bank Details.
Click **GoTo Dashboard** to go to **Dashboard** screen.
OR
Click **Pay Now** to go to **Make Payment** screen.

4.5.3 Bank Account - International Account Transfer

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

To create a payee for international account transfer:

International Account Transfer

Field Description

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

Field Name	Description
Account Number	Account number for the transfer.
Account Name	Name of the payee as in payee's bank.
Address Line 1- 2	Address of the payee.
City	City of the payee.
Country	Country of the payee.
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	SWIFT code value.
Bank Name	Bank name to search the SWIFT code.
Country	Country name to search the SWIFT code.
City	City name to search the SWIFT code.
SWIFT code Lookup - Search Result	
Bank Name	Name of the bank.
Address	Address of the bank.
SWIFT Code	Displays the SWIFT code as per search criteria defined.
National clearing code Look up	
Below fields appears if the National clearing code option is selected in Pay Via field.	
Lookup National clearing code	Link to search the National clearing code.

Field Name	Description
NCC Lookup - Search Result	
Bank Name	Name of the bank.
Branch	Bank branch name.
Address	Address of the bank.
NCC Code	NCC code of the bank branch.

Below fields appear if the **Bank Details** option is selected in **Pay Via** field.

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

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

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

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

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

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

4.6 Add Payee – Demand Draft

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

- Domestic Demand Draft
- International Demand Draft

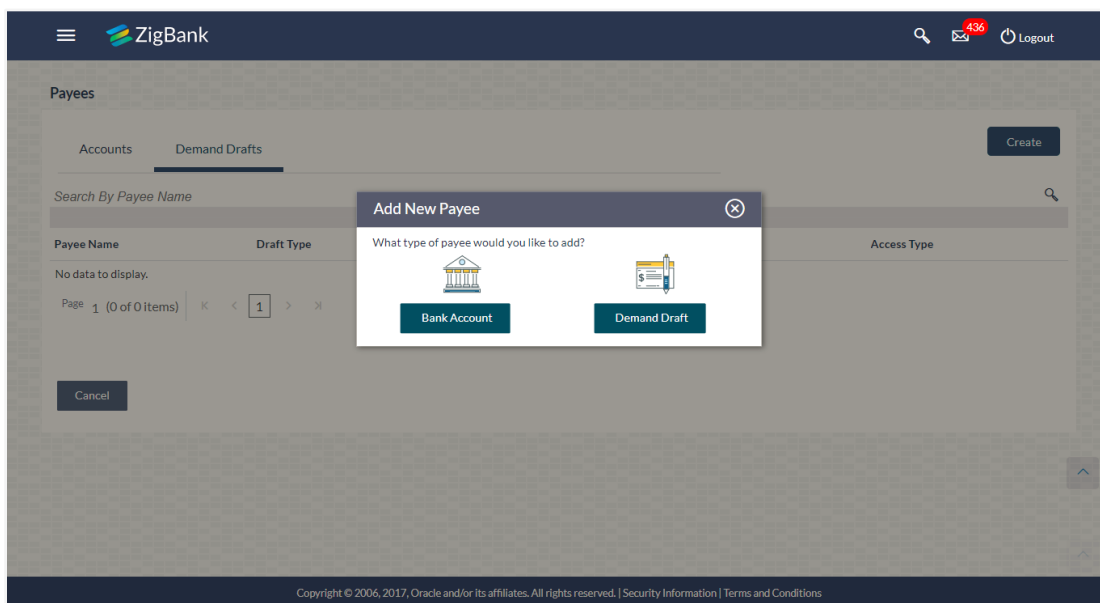
Application also provides an additional option to have the demand draft delivered at the customer's convenience. Two options are provided for the same:

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

How to reach here:

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

Add New Payee popup screen



Field Description

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

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

4.6.1 Demand Draft – Domestic Draft Payee Create

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

To create domestic draft payee:

Demand Draft – Domestic Draft Payee

Field Description

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

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

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

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

Field Name	Description
Delivery Location	Options to deliver the draft. The options are: <ul style="list-style-type: none"> • My Address: Deliver the demand draft to customer's address • Branch Near Me: Deliver the demand draft to any branch near the customer
Address Details	Address for delivery of the draft. If Branch Near Me option in draft delivery location, displays the address of the branch, including the city and zip code of the branch. If My Address option in draft delivery location, displays the user's 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.
Access Type	The access type for payee. The options are: <ul style="list-style-type: none"> • Public • Private

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

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

4.6.2 Demand Draft – International Draft Payee Create

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

To create international draft payee:

Demand Draft – International Draft Payee

The screenshot shows the 'Add Payee' interface in the ZigBank system. The page title is 'Add Payee' and the current entity is '1_UBS 12.4 AT3 Branch'. The form is for a 'Demand Draft' and is set to 'International'. The payee name is 'Harvard Brothers'. The draft favouring is also 'Harvard Brothers'. The draft is payable in the 'UNITED STATES' at the city of 'California'. The delivery location is set to 'Branch Near Me' at 'CASA Branch1' in 'London', 'GREAT BRITAIN'. The access type is 'Private'. There are 'Add' and 'Cancel' buttons at the bottom. A promotional message on the right encourages transferring money faster.

Field Description

Field Name	Description
Payee Name	Name of the Payee for identification.
Draft Type	Type of draft associated with the Payee. The type can be: <ul style="list-style-type: none"> • Domestic • International
Draft Favouring	Name of the payee of the draft.
Draft payable at Country	Country of the payee. This field is enabled if the International option is selected as Draft Type .
Draft payable at City	City of the payee.
Delivery Location	Options to deliver the drafts. The options are: <ul style="list-style-type: none"> • My Address: Deliver either the demand draft to customer's address • Branch Near Me: Deliver the demand draft to any branch near to the customer
Below section appears if you select the My Address option in draft delivery location.	
Select Address	The address where the draft is to be delivered.
Address Details	Address for delivery of the draft. If Branch Near Me option in draft delivery location, displays the address of the branch, including the city and zip code of the branch. If My Address option in draft delivery location, displays the customer address like name and address of the remitter of the draft from the user profile.
Below section appears if you select the Branch Near Me option in draft delivery location.	
City	City of the receiving branch where the draft to be delivered.
Branch Near Me	Branch name to deliver the draft.
Branch Address	Complete address of the branch to deliver the draft.

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

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

The options are:

- Public
- Private

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

FAQs

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

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

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

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

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

Private payees can only be accessed by creator of the payee. Only creator of the payee can apply such payees while initiating payment.

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

Payee marked as 'Public' are visible to all the users mapped to the Party ID of the user who created a payee. All users of the party will be able to view and use these payees while initiating payments, while only the creator will be able to edit and delete the payee.

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

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

[Home](#)

5. Make Payment (Transfer Money)

Transfer Money enables the user to initiate payment from his bank account to any other bank account without visiting the bank, through digital banking. Payments are categorized on the basis of the transfer being made to an account within the bank, outside the bank and beyond geographical boundaries. When transfer is to an account within the bank it is an internal transfer. Transfer to an account outside the bank but within the country is called a Domestic transfer. A transfer to an account outside the country is called an International payment. This categorization takes place when a customer saves the payee bank account details during payee maintenance.

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

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

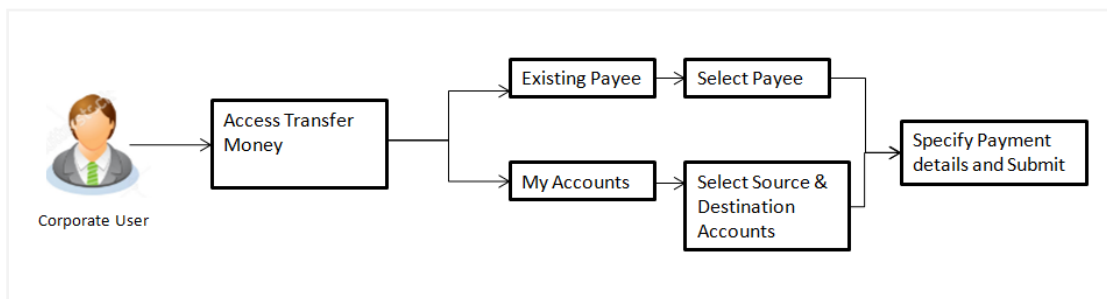
Prerequisites:

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

Features supported in application

Transfer money allows the user to make payments

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



How to reach here:

Dashboard > Toggle menu > Payments > Payments and Transfers > Make Payment

OR

Dashboard > Quick Links > Fund Transfer > Make Payment

OR

Dashboard > Quick Links > Own Account Transfer > Make Payment

5.1 Make Payment - Existing Payee

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

E-Receipt gets generated on successful completion of transaction in the Core Banking Application. E-Receipt also can be accessed from **Activity Log** detailed view.

How to reach here:

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

Dashboard > Quick Links > Fund Transfer > Make Payment

To transfer the money to existing payee:

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

Make Payment - Existing Payee

☰ ZigBank
🔍 20 Logout

Make Payment

Transfer Type
 Existing Payee My Accounts

Payee
kajalinterncc

kajalinterncc		
Account Number 5465768	Account Type International	Account Name accountname
Payee Address Shivashakti, Vanrai, Goregaon, IN		
Bank Details AKBKGB99, AKBKGB99, AKBKGB99, AKBKGB99 City		

Transfer From
xxxxxxxxxxxx0067

Balance: ₹842,631.10

Amount
EUR €100.00
[View Limits](#)

Transfer When
 Now Later

Correspondence Charges
SHARED

Transfer via Intermediary Bank
 Yes No

Pay Via
 SWIFT Code NCC Bank Details

SWIFT Code
CITIUS33ADR
CITIBANK N.A
CITIUS33ADR
US
[Reset](#)

Payment Details
Against Po0983232
[Add Payment Details](#)

Note (Optional)
Contract reference 09321
56 Characters Left

Pay
Cancel

Transferring money is convenient, fast and secure via the ZigBank Transfer Money service.

Using this service you can transfer money from your ZigBank savings or current account to any of your registered payees across the globe. ZigBank also enables you to transfer money to your friends' Email, Mobile Number or Facebook accounts in case you don't have their account information handy.

Want to make an account transfer now but have not yet registered the payee?
No problem! Use the Zigbank Adhoc Transfer service to transfer money to any bank account by simply specifying the account number and supporting bank and branch information. This service also allows you to register the payee for future use, once you have made the transfer.

Did you know?
You can also initiate multiple transfers towards numerous payees at once. All you have to do is select the **Multiple Transfers** option to get started.

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Field Description

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

Field Name	Description
Transfer Date	Date of transfer. This field appears if you select the Later option from the Transfer When list.
Purpose	Purpose of transfer. If purpose of transfer is selected as 'Other, an additional field is shown to the customer to enter the purpose. Note: This field appears only for Internal/ Domestic Payment.
Correspondence Charges	The party bearing the charges for transaction. The options are: <ul style="list-style-type: none"> • Payee: transaction charges are to be borne by the beneficiary customer. • Payer: transaction charges are to be borne by the ordering customer. • Shared: transaction charges on the sender's side are to be borne by the ordering customer. Note: This field appears only for International Payee.
Transfer via Intermediary Bank	Specify whether the fund transfer is to be done through intermediary bank. This field is displayed only for International Payee.
Pay Via	Network for payment. The options are: <ul style="list-style-type: none"> • Swift Code • NCC (National Clearing code)Bank Details This field appears if you select Yes option from Transfer via Intermediary Bank field.
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	SWIFT code value.
Bank Name	Bank name to search the SWIFT code.
Country	Country name to search the SWIFT code.

Field Name	Description
City	City name to search the SWIFT code.
SWIFT Code Lookup - Search Result	
Bank Name	Name of the bank.
Address	Displays complete address of the bank.
SWIFT Code	SWIFT code /National Clearing code value.
National clearing code Look up	
Below fields appears if the National clearing code option is selected in Pay Via field.	
Lookup National clearing code	Link to search the National clearing code.
NCC Type	NCC type of the bank branch.
NCC Code	NCC code of the bank branch.
Bank Name	Name of the bank.
City	City to which the bank belongs.
NCC Lookup - Search Result	
Bank Name	Name of the bank.
Branch	Bank branch name.
Address	Address of the bank.
NCC Code	NCC code of the bank branch.
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.
Payment Details	The details of the transfer.
Note: This field appears only for International Payee.	

Field Name	Description
Add Payment Details	The link to add more details of the transfer.
	Note: This field appears only for International Payee.
Note	Narrative for the transaction.
	<ol style="list-style-type: none"> 2. From the Payee list, select the appropriate payee. The account maintained under payee to transfer funds appears. 3. From the Transfer From account list; select the account from which transfer needs to be done. 4. From the Currency list, select the appropriate currency for the amount to be transferred (applicable for international payees only. For domestic and internal payees, currency gets defaulted.) 5. In the Amount field, enter the transfer amount. OR Click the View Limits link to check the transfer limit. 6. In the Transfer When field, select the appropriate transfer date. <ol style="list-style-type: none"> a. If you select the Now option, transfer will be done on same day. OR If you select Later option in the Transfer When field, select the appropriate future date for transfer. 7. From the Correspondence Charges list, select the appropriate option (applicable for international payees only) 8. In the Transfer via Intermediary Bank field, select the appropriate option. (Applicable for international payees only.) 9. If you have selected Yes option in the Transfer via Intermediary Bank field, select the appropriate network for payment in the Pay Via field. <ol style="list-style-type: none"> a. If you select Swift option: <ol style="list-style-type: none"> i. In the SWIFT code field, enter the SWIFT code or search and select it from the lookup. ii. Click Verify to fetch bank details based on Bank Code (BIC). b. If you select National Clearing code option: <ol style="list-style-type: none"> i. In the National Clearing code field, enter the National Clearing code or search and select it from the lookup. ii. Click Verify to fetch bank details based on Bank Code (BIC). c. If you select Bank details option: <ol style="list-style-type: none"> 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. 10. From the Payment Details list, select the appropriate purpose of transfer (applicable for international payees only)

11. Click **Pay** to initiate payment.
OR
Click **Cancel** to cancel the operation and navigate back to 'Dashboard'.
12. The **Make Payment - Review** screen appears. Verify the details, and click **Confirm**.
OR
Click **Back** to navigate back to the previous screen.
OR
Click **Cancel** to navigate to the **Dashboard** Screen.
13. The success message appears along with the reference number, host reference number, status, UETR number(Unique End-to-End Transaction Reference), Transfer To, Amount, Account Number, Account Type, Bank Details, Payment Details, Transfer From, Transfer When, Payee Address and Intermediary Bank Details.
OR
Click **Go To Dashboard** to go to the **Dashboard** screen.
OR
Click **Add Favorite** to mark the transaction as favorite. The favorite transaction is added. For more information, click [here](#).
OR
Click the **e-Receipt** link to download the electronic receipt.

5.2 Transfer Money – My Accounts

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

E-Receipt gets generated on successful completion of transaction in the Core Banking Application. E-Receipt can also be accessed from **Activity Log** detailed view.

To transfer the money to own account:

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

Transfer Money – My Accounts

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 My Accounts (User's own account)
Transfer To	Payee account where the funds need to be transferred along with the account nickname (if the user has added a nickname, for the account)
Balance	Net balance in the selected account.
Transfer From	Source account from which the funds are to be transferred along with the account nickname (if the user has added a nickname, for the account)
Balance	Net balance in the selected account.

Field Name	Description
Amount	Amount to be transferred along with the currency. The currency gets defaulted on selection of beneficiary account number.
View Limits	Link to view the transaction limits for the user.
Transfer When	Specify when to transfer funds. The options are: <ul style="list-style-type: none"> • Now: payment on the same day • Later: payment on a future date.
Select Date	Date of transfer. This field is enabled if the Later option is selected in Transfer when field.
Note	Narrative for the transaction.

- From the **Transfer To** list, select the own account where the funds need to be transferred.
- From the **Transfer From** account list; select the account from which transfer needs to be done.
- In the **Amount** field, enter the transfer amount.
OR
Click the **View Limits** link to check the transfer limit.
- In the **Transfer When** field, select the appropriate transfer date.
 - If you select the **Now** option, transfer will be done on same day.
OR
If you select **Later** option in the **Transfer On** field, select the appropriate future date.
- Click **Pay** to initiate payment.
OR
Click **Cancel** to cancel the operation and navigate back to 'Dashboard'.
- The **Make Payment - Review** screen appears. Verify the details, and click **Confirm**.
OR
Click **Back** to navigate back to the previous screen.
OR
Click **Cancel** to navigate to **Dashboard** Screen.
- The success message appears along with the transaction reference number, host reference number, status and Transfer To, Amount, Transfer From and Transfer When.
Click **Go To Dashboard** to go to the **Dashboard** screen.
OR
Click **Add Favorite** to mark the transaction as favorite. The favorite transaction is added.
For more information, click [here](#).
OR
Click **Set Repeat Transfer** to repeat the transaction. For more information, click [here](#).
OR
Click the **e-Receipt** link to download the electronic receipt.

FAQ

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

No, transfer is possible only to current or savings account.

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

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

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

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

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

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

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

No. You can make the payment only to your registered payees or can transfer the funds to your own accounts.

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

Yes.

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

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

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

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

9. What is repeat transfer?

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

[Home](#)

6. Multiple Transfer

Multiple transfer feature enables the corporate user to initiate multiple payments of internal, domestic and international from one screen. This feature allows the user to transfer the funds to the registered payees quickly and conveniently.

The user can define single source account for all payments being made as part of multiple transfers to save time and effort by repeatedly selecting the source account against each payment record.

Prerequisites:

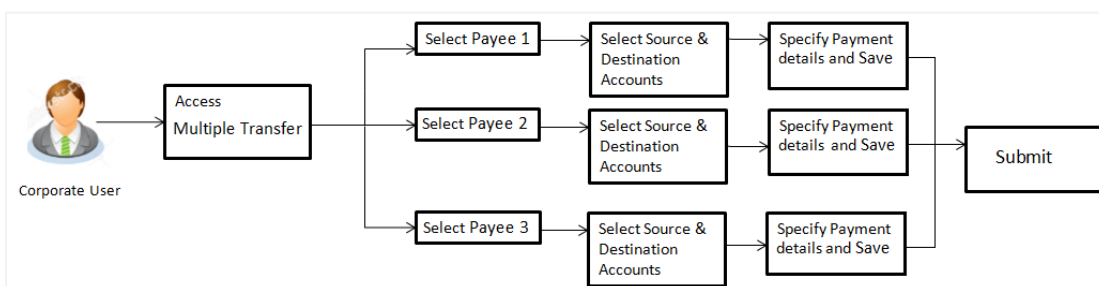
- Transaction and account access is provided to Corporate user
- Approval rule set up for corporate user to perform the actions
- Transaction working window is maintained
- Payees are maintained
- Purpose of Payments are maintained
- Transaction limits are assigned to user to perform the transaction

Features supported in application

Multiple transfer allows the user to make payments

- To [Existing Payees – by selecting a registered payee](#)

Workflow



How to reach here:

Dashboard > Toggle Menu > Payments > Payments > Multiple Transfer

6.1 Multiple Transfer

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

To transfer the money to the payees:

Multiple Transfer

ZigBank

Logout

Multiple Transfers

Payee 1

Payee: JS 🗑️

JS	Account Type Domestic	Account Name John Smith
Account Number 30025430013	Bank Details HDFC0000017, HDFC Bank Ltd, A - B, 2nd Avenue, Chennai, HDFC0000017	

Transfer From: xxxxxxxxxxxx0023

Balance: ₹598,752.06

Amount: GBP £1,000.00 [View Limits](#)

Transfer When: Now Later

Purpose: Transaction is an intra-company payment.

Note (Optional):
80 Characters Left

What are the benefits?

Paying multiple payees at once is easy with the Zigbank Multiple Transfers service. You can specify details for each transfer record and to save additional time, copy the details of one record on to the next.

You can select different accounts from which you want funds transferred to each payee and also select different dates on which each transfer is to be made.

Payee 2

Payee: kajalinterncc 🗑️

kajalinterncc	Account Type International	Account Name accountname
Account Number 5465768	Payee Address Shivashakti, Vanrai, Goregaon, IN	
Bank Details AKBKG99, AKBKG99, AKBKG99, AKBKG99 City		

Transfer From: xxxxxxxxxxxx0012

Balance: ₹480,707.11

Amount: GBP £1,000.00 [View Limits](#)

Transfer When: Now Later

Correspondence Charges: PAYEE

Transfer via Intermediary Bank: Yes No

Pay Via: SWIFT Code NCC Bank Details

SWIFT Code: AKBKG99
ANTHOS ASSET MANAGEMENT B.V.
111, JACHTHAVENWEG
AMSTERDAM
GB

Payment Details: Against ST1212 [Add Payment Details](#)

Note (Optional):
80 Characters Left

[Add Another Payment](#)



Field Description

Field Name	Description
Payee	Payee to whom fund transfer needs to be done and the nick name to identify the account for fund transfer.
Account Number	The account associated with the payee along with the account nickname.
Account Type	Type of account associated with the payee.
Account Name	Name of the payee in the bank account.
Payee Address	Address of the payee in the bank account. This field appears for International type of payee.
Bank Details	Payee's account - bank details. Note: Bank Details do not get displayed for Internal Payee
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. Note: 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.

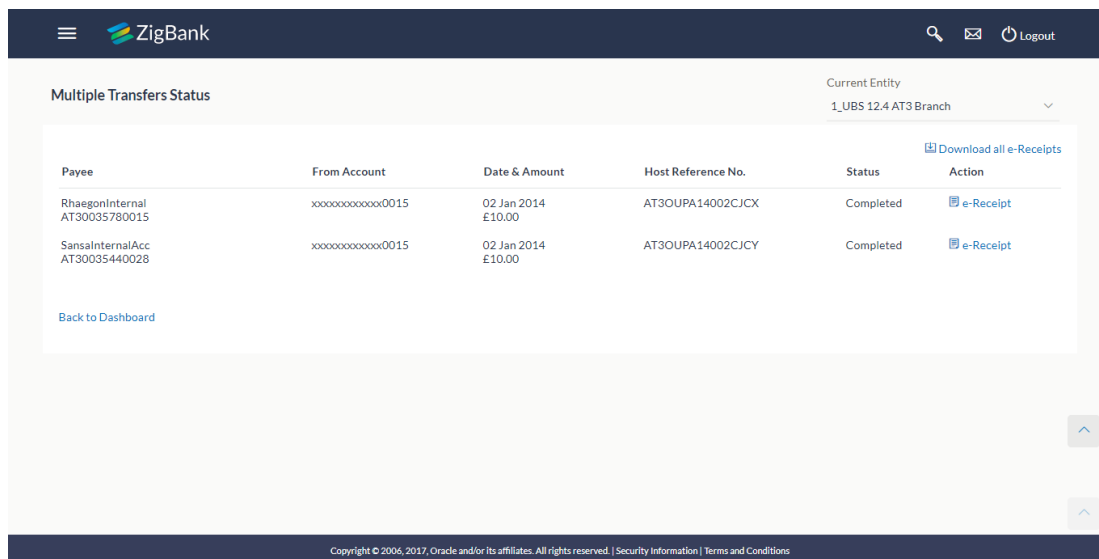
Field Name	Description
Purpose	<p>Select purpose of the transfer.</p> <p>If purpose of transfer is selected as 'Other, an additional field is shown to the customer to enter the purpose.</p> <p>This field appears for Internal or Domestic type of Payee.</p>
Correspondence Charges	<p>The correspondence 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: transaction charges are to be borne by the beneficiary customer • Payer: transaction charges are to be borne by the ordering customer • Shared: transaction charges on the sender's side are to be borne by the ordering customer <p>This field appears for International type of Payee</p>
Transfer via Intermediary Bank	<p>Specify whether the fund transfer is to be done through intermediary bank.</p> <p>This field appears only for International Payee.</p>
Pay Via	<p>Network for payment.</p> <p>The options are:</p> <ul style="list-style-type: none"> • Swift Code • NCC (National Clearing code)Bank Details <p>This field appears if you select Yes option from Transfer via Intermediary Bank field.</p>
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	SWIFT code value.
Bank Name	Bank name to search the SWIFT code.
Country	Country name to search the SWIFT code.
City	City name to search the SWIFT code.
SWIFT Code Lookup - Search Result	

Field Name	Description
Bank Name	Name of the bank.
Address	Displays complete address of the bank.
SWIFT Code	SWIFT code /National Clearing code value.
National clearing code Look up	
Below fields appears if the National clearing code option is selected in Pay Via field.	
Lookup National clearing code	Link to search the National clearing code.
NCC Type	NCC type of the bank branch.
NCC Code	NCC code of the bank branch.
Bank Name	Name of the bank.
City	City to which the bank belongs.
NCC Lookup - Search Result	
Bank Name	Name of the bank.
Branch	Bank branch name.
Address	Address of the bank.
NCC Code	NCC code of the bank branch.
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.
Payment Details	The payment details for international transfer. This field appears for International type of Payee
Add Payment Details	The link to add more details of the transfer.
Note: This field appears only for International Payee.	
Note	Narrative for the transaction.

1. From the **Payee** list, select the appropriate payee, and then the account maintained under payee to transfer funds.
The payee details of the selected payee appear.
2. From the **Transfer From** account list, select the account from which transfer needs to be done.
3. From the **Currency** list, select the appropriate currency.
4. In the **Amount** field, enter the transfer amount.
OR
Click the **View Limits** link to check the transfer limit.
5. In the **Transfer When** field, select the appropriate transfer date.
6. 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.
7. 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**:
 - a. From the **Correspondence Charges** list, select the appropriate option.
 - b. In the **Transfer via Intermediary Bank** field, select the appropriate option.
 - c. If you have selected **Yes** option in the Transfer via Intermediary Bank field, select the appropriate network for payment in the **Pay Via** field.
 - i. If you select **Swift** option:
 - i. In the **SWIFT code** field, enter the SWIFT code or search and select it from the lookup.
 - ii. Click **Verify** to fetch bank details based on Bank Code (BIC).
 - ii. If you select **National Clearing code** option:
 - i. In the **National Clearing code** field, enter the National Clearing code or search and select it from the lookup.
 - ii. Click **Verify** to fetch bank details based on Bank Code (BIC).
 - iii. 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.
 - d. From the **Payment Details** list, select the appropriate purpose of transfer.
8. Click **Save** to save the payment details.
OR
Click **Make a Copy and Save**, if you want to save a copy of the transaction.
OR
Click **Reset Fields** to clear the entered data.
9. Repeat Steps 1 to 9 for Payee 2.
OR
Click **Add Another Payment** if you want to add another payment details.



10. Click  against a payee to edit the payment details.
OR
Click  against a payee to delete the payment details.
OR
Click **Add Another Payment** if you want to add another payment details.
11. Click **Submit** to initiate payment.
OR
Click **Cancel** to cancel the operation and navigate back to 'Dashboard'.
12. The **Multiple Transfer - Review** screen appears. Verify the details, and click **Confirm**.
OR
Click **Expand All** to view the payment details
Click **Collapse All** to hide the payment details.
OR
Click **Back** to navigate back to the previous screen.
OR
Click **Cancel** to cancel the operation and navigate back to 'Dashboard'.
13. The success message of initiating the transfer appears along with the status of transaction.
Click the **Status** link to view the status of each transfer.
The **Multiple Transfer – Status** screen appears.
OR
Click **Go to Dashboard** to navigate to the dashboard.

Multiple Transfer – Status



Multiple Transfers Status

Current Entity: 1_UBS 12.4 AT3 Branch

Payee	From Account	Date & Amount	Host Reference No.	Status	Action
RhaegonInternal AT30035780015	xxxxxxxxxxxx0015	02 Jan 2014 £10.00	AT30UPA14002CJX	Completed	 e-Receipt
SansalInternalAcc AT30035440028	xxxxxxxxxxxx0015	02 Jan 2014 £10.00	AT30UPA14002CJY	Completed	 e-Receipt

[Back to Dashboard](#)

[Download all e-Receipts](#)

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Field Description

Field Name	Description
Payee	Payee to whom fund transfer needs to be done and the nick name to identify the account for fund transfer.

Field Name	Description
From Account	Source account with account nickname from which the funds is to be transferred.
Date & Amount	Date of transfer and amount that is transferred.
Host Reference No.	The unique number generated on completion of transaction in the Core Banking application.
Status	The status of the transaction.
Action	Link to download the e-receipt.

14. Click the **e-Receipt** link against a particular record for which you want to download the e-receipt.
 OR
 Click **Download All e-Receipts** link to download the e-receipts for all the transactions.
 OR
 Click **Back to Dashboard** to navigate to the dashboard.

FAQs

1. **Is there any limit on the number of payments that can be initiated at a time through multiple bill payments?**

Yes, the limit as defined by the bank will be in place. You will be displayed an error message if you try to add another bill payment record once this limit has been met.

2. **Do fund transfers between business accounts need authorization?**

Fund transfer between the business accounts require authorization, if transaction is configured for Two Factor Authentication.

3. **How long will it take to transfer funds between the accounts?**

Fund transfer between your own accounts occurs instantly, where as it takes 2-5 business days to transfer the funds to International accounts.

4. **What's the transfer limit in Multiple Transfer?**

There's no limit on the amount you can transfer between your own accounts, however a daily limit applies to all other transfers.

[Home](#)

7. Adhoc Payment

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

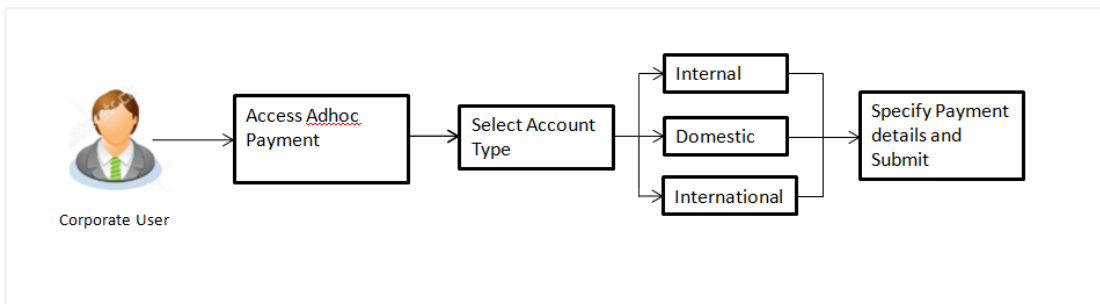
The Adhoc payment transaction allows the user to add the adhoc payee from the Adhoc Payment Confirmation screen, so that the user can easily initiate any future transfers towards the payee.

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

Pre-Requisites

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

Workflow



Features Supported In Application

Following type of transactions are supported under Adhoc Payments

- Internal Transfer
- Domestic Transfer
- International Transfer

How to reach here:

Dashboard > Toggle menu > Payments > > Payments and Transfers > Adhoc Payment

OR

Dashboard > Quick Links > Adhoc Payment

7.1 Adhoc Payment - Internal Fund Transfer

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

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

To initiate an internal fund transfer:

Internal fund transfer

Adhoc Internal Transfer

Account Type
 Internal Domestic International

Account Number
 AT30009610028

Account Name
 Ali

Transfer From
 XXXXXXXXXXXX0011

Balance : £1,404.00

Amount
 GBP £1,000.00
[View Limits](#)

Transfer When
 Now Later

Purpose
 Transaction is an Intra-compan...

Note (Optional)

80 Characters Left

What are the benefits?

Transfer money to any bank account by simply specifying the account number and supporting bank and branch information. You can transfer money to accounts held within Zigbank as well as to other bank accounts held both within the country and internationally.

The Adhoc Transfer service also allows you to register your payee for future use, once you have made the transfer.

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Field Description

Field Name	Description
Account Type	Type of account associated with the payee. The type can be: <ul style="list-style-type: none"> • Internal • Domestic • International
Account Number	Account number of the payee.
Account Name	Name of the payee in the bank account.
Transfer From	Source account from which the funds are to be transferred. The account nickname, if the user has set a nickname for the account, it will be displayed.
Balance	Net balance in the selected account.
Amount	Amount to be transferred along with the currency.
View Limits	Link to view the transaction limits for the user.
Transfer When	Specify when to transfer funds. The options are: <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	Purpose of transfer.
Note	Narrative for the transaction.

1. In the **Account Type** field, select the **Internal** option as type of account associated with the payee.
2. In the **Account Number** field, enter the payee's account number.
3. In the **Account Name** field, enter the payee name.
4. From the **Transfer From** account list, select the account from which transfer needs to be done.
5. In the **Amount** field, enter the transfer amount.
OR
Click the **View Limits** link to check the transfer limit.

6. In the **Transfer when** field, select the appropriate transfer date.
 - a. If you select the **Now** option, transfer will be done on same day.
OR
If you select **Later** option in the **Transfer when** field, select the appropriate future date for transfer.
7. From the **Purpose** list, select the appropriate purpose of transfer.
8. Click **Pay** to initiate payment.
OR
Click **Cancel** to cancel the transaction.
9. The **Adhoc Internal Transfer - Review** screen appears. Verify the details, and click **Confirm**.
OR
Click **Back**, user is directed to **Adhoc Internal Transfer** screen with values in editable form.
OR
Click **Cancel** to cancel the transaction and go back to the **Dashboard**.
10. The success message appears, along with the reference number, host reference number, status and payment details of the transaction.

Click **Go To Dashboard** to go to the **Dashboard** screen.
OR
Click **Add as Payee?** to add the adhoc payee.
OR
Click the **e-Receipt** link to download the electronic receipt.

7.2 Adhoc Payment - Domestic Fund Transfer

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

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

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

To initiate domestic fund transfer:

Adhoc Payment - Domestic fund transfer

Adhoc Domestic Payment

Account Type: Internal Domestic International

Account Number: AT30026270047

Account Name: Sam

Pay Via: NEFT RTGS IMPS

IFSC Code: HDFC0000017
 HDFC Bank Ltd
 361, Saks Avenue
 Chennai
 HDFC0000017
 [Reset]

Transfer From: XXXXXXXXXXXX0011
 Balance: £404.00

Amount: GBP £1,000.00
[View Limits](#)

Transfer When: Now Later

Purpose: Credit Card Payment

Note (Optional):
 80 Characters Left

[Pay] [Cancel]

What are the benefits?

Transfer money to any bank account by simply specifying the account number and supporting bank and branch information. You can transfer money to accounts held within Zigbank as well as to other bank accounts held both within the country and internationally.

The Adhoc Transfer service also allows you to register your payee for future use, once you have made the transfer.

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Field Description

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

Field Name	Description
Account Name	Name of the payee in the bank account.
Pay Via	Network for payment. Domestic Networks are configurable – NEFT / RTGS / IMPS get displayed as per India region configuration.
IFSC /Bank Code	IFSC /Bank Code of destination bank.
Lookup IFSC Code	Link to search the IFSC code.
Search IFSC code	
The following fields appear on a pop up window if the Lookup IFSC Code link is selected.	
IFSC Code	The facility to lookup bank details based on IFSC code.
Bank Name	The facility to search for the IFSC code based on the bank name.
State	The facility to search for the IFSC code based on the state.
City	The facility to search for the IFSC code based on city.
Search IFSC code - Search Result	
IFSC Code	The IFSC code as identified.
Bank Details	Details of the bank based on the IFSC code identified. These include the name of the bank and branch as well as the physical address of the bank.
Bank Details	Bank details based on the IFSC code of the bank. It includes: <ul style="list-style-type: none"> • Bank Name • Bank Address • City and State to which the bank belongs.
Transfer From	Source account from which the fund is to be transferred.
Balance	Net balance in the selected account.
Amount	Amount to be transferred along with the currency.
View Limits	Link to view the transaction limits for the user.

Field Name	Description
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.
Balance	Net balance in the selected account.
Purpose	Purpose of transfer.
Note	Narrative for the transaction.

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

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

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

OR
Click **Add as Payee?** to add the adhoc payee.
OR
Click the **e-Receipt** link to download the electronic receipt.

7.3 Adhoc Payment - International Fund Transfer

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

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

To initiate an international fund transfer:

Adhoc Payment - International fund transfer

☰
ZigBank
🔍
📧 20
🔌 Logout

Adhoc International Payment

Account Type

Internal
Domestic
International

Account Number
AT30009610028

Account Name
Smith Jones

Address Line 1
Example Corporation, Ltd.

Address Line 2
401 Island Parkway, Redwood Shores,

City
CA 94065

Country
UNITED STATES

Pay Via
 SWIFT Code
 NCC
 Bank Details

SWIFT Code
CITIGB2LXXX
CITIBANK INTERNATIONAL LONDON
CITIGB2LXXX
GB
Reset

Transfer From
xxxxxxxxxxxx0089

Balance: -£142.93

Amount
EUR €1,000.00
[View Limits](#)

Transfer When
 Now
 Later

Correspondence Charges
PAYEE

Transfer via Intermediary Bank
 Yes
 No


Pay Via
 SWIFT Code
 NCC
 Bank Details

SWIFT Code
AKBKGB22XXX
AKBANK NV LONDON BRANCH
2ND FLOOR:
LONDON
GB
Reset

Payment Details
Against PO9877
[Add Payment Details](#)

Note (Optional)
80 Characters Left

Pay
Cancel



What are the benefits?

Transfer money to any bank account by simply specifying the account number and supporting bank and branch information. You can transfer money to accounts held within Zigbank as well as to other bank accounts held both within the country and internationally.

The Adhoc Transfer service also allows you to register your payee for future use, once you have made the transfer.

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Field Description

Field Name	Description
Account Type	Type of account associated with the payee. The type can be: <ul style="list-style-type: none"> • Internal • Domestic • International
Account Number	Account number of the payee.
Account Name	Name of the payee in the bank account.
Address Line 1- 2	Address of the payee.
City	City of the payee.
Country	Country of the payee.
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	SWIFT code value.
Bank Name	Bank name to search the SWIFT code.
Country	Country name to search the SWIFT code.
City	City name to search the SWIFT code.
Swift Lookup - Search Result	
Bank Name	Name of the bank.
Address	Displays complete address of the bank.

Field Name	Description
SWIFT Code	Displays the SWIFT code as per search criteria defined.
National clearing code Look up	
Below fields appears if the National clearing code option is selected in Pay Via field.	
Lookup National clearing code	Link to search the National clearing code.
NCC Lookup - Search Result	
Bank Name	Name of the bank.
Branch	Bank branch name.
Address	Displays complete address of the bank.
NCC Code	NCC code of the bank branch.
Bank Details	Bank details based on the Swift / National clearing code selected for the bank.
Below fields appears if the Bank Details option is selected in Pay Via field.	
Bank Name	Name of the bank.
Bank address	Complete address of the bank.
City	City to which the bank belongs.
Country	Country of the bank.
Transfer From	Source account from which the funds are to be transferred.
Balance	Net balance in the selected account.
Amount	Amount to be transferred along with the currency.
Transfer When	Specify when to transfer funds. The options are: <ul style="list-style-type: none"> • Now: payment on the same day • Later: payment on a future date.
Transfer Date	Date of transfer. This field appears if you select the Later option from the Transfer When list.

Field Name	Description
Correspondence Charges	<p>The party bearing the charges for transaction.</p> <p>The options are:</p> <ul style="list-style-type: none"> • Payee: transaction charges are to be borne by the beneficiary customer. • Payer: transaction charges are to be borne by the ordering customer. • Shared: transaction charges on the sender's side are to be borne by the ordering customer. <hr/> <p>Note: This field is displayed only for International Payee.</p> <hr/>
Transfer via Intermediary Bank	<p>Specify whether the fund transfer is to be done through intermediary bank.</p> <hr/> <p>Note: This field is displayed only for International Payee.</p> <hr/>
Pay Via	<p>Network for payment.</p> <p>The options are:</p> <ul style="list-style-type: none"> • Swift Code • NCC (National Clearing code) • Bank Details. <p>This field appears if you select Yes option from Transfer via Intermediary Bank field.</p>
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	SWIFT code value.
Bank Name	Bank name to search the SWIFT code.
Country	Country name to search the SWIFT code.
City	City name to search the SWIFT code.
Swift Lookup - Search Result	
Bank Name	Name of the bank.

Field Name	Description
Address	Displays complete address of the bank.
SWIFT Code	SWIFT code /National Clearing code value.
National clearing code Look up	
Below fields appears if the National clearing code option is selected in Pay Via field.	
Lookup National clearing code	Link to search the National clearing code.
NCC Type	NCC type of the bank branch.
NCC Code	NCC code of the bank branch.
Bank Name	Name of the bank.
City	City to which the bank belongs.
NCC Lookup - Search Result	
Bank Name	Name of the bank.
Branch	Bank branch name.
Address	Address of the bank.
NCC Code	NCC code of the bank branch.
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.
Payment Details	Details of the fund transfer.
Add Payment Details	The link to add more details of the transfer.
Note	Narrative for the transaction.

1. In the **Account Type** field, select the **International** option as type of account associated with the payee.
2. In the **Account Number** field, enter the payee's account number.
3. In the **Account Name** field, enter the payee name.

4. In the **Pay Via** field, select the appropriate network for payment.
 - a. If you select **Swift** option:
 - i. In the SWIFT code field, enter the SWIFT code or select it from the lookup.

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

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

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

- c. If you select **Bank details** option:
 - i. In the **Bank Name** field, enter the bank name.
 - ii. In the **Bank Address** field, enter the complete address of the bank.
 - iii. From the **Country** list, select the country of the bank.
 - iv. From the **City** list, select the city to which the bank belongs.

5. From the **Transfer From** account list, select the account from which transfer needs to be done.
6. In the **Amount** field, enter the transfer amount.
7. In the **Transfer when** field, select the appropriate transfer date.
 - a. If you select the **Now** option, transfer will be done on same day.
OR
If you select **Later** option in the **Transfer when** field, select the appropriate future date for transfer.
8. From the **Correspondence Charges** list, select the appropriate correspondence charges applicable.
9. In the **Transfer via Intermediary Bank** field, select the appropriate option.
10. If you have selected **Yes** option in the **Transfer via Intermediary Bank** field, select the appropriate network for payment in the **Pay Via** field.
 - a. If you select Swift option:
 - i. In the **SWIFT code** field, enter the SWIFT code or search and select it from the lookup.
 - ii. Click **Verify** to fetch bank details based on Bank Code (BIC).
 - b. If you select **National Clearing code** option:
 - i. In the **National Clearing code** field, enter the National Clearing code or search and 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.

11. In the **Payment Details** field, enter the details about the fund transfer.
12. Click **Pay**.
OR
Click **Cancel** to cancel the transaction.
13. The **Adhoc International Transfer – Review** screen appears. Verify the details, and click **Confirm**.
OR
Click **Back**, user is directed to **Adhoc International Transfer** screen with values in editable form.
OR
Click **Cancel** to cancel the transaction and go back to the **Dashboard**.
14. The success message appears along with the reference number, host reference number, status, UETR number(Unique End-to-End Transaction Reference), Transfer To, Amount, Account Number, Account Type, Bank Details, Payment Details, Transfer From, Transfer When, Pay Via, Payee Address and Intermediary Bank Details.
Click **Go To Dashboard** to go to Dashboard screen.
OR
Click **Add as Payee?** to add the adhoc payee.
OR
Click the **e-Receipt** link to download the electronic receipt.

Success Message

ZigBank Logout

Adhoc International Payment

Confirmation e-Receipt

Your transaction is successful!

Reference Number
0401F4F0B42C

Host Reference Number
AT3FTOC14003CYJ1

Status
Completed

UETR
9da71045-cccf-4114-a71d-4783e0b33961

Transfer To Smith Jones	Amount €1,000.00
Account Number AT30009610028	Account Type International
Bank Details AKBKGB22XXX, AKBANK NV LONDON BRANCH, LONDON, GB	Payment Details Against PO9877
Transfer From xxxxxxxxxxxx0089	Transfer When 03 Jan 2014

Pay Via
SWI

Intermediary Bank Details
AKBKGB22XXX, AKBANK NV LONDON
BRANCH, LONDON, GB

Payee Address
Example Corporation, Ltd., 401 Island
Parkway, Redwood Shores, CA 94065,
UNITED STATES

What would you like to do next?

[Go To Dashboard](#) [Add as Payee?](#)

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15. Click **Add as Payee?** to add the payee. The **Add Payee** screen appears.

Add Payee

Bank Account

Payee Name
Michael Smith

Account Type
 Internal
 Domestic
 International

Account Number
AT30009610028

Account Name
Smith Jones

Address Line 1
Example Corporation, Ltd.

Address Line 2
401 Island Parkway, Redwood Shores,

City
CA 94065

Country
UNITED STATES

Pay Via
 SWIFT Code
 NCC
 Bank Details


SWIFT Code
AKBKG22XXX
AKBANK NV LONDON BRANCH
2ND FLOOR:
LONDON
GB

Reset

Nickname
Michael

Access Type
 Private
 Public

Add Cancel



Transfer money faster than ever!

Transferring money towards payees is easy and quick.

Perform a one-time Payee addition maintenance and simply select the payee while transferring funds.

The payee details will be listed on the screen for verification and all you have to do is enter the amount and date of transfer to initiate the 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

Field Name	Description
Account Number	Account number of the payee.
Account Name	Name of the payee in the bank account.
Address Line 1- 2	Address of the payee.
City	City of the payee.
Country	Country of the payee.
Below fields appear for Domestic type of payee.	
Pay Via	Network for payment. Domestic Networks are configurable – NEFT / RTGS / IMPS get displayed as per India region configuration.
IFSC /Bank Code	IFSC /Bank Code.
Bank Details	Bank details based on the IFSC code of the bank. <ul style="list-style-type: none"> • It includes: • Bank Name • Bank Address • City and State to which the bank belongs.
Below fields appear for International type of payee.	
Pay Via	Network for payment. The options are: <ul style="list-style-type: none"> • Swift Code • NCC (National Clearing code) • Bank Details
Swift Code/NCC	Swift /National Clearing Code.
SWIFT code Look up	
Below fields appears if the SWIFT Code option is selected in Pay Via field.	
Lookup Swift Code/ National clearing code	Link to search the Swift Code/ National clearing code.

Field Name	Description
Bank Details	Bank details based on the IFSC code of the bank. It includes: <ul style="list-style-type: none"> • Bank Name • Bank Address • City and State to which the bank belongs.
Nickname	Nick name to identify the payment destination (account).
Access Type	The access type for payee. The options are: <ul style="list-style-type: none"> • Public • Private

16. In the **Payee Name** field, enter the name of the payee for identification.
17. In the **Account Type** field, select the appropriate option as type of account.
18. In the **Account Number** field, enter the payee's account number.
19. In the **Account Name** field, enter the payee name.
20. If you select **Domestic** option from the **Account Type** list.
 - a. In the **Pay Via** field, select the appropriate network for payment.
 - b. In the **IFSC Code** field, enter the IFSC /Bank Code or select it from the lookup.
 - c. Click **Verify** to fetch bank details based on Bank Code (BIC).
21. If you select **International** option from the **Account Type** list.
 - a. In the **Pay Via** field, select the appropriate network for payment.
 - b. In the **Swift Code/ National Clearing Code** field, enter the swift code/ National Clearing Code or select it from the lookup.
 - c. Click **Verify** to fetch the details.
OR
enter the bank details, if you have selected **Bank Details** as payment network.
22. In the **Nickname** field, enter the nickname to identify the payment destination (account).
23. Select the appropriate **Access Type** for payee.
24. Click **Add** to add a payee.
OR
Click **Cancel** to cancel the transaction.
25. The **Add Payee - Review** screen appears. Verify the details, and click **Confirm**.
OR
Click **Back** to navigate back to the previous screen.
OR
Click **Cancel** to cancel the transaction.

Add Payee – Review

Add Payee

ⓘ You initiated a request for International Bank Account Payee. Please review details before you confirm!

Payee Name
Michael Smith

Account Type
International

Account Number
AT30009610028

Account Name
Smith Jones

Address Line 1
Example Corporation, Ltd.

Address Line 2
401 Island Parkway, Redwood Shores,

City
CA 94065

Country
UNITED STATES

Pay Via
SWIFT Code

SWIFT Code
AKBKG22XXX
AKBANK NV LONDON BRANCH
2ND FLOOR:
LONDON
GB

Nickname
Michael


Access Type
Private

[Confirm](#) [Back](#) [Cancel](#)

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26. The success message of adding the payee appears along with the reference number, status and account details.
Click **Go To Dashboard**, to navigate to the dashboard.
OR
Click **Pay Now** to transfer the money instantly.

Add Payee – Confirm

 Logout

Add Payee

Confirmation

 Payee added successfully.


Reference Number
04012795A1B8


Status
Completed

Account Type International	Account Name Smith Jones
Account Number AT30009610028	Bank Details AKBKG22XXX, AKBANK NV LONDON BRANCH, LONDON, GB

Payee Address
Example Corporation, Ltd., 401 Island
Parkway, Redwood Shores, CA 94065,
UNITED STATES

What would you like to do next?

 [Go To Dashboard](#)

 [Pay Now](#)

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FAQs

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

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

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

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

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

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

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

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

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

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

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

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

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

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

[Home](#)

8. Issue Demand Draft

Issue Demand Draft transaction allows the user to request the bank for issuance of a demand draft. The payee of the draft needs to be first registered through Payee Maintenance. The user then initiates a request to issue a demand draft by asking the bank to debit the account provided by user.

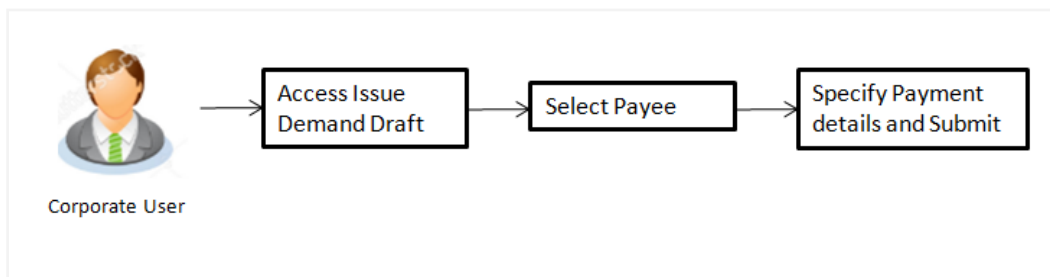
Prerequisites:

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

Features supported in application

User can request for two types of drafts:

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



How to reach here:

Dashboard > Toggle menu > Payments > Payments and Transfer > Issue Demand Draft > Issue Demand Draft

OR

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

OR

Dashboard > Quick Links > Issue Draft

8.1 Draft Issuance

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

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

Draft Issuance

Issue Demand Draft

Favouring
A&N Organization London

A&N Organization London
Delivery Mode
My Address
Delivery Location
3555 Farnam St, Omaha, NE 68131, NE 68131, UNITED STATES

Amount
GBP £100.00
[View Limits](#)

Scheduled On
 Now Later

Transfer From
xxxxxxxxxxxx0067
Balance: ₹833,631.10

Note (Optional)
Against PO932323
64 Characters Left

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

Note

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

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

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

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

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

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Field Description

Field Name	Description
Favouring	Payee to whom demand draft needs to be issued. Payees maintained under a party will be listed for selection.
Delivery Mode	Mode of delivery for the selected payee as maintained.
Delivery Location	Delivery address for the drafts.
Amount	Amount for which draft needs to be issued.
View Limits	Link to view the transaction limits for the user.
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

Field Name	Description
Transfer Date	Date of transfer. This field is enabled if the Later option is selected in Transfer when field.
Transfer from	Account with the account nickname from which transfer needs to be done (if the user has added a nickname, for the account).
Balance	Net balance in the selected account.
Note	Narrative for the transaction.

To issue the demand draft:

1. From the **Favouring** list, select the payee to whom demand draft needs to be issued.
2. In the **Amount** field, enter amount for which draft needs to be issued.
OR
Click the **View Limits** link to check the transfer limit.
3. In the **Scheduled On** field, select the appropriate date of transfer.
 - a. If you select the **Now** option, transfer will be done on same day.
OR
If you select **Later** option in the **Scheduled On** field, select the appropriate future date.
4. From the **Transfer From** list, select the account from which transfer needs to be done.
5. Click **Issue** to initiate payment.
OR
Click **Cancel** to cancel the transaction.
6. The **Draft Issuance - Review** screen appears. Verify the details, and click **Confirm**.
OR
Click **Back to** go back to the previous screen.
OR
Click **Cancel** to cancel the transaction and go back to the **Dashboard**.
7. The success message along with the transaction reference number, host reference number, status and draft details.
Click **Go To Dashboard** to go to Dashboard screen.
OR
Click **Add Favorite** to mark the transaction as favorite. The favorite transaction is added.
For more information, click [here](#).
OR
Click the **e-Receipt** link to download the electronic receipt.

FAQs

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

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

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

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

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

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

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

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

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

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

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

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

7. When can I generate an e-receipt?

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

[Home](#)

9. Managers Billers

Corporate users can maintain billers to make their utility payments online.

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

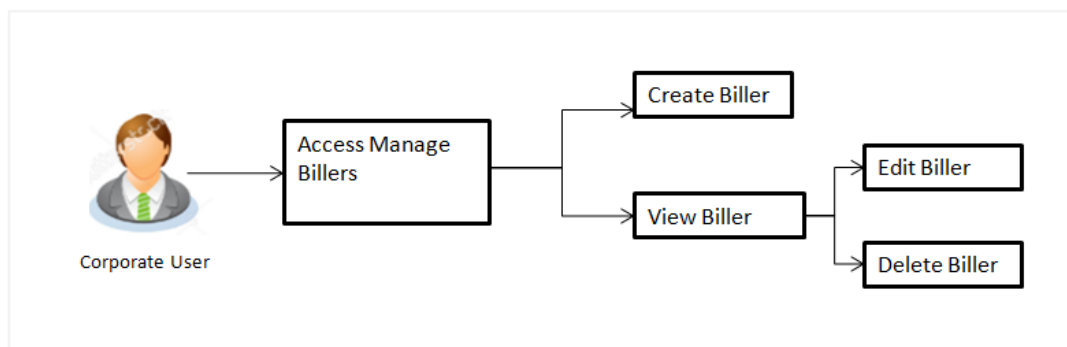
Prerequisites:

- Transaction access is provided to corporate user
- Approval rule set up for corporate user to perform the actions
- Transaction working window is maintained
- Billers are maintained in the Core Banking system
- Admin Biller Category mapping is available
- Transaction limits are assigned to user to perform the transaction

Features supported in application

Following transactions are allowed under Biller Maintenance

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



How to reach here:

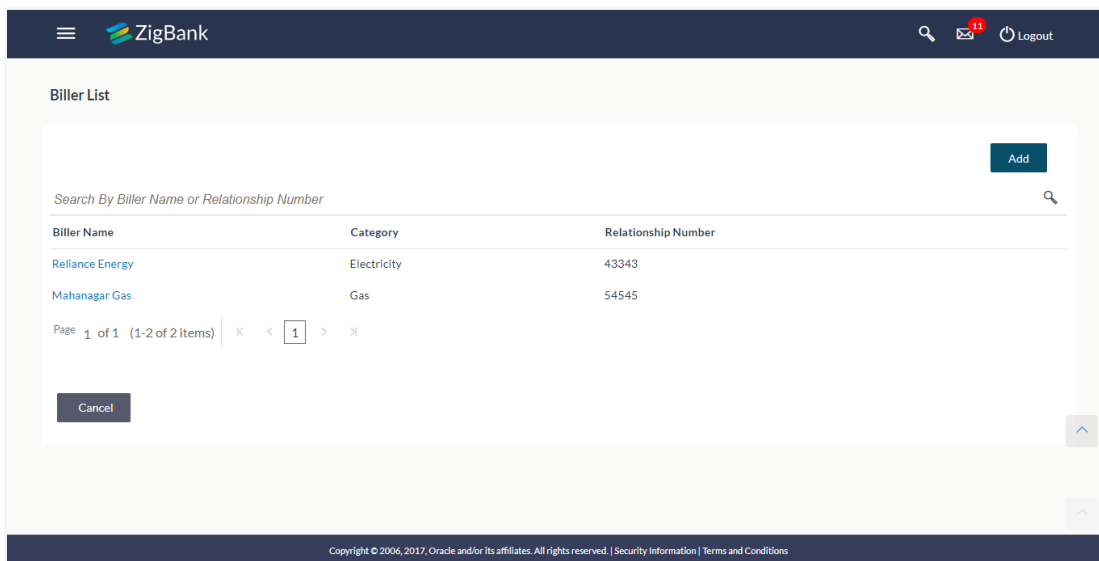
Dashboard > Toggle menu > Payments > Setups > Manage Billers

9.1 Biller - Summary

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


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

Biller - Summary



Field Description

Field Name	Description
Current Entity	The name of the entity currently selected.
Biller List	
Biller Name	Name of registered biller.
Category	Category of the registered biller.
Relationship Number	Relationship number of the customer with the biller.


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

9.2 Biller Details - View

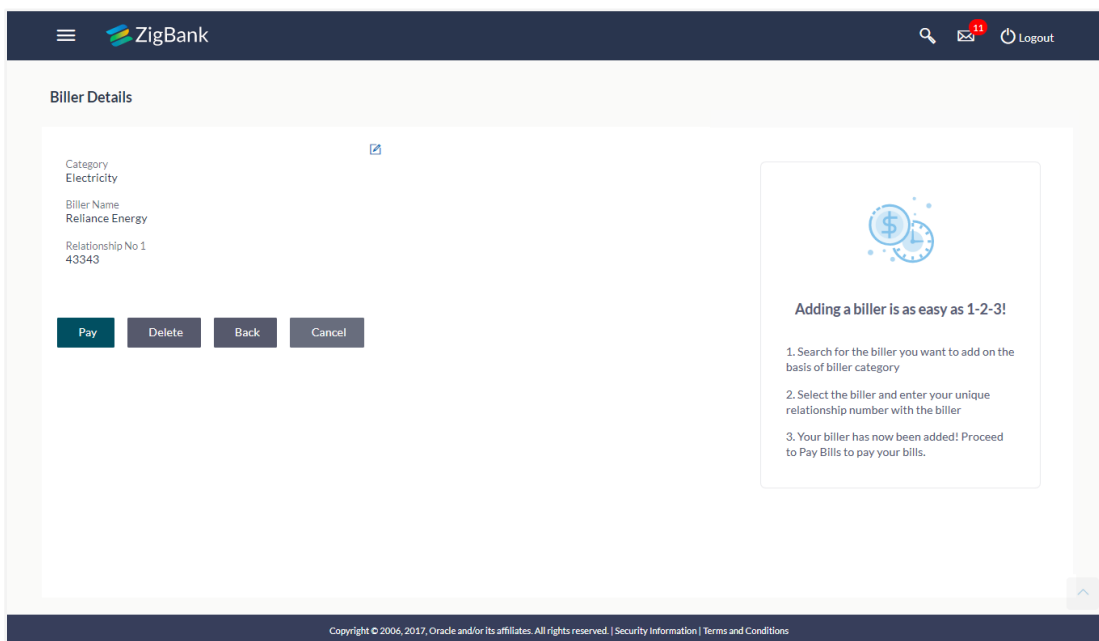
User can view the billers created under a party by clicking on Biller name.

To view the biller:

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


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

Biller Details – View



Field Description


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

2. Click  to edit the biller.
The **Edit Biller** screen appears.
OR
Click **Pay** to initiate a bill payment against selected biller.
OR
Click **Delete** to delete the biller.
OR
Click **Back** to go back to previous screen.
OR
Click **Cancel** to cancel the transaction.

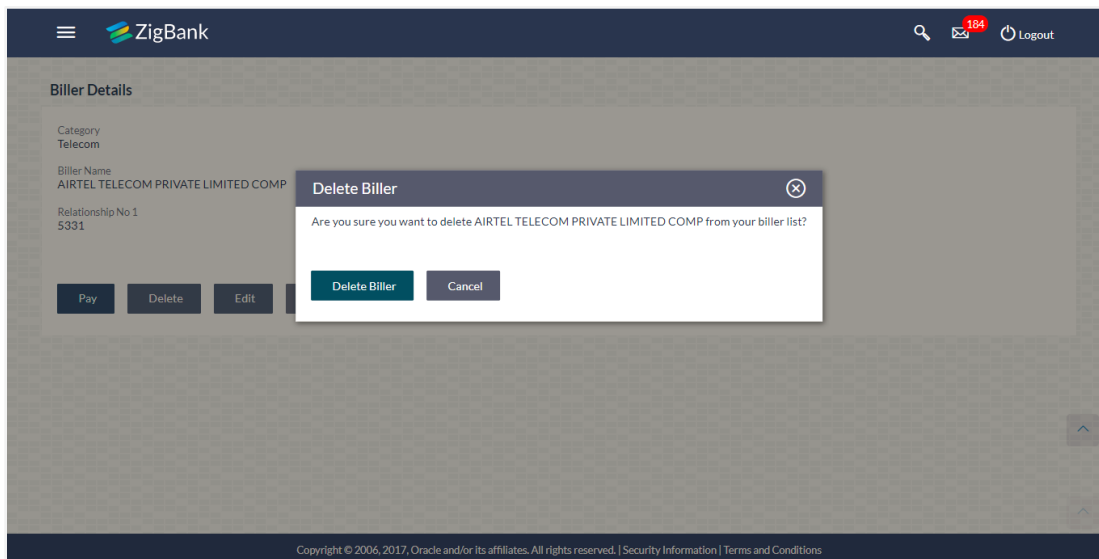
9.3 Biller Details - Delete

User can delete the billers created under a party.

To delete a biller:

1. Click the **Biller Name** hyperlink, to view the biller details. The **Biller Details** screen appears.
OR
Click  to search the specific biller and click the **Biller Name** hyperlink. The **Biller Details** screen appears.
2. Click **Delete** to delete the biller. The message for confirmation to delete biller appears. Click **Delete Biller** to delete the biller.
OR
Click **Cancel** to go back to previous screen.

Biller Details - Delete




3. The success message of delete biller appears along with the transaction reference number, status and biller details.
Click **Go To Dashboard** to go to Dashboard screen.

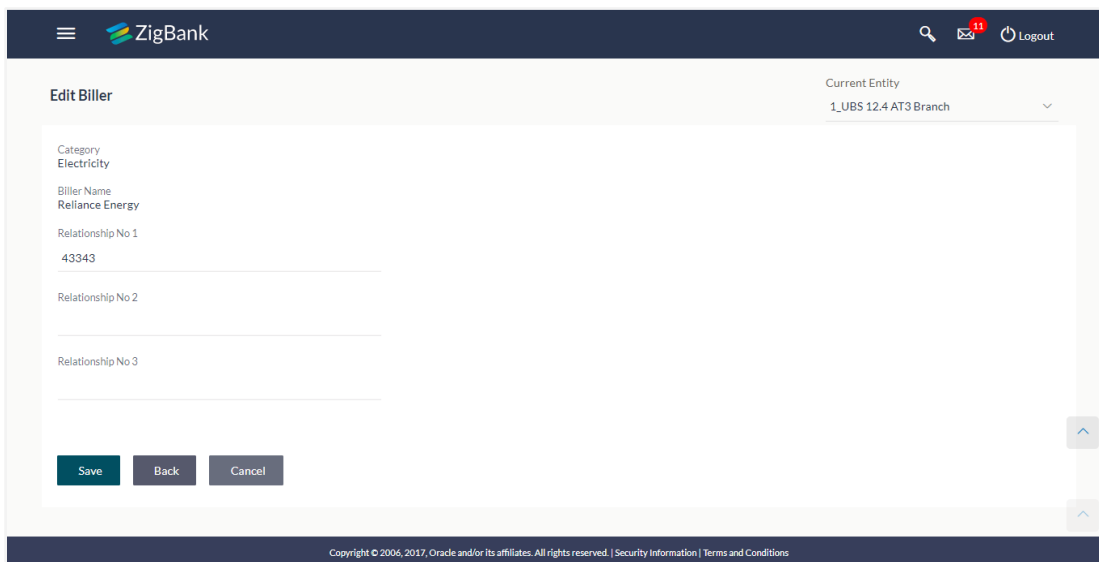
9.4 Biller Details - Edit

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

To edit the biller:

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

Biller Details - Edit



The screenshot shows the 'Edit Biller' interface. At the top, there is a navigation bar with the ZigBank logo and a search icon. Below the navigation bar, the 'Edit Biller' form is displayed. The form includes the following fields:

- Category:** Electricity
- Biller Name:** Reliance Energy
- Relationship No 1:** 43343
- Relationship No 2:** (empty)
- Relationship No 3:** (empty)

At the bottom of the form, there are three buttons: 'Save', 'Back', and 'Cancel'. The current entity is identified as '1_UBS 12.4 AT3 Branch'.

Field Description

Field Name	Description
Edit	
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.

Field Name	Description
Relationship Number 3	Relationship number 3 of the customer with the biller.
<hr/> <ol style="list-style-type: none"><li data-bbox="284 352 1393 411">3. In the Relationship Number field, edit the relationship number of the customer with the biller if required.<li data-bbox="284 432 1393 520">4. Click Save to save the changes. OR Click Cancel to go back to previous screen.<li data-bbox="284 541 1393 688">5. The Edit Biller - Review screen appears. Verify the details, and click Confirm. OR Click Back to back go to previous screen. OR Click Cancel to cancel the transaction and go back to the Dashboard.<li data-bbox="284 709 1393 856">6. The success message of edit biller appears along with the transaction reference number, status and biller details. Click Go To Dashboard to go to Dashboard screen. OR Click Pay Now to go to Bill Payment screen.	

9.5 Add Biller

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

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

To register a biller:

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

Add Biller

Field Description

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

2. From the **Category** list, select the appropriate category of the biller.
3. From the **Biller Name** list, select the appropriate registered biller to make bill payment.

4. In the **Relationship Number** field, enter the relationship number of the customer with the biller.
5. Click **Add** to add a biller.
OR
Click **Cancel** to cancel the operation and navigate back to 'Dashboard'.

The **Add Biller – Review** screen appears. Verify the details, and click **Confirm**.
OR
Click on **Back**, user is directed to **Add Biller** – screen with values in editable form.
OR
Click on **Cancel** to cancel the transaction and go back to the **Dashboard**
6. The success message of add biller appears along with the transaction reference number, status and biller details.
Click **Go To Dashboard** to go to **Dashboard** screen.
OR
Click **Pay Now** to go to **Bill Payment** screen.

FAQs

1. **Can I delete billers that I no longer need to make payments to?**
Yes. You can choose to delete the billers that you no longer need.
2. **When can I make the payment to newly added biller?**
After successfully adding a biller, you may proceed to bill payment immediately.
3. **Who can access the billers created by me?**
Billers created by you can be accessed by all the users available under the Party ID.
4. **Who can edit or delete the billers created by me?**
Billers created by you can be edited or deleted by any of the users available under the Party ID who has necessary role privileges.
5. **If I delete or edit a biller, what will happen to the in-flight transactions?**
Biller modification or deletion will not have any impact on the transactions which are initiated with a same payee and are pending for further processing. In-flight transactions will continue to progress with the data with which the transaction was initiated.

[Home](#)

10. Pay Bills

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

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

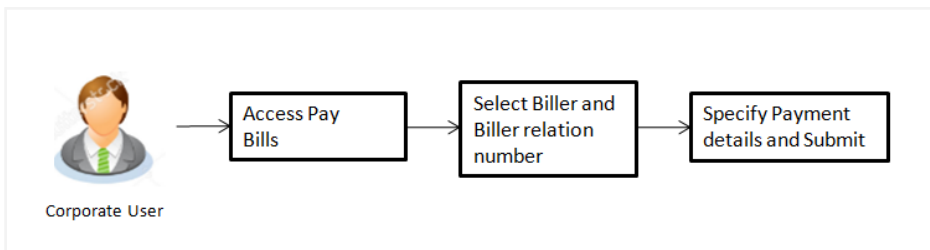
Prerequisites:

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

Features supported in application

Following transactions are allowed under Pay Bills

- Bill Payment



How to reach here:

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

Dashboard > Toggle menu > Payments > Setups > Manage Billers > Bill Payment

10.1 Bill Payment

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

Bill Payment

The screenshot displays the ZigBank Bill Payment interface. At the top, the ZigBank logo and navigation icons are visible. The main content area is titled 'Bill Payment' and shows the following details:

- Biller Name:** Mahanagar Gas
- Relationship No.:** 54545
- Amount:** £1,000.00
- Pay From:** xxxxxxxxxxxx0015
- Balance:** £999,552.22
- Bill Date:** 02 Jan 2014
- Bill Number:** 43433
- Note (optional):** Bill payment for the

At the bottom of the form, there are 'Pay' and 'Cancel' buttons. On the right side, a promotional box titled 'What are the benefits?' contains the following text:

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

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

Want to be done with all your bill payments at once? Now you can pay all your bills at once by utilizing the Zigbank Multiple Bill Payments service.

Field Description

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

To pay the bill:

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

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

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

FAQs

1. Can I initiate future dated bill payment?

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

2. Where do I find my Relationship Number?

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

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

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

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

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

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

No, currently this option is not available.

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

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

7. When can I generate e-receipt?

An E-receipt is generated, only after successful transaction processing in the Core Banking application.

[Home](#)

11. Multiple Bill Payments

Multiple bill payment is a facility provided to the user to make multiple bill payments at the same time. The user can select the billers to pay the bills of 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:

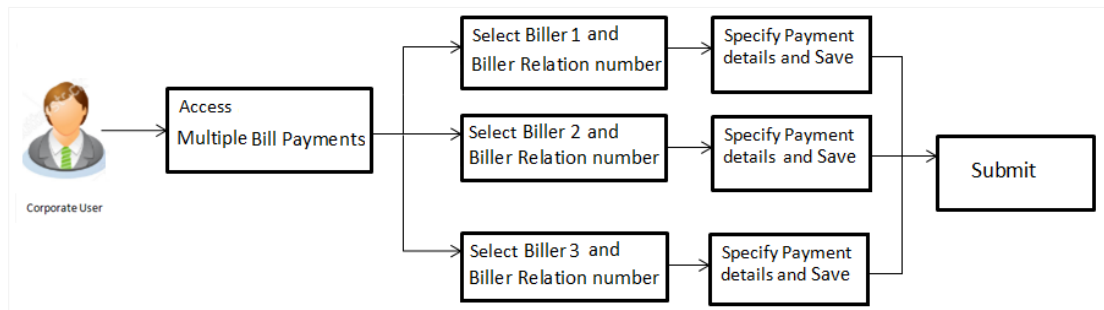
- Transaction access is provided to corporate user
- Approval rule set up for corporate user to perform the actions
- Transaction working window is maintained
- Billers are maintained
- Transaction limits are assigned to user to perform the transaction

Features supported in application

Following transactions are allowed under Pay Bills

- Bill Payment

Workflow




How to reach here:

Dashboard > Toggle Menu > Payments > Multiple Bill Payments

11.1 Multiple Bill Payments


Using this transaction user can initiate the multiple bill payment for the billers who are 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.

Multiple Bill Payments

 Logout

Multiple Bill Payments

Bill 1


Bill Name: 000053 

Relationship No.: RN1

Amount: £1,000.00 [View Limits](#)

Pay From: xxxxxxxxxxxx0011

Balance: £1,404.00


Bill Date: 01 Jan 2014 

Bill Number: 4455

Note (optional):
80 Characters Left

[Save](#) [Make a copy & save](#) [Reset Fields](#)

Bill 2


Bill Name: 000053 

Relationship No.: RN1

Amount: £6,700.00 [View Limits](#)

Pay From: xxxxxxxxxxxx0011

Balance: £1,404.00

Bill Date: 02 Jan 2014 

Bill Number: 4456


Note (optional):
80 Characters Left

[Save](#) [Make a copy & save](#) [Reset Fields](#)

[Add Another Payment](#)

[Submit](#) [Cancel](#)

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Paying bills has never been easier!



No more keeping track of all your bills, issuing cheques or having to deal with late payment fines. Now simply pay all your utility bills at once from a single screen.



Field Description

Field Name	Description
Billers Name	Name of registered biller.
Relationship No.	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 **Billers 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 No.** 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 be paid.
7. Click **Save** to save the bill payment details.
OR
Click **Make a Copy and Save**, if you want to save a copy of the transaction.
OR
Click **Reset Fields** to clear the entered data.
8. Repeat Steps 1 to 7 for Bill 2.
OR
Click **Add Another Payment** if you want to add another bill payment details.
9. Click  against a bill to edit the bill payment details.
OR
Click  against a bill to delete the bill payment details.
10. Click **Submit** to initiate the bill payment.
OR
Click **Cancel** to cancel the operation and navigate back to 'Dashboard'.

11. The **Multiple Bill Payments - Review** screen appears. Verify the details, and click **Confirm**.
OR
Click **Back** to navigate to the previous screen.
OR
Click **Cancel** to cancel the operation and navigate back to 'Dashboard'.
12. The success message of initiating the bill payments appear along with the status of transaction.
Click **Status** to view the status of bill payments.
The **Multiple Bill Payments – Status** screen appears.
OR
Click **Go to Dashboard**, to navigate to the dashboard.

Multiple Bill Payments – Status

Biller - Relationship	From Account	Date & Amount	Host Reference No.	Status	Action	Failure Reason
Vodafone Telecommunication 3232	xxxxxxxxxxxx0067	01 Jan 2014 £100.00	AT3BPAT14003BRA7	Completed	eReceipt	NA
Mahanagar Gas 54545	xxxxxxxxxxxx0067	01 Jan 2014 £1,200.00	-	Error	-	System cannot process the request currently. Please try later.

[Download all e-Receipts](#)

[Back to Dashboard](#)

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Field Description

Field Name	Description
Biller - Relationship	Name of registered biller and the relationship number of the customer with the biller.
From Account	Source account with account nickname for making bill payment.
Date & Amount	Date of transfer and payment amount that is transferred.
Host Reference Number	The unique number generated on completion of transaction in the Core Banking application.

Field Name	Description
Status	The status of the transaction.
Action	Link to download the e-receipt.
Failure Reason	The reason of failure in case of failed transaction.

13. Click the **e-Receipt** link against a particular record for which you want to download the e-receipt.
OR
Click **Download All e-Receipts** link to download the e-receipts for all the transactions.
OR
Click **Back to Dashboard**, to navigate back to the dashboard.

FAQs

1. **Is there any limit on the number of bills that can be paid at a time through multiple bill payments?**

Yes, the limit as defined by the bank will be in place. You will be displayed an error message if you try to add another bill payment record once this limit has been met.

2. **Are there limits to payment amounts?**

Yes, there are daily limits and monthly limits set by the bank for payments of bills.

3. **Will I receive a confirmation when my payments are processed?**

Yes. Once you make multiple bill payments, you'll see a confirmation screen which has a link to view the status of each bill payment. You can also download the electronic receipts of individual bill payment transactions.

[Home](#)

12. Inward Remittance Inquiry

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

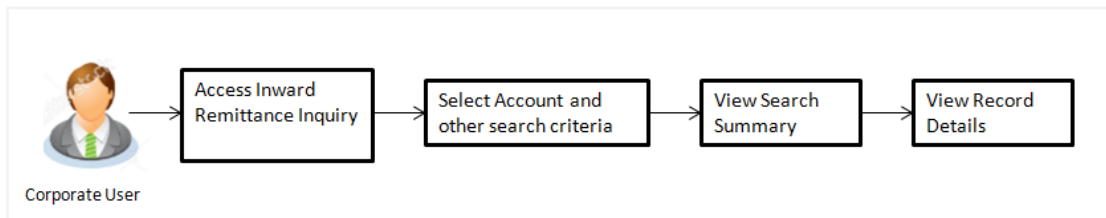
Prerequisites:

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

Features supported in application

Following transactions are allowed under Inward Remittance Inquiry

- View Inward Remittance Inquiry



How to reach here:

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

12.1 Inward Remittance Inquiry

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

Inward Remittance Inquiry

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

To view inward remittances:

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

Inward Remittance Inquiry - Search Results

Inward Remittance Inquiry

Account Number: All

From Date: dd mmm yyyy

To Date: dd mmm yyyy

From Amount: _____

To Amount: _____

Search **Reset**

Transaction Date	Reference Number	Remittance Amount	Credit Account Details	Remitter Name
02 Jan 2014	AT3INPA14002ACDS	\$22.00	xxxxxxxxxxxx0033	CAMLIN INDUSTRIES
02 Jan 2014	AT3INPA14002AATU	\$22.00	xxxxxxxxxxxx0033	CAMLIN INDUSTRIES
02 Jan 2014	AT3INPA14002ADZ7	\$22.00	xxxxxxxxxxxx0033	CAMLIN INDUSTRIES
02 Jan 2014	AT3INPA14002AAV9	\$22.00	xxxxxxxxxxxx0033	CAMLIN INDUSTRIES
02 Jan 2014	AT3INPA14002AATT	\$5,000.00	xxxxxxxxxxxx0033	CAMLIN INDUSTRIES
02 Jan 2014	AT3INPA14002ADW6	\$22.00	xxxxxxxxxxxx0033	CAMLIN INDUSTRIES
02 Jan 2014	AT3INPA14002ACEF	\$22.00	xxxxxxxxxxxx0033	CAMLIN INDUSTRIES
02 Jan 2014	AT3INPA14002AATQ	£10,000.00	xxxxxxxxxxxx0077	Zorbia
02 Jan 2014	AT3INPA14002AATP	£10,000.00	xxxxxxxxxxxx0066	Zorbia
02 Jan 2014	AT3INPA14002AATO	£10,000.00	xxxxxxxxxxxx0055	Zorbia

Page 1 of 3 (1-10 of 26 items) | < 1 2 3 > ✕

Cancel

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

Search Results

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

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

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

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

Remitter Name The name of the remitter.

- Click on **reference number** of the transaction to view the remittance details. The **Inward Remittance Details** screen appears.
OR
Click **Cancel** to cancel the transaction.

12.2 Inward Remittance Inquiry – Details

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

Inward Remittance Inquiry - Details

The screenshot shows the 'Inward Remittance Inquiry - Details' screen in the ZigBank mobile app. The header includes the ZigBank logo and navigation icons. The main content is divided into three sections: Receiver Details, Transaction Details, and Remitter Details. At the bottom, there are two buttons: 'Download Advice' and 'Cancel'.

Field Name	Description
Receiver Details	
Credit Account Number	xxxxxxxxxxxx0012
Credit Account Branch	Bank Futura - AT3 Branch
Transaction Details	
Transaction Date	03 Jan 2014
Reference Number	AT3FTF140031008
Remittance Amount	£28.95
Credited On	03 Jan 2014
Credit Amount	£28.95
Purpose of Remittance	Transaction is the payment of interest.
Description	
Remitter Details	
Remitter Name	
Account Number	
Bank Details	
Intermediary Bank Details	//CH105359

Field Name	Description
Receiver Details	
Credit Account Number	The receiver's account number and nickname to which amount has been credited.
Credit Account Branch	The name of the bank and branch of the receiver.
Transaction Details	

Field Name	Description
Transaction Date	The date on which the transaction is received by the bank from the channel.
Reference Number	The transaction reference number.
Remittance Amount	The amount as remitted by the remitter.
Credited On	The date on which the funds are credited on receiver's account.
Credit Amount	The amount credited to the account.
Purpose of Remittance	The purpose of remittance.
Description	The brief description of the transaction.
Remitter Details	
Remitter Name	The name of the remitter.
Account Number	The account number of the remitter.
Bank Details	The bank details of the remitter.
Intermediary Bank Details	The fund transfer done through intermediary bank.

1. Click **Cancel** to go back to the search **Inward Remittance Inquiry** summary screen.
OR
Click **Download Advice** to download the remitter details in pdf format.

FAQs

1. What is an Inward Remittance?

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

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

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

[Home](#)

13. Outward Remittance Inquiry

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

Prerequisites:

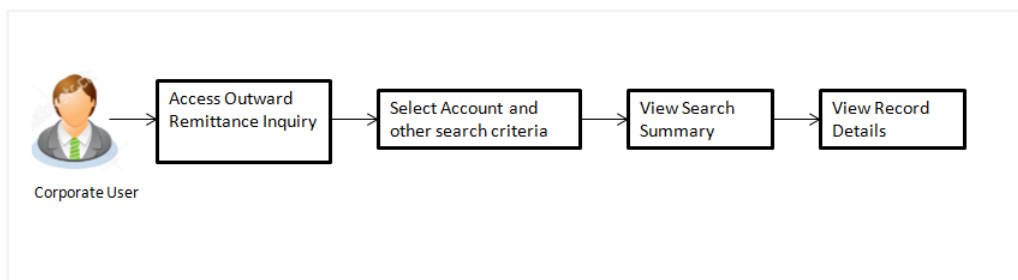
- Transaction and account access is provided to corporate user
- Outward remittances are available under the accounts

Features supported in application

Following transactions are allowed under Outward Remittance Inquiry

- View Outward Remittance Inquiry
- Download Advice

Workflow



How to reach here:

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

13.1 Outward Remittance Inquiry

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

Outward Remittance Inquiry

The screenshot shows the 'Outward Remittance Inquiry' form in the ZigBank interface. The form has a dark blue header with the ZigBank logo and a 'Logout' button. Below the header, the form title 'Outward Remittance Inquiry' is displayed. The form contains several input fields: 'Account Number' with a dropdown menu currently showing 'All'; 'From Date' and 'To Date' with date pickers and a 'dd mmm yyyy' format; 'From Amount' and 'To Amount' with text input fields. At the bottom of the form are three buttons: 'Search' (in a dark teal box), 'Cancel', and 'Reset'. A small upward arrow icon is visible in the bottom right corner of the form area. The footer of the page contains the text: 'Copyright © 2006, 2017, Oracle and/or its affiliates. All rights reserved. | Security Information | Terms and Conditions'.

Field Description

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

To view outward remittances:

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

Outward Remittance Inquiry – Search Results

Outward Remittance Inquiry

Account Number: All

From Date: dd mmm yyyy

To Date: dd mmm yyyy

From Amount: _____

To Amount: _____

Search **Reset**

Transaction Date	Reference Number	Debit Account Details	Payee Details	Remitted Amount
02 Jan 2014	AT3OUPA14002AAW2	xxxxxxxxxxxx0022	Vinay1Internal	£25.25
02 Jan 2014	AT3OUPA14002AB4A	xxxxxxxxxxxx0022	Vinay1Internal	£25.25
02 Jan 2014	AT3OUPA14002AB48	xxxxxxxxxxxx0022	DomRTGS	£26.00
02 Jan 2014	AT3OUPA14002AB46	xxxxxxxxxxxx0022	DomNEFTNick	£24.00
02 Jan 2014	AT3OUPA14002AB44	xxxxxxxxxxxx0022	Own Account	£22.00
02 Jan 2014	AT3OUPA14002AAUV	xxxxxxxxxxxx0022	DomRTGS	£26.00
02 Jan 2014	AT3OUPA14002AAUT	xxxxxxxxxxxx0022	Own Account	£22.00
02 Jan 2014	AT3OUPA14002AAUQ	xxxxxxxxxxxx0022	DomNEFTNick	£24.00
02 Jan 2014	AT3OUPA14002AAZE	xxxxxxxxxxxx0077	DomRTGS	£30.00
02 Jan 2014	AT3OUPA14002AAZD	xxxxxxxxxxxx0066	DomRTGS	£29.00

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

Cancel

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Field Description

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

Search Results

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

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

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

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

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

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

13.2 Outward Remittance Inquiry – Details

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

Outward Remittance Inquiry – Details

The screenshot shows the ZigBank interface for an Outward Remittance Inquiry. The page is divided into three main sections: Remitter Details, Transaction Details, and Payee Details. At the bottom, there are buttons for 'Download Advice' and 'Cancel'.

Remitter Details

- Debit Account Number: xxxxxxxxxxxx0045
- Debit Account Branch: Bank Futura - AT3 Branch

Transaction Details

- Transaction Date: 03 Jan 2014
- Reference Number: AT3FTOC14003CMA9
- UETR: 2B9cd253-6d4e-4a80-876b-e55289516544
- Debit Amount: €14.40
- Bank Charges: €5.00
- Remitted Amount: €20.00
- Purpose of Remittance: Transaction is the payment of dividends.
- Description: note

Payee Details

- Payee Name: accountname
- Account Number: xxxxxxxxxxxx5476
- Payee Address: 188 Theresa Park, Hyde Street No 19, London, GB
- Bank Details: AKBKGB99
- Intermediary Bank Details: AAMMNL21XXX

Buttons: Download Advice, Cancel

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

Field Name	Description
Reference Number	The transaction reference number of the selected transaction.
UETR	The unique End-to-End transaction reference number, for status tracking purpose.
Debit Amount	The amount debited from the account.
Bank Charges	The bank charges and currency. The transaction can have multiple charges.
Remitted Amount	The amount that is remitted.
Purpose of Remittance	The purpose of remittance.
Description	The brief description of the transaction.
Payee Details	
Payee Name	The name of the payee.
Account Number	The account number of the payee with account nickname.
Payee Address	Address of the payee in the bank account.
Bank Details	The bank details of the payee.
Intermediary Bank Details	The fund transfer done through intermediary bank.

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

FAQs

1. What is an Outward Remittance?

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

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

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

[Home](#)

14. Upcoming Payments

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

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

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

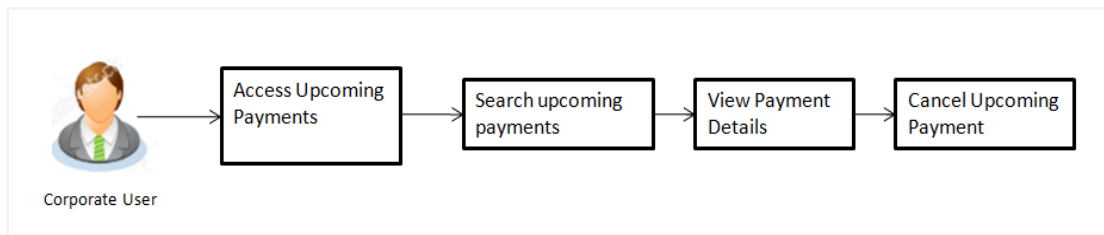
Prerequisites:

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

Features supported in application

Following transactions are allowed under Upcoming Payments

- View Upcoming Payments
- Cancel Upcoming Payment



How to reach here:

Dashboard > Toggle menu > Payments > Inquiries > Upcoming Payments Inquiry

14.1 Upcoming Payment - Summary

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

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

Upcoming Payment - Summary

Upcoming Payments Inquiry

Account Number

3 116

This Week This Month

Date	Payee Name	Transaction Type	Account Details	Payment Type	Amount	Action
2014-01-08T00:00:00	-	International Transfer	xxxxxxxxxxxx0010	Scheduled Single Payment	£12.12	
2014-01-08T00:00:00	-	International Transfer	xxxxxxxxxxxx0010	Scheduled Single Payment	£25.82	
2014-01-08T00:00:00	-	International Transfer	xxxxxxxxxxxx0010	Scheduled Single Payment	£14.14	

Page of 1 (1-3 of 3 items) | < > >>

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Field Name	Description
Account Number	The account number whose inquiry is to be done along with the account nickname.
Result	
Date	Date of execution of transaction.
Payee Name	Name of the payee.
Transaction Type	Type of transfer.
Account Details	Displays the destination account number.
Payment Type	Payment instruction set by the user for the payment.
Amount	Transfer amount along with the transfer currency.
Action	The icon to cancel the transaction or Repeat Transfer (if any) maintained for the transaction.

- To cancel the transaction or Repeat Transfer (if any) maintained for the transaction, click



. The **Delete Upcoming Payment** screen appears.

14.2 Upcoming Payment – View & Delete

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


Delete Upcoming Payment

The screenshot displays the 'Delete Upcoming Payment' interface in the ZigBank mobile app. At the top, the ZigBank logo and navigation icons are visible. A dark blue header contains the title 'Delete Upcoming Payment' and a notification icon. Below the header, a dark blue bar contains a confirmation message: 'You initiated a request to Delete Upcoming Payment. Please review details before you confirm!'. The main content area lists the following details:

- Payee Name
- Account Type: International
- Account Number: xxxxxxxxxxxx0010
- From Account: xxxxxxxxxxxx0014
- Amount: £12.12
- Transfer When: 08 Jan 2014
- Purpose
- Note

At the bottom of the screen, there are two buttons: 'Confirm' (in a dark blue box) and 'Cancel' (in a grey box). A footer at the very bottom contains the copyright notice: 'Copyright © 2006, 2017, Oracle and/or its affiliates. All rights reserved. | Security Information | Terms and Conditions'.

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

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

FAQs

1. What is Repeat Transfer?

The Repeat Transfer feature facilitates periodic recurring payment from user's current and savings accounts.

2. What are the types of payments that are shown under "Upcoming Payments"?

Following type of payments will be shown under 'Upcoming Payments' based on the future transaction date:

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

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

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

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

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

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

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

[Home](#)

15. Favorites

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

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

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

Prerequisites:

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

Features supported in application

You can perform following actions from favorite transaction:

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

How to reach here:

Dashboard > Toggle menu > Payments > Favorites

15.1 Favorites – Summary

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

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

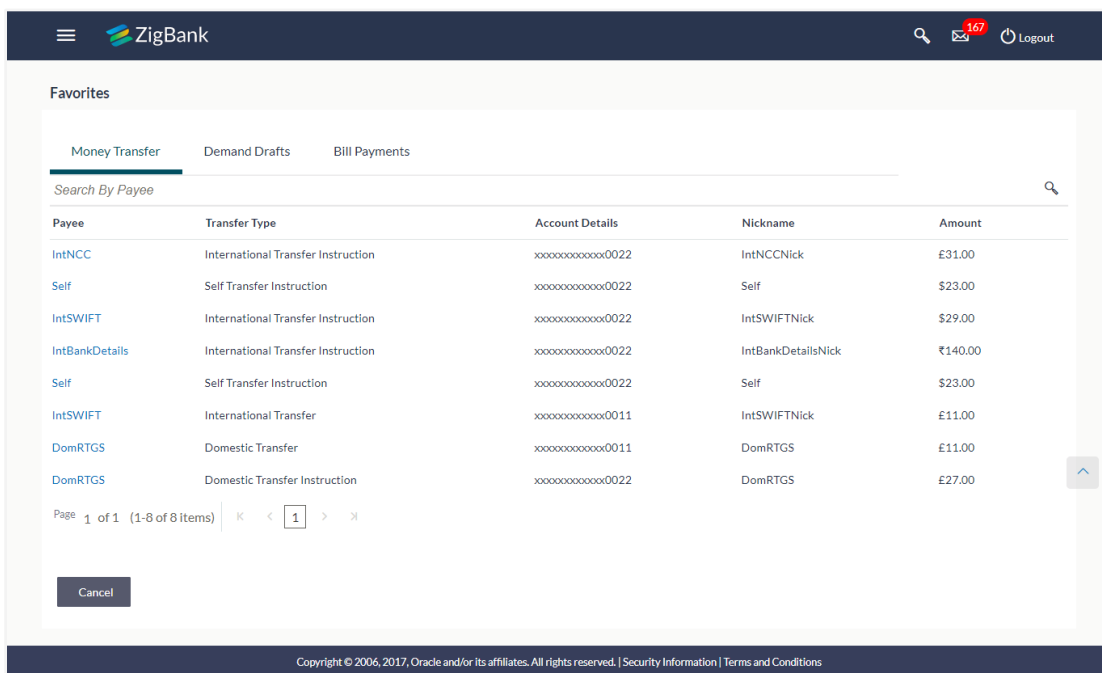
The screen is divided into three sections –

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

To search and initiate the favorite transaction:

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

Favourite



Field Name

Description

Money Transfer

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

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

Demand Drafts

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

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

Field Name	Description
Bill Payments	
Below fields appears, if you select Bill Payments section.	
Category	Category of the registered biller.
Biller Name	Name of registered biller.
Relationship Number	Relationship number of the customer with the biller.
Amount	Displays the bill payment amount along with the currency which is to be transferred from account.

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

15.2 Remove Favorites

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

To remove the transaction from the favorites:

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

Remove Favourite

Make Payment

Transfer To
xxxxxxxxxxxx0033

Transfer When
 Now Later

Transfer Date
dd mmm yyyy

Pay **Cancel** **Unfavourite**

Transferring money is convenient, fast and secure via the ZigBank Transfer Money service.

Using this service you can transfer money from your ZigBank savings or current account to any of your registered payees across the globe. ZigBank also enables you to transfer money to your friends' Email, Mobile Number or Facebook accounts in case you don't have their account information handy.

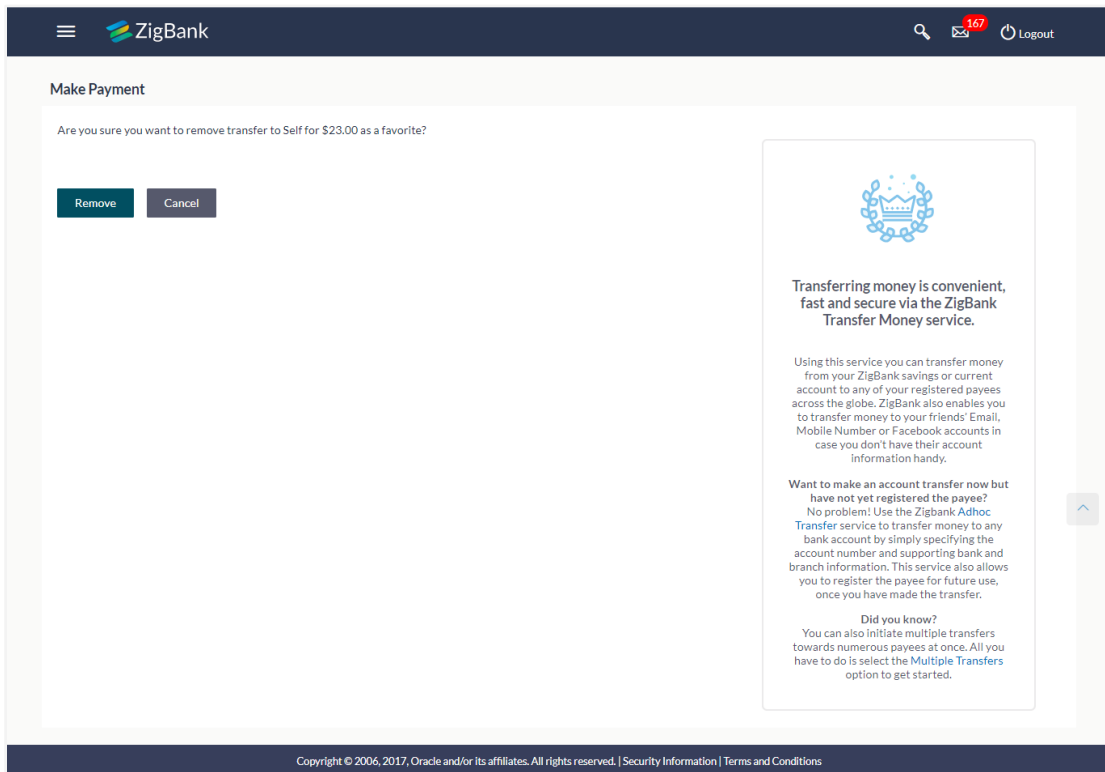
Want to make an account transfer now but have not yet registered the payee? No problem! Use the Zigbank Adhoc Transfer service to transfer money to any bank account by simply specifying the account number and supporting bank and branch information. This service also allows you to register the payee for future use, once you have made the transfer.

Did you know?
You can also initiate multiple transfers towards numerous payees at once. All you have to do is select the **Multiple Transfers** option to get started.

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


Remove Favourite- Confirm



Make Payment

Are you sure you want to remove transfer to Self for \$23.00 as a favorite?

[Remove](#) [Cancel](#)



Transferring money is convenient, fast and secure via the ZigBank Transfer Money service.

Using this service you can transfer money from your ZigBank savings or current account to any of your registered payees across the globe. ZigBank also enables you to transfer money to your friends' Email, Mobile Number or Facebook accounts in case you don't have their account information handy.

Want to make an account transfer now but have not yet registered the payee?
No problem! Use the Zigbank Adhoc Transfer service to transfer money to any bank account by simply specifying the account number and supporting bank and branch information. This service also allows you to register the payee for future use, once you have made the transfer.

Did you know?
You can also initiate multiple transfers towards numerous payees at once. All you have to do is select the **Multiple Transfers** option to get started.

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- f. The success message appears along with the status of the transaction. Click **Go To Dashboard** to go to **Dashboard** screen.

FAQs

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

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

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

User can perform following actions from favorite transaction:

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

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

User can mark the following transactions as favorite:

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

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

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

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

[Home](#)

16. Repeat Transfers

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

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

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

Features supported in application

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


How to reach here:

Dashboard > Toggle menu > Payments > Setups > Repeat Transfers

16.1 View Repeat Transfers

Using this option, you can view all the individual existing repeat transfer and its details that have been executed, as well as the details of failed transactions. The details include - the account number and name of the beneficiary, the source account number, amount with currency, purpose of payment, the date on which the next payment is to take place, the frequency of payment, the start date and the end date of the repeat transfer, the note if defined by the user while setting up the repeat transfers.

To view and to stop Repeat Transfers:

1. All the repeat transfer maintained appears on **Repeat Transfers** screen.
OR
In the **Search By Payee Name**, enter the payee name of the specific transaction which you to want view and click  .

Repeat Transfers

☰ ZigBank
🔍 📧²⁰ 🔄 Logout

Repeat Transfers

Add New

Payee Account Name	Account Type	Account Number	Frequency	Start Date	Stop Date
John Smith	Domestic Transfer	xxxxxxxxxxxx0089	Every day	08 Jan 2019	08 Feb 2019
Cgvq	Domestic Transfer	xxxxxxxxxxxx0045	Every day	20 Jun 2018	19 Jul 2018

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

Cancel

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Field Description

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

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

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

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

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

-
2. Click the **Payee Name** link to view details or stop the Repeat Transfer. The **View Repeat Transfer** screen appears.
OR
Click **Add New** to setup a new repeat transfer for the account.

View Repeat Transfer

View Repeat Transfer

Repeat Transfer - Self AT3ZPCP140020TBM

Transfer To Own Account xxxxxxxxxxxx0033	Transfer From xxxxxxxxxxxx0022
Next Payment 30 Jan 2014	Amount \$24.00
Note SelfSISStopAfter	

Execution Details

Start Date 30 Jan 2014	End Date 28 Apr 2014
Frequency Every 7 days	

Payments History

Sl no	Execution Date	Status	Reason for Failure
No data to display.			

Page 1 (0 of 0 items) | < 1 > x

Stop **Cancel**

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Field Description

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

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

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

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

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

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

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

Purpose	The purpose of the transfer. This field appears for Domestic type of Payee.
----------------	---

Note	Narrative of the transaction.
-------------	-------------------------------


Field Name	Description
Execution Details	
Start Date	Date for the Repeat transfer to start executing.
End Date	Date when the repeat transfer should stop executing or the instances after which the periodic transfer should stop executing.
Frequency	Frequency for the repeat transfer to be executed. The options are: <ul style="list-style-type: none"> • Every Day • Weekly • Fortnightly • Bi-monthly • Monthly • Quarterly • Semi-Annually • Annually
Payment History	
SI No.	Serial number of the records of the payment history.
Execution Date	Date for the Repeat transfer.
Status	Status of the execution of repeat transfer transaction. Status can be: <ul style="list-style-type: none"> • Active • Canceled
Reason of Failure	Reason of failure of the execution of the specific repeat transfer, in case of failed transaction.

3. Click **Stop** if you want to stop the repeat transfer.
OR
Click **Back** to navigate back to the previous screen.
OR
Click **Cancel** to cancel the transaction.

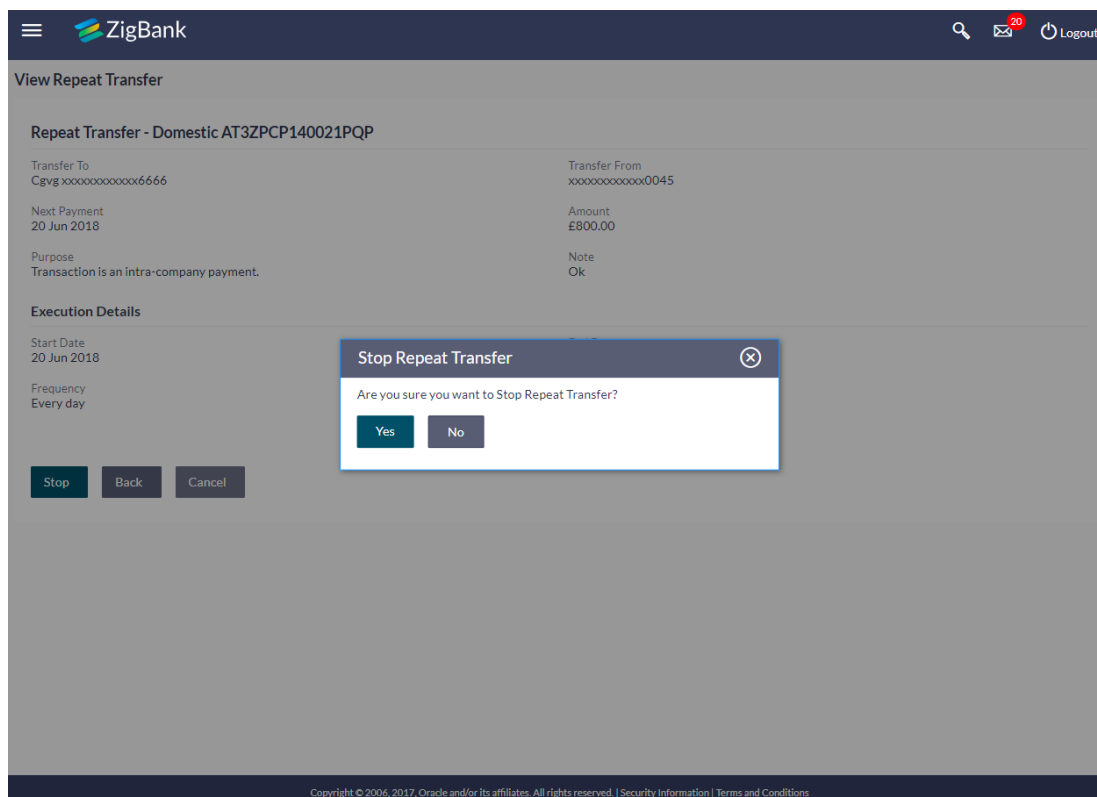
16.2 Stop Repeat Transfer

An option to stop the Repeat Transfer instruction is available on Repeat Transfers summary screen as well as View Repeat Transfer details page for those transactions that have instructions pending to be executed.

To stop the Repeat Transfers:

1. All the repeat transfers maintained appears as a list on **Repeat Transfers** screen.
OR
In the **Search By Payee Name**, enter the payee name of the transaction for which you want to stop the repeat transfer and click  .
2. Click **Stop** if you want to stop the repeat transfer.
OR
Click **Cancel** to cancel the transaction.
3. A pop-up window with confirmation for canceling the Repeat Transfer appears.
Click **Yes** to confirm.
OR
Click **No** to cancel the transaction.

Stop Repeat Transfer



4. The **Stop Repeat Transfers - Confirmation** screen with success message along with the reference number, status and transaction details appear.
Click **Go To Dashboard** to go to Dashboard screen.

16.3 Set Repeat Transfers

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

To set Repeat Transfer:

1. In the **Repeat Transfers** screen, click **Add New** to setup a new repeat transfer for the account. The **Set Repeat Transfer** screen appears.

Set Repeat Transfer

ZigBank Logout

Set Repeat Transfer

Transfer Type
 Existing Payee My Accounts

Payee
 DomesticPayee

DomesticPayee		
Account Number	Account Type	Account Name
987654321	Domestic	HDFC
Bank Details NWBKGB99, NWBKGB99, AT3-FCLEXCUBE UNIVERSAL BANK, NWBKGB99, NWBKGB99, NWBKGB99		

Transfer From
 XXXXXXXXXXXX0011
 Balance :-£601.00

Amount
 GBP £1,000.00
[View Limits](#)

Transfer Frequency
 Monthly

Start Transferring
 02 Nov 2017

Stop Transferring
 on after
 02 Nov 2018

Purpose
 Transaction is the payment of interest.

Note (Optional)
 80 Characters Left

Setup **Cancel**

What are the benefits?

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

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Field Description

Field Name	Description
Transfer Type	Payee for a repeat transfer set up. The options are: <ul style="list-style-type: none"> • Existing Payee • My Account (User's own account)
Existing Payee	
Below fields appears if you select the Existing Payee option is selected in Transfer to field.	
Payee	Name of the payee to be selected for setting of repeat transfer.
Payee Name	Name of the selected payee.
Account Number	Account number along with the account nickname of the payee.
Account Type	Account type 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.
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 that needs to be transferred.
View Limits	Link to view the transaction limits for the user.

Field Name	Description
Transfer Frequency	<p>Frequency for the repeat transfer to be executed.</p> <p>The options are:</p> <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	<p>Date when the repeat transfer should stop executing or the instances after which the repeat transfer should stop executing.</p> <p>It has two options:</p> <ul style="list-style-type: none"> • On: Either select a date on which the repeat transfer will end. • After 'n' instances: Provide a number. Repeat transfer will stop after executing for 'n' number of times.
Instances	<p>Number of instances.</p> <p>This field appears if you select After option in the Stop Transferring field.</p>
<p>Below fields appears if you select the My Accounts option is selected in Transfer Type field.</p>	
Account Number	<p>Account along with the account nickname to which fund transfer needs to be done.</p> <hr/> <p>Note: Lists only own accounts of the user.</p> <hr/>
Balance	Net balance in the selected account.
Transfer From	Account along with the account nickname from which transfer needs to be done.
Balance	Net balance in the selected account.

Field Name	Description
Currency	<p>Currency of the amount to be transferred.</p> <p>Currency is defaulted to destination account currency for Own and Internal Transfer and local currency for Domestic Transfer.</p> <p>For International transfer, the user can select the currency from the list.</p>
Amount	Amount that needs to be transferred.
View Limits	Link to view the transaction limits for the user.
Transfer Frequency	<p>Frequency for the repeat transfer to be executed.</p> <p>The options are:</p> <ul style="list-style-type: none"> • Daily • Weekly • Fortnightly • Bi-monthly • Monthly • Quarterly • Semi-annually • Annually
Start Transferring	Date for the Repeat transfer to start executing.
Stop Transferring	<p>Date when the repeat transfer should stop executing or the instances after which the repeat transfer should stop executing.</p> <p>It has two options:</p> <ul style="list-style-type: none"> • On: Either select a date on which the repeat transfer will end. • After 'n' instances: Provide a number. Repeat transfer will stop after executing for 'n' number of times.
Instances	<p>Number of instances.</p> <p>This field appears if you select After option in the Stop Transferring field.</p>
Purpose	<p>Purpose of transfer.</p> <p>This field appears if you select the Existing Payee option is selected in Transfer Type field.</p>
Note	Narrative for the transaction.

2. In the **Transfer Type** field, select the appropriate payee for a repeat transfer set up.
 - a. If you select **Existing Payee** option:

- i. From the Payee list, select the payee to whom fund needs to be transfer. The internal / domestic accounts along with the bank details maintained for the selected payee appears.
 - ii. From the Transfer From list, select the account from which transfer needs to be done.
 - iii. If you have selected International Payee, select the appropriate currency from the Currency list.
 - iv. In the **Amount** field, enter the amount that needs to be transferred.
OR
Click the **View Limits** link to view the limit of transfer.
 - v. From the **Transfer Frequency** list, select the frequency for the repeat transfer to be executed.
 - vi. From the **Start Transferring** list, select date for the Repeat transfer to start executing.
 - vii. In the **Stop Transferring** field, select either a date or enter the number of instances.
 - viii. From the **Purpose** list, select the appropriate purpose of transfer.
- b. If you select **My Account** option:
- i. From the **Account Number** list, select the account to which the fund transfer needs to be done.
 - ii. From the **Transfer From** list, select the account from which transfer needs to be done.
 - iii. In the **Amount** field, enter the amount that needs to be transferred.
 - iv. From the **Transfer Frequency** list, select the frequency for the repeat transfer to be executed.
 - v. From the **Start Transferring** list, select date for the Repeat transfer to start executing.
 - vi. In the **Stop Transferring** field, select either a date or enter the number of instances.
3. Click **Setup**.
OR
Click **Cancel** to cancel the transaction.
 4. The **Set Repeat Transfer - Review** screen appears. Verify the details, and click **Confirm**.
OR
Click **Back** to navigate back to the previous screen.
OR
Click **Cancel** to cancel the transaction.
 5. The success message appears along with the reference number, host reference number, status and transaction details..
Click **Go To Dashboard** to go to Dashboard screen.
OR
Click the **e-Receipt** link to download the e-receipt.

FAQs

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

Yes, you can cancel the post-dated instructions.

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

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

[Home](#)