

Oracle Banking Digital Experience

**Retail Peer To Peer Payments User Manual
Release 18.1.0.0.0**

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Retail Peer To Peer Payments User Manual
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1. Preface

1.1 Intended Audience

This document is intended for the following audience:

- Customers
- Partners

1.2 Documentation Accessibility

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

1.3 Access to Oracle Support

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

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

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

1.4 Structure

This manual is organized into the following categories:

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

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

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

Each transaction is explained in the following manner:

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

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

1.5 Related Information Sources

For more information on Oracle Banking Digital Experience Release 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 Integration 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	UBS 14.0.0.0.0 (OBPM)
1	Transfer Money - New Payee (Email / Mobile Number)					
	Transfer Money - New Payee (Place a Hold on the Debit Account on Payment Initiation)	✓	✓	✓	✓	✗
	Transfer Money - New Payee (Debit the Account on payment initiation)	✗	✓	✓	✓	✗
2	Payee Maintenance – Peer To Peer Payee	NH	NH	NH	NH	NH
3	Claim Money – Mobile/Email					
	New to Bank - Account Information - Internal Account	✓	✓	✓	✓	✗
	New to Bank - Account Information - External Account	✓	✓	✓	✓	✗
	Existing User	✓	✓	✓	✓	✗

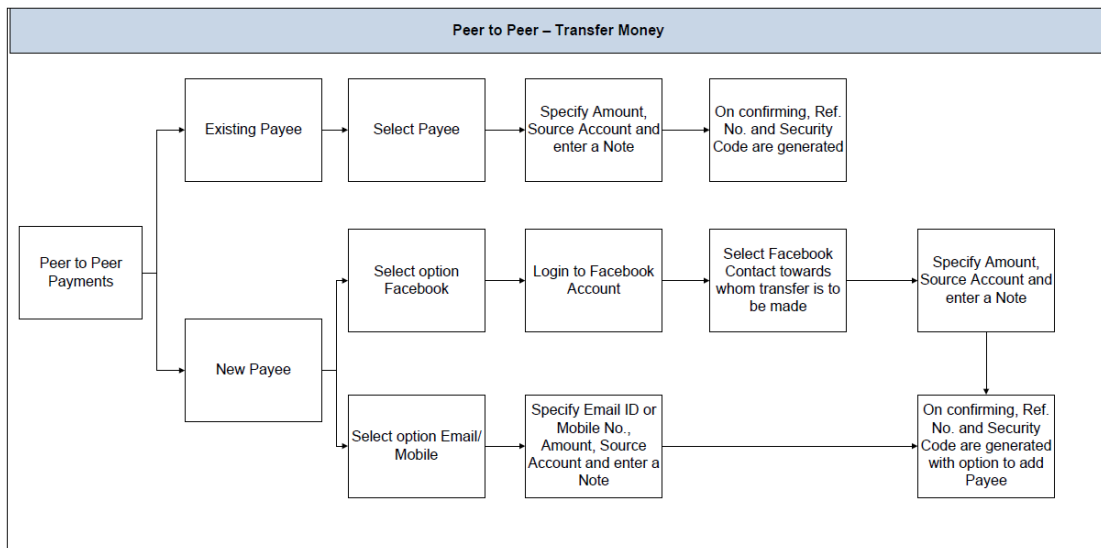
3. Peer To Peer Payments

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

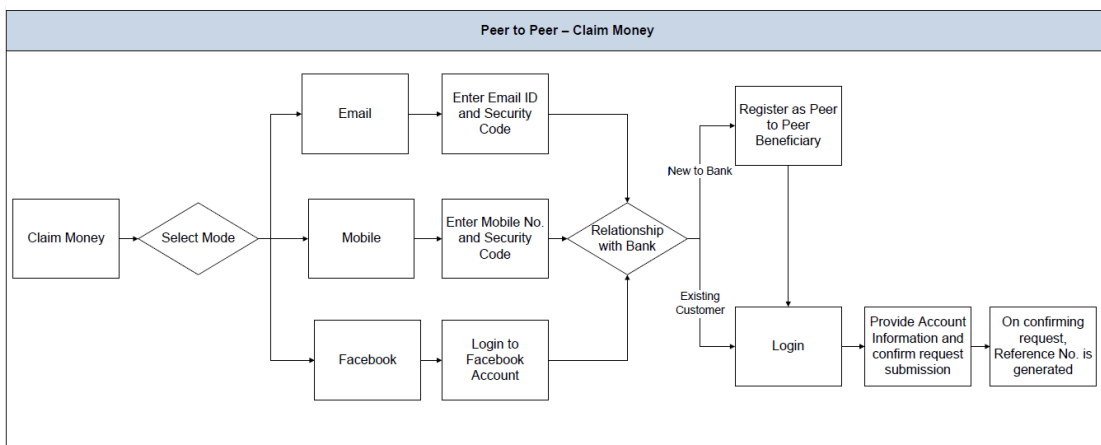
Payments are categorized on the basis of transfer i.e. to an account within the bank or outside the bank. If the transfer is to an account within the bank it is an internal transfer. A transfer to an account outside the bank is called a domestic transfer.

This categorization takes place when a customer saves the payee bank account details during payee maintenance. The customer is provided a single 'Transfer Money' screen from which to initiate both internal and domestic payments.

Workflow- Transfer Money



Workflow- Claim Money



Features Supported in the Application

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

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

How to reach here:

Dashboard > Payments > Transfer Money

OR

Toggle Menu > Payments > Transfer Money > New Payee

OR

Dashboard > Payments Widget > Manage Payees & Billers > More Options > Pay/ View Edit

3.1 Transfer Money - New Payee

Using this option you can transfer funds from your account to a payee by entering the payee's mobile number or email ID.

By selecting the 'New Payee' option, the user is provided with three choices by which to initiate a fund transfer. They are as follows:

Email/Mobile

The Email/Mobile option enables the user to initiate a funds transfer towards an email or mobile contact. The user has to simply specify the email address or the mobile number of the intended payee and specify other transfer related details such as the transfer amount and source account. Once the transfer is initiated, the funds are transferred to the account number associated with that email address or mobile number.

Bank Account

The user can select this option if he wishes to initiate a transfer towards a beneficiary who is not yet registered as a payee. On selecting this option, the user will be directed to a screen from which he can select the option to navigate to the screen on which he can register a payee.

Facebook

By selecting this option, the user is able to transfer funds to a Facebook contact. Funds can be transferred towards only those Facebook contacts who have registered themselves for this facility with the bank via Facebook.

To transfer money to a new payee:

1. In the **Transfer Type** field, select the **New Payee** option. The fields by which to transfer funds to a new payee appear.

Transfer Money - New Payee

The screenshot shows the ZigBank 'Transfer Money' page. At the top, there's a navigation bar with 'Dashboard', 'Trends', and 'Payments'. Below that, the 'Transfer Money' section has tabs for 'Pay Bills', 'Transfer Money', 'Issue Demand Drafts', 'Favorites', 'Upcoming Payments', and 'Manage Payees & Billers'. The 'Transfer Type' is set to 'New Payee'. The 'Transfer Via' is 'Email/Mobile' with the email 'srk@ofss.com'. The amount is £3,000.00. The transfer is from a current account with a balance of -£2,321.22. There are 'Transfer' and 'Cancel' buttons. A sidebar on the right lists benefits of peer-to-peer payments.

Field Description

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

Transfer Type	Select the type of transfer that is to be initiated.
----------------------	--

The options are:

- Existing Payee
- New Payee
- My Accounts

The following fields appear when the option 'New Payee' is selected.

Transfer Via	Select the mode through which funds are to be transferred.
---------------------	--

The options are:

- Email/ Mobile
- Bank Account
- Facebook

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

Add Bank Account	Select this option to add a new payee having a bank account.
-------------------------	--

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

The following fields appear if you select the option **Email/ Mobile** in the **Transfer Via** list.

Email / Mobile	Enter the email ID or mobile number of the payee to initiate the money transfer.
Currency	Select the currency in which the transfer is to take place.
Amount	Specify the amount to be transferred.
View Limits	Link to view the transaction limits of the user.
Transfer From	Select the source account from which the funds are to be transferred.
Balance	On selecting a source account, the net balance of the account appears below the Transfer From field.
Note	Add a narration, if required, for the transaction.

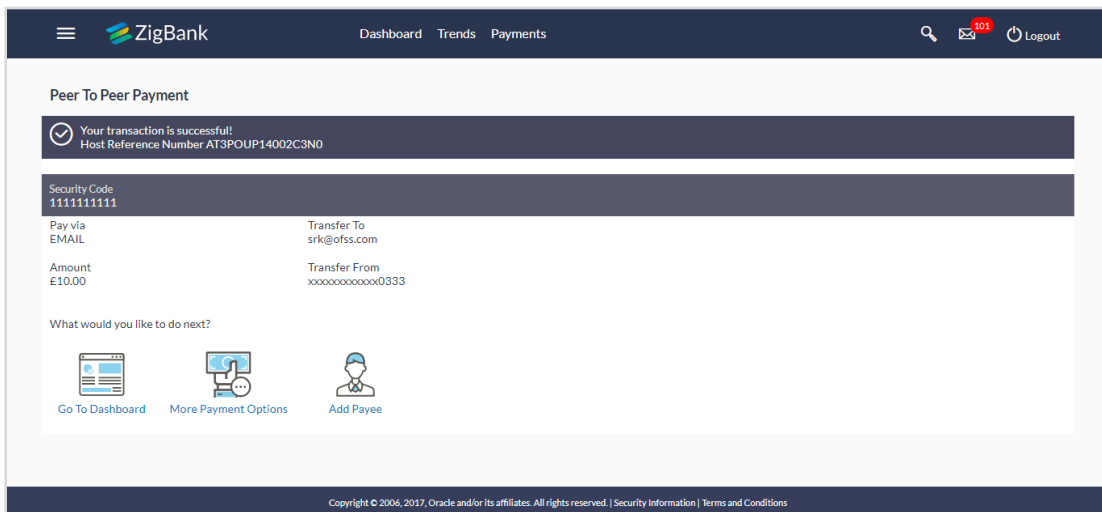
The following fields appear once you have successfully logged into Facebook after having selected the option **Facebook** in the **Transfer Via** list.

Transfer To	Select the Facebook contact towards whom you want to transfer money.
Currency	The currency in which the transfer is to take place. The currency will be defaulted to the local currency when transfers are made to Facebook contacts.
Amount	Specify the amount to be transferred.
View Limits	Link to view the transaction limits of the user.
Transfer From	Select the source account from which the funds are to be transferred.
Balance	On selecting a source account, the net balance of the account appears below the Transfer From field.
Note	Add a narration, if required, for the transaction.

2. From the **Transfer Via** list, select the type of payee.
 - a. If you select the **Email or Mobile** option:
 - i. In the **Email /Mobile** field, enter the email id or mobile number of the recipient.
 - ii. From the **Currency** field, select the currency in which the transfer is to take place.
 - iii. In the **Amount** field, enter the transfer amount.
 - iv. From the **Transfer From** account list, select the source account.
 - b. If you select the **Bank Account** option:

- i. To add new payee having bank account, click **Add Bank Account**. The **Add Payee** screen appears.
 - ii. Add the bank account details of the payee and then continue to transfer in **Add Payee** screen.
 - c. If you select the **Facebook** option, the **Facebook** login page appears.
 - i. Log into your **Facebook** account with Facebook credentials.
 - ii. In the **Email Address or Phone Number** field, enter your email ID or phone number associated with the Facebook account.
 - iii. In the **Password** field, enter the password associated with your Facebook account. The Facebook page appears. You will need to provide the bank's application permission to access your Facebook contact details.
 - iv. Click **Log In**. All your contacts that have registered with the bank through Facebook will be listed and available for selection in the **Transfer To** list.
 - v. From the Transfer To list, select the Facebook contact to whom you want to transfer funds.
3. Click **Transfer** to initiate payment.
OR
Click **Cancel** to cancel the transaction.
4. The **Review** screen appears. Verify the details, and click **Confirm**.
OR
Click **Cancel** to cancel the transaction.
5. The **Verification** screen appears if the transaction is configured for 2 factor authentication. Click **Continue**. A message confirming submission of the transaction appears along with the transaction reference number and security code.
The generated security code is also sent via email/mobile to the initiator of the transfer.
OR
Click **Go to Dashboard**, to navigate to the dashboard.
OR
Click **More Payment Options** to go to other payment options.
OR
Click **Add Payee** to add payee.

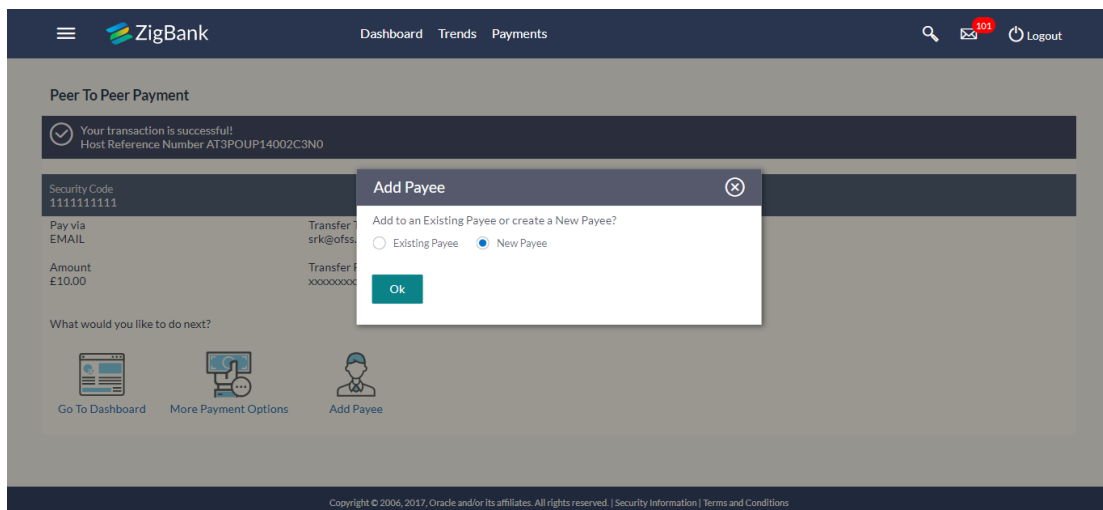
Success Message



- Click **Add Payee** to register the beneficiary as a payee.

A pop up window appears on which you can identify whether the beneficiary details are to be mapped to an existing payee or whether the beneficiary is to be registered as a new payee.

Add Payee - Addition of New Payee



Field Description

Field Name

Description

Add to an Existing Payee or create a New Payee?

Select the option to identify whether the beneficiary is to be mapped to an existing payee or whether the beneficiary is to be added as a new payee.

7. Select the desired option under the field **Add to an Existing Payee or create a New Payee?**
8. If you select the **New Payee** option, the **Add Payee** screen appears in which you can register the beneficiary as a new payee.
9. If you select the **Existing Payee** option, you will be required to select the payee to whom the beneficiary details are to be mapped.
10. Click **Ok**, the **Add Payee** screen appears with all the beneficiary details pre-populated in the required fields.

Addition of New Payee - Peer to Peer Payment

The screenshot shows the ZigBank interface for adding a new payee. The header includes the ZigBank logo, navigation links (Dashboard, Trends, Payments), and user options (Logout). The main content area is titled 'Peer To Peer Payee' and contains a form with the following fields:

- Payee Name:** Martha Fernandez
- Email / Mobile:** srk@ofss.com
- Nickname:** Martha

At the bottom of the form are two buttons: a green 'Add' button and a grey 'Cancel' button. To the right of the form is a promotional message: 'Speed up your payments!' with a sub-header 'Tag any transaction as favourite on the Payment Receipt Screen, so the next time you can execute the same transaction with fewer clicks.' Below this, it lists 'Simple steps to fast track your banking transactions:' and provides three steps: '-Select the transaction you wish to perform', '-Funds Transfer or Bill Payment', and '-Complete your transaction'. A final step is '-Tag your transaction as favourite on the Payment Receipt Screen'.

Field Description

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

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

Email / Mobile	Enter the email ID or mobile number of the payee.
-----------------------	---

Nickname	The nickname assigned to the payee's account for easy identification.
-----------------	---

11. In the **Payee Name** field, enter the name of the payee, if you have selected the **New Payee** option.
12. In the **Nickname** field, enter a nickname of the payee, if you have selected the **New Payee** option.
13. Click **Add** to add a payee.
OR
Click **Cancel** to cancel the transaction.

14. The **Add Payee - Review** screen appears. Verify the details, and click **Confirm**.
OR
Click **Cancel** to cancel the transaction.
15. A message confirming the addition of the new payee appears. Click **Confirm** to confirm payee addition.
OR
16. Click **Cancel** to cancel payee addition.
OR
Click **Go To Dashboard**, to navigate to the dashboard.
OR
Click **More Payment Options** to go to the other payment options.

[Home](#)

4. Payee Maintenance – Peer To Peer Payee

The online banking application enables users to register and maintain payees towards whom payments are to be made frequently or on a regular basis. Payee maintenance is beneficial to users as, it spares the user the effort and time spent to fill out the payee information every time a payment is to be initiated towards the payee's account.

The 'Manage Payee' feature not only enables users to register payees, but also enables them to add accounts to a registered payee and view and edit or delete the accounts of existing payees. Additionally, the user can also initiate a payment from this screen by selecting the option 'Pay' against a specific account of a payee.

This section in the user manual documents the maintenance of peer to peer payees specifically. For information on maintenance of account based and demand draft payees, refer the section Manage Payees under the user manual *User Manual Oracle Banking Digital Experience Retail Payments*.

How to reach here:

Dashboard > Payments Widget > Manage Payees & Billers

OR

Dashboard > Toggle Menu > Payments > Manage Payees & Billers

OR

Dashboard > Payments Menu > Manage Payees & Billers

4.1 Payee Summary

The summarized views of all the payees (including peer to peer payees) maintained by the user, are listed on the Payee Summary screen. The user is able to search for a specific payee by entering the payee name in the provided search field. The user is able to expand any payee record in order to view the accounts associated with that payee. Subsequently the user is able to view further details of the account associated with the payee and is also able to edit or delete the specific account. The user is also provided with the option to add a new payee maintenance.

Manage Payees & Billers

The screenshot displays the ZigBank 'Manage Payees & Billers' interface. At the top, there is a navigation bar with 'Dashboard', 'Trends', and 'Payments'. Below this, the 'Payee List' section is active, with sub-tabs for 'Pay Bills', 'Transfer Money', 'Issue Demand Drafts', 'Favorites', 'Upcoming Payments', and 'Manage Payees & Billers'. A 'Manage Whom' section allows switching between 'Payees' (selected) and 'Billers'. A search bar labeled 'Search By Payee Name' is present. A list of payees is shown, each with a dropdown arrow. A prompt on the right asks 'Want to make a payment to someone new?' with an 'Add New Payee' button. A 'Back to Dashboard' link is at the bottom left. The footer contains copyright information: 'Copyright © 2006, 2017, Oracle and/or its affiliates. All rights reserved | Security Information | Terms and Conditions'.


Field Description

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

Manage Whom	The option to either manage payees or billers.
--------------------	--

The following fields appear if the option **Payees** is selected under the field **Manage Whom**.


Payees List	Displays all the payees by their names defined at the time of payee creation.
--------------------	---

The following fields appear when the  icon (expand option) is selected against any payee name.

Account Nickname	All the accounts associated with the specific payee will be listed down by their nickname defined at the time of payee creation or account addition.
-------------------------	--


Field Name	Description
Account Type	The type of account that is associated to the payee will be listed down against the nickname.
Add New Account	Link to add a new bank account to be associated with the payee.
Add New Demand Draft	Link to assign demand draft details to the payee.

To manage payees:

1. In the **Manage Whom** field, select the **Payee** option.
All the registered payees are listed down by their names defined at the time of payee creation.
2. From the **Payee List**, select and click on the payee whose details you want to view.
OR
Click  to search for a specific payee whose details you want to view.
A card displaying Payee Name, Payee Type and links to add new payee appears.
OR
Click **Add New Payee** to create a new payee.

Manage Payees & Billers – Expanded View

The screenshot displays the 'Manage Payees & Billers' section of the ZigBank interface. At the top, there is a navigation bar with 'Dashboard', 'Trends', and 'Payments' links, along with a search icon, a notification bell with '180', and a 'Logout' button. Below this, the 'Payee List' is shown with tabs for 'Pay Bills', 'Transfer Money', 'Issue Demand Drafts', 'Favorites', 'Upcoming Payments', and 'Manage Payees & Billers'. The 'Manage Whom' section has radio buttons for 'Payees' (selected) and 'Billers'. A search bar is labeled 'Search By Payee Name'. A list of payees follows, including 'All', 'Cross internal', 'Faster', 'Gopal International', 'InternalPayeeStanding', 'International draft limit check', 'InternationalNCCPayee', 'John Williams', 'keshav.nag', 'keshav.nag p2p email', 'Ksupp Uk payment', 'Majoh Bohra', 'Mark H', 'New adhoc internal', 'Ramesh International', 'Sara', 'Sepa credit Transfer', 'Urgent', and 'Vimal Watwani Domestic NEFT'. The 'keshav.nag p2p email' entry is expanded to show 'Peer To Peer' and two buttons: 'Add New Account' and 'Add New Demand Draft'. A callout box on the right asks 'Want to make a payment to someone new?' with an 'Add New Payee' button. At the bottom, there is a 'Back to Dashboard' link and a copyright notice: 'Copyright © 2006, 2017, Oracle and/or its affiliates. All rights reserved. | Security Information | Terms and Conditions'.

3. Click  against a specific account associated with a specific payee and then click **View/Edit**. The **View / Edit Payee** screen appears.

OR

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

OR

Click **Delete** to delete the payee.

OR

Click **Add New Account** or **Add New Demand Draft**.



OR

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

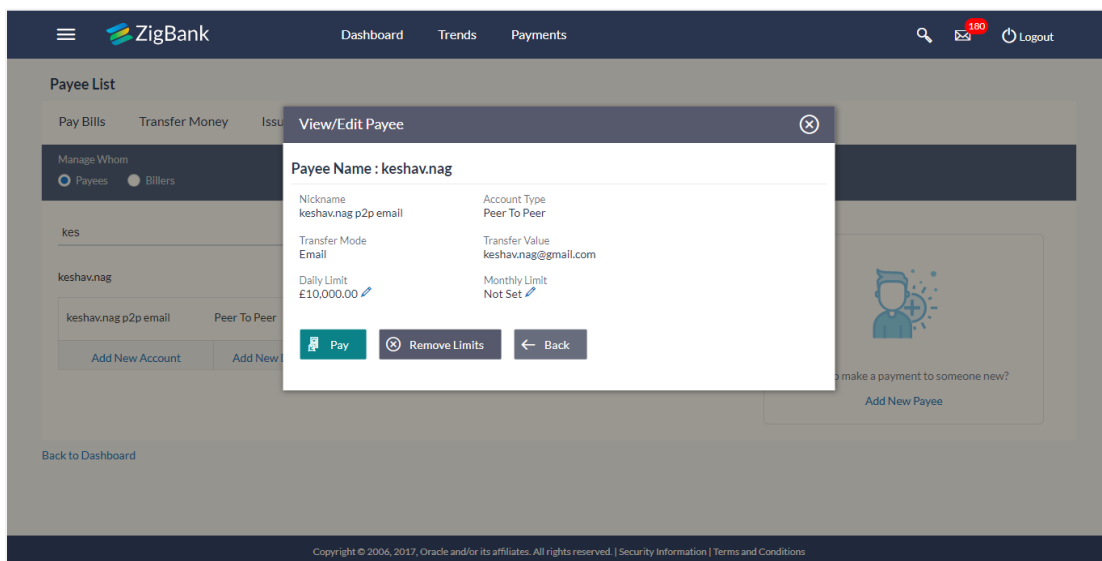
4.2 View Payee Details

The user is able to view details of the account associated with the payee by selecting the option 'View/Edit' provided against each account record displayed on expansion of a payee record.

To view payee details:

- From the **Payee List**, select and click on the expand option provided against the payee whose details you want to view.
OR
Click  to search for a specific payee whose details you want to view.
A card displaying Payee Name, Payee Type and links to add a new account or new demand draft to the payee appears.
- Click  and then click the **View/Edit** option. The **View/ Edit Payee** screen appears.

View/ Edit Payee



Field Description

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

Peer to Peer Payee Details


The following fields appear if the payee details being viewed are that of a peer to peer payment to be initiated via email/mobile/Facebook.

Payee Name Name of the payee.

Nickname The nickname assigned to the payee's peer to peer account maintenance for easy identification.

Field Name	Description
Account Type	The type of account. In this case, it will be 'Peer to Peer'.
Transfer Mode	The mode through which the funds are to be transferred. The value can be either Mobile, Email ID, or Facebook.
Transfer Value	The mobile number, email ID or Facebook ID of the payee depending on the transfer mode.
Daily Limit	The maximum limit that can be transferred to the payee via the defined transfer mode on a daily basis.
Monthly Limit	The maximum limit that can be transferred to the payee via defined transfer mode on a monthly basis.

3. Click **Pay** to transfer funds to the payee.
OR

Click the  icon (edit option) against the **Daily Limit** field to edit the daily transaction limit. The **Daily Limit** field appears in editable mode.

OR

Click the  icon (edit option) against the **Monthly Limit** field to edit the monthly transaction limit. The **Monthly Limit** field appears in editable mode.

OR



Click **Remove Limits** to delete the set limits assigned to the specific payee account. This option appears only if limits (either daily or monthly) are assigned to the payee account. The **Remove Limits** pop-up appears.

Select the limit you wish to delete and click **OK**. A message stating that the selected limit has been removed successfully appears.

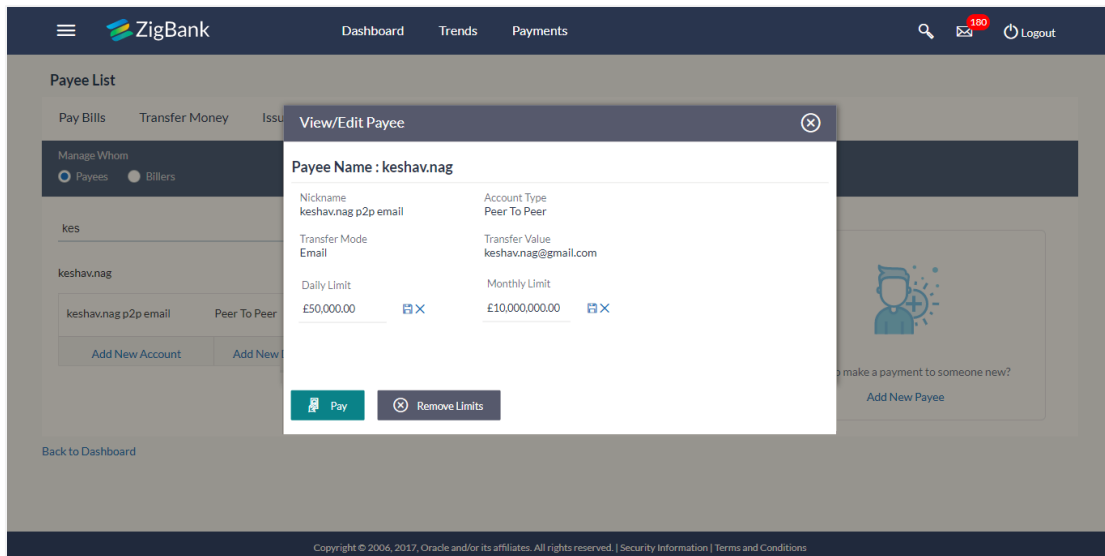
4.3 Edit Payee

The user is provided with the facility to assign limits to each account of the payee. By way of assigning limits, the user is able to define the maximum daily and/or the maximum monthly limits that are to be applicable to an account of the payee. Alternately the user can also edit or remove these limits, once assigned.

To edit the limits of a peer to peer payee:

1. From the **Payee List**, select and click on the expand option provided against the payee whose account limits you want to edit.
OR
Click  to search for a specific payee whose account limits you want to edit.
A card displaying Payee Name, Payee Type and links to add a new account or new demand draft to the payee appears.
2. Click  and then click the **View/Edit** option. The **View/ Edit Payee** screen appears.
OR
Click **Add New Account** or **Add New Demand Draft** to add new account type or demand draft type of payee.
3. Click **Edit** to edit the payee. The **View/ Edit Payee** screen with values in editable form appears.
OR
Click **Pay** to transfer funds/ issue demand draft.
OR
Click **Delete** to delete the payee.

Peer to Peer Payments – View/ Edit Payee



The screenshot shows the ZigBank interface with a 'View/Edit Payee' modal open. The modal title is 'View/Edit Payee' and it displays the following information:

- Payee Name:** keshav.nag
- Nickname:** keshav.nag p2p email
- Account Type:** Peer To Peer
- Transfer Mode:** Email
- Transfer Value:** keshav.nag@gmail.com
- Daily Limit:** £50,000.00
- Monthly Limit:** £10,000,000.00


At the bottom of the modal, there are two buttons: 'Pay' and 'Remove Limits'. The background shows a 'Payee List' with a table containing the payee 'keshav.nag' and a 'Peer To Peer' account type.

Field Description


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

Peer to Peer Payee Details


Payee Name	Name of the payee.
Nickname	The nickname assigned to the payee's peer to peer account maintenance for easy identification.
Account Type	The type of account. In this case, it will be 'Peer to Peer'.
Transfer Mode	The mode through which the funds are to be transferred. The value can be either Mobile, Email ID, or Facebook.
Transfer Value	The mobile number, email ID or Facebook ID of the payee depending on the transfer mode.
Daily Limit	The maximum limit that can be transferred to the payee via the defined transfer mode on a daily basis.
Monthly Limit	The maximum limit that can be transferred to the payee via defined transfer mode on a monthly basis.

- Click the  icon (edit option) against the Daily Limit field to edit the daily transaction limit. The **Daily Limit** field appears in editable mode.


OR

Click the  icon (edit option) against the Monthly Limit field to edit the monthly transaction limit. The **Monthly Limit** field appears in editable mode.
- Edit/enter limits against the daily/monthly limits field as the case may be.

OR

Click **Remove Limits** to delete the set limits assigned to the specific payee account. This option appears only if limits (either daily or monthly) are assigned to the account. The **Remove Limits** pop-up appears. Select the limit you wish to delete and click **OK**. A message stating that the selected limit has been removed successfully appears.
- Click  against the Daily Limit / Monthly Limit field to save the changes made. A message stating that the limits have been set appears.

OR

Click  to cancel the editing.

OR



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

OR

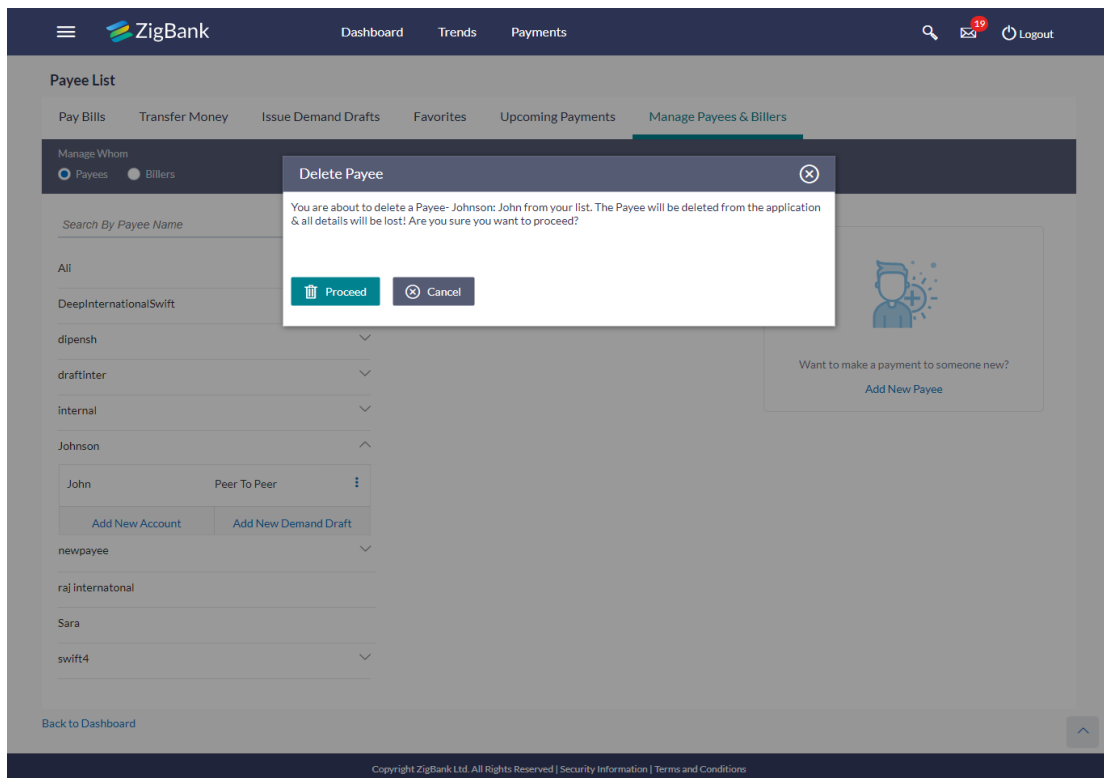
Click **Remove Limits** to delete the set limits. This option appears only if limits (either daily or monthly) are assigned to the account. The **Remove Limits** pop-up appears. Select the limit you wish to delete and click **OK**. A message stating that the selected limit has been removed successfully appears.

4.4 Peer to Peer Payments – Delete

To delete a payee account:

1. From the **Payee List**, select and click on the expand option provided against the payee whose account you want to delete.
OR
Click  to search for a specific payee whose account you want to delete.
A card displaying Payee Name, Payee Type and links to add a new account or new demand draft to the payee appears.
2. Click  and then click **Delete**. The **Delete Payee** pop up window appears with a warning message prompting the user to confirm the deletion.

Peer to Peer Payments – Delete Payee



3. Click **Proceed** to proceed with the deletion request.
OR
Click **Cancel** to cancel the deletion process.
4. The screen confirming payee deletion appears. The details of the account/draft deleted are also displayed on this screen.
Click **Go to Dashboard** to navigate to the dashboard.
OR
Click **More Payment Options** to access other payment options.

[Home](#)

5. Claim Money

The Claim Money feature enables recipients of peer to peer transfers to claim funds transferred to them. The following are the modes through which the beneficiary can arrive at the claim money page.

- Link on Bank Portal.
- Click on link received through Email/Mobile SMS/Facebook Messenger depending on the transfer mode.

To claim money:

1. Arrive at the bank portal. The pre-login page of the bank's portal appears.

Portal Page

ZigBank Login

Your financial security guaranteed.

Choose from our range of products

- Savings
- Current Account
- Auto Loans
- Personal Loans

Achieve your Dream with us

"All your dreams can come true, if we have the courage to pursue them"
Walt Disney

Proceed



Get instance loan with in principle approval.

View Products

Tools & Calculator

- Loans
- Term Deposits
- Eligibility
- Foreign Exchange

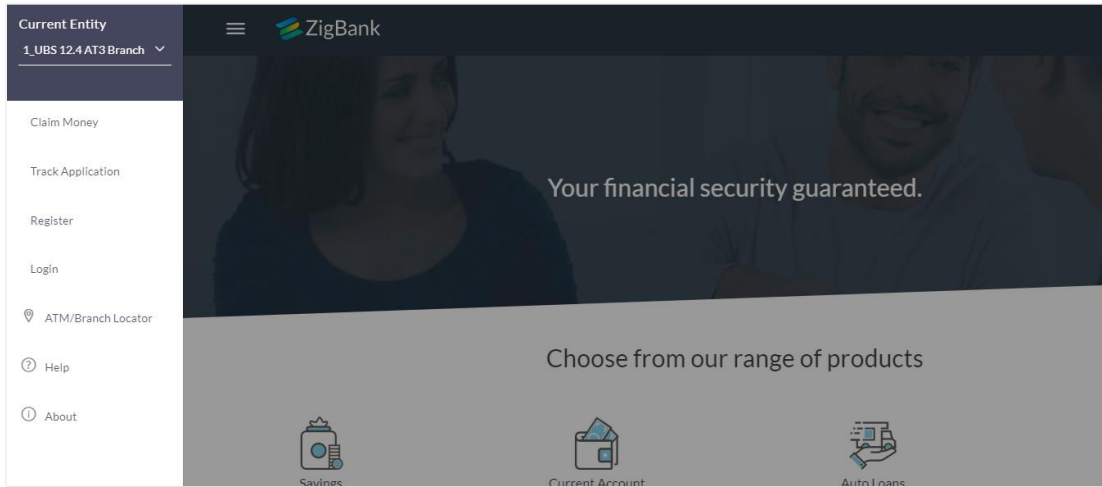
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2. Select the **Claim Money** option from the menu. The **Claim Money** page appears.

Claim Money option



5.1 Claim Money – Email Mode

Claim Money - Email

Field Description

Field Name	Description
Select Mode	<p>Select the mode through which the funds have been transferred.</p> <p>The options are:</p> <ul style="list-style-type: none"> • Email • Mobile • Facebook
Email	<p>Enter your email ID, specifically the email ID towards which the funds were transferred.</p>
Security Code	<p>Enter the security code provided to you by the initiator of the peer to peer payment.</p> <p>This security code is generated by the bank when the peer to peer payment is initiated and appears on the peer to peer payment confirmation screen along with the success message. The initiator, in turn, reveals the security code to the beneficiary.</p>
Sign In As	<p>Select the relationship you have with the bank, i.e. select the option New to Bank if you have no prior relationship with the bank, or select the option Existing Customer if you are an existing customer of the bank or have registered yourself previously as a peer to peer recipient.</p> <p>The options are:</p> <ul style="list-style-type: none"> • New to Bank • Existing Customer

1. In the **Select Mode** field, select the mode through which the payment was made, i.e. Email, Mobile or Facebook.
2. Select the **Email** option. The Email field appears along with the Security Code field.
OR
Select the **Mobile** option. The Mobile Number field appears along with the Security Code field.
OR
Select the **Facebook** option. The Facebook login screen appears as a pop up window.
3. In the **Security code** field, enter the security code as provided by the initiator of the peer to peer payment.
4. Select an option between **New to Bank** and **Existing Customer**.
OR
Click **Back** to navigate to the previous screen.
 - a. If you select the option **New to Bank**, refer section **4.4 New to Bank**.
 - b. If you select the option **Existing Customer**, refer section **4.5 Login**.

5.2 Claim Money – Mobile Mode

Claim Money - Mobile

Claim Money

Select Mode

Email Mobile Facebook

Mobile Number

9800877699

Security Code

1111111111

[New to Bank](#) [Existing Customer](#) [Back](#)

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Field Description

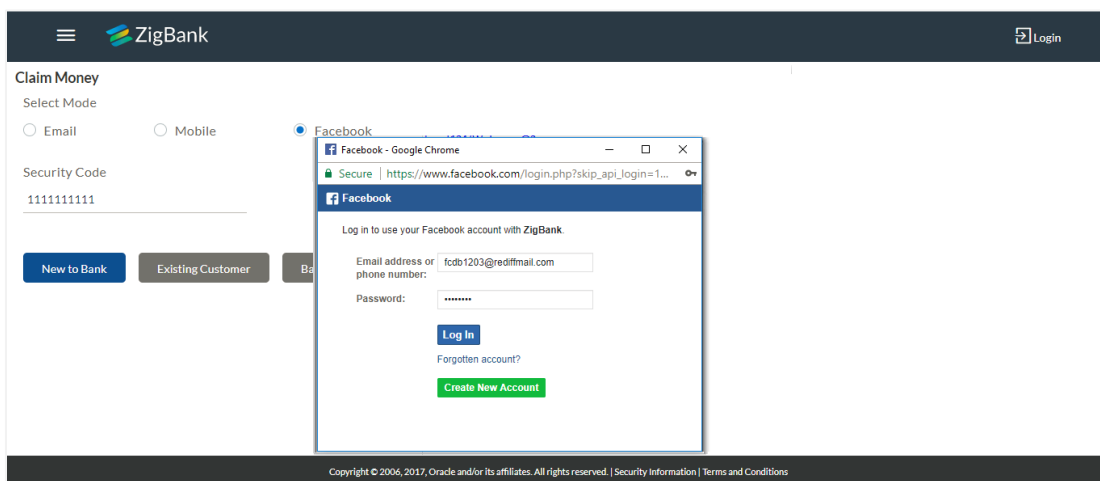
Field Name	Description
Select Mode	Select the mode through which the funds have been transferred. The options are: <ul style="list-style-type: none"> • Email • Mobile • Facebook
Mobile Number	Enter your mobile number, specifically the mobile number towards which the funds were transferred.
Security Code	Enter the security code provided to you by the initiator of the peer to peer payment. This security code is generated by the bank when the peer to peer payment is initiated and appears on the peer to peer payment confirmation screen along with the success message. The initiator, in turn, reveals the security code to the beneficiary.

Field Name	Description
Sign In As	<p>Select the relationship you have with the bank, i.e. select the option New to Bank if you have no prior relationship with the bank, or select the option Existing Customer if you are an existing customer of the bank or have registered yourself previously as a peer to peer recipient.</p> <p>The options are:</p> <ul style="list-style-type: none"> • New to Bank • Existing Customer

1. In the **Select Mode** field, select the mode through which the payment was made, i.e. Email, Mobile or Facebook.
2. Select the **Mobile** option. The Mobile Number field appears along with the Security Code field.
OR
Select the **Email** option. The Email field appears along with the Security Code field.
OR
Select the **Facebook** option. The Facebook login screen appears as a pop up window.
3. In the **Security code** field, enter the security code as provided by the initiator of the peer to peer payment.
4. Select an option between **New to Bank** and **Existing Customer**.
OR
Click **Back** to navigate to the previous screen.
 - a. If you select the option **New to Bank**, refer section 4.4 New to Bank.
 - b. If you select the option **Existing Customer**, refer section 4.5 Login.

5.3 Claim Money – Facebook Mode

Claim Money - Facebook



Field Description

Field Name	Description
Select Mode	<p>Select the mode through which the funds have been transferred.</p> <p>The options are:</p> <ul style="list-style-type: none"> • Email • Mobile • Facebook
Email Address or Phone Number	<p>Enter the email address or phone number associated with your Facebook account in order to login to Facebook.</p>
Password	<p>Enter the password associated with your Facebook account in order to login to Facebook.</p>
Security Code	<p>Enter the security code provided to you by the initiator of the peer to peer payment.</p> <p>This security code is generated by the bank when the peer to peer payment is initiated and appears on the peer to peer payment confirmation screen along with the success message. The initiator, in turn, reveals the security code to the beneficiary.</p> <p>You can enter the security code once you have successfully logged into your Facebook account.</p>
Sign In As	<p>Select the relationship you have with the bank, i.e. select the option New to Bank if you have no prior relationship with the bank, or select the option Existing Customer if you are an existing customer of the bank or have registered yourself previously as a peer to peer recipient.</p> <p>The options are:</p> <ul style="list-style-type: none"> • New to Bank • Existing Customer

1. In the **Select Mode** field, select the mode through which the payment was made, i.e. Email, Mobile or Facebook.
2. Select the **Facebook** option. The Facebook login screen appears as a pop up window.
OR
Select the **Email** option. The Email field appears along with the Security Code field.
OR
Select the **Mobile** option. The Mobile Number field appears along with the Security Code field.
3. Enter your login credentials and log in to your Facebook account, specifically, the account towards which the funds have been transferred.

4. On successful login, the **Facebook Login** pop up window closes.
5. In the **Security code** field, enter the security code as provided by the initiator of the peer to peer payment.
6. Select an option between **New to Bank** and **Existing Customer**.
OR
Click **Back** to navigate to the previous screen.
 - a. If you select the option **New to Bank**, refer section **4.4 New to Bank**.
 - b. If you select the option Existing Customer, refer section 4.5 Login.

5.4 New to Bank

If the user selects the option, New to Bank, the registration screen is displayed on which the user can register as a beneficiary to claim money transferred through peer to peer payments.

New To Bank - Registration

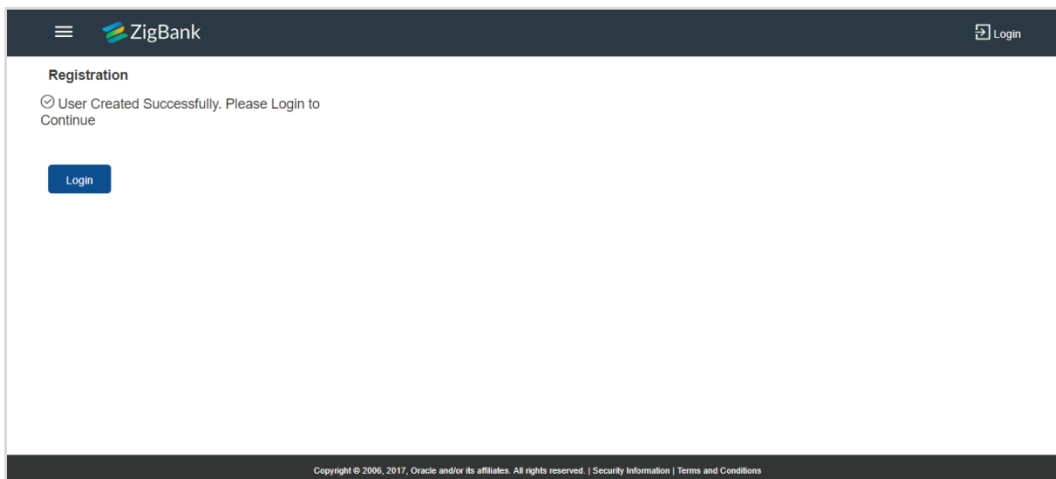
Field Description

Field Name	Description
Registration Section	
First Name	Enter your first name.
Last Name	Enter your last name/surname.
Email ID	Enter your email ID.
Password	Enter a password that is to be set as your login password.

Field Name	Description
Confirm Password	Re-enter your password so as to confirm the same.

- c. In the **First Name** field, enter your first name.
- d. In the **Last Name** field, enter your last name/ surname.
- e. In the **Email ID** field, enter your email ID.
- f. In the **Password** field, enter a password that is to be set as your login password.
- g. In the **Confirm Password** field, re-enter the password to confirm the same.
- h. Click **Submit**.
OR
Click **Cancel** to cancel the transaction.
- i. The **Review** screen appears. Verify the details, and click **Confirm**.
OR
Click **Cancel** to cancel the transaction.
- j. A message confirming user registration appears.

User Registration Confirmation



- k. Click **Login** to claim money.
You will be prompted to login.

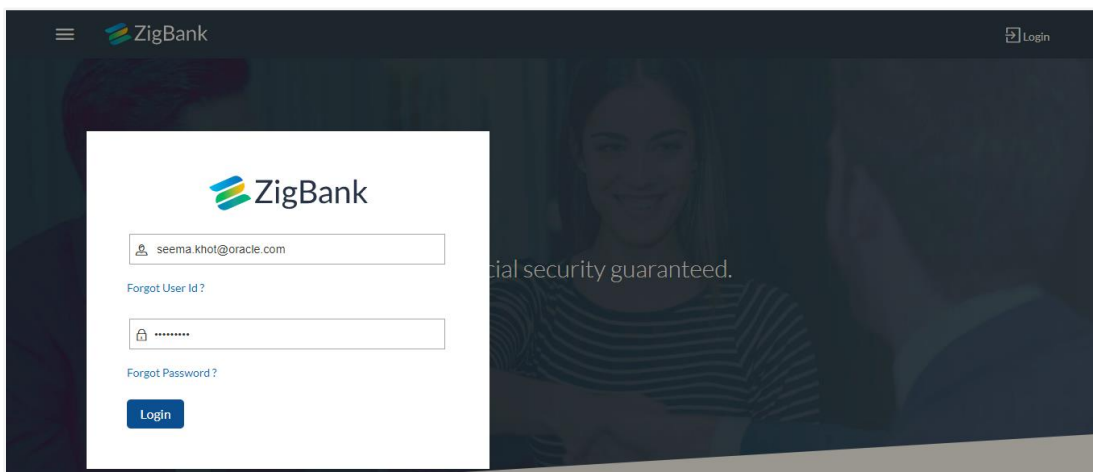
5.5 Login

The login screen appears once the user clicks on the option **Existing Customer** on the **Claim Money** screen.

In case the user has selected the option **New to Bank** on the **Claim Money** screen, he is required to first register himself as a beneficiary to claim funds transferred through peer to peer payments. Only once the user is successfully registered, will he be prompted to Login.

The steps following the Login step are applicable to both users that are existing customers as well as those that had no relationship with the bank prior to registering as peer to peer payment beneficiaries.

Login



1. Enter your email ID and password defined at the time of registration in the provided fields and click **Login**.
The **Account Information** screen appears.

Note: **Forgot Password** feature is not available for **Guest Users**.

5.6 Account Information

Once the user logs in successfully, the Account Information screen is displayed on which the user is able to identify the account in which the funds are to be credited. The user can opt to have the funds transferred to an account that is held within the same bank or can also opt to have the funds transferred to an external bank’s account i.e. an account that is held with another bank.

5.6.1 Account Information – This Bank

Account Information – This Bank

Field Description

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

Account Information

First Name The first name of the beneficiary is displayed.

Last Name The last name/ surname of the beneficiary is displayed.

Email The email ID of the beneficiary is displayed.

Account with Select an option to identify whether the account in which the funds are to be transferred is held within the same bank or is held in another bank.

The options are:

- This Bank– Select this option if the money is to be credited to your account that is held within the same bank.
- Other Bank– Select this option if the money is to be credited to your bank that is held in another bank.

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

Account Number	Specify the account number in which the funds are to be transferred.
-----------------------	--

1. In the **Account with** field, select the **This Bank** option.
The field in which you can enter your account number appears.
2. Enter the account number in which the funds are to be received.
OR
Select the **Other Bank** option. The fields in which you can enter details of your account held with another bank appear.
3. Click **Submit**. The **Review** screen appears.
OR
Click **Cancel** to cancel the transaction.
4. Verify the details and click **Confirm**. The request submitted successfully message appears along with the reference number.
OR
Click **Cancel** to cancel the transaction
5. Click **OK** to logout from the application.

5.6.2 Account Information – Other Bank

Account Information – Other Bank

The screenshot shows the 'Account Information – Other Bank' form in the ZigBank application. The form is part of a multi-step process (Security Code, Details, Success) and is currently on the 'Details' step. The form contains the following fields and options:

- First Name:** John
- Last Name:** Smith
- Email:** srk****m
- Account with:** Radio buttons for 'This Bank' and 'Other Bank'.
- Account Number:** 47383943
- Account Name:** John Smith
- IFSC Code:** (Empty field) with a 'Verify' button next to it.

At the bottom of the form, there are two buttons: 'Submit' (with a checkmark icon) and 'Cancel' (with an 'X' icon). The footer of the application displays: Copyright ZigBank Ltd. All Rights Reserved | Security Information | Terms and Conditions.

Field Description

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

Account Information

First Name	The first name of the beneficiary is displayed.
Last Name	The last name/ surname of the beneficiary is displayed.
Email	The email ID of the beneficiary is displayed.
Account with	<p>Select an option to identify whether the account in which the funds are to be transferred is held within the same bank or is held in another bank.</p> <p>The options are:</p> <ul style="list-style-type: none"> • This Bank– Select this option if the money is to be credited to your account that is held within the same bank. • Other Bank– Select this option if the money is to be credited to your bank that is held in another bank.

The following fields appear if you select the option **Other Bank**.

Account Number	Specify the Account number that is to be credited with the transferred amount.
Account Name	Specify the name of the account as maintained in the bank.
IFSC code	Enter the IFSC code of the bank in which your account is held.

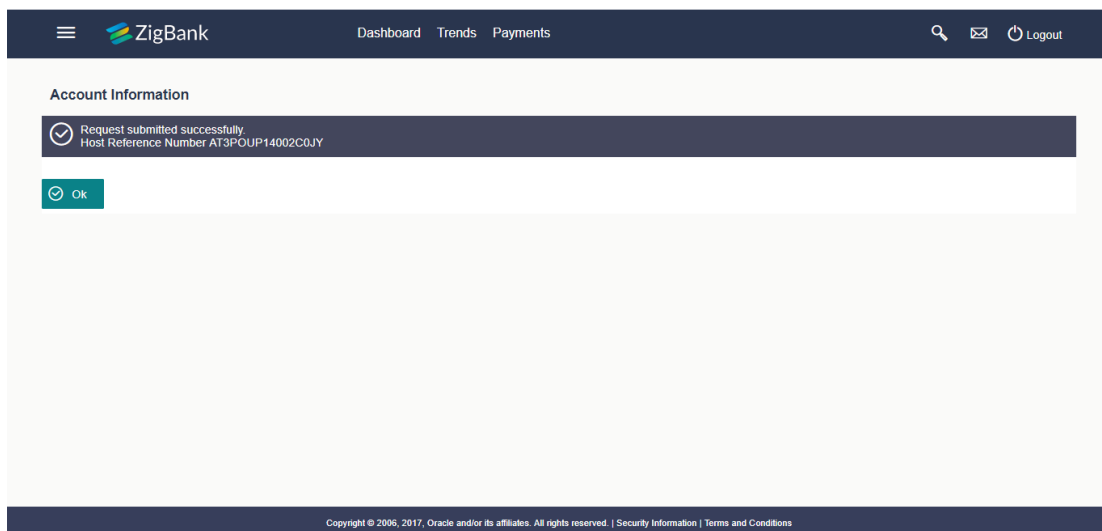
The following fields appear if you click the [Lookup IFSC Code](#) link.

IFSC Code	IFSC code of the beneficiary bank account.
Bank Name	Bank name corresponding to IFSC code.
State	State of the beneficiary bank.
City	City of the beneficiary bank.
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.

1. In the **Account with** field, select the **Other Bank** option.
The fields in which you can enter details pertaining to your bank account appear.
OR
Select the **This Bank** option.
The field in which you can enter the account number that is held with the same bank appears.

2. In the **Account Number** field, enter the account number in which the funds are to be received.
 3. In the **Account Name** field, enter the account name of the user.
 4. In the **IFSC Code** field, enter the bank code.
Click **Verify** to validate the bank code.
OR
Select the **IFSC code** from the lookup. The bank details appear based on the bank code selected.
 5. Click **Submit**. The **Review** screen appears.
OR
Click **Cancel** to cancel the transaction.
 6. Verify the details and click **Confirm**.
OR
Click **Cancel** to cancel the transaction.
- A message confirming submission of the request to receive funds in the defined account appears along with the reference number.

Success Message



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

[Home](#)

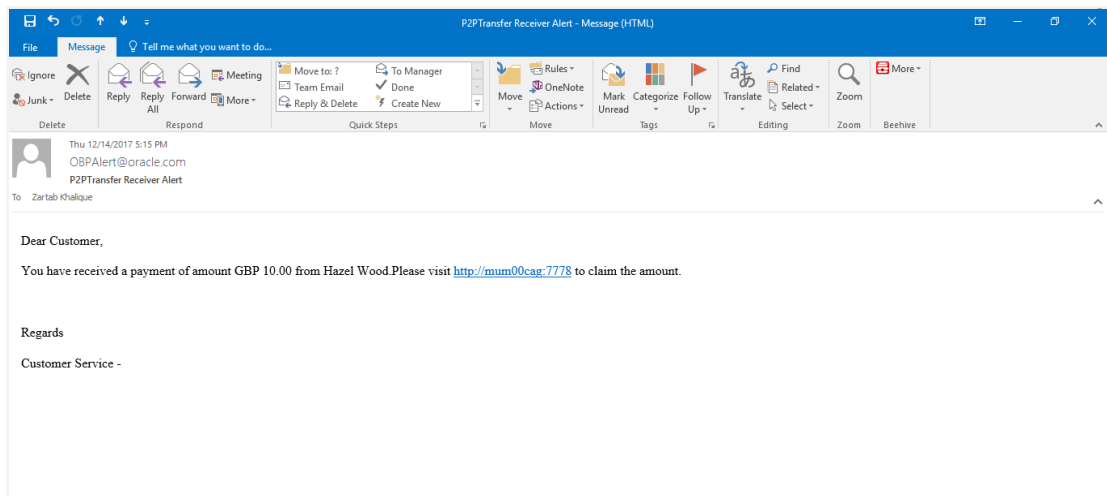
6. Claim Money Link

Once a peer to peer payment is successfully initiated, a link is sent to the beneficiary through the mode defined in the payment instruction, i.e. if the initiator has opted to make the payments towards an Email ID, the link to claim money is sent via email to the beneficiary's Email ID defined in the peer to peer payment instruction. Similarly, if the initiator opted to make the payment towards a mobile number, the claim money link is sent as an SMS to the beneficiary's mobile number defined in the payment instruction and if the payment was made towards a Facebook account, the claim money link is sent to the beneficiary as a private message via Facebook Messenger.

Once the beneficiary clicks on the link, the **Claim Money** screen is opened and the beneficiary can follow the steps to claim the money transferred via peer to peer payment.

Another mode through which a beneficiary could have received a link to claim money is through iMessage i.e. if the person transferring the funds, did so using **iMessage Payments**. In this case, when the beneficiary clicks on the claim money link, the Claim Money page is displayed without the options to select the payment modes. The subsequent steps required to initiate a claim money request remain the same. Please refer the user manual on iMessage Payments for further information on payments made through iMessage.

Email alert for claim money



1. Click the link to claim the money. The Claim Money page is opened.

[Home](#)

7. Claim Money – Request initiated by an existing (registered payee)

Once a user has registered himself as a beneficiary of peer to peer payments, the account identified as the account in which funds are to be credited will be maintained in the bank's database. Hence, when the beneficiary logs in to initiate subsequent claim money requests, the same account will be available for selection. Alternately, the beneficiary can also identify any other account to be credited with the fund transfer. This account can be either held with the bank or in an external bank.

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

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

FAQs

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

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

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

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

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

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

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

The initiator of the peer to peer payment is displayed the security code on the confirmation page of the payment. He/she will, in turn, make the security code known to you so that you can enter the same in the provided field while initiating a claim money request.

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

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

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

You can visit the bank portal, click on the link of 'Claim Money' from the menu. On clicking on the Claim Money option, you will be navigated to the screen on which you can initiate a request to claim money.

[Home](#)