

# **Oracle Banking Digital Experience**

**Corporate Payments User Manual  
Release 18.2.0.0.0**

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**ORACLE®**

Oracle Financial Services Software Limited

Oracle Park

Off Western Express Highway

Goregaon (East)

Mumbai, Maharashtra 400 063

India

Worldwide Inquiries:

Phone: +91 22 6718 3000

Fax: +91 22 6718 3001

[www.oracle.com/financialservices/](http://www.oracle.com/financialservices/)

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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 18.2.0.0.0, refer to the following documents:

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

## 2. Transaction Host Matrix

### Legends

<b>NH</b>	No Host Interface Required.
<b>✓</b>	Pre integrated Host interface available.
<b>×</b>	Pre integrated Host interface not available.

<b>Sr.No</b>	<b>Transaction / Function Name</b>	<b>Oracle FLEXCUBE Core Banking 11.7.0.0.0</b>	<b>Oracle FLEXCUBE Universal Banking 12.4.0.0.0</b>	<b>Oracle FLEXCUBE Universal Banking 14.0.0.0.0 (FT/PC)</b>	<b>Oracle FLEXCUBE Universal Banking 14.0.0.0.0 (Oracle Banking Payments)</b>
<b>1</b>	<b>Payments Widgets</b>	✓	✓	✓	✓
<b>2</b>	<b>Transfer Money</b>				
	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	×	✓	✓	✓

Sr.No	Transaction / Function Name	Oracle FLEXCUBE Core Banking 11.7.0.0.0	Oracle FLEXCUBE Universal Banking 12.4.0.0.0	Oracle FLEXCUBE Universal Banking 14.0.0.0.0 (FT/PC)	Oracle FLEXCUBE Universal Banking 14.0.0.0.0 (Oracle Banking Payments)
<b>3</b>	<b>Adhoc Transfer</b>				
	Internal Account	✓	✓	✓	✓
	India Domestic - NEFT	✓	✓	✓	✗
	India Domestic - RTGS	✓	✓	✓	✓
	India Domestic - IMPS	✓	✗	✗	✗
	International Transfer	✗	✓	✓	✓
<b>4</b>	<b>Multiple Transfers</b>				
	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	✗	✓	✓	✓
<b>5</b>	<b>Manage Payees</b>				
	Internal*	✓	✓	✓	✓

Sr.No	Transaction / Function Name	Oracle FLEXCUBE Core Banking 11.7.0.0.0	Oracle FLEXCUBE Universal Banking 12.4.0.0.0	Oracle FLEXCUBE Universal Banking 14.0.0.0.0 (FT/PC)	Oracle FLEXCUBE Universal Banking 14.0.0.0.0 (Oracle Banking Payments)
	India Domestic - NEFT*	✓	✓	✓	✗
	India Domestic - RTGS*	✓	✓	✓	✓
	India Domestic - IMPS*	✓	✗	✗	✗
	International Transfer*	✗	✓	✓	✓
	SEPA - Credit Transfer*	✗	✗	✗	✗
	SEPA - Card Transfer*	✗	✗	✗	✗
	UK - Urgent*	✗	✗	✗	✗
	UK - Non urgent*	✗	✗	✗	✗
	UK - Faster*	✗	✗	✗	✗
	Domestic Draft*	✓	✓	✓	✓
	International Draft*	✗	✓	✓	✓
<b>6</b>	<b>Manage Biller*</b>	✓	✓	✓	✗
<b>7</b>	<b>Demand Draft</b>				
	Domestic - Pay Now	✓	✓	✓	✓
	Domestic - Pay Later	✓	✗	✗	✓
	International - Pay Now	✗	✓	✓	✓
	International - Pay Later	✗	✓	✓	✓
<b>8</b>	<b>Repeat Transfers</b>				
	Own Accounts	✓	✓	✓	✗



Sr.No	Transaction / Function Name	Oracle FLEXCUBE Core Banking 11.7.0.0.0	Oracle FLEXCUBE Universal Banking 12.4.0.0.0	Oracle FLEXCUBE Universal Banking 14.0.0.0.0 (FT/PC)	Oracle FLEXCUBE Universal Banking 14.0.0.0.0 (Oracle Banking Payments)
	Internal Accounts	✓	✓	✓	✗
	India Domestic - NEFT	✓	✓	✓	✗
	India Domestic - RTGS	✗	✓	✓	✗
	India Domestic - IMPS	✗	✗	✗	✗
9	<b>Bill Payments</b>	✓	✓	✓	✗
10	<b>Multiple Bill Payments</b>	✓	✓	✓	✗
11	<b>Manage Debtors</b>	✗	✓	✓	✓
12	<b>Request Money</b>	✗	✓	✓	✓
13	<b>Upcoming Payment Inquiry</b>				
	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	✗	✓	✓	✗

<b>Sr.No</b>	<b>Transaction / Function Name</b>	<b>Oracle FLEXCUBE Core Banking 11.7.0.0.0</b>	<b>Oracle FLEXCUBE Universal Banking 12.4.0.0.0</b>	<b>Oracle FLEXCUBE Universal Banking 14.0.0.0.0 (FT/PC)</b>	<b>Oracle FLEXCUBE Universal Banking 14.0.0.0.0 (Oracle Banking Payments)</b>
	India Domestic - RTGS - Pay Later	✓	✓	✓	✓
	India Domestic - IMPS - Repeat Payment	✗	✗	✗	✗
	India Domestic - IMPS - Pay Later	✓	✗	✗	✗
<b>14</b>	<b>Inward Remittance Inquiry</b>	✗	✓	✓	✓
<b>15</b>	<b>Outward Remittance Inquiry</b>	✗	✓	✓	✓

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### 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.

The digital banking application simplifies the user's requirement of transferring funds from one bank account to others. By using the payments module of the digital banking application, users can transfer funds between accounts (including their own as well as to other accounts held within the same bank or outside the bank either domestically or internationally) at their convenience in a simplified manner.

The following sections in this document detail all the features offered to users through the payments module of the digital banking application.

#### 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

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## 4. Manage Payees

A 'Payee' is the final recipient of payment transactions. 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 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.

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:**

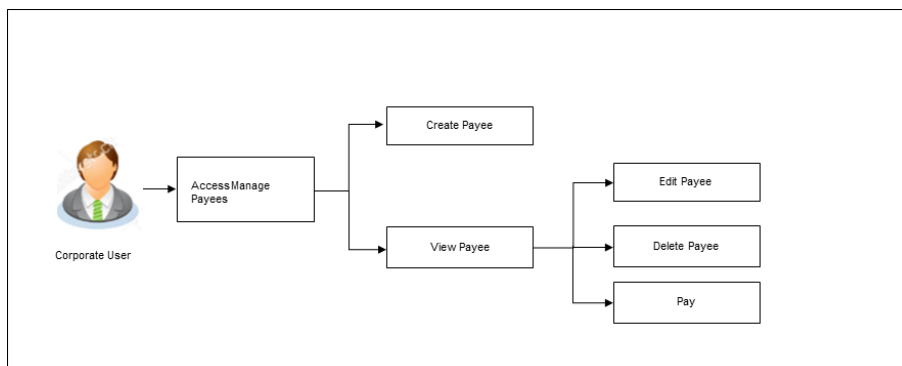
User can specify payee access type while maintaining a payee. Payee access type decides if only creator of a payee or all users of a party can access a payee. Payee access type is categorized as 'Private' and 'Public'.

- **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, can 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 use such payees while initiating payment and modify or delete the private payees.

### 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 (Access Type)
- 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. 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 bank account or demand draft to be associated with the payee.

### To manage payees:

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

## Payees

**ZigBank** Welcome, Bruce Wayne  
Last login 04 Jun 05 05 PM

**Payees**

Accounts Demand Drafts Create

Search By Payee Name

Payee Name	Account Type	Account Details	Nickname	Created By	Access Type
DaveyJ	Internal	AT30150600024 Internal Account	DaveyInternal	Bruce Wayne	PUBLIC
Jones Weber	Domestic	AT30025430013 HDFC Bank Ltd	JS	Bruce Wayne	PRIVATE
RagnarL	International	8510OBPM ANTHOS ASSET MANAGEMENT B.V.	RagnarIntnl	Bruce Wayne	PUBLIC
RonanK	International	7910TOJSAGN BANK MILLENNIUM SA	RonanIntnl	Bruce Wayne	PUBLIC
SansaS	Internal	AT30012150021 Internal Account	SansaInternalAcc	Bruce Wayne	PRIVATE

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Cancel

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## Field Description

Field Name	Description
<b>Payee - Accounts</b>	
Below fields appears for Account type of payees.	
<b>Payee Name</b>	Name of the payee.
<b>Account Type</b>	Type of account associated with the payee.
<b>Account Details</b>	The details of account associated with the payee.
<b>Nickname</b>	Nickname of the payee.
<b>Created By</b>	Name of the user who created a payee.
<b>Access Type</b>	The access type of the payee. The options are: <ul style="list-style-type: none"> <li>Public</li> <li>Private</li> </ul>
<b>Payee - Demand Drafts</b>	
Below fields appears if the payee is holding a demand draft.	

Field Name	Description
<b>Payee Name</b>	Name of the payee.
<b>Draft Type</b>	Type of draft.
<b>Draft Favouring</b>	Draft favouring details.
<b>Created By</b>	Name of the user who created a payee.
<b>Access Type</b>	The access type for payee. The options are: <ul style="list-style-type: none"> <li>Public</li> <li>Private</li> </ul>

- 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. The user is able to view details of the account associated with the payee by clicking the payee name hyperlink.

### Payee Details

**ZigBank** Welcome, Jane Smith1  
Last login: 17 Sep 04:18 AM

**Payee Details**

Payee Name  
Int118

Account Type  
International

Account Name  
Int118 Chan

Account Number  
77777777

Pay Via  
SPE

Bank Details  
Bank of Bahrain  
Lovat Complex  
Malaga  
ES

Payee Address  
127 Strasbourough  
Darwish PO  
Greenwich  
GB

Nickname  
Int118

Access Type  
PUBLIC

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.

**Pay** **Delete** **Cancel** **Back**

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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.

**Pay Via** Network for payment.  
This field is appears for **International** type account payee.

**Bank Details** Address of the payee's bank account.  
This field is appears 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.

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

**Transfer Mode** The mode of transferring the funds to the payee.  
This field is appears for **Domestic** type account payee.

**Access Type** The access type for payee.  
The options are:

- Public
- Private


**Payee Details - Demand Draft**

Below fields appears for Draft type of payees.

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



Field Name	Description
<b>Draft Type</b>	Type of draft. The options are: <ul style="list-style-type: none"> <li>• Domestic</li> <li>• International</li> </ul>
<b>Draft Favouring</b>	Payee name of the draft.
<b>Draft payable at</b>	City name (if the draft type is Domestic) where the draft would be payable at. City and country name (if the draft type is International) where the draft would be payable at.
<b>Deliver Draft to</b>	Address where the draft is to be delivered.
<b>Delivery Location</b>	The delivery location i.e. the user's address or selected branch along with the address depending on what was defined at the time of payee creation or addition of new demand draft to the payee.
<b>Access Type</b>	The access type for payee. The options are: <ul style="list-style-type: none"> <li>• Public</li> <li>• Private</li> </ul>

- a. If you click  to modify the payee details.
  - i. Update the details.
  - ii. Click **Save** to save the payee details.  
OR  
Click **Cancel** to cancel the transaction.  
OR  
Click **Back** to navigate to the previous screen.
  - iii. The **Review** screen appears. Verify the details, and click **Confirm**.  
OR  
Click **Cancel** to cancel the transaction.  
OR  
Click **Back** to navigate to the previous screen.
  - iv. The success message along with Reference Number, status and account details appear.  
Click **OK** to complete the transaction.
- b. Click **Delete** to delete a payee. A warning message appears on screen  
Click **Proceed** to confirm the payee deletion. A payee deletion confirmation message appears on the screen, and it navigates back to 'Dashboard'.  
OR  
Click **Cancel** to cancel the transaction.

- c. Click **Cancel** to cancel the transaction, and it navigates to previous listed **Payees** screen.  
OR  
Click **Pay** to make a payment to selected payee, user is directed to 'Transfer Money' page.

## 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:

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

### Edit Payee

### Field Description

Field Name	Description
<b>Payee Details - Bank Account</b>	
Below fields appears for Account type of payees.	
<b>Payee Name</b>	Name of the payee for identification.

Field Name	Description
<b>Account Type</b>	Type of account associated with the payee. The type can be: <ul style="list-style-type: none"> <li>• Internal</li> <li>• Domestic</li> <li>• International</li> </ul>
<b>Account Name</b>	Name of the payee in the bank account.
<b>Account Number</b>	Account number of the payee.
<b>Pay Via</b>	Network for payment. This field appears for <b>International</b> type account payee.
<b>Bank Details</b>	Address of the payee's bank account. This field appears for <b>Domestic</b> and <b>International</b> type account payee.
<b>Payee Address</b>	Address of the payee in the bank account. This field appears for <b>International</b> type of payee.
<b>Nickname</b>	Nick name to identify the payment destination (account).
<b>Transfer Mode</b>	The mode of transferring the funds to the payee. This field is appears for <b>Domestic</b> type account payee.
<b>Access Type</b>	The access type for payee. The options are: <ul style="list-style-type: none"> <li>• Public</li> <li>• Private</li> </ul>
<b>Payee Details - Demand Draft</b>	
Below fields appears for Draft type of payees.	
<b>Payee Name</b>	Name of the payee for identification.
<b>Draft Type</b>	Type of draft. The options are: <ul style="list-style-type: none"> <li>• Domestic</li> <li>• International</li> </ul>
<b>Draft Favouring</b>	Payee name of the draft.

Field Name	Description
<b>Draft payable at</b>	City name (if the draft type is Domestic) where the draft would be payable at.  City and country name (if the draft type is International) where the draft would be payable at.
<b>Deliver Draft to</b>	Address where the draft is to be delivered.
<b>Delivery Location</b>	The delivery location i.e. the user's address or selected branch along with the address depending on what was defined at the time of payee creation or addition of new demand draft to the payee.
<b>Access Type</b>	The access type for payee. The options are: <ul style="list-style-type: none"> <li>• Public</li> <li>• Private</li> </ul>

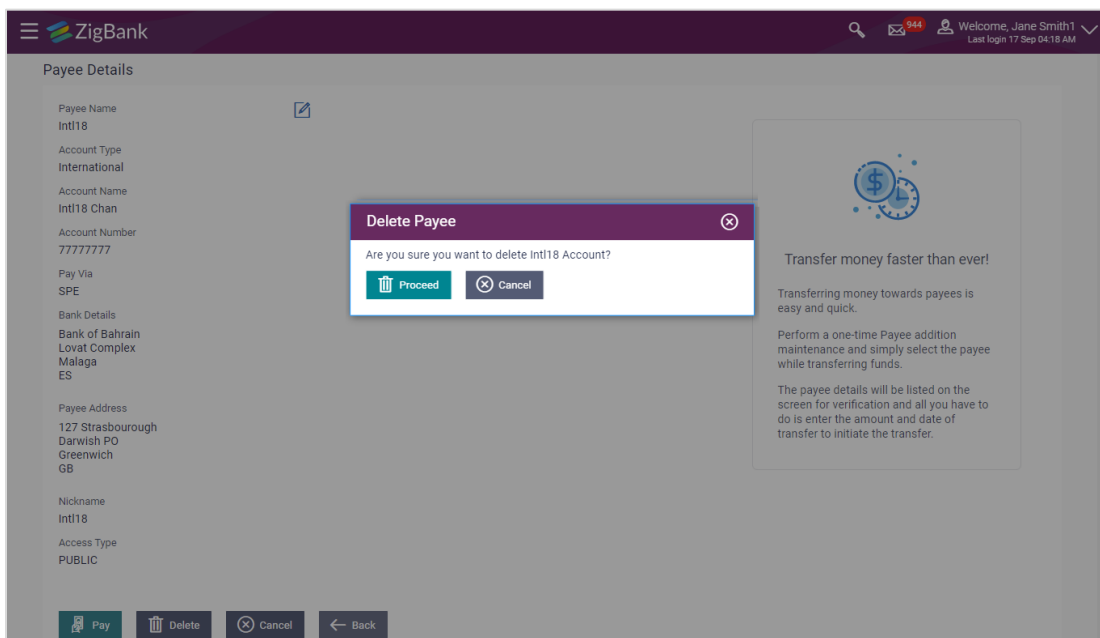
1. Edit the access type if required.
2. Click **Save** to save edit payee request.  
OR  
Click **Cancel** to cancel the transaction and it navigates to **Payee Summary** screen.
3. The **Review** screen appears. Verify the details, and click **Confirm**.  
OR  
Click **Cancel** to cancel the transaction and navigate back to **Payee Summary** screen.
4. The success message along with Reference Number, Status, Account Type, Account Name and Bank Details appear.  
Click **Go to Dashboard** to navigate back to **Dashboard**.

## 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.
3. The screen confirming payee deletion appears along with the status and account/ draft details. Click **Go to Dashboard** to navigate to the dashboard.

## 5. Add Payee - Bank Account

While adding a payee, the user is provided with the option to either assign an account number to the payee or to define a demand draft template to be used while issuing demand drafts towards the payee.

This section documents the addition of a payee with transfer type as bank account.

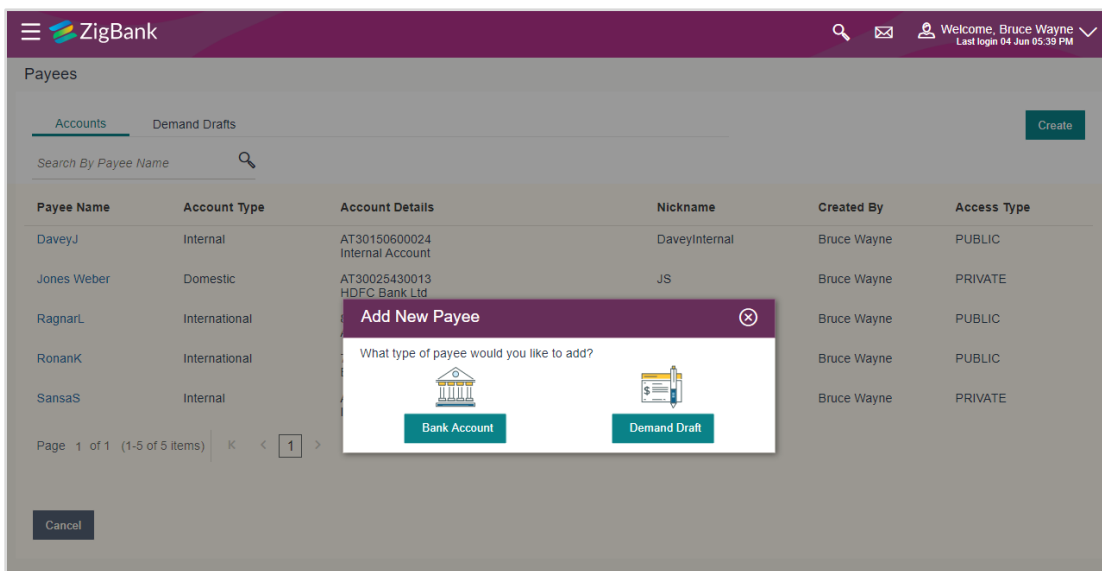
- **Internal Bank Account**
- **Domestic Bank Account:**  
Domestic account further can be saved on the basis of the network used for funds transfer. Domestic clearing code of the payee bank account is required to effect the payment through below networks. The Domestic Networks are configurable and are 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:**

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

**To create new payee:**

**Add New Payee popup screen**



## Field Description

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

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

### 5.1.1 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

**ZigBank** Welcome, Shamim Daruwala  
Last login 02 Jun 09:44 PM

#### Add Payee

**Bank Account**

Payee Name  
Jones Weber & Co.

Account Type  
☒ Internal
 ☐ Domestic
 ☐ International

Account Number  
\*\*\*\*\*

Confirm Account Number  
AT30025430013

Account Name  
Smith Fischer

Nickname  
SF

Access Type  
☒ Private
 ☐ Public

**+ Add** **✕ Cancel**

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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**

<b>Field Name</b>	<b>Description</b>
<b>Payee Name</b>	Name of the payee for identification.
<b>Account Type</b>	Type of account associated with the payee. The type can be: <ul style="list-style-type: none"> <li>• Internal</li> <li>• Domestic</li> <li>• International</li> </ul>
<b>Account Number</b>	Account number of the payee.
<b>Confirm Account Number</b>	Re-enter the account number as entered in the Account Number field so as to confirm the same.
<b>Account Name</b>	Name of the payee in the bank account.
<b>Nickname</b>	Nick name to identify the payment destination (account).
<b>Access Type</b>	The access type for payee. The options are: <ul style="list-style-type: none"> <li>• Public</li> <li>• Private</li> </ul>

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 **Confirm Account Number** field, re-enter the payee's account number to confirm.
6. In the **Account Name** field, enter the payee name.
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 a payee.  
OR  
Click **Cancel**, to cancel the transaction. A warning message appears asking the user to confirm cancellation of the operation.  
Click **Yes** to confirm cancellation of payee creation. The user is navigated to the dashboard.  
Click **No** to return to the Add Payee screen.

---

**Note:** If the user tries to enter the already added account number / network type/ bank details/ nickname, error message that the payee with that account number / network type/ bank details/ nickname already exists appears.

---



10. The **Add Payee – Review** screen appears. Verify the details, and click **Confirm**.  
OR  
Click **Cancel**, to cancel the operation..
11. The success message of add payee appears along with the transaction reference number, status, Account Type, Account Number and Account Name.  
Click **Go to Dashboard** to go to **Dashboard**.  
OR  
Click **Pay Now** to go to **Make Payment** screen.

### 5.1.2 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 the same country. Hence, while adding a payee that has a domestic bank account, details of the payment network, through which funds are to be transferred, along with the bank and branch in which the payee's account is held will also need to be captured in addition to the payee details and account specific information.

**To create a payee for domestic account transfer:**

#### Add Payee - Bank Account – Domestic Account Transfer

**ZigBank** Welcome, Shamim Daruwala  
Last login 02 Jun 09:44 PM

### Add Payee

**Bank Account**

Payee Name  
Jones Weber

Account Type  
Internal Domestic International

Account Number  
\*\*\*\*\*

Confirm Account Number  
AT300254300013

Account Name  
John Smith

IFSC Code  
HDFC0000017  
HDFC Bank Ltd  
A - 8, 2nd Avenue  
Chennai  
HDFC0000017  
Reset

Nickname  
JS

Access Type  
Private Public

+ Add X Cancel

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**Field Description**

<b>Field Name</b>	<b>Description</b>
<b>Payee Name</b>	Name of the payee for identification.
<b>Account Type</b>	Type of account associated with the payee. The type can be: <ul style="list-style-type: none"> <li>• Internal</li> <li>• Domestic</li> <li>• International</li> </ul>
<b>Account Number</b>	Account number of the payee.
<b>Confirm Account Number</b>	Re-enter the account number as entered in the Account Number field so as to confirm the same.
<b>Account Name</b>	Name of the payee in the bank account.
<b>IFSC Code</b>	IFSC code.
<b>IFSC /Bank Code Look up</b>	
The following fields are displayed on a pop up window if the Lookup IFSC Code link is selected.	
<b>IFSC Code</b>	The facility to lookup bank details based on the IFSC Code.
<b>Bank Name</b>	The facility to lookup the bank details based on bank name.
<b>State</b>	The facility to lookup bank details by combining search through IFSC Code and Bank Name along with the state in which the payee's account is held.
<b>City</b>	The facility to lookup bank details by combining search through IFSC Code and Bank Name along the city in which the payee's account is held.
<b>IFSC Code Lookup - Search Result</b>	
The following details are displayed per record as search results arrived at based on the information defined in the search fields.	
<b>Bank Name</b>	Name of the bank.
<b>Branch</b>	Bank branch name.
<b>Address</b>	The complete address of the bank.
<b>IFSC Code</b>	The IFSC code value. This value will be displayed as a link which will be selectable. On selecting the link, the IFSC code and bank details are populated on the Add Payee – Domestic Account screen.

Field Name	Description
<b>Nickname</b>	Nick name to identify the payment destination (account).
<b>Access Type</b>	The access type for payee. The options are: <ul style="list-style-type: none"> <li>• Public</li> <li>• Private</li> </ul>

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 **Confirm Account Number** field, re-enter the payee's account number to confirm.
6. In the **Account Name** field, enter the payee name.
7. In the **IFSC Code** field, enter the IFSC /Bank Code or select it from the lookup.
  - a. If you enter the IFSC code, click **Verify** to fetch bank details based on Bank Code (BIC).  
OR  
Click **Reset** to clear the populated data and enter/ select a new IFSC Code.
  - b. If you search the IFSC code by clicking the **Lookup IFSC Code** link.  
In the **IFSC Code** and **Bank Name** field, enter either the IFSC code or bank name of the beneficiary bank.  
OR  
Specify either the name of the city or the state in which the payee's account is held in the fields **City** or **State**.  
Click **Search**. The bank details appear.  
Click the **IFSC Code** link from the search results. The bank details get populated on the **Add Payee – Domestic Account** screen.
8. In the **Nickname** field, enter the nickname to identify the payment destination (account).
9. Select the appropriate **Access Type** for payee.
10. Click **Add** to add the payee.  
OR  
Click to cancel the transaction. A warning message appears asking the user to confirm cancellation of the operation.  
Click **Yes** to confirm cancellation of payee creation. The user is navigated to the dashboard.  
Click **No** to return to the Add Payee screen.

---

**Note:** If the user tries to enter the already added account number / network type/ bank details/ nickname, error message that the payee with that account number / network type/ bank details/ nickname already exists appears.

---

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

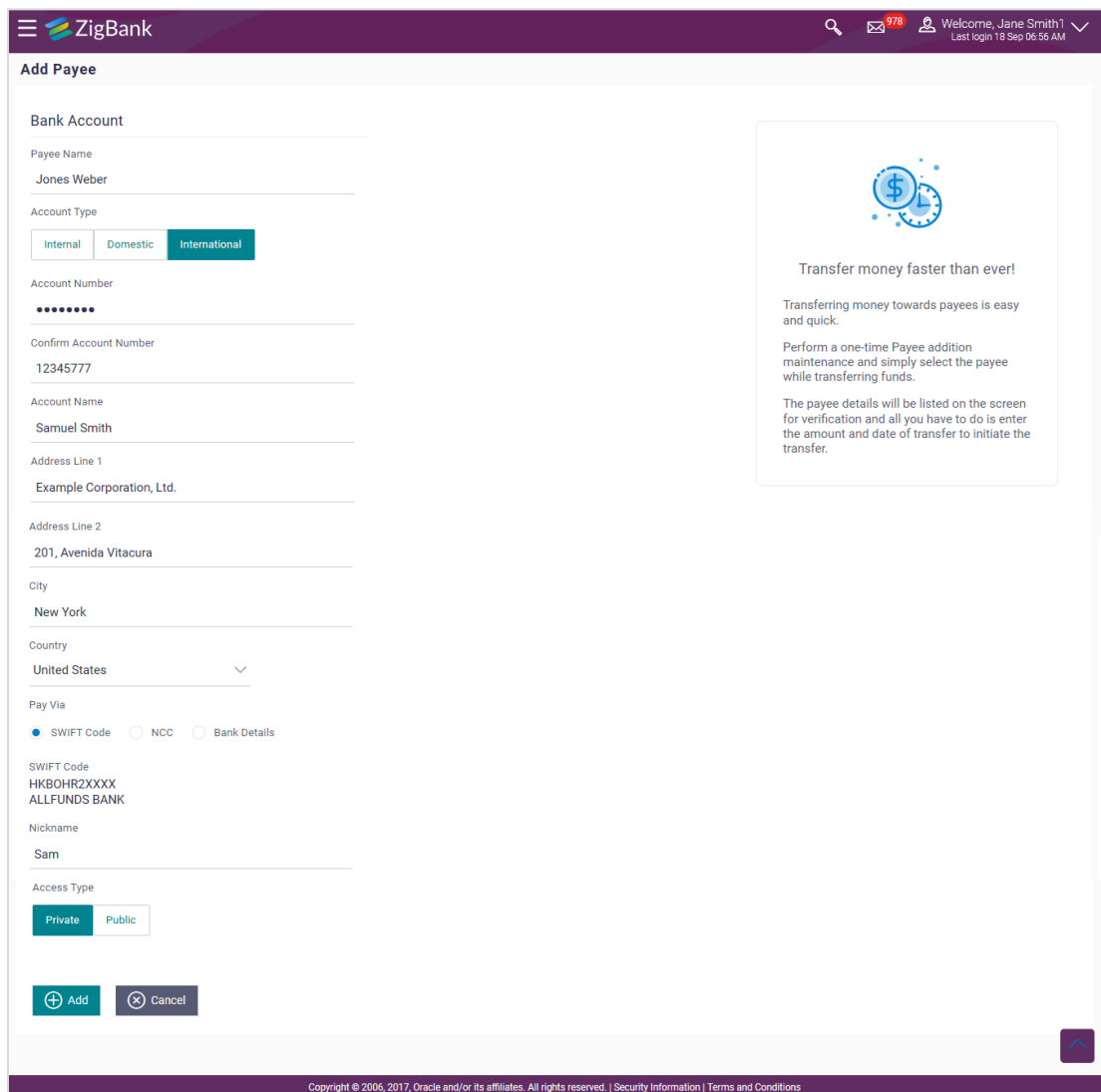
12. The success message of add payee appears along with the transaction reference number, status, Account Type, Account Number, Account Name and Bank Details.  
Click **Go to Dashboard** to go to **Dashboard**.  
OR  
Click **Pay Now** to go to **Make Payment** screen.

### 5.1.3 Add Payee - Bank Account - International Account Transfer

An international fund transfer involves the transfer of funds to an account that is maintained outside the country and beyond geographical boundaries. Hence, while adding a payee who holds an international account, the user is required to specify extensive details of the payee's account including the network code to be used to transfer money to the account as well as the details of the bank in which the account is held.

**To create a payee for international account transfer:**

#### Add Payee - International Account Transfer



**ZigBank** | Welcome, Jane Smith | Last login 18 Sep 06:55 AM

### Add Payee

**Bank Account**

Payee Name  
Jones Weber

Account Type  
☐ Internal
 ☐ Domestic
 ☒ International

Account Number  
 .....

Confirm Account Number  
12345777

Account Name  
Samuel Smith

Address Line 1  
Example Corporation, Ltd.

Address Line 2  
201, Avenida Vitacura

City  
New York

Country  
United States

Pay Via  
☒ SWIFT Code
 ☐ NCC
 ☐ Bank Details

SWIFT Code  
HKBOHR2XXXX  
ALLFUNDS BANK

Nickname  
Sam

Access Type  
☒ Private
 ☐ Public

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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.

**Add** **Cancel**

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**Field Description**

<b>Field Name</b>	<b>Description</b>
<b>Payee Name</b>	Name of the payee for identification.
<b>Account Type</b>	Type of account associated with the payee. The type can be: <ul style="list-style-type: none"> <li>• Internal</li> <li>• Domestic</li> <li>• International</li> </ul>
<b>Account Number</b>	Account number for the transfer.
<b>Confirm Account Number</b>	Re-enter the account number as entered in the Account Number field so as to confirm the same.
<b>Account Name</b>	Name of the payee as in payee's bank.
<b>Address Line 1- 2</b>	Address of the payee.
<b>City</b>	City of the payee.
<b>Country</b>	Country of the payee.
<b>Pay Via</b>	Network for payment. The options are: <ul style="list-style-type: none"> <li>• Swift Code</li> <li>• NCC (National Clearing code)</li> <li>• Bank Details</li> </ul>
<b>SWIFT / National clearing code value</b>	SWIFT code /National Clearing code value.
<b>SWIFT Code Look up</b>	
Below fields appears if the <b>SWIFT Code</b> option is selected in <b>Pay Via</b> field.	
<b>Lookup Swift Code</b>	Link to search the SWIFT code.
<b>SWIFT Code Look up</b>	
The following fields appear on a pop up window if the <b>Lookup SWIFT Code link</b> is clicked.	
<b>Swift Code</b>	The facility to lookup bank details based on SWIFT code.
<b>Bank Name</b>	The facility to search for the SWIFT code based on the bank name.

Field Name	Description
<b>Country</b>	The facility to search for the SWIFT code based on the country.
<b>City</b>	The facility to search for the SWIFT code based on city.
<b>SWIFT Code Lookup - Search Result</b>	
<b>Bank Name</b>	Name of the bank.
<b>Address</b>	Displays complete address of the bank.
<b>SWIFT Code</b>	Displays the SWIFT code as per search criteria defined.
<b>National clearing code Look up</b>	
Below fields appears if the <b>National clearing code</b> option is selected in <b>Pay Via</b> field.	
<b>NCC</b>	The national clearing code will need to be identified if NCC has been selected in the Pay Via field.
<b>Lookup National clearing code</b>	Link to search the National clearing code.
<b>National clearing code Look up</b>	
The following fields appear on a pop up window if the <b>Lookup National Clearing Code</b> link is clicked.	
<b>NCC Type</b>	The facility to search for the national clearing code by type.
<b>NCC Code</b>	The facility to search for bank details by defining the national clearing code.
<b>Bank Name</b>	The facility to search for the national clearing code by defining the name of the bank.
<b>City</b>	The facility to search for the national clearing code by city.
<b>NCC Lookup - Search Result</b>	
<b>Bank Name</b>	Name of the bank.
<b>Branch</b>	Bank branch name.
<b>Address</b>	Address of the bank.
<b>NCC Code</b>	NCC code of the bank branch.
Below fields appear if the <b>Bank Details</b> option is selected in <b>Pay Via</b> field.	
<b>Bank Name</b>	Name of the bank.

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

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 **Confirm Account Number** field, re-enter the payee's account number to confirm.
6. In the **Account Name** field, enter the payee name.
7. In the **Address Line 1 and 2** enter the address of the payee.
8. In the **City** field, enter the city of the payee.
9. From the **Country** list, select the country of the payee.
10. 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.
    - ii. If you enter the **SWIFT code**, click **Verify** to fetch bank details based on Bank Code (BIC).
    - iii. If you search the SWIFT code by clicking the **Lookup SWIFT Code** link.  
In the **SWIFT Code** and **Bank Name** field, enter either the SWIFT code or bank name of the beneficiary bank.  
OR  
Specify either the name of the country or the city in which the payee's account is held in the fields **Country** or **City**.  
Click Search. The bank details appear.  
Click the **SWIFT Code** link from the search results. The bank details get populated on the **Add Payee – Domestic Account** screen.
  - 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.
    - 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. In the **City** field, enter the city to which the bank belongs.
- 11. In the **Nickname** field, enter the nickname to identify the payment destination (account).
- 12. Select the appropriate **Access Type** for payee.
- 13. Click **Add** to add the payee.  
OR  
Click **Cancel** to cancel the operation.

---

**Note:** If the user tries to enter the already added account number / network type/ bank details/ nickname, error message that the payee with that account number / network type/ bank details/ nickname already exists appears.

---

- 14. The **Review** screen appears. Verify the details, and click **Confirm**.  
OR  
Click **Cancel**, user is directed to the **Add Payee – screen** with values in editable form.
- 15. 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 **Go to Dashboard** to go to **Dashboard**.  
OR  
Click **Pay Now** to go to Make Payment screen.



## 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

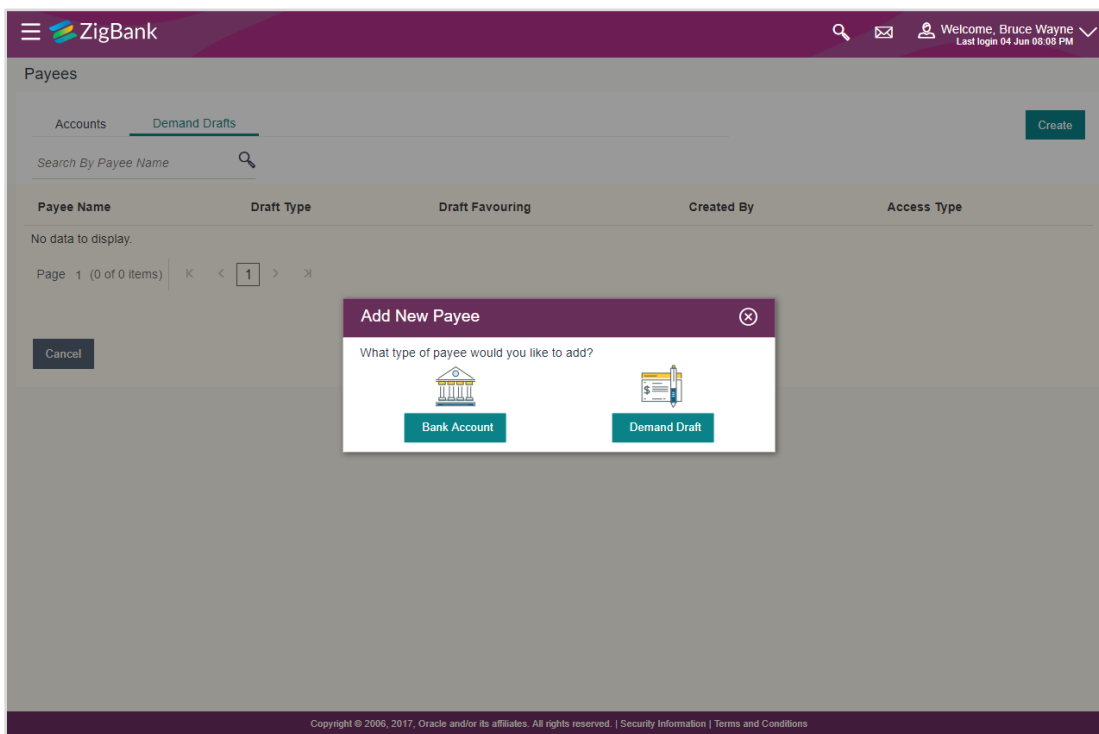
Application also provides an additional option to have the demand draft delivered at the customer's convenience. Two options are provided for the same:

- 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:

*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"> <li>• Bank Account</li> <li>• Demand Draft</li> </ul>

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

### 6.1.1 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

**ZigBank** Welcome, Bruce Wayne  
Last login 04 Jun 08:05 PM

### Add Payee

**Demand Draft**

Payee Name  
Example Corporation, Ltd.

Draft Type  
**Domestic** International

Draft Favouring  
Example Corporation, Ltd.

Draft Payable at City  
London

Delivery Location  
☒ Branch Near Me ☐ My Address

City  
London

Branch Near Me  
Universal Bank

Universal Bank  
Cabot Place East  
Canary Wharf  
London  
UNITED STATES

Access Type  
**Private** Public

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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.

**+ Add** **✕ Cancel**

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**Field Description**

<b>Field Name</b>	<b>Description</b>
<b>Payee Name</b>	Name of the Payee for identification.
<b>Draft Type</b>	Type of draft associated with the Payee. The type can be: <ul style="list-style-type: none"> <li>• Domestic</li> <li>• International</li> </ul>
<b>Draft Favouring</b>	Name of the payee of the draft.
<b>Draft Payable at City</b>	City of the payee.
<b>Delivery Location</b>	Options to deliver the draft. The options are: <ul style="list-style-type: none"> <li>• My Address: Deliver the demand draft to customer's address</li> <li>• Branch Near Me: Deliver the demand draft to any branch near the customer</li> </ul>

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

<b>Select Address</b>	Address type where the draft is to be delivered.
<b>Address Details</b>	Address for delivery of the draft. 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.

<b>City</b>	City of the receiving branch where the draft to be delivered.
<b>Branch Near Me</b>	Branch name to deliver the draft.
<b>Address Details</b>	Complete address of the branch to deliver the draft.
<b>Access Type</b>	The access type for payee. The options are: <ul style="list-style-type: none"> <li>• Public</li> <li>• Private</li> </ul>

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

### 6.1.2 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

**Add Payee**

**Demand Draft**

Payee Name  
Example Inc.

Draft Type  
Domestic International

Draft Favouring  
Example Inc.

Draft Payable at Country  
United Kingdom

City  
London

Delivery Location  
☒ Branch Near Me
 ☐ My Address

City  
London

Branch Near Me  
Universal Bank

Universal Bank  
Cabot Place East  
Canary Wharf  
London  
UNITED STATES

Access Type  
Private Public

**Add** **Cancel**

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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
<b>Payee Name</b>	Name of the Payee for identification.
<b>Draft Type</b>	Type of draft associated with the Payee. The type can be: <ul style="list-style-type: none"> <li>Domestic</li> <li>International</li> </ul>
<b>Draft Favouring</b>	Name of the payee of the draft.
<b>Draft Payable at Country</b>	Country of the payee. This field is enabled if the <b>International</b> option is selected as <b>Draft Type</b> .
<b>City</b>	City of the payee.

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

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

<b>Select Address</b>	The address where the draft is to be delivered.
<b>Address Details</b>	Address for delivery of the draft. 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.

<b>City</b>	City of the receiving branch where the draft to be delivered.
<b>Branch Near Me</b>	Branch name to deliver the draft.
<b>Address Details</b>	Complete address of the branch to deliver the draft.
<b>Access Type</b>	The access type for payee. The options are: <ul style="list-style-type: none"> <li>• Public</li> <li>• Private</li> </ul>

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. From the **Draft Payable at Country** field, select the country of the payee.
5. In the **City** field, enter the city of the payee.
6. In the **Delivery Location** field, select the appropriate draft delivery option.
  - a. If you select **My Address** option;
    - i. From the **Select Address** list, select the appropriate option.  
The complete address of user as maintained corresponding to the selected address appears.
  - b. If you select **Branch Near Me** option;
    - i. From the **City** list, select the city of the receiving branch.
    - ii. From the **Branch Near Me** list, select the receiving branch.  
The complete address of selected branch appears.
7. Select the appropriate **Access Type** for payee.

8. Click **Add** to add the payee.  
OR  
Click **Cancel**, system asks for confirmation and on confirming, navigates to dashboard.
9. The **Add Payee - Review** screen appears. Verify the details, and click **Confirm**.  
OR  
Click **Cancel**, user is directed to the **Add Payee – screen** with values in editable form.
10. 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 go to 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](#)

## 7. Make Payment (Transfer Money)

Transfer Money enables the user to initiate online payments 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.

On selecting the option, 'Existing Payee', the user has to simply select a payee and subsequently select the specific account of the payee towards which the transfer is to take place. The user is not required to explicitly select the transfer type (internal, domestic or international) since this categorization is undertaken at the time of payee creation when defining the payees bank account details.

### Prerequisites:

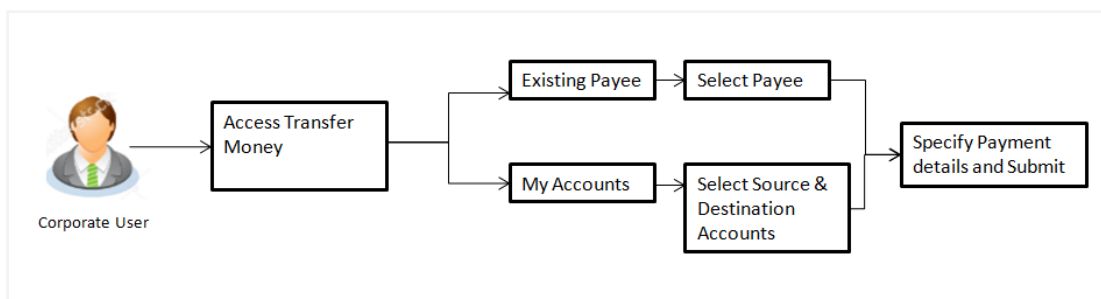
- Transaction and account access is provided to corporate user
- Approval rule set up for corporate user to perform the actions
- Transaction working window is maintained
- Payees are maintained
- Purposes of Payments are maintained which are mandatory for Internal and Domestic Payment
- Transaction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

### Features supported in application

Transfer money allows the user to make payments

- Existing Payee – by selecting a registered payee. Internal, Domestic and International transfers are supported and are triggered based on the payee and specific payee account selection.
- My Accounts - Users are able to transfer funds within their own accounts held in the bank.

### Workflow





**How to reach here:**

*Toggle menu > Payments > Transfer Money > Make Payment*

OR

*Maker Dashboard > Quick Links > Funds Transfer > Make Payment*

OR

*Maker Dashboard > Quick Links > Own Account Transfer > Make Payment*

## 7.1 Make Payment - Existing Payee

The existing payee option of the 'Transfer Money' feature enables the user to initiate payments towards existing registered payees. All account payees created by the logged in user and shared by other users of the Party are listed for selection. On selecting a payee, the user must select the specific account of the payee towards which the transfer is to be made. Once the payee's account has been selected, the details are auto populated on transaction screen. The user is then required to fill in payment details to initiate the funds transfer. Payment details will vary based on the transfer type associated with the payee's account. The user can also view the payee and transaction limits by selecting the 'View Limits' link provided on the screen.

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 > Transfer Money > Make Payment > Existing Payee*

OR

*Maker 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

**Make Payment**

Transfer Type  
☒ Existing Payee ☐ My Accounts

Payee  
 Brad1

Brad1  
 Account Number: 77777777  
 Account Type: International  
 Account Name: Brad1 Chan  
 Bank Details: Bank of Bahrain, Lovat Complex, Malaga, ES

Transfer From  
 00000042  
 Balance: A\$11,887.64

Amount  
 INR ₹1,000.00  
[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.

Payment Details  
 Against POE223  
[Add Payment Details](#)

Note  
 reference 22323  
 65 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
<b>Transfer Type</b>	Payee to which transfer needs to be done. The options are: <ul style="list-style-type: none"> <li>Existing payee</li> <li>My Accounts (User's own account)</li> </ul>
<b>Existing Payee</b>	
	Below fields appears if you select <b>Existing Payee</b> option in <b>Transfer Type</b> field.
<b>Payee</b>	Payee to whom fund transfer needs to be done and the nickname to identify the account for fund transfer.

Field Name	Description
<b>Account Number</b>	The account associated with the payee along with the account nickname.
<b>Account Type</b>	Type of account associated with the payee.
<b>Account Name</b>	Name of the payee in the bank account.
<b>Payee Address</b>	Address of the payee in the bank account. This field appears for <b>International</b> type of payee.
<b>Bank Details</b>	Address of the payee's bank account.  <b>Note:</b> Bank Details will not be displayed for Internal type of Payee.
<b>Transfer From</b>	Source account with account nickname from which funds are to be transferred.
<b>Balance</b>	Net balance in the selected account.
<b>Currency</b>	The currency in which transaction is initiated.
<b>Amount</b>	Amount to be transferred along with the currency. This field appears if you select the payee from the Payee list.  <b>Note:</b> 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.
<b>View Limits</b>	Link to view the transaction limits for the user.
<b>View Current Exchange Rate</b>	Link to view the current buy or sell per unit rate for the chosen currency combination.  This link will be enabled only if <b>Forex Deal Creation</b> has been enabled for the user's party under <b>Party Preferences</b> .
<b>Book New Deal</b>	Click to initiate new forex deal.  This button gets enabled when the amount is entered in <b>Amount</b> field to book the deal.  <b>Note:</b> Forex Deals can be used for Internal and International Payments only.
<b>Use Per-existing Deals</b>	Click to view and select the existing forex deals of the selected currency.

Field Name	Description
<b>Deal Number</b>	Displays the unique deal id of the forex deal. This field is displayed, if the deal is selected from the <b>Pre-existing Deals</b> popup message window.
<b>Deal Type</b>	Displays the type of Deal user wants to initiate. This field is displayed, if the deal is selected from the <b>Pre-existing Deals</b> popup message window.
<b>Exchange Rate</b>	Displays the buy or sell per unit rate for the chosen currency combination. This field is displayed, if the deal is selected from the <b>Pre-existing Deals</b> popup message window.
<b>Transfer When</b>	Specify when to transfer funds. The options are: <ul style="list-style-type: none"> <li>• Now: payment on the same day</li> <li>• Later: payment on a future date.</li> </ul>
<b>Transfer Date</b>	Date of transfer. This field appears if you select the <b>Later</b> option from the <b>Transfer When</b> list.
<b>Pay Via</b>	Network for payment. The options are: <ul style="list-style-type: none"> <li>• NEFT</li> <li>• RTGS</li> <li>• IMPS</li> </ul> This field appears if you select the <b>Domestic</b> Payee option from the Payee list.
<b>Correspondence Charges</b>	The party bearing the charges for transaction. The options are: <ul style="list-style-type: none"> <li>• Payee: transaction charges are to be borne by the beneficiary customer.</li> <li>• Payer: transaction charges are to be borne by the ordering customer.</li> <li>• Shared: transaction charges on the sender's side are to be borne by the ordering customer.</li> </ul> This field appears only for <b>International</b> Payee.

Field Name	Description
<b>Transfer via Intermediary Bank</b>	Specify whether the fund transfer is to be done through intermediary bank. This field appears only for <b>International</b> Payee.
<b>Pay Via</b>	Network for payment. The options are: <ul style="list-style-type: none"> <li>• Swift Code</li> <li>• NCC (National Clearing code)Bank Details</li> </ul> This field appears if you select <b>Yes</b> option from <b>Transfer via Intermediary Bank</b> field.
<b>SWIFT / National clearing code value</b>	SWIFT code /National Clearing code value.
<b>SWIFT code Look up</b>	
Below fields appears if the SWIFT Code option is selected in Pay Via field.	
<b>Lookup Swift Code</b>	Link to search the SWIFT code.
<b>SWIFT Code</b>	SWIFT code value.
<b>Bank Name</b>	Bank name to search the SWIFT code.
<b>Country</b>	Country name to search the SWIFT code.
<b>City</b>	City name to search the SWIFT code.
<b>SWIFT Code Lookup - Search Result</b>	
<b>Bank Name</b>	Name of the bank.
<b>Address</b>	Displays complete address of the bank.
<b>SWIFT Code</b>	SWIFT code /National Clearing code value.
<b>National clearing code Look up</b>	
Below fields appears if the <b>National clearing code</b> option is selected in <b>Pay Via</b> field.	
<b>Lookup National clearing code</b>	Link to search the National clearing code.
<b>NCC Type</b>	NCC type of the bank branch.
<b>NCC Code</b>	NCC code of the bank branch.
<b>Bank Name</b>	Name of the bank.

Field Name	Description
<b>City</b>	City to which the bank belongs.
<b>NCC Lookup - Search Result</b>	
<b>Bank Name</b>	Name of the bank.
<b>Branch</b>	Bank branch name.
<b>Address</b>	Address of the bank.
<b>NCC Code</b>	NCC code of the bank branch.
Below fields appears if the <b>Bank Details</b> option is selected in <b>Pay Via</b> field.	
<b>Bank Name</b>	Name of the bank.
<b>Bank address</b>	Complete address of the bank.
<b>Country</b>	Country of the bank.
<b>City</b>	City to which the bank belongs.
<b>Payment Details</b>	The purpose of the transfer. This field appears only for <b>International Payee</b> .
	<b>Note:</b> This field is displayed only for International Payee.
<b>Add Payment Details</b>	The link to add more details of the transfer. This field appears only for <b>International Payee</b> .
<b>Note</b>	Narrative for the transaction.

- From the **Payee** list, select the appropriate payee. The account maintained under payee to transfer funds appears.
- From the **Transfer From** account list; select the account from which transfer needs to be done.
- 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).
- In the **Amount** field, enter the transfer amount.  
OR  
Click the **View Limits** link to check the transfer limit.  
From the Channel list, select the appropriate channel to view its limits. The graph with utilized amount and the available limit appears.

## View Limits

My Limits

Channel ⓘ

YODLEE

Min Amount : £10.00

Max Amount : £25,000.00

Daily Limits

0%

Amount

Utilized £0.00

Available £15,000.00

Total £15,000.00

Count

Utilized 0

Available 10

Total 10

Monthly Limits

0%

Amount

Utilized £0.00

Available £30,000.00

Total £30,000.00

Count

Utilized 0

Available 30

Total 30

ⓘ Access 'Limits' from menu to identify the channel specific transaction limits.

✓ Ok

## Field Description

Field Name	Description
<b>Channel</b>	Channel for which you the user wants to view the limits.
<b>Min Amount</b>	The per transaction limit - minimum amount.
<b>Max Amount</b>	The per transaction limit - maximum amount.
<b>Daily Limits</b>	<p>The daily amount limit and transaction count limit (available and utilized) of a transaction is displayed.</p> <p>This is represented in a graph - with a (colored) utilized amount (numeric figure below it) and the available limit allocated by the Bank (numeric figure below it) and the total of utilized and available limits.</p>

Field Name	Description
<b>Monthly Limits</b>	<p>The monthly amount limit and transaction count limit (available and utilized) of a transaction is displayed.</p> <p>This is represented in a graph - with a (colored) utilized amount (numeric figure below it) and the available limit allocated by the Bank (numeric figure below it) and the total of utilized and available limits.</p>

6. Click the **View Current Exchange Rate** link to check the transfer limit.
7. If user clicks **Book New Deal** to book the new forex deal. The **Initiate Forex Deal Booking** screen appears.
8. If user selects check box **Use Pre-Existing Deals** to select existing forex deal.

### Pre Booked Deals

Pre Booked Deals

Search By Deal Number

Show All Deals

Deal Number	Validity	Deal Amount	Outstanding Amount	Exchange Rate
<input checked="" type="radio"/> AT3FFB114002BDDY	Forward : 363 Days	3000000000 USD	3000000000 USD	\$1.49
<input type="radio"/> AT3FFB114002BDDW	Forward : 363 Days	3000000000 USD	3000000000 USD	\$1.49

Page 1 of 1 (1-2 of 2 items)

K

<

1

>


X

Proceed

### Field Description

Field Name	Description
<b>Deal Number</b>	The unique deal id of the forex deal.
<b>Validity</b>	The date upto which the deal is valid.
<b>Deal Amount</b>	The original buy or sell amount and currency of the deal.
<b>Outstanding Amount</b>	The remaining buy or sell amount and currency in the deal available for transaction.
<b>Exchange Rate</b>	Displays the buy or sell per unit rate for the chosen currency combination.



9. In the **Deal Number** field, enter the forex deal number.  
Click **Verify**. The deal details of selected deal appear.  
OR  
Select deal from the Lookup by clicking the **Lookup Deal Number** link.  
In the **Search by Deal Number** field, enter the forex deal number to be searched.  
Click  to search. The list existing forex deal appears.  
Click on **Deal Number** field, to select the appropriate deal from the list.  
Click **Proceed** to continue the transaction with selected deal. The deal details of selected deal from Lookup appear.  
Click **Reset** to clear the entered details.
10. In the **Transfer When** field, select the appropriate transfer date.
  - a. If you select the **Now** option, transfer will be done on same day.  
OR  
If you select **Later** option in the **Transfer On** field, select the appropriate future date for transfer.
11. In the **Pay Via** field, select the appropriate network for payment (applicable for Domestic payees only).
12. From the **Correspondence Charges** list, select the appropriate option (applicable for international payees only).
13. In the **Transfer via Intermediary Bank** field, select the appropriate option (applicable for international payees only).
14. 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.
15. From the **Payment Details** list, select the appropriate purpose of transfer (applicable for international payees only).  
OR  
Click the **Add Payment Details** link to add more details of the transfer, if required.
16. In the **Note** field, enter the remarks for the transaction, if required.
17. Click **Pay** to initiate payment.  
OR  
Click **Cancel** to cancel the operation and navigate back to 'Dashboard'.

---

**Note:** The warning message appears, if user is initiating a transfer towards a payee for whom a SI or Pay later is due within the next X days (as configured) to inform the initiator of the same.

---

18. The **Make Payment - Review** screen appears. Verify the details, and click **Confirm**.  
OR  
Click **Cancel** to navigate to the **Dashboard** Screen.  
OR  
Click **Back** to navigate back to the previous screen.

---

**Note:** If a standing instruction or a pay later transfer is due to the payee within the next X days (as configured), a warning message will appear on the review page intimating the user about the same. This is applicable only if the transfer being initiated is an internal or domestic transfer.

---

19. The success message of payment appears along with the reference number, host reference number and status.  
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.

## 7.2 Make Payment – 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

**Make Payment**

Transfer Type

☐ Existing Payee ☒ My Accounts

Account Number  
xxxxxxxxxxx0028  
Balance : \$75,846.51, Holding Pattern : Single

Transfer From  
xxxxxxxxxxx0017  
Balance : £96,766.20, Holding Pattern : Single

Amount  
USD \$10,000.00  
[View Limits](#)

[View Current Exchange Rate](#) [Book New Deal](#)

☒ Use Pre-existing Deals

Deal Number  
AT3FFB114002BDDY

Deal Type  
Forward

Exchange Rate  
\$1.49

[Reset](#)

Transfer When  
☒ Now ☐ Later

Note (Optional)  
80 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

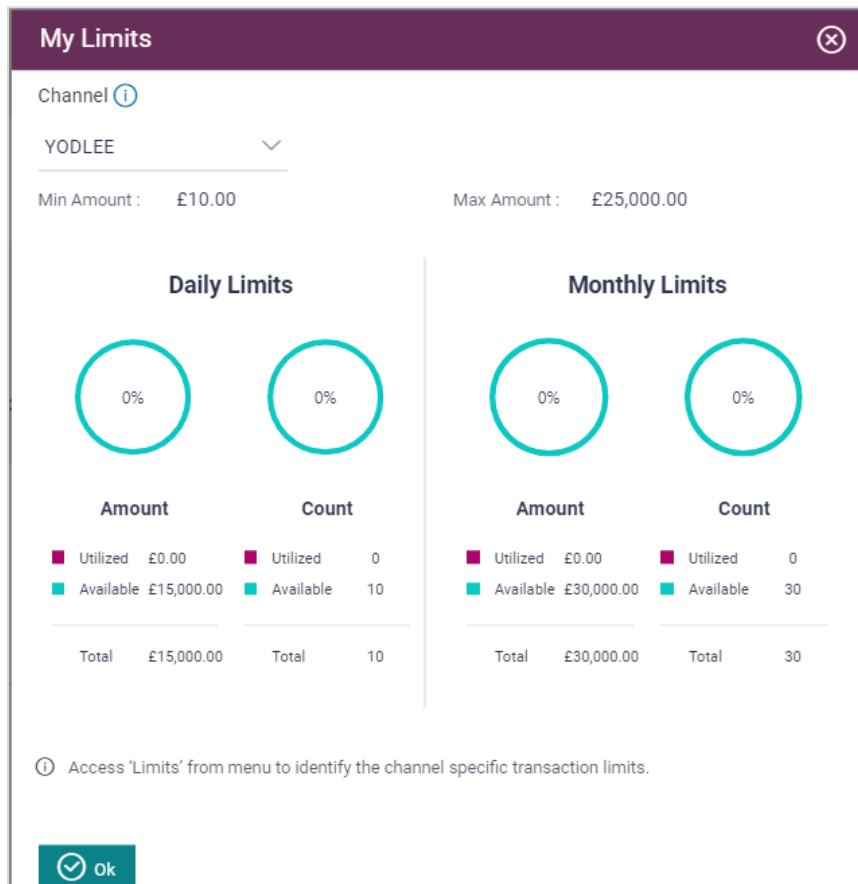
Field Name	Description
<b>Transfer Type</b>	Payee to which transfer needs to be done. The options are: <ul style="list-style-type: none"> <li>Existing payee</li> <li>My Accounts (User's own account)</li> </ul>
<b>Account Number</b>	Payee account where the funds need to be transferred along with the account nickname (if the user has added a nickname, for the account)
<b>Balance</b>	Net balance in the selected account.
<b>Transfer From</b>	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)
<b>Balance</b>	Net balance in the selected account.
<b>Currency</b>	The currency in which transaction is initiated.

Field Name	Description
<b>Amount</b>	Amount to be transferred along with the currency. The currency gets defaulted on selection of beneficiary account number.
<b>View Limits</b>	Link to view the transaction limits for the user.
<b>View Current Exchange Rate</b>	Link to view the current buy or sell per unit rate for the chosen currency combination. This link will be enabled only if <b>Forex Deal Creation</b> has been enabled for the user's party under <b>Party Preferences</b> .
<b>Book New Deal</b>	Click to initiate new forex deal. This button gets enabled when the amount is entered in Amount field to book the deal.
<b>Use Per-existing Deals</b>	Click to view and select the existing forex deals.
<b>Deal Number</b>	Displays the unique deal id of the forex deal. This field displayed, if when the deal is selected from the <b>Pre-existing Deals</b> popup message window.
<b>Deal Type</b>	Displays the type of Deal user wants to initiate. This field displayed, if when the deal is selected from the <b>Pre-existing Deals</b> popup message window.
<b>Exchange Rate</b>	Displays the buy or sell per unit rate for the chosen currency combination. This field displayed, if when the deal is selected from the <b>Pre-existing Deals</b> popup message window.
<b>View Limits</b>	Link to view the transaction limits for the user.
<b>Transfer When</b>	Specify when to transfer funds. The options are: <ul style="list-style-type: none"> <li>• Now: payment on the same day</li> <li>• Later: payment on a future date.</li> </ul>
<b>Transfer Date</b>	Date of transfer. This field is enabled if the <b>Later</b> option is selected in <b>Transfer when</b> field.
<b>Note</b>	Narrative for the transaction.

- From the **Account Number** list, select the own account where the funds need to be transferred.

3. From the **Transfer From** account list; select the account from which transfer needs to be done.
4. From the **Currency** list, select the currency in which the transfer transaction is to be done.
5. In the **Amount** field, enter the transfer amount.  
OR  
Click the **View Limits** link to check the transfer limit.  
From the **Channel** list, select the appropriate channel to view its limits. The graph with utilized amount and the available limit appears.

### View Limits



### Field Description

Field Name	Description
<b>Channel</b>	Channel for which you the user wants to view the limits.
<b>Min Amount</b>	The per transaction limit - minimum amount.
<b>Max Amount</b>	The per transaction limit - maximum amount.

Field Name	Description
<b>Daily Limits</b>	<p>The daily amount limit and transaction count limit (available and utilized) of a transaction is displayed.</p> <p>This is represented in a graph - with a (colored) utilized amount (numeric figure below it) and the available limit allocated by the Bank (numeric figure below it) and the total of utilized and available limits.</p>
<b>Monthly Limits</b>	<p>The monthly amount limit and transaction count limit (available and utilized) of a transaction is displayed.</p> <p>This is represented in a graph - with a (colored) utilized amount (numeric figure below it) and the available limit allocated by the Bank (numeric figure below it) and the total of utilized and available limits.</p>

6. Click the **View Current Exchange Rate** link to check the transfer limit.
7. If user clicks **Book New Deal** to book the new forex deal. The **Initiate Forex Deal Booking** screen appears.
8. If user selects check box **Use Pre-Existing Deals** to select existing forex deal.

### Pre Booked Deals

Pre Booked Deals

Search By Deal Number

Show All Deals

Deal Number	Validity	Deal Amount	Outstanding Amount	Exchange Rate
<input checked="" type="radio"/> AT3FFB114002BDDY	Forward : 363 Days	3000000000 USD	3000000000 USD	\$1.49
<input type="radio"/> AT3FFB114002BDDW	Forward : 363 Days	3000000000 USD	3000000000 USD	\$1.49

Page 1 of 1 (1-2 of 2 items)

K

<

1

>


X

Proceed

### Field Description

Field Name	Description
<b>Deal Number</b>	The unique deal id of the forex deal.
<b>Validity</b>	The date upto which the deal is valid.
<b>Deal Amount</b>	The original buy or sell amount and currency of the deal.

Field Name	Description
<b>Outstanding Amount</b>	The remaining buy or sell amount and currency in the deal available for transaction.
<b>Exchange Rate</b>	Displays the buy or sell per unit rate for the chosen currency combination.

9. In the **Deal Number** field, enter the forex deal number.  
Click **Verify**. The deal details of selected deal appear.  
OR  
Select deal from the Lookup by clicking the **Lookup Deal Number** link.  
In the **Search by Deal Number** field, enter the forex deal number to be searched.  
Click  to search. The list existing forex deal appears.  
Click on **Deal Number** field, to select the appropriate deal from the list.  
Click **Proceed** to continue the transaction with selected deal. The deal details of selected deal from Lookup appear.  
Click **Reset** to clear the entered details.
10. In the **Transfer When** field, select the appropriate transfer date.
  - a. If you select the **Now** option, transfer will be done on same day.  
OR  
If you select **Later** option in the **Transfer On** field, select the appropriate future date.
11. In the **Note** field, enter the remarks for the transaction, if required.
12. Click **Pay** to initiate payment.  
OR  
Click **Cancel** to cancel the operation and navigate back to 'Dashboard'.

---

**Note:** The warning message appears, if user is initiating a transfer towards a payee for whom a SI or Pay later is due within the next X days (as configured) to inform the initiator of the same.

---

13. The **Make Payment - Review** screen appears. Verify the details, and click **Confirm**.  
OR  
Click **Cancel** to navigate to **Dashboard** Screen.  
OR  
Click **Back** to navigate back to the previous screen.
14. The success message appears along with the reference number, host reference number, status, Transfer To, Amount, Transfer From and Transfer When details.  
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 use the Transfer Money transaction to transfer the funds towards the repayment of a loan that I hold in same bank?**

No, fund transfers can be made only to current or savings account through the transfer money transaction.

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](#)



## 8. 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.

### Prerequisites:

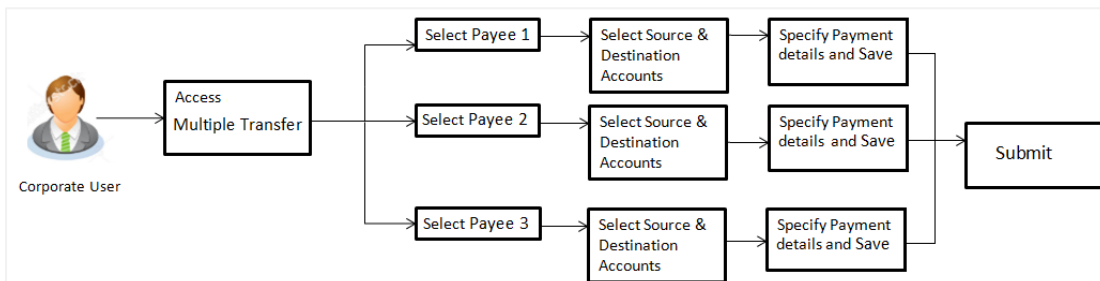
- Transaction and account access is provided to corporate user
- Approval rule set up for corporate user to perform the actions
- Transaction working window is maintained
- Payees are maintained
- Purpose of Payments are maintained
- Transaction limits are assigned to user to perform the transaction

### 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:


*Toggle Menu > Payments > Payments and Transfers > Multiple Transfer*

### 8.1 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


944
Welcome, Jane Smith1
Last login 17 Sep 04:18 AM

### Multiple Transfers

Payee 1

Payee

Intl20

Intl20

Account Number	Account Type	Account Name
887777	International	Intl20

Payee Address

134 Strasbour, Darwish1 PO, London, GB

Bank Details

50, ABU DHABI ISLAMIC BANK, KHALIFA STREET

Transfer From

00000042

Balance : A\$11,887.64

Amount

INR

₹5,000.00

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

Payment Details

Payment against POE24344

Add Payment Details

Note

reference number 23233

58 Characters Left

Save

Make a Copy & Save

Reset Fields

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

Mrs India Domestic

Mrs India Domestic

Account Number	Account Type	Account Name
8765876590	Domestic	Mrs India Domestic Acc

Bank Details

031882, KREDITANSTALT FUR WIEDERAUFBAU, 5-9, PALMENGARTENSTRASSE

Transfer From

00000042

Balance : A\$11,887.64

Amount

EUR

€1,000.00

View Limits

Transfer When

Now

Later

Pay Via

NEFT

RTGS

IMPS

Note

Transaction for payment of Credit Card

42 Characters Left

Save

Make a Copy & Save

Reset Fields

Add Another Payment

Submit

Cancel

**Field Description**

<b>Field Name</b>	<b>Description</b>
<b>Payee</b>	Payee to whom fund transfer needs to be done and the nick name to identify the account for fund transfer.
<b>Account Number</b>	The account associated with the payee along with the account nickname.
<b>Account Type</b>	Type of account associated with the payee.
<b>Account Name</b>	Name of the payee in the bank account.
<b>Payee Address</b>	Address of the payee in the bank account. This field appears for <b>International</b> type of payee.
<b>Bank Details</b>	Payee's account - bank details.  <b>Note:</b> Bank Details do not get displayed for Internal Payee.
<b>Transfer From</b>	Source account with account nickname from which the funds is to be transferred.
<b>Balance</b>	Net balance in the selected account.
<b>Currency</b>	Currency of the amount to be transferred.  <b>Note:</b> 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.
<b>Amount</b>	Amount to be transferred.
<b>View Limits</b>	Link to view the transaction limits for the user.
<b>Transfer When</b>	Specify when to transfer funds. The options are: <ul style="list-style-type: none"> <li>• Now: payment on the same day</li> <li>• Later: payment on a future date</li> </ul>
<b>Transfer Date</b>	Date of transfer. This field appears if you select the <b>Later</b> option from the <b>Transfer When</b> list.

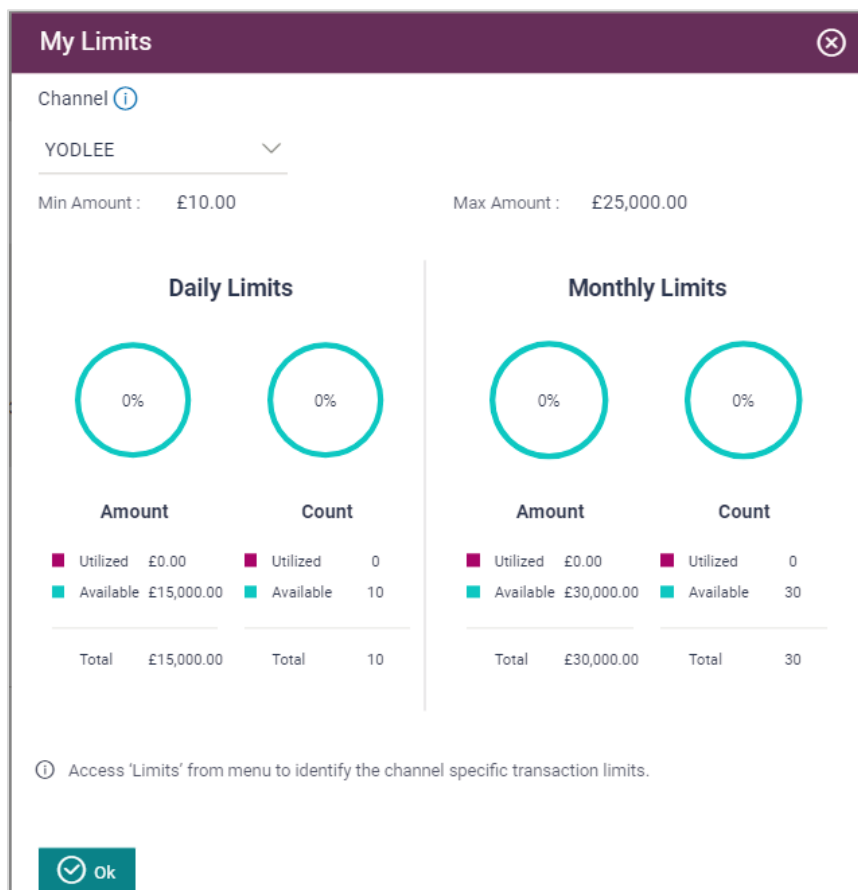
Field Name	Description
<b>Pay Via</b>	<p>Network for payment.</p> <p>The options are:</p> <ul style="list-style-type: none"> <li>• NEFT</li> <li>• RTGS</li> <li>• IMPS</li> </ul> <p>This field appears if you select the <b>Domestic Payee</b> option from the <b>Payee</b> list.</p>
<b>Correspondence Charges</b>	<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"> <li>• Payee: transaction charges are to be borne by the beneficiary customer</li> <li>• Payer: transaction charges are to be borne by the ordering customer</li> <li>• Shared: transaction charges on the sender's side are to be borne by the ordering customer</li> </ul> <p>This field appears for <b>International</b> type of payee.</p>
<b>Transfer via Intermediary Bank</b>	<p>Specify whether the fund transfer is to be done through intermediary bank.</p> <p>This field appears only for <b>International</b> Payee.</p>
<b>Pay Via</b>	<p>Network for payment.</p> <p>The options are:</p> <ul style="list-style-type: none"> <li>• Swift Code</li> <li>• NCC (National Clearing code)</li> <li>• Bank Details.</li> </ul> <p>This field appears if you select <b>Yes</b> option from <b>Transfer via Intermediary Bank</b> field.</p>
<b>SWIFT / National clearing code value</b>	SWIFT code /National Clearing code value.
<b>SWIFT code Look up</b>	Below fields appears if the SWIFT Code option is selected in Pay Via field.
<b>Lookup Swift Code</b>	Link to search the SWIFT code.
<b>SWIFT Code</b>	SWIFT code value.
<b>Bank Name</b>	Bank name to search the SWIFT code.

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

Field Name	Description
<b>Add Payment Details</b>	The link to add more details of the transfer. This field is displayed only for <b>International</b> Payee.
<b>Note</b>	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.  
From the **Channel** list, select the appropriate channel to view its limits. The graph with utilized amount and the available limit appears.



### View Limits



**Field Description**

<b>Field Name</b>	<b>Description</b>
<b>Channel</b>	Channel for which you the user wants to view the limits.
<b>Min Amount</b>	The per transaction limit - minimum amount.
<b>Max Amount</b>	The per transaction limit - maximum amount.
<b>Daily Limits</b>	<p>The daily amount limit and transaction count limit (available and utilized) of a transaction is displayed.</p> <p>This is represented in a graph - with a (colored) utilized amount (numeric figure below it) and the available limit allocated by the Bank (numeric figure below it) and the total of utilized and available limits.</p>
<b>Monthly Limits</b>	<p>The monthly amount limit and transaction count limit (available and utilized) of a transaction is displayed.</p> <p>This is represented in a graph - with a (colored) utilized amount (numeric figure below it) and the available limit allocated by the Bank (numeric figure below it) and the total of utilized and available limits.</p>

5. In the **Transfer When** field, select the appropriate transfer date.
6. If the transfer type is **Domestic**, in the **Pay Via** field, select the appropriate network for payment.
7. If you select the **Now** option, transfer will be done on same day.  
OR  
If you select **Later** option, from the **Transfer Date** field, select the appropriate future date for transfer.
8. If you have selected **Domestic** payee, select the appropriate network for payment in the **Pay Via** field  
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.
    1. 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).
    2. 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).

3. 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. In the **Payment Details** field, enter the details of the fund transfer.  
OR  
Click the **Add Payment Details** link to add more details of the transfer, if required.
- e. In the **Note** field, enter the remarks for the transaction, if required.
9. 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.
10. Repeat Steps 1 to 9 for Payee 2.  
OR  
Click **Add Another Payment** if you want to add another payment details.
11. Click  against a payee to edit the payment details.  
OR  
Click  against a payee to delete the payment details.
12. Click **Submit** to initiate payment.  
OR  
Click **Cancel** to cancel the operation and navigate back to 'Dashboard'.

---

**Note:** The warning message appears, if user is initiating a transfer towards a payee for whom a SI or Pay later is due within the next X days (as configured) to inform the initiator of the same.

---

13. 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 **Cancel** to cancel the operation and navigate back to 'Dashboard'.  
OR  
Click **Back** to navigate back to the previous screen.
14. The success message of initiating the transfer appears along with the status of transaction.  
Click **Go to Dashboard**, to navigate to the dashboard.  
OR  
Click **Click Here** to view the status of each transfer.  
The **Multiple Transfer – Status** screen appears. Click **Back to Dashboard** to navigate to the dashboard.



## Multiple Transfer – Status

Payee	From Account	Date & Amount	Host Reference No.	Status	Action	Failure Reason
Int'l20 887777	00000042	10 Aug 2018 ₹5,000.00	1926013794800001	Completed	<a href="#">e-Receipt</a>	NA
Mrs India Domestic 8765876590	00000042	€1,000.00	—	Failed	—	—

[Download all e-Receipts](#)

[Back to Dashboard](#)

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### Field Description

Field Name	Description
<b>Payee</b>	Payee to whom fund transfer needs to be done and the nick name to identify the account for fund transfer.
<b>From Account</b>	Source account with account nickname from which the funds is to be transferred.
<b>Date &amp; Amount</b>	Date of transfer and amount that is transferred.
<b>Host Reference Number</b>	The unique number generated on completion of transaction in the Core Banking application.
<b>Status</b>	The status of the transaction.
<b>Action</b>	Link to download the e-receipt.
<b>Failure Reason</b>	The reason of the failure of the transaction

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

If the transaction amount is less than the minimum limit or more than the maximum transaction limit set by the Bank, the user will not be able to initiate the transfer.

[Home](#)

## 9. Adhoc Payment

An adhoc transfer is one which is used to transfer funds from the user's account to a beneficiary/payee account which is not registered with the bank. Since the transfer is towards an unregistered beneficiary, customers are required to specify the beneficiary details manually along with the transfer details while initiating an adhoc transfer.

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.

---

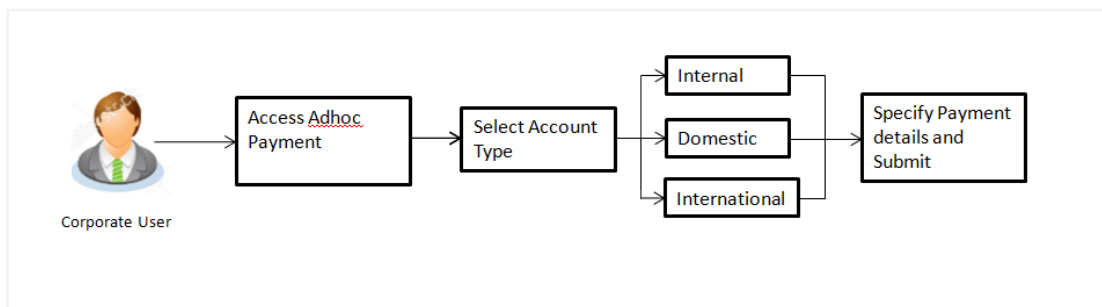
**Note:** Adhoc Payment is supported only for Domestic - India payments.

---

### 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:

*Toggle menu > Payments > Payments > Adhoc Payment*

*OR*

*Dashboard > Quick Links > Adhoc Payment*

## 9.1 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**

**ZigBank** Welcome, Forex Corporate Last login 02 Jun 09:11 PM

### Adhoc Internal Transfer

Account Type

☒ Internal ☐ Domestic ☐ International

Account Number

\*\*\*\*\*

Confirm Account Number

AT30009610028

Account Name

John Smith

Transfer From

xxxxxxxxxxxx0027

Balance : \$39,176.71, Holding Pattern : Single

Amount

GBP £1,000.00

[View Limits](#)

Transfer When

☒ Now ☐ Later

Purpose

Transaction is related to settle...

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**

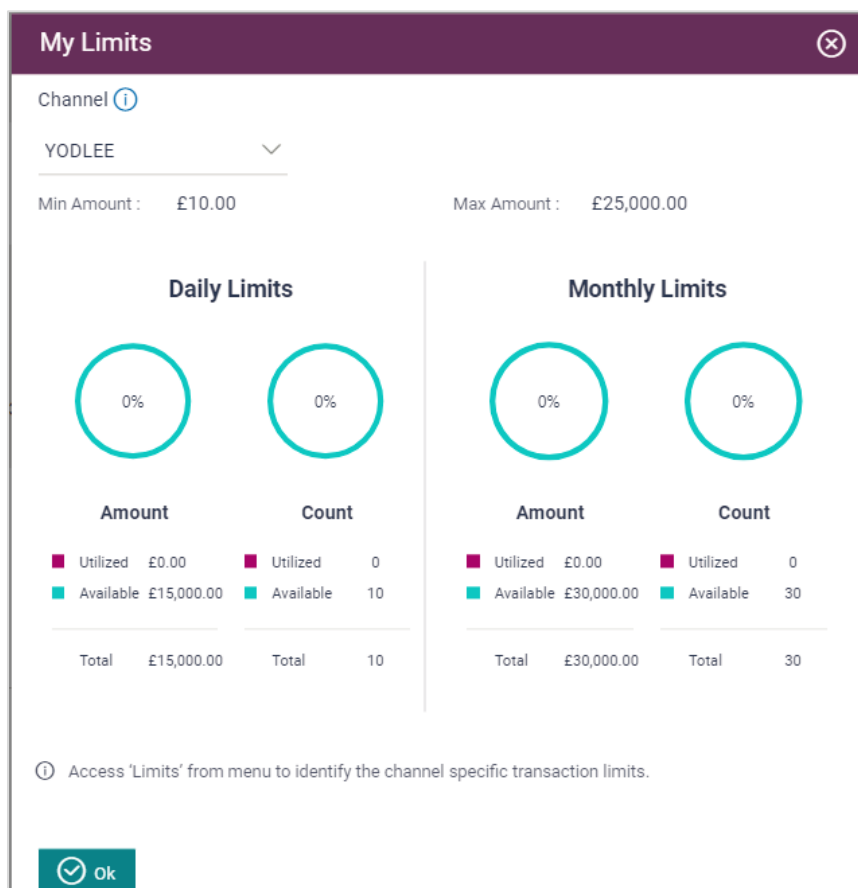
<b>Field Name</b>	<b>Description</b>
<b>Account Type</b>	Type of account associated with the payee. The type can be: <ul style="list-style-type: none"> <li>• Internal</li> <li>• Domestic</li> <li>• International</li> </ul>
<b>Account Number</b>	Account number of the payee.
<b>Confirm Account Number</b>	Re-enter the account number as entered in the Account Number field so as to confirm the same.
<b>Account Name</b>	Name of the payee in the bank account.
<b>Transfer From</b>	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.
<b>Balance</b>	Net balance in the selected account.
<b>Amount</b>	Amount to be transferred along with the currency.
<b>View Limits</b>	Link to view the transaction limits for the user.
<b>Transfer When</b>	Specify when to transfer funds. The options are: <ul style="list-style-type: none"> <li>• Now: payment on the same day</li> <li>• Later: payment on a future date</li> </ul>
<b>Transfer Date</b>	Date of transfer. This field appears if you select the Later option from the Transfer When list.
<b>Note</b>	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 **Confirm Account Number** field, re-enter the payee's account number to confirm.
4. In the **Account Name** field, enter the payee name.
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.  
 OR  
 Click the **View Limits** link to check the transfer limit.  
 From the **Channel** list, select the appropriate channel to view its limits. The graph with utilized amount and the available limit appears.

### View Limits



### Field Description

Field Name	Description
<b>Channel</b>	Channel for which you the user wants to view the limits.
<b>Min Amount</b>	The per transaction limit - minimum amount.
<b>Max Amount</b>	The per transaction limit - maximum amount.

Field Name	Description
<b>Daily Limits</b>	<p>The daily amount limit and transaction count limit (available and utilized) of a transaction is displayed.</p> <p>This is represented in a graph - with a (colored) utilized amount (numeric figure below it) and the available limit allocated by the Bank (numeric figure below it) and the total of utilized and available limits.</p>
<b>Monthly Limits</b>	<p>The monthly amount limit and transaction count limit (available and utilized) of a transaction is displayed.</p> <p>This is represented in a graph - with a (colored) utilized amount (numeric figure below it) and the available limit allocated by the Bank (numeric figure below it) and the total of utilized and available limits.</p>

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. In the **Note** field, enter the remarks for the transaction, if required.
9. Click **Pay** to initiate payment.  
OR  
Click **Cancel** to cancel the transaction.
10. 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**.
11. The success message appears, along with the reference number, host reference number, status and payment details of the transaction.  
  
Click **Add as Payee?** to add the adhoc payee.  
OR  
Click **Go To Dashboard** to go to the **Dashboard** screen.  
OR  
Click the **e-Receipt** link to download the electronic receipt.

## 9.2 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

**ZigBank** Welcome, Shamim Daruwala Last login 02 Jun 09:44 PM

#### Adhoc Domestic Payment

**Account Type**

Internal Domestic International

**Account Number**

.....

**Confirm Account Number**

AT30025430013

**Account Name**

John Smith

**Pay Via**

☒ NEFT ☐ RTGS ☐ IMPS

**IFSC Code**

HDFC0000017  
HDFC Bank Ltd  
A - 8, 2nd Avenue  
Chennai  
HDFC0000017

Reset

**Transfer From**

xxxxxxxxxxxx0080

Balance : £10,000.00, Holding Pattern : Joint

**Amount**

GBP £1,000.00

[View Limits](#)

**Transfer When**

☒ Now ☐ Later

**Purpose**

Transaction is the payment of dl...

**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**

<b>Field Name</b>	<b>Description</b>
<b>Account Type</b>	Type of account associated with the payee. The type can be: <ul style="list-style-type: none"> <li>• Internal</li> <li>• Domestic</li> <li>• International</li> </ul>
<b>Account Number</b>	Account number of the payee.
<b>Confirm Account Number</b>	Re-enter the account number as entered in the Account Number field so as to confirm the same.
<b>Account Name</b>	Name of the payee in the bank account.
<b>Pay Via</b>	Network for payment. Domestic Networks are configurable – NEFT / RTGS / IMPS get displayed as per India region configuration.
<b>IFSC /Bank Code</b>	IFSC /Bank Code of destination bank.
<b>Lookup IFSC Code</b>	Link to search the IFSC code.
<b>Search IFSC code</b>	
The following fields appear on a pop up window if the <b>Lookup IFSC Code</b> link is selected.	
<b>IFSC Code</b>	The facility to lookup bank details based on IFSC code.
<b>Bank Name</b>	The facility to search for the IFSC code based on the bank name.
<b>State</b>	The facility to search for the IFSC code based on the state.
<b>City</b>	The facility to search for the IFSC code based on city.
<b>Search IFSC code - Search Result</b>	
<b>Bank Name</b>	Name of the bank.
<b>Branch</b>	Bank branch name.
<b>Address</b>	The complete address of the bank.
<b>IFSC Code</b>	The IFSC code value. This value will be displayed as a link which will be selectable. On selecting the link, the IFSC code and bank details are populated on the Add Payee – Domestic Account screen.
<b>Transfer From</b>	Source account from which the fund is to be transferred.
<b>Balance</b>	Net balance in the selected account.

Field Name	Description
<b>Amount</b>	Amount to be transferred along with the currency.
<b>View Limits</b>	Link to view the transaction limits for the user.
<b>Transfer When</b>	Specify when to transfer funds. The options are: <ul style="list-style-type: none"> <li>• Now: payment on the same day</li> <li>• Later: payment on a future date</li> </ul>
<b>Transfer Date</b>	Date of transfer. This field appears if you select the <b>Later</b> option from the <b>Transfer When</b> list.
<b>Balance</b>	Net balance in the selected account.
<b>Note</b>	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 **Confirm Account Number** field, re-enter the payee's account number to confirm.
4. In the **Account Name** field, enter the payee name.
5. In the **Pay Via** field, select the appropriate network for payment.
6. In the **IFSC Code** field, enter the IFSC / Bank Code or select it from the lookup.
7. Click **Verify** to fetch bank details based on Bank Code (BIC).
8. From the **Transfer From** account list, select the account from which transfer needs to be done.
9. In the **Amount** field, enter the transfer amount.  
OR  
Click the **View Limits** link to check the transfer limit.  
From the **Channel** list, select the appropriate channel to view its limits. The graph with utilized amount and the available limit appears.

## View Limits

My Limits

Channel ⓘ

YODLEE

Min Amount : £10.00

Max Amount : £25,000.00

Daily Limits

0%

Amount

Utilized £0.00

Available £15,000.00

Total £15,000.00

Count

Utilized 0

Available 10

Total 10

Monthly Limits

0%

Amount

Utilized £0.00

Available £30,000.00

Total £30,000.00

Count

Utilized 0

Available 30

Total 30

ⓘ Access 'Limits' from menu to identify the channel specific transaction limits.

Ok

## Field Description

Field Name	Description
<b>Channel</b>	Channel for which you the user wants to view the limits.
<b>Min Amount</b>	The per transaction limit - minimum amount.
<b>Max Amount</b>	The per transaction limit - maximum amount.
<b>Daily Limits</b>	<p>The daily amount limit and transaction count limit (available and utilized) of a transaction is displayed.</p> <p>This is represented in a graph - with a (colored) utilized amount (numeric figure below it) and the available limit allocated by the Bank (numeric figure below it) and the total of utilized and available limits.</p>

Field Name	Description
<b>Monthly Limits</b>	<p>The monthly amount limit and transaction count limit (available and utilized) of a transaction is displayed.</p> <p>This is represented in a graph - with a (colored) utilized amount (numeric figure below it) and the available limit allocated by the Bank (numeric figure below it) and the total of utilized and available limits.</p>

10. 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.
11. In the **Note** field, enter the remarks for the transaction, if required.
12. Click **Pay**.  
OR  
Click **Cancel** to cancel the transaction.
13. The **Adhoc Domestic Payment - Review** screen appears. Verify the details, and click Confirm.  
OR  
Click **Back**, user is directed to **Adhoc Domestic 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 and payment details of the transaction.  
Click **Add as Payee?** to add the adhoc payee.  
OR  
Click **Go To Dashboard** to go to Dashboard screen.  
OR  
Click the **e-Receipt** link to download the electronic receipt.

### 9.3 Adhoc Payment - International Fund Transfer

. An international fund transfer involves the transfer of funds to an account that is maintained outside the country and beyond geographical boundaries. While initiating an adhoc international fund transfer, the customer is required to specify payee details which include the payee account number, clearing code of the bank in which the payee's account is held along with the network through which the transfer is to be processed. Details specific to the transfer type must also be defined which include identifying the party who is to bear correspondence charges and defining payment details.

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

951
Welcome, Jane Smith1
Last login 17 Sep 04:28 AM

### Adhoc International Payment

Account Type

Internal
Domestic
International

Account Number

\*\*\*\*\*

Confirm Account Number

12345678

Account Name

Roger Smith

Address Line 1

Example Co.

Address Line 2

Avenida Vitacura 2939

City

New York

Country

United States

Pay Via

☒ SWIFT Code
 ☐ NCC
 ☐ Bank Details

SWIFT Code

HKBOHR2XXXX

ALLFUNDS BANK

Transfer From

00000042

Balance : A\$11,887.64

Amount

INR ₹3,000.00

[View Limits](#)

Transfer When

☒ Now
 ☐ Later

Correspondence Charges

SHARED

Transfer via Intermediary Bank

☒ Yes
 ☐ No

Pay Via

☒ SWIFT Code
 ☐ NCC
 ☐ Bank Details

SWIFT Code

HKBOHR2XXXX

ALLFUNDS BANK

Payment Details

Against Invoice 193233

[Add Payment Details](#)

Note

invoice 193233

66 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**

<b>Field Name</b>	<b>Description</b>
<b>Account Type</b>	Type of account associated with the payee. The type can be: <ul style="list-style-type: none"> <li>• Internal</li> <li>• Domestic</li> <li>• International</li> </ul>
<b>Account Number</b>	Account number of the payee.
<b>Confirm Account Number</b>	Re-enter the account number as entered in the Account Number field so as to confirm the same.
<b>Account Name</b>	Name of the payee in the bank account.
<b>Address Line 1- 2</b>	Address of the payee.
<b>City</b>	City of the payee.
<b>Country</b>	Country of the payee.
<b>Pay Via</b>	Network for payment. The options are: <ul style="list-style-type: none"> <li>• Swift Code</li> <li>• NCC (National Clearing code)</li> <li>• Bank Details</li> </ul>
<b>SWIFT / National clearing code value</b>	SWIFT code /National Clearing code value.
<b>SWIFT Code Look up</b>	
Below fields appears if the <b>SWIFT Code</b> option is selected in <b>Pay Via</b> field.	
<b>SWIFT</b>	SWIFT code /National Clearing code value.
<b>Lookup SWIFT Code</b>	Link to search the SWIFT code.
<b>SWIFT Code Look up</b>	
The following fields appear on a pop up window if the <b>Lookup SWIFT Code</b> link is clicked.	
<b>SWIFT Code</b>	The facility to lookup bank details based on SWIFT code.
<b>Bank Name</b>	The facility to search for the SWIFT code based on the bank name.

Field Name	Description
<b>Country</b>	The facility to search for the SWIFT code based on the country.
<b>City</b>	The facility to search for the SWIFT code based on city.
<b>SWIFT Code Lookup - Search Result</b>	
<b>Bank Name</b>	The names of banks as fetched on the basis of the search criteria specified.
<b>Address</b>	The complete address of each bank as fetched on the basis of the search criteria specified.
<b>SWIFT Code</b>	The list of SWIFT codes as fetched on the basis of the search criteria specified.
<b>NCC</b>	The national clearing code will need to be identified if <b>NCC</b> has been selected in the <b>Pay Via</b> field.
<b>Lookup National Clearing Code</b>	Link to search the national clearing code.
<b>National Clearing Code Look up</b>	
The following fields appear on a pop up window if the Lookup National Clearing Code link is clicked.	
<b>NCC Type</b>	The facility to search for the national clearing code by type.
<b>NCC Code</b>	The facility to search for bank details by defining the national clearing code.
<b>Bank Name</b>	The facility to search for the national clearing code by defining the name of the bank.
<b>City</b>	The facility to search for the national clearing code by city.
<b>NCC Lookup - Search Result</b>	
<b>Bank Name</b>	The names of banks as fetched on the basis of the search criteria specified.
<b>Branch</b>	The names of banks branch as fetched on the basis of the search criteria specified.
<b>Address</b>	The complete address of each bank as fetched on the basis of the search criteria specified.
<b>NCC Code</b>	The NCC codes are listed as fetched on the basis of the search criteria.

Field Name	Description
Below fields appears if the <b>Bank Details</b> option is selected in <b>Pay Via</b> field.	
<b>Bank Name</b>	Name of the bank in which the payee account is held.
<b>Bank address</b>	Complete address of the bank at which the payee account is held.
<b>City</b>	City to which the bank belongs.
<b>Country</b>	Country of the bank.
<b>Transfer From</b>	Source account from which the funds are to be transferred.
<b>Balance</b>	Net balance in the selected account.
<b>Amount</b>	Amount to be transferred along with the currency.
<b>View Limits</b>	Link to view the transaction limits for the user.
<b>Transfer When</b>	Specify when to transfer funds. The options are: <ul style="list-style-type: none"> <li>• Now: payment on the same day</li> <li>• Later: payment on a future date.</li> </ul>
<b>Transfer Date</b>	Date of transfer. This field appears if you select the <b>Later</b> option from the <b>Transfer When</b> list.
<b>Correspondence Charges</b>	The party bearing the charges for transaction. The options are: <ul style="list-style-type: none"> <li>• Payee: transaction charges are to be borne by the beneficiary customer.</li> <li>• Payer: transaction charges are to be borne by the ordering customer.</li> <li>• Shared: transaction charges on the sender's side are to be borne by the ordering customer.</li> </ul> This field appears only for <b>International</b> Payee.
<b>Transfer via Intermediary Bank</b>	Specify whether the fund transfer is to be done through intermediary bank. This field appears only for <b>International</b> Payee.



Field Name	Description
<b>Pay Via</b>	Network for payment. The options are: <ul style="list-style-type: none"> <li>• Swift Code</li> <li>• NCC (National Clearing code)</li> <li>• Bank Details</li> </ul>
<b>SWIFT / National clearing code value</b>	SWIFT code /National Clearing code value.
<b>SWIFT code Look up</b>	
Below fields appears if the <b>SWIFT Code</b> option is selected in <b>Pay Via</b> field.	
<b>SWIFT</b>	SWIFT code /National Clearing code value.
<b>Lookup Swift Code</b>	Link to search the SWIFT code.
<b>SWIFT code Look up</b>	
The following fields appear on a pop up window if the <b>Lookup SWIFT Code</b> link is clicked.	
<b>SWIFT Code</b>	The facility to lookup bank details based on SWIFT code.
<b>Bank Name</b>	The facility to search for the SWIFT code based on the bank name.
<b>Country</b>	The facility to search for the SWIFT code based on the country.
<b>City</b>	The facility to search for the SWIFT code based on city.
<b>SWIFT Code Lookup - Search Result</b>	
<b>Bank Name</b>	Name of the bank.
<b>Address</b>	Displays complete address of the bank.
<b>SWIFT Code</b>	Displays the SWIFT code as per search criteria defined.
<b>National clearing code Look up</b>	
Below fields appears if the <b>National clearing code</b> option is selected in <b>Pay Via</b> field.	
<b>NCC</b>	The national clearing code will need to be identified if NCC has been selected in the Pay Via field.
<b>Lookup National clearing code</b>	Link to search the National clearing code.

Field Name	Description
<b>National clearing code Look up</b>	
The following fields appear on a pop up window if the Lookup National Clearing Code link is clicked.	
<b>NCC Type</b>	The facility to search for the national clearing code by type.
<b>NCC Code</b>	The facility to search for bank details by defining the national clearing code.
<b>Bank Name</b>	The facility to search for the national clearing code by defining the name of the bank.
<b>City</b>	The facility to search for the national clearing code by city.

**NCC Lookup - Search Result**

<b>Bank Name</b>	Name of the bank.
<b>Branch</b>	Bank branch name.
<b>Address</b>	Displays complete address of the bank.
<b>NCC Code</b>	NCC code of the bank branch.

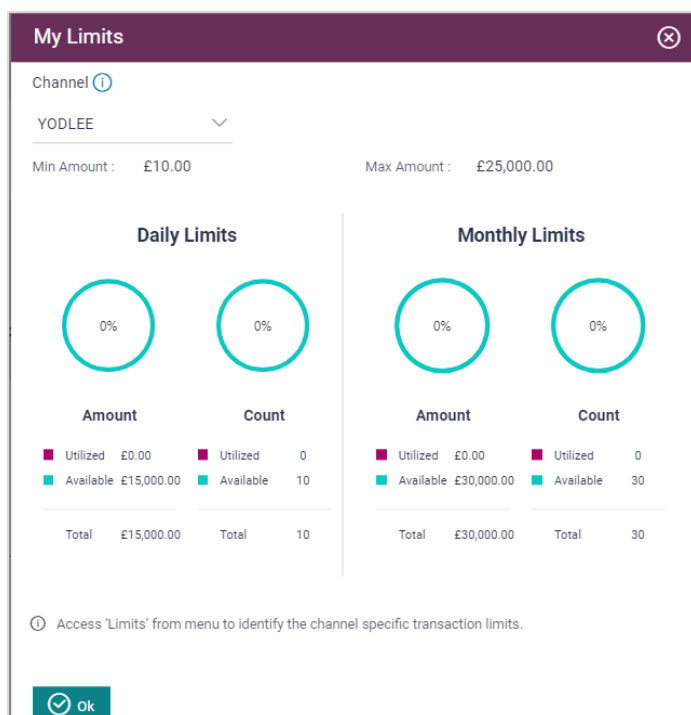
Below fields appears if the **Bank Details** option is selected in **Pay Via** field.

<b>Bank Name</b>	Name of the bank.
<b>Bank address</b>	Complete address of the bank.
<b>City</b>	City to which the bank belongs.
<b>Country</b>	Country of the bank.
<b>Payment Details</b>	Details of the fund transfer.
<b>Add Payment Details</b>	The link to add more details of the transfer.
<b>Note</b>	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 **Confirm Account Number** field, re-enter the payee's account number to confirm.
4. In the **Account Name** field, enter the payee name.
5. In the **Address Line 1 and 2** enter the address of the payee.
6. In the **City** field, enter the city of the payee.

7. From the **Country** list, select the country of the payee.
8. 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.
    - 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 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.
9. From the **Transfer From** account list, select the account from which transfer needs to be done.
10. In the **Amount** field, enter the transfer amount.  
 OR  
 Click the **View Limits** link to check the transfer limit.  
 From the **Channel** list, select the appropriate channel to view its limits. The graph with utilized amount and the available limit appears.

## View Limits



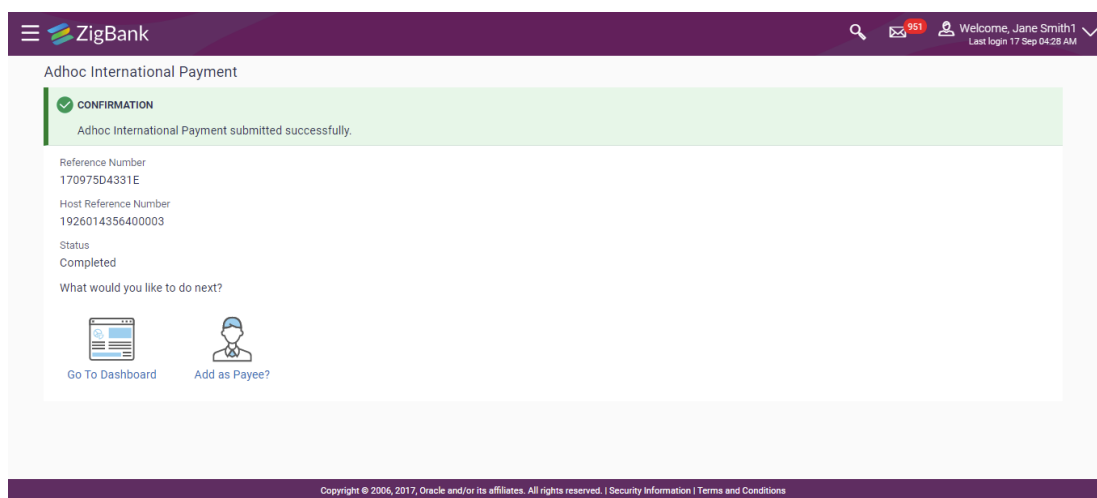
**Field Description**

<b>Field Name</b>	<b>Description</b>
<b>Channel</b>	Channel for which you the user wants to view the limits.
<b>Min Amount</b>	The per transaction limit - minimum amount.
<b>Max Amount</b>	The per transaction limit - maximum amount.
<b>Daily Limits</b>	<p>The daily amount limit and transaction count limit (available and utilized) of a transaction is displayed.</p> <p>This is represented in a graph - with a (colored) utilized amount (numeric figure below it) and the available limit allocated by the Bank (numeric figure below it) and the total of utilized and available limits.</p>
<b>Monthly Limits</b>	<p>The monthly amount limit and transaction count limit (available and utilized) of a transaction is displayed.</p> <p>This is represented in a graph - with a (colored) utilized amount (numeric figure below it) and the available limit allocated by the Bank (numeric figure below it) and the total of utilized and available limits.</p>

11. 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.
12. From the **Correspondence Charges** list, select the appropriate correspondence charges applicable.
13. In the **Transfer via Intermediary Bank** field, select the appropriate option.
14. 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 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 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.

15. In the **Payment Details** field, enter the details about the fund transfer.  
OR  
Click the **Add Payment Details** link to add more details of the transfer, if required
16. In the **Note** field, enter the remarks for the transaction, if required.
17. Click **Pay**.  
OR  
Click **Cancel** to cancel the transaction.
18. 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**.
19. The success message appears along with the reference number, host reference number, and of the transaction.  
Click **Add as Payee?** to add the adhoc payee.  
OR  
Click **Go To Dashboard** to go to Dashboard screen.  
OR  
Click the **e-Receipt** link to download the electronic receipt.

### Success Message



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

## Add Payee

**Add Payee**

**Bank Account**

Payee Name  
Sara Smith

Account Type  
☐ Internal
 ☐ Domestic
 ☒ International

Account Number  
12345678

Account Name  
Roger Smith

Address Line 1  
Example Co.

Address Line 2  
Avenida Vitacura 2939

City  
New York

Country  
United States

Pay Via  
☒ SWIFT Code
 ☐ NCC
 ☐ Bank Details

SWIFT Code  
HKBOHR2XXXX [Verify](#)

[Lookup SWIFT Code](#)

Nickname  
SS

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.

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## Field Description

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

Field Name	Description
Below fields appear for <b>Domestic</b> type of payee.	
<b>Pay Via</b>	Network for payment. Domestic Networks are configurable – NEFT / RTGS / IMPS get displayed as per India region configuration.
<b>IFSC /Bank Code</b>	IFSC /Bank Code.
<b>Bank Details</b>	Bank details based on the IFSC code of the bank. <ul style="list-style-type: none"> <li>• It includes:</li> <li>• Bank Name</li> <li>• Bank Address</li> <li>• City and State to which the bank belongs.</li> </ul>
Below fields appear for <b>International</b> type of payee.	
<b>Address Line 1- 2</b>	Address of the payee.
<b>City</b>	City of the payee.
<b>Country</b>	Country of the payee.
<b>Pay Via</b>	Network for payment. The options are: <ul style="list-style-type: none"> <li>• Swift Code</li> <li>• NCC (National Clearing code)</li> <li>• Bank Details</li> </ul>
<b>Swift Code/NCC</b>	Swift /National Clearing Code.
<b>Lookup Swift Code/ National clearing code</b>	Link to search the Swift Code/ National clearing code.
<b>Nickname</b>	Nick name to identify the payment destination (account).
<b>Access Type</b>	The access type for payee. The options are: <ul style="list-style-type: none"> <li>• Public</li> <li>• Private</li> </ul>

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

22. In the **Account Type** field, select the appropriate option as type of account.

23. In the **Account Number** field, enter the payee's account number.

24. In the **Account Name** field, enter the payee name.
25. 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).
26. 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.
27. In the **Nickname** field, enter the nickname to identify the payment destination (account).
28. Select the appropriate **Access Type** for payee.
29. Click **Add** to add a payee.  
OR  
Click **Cancel** to cancel the transaction.
30. The **Add Payee - Review** screen appears. Verify the details, and click **Confirm**.  
OR  
Click **Cancel** to cancel the transaction.



## Add Payee – Review

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

Payee Name  
Sara Smith

Account Type  
International

Account Number  
12345678

Account Name  
Roger Smith

Address Line 1  
Example Co.

Address Line 2  
Avenida Vitacura 2939

City  
New York

Country  
United States

Pay Via  
SWIFT Code

SWIFT Code  
HKBOHR2XXXX  
ALLFUNDS BANK

Nickname  
SaraS

Access Type  
Private

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31. 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

**CONFIRMATION**  
Add Payee submitted successfully.

Reference Number 1709F3F5856C	
Status Completed	
Account Type International	Account Name Roger Smith
Account Number 12345678	Bank Details HKBOHR2XXXX ALLFUNDS BANK
Payee Address Example Co. Avenida Vitacura 2939 New York United States	

What would you like to do next?

[Go To Dashboard](#)
[Pay Now](#)

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## FAQs

- 1. Can I use the adhoc transfer transaction to transfer funds towards the repayment of a loan which I hold in the same bank?**

No, fund transfers can be made only to current or savings account through the adhoc transfer transaction.

- 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](#)

## 10. Issue Demand Draft

The Issue Demand Draft transaction enables users to request the bank to issue demand drafts towards payees. In order to initiate a demand draft issue request, the user has to first ensure that the payee i.e. the recipient of the demand draft is registered as a demand draft payee through the Manage Payees feature. Once the payee is registered, the user can initiate a request to the bank to issue a demand draft by specifying details such as the amount for which the draft is to be drawn, the account from which the funds are to be debited as well as the date on which the draft is to be drawn.

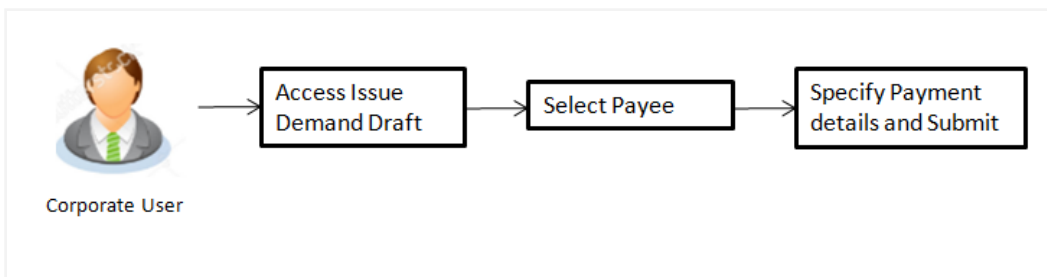
### Prerequisites:

- 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:

*Toggle menu > Payments > Payments > Issue Demand Draft > Draft Issuance*

*OR*

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

*OR*

*Dashboard > Quick Links > Issue Draft*

## 10.1 Draft Issuance

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

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

### Draft Issuance

**Draft Issuance**

Favouring  
Oxford university London

Delivery Mode  
Branch Near Me

Delivery Location  
CASA Branch1  
Cabot Place East  
Canary Wharf  
London  
GREAT BRITAIN

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

Scheduled On  
☒ Now ☐ Later

Transfer From  
xxxxxxxxxxxx0014

Balance : £30,213.68

Note (Optional)  
Against PO9875  
66 Characters Left

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

**Note**

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

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

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

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

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

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### Field Description

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

Field Name	Description
<b>Scheduled On</b>	Date of transfer. The options are: <ul style="list-style-type: none"> <li>• Now: payment on the same day</li> <li>• Later: payment on a later date</li> </ul>
<b>Transfer Date</b>	Date of transfer. This field is enabled if the <b>Later</b> option is selected in <b>Transfer when</b> field.
<b>Transfer from</b>	Account with the account nickname from which transfer needs to be done (if the user has added a nickname, for the account).
<b>Balance</b>	Net balance in the selected account.
<b>Note</b>	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** back go to previous screen.  
OR  
Click **Cancel** to cancel the transaction and go back to the **Dashboard**.
7. The success message appears 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](#)

## 11. Managers Billers

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.

The online banking application enables users to register and maintain these billers towards whom utility payments are to be made frequently or on a regular basis.

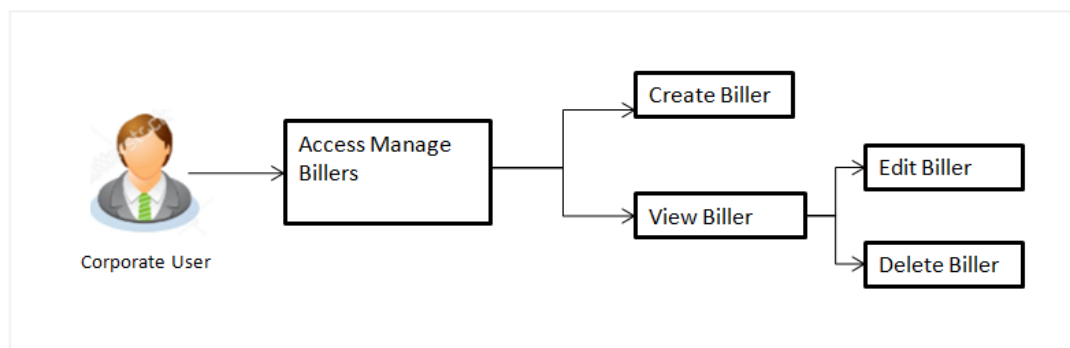
### Prerequisites:

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

### Features supported in application

Following transactions are allowed under Biller Maintenance

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



### How to reach here:

*Toggle menu > Payments > Setups > Manage Billers*



## 11.1 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

The screenshot shows the 'Biller List' interface in the ZigBank system. At the top, there's a header with the ZigBank logo and navigation icons. Below the header, the 'Biller List' title is on the left, and 'Current Entity' (1\_UBS 12.4 AT3 Branch) is on the right. A search bar is located at the top right of the list area. The list itself has three columns: 'Biller Name', 'Category', and 'Relationship Number'. Two entries are visible: 'Reliance Energy' (Electricity, 43343) and 'Mahanagar Gas' (Gas, 54545). The 'Biller Name' column contains hyperlinks. At the bottom left, there is a 'Cancel' button. 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
<b>Biller List</b>	
<b>Biller Name</b>	Name of registered biller.
<b>Category</b>	Category of the registered biller.
<b>Relationship Number</b>	Relationship number of the customer with the biller.


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

## 11.2 Biller Details - View

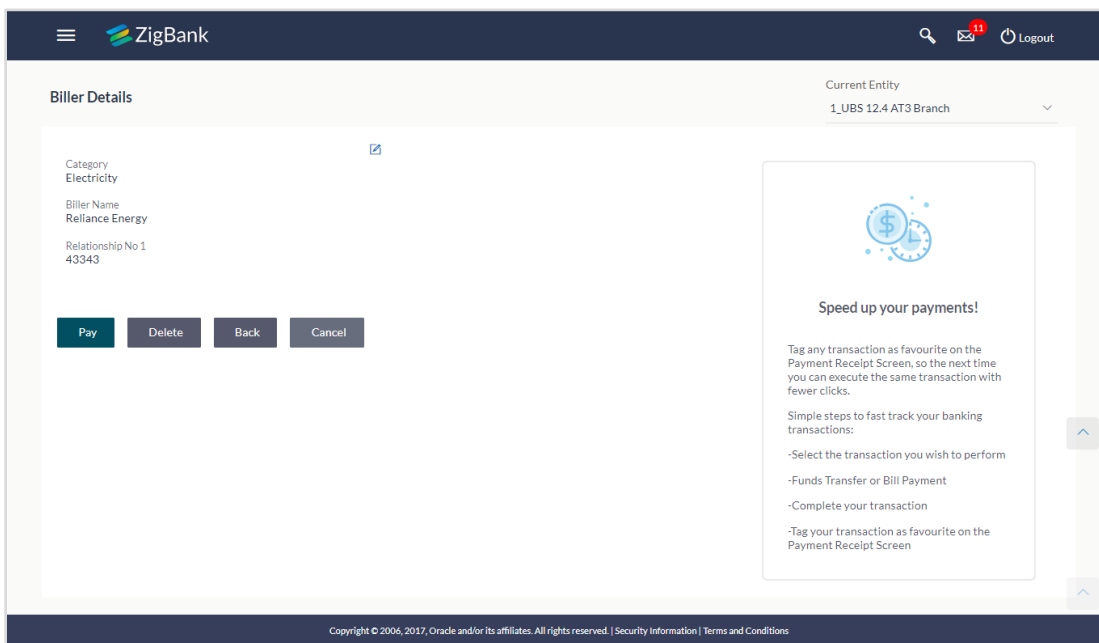
User can view the billers created under a party by clicking on Biller name.

### 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



**Biller Details**

Current Entity: 1\_UBS 12.4 AT3 Branch

Category: Electricity

Biller Name: Reliance Energy

Relationship No 1: 43343

[Pay](#) [Delete](#) [Back](#) [Cancel](#)

**Speed up your payments!**

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


Simple steps to fast track your banking transactions:

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

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### Field Description


Field Name	Description
<b>Category</b>	Category of the registered biller.
<b>Biller Name</b>	Name of registered biller.
<b>Relationship Number 1</b>	Relationship number 1 of the customer with the biller.
<b>Relationship Number 2</b>	Relationship number 2 of the customer with the biller.
<b>Relationship Number 3</b>	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 **Cancel to cancel the transaction.**  
OR  
Click **Back** to go back to previous screen.

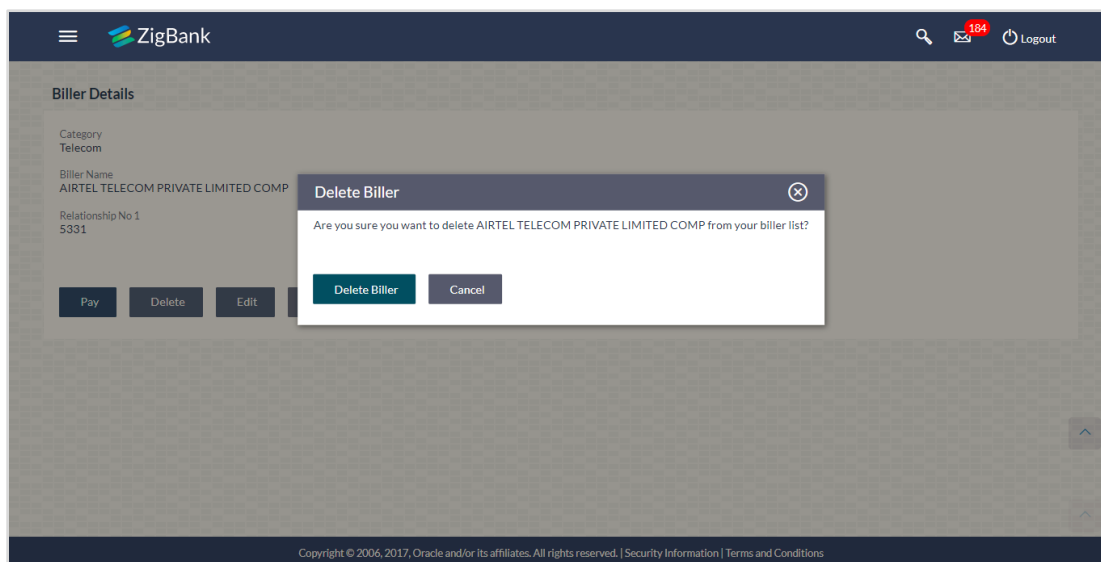
## 11.3 Biller Details - Delete

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



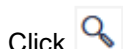
3. The success message of delete biller appears along with the transaction reference number, status and biller details.  
Click **Go To Dashboard** to go to Dashboard screen.


## 11.4 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

### Field Description

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

3. In the **Relationship Number** field, edit the relationship number of the customer with the biller if required.
4. Click **Save** to save the changes.  
OR  
Click **Cancel** to go back to previous screen.
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.
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.

## 11.5 Add Biller

Users can create billers by specifying the category to which the biller is associated, e.g. electricity, cable, etc., the name of the biller and the relationship number that the user holds with the biller.

### To register a biller:

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

### Add Biller

The screenshot displays the 'Add Biller' screen in the ZigBank application. The top navigation bar features the ZigBank logo, a search icon, a notification icon with '11', and a 'Logout' button. The main content area is titled 'Add Biller' and includes a dropdown for 'Current Entity' set to '1\_UBS 12.4 AT3 Branch'. The form contains 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 are 'Add' and 'Cancel' buttons. To the right, a panel with a clock and dollar sign icon displays the message: 'Adding a biller is as easy as 1-2-3!'. Below this, three steps are listed:

1. Search for the biller you want to add on the basis of biller category
2. Select the biller and enter your unique relationship number with the biller
3. Your biller has now been added! Proceed to Pay Bills to pay your bills.

The footer of the screen reads: 'Copyright © 2006, 2017, Oracle and/or its affiliates. All rights reserved. | Security Information | Terms and Conditions'.

**Field Description**

<b>Field Name</b>	<b>Description</b>
<b>Category</b>	Select the category to which the biller belongs.
<b>Biller Name</b>	Select the name by which the biller is to be identified.
<b>Relationship Number 1</b>	Specify the relationship of the user with the biller.
<b>Relationship Number 2</b>	The option to specify additional relationship numbers that the user has with the biller.
<b>Relationship Number 3</b>	The option to specify additional relationship numbers that the user has 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 **Back**, user is directed to **Add Biller** – screen with values in editable form.  
OR  
Click **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.

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## 12. 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.

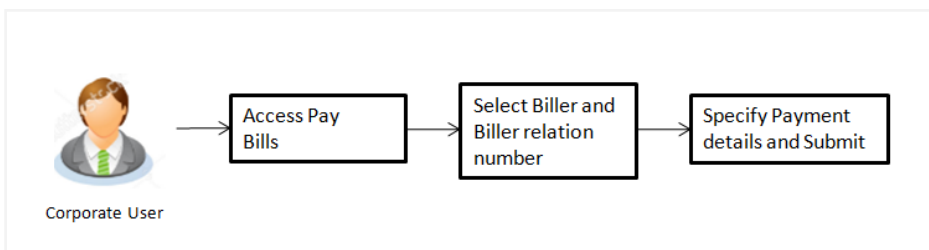
### Prerequisites:

- 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:

*Toggle menu > Payments > Payments and Transfers > Pay Bills > Bill Payment*

*OR*

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

### 12.1 Bill Payment

Users can initiate bill payments towards billers that are already registered in the system. All billers that are previously registered are listed for selection. Once the user selects a biller, the details of that biller are populated on the screen for the user to verify. The user can proceed to initiate the bill payment transaction by specifying details such as the amount to be paid, the account from which the funds are to be transferred, the bill date and bill number.



## Bill Payment

**Bill Payment**

Current Entity: 1\_UBS 12.4 AT3 Branch

Biller Name: Mahanagar Gas

Relationship No.: 54545

Amount: £1,000.00

[View Limits](#)

Pay From: xxxxxxxxxxxxxx0015

Balance: £999,552.22

Bill Date: 02 Jan 2014

Bill Number: 43433

Note (optional): Bill payment for the

60 Characters Left

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

**What are the benefits?**

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

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

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.

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## Field Description

Field Name	Description
<b>Biller Name</b>	Name of registered biller.
<b>Relationship Number</b>	Relationship number of the customer with the biller. Relationship Number will get listed on Biller selection.
<b>Amount</b>	Bill payment amount to be transfer from account.
<b>View Limits</b>	Link to view the transaction limits for the user.
<b>Pay From</b>	Source account with account nickname for making bill payment.
<b>Balance</b>	Net balance in the selected account.
<b>Bill Date</b>	Bill generation date.
<b>Bill Number</b>	Bill number for the bill to be paid.
<b>Note</b>	Description for bill payment.

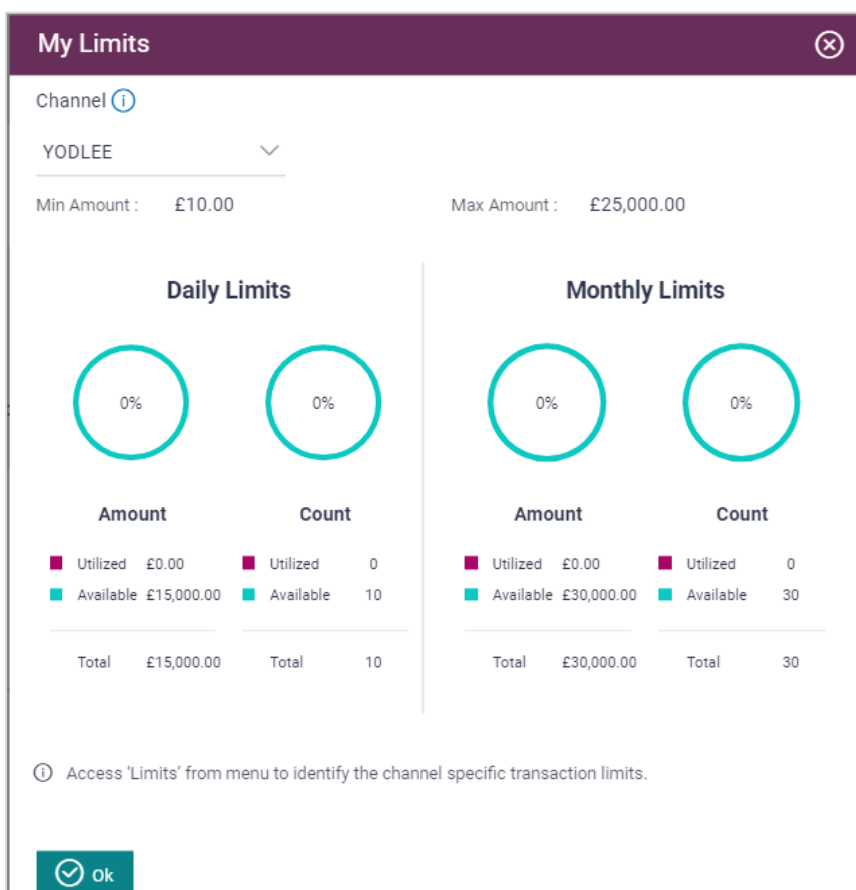
## To pay the bill:

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, select the corresponding relationship number, basis Biller selection.
3. In the **Amount** field, enter the bill amount.  
OR  
Click the **View Limits** link to check the transfer limit.  
From the **Channel** list, select the appropriate channel to view its limits. The graph with utilized amount and the available limit appears.

### View Limits



### Field Description

Field Name	Description
<b>Channel</b>	Channel for which you the user wants to view the limits.
<b>Min Amount</b>	The per transaction limit - minimum amount.
<b>Max Amount</b>	The per transaction limit - maximum amount.

Field Name	Description
<b>Daily Limits</b>	<p>The daily amount limit and transaction count limit (available and utilized) of a transaction is displayed.</p> <p>This is represented in a graph - with a (colored) utilized amount (numeric figure below it) and the available limit allocated by the Bank (numeric figure below it) and the total of utilized and available limits.</p>
<b>Monthly Limits</b>	<p>The monthly amount limit and transaction count limit (available and utilized) of a transaction is displayed.</p> <p>This is represented in a graph - with a (colored) utilized amount (numeric figure below it) and the available limit allocated by the Bank (numeric figure below it) and the total of utilized and available limits.</p>

---

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.

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## 13. 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:

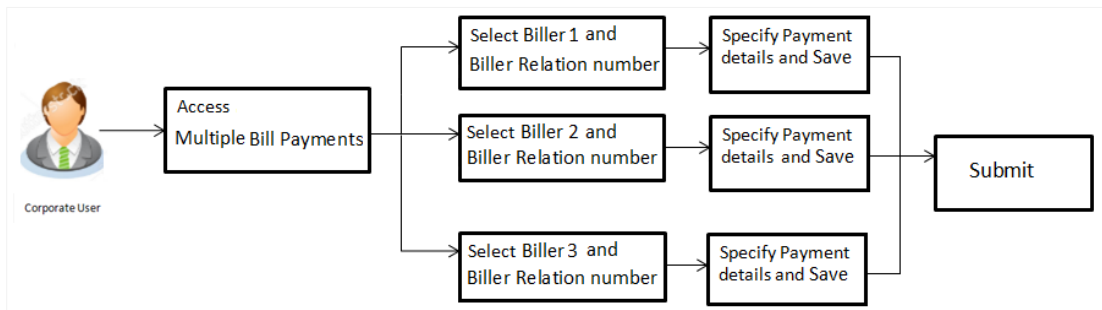
- Transaction access is provided to corporate user
- Approval rule set up for corporate user to perform the actions
- Transaction working window is maintained
- Billers are maintained
- Transaction limits are assigned to user to perform the transaction

### Features supported in application

Following transactions are allowed under Pay Bills

- Bill Payment

### Workflow



### How to reach here:

*Toggle Menu > Payments > Multiple Bill Payments*

### 13.1 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.



**Field Description**

<b>Field Name</b>	<b>Description</b>
<b>Biller Name</b>	Name of registered biller.
<b>Relationship No.</b>	Relationship number of the customer with the biller.
<b>Amount</b>	Bill payment amount to be transfer from account.
<b>View Limits</b>	Link to view the transaction limits.
<b>Pay From</b>	Source account with account nickname for making bill payment.
<b>Balance</b>	Net balance in the selected account.
<b>Bill Date</b>	Bill generation date.
<b>Bill Number</b>	Bill number for the bill to be paid.
<b>Note</b>	Description for bill payment.

**To pay the bill:**

1. From the **Biller Name** list, select the appropriate biller and biller service.  
OR  
Click the **Add New Biller** link if there are no billers mapped to make bill payment.
2. From the **Relationship 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. In the Note field, enter the narration for the bill payment.
8. 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.
9. Repeat Steps 1 to 7 for Bill 2.  
OR  
Click **Add Another Payment** if you want to add another bill payment details.
10. Click  against a bill to edit the bill payment details.  
OR  
Click  against a bill to delete the bill payment details.

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

### Multiple Bill Payments – Status

ZigBank					
Multiple Bill Payment Status					
Download all e-Receipts					
Biller - Relationship	From Account	Date & Amount	Host Reference No.	Status	Action
Airtel India 2	xxxxxxxxxxxx0027	01 Jan 2014 £100.00	AT3BPAT14002BSTI	Completed	eReceipt
Reliance Energy 565656	xxxxxxxxxxxx0027	02 Jan 2014 £100.00	AT3BPAT14002BSTH	Completed	eReceipt
Back to Dashboard					
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### Field Description

Field Name	Description
<b>Biller - Relationship</b>	Name of registered biller and the relationship number of the customer with the biller.
<b>From Account</b>	Source account with account nickname for making bill payment.



Field Name	Description
<b>Date &amp; Amount</b>	Date of transfer and payment amount that is transferred.
<b>Host Reference No.</b>	The unique number generated on completion of transaction in the Core Banking application.
<b>Status</b>	The status of the transaction.
<b>Action</b>	Link to download the e-receipt.
<b>Failure Reason</b>	The reason of the failure of the transaction

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.

## **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](#)

## 14. 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.

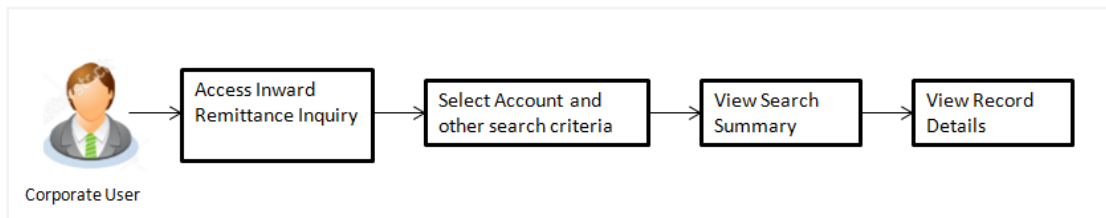
### Prerequisites:

- 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:

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

### 14.1 Inward Remittance Inquiry

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

#### Inward Remittance Inquiry

The screenshot shows the ZigBank web interface for the 'Inward Remittance Inquiry' page. The header bar is purple with the ZigBank logo on the left and user information on the right: 'Welcome, Jane Smith1' and 'Last login 17 Sep 06:04 AM'. The main content area is white and contains search filters: 'Account Number' (set to 'All'), 'From Date', 'To Date', 'From Amount', and 'To Amount'. Each date field has a calendar icon. At the bottom of the filter section are three buttons: 'Search' (green), 'Cancel' (grey), and 'Reset' (grey). The footer is a dark purple bar with copyright text: 'Copyright © 2006, 2017, Oracle and/or its affiliates. All rights reserved. | Security Information | Terms and Conditions'.

Field Name	Description
<b>Account Number</b>	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.
<b>From Date</b>	The start date, for the search criteria.
<b>To Date</b>	The end date, for the search criteria.  The end date should be greater than the start date.
<b>From Amount</b>	The minimum amount for the search criteria.
<b>To Amount</b>	The maximum amount for the search criteria.

#### To view inward remittances:

1. From the **Account Number** list, select the appropriate account number.
2. In the **From Amount** and **To Amount** field, enter the amount.
3. 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

**ZigBank** Inward Remittance Inquiry

Account Number: All

From Date: To Date:

From Amount: 1 To Amount: 1000000

**Search** **Reset**

Transaction Date	Reference Number	Remittance Amount	Credit Account Details	Remitter Name
10 Aug 2018	1822213527480000	€200.00	00006	-

Page 1 of 1 (1 of 1 items) < 1 >

**Cancel**

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Field Name	Description
<b>Search Results</b>	
<b>Transaction Date</b>	The date on which the transaction is received by the bank from the channel.
<b>Reference Number</b>	The transaction reference number. Indicates the link to view the details of transaction.
<b>Remittance Amount</b>	The amount in the currency as received by the bank.
<b>Credit Account Details</b>	The account number and nickname (if the user has added nickname for the account) to which amount is credited.
<b>Remitter Name</b>	The name of the remitter.

4. 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.

## 14.2 Inward Remittance Inquiry – Details

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

## Inward Remittance Inquiry - Details

**ZigBank** Welcome, Jane Smith1  
Last login 17 Sep 06:04 AM

### Inward Remittance Inquiry

**Receiver Details**

Credit Account Number  
00006

Credit Account Branch  
Nordea Bank AB, Finnish Branch

**Transaction Details**

Transaction Date  
10 Aug 2018

Reference Number  
1822213527480000

Remittance Amount  
€200.00

Credited On  
Credit Amount  
€200.00

**Remitter Details**

Remitter Name  
Vodafone Ltd

Account Number  
000384031

Bank Details  
AAEMNL21XXX

Intermediary Bank Details  
//CH001751,ABNANL2AXXX,ABN AMRO BANK N.V.

[Cancel](#)

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Field Name	Description
<b>Receiver Details</b>	
<b>Credit Account Number</b>	The receiver's account number and nickname to which amount has been credited.
<b>Credit Account Branch</b>	The name of the bank and branch of the receiver.
<b>Transaction Details</b>	
<b>Transaction Date</b>	The date on which the transaction is received by the bank from the channel.
<b>Reference Number</b>	The transaction reference number.
<b>Remittance Amount</b>	The amount as remitted by the remitter.
<b>Credited On</b>	The date on which the funds are credited on receiver's account.
<b>Credit Amount</b>	The amount credited to the account.
<b>Purpose of Remittance</b>	The purpose of remittance.

Field Name	Description
<b>Description</b>	The brief description of the transaction.
<b>Remitter Details</b>	
<b>Remitter Name</b>	The name of the remitter.
<b>Account Number</b>	The account number of the remitter.
<b>Bank Details</b>	The bank details of the remitter.
<b>Intermediary Bank Details</b>	The fund transfer done through intermediary bank.

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

## **FAQs**

### **1. What is an Inward Remittance?**

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

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

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

[Home](#)

## 15. 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:

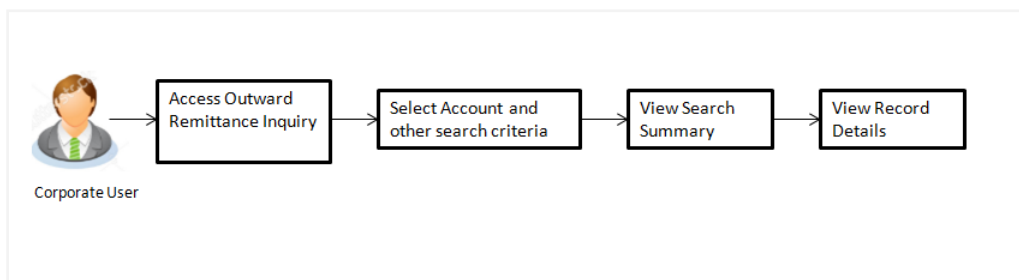
- Transaction and account access is provided to corporate user
- Outward remittances are available under the accounts

### Features supported in application

Following transactions are allowed under Outward Remittance Inquiry

- View Outward Remittance Inquiry
- Download Advice

### Workflow



### How to reach here:

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

### 15.1 Outward Remittance Inquiry

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

## Outward Remittance Inquiry

### Field Description

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

From Date: | To Date: | From Amount: 1 | To Amount: 10000

**Search** **Reset**

Transaction Date	Reference Number	Debit Account Details	Payee Details	Remitted Amount
-	1822214451780000	00034	Vodafone Ltd	€7.11
-	1822214534820000	00034	Vodafone Ltd	€500.00
-	1920418613690000	00034	SAM Rithearum	€100.00
-	1920518317680000	00034	SAM Rithearum	€100.00
-	1920518532580000	00034	SAM Rithearum	€100.00
-	1920518375630000	00034	SAM Rithearum	€1,500.00
-	1920518375630002	00034	HE Lykemtheng	€1,500.00
-	1920518372490000	00034	SAM Rithearum	€100.00
-	1920518375630003	00034	HE Lykemtheng	€1,500.00
-	1920518570260000	00034	SAM Rithearum	€100.00

Page 1 of 991 (1-10 of 9909 Items) | K < 1 2 3 4 5 ... 991 > X

**Cancel**

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### Field Description

Field Name	Description
<b>Search Results</b>	
<b>Transaction Date</b>	The date on which the transaction is received by the bank from the channel.
<b>Reference Number</b>	The transaction reference number. Indicates the link to view the details of transaction.
<b>Debit Account Details</b>	The details of the account that is to be debited
<b>Payee Details</b>	The name of the remitter.
<b>Remitted Amount</b>	The amount that is remitted.

- Click the **Reference Number** link to view the remittance details. **Outward Remittance Details** screen appears.

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

## 15.2 Outward Remittance Inquiry – Details

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

### Outward Remittance Inquiry – Details

**ZigBank** Welcome, Jane Smith1 Last login 17 Sep 06:04 AM

**Remitter Details**

Debit Account Number  
00042

Debit Account Branch  
Nordea Bank AB, Finnish Branch

**Transaction Details**

Transaction Date  
10 Aug 2018

Reference Number  
1926014356400003

Debit Amount  
₹5,000.00

Bank Charges  
-

Remitted Amount  
₹5,000.00

Status

**Payee Details**

Payee Name  
Roger Smith

Account Number  
45678

Payee Address  
Nath Villa, Ram Mandir, Mumbai, IN

**Bank Details**  
EY Bank  
Matunga, Mumbai

**Intermediary Bank Details**  
AKBKG22XXX

Cancel

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

Field Name	Description
<b>Reference Number</b>	The transaction reference number of the selected transaction.
<b>Debit Amount</b>	The amount debited from the account.
<b>Bank Charges</b>	The bank charges and currency. The transaction can have multiple charges.
<b>Remitted Amount</b>	The amount that is remitted.
<b>Purpose of Remittance</b>	The purpose of remittance.
<b>Description</b>	The brief description of the transaction.
<b>Payee Details</b>	
<b>Payee Name</b>	The name of the payee.
<b>Account Number</b>	The account number of the payee with account nickname.
<b>Payee Address</b>	Address of the payee in the bank account.
<b>Bank Details</b>	The bank details of the payee.
<b>Intermediary Bank Details</b>	The fund transfer done through intermediary bank.
<ol style="list-style-type: none"> <li>Click <b>Cancel</b> to go back to the search Outward Remittance Inquiry summary screen. OR Click on <b>Download Advice</b> to download the remittance advice.</li> </ol>	

## **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](#)

## 16. Upcoming Payments

Upcoming payment is a unique feature available to users that displays the list of payments initiated by the user that are awaiting processing either on the same day or on a future date.

Through this feature, the user is able to view at a glance, all the payment transactions that are to be processed on the same day or in the near future. All the payment transactions are listed down as records with details such as the date on which the payment is due for processing, the amount of payment, description and the type of payment i.e. whether it is a one time payment or a repeat transfer.

The following payment transactions will be reflected in 'Upcoming Payments' as per the date of the transaction

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

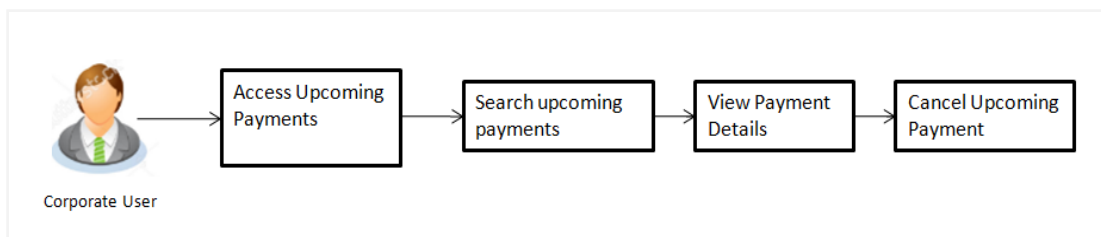
### Prerequisites:

- 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:

*Toggle menu > Payments > Inquiries > Upcoming Payments Inquiry*

### 16.1 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. User can 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 All

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	

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[Cancel](#)

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

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



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

## 16.2 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

**Delete Upcoming Payment**

*You initiated a request to Delete Upcoming Payment. Please review details before you confirm!*

Payee Name

Account Type  
International

Account Number  
xxxxxxxxxxxx0010

From Account  
xxxxxxxxxxxx0014

Amount  
£12.12

Transfer When  
08 Jan 2014


Purpose

Note

**Confirm** **Cancel**

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**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.  
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 bank's 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](#)

## 17. 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 (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:

*Toggle menu > Payments > Favorites*

## 17.1 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.



## Favourites

The screenshot shows the ZigBank 'Favorites' page. At the top, there are tabs for 'Money Transfer', 'Demand Drafts', and 'Bill Payments'. The 'Money Transfer' tab is selected. Below the tabs is a search bar labeled 'Search By Payee'. A table lists favorite payees with columns: Payee, Transfer Type, Account Details, Nickname, and Amount. The table contains 8 entries. At the bottom of the table, there is a pagination control showing 'Page 1 of 1 (1-8 of 8 items)' and a 'Cancel' button. The footer of the page contains copyright information: 'Copyright © 2006, 2017, Oracle and/or its affiliates. All rights reserved. | Security Information | Terms and Conditions'.

Payee	Transfer Type	Account Details	Nickname	Amount
IntNCC	International Transfer Instruction	xxxxxxxxxxxx0022	IntNCCNick	£31.00
Self	Self Transfer Instruction	xxxxxxxxxxxx0022	Self	\$23.00
IntSWIFT	International Transfer Instruction	xxxxxxxxxxxx0022	IntSWIFTNick	\$29.00
IntBankDetails	International Transfer Instruction	xxxxxxxxxxxx0022	IntBankDetailsNick	₹140.00
Self	Self Transfer Instruction	xxxxxxxxxxxx0022	Self	\$23.00
IntSWIFT	International Transfer	xxxxxxxxxxxx0011	IntSWIFTNick	£11.00
DomRTGS	Domestic Transfer	xxxxxxxxxxxx0011	DomRTGS	£11.00
DomRTGS	Domestic Transfer Instruction	xxxxxxxxxxxx0022	DomRTGS	£27.00

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

### Money Transfer

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

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

### Demand Drafts

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

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

Field Name	Description
<b>Bill Payments</b>	
Below fields appears, if you select <b>Bill Payments</b> section.	
<b>Category</b>	Category of the registered biller.
<b>Biller Name</b>	Name of registered biller.
<b>Relationship Number</b>	Relationship number of the customer with the biller.
<b>Amount</b>	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.

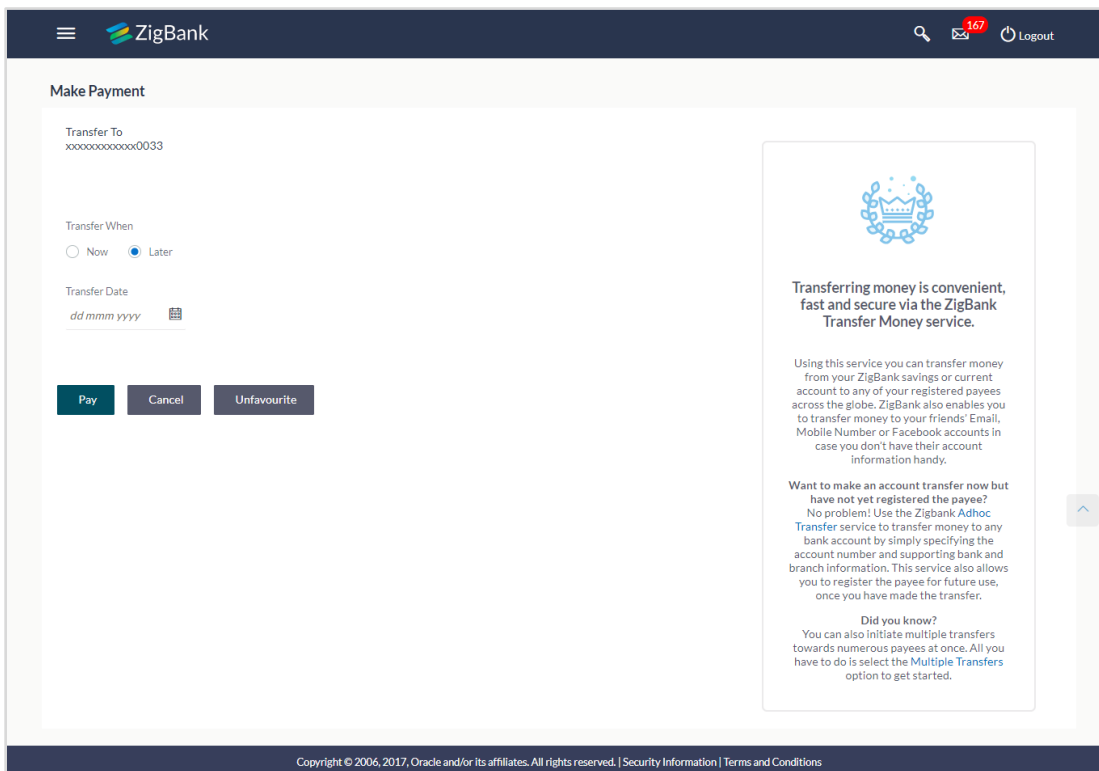
## 17.2 Remove Favorite

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 mm yy 

**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

The screenshot shows the ZigBank 'Make Payment' interface. At the top, there's a dark blue header with the ZigBank logo and navigation icons. Below the header, the main content area has a light gray background. A confirmation message asks: 'Are you sure you want to remove transfer to Self for \$23.00 as a favorite?'. Below this message are two buttons: 'Remove' (in a dark teal box) and 'Cancel' (in a gray box). To the right of the buttons is a large white box containing a blue crown icon and text about the ZigBank Transfer Money service. The text describes the convenience and security of the service, mentions that it can be used from savings or current accounts, and lists various ways to transfer money (Email, Mobile Number, Facebook accounts). It also provides instructions for users who haven't registered a payee yet, suggesting the use of the 'Zigbank Adhoc Transfer' service. At the bottom of this box, there's a 'Did you know?' section mentioning multiple transfers. At the very bottom of the page, a dark blue footer contains copyright information: 'Copyright © 2006, 2017, Oracle and/or its affiliates. All rights reserved. | Security Information | Terms and Conditions'.

- f. The success message appears along with the transaction reference number and 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.

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## 18. Repeat Transfers

**Repeat Transfers**, also referred to as Standing Instructions or Standing Orders, are instructions given by a payer (bank account holder) to the bank to transfer a specific amount to another account at regular intervals.

Once initiated, these transfers are executed repeatedly till the end date.

The application has simplified the user's task of initiating repetitive payments by introducing the **Repeat Transfers feature**. Through this feature, users can set instructions for funds to be transferred at regular intervals towards registered payees or to the user's own accounts. Once initiated, the details of these transfers can be viewed in the **View Repeat Transfers** screen. The user can also cancel a repeat transfer instruction, if so desired, from the View Repeat Transfers screen.

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

### 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.

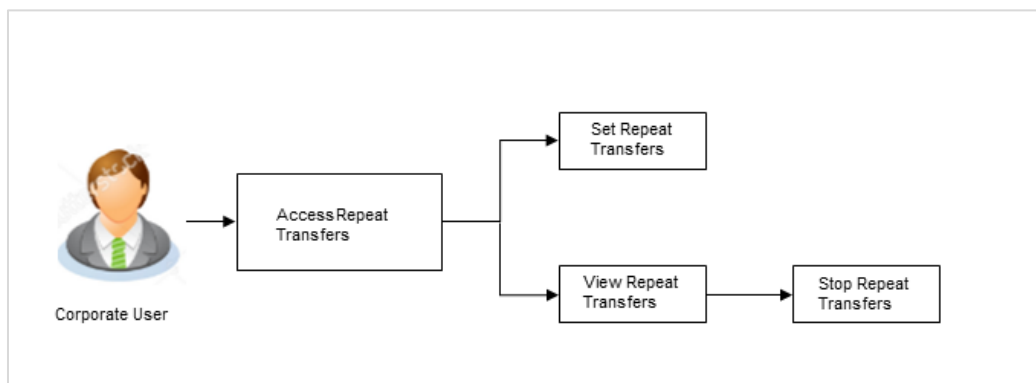
### Features supported in application

- Set Repeat Transfers
- View Repeat Transfers
- Stop Repeat Transfers

### How to reach here:

*Toggle menu > Payments > Setups > Repeat Transfers*


### Workflow



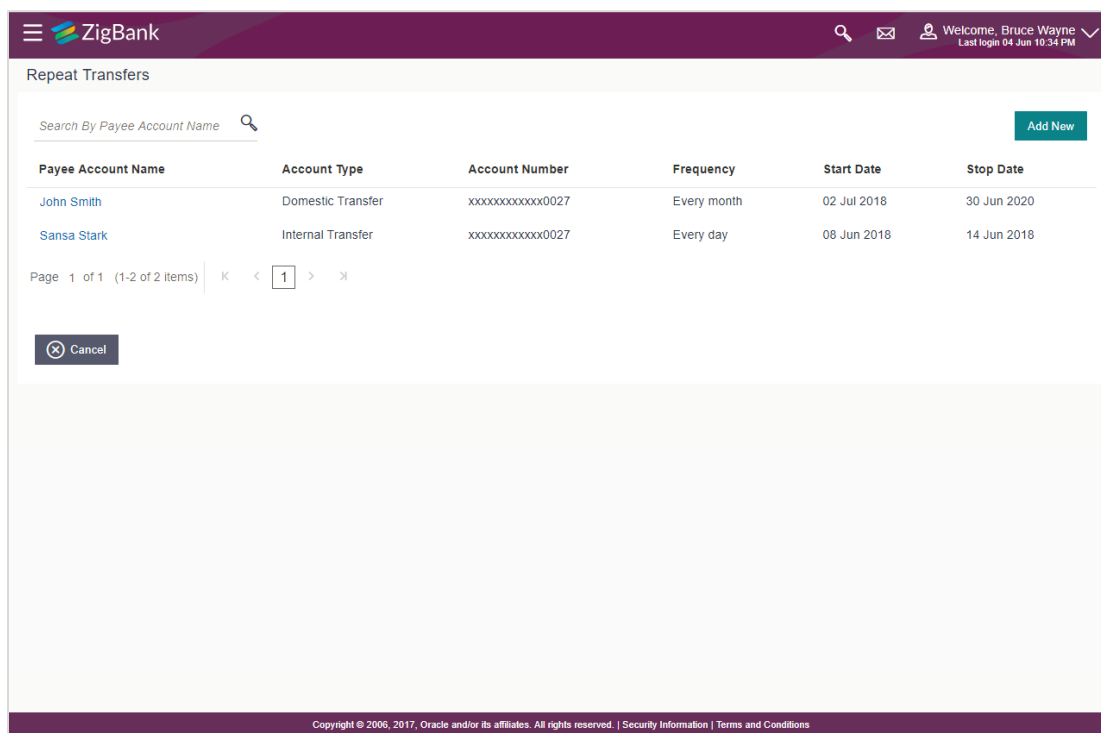
## 18.1 View Repeat Transfers

The **View Repeat Transfers** feature enables users to view all the repeat transfers that have been previously initiated. The user can select any repeat transfer transaction in order to view extensive details of that particular transaction. The details include basic transfer details such as source account, payee account, amount of transfer, etc.; execution details encompassing the frequency of transfers and the start and end dates as well as the payment history which lists down the status of each executed transfer instruction. The reason of failure is also defined against instructions that have failed execution.

### 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



Payee Account Name	Account Type	Account Number	Frequency	Start Date	Stop Date
John Smith	Domestic Transfer	xxxxxxxxxxxx0027	Every month	02 Jul 2018	30 Jun 2020
Sansa Stark	Internal Transfer	xxxxxxxxxxxx0027	Every day	08 Jun 2018	14 Jun 2018

### Field Description

Field Name	Description
<b>Payee Account Name</b>	Name of the Payee for identification.
<b>Account Type</b>	Type of account associated with the Payee.

Field Name	Description
<b>Account Number</b>	Account Number of the payee in masked format.
<b>Frequency</b>	Frequency for the repeat transfer to be executed. The options are: <ul style="list-style-type: none"> <li>• Every Day</li> <li>• Weekly</li> <li>• Fortnightly</li> <li>• Bi-monthly</li> <li>• Monthly</li> <li>• Quarterly</li> <li>• Semi-Annually</li> <li>• Annually.</li> </ul>
<b>Start Date</b>	Date for the Repeat transfer to start executing.
<b>Stop Date</b>	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.



## View Repeat Transfer

**View Repeat Transfer**

Repeat Transfer - Domestic AT3ZPCP140021AB4

Transfer To John Smith xxxxxxxxxxxx0013	Transfer From XXXXXXXXXXXX0027
Next Payment 02 Jul 2018	Amount £1,000.00
Purpose Transaction is the payment of dividends.	Note

**Execution Details**

Start Date 02 Jul 2018	End Date 30 Jun 2020
Frequency Every month	

**Payments History**

Sr No.	Execution Date	Status	Reason for Failure
No data to display.			

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[Stop](#) [Cancel](#) [Back](#)

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## Field Description

Field Name	Description
<b>Payee Name</b>	Name of the Payee for identification.
<b>Account Type</b>	Type of account associated with the Payee.
<b>Transfer To</b>	Account Number of the payee in masked format.
<b>Transfer From</b>	Source account number along with the account nickname on which repeat transfer is maintained.
<b>Next Payment</b>	Date on which next payment is scheduled.
<b>Amount</b>	Amount of the set Repeat Transfer.
<b>Purpose</b>	Purpose of transfer. This field appears for the Existing Payee.
<b>Note</b>	Narrative of the transaction.
<b>Execution Details</b>	
<b>Start Date</b>	Date for the Repeat transfer to start executing.


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

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

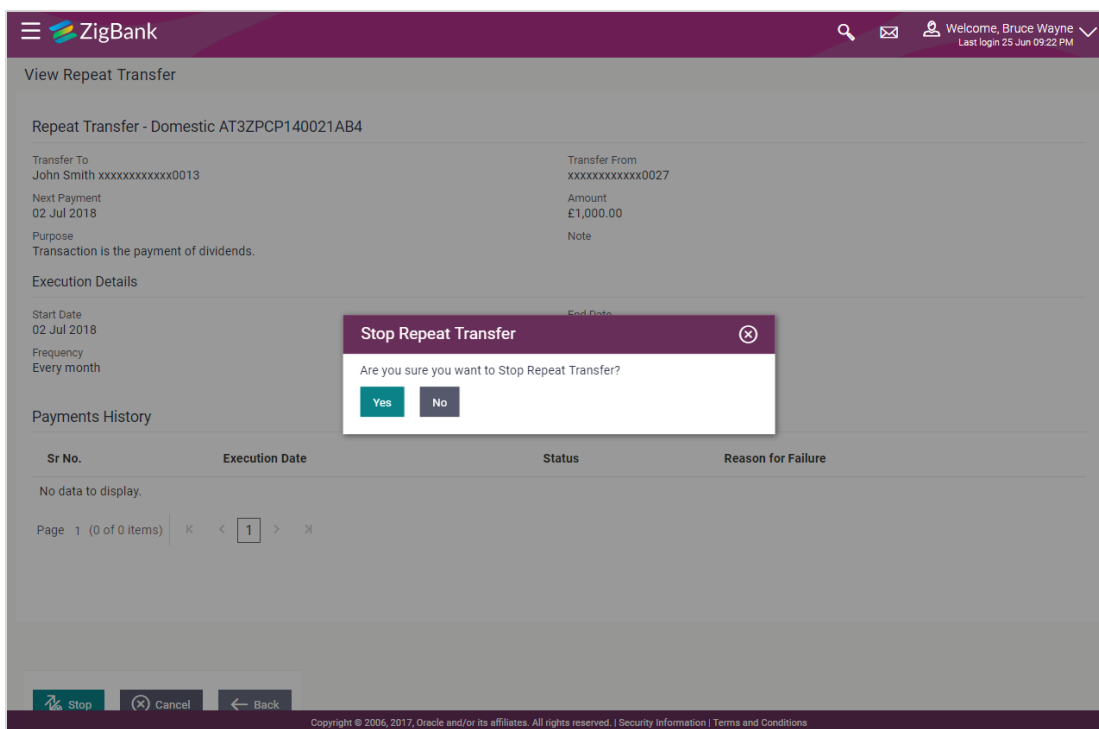
## 18.2 Stop Repeat Transfer

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 the **Payee Name** link against the transaction that you want to stop executing. The **View Repeat Transfer** screen appears.
3. Click **Stop** to stop the repeat transfer.  
OR  
Click **Cancel** to cancel the transaction.

### Stop Repeat Transfers



The screenshot shows the ZigBank interface. At the top, there's a header with the ZigBank logo, search, mail, and user profile icons. The user is logged in as Bruce Wayne. The main section is titled 'View Repeat Transfer' and displays details for a 'Repeat Transfer - Domestic AT3ZPCP140021AB4'. The details include 'Transfer To: John Smith', 'Transfer From: xxxxxxxxxxxx0027', 'Next Payment: 02 Jul 2018', 'Amount: £1,000.00', and 'Purpose: Transaction is the payment of dividends'. Below this, there's a section for 'Execution Details' showing 'Start Date: 02 Jul 2018' and 'Frequency: Every month'. A 'Payments History' table is shown with columns 'Sr No.', 'Execution Date', 'Status', and 'Reason for Failure', but it contains no data. A modal window titled 'Stop Repeat Transfer' is overlaid on the screen, asking 'Are you sure you want to Stop Repeat Transfer?' with 'Yes' and 'No' buttons. At the bottom of the screen, there are buttons for 'Stop', 'Cancel', and 'Back'.

4. A pop-up window with confirmation for canceling the Repeat Transfer appears.  
Click **Yes** to confirm.  
OR  
Click **Cancel** to cancel the transaction.
5. The **Stop Repeat Transfers - Confirmation** screen with success message along with the reference number, status and transaction details appear.  
OR  
Click **Go To Dashboard** to go to Dashboard screen.

## 18.3 Set Repeat Transfers

Through the Set Repeat Transfers feature, a user can initiate an instruction for repeat transfers to be executed towards a payee or account for a specific amount at a certain frequency.

### To set Repeat Transfer:

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

### Set Repeat Transfer – Existing Payee

The following screen displays the fields that are populated when the **Existing Payee** option is selected in the **Transfer Type** field.

### Set Repeat Transfer

**ZigBank** Welcome, Bruce Wayne  
Last login 04 Jun 10:34 PM

#### Set Repeat Transfer

Transfer Type  
☒ Existing Payee ☐ My Accounts

Payee  
 JS

Account Number	Account Type	Account Name
AT30025430013	Domestic	John Smith

Bank Details  
 HDFC0000017, HDFC Bank Ltd, A - 8, 2nd Avenue, Chennai, HDFC0000017

Transfer From  
 xxxxxxxxxxxx0027 - SMARTSAVE

Balance : €8,888,259.19, Holding Pattern : Single

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

Pay Via  
☒ NEFT ☐ RTGS ☐ IMPS

Transfer Frequency  
 Monthly

Start Transferring  
 30 Jun 2018

Stop Transferring  
☒ on ☐ after  
 30 Jun 2020

Purpose  
 Transaction is the payment of di...

Note (Optional)  
 35 Characters Left

☐ Also Transfer Today ?

**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
<b>Transfer Type</b>	<p>This option enables the user to identify whether the transfers are to be made towards registered payees or towards the user's own accounts.</p> <p>.</p> <p>The options are:</p> <ul style="list-style-type: none"> <li>Existing Payee</li> <li>My Account (User's own account)</li> </ul>
<b>Existing Payee</b>	
Below fields appears if you select the <b>Existing Payee</b> option is selected in <b>Transfer to</b> field.	
<b>Payee</b>	Name of the payee to be selected for setting of repeat transfer.
<b>Payee Name</b>	Name of the selected payee.
<b>Account Number</b>	Account number along with the account nickname of the payee.
<b>Account Type</b>	Account type of the payee.
<b>Account Name</b>	Name of the payee in the bank account.
<b>Bank Details</b>	Bank details or BIC code of the payee bank.
<b>Transfer From</b>	Account along with the account nickname from which transfer needs to be done.
<b>Balance</b>	Net balance in the selected account.
<b>Currency</b>	<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>
<b>Amount</b>	Amount that needs to be transferred.
<b>View Limits</b>	Link to view the transaction limits for the user.
<b>Pay Via</b>	<p>Network for payment.</p> <p>The options are:</p> <ul style="list-style-type: none"> <li>NEFT</li> <li>RTGS</li> <li>IMPS</li> </ul> <p>This field is displayed only for <b>Domestic Payment</b>.</p>

Field Name	Description
<b>Transfer Frequency</b>	<p>Frequency for the repeat transfer to be executed.</p> <p>The options are:</p> <ul style="list-style-type: none"> <li>• Every Day</li> <li>• Weekly</li> <li>• Fortnightly</li> <li>• Bi-monthly</li> <li>• Monthly</li> <li>• Quarterly</li> <li>• Semi-Annually</li> <li>• Annually</li> </ul>
<b>Start Transferring</b>	Date for the Repeat transfer to start executing.
<b>Stop Transferring</b>	<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"> <li>• On: Either select a date on which the repeat transfer will end.</li> <li>• After 'n' instances: Provide a number. Repeat transfer will stop after executing for 'n' number of times.</li> </ul>
<b>Instances</b>	<p>Number of instances.</p> <p>This field appears if you select <b>After</b> option in the <b>Stop Transferring</b> field.</p>
<b>Purpose</b>	Purpose of transfer.
<b>Note</b>	Narrative for the transaction.
Below fields appears if you select the <b>My Account</b> option is selected in <b>Transfer Type</b> field.	
<b>Account Number</b>	Account along with the account nickname to which fund transfer needs to be done.
	<hr/> <p><b>Note:</b> Lists only own accounts of the user.</p> <hr/>
<b>Balance</b>	Net balance in the selected account.
<b>Transfer From</b>	Account along with the account nickname from which transfer needs to be done.
<b>Balance</b>	Net balance in the selected account.

Field Name	Description
<b>Currency</b>	<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>
<b>Amount</b>	Amount that needs to be transferred.
<b>View Limits</b>	Link to view the transaction limits for the user.
<b>Transfer Frequency</b>	<p>Frequency for the repeat transfer to be executed.</p> <p>The options are:</p> <ul style="list-style-type: none"> <li>• Every Day</li> <li>• Weekly</li> <li>• Fortnightly</li> <li>• Bi-monthly</li> <li>• Monthly</li> <li>• Quarterly</li> <li>• Semi-annually</li> <li>• Annually</li> </ul>
<b>Start Transferring</b>	Date for the Repeat transfer to start executing.
<b>Stop Transferring</b>	<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"> <li>• On: Either select a date on which the repeat transfer will end.</li> <li>• After 'n' instances: Provide a number. Repeat transfer will stop after executing for 'n' number of times.</li> </ul>
<b>Instances</b>	<p>Number of instances.</p> <p>This field appears if you select <b>After</b> option in the <b>Stop Transferring</b> field.</p>
<b>Note</b>	Narrative for the transaction.
<b>Also Transfer Today</b>	The user can select the check box, if he want to transfer the funds on the current date also apart from the set instruction date.

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

- i. From the **Payee** list, select the payee to whom fund needs to be transfer. The internal / domestic accounts along with the bank details maintained for the selected payee appears.
- ii. From the Transfer From list, select the account from which transfer needs to be done.
- iii. 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. If you have selected **Domestic Payee**, select the appropriate payment network in the **Pay Via** field.
- vi. From the **Transfer Frequency** list, select the frequency for the repeat transfer to be executed.
- vii. From the **Start Transferring** list, select date for the Repeat transfer to start executing.
- viii. In the **Stop Transferring** field, select either a date or enter the number of instances.
- ix. 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.

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**Note:** In case of My Accounts option, if the user does not have more than one CASA account, an error message will be displayed.

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

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**Note:** The warning message appears, if user is initiating a transfer towards a payee for whom a SI or Pay later is due within the next X days (as configured) to inform the initiator of the same.

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5. The **Set Repeat Transfer - Review** screen appears. Verify the details, and click **Confirm**.  
OR  
Click **Cancel** to cancel the transaction.
6. The success message appears along with the reference number, reference number, status and transaction details.  
OR  
Click **Go To Dashboard** to go to Dashboard screen.



OR

Click e-Receipt to generate the electronic receipt of the transaction.

## **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.

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