Oracle Banking Digital Experience

Retail Bill Payments User Manual
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Retail Bill Payments User Manual

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1.   Preface

1.1   Intended Audience

This document is intended for the following audience*:*

- Customers

- Partners

1.2   Documentation Accessibility

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

1.3   Access to Oracle Support

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

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

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

1.4   Structure

This manual is organized into the following categories:

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

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

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

Each transaction is explained in the following manner:

- Introduction to the transaction

- Screenshots of the transaction

- The images of screens used in this user manual are for illustrative purpose only, to provide improved understanding of the functionality; actual screens that appear in the application may vary based on selected browser, theme, and mobile devices.

- Procedure containing steps to complete the transaction- The mandatory and conditional fields of the transaction are explained in the procedure.

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

1.5   Related Information Sources

For more information on Oracle Banking Digital Experience Release 18.2.0.0.0, refer to the following documents:

- Oracle Banking Digital Experience Licensing Guide

- Oracle Banking Digital Experience Installation Manuals

2. Transaction Host Matrix

Legends

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

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)
1	Biller Onboarding	✗	✗	✗	✗
2	Biller Category Maintenance	✗	✗	✗	✗
3	Pay Bills	✗	✗	✗	✗
4	Add Biller*	✗	✗	✗	✗
5	Manage Billers*	✗	✗	✗	✗
6	Quick Bill Pay	✗	✗	✗	✗
7	Quick Recharge	✗	✗	✗	✗
8	Payment History	✗	✗	✗	✗

Note: *The end to end connectivity for offline and online customer validation during" Add Biller" and related admin maintenances during "Create Biller" transactions are not part of the OBDX out of the box product offering.

3. Electronic Bill Presentment and Payment

Electronic bill presentment and payment (EBPP) is a process that enables the billers to create, and present the bills / invoices online to their customers. This feature also enables the customers/ users to pay the bills online. The EBPP services are widely used in many areas like utility bill payment, fund transfer through net banking against various purchases of utility products and services by the users, payment to service providers, mobile/ DTH bill payment etc.

The main advantage of electronic bill presentment and payment is that users/ customers can pay their bills anytime quickly and conveniently, which saves lots of time and paper work.

Note: Currently the new Electronic bill presentment and payment (EBPP) module will work only with third party and not yet qualified with UBS. The existing Bill Payments module under 'Payments' will continue to work with UBS. For more details, refer 'Bill Payments' section in the *User Manual Oracle Banking Digital Experience Retail Payments*.

4.   Biller Onboarding

Bank customers initiate bill (utility) payments from their accounts using channel banking facility by selecting billers maintained by the Bank. Using Biller Onboarding, System Administrators can create billers. The system administrator also defines payment methods accepted by biller (e.g. Current and Savings Account, Credit Card, Debit Card etc) while creating a biller, category of the biller, full address of the biller and location/ area in which the biller operates or provides his services.
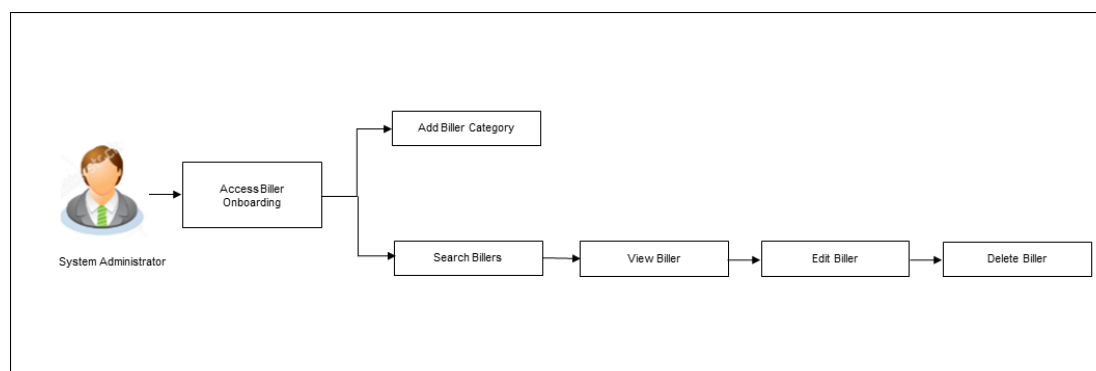
System Administrator creates billers, which are then made available to the customers to register themselves with these billers to receive and pay bills online.

This option allows the System Administrator to search and view the list of existing billers in the system.

Pre-Requisites

- Transaction access is provided to System Administrator.

- Approval rule set up for System Administrator to perform the actions.

- Billers are maintained in core banking application.

Workflow

Features Supported In Application

This option allows the System Administrator to:

- Search Biller

- Create Biller

- View Biller

- Edit Biller

How to reach here:

Administrator Dashboard > Onboarding > Biller Onboarding

4.1   Biller Onboarding - Search

Using this option, System Administrators search the existing billers based on parameters like Biller ID, Biller Name, Biller Category and Biller Location. The search result displays a list of all biller types, that is Presentment only, Payment only and Presentment + Payment & Recharge type of billers.

Biller Onboarding - Search Biller

Field Description

Field Name	Description
Biller Name	The name of the biller.
Biller Category	The name of the biller category to which the biller belongs.
Biller Location	Location of the biller

To search billers:

1. In **Biller Name** field, enter the name of the biller that is to be searched.
   OR
   In **Biller Category** field, enter the category to which the biller belongs.
   OR
   In **Biller Location** field, enter the location of the biller.

2. Click **Search**, to search the billers.
   OR
   Click **Clear** if you want to reset the search parameters.
   OR
   Click **Cancel** if you want to cancel the transaction.

Biller Onboarding - Search Result

Field Description

Field Name	Description
Search Result	
Biller Name and Id	The name of the biller.
Biller Category	The name of the biller category to which the biller belongs.
Biller Location	Location of the biller

3. Click **Create** to create a new biller.

4.2 Biller Onboarding - Create

Using this option, the System Administrator can create a biller with specific labels. System Administrator defines whether the biller accepts:

- Quick Bill Payment(bill payment without customer registration) - for Payment type billers only

- Quick Recharge(pre-paid recharge without customer registration) - for Recharge type billers only

- Bill payments past due date- for presentment only type biller

- Part bill payment - for presentment only type biller

- Excess bill payment - for presentment only type biller

The administrator also defines the various payment methods accepted by the biller like Current and Savings Account, Credit Card, Debit Card etc. System administrator can also upload image of biller's logo and sample bill, if available.

To create a biller:

1. In the **Biller Onboarding** screen, click **Create**. The **Biller Onboarding - Create** screen appears.

Create Biller

Field Description

Field Name	Description
Biller Name	The name of the biller.
Biller Type	The option to select biller type. The biller type can be: • Presentment: Biller is of Presentment type • Payment: Biller is of Payment type • Presentment and Payment: Biller is of Presentment+Payment type • Recharge: Biller is of Recharge type
Biller Category	Category to which biller belongs, ex: Telecom, Internet etc.
Biller Currency	Currency of the biller.
Biller Status	The status of the biller. The options are: • Active • Inactive
Sample Bill Image	The image of the physical bill presented by the biller, which is to be uploaded by the user. This helps the user to compare and identify Relationship number fields. This field appears only for biller types Presentment and Presentment and Payment.
Biller Logo	The biller logo which is to be uploaded by the user. This logo appear as an icon on the screen after uploading. Both for biller sample bill and logo JPG & PNG file formats only are supported.
Biller Address	
Address Line 1 to 3	Address of the biller.
City	City of the biller.
State	State of the biller.
Country	Country of the biller.

Field Name	Description
PIN/ Zip Code	Pin/ Zip code of the biller.
Biller Location	Location of the biller. Location could be City or, Country or State or combination of these values.

Biller Specifications

Biller Label 1	Relationship # 1 that the user has with the biller. This label will be displayed in customer screens (ex: Add Biller) to capture customer's unique id with biller. The user can select data type, maximum length of the field and whether the field is mandatory of optional. The **Biller Label 1** field is mandatory. Click the **Add Row** link to add more relationships of the user with the biller. The user can add up to 10 rows to define the different biller labels.

Payment Terms and Validations

Account Number	Account number of the biller.
Allow	Select whether Part Payment, Excess Payment, Late Payment, Quick Bill Payment and Quick Recharge is allowed by the biller. The options are: • **Part Payment**: The option identifies whether the biller allows bill payment for an amount less than bill amount. This option appears for '**Presentment**' and '**Presentment and Payment**' type of biller. • **Excess Payment:** The option identifies whether the biller allows bill payment for amount more than bill amount. This option appears for '**Presentment**' and '**Presentment and Payment**' type of biller. • **Late Payment**: The option identifies whether the biller allows late bill payment i.e. Payment after due date. This option appears for '**Presentment**' and '**Presentment and Payment**' type of biller. • **Quick Bill Payment**: The option identifies whether the biller allows 'Quick bill payment' i.e paying the bills without registering the biller. This option appears for '**Payment**' and '**Presentment and Payment**' type of biller. • **Quick Recharge**: The option identifies whether the biller allows "Quick recharge" i.e doing recharge transactions without registering the biller. This option appears for '**Recharge**' type of biller.

Field Name	Description
Payment Methods	Select the payment method accepted by the biller. The options are: • CASA • Debit Card • Credit Card
Auto Payment Buffer Days	The number of days before bill due date, when the auto payment will be triggered by the system. This field appears for **Presentment and Presentment** and **Payment** type of billers.
Validation Type	The option to select the validation type. The options are: • Auto • Offline • Online
Validation URL	Redirection URL for customer validation. This field appears if you select Online option from the Validation Type field.

2. In **Biller Name** field, enter the name of the biller that is to be searched.

3. From the **Biller Type** list, select the appropriate biller type.

4. From the **Biller Category** list, select the appropriate option.

5. From the **Biller Currency** list, select the appropriate option.

6. From the Biller Status list, select the appropriate option.

7. Drag image or Click **Choose Files** to select and upload the **Sample Bill Image** and **Biller Logo** if required.

8. In the **Biller Address** section, enter the relevant address details of the biller.

9. In the **Biller Specifications** section, enter the Relationship # 1 in the Biller Label 1 field.

10. Click the **Add Row** link to add more relationship numbers of the user with the biller.

11. In **Account Number** field, enter the account number of the biller.

12. To enable the Part Payment, Excess Payment, Late Payment, Quick Bill Payment and Quick Recharge facilities, select the appropriate check boxes depending on the Biller Type.

13. To enable the payments from current and savings account, debit card or credit card, select CASA, Debit Card or Credit Card check box.

14. In the **Validation Type** field, select the appropriate option.

15. If you select **Online** as **Validation Type**, enter the redirection URL in the **Validation URL** field.

16. Click **Save**.
    OR
    Click **Cancel** to cancel the transaction.
    OR
    Click **Back** to navigate to the previous page.

17. 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 page.

18. The success message along with the transaction reference number and status appears. Click **OK** to complete the transaction.

4.3 Biller Onboarding - View

System Administrator can view the list of all the current registered billers. The billers type can be of Presentment, Payment, Presentment & Payment and Recharge type.

To view the biller:

1. In the **Biller Onboarding** screen, enter the search criteria and click Search. The **Biller Onboarding** screen with search results appears.
   OR
   Click **Clear** to reset the search parameters.
   OR
   Click **Cancel** to cancel the search process.

2. Click the **Biller Name** link of the record for which you want to view the details. The **Biller Onboarding - Biller Details** screen appears.

Biller Onboarding - Biller Details

Field Description

Field Name	Description
Biller Details	
Biller Name	The name of the biller.
Biller Type	The biller type. The biller type can be: • Presentment: Biller is of Presentment type • Payment: Biller is of Payment type • Presentment and Payment: Biller is of Presentment+Payment type • Recharge: Biller is of Recharge type
Biller Category	The biller category.
Biller Currency	Currency of the biller.
Biller Status	The status of the biller. The options are: • Active • Inactive
Sample Bill Image	The image of the physical bill presented by the biller, and uploaded by the user. This helps the user to compare and identify Relationship number fields. This field appears only for biller types **Presentment and Presentment and Payment**.
Biller Logo	The biller logo uploaded by the user. This logo appear as an icon.
Biller Address	
Address Line 1 to 3	Address of the biller.
City	City of the biller.
State	State of the biller.
Country	Country of the biller.
PIN/ Zip Code	Pin/ Zip code of the biller.
Biller Location	Location of the biller. Location could be City, Country, State, or combination of these values.

Field Name	Description
Biller Specifications	
Biller Label 1	Relationship # 1 that the user has with the biller.
	The data type, field length and whether the field is mandatory or optional are also displayed.
Payment Terms and Validations	
Account Number	Account number of the biller.
Allow	Field displaying whether Part Payment, Excess Payment, Late Payment, Quick Bill Payment and Quick Recharge is allowed by the biller.
Payment Methods	Payment method accepted by the biller.
	The options are:
	• CASA
	• Debit Card
	• Credit Card
Auto Payment Buffer Days	The number of days before bill due date, when the auto payment will be triggered by the system.
	This field will appear for **Presentment and Presentment** and **Payment** type of billers.
Validation Type	The validation type.
	The options are:
	• Auto
	• Offline
	• Online
Validation URL	Redirection URL for customer validation.
	This field appears if the user has selected **Online** option in the **Validation Type** field.

3. Click **Edit** to edit the biller details.
   OR
   Click **Delete** to delete the biller details.
   OR
   Click **Back** to navigate to the previous page.
   OR
   Click **Cancel** to cancel the transaction.

4.4 Biller Onboarding - Edit

Using this option, system administrator can edit the biller details. All the fields are editable except 'Biller Id', 'Biller Type', 'Biller Category' and 'Biller Currency'.

To edit the biller details:

1. In the **Biller Onboarding** screen, enter the search criteria and click Search. The **Biller Onboarding** screen with search results appears.
   OR
   Click **Clear** to reset the search parameters.
   OR
   Click **Cancel** to cancel the search process.

2. Click the **Biller Name** and Id link of the record for which you want to modify the details. The **Biller Onboarding - Biller Details** screen appears.

3. Click **Edit** to edit the biller details. The **Biller Onboarding - Edit** screen appears.

Biller Onboarding - Edit

Field Description

Field Name	Description
Biller Name	The name of the biller.

Field Name	Description
Biller Type	The option to select biller type. The biller type can be: • Presentment: Biller is of Presentment type • Payment: Biller is of Payment type • Presentment and Payment: Biller is of Presentment+Payment type • Recharge: Biller is of Recharge type
Biller Category	The biller category.
Biller Currency	Currency of the biller.
Biller Status	The status of the biller. The options are: • Active • Inactive
Sample Bill Image	The image of the physical bill presented by the biller, which is to be uploaded by the user. This helps the user to compare and identify Relationship number fields. This field appears only for biller types **Presentment and Presentment** and **Payment**.
Biller Logo	The biller logo which is to be uploaded by the user. This logo appear as an icon on the screen after uploading.
Biller Address	
Address Line 1 to 3	Address of the biller.
City	City of the biller.
State	State of the biller.
Country	Country of the biller.
PIN/ Zip Code	Pin/ Zip code of the biller.
Biller Location	Location of the biller. Location could be City, Country, State, or combination of these values.
Biller Specifications	

Field Name	Description
Biller Label 1	Relationship # 1 that the user has with the biller. This label will be displayed in customer screens (ex: Add Biller) to capture customer's unique id with biller.
	The data type, field length and whether the field is mandatory or optional are also displayed against the field and are not editable.

Payment Terms and Validations

Account Number	Account number of the biller.
Allow	Select whether Part Payment, Excess Payment, Late Payment, Quick Bill Payment and Quick Recharge is allowed by the biller.
	This field appears only for Presentment type of biller.
Payment Methods	Select the payment method accepted by the biller.
	The options are:
	• CASA
	• Debit Card
	• Credit Card
Auto Payment Buffer Days	The number of days before bill due date, when the auto payment will be triggered by the system.
	This field will appear for Presentment and Presentment and Payment type of billers.
Validation Type	The option to select the validation type.
	The options are:
	• Auto
	• Offline
	• Online
Validation URL	Redirection URL for customer validation.

4. In **Biller Name** field, enter the name of the biller that is to be searched, if required.

5. From the **Biller Status** list, select the appropriate option, if required.

6. Click the **Remove** link to remove the uploaded image, and click **Choose Files** to select and upload a new **Sample Bill Image** and **Biller Logo** if required.

7. In the **Biller Address** section, enter the relevant address details of the biller.

8. In the **Biller Specifications** section, edit the Relationship # 1 in the Biller Label 1 field, if required.

9. In **Account Number** field, enter the account number of the biller.

10. To enable the Part Payment, Excess Payment, Late Payment, Quick Bill Payment and Quick Recharge facilities, select the appropriate check boxes depending on the Biller Type.

11. To enable the payments from current and savings account, debit card or credit card, select CASA, Debit Card or Credit Card check box.

12. In the **Validation Type** field, select the appropriate option.

13. If you select **Online** as **Validation Type**, enter the redirection URL in the **Validation URL** field.

14. Click **Save**.
    OR
    Click **Cancel** to cancel the transaction.
    OR
    Click **Back** to navigate to the previous page.

15. 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 page.

16. The success message along with the transaction reference number and status appears. Click **OK** to complete the transaction.

4.5   Biller Onboarding - Delete

Using this option the system administrator can delete an existing biller.

To delete a biller:

1. In the **Biller Onboarding** screen, enter the search criteria and click **Search**. The **Biller Onboarding** screen with search results appears.
   OR
   Click **Clear** to reset the search parameters.
   OR
   Click **Cancel** to cancel the search process.

2. Click the **Biller Name and Id** link of the record for which you want to modify the details. The **Biller Onboarding - Biller Details** screen appears.

3. Click **Delete**. The application prompt the administrator with a message 'Are you sure you want to delete the biller' with an option of Yes / No.

Biller Onboarding - Delete

4. Click **Yes** to proceed with the deletion request.
   It will navigate to confirmation page with a success message along with the status and reference number.
   OR
   Click **No** if you do not wish to proceed with deletion.

5. Click **OK** to complete the transaction.

**Home**

5. Biller Category Maintenance

System Administrator creates new biller categories and uploads an image file, which appears as icon for these categories (image file type allowed SVG & PNG only). These categories are mapped to billers when system administrator is creating billers. E.g. administrator can create biller category as 'Insurance' and use it as Biller Category when creating billers like 'United Healthcare' and 'Healthspring' and 'WellCare Health Plans'.

The System administrators can change the order of the categories as per their priority by dragging the categories. In the Biller Category drop-down these categories appear in the same order for selection to the customers, as defined by the administrators.

Pre-Requisites

- Transaction access is provided to System Administrator.

- Approval rule set up for System Administrator to perform the actions.

Workflow
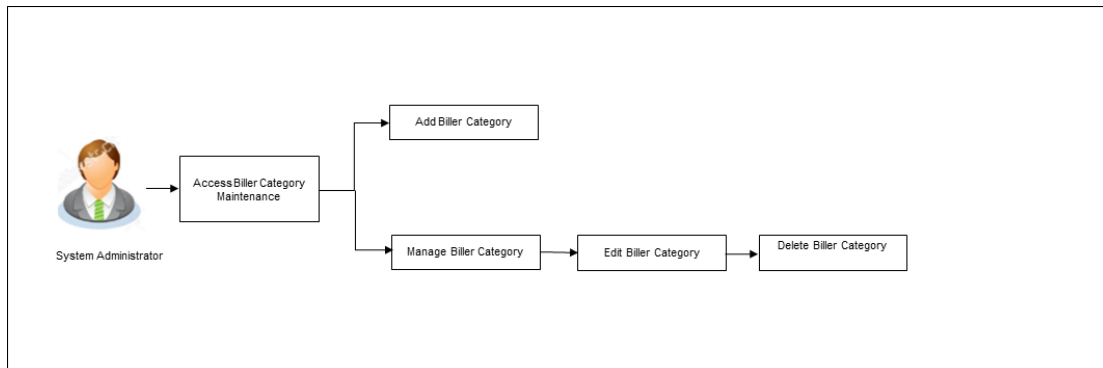
Features Supported In Application

This option allows the System Administrator to:

- Manage Biller Category

- Add Biller Category

- Edit Biller Mapping Category

- Delete Biller Category

 How to reach here:

Administration Dashboard > Payments > Biller Category Maintenance

5.1 Biller Category Maintenance - Summary

Biller Category Maintenance screen displays a list of all the billers along with the biller icon and number of billers mapped to the selected biller category.

Biller Category Maintenance - Summary

Field Description

Field Name	Description
Biller Icon	The image associated with the category.
	Displays the preview of the image uploaded for the category.

Field Name	Description
Biller Category	The name of the biller category.
Mapped Billers	The number of billers mapped to the category at a given point of time.

1. Click the **Add Category** link to add a new biller category.
   OR

   Click to edit the biller category.
   OR

   Click . to delete existing biller category.
   OR
   Click the **Back** to navigate to the previous screen.

5.2 Biller Category Maintenance - Add Category

Using this option, the System Administrator can add a new biller category.

To add a new biller category:

1. In the **Biller Category Maintenance** screen, click the **Add Category** link to add a new biller category. The **Biller Category Maintenance** screen with a row to add new category appears.

Biller Category Maintenance - Edit Category

Field Description

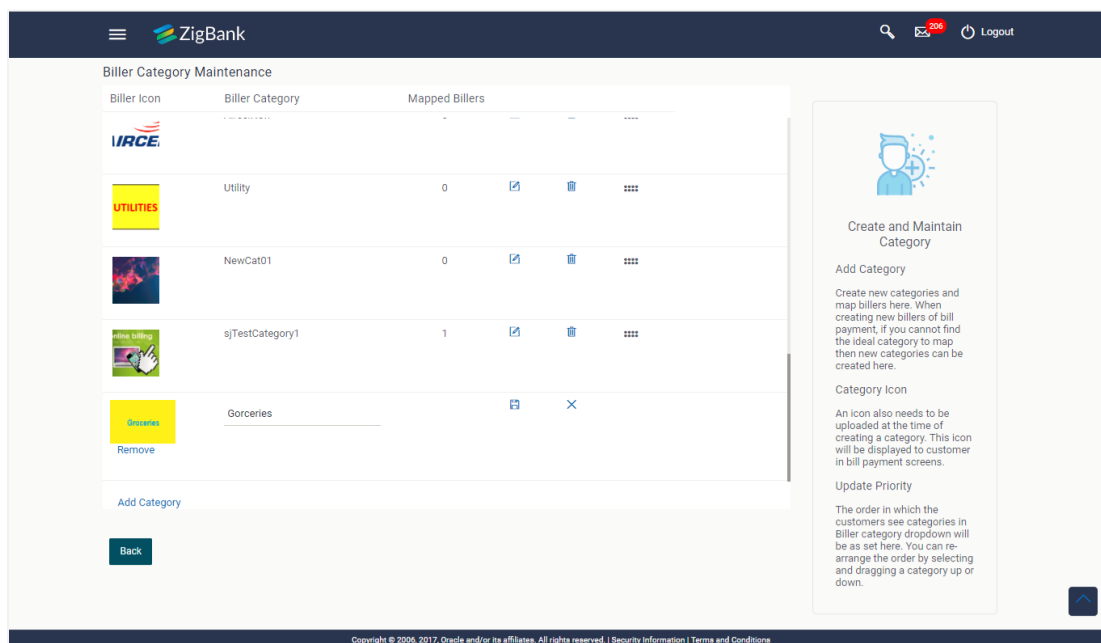| Field Name	Description
Biller Icon	The image associated with the category. Displays the preview of the image uploaded for the category.
Biller Category	The name of the biller category. Category name should be unique. Category name entered here will appear as a Biller Category drop-down to the customers screens.

2. Click the **Biller Icon** field, select and upload the biller image. OBDX provides a set of icons for categories out of the box. These image files have to be copied to the user's local drive before selection. Alternatively user can select his own icon images as long as they are in SVG or PNG format.

3. In the **Biller Category** field, enter the name of the biller category.

4. Click 🖫.
OR
Click ✕ to cancel the transaction.
OR
Click the **Remove** link to remove the uploaded image and upload a new biller image.

5. The success message of saving the biller category appears along with the status and reference number.
Click **OK** to complete the transaction.

5.3 Biller Category Maintenance - Edit Category

System Administrator can modify the existing biller category using this screen.

To edit a biller category:

1. In the **Biller Category Maintenance** screen, select and click 📝 against the record for which you want to edit the biller category. The **Biller Category Maintenance** screen appears in the editable form.

Biller Category Maintenance - Edit Category

2. In the **Biller Icon** field, click the __Remove__ link to remove the uploaded image and upload a new biller image, if required.

3. In the **Biller Category** field, edit the name of the biller category, if required.

4. Click 🖫.
   OR
   Click ✕ to cancel the transaction.

5. The success message of saving the biller category appears along with the status and reference number. Click **OK** to complete the transaction.

6. Click and drag ⠿ against a record to re-arrange the biller categories, if required.

5.4 Biller Category Maintenance - Delete

Using this option the system administrator can delete a biller category. As part of this option, only those biller category can be deleted if there are no billers mapped to the existing biller category.

To delete a biller category:

1. In the **Biller Category Maintenance** screen, select and click 🗑 against the record for which you want to delete the biller category. The application prompt the administrator with a message 'Are you sure you want to delete the category' with an option of Yes / No.

Biller Category Maintenance - Delete
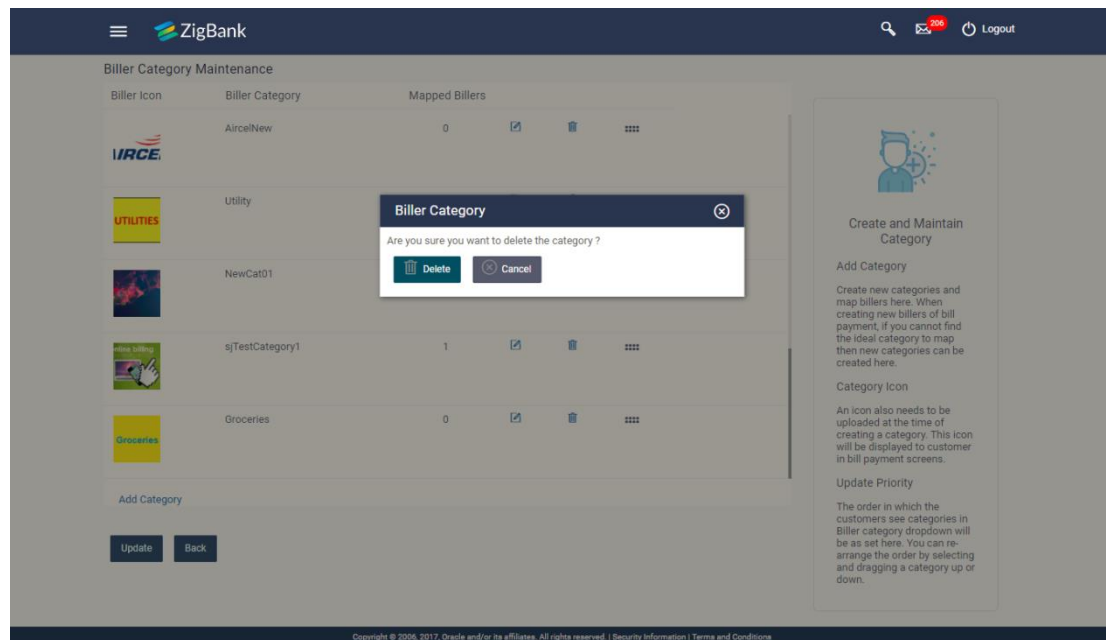
2. Click **Yes** to proceed with the deletion request.
   It will navigate to confirmation page with a success message along with the status and reference number.
   OR
   Click **No** if you do not wish to proceed with deletion.

3. Click **OK** to complete the transaction.

FAQs

1. **Who can create-edit this maintenance?**

    System Administrator can create and edit this maintenance.

2. **Can I link a biller to multiple biller categories?**

    No, one biller can be linked only to one biller category.

3. **Can I delete a biller category which is having billers mapped to it?**

    No, biller category can be deleted only if no billers are mapped to a category.

4. **Can I change the icon image associated with a category?**

    Yes, you can change the image as long as the new images are in PNG or SVG format.

5. **If I change the order of the categories, how long does it take to come into effect in the system?**

    The change happens in real time (or after checker approves the change). You will start seeing the revised order of categories in all Biller Category drop-downs immediately.

Home

6. Retail Servicing - Bill Payments Widget - My Bills

The 'My Bills' widget present on the retail user dashboard enables the user to access the bill payment transactions. All the bills, that are due to be paid are listed in this widget, users can pay their bills easily and quickly.

Bill Payments - My Bills Overview

The bill payments widget enables the user to gain easy access to the following transactions and features:

Pay Bills

This feature enables users to pay utility bills towards various types of billers like 'payment', 'payment and presentment, recharge.

Quick Recharge

By clicking this option, users can access the Quick Recharge transaction. Users can initiate bill payments to the 'Recharge' type billers that are not registered.

Quick Bill Pay

This option allows the user to access Quick Bill Pay transaction. The user can pay the bills online without registering the billers.

View All Billers

This feature enables users to view all the billers.

7. Add Biller

The online banking application enables the user to add billers of the specific categories for the payment of bills and prepaid recharge electronically. Following types of billers are added.

- Presentment type: Billers presents the bill or invoice to the customer/ user online before paying the bill

- Payment type: Biller does not present bills. Biller allows the users to pay their bills anytime using their current and savings or credit card account that is credited to the billers account

- Presentment and Payment type: Billers has features similar to both Presentment as well as Payment type of billers. The bills/ invoice can be presented to the users for bill payment or the users can pay bills without the invoice

- Recharge type: Billers allows users to do "Recharge" their prepaid services like Mobile, DTH or Internet

Users can create billers by specifying the Nickname of the biller(nickname should be unique), biller specific single /multiple unique customer IDs e.g. Relationship no, Account number etc., and other Biller labels as maintained in the Biller Maintenance administration screen. Multiple but unique registrations with the same biller are allowed.

Prerequisites:

- Transaction access is provided to the retail user

- Billers are maintained in host system

- Admin Biller Category maintenance is done

Features supported in the application

- Create Biller

Workflow
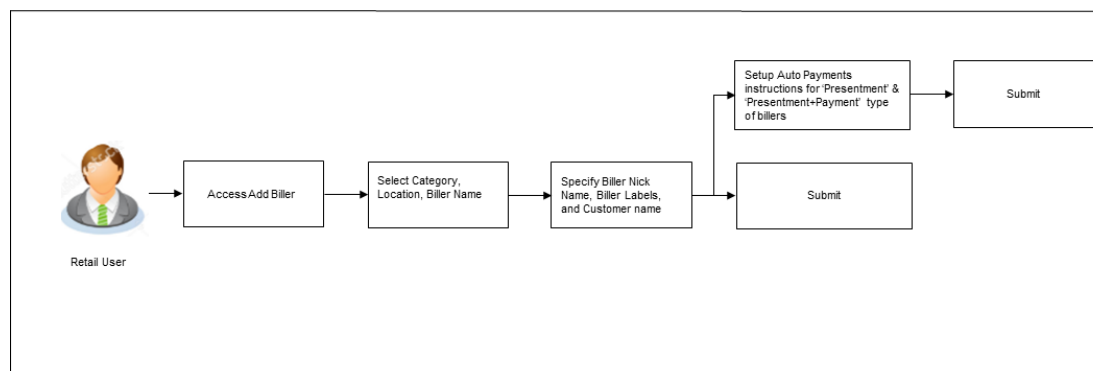
How to reach here:

Dashboard > Toggle Menu > Bill Payments > Add Billers
OR
Dashboard > Toggle Menu > Bill Payments > Bills > Add Billers

Add Biller

Field Description

Field Name	Description
Category	The category of the registered biller.
Location	Operational area of the biller of the biller as maintained in the administrator biller maintenance.
Biller Name	Name of the biller as maintained in the administrator biller maintenance.
Biller Type	On selecting the biller name, the biller type is displayed. The biller type can be: • Presentment: Biller is of Presentment type • Payment: Biller is of Payment type • Presentment and Payment: Biller is of Presentment and Payment type • Recharge: Biller is of Recharge type

Field Name	Description
Biller Nickname	Nickname of the biller. The nickname has to be unique i.e. same nickname cannot be used for more than one biller.
Sample Bill	Link to upload the image of the physical bill presented by the biller. This field appears for '**Presentment'** and '**Presentment and Payment'** type of billers.
Biller Labels	Biller labels as maintained by the bank administrator, for which user has entered the data are displayed. Only biller labels that are defined as mandatory in the administrator biller maintenance requires customers to enter the appropriate values.
Customer Name	Customer name as maintained in biller records (entered by user while adding the biller).

Following fields appears for **Presentment** and **Presentment and Payment** type of billers.

Field Name	Description
Auto Pay	The facility to automatic pay the bills on the specified date. The options are: • Yes • No This feature is available for Presentment and Presentment & Payment type billers only.
Note	The text displaying payment methods accepted by the biller appears on the screen. The text is maintained for biller in the administrator biller maintenance. This field appears if you select **Yes** option in the **Auto Pay** field.
Payment Method	The payment methods accepted as maintained for the biller by Bank Administrator. The payment type can be: • Account: The user can pay bills using their current and savings bank account • Credit Card: The user can pay bills using their credit cards; user has to select the month and year of expiry. • Debit Card: The user can pay bills using their debit cards. This field appears if you select **Yes** option in the **Auto Pay** field.
Pay From	Depending on payment method selection, the values in the drop-down have active current accounts, savings account/ debit cards/ credit cards of the customer. This field appears if you select **Yes** option in the **Auto Pay** field.

Field Name	Description

Pay	Indicates the current selection for bill pay amount.
	
	The options are:
	
	   • Bill Amount: Whether the user want to pay full bill amount.
	
	   • Limit Amount: Whether the user want to pay the limit amount.
	
	This field appears if you select **Yes** option in the **Auto Pay** field.

Limit Amount	The limit amount the user wants to pay to schedule the auto payment.

To add a biller:

1. From the **Category** list, select the category of the biller.

2. From the **Location** list, select the category of the biller.

3. From the **Biller Name** list, select the registered biller name.

4. In the **Biller Nickname** field, modify the biller nickname if required.

5. In the **Biller Label 1**, **2** and **3**, enter the required details.

6. In the **Customer Name** field, modify the biller nickname if required.

7. If you have selected the **Presentment** or **Presentment or Payment** type of biller from the **Biller Name** list:

   a. From the **Auto Pay** list, select the appropriate option, if you select the option **Yes**, select the bill payment method.

   b. From the **Pay From** list, select the source account/ debit card / credit card to be debited.

   c. In the **Pay** field, you can enter the entire bill amount in the **Bill Amount** field, or enter the limit amount in the **Limit Amount** field.

8. Click **Add** to add a biller.
   OR
   Click **Cancel** to cancel the operation and navigate back to 'Dashboard'.

9. The **Add Biller - Review** screen appears. Verify the details, and click **Confirm**.
   OR
   Click **Back** to navigate back to the previous screen.
   OR
   Click **Cancel** to cancel the operation and to navigate back to 'Dashboard'.

10. The success message appears along with the biller details.
    Click **Pay Bills** to pay the bills.
    OR
    Click **View Bills** to view the bills.
    OR
    Click **Add More Biller** to add more billers.
    OR
    Click **Go to Dashboard**, to navigate to the dashboard.

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 pay bills towards the specific biller immediately. However, some billers need to validate your registration in which case you can start paying the biller after a successful validation.

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

   Biller modification or deletion will not have any impact on the transactions which are initiated towards the payee and that are pending further processing.

Home

8. Bills

The Bill payment feature enables users to pay their utility bills online. Through this feature, users are able to pay their bills quickly, securely and at their own convenience.

Billers are maintained in OBDX either manually using Biller Maintenance functionality or through a bulk file upload. All the registered billers (of all types) and bills are displayed on the screen. The billers can be of 'Presentment', 'Payment', 'Presentment and Payment' and 'Recharge' type.

The user either can pay the bills instantly or can schedule it to a later date. The user also has an option to enter the payment amount, select the payment frequency and the source account from which payment can be made.

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

Prerequisites:

• Transaction access is provided to the retail user

• Transaction working window is maintained

• Billers are maintained

• Transaction limits are assigned to the user to perform the transaction

• **Features supported in application**

• Bill Payment

Workflow
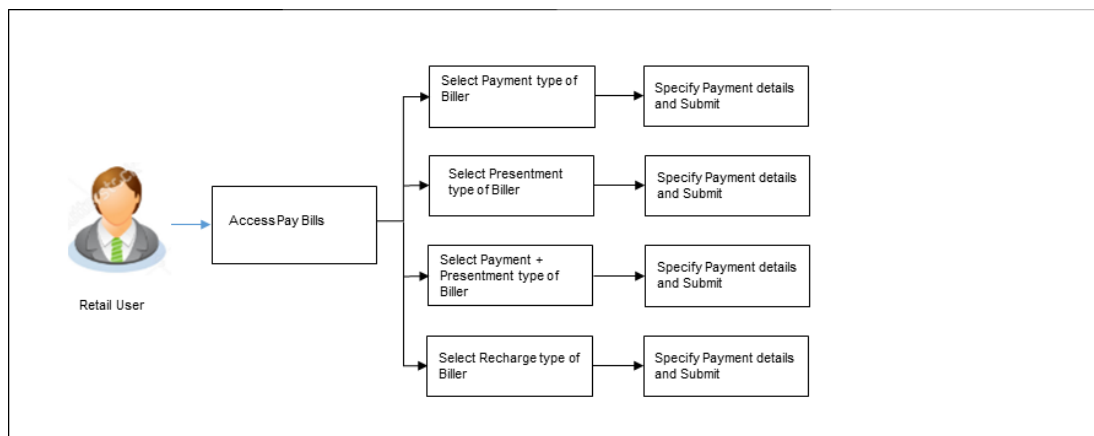
How to reach here:

Dashboard > Toggle Menu > Bill Payments > Bills
OR
Dashboard > My Bills Widget > View All Billers > Bills

8.1   Pay Bills - Summary

Users can initiate bill payments towards billers that they have already added/registered. 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, and the bill date and bill number.

Pay Bills

Field Description

Field Name	Description
Biller Icon	The image associated with the biller.
Biller Name	Name of the biller as maintained in the administrator biller maintenance.
Biller Labels	Biller labels maintained for which user has entered the data are displayed.
Amount	The biller amount.

1. Click **Pay** against the biller for which you want to pay the bills. The **Pay Bills** screen appears.
   OR

   Click ⋮ against a specific biller and then click **Manage Biller** to manage the billers.
   The **Manage Billers** screen appears.
   OR

   Click ⋮ against a specific biller and then click **Delete Biller** to delete the billers.
   OR
   Click **Add Biller** to add a new biller. The **Add Biller** screen appears.

8.2   Pay Bills - Presentment Type

Presentment type of billers presents the bill or invoice to the customer/ user online before paying the bill. Bill payment feature enables users to pay their utility bills online. Through this feature, users are able to pay their bills immediately/ same business date or at some future date. The future date should be before the bill due date. The users can pay their bills from their current and savings account, Credit Cards or Debit Cards. The payment methods available for each biller is maintained as part of biller maintenance by bank administrator. The user can also partly pay or excess pay their bills (if allowed by biller, as maintained by bank administrator).

Pay Bills - Presentment Type

Field Description

Field Name	Description
Biller Name	Name of the biller as maintained in the administrator biller maintenance.
Location	Operational area of the biller of the biller as maintained in the administrator biller maintenance.
Biller Labels	Biller labels as maintained by the bank administrator, for which user has entered the data are displayed. Only biller labels that are defined as mandatory in the administrator biller maintenance requires customers to enter the appropriate values.
Customer Name	Customer name as maintained in biller records (entered by user while adding the biller).
Note	The text displaying payment methods accepted by the biller appears on the screen. The text is maintained for biller in the administrator biller maintenance.
Payment Type	User has to select the payment methods accepted by biller. The payment type can be: - Account: The user can pay bills using their current and savings bank account - Credit Card: The user can pay bills using their credit cards; user has to select the month and year of expiry. - Debit Card: The user can pay bills using their debit cards.

Field Name	Description
Pay From	Depending on payment method selection, the values in the drop-down have active current accounts, savings account/ debit cards/ credit cards of the customer.
Bill Due Date	The date on which the bill is payable.
Payment Amount	The amount that is to be paid by the user. In the administrator biller maintenance screen if: • Part payment flag is 'Yes': User can change the bill amount to any amount less than the initial bill amount shown. Bill amount cannot be zero. • Excess payment flag is 'Yes': User can change the bill amount to any amount more than the initial bill amount as displayed on the screen. • Part payment and Excess payment flags are set as "No": The bill amount will not be editable. • Late Payment flag is 'Yes': User is allowed to pay the bill after the due date. However even when Late payment flag is Yes, the editing of the bill amount is as per above conditions.
Pay	The facility to specify when the bill payment will be processed. The options are: • **Now**: Bill payment processed on same business day subject to processing window availability. • **Later**: Bill payment to be processed on a user specified future date
Scheduled Date	Future date on which the bill payment will be processed. This field appears if you select the option **Later** from the **Pay** list.

To pay a bill:

1. Click **Pay** against the biller for which you want to pay the bills. The **Pay Bills** screen appears.

2. In the **Payment Type** field, select the appropriate payment method to pay the bills.

3. From the **Pay From** list, select the source account/ debit card / credit card to be debited.

4. In the **Payment Amount** field, enter the payable amount.

5. In the **Pay** field, select the option to indicate when the bill payment will be processed.

    a. If you select the option **Now**, the bill payment will be processed on the same day.
    OR
    If you select the option **Later**, select the date on which you want to process the bill, from the **Scheduled Date** field.

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

7. The **Pay Bills - Review** screen appears. Verify the details, and click **Confirm**.
   OR
   Click **Cancel** to cancel the operation and to navigate back to 'Dashboard'.

8. The success message appears along with the payment details.
   Click **Pay Another Bill** to pay another bills.
   OR
   Click **Go to Dashboard**, to navigate to the dashboard.
   OR
   Click **Add Biller** to add the billers.

8.3   Pay Bills - Payment Type

Payment type of billers there is no bill presented online (there may be an offline bill presentation) and hence biller allows the users to pay their bills anytime using their current and savings or credit card account that is credited to the billers account. The users can pay their bills immediately/ same business date or can schedule the payment. The users can set up a recurring payment by selecting payment amount and payment frequency. This option allows the user to manually enter the payment amount.

Pay Bills - Payment Type

Field Description

Field Name	Description
Biller Name	Name of the biller as maintained in the administrator biller maintenance.
Location	Operational area of the biller of the biller as maintained in the administrator biller maintenance.
Biller Labels	Biller labels as maintained by the bank administrator, for which user has entered the data are displayed. Only biller labels that are defined as mandatory in the administrator biller maintenance requires customers to enter the appropriate values.
Customer Name	Customer name as maintained in biller records (entered by user while adding the biller).
Note	The text displaying payment methods accepted by the biller appears on the screen. The text is maintained for biller in the administrator biller maintenance.

Field Name	Description
Payment Type	User has to select the payment methods accepted by biller. The payment type can be: • Account: The user can pay bills using their current and savings bank account • Credit Card: The user can pay bills using their credit cards; user has to select the month and year of expiry. • Debit Card: The user can pay bills using their debit cards.
Pay From	Depending on payment method selection, the values in the drop-down have active current accounts, savings account/ debit cards/ credit cards of the customer.
Bill Due Date	The date on which the bill is payable.
Payment Amount	The amount that is to be paid by the user.
Pay	The facility to specify when the bill payment will be processed. The options are: • **Now**: Bill payment processed on same business day subject to processing window availability. • **Later**: Bill payment to be processed on a user specified future date
Pay Later - One Time	Bill payment to be processed on a user specified future date. This field appears if you select the option **Later** in the **Pay** field.
Scheduled Date	Future date on which the bill payment will be processed. This field appears if you select the option **One Time** in the **Later** field.
Pay Later - Recurring	Bill payment to be processed on user specified future date and at a set frequency. This field does not appear if there is already a scheduled pay set up for the biller. This field appears if you select the option **Later** in the **Pay** field.
Start Date - End Date	The user can select future start date and end date. This field appears if you select the option **Recurring** in the **Later** field.

Field Name	Description
Select Frequency	The user can set up the frequency for future bill payments. The user can select Start Date, End Date and frequency of payments. The frequency can be: • Daily • Weekly • Fortnightly • Monthly • Bi-Monthly • Quarterly • Semi-Annually • Yearly This field appears if you select the option **Recurring** in the **Later** field.

To pay a bill:

1. Click **Pay** against the biller for which you want to pay the bills. The **Pay Bills** screen appears.

2. In the **Payment Type** field, select the appropriate payment method to pay the bills.

3. From the **Pay From** list, select the source account/ debit card / credit card to be debited.

4. In the **Payment Amount** field, enter the payable amount.

5. In the **Pay** field, select the option to indicate when the bill payment will be processed.

   a. If you select the option **Now**, the bill payment will be processed on the same day.
   OR
   If you select the option **Later**, select the scheduled date to be **One Time** or **Recurring**.
   If you select **One Time** option, select the Scheduled date of bill processing.
   If you select **Recurring** option, select the start date, end date and frequency of recurring.

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

7. The **Pay Bills - Review** screen appears. Verify the details, and click **Confirm**.
   OR
   Click **Cancel** to cancel the operation and to navigate back to 'Dashboard'.

8. The success message appears along with the payment details.
   Click **Pay Another Bill** to pay another bills.
   OR
   Click **Go to Dashboard**, to navigate to the dashboard.
   OR
   Click **Add Biller** to add the billers.

8.4 Pay Bills - Presentment and Payment Type

A Presentment and Payment type of biller has features similar to both Presentment as well as Payment type of billers. The bills/ invoice can be presented to the users for bill payment or bills can be paid by the users without the invoice. In the system when the biller presents a bill he will appear in the presentment section of the Bills screen and when there is no bill presented he will appear in the Payment section of the screen. This way user can be the biller when there is a bill presented or even otherwise when there is no bill presented.

The user has can pay the bills immediately or can schedule the payment. The users can set up a recurring payment or auto payment. Both auto pay and recurring pay (scheduled payment) cannot be active at the same time.

Pay Bills - Payment and Presentment Type

Field Description

Field Name	Description
Biller Name	Name of the biller as maintained in the administrator biller maintenance.
Location	Operational area of the biller of the biller as maintained in the administrator biller maintenance.
Biller Labels	Biller labels as maintained by the bank administrator, for which user has entered the data are displayed. Only biller labels that are defined as mandatory in the administrator biller maintenance requires customers to enter the appropriate values.
Customer Name	Customer name as maintained in biller records (entered by user while adding the biller).

Field Name	Description
Note	The text displaying payment methods accepted by the biller appears on the screen. The text is maintained for biller in the administrator biller maintenance.
Payment Type	User has to select the payment methods accepted by biller. The payment type can be: • Account: The user can pay bills using their current and savings bank account • Credit Card: The user can pay bills using their credit cards; user has to select the month and year of expiry. • Debit Card: The user can pay bills using their debit cards.
Pay From	Depending on payment method selection, the values in the drop-down have active current accounts, savings account/ debit cards/ credit cards of the customer.
Bill Due Date	The date on which the bill is payable. This field appears if bills are presented.
Payment Amount	The amount that is to be paid by the user. In the administrator biller maintenance screen if: • Part payment flag is 'Yes': User can change the bill amount to any amount less than the initial bill amount shown. Bill amount cannot be zero. • Excess payment flag is 'Yes': User can change the bill amount to any amount more than the initial bill amount as displayed on the screen. • Part payment and Excess payment flags are set as "No": The bill amount will not be editable. • Late Payment flag is 'Yes': User is allowed to pay the bill after the due date. However even when Late payment flag is Yes, the editing of the bill amount is as per above conditions.
Pay	The facility to specify when the bill payment will be processed. The options are: • **Now**: Bill payment processed on same business day subject to processing window availability. • **Later**: Bill payment to be processed on a user specified future date
Pay Later - One Time	Bill payment to be processed on a user specified future date. This field appears if you select the option **Later** in the **Pay** field.

Field Name	Description
Scheduled Date	Future date on which the bill payment will be processed. This field appears if you select the option **One Time** in the **Later** field.

Following fields appear if the biller does not present bills.

Field Name	Description
Pay Later - Recurring	Bill payment to be processed on user specified future date and at a set frequency. This field does not appear if there is already a scheduled pay set up for the biller. This field appears if you select the option **Later** in the **Pay** field.
Start Date - End Date	The user can select future start date and end date. This field appears if you select the option **Recurring** in the **Later** field.
Select Frequency	The user can set up the frequency for future bill payments. The user can select Start Date, End Date and frequency of payments. The frequency can be: - Daily - Weekly - Fortnightly - Monthly - Bi-Monthly - Quarterly - Semi-Annually - Yearly This field appears if you select the option **Recurring** in the **Later** field.

To pay a bill:

1. Click **Pay** against the biller for which you want to pay the bills. The **Pay Bills** screen appears.

2. In the **Payment Type** field, select the appropriate payment method to pay the bills.

3. From the **Pay From** list, select the source account/ debit card / credit card to be debited.

4. In the **Payment Amount** field, enter the payable amount.

5. In the **Pay** field, select the option to indicate when the bill payment will be processed.

   a. If the bills are presented:

   i. If you select the option **Now**, the bill payment will be processed on the same day.
   OR
   If you select the option **Later**, select the date on which you want to process the bill, from the **Scheduled Date** field.

   b. If the bills are not presented:

      i.   If you select the option **Later**, select the scheduled date to be **One Time** or **Recurring**.
If you select **One Time** option, select the Scheduled date of bill processing.
If you select **Recurring** option, select the start date, end date and frequency of recurring.

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

7. The **Pay Bills - Review** screen appears. Verify the details, and click **Confirm**.
OR
Click **Cancel** to cancel the operation and to navigate back to 'Dashboard'.

8. The success message appears along with the payment details.
Click **Pay Another Bill** to pay another bills.
OR
Click **Go to Dashboard**, to navigate to the dashboard.
OR
Click **Add Biller** to add the billers.

8.5   Pay Bills - Recharge Type

Recharge type biller allows users to do "Recharge" their prepaid services like Mobile, DTH or Internet. The user can re-charge by selecting a "plan" offered by the biller or top –up/add money to an existing plan.

Pay Bills - Recharge Type

Field Description

Field Name	Description
Biller Name	Name of the biller as maintained in the administrator biller maintenance.
Location	Operational area of the biller of the biller as maintained in the administrator biller maintenance.
Biller Labels	Biller labels as maintained by the bank administrator, for which user has entered the data are displayed. Only biller labels that are defined as mandatory in the administrator biller maintenance requires customers to enter the appropriate values.
Customer Name	Customer name as maintained in biller records (entered by user while adding the biller).
Note	The text displaying payment methods accepted by the biller appears on the screen. The text is maintained for biller in the administrator biller maintenance.
Payment Type	User has to select the payment methods accepted by biller. The payment type can be: - Account: The user can pay bills using their current and savings bank account - Credit Card: The user can pay bills using their credit cards; user has to select the month and year of expiry. - Debit Card: The user can pay bills using their debit cards.
Pay From	Depending on payment method selection, the values in the drop-down have active current accounts, savings account/ debit cards/ credit cards of the customer.
Select Plan	The option to select a recharge plan.
Recharge Amount	The amount is populated, depending on the type of plan selected by the user from the **Select Plan** list. Alternatively, user can also manually enter the amount he wants to top-up/add to his existing pre-paid plan.
Pay	The facility to specify when the bill payment will be processed. The options are: **Now**: Bill payment processed on same business day subject to processing window availability. **Later**: Bill payment to be processed on a user specified future date
Pay Later - One Time	Bill payment to be processed on a user specified future date. This field appears if you select the option **Later** in the **Pay** field.

Field Name	Description
Scheduled Date	Future date on which the bill payment will be processed. This field appears if you select the option **One Time** in the **Later** field.
Pay Later - Recurring	Bill payment to be processed on user specified future date and at a set frequency. This field does not appear if there is already a scheduled pay set up for the biller. This field appears if you select the option **Later** in the **Pay** field.
Start Date - End Date	The user can select future start date and end date. This field appears if you select the option **Recurring** in the **Later** field.
Select Frequency	The user can set up the frequency for future bill payments. The user can select Start Date, End Date and frequency of payments. The frequency can be: • Daily • Weekly • Fortnightly • Monthly • Bi-Monthly • Quarterly • Semi-Annually • Yearly This field appears if you select the option **Recurring** in the **Later** field.

To pay a bill:

1. Click **Pay** against the biller for which you want to pay the bills. The **Pay Bills** screen appears.

2. In the **Payment Type** field, select the appropriate payment method to pay the bills.

3. From the **Pay From** list, select the source account/ debit card / credit card to be debited.

4. From the **Select Plan** list, select the plan suitable to you.
   The **Recharge Amount** field is populated depending on the selected plan.
   OR
   In the **Recharge Amount** field, enter the amount for recharge, if you have not selected any plan.

5. In the **Pay** field, select the option to indicate when the bill payment will be processed.

   a. If you select the option **Now**, the bill payment will be processed on the same day.
      OR
      If you select the option **Later**, select the scheduled date to be **One Time** or **Recurring**.
      If you select **One Time** option, select the Scheduled date of bill processing.
      If you select **Recurring** option, select the start date, end date and frequency of recurring.

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

7. The **Pay Bills - Review** screen appears. Verify the details, and click **Confirm**.
   OR
   Click **Back** to navigate back to the previous screen.
   OR
   Click **Cancel** to cancel the operation and to navigate back to 'Dashboard'.

8. The success message appears along with the payment details.
   Click **Pay Another Bill** to pay another bills.
   OR
   Click **Go to Dashboard**, to navigate to the dashboard.
   OR
   Click **Add Biller** to add the billers.

FAQs

1. **What is Electronic Bill Presentment and Payment (EBPP)?**

   Electronic Bill Presentment and Payment, the process by which companies send their bills to the customers and receive payments electronically. Users can pay their bills using current and savings account/ credit card or debit card.

2. **Can I initiate future dated bill payments?**

   Yes, you can initiate future dated bill payments by using the "Pay Later" option under bill payment. Availability of this feature depends on whether the biller allows such payments.

3. **Can I do part payment or excess payment to the biller?**

   Part payment and excess payment can be done only if it is allowed by biller, as maintained by bank administrator in Biller Maintenance screen.

4. **Can I make a payment towards a biller who is currently not registered in my biller list?**

   Yes, using "Quick Bill Pay" functionality you can pay a bill without registering the biller provided the biller allows such payments.

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

   Yes, you can set up auto pay for any bill that is presented and is not yet paid.

Home

9. Manage Billers

Billers are maintained in OBDX either manually using Biller Maintenance functionality or through a bulk file upload.

The online banking application enables users to maintain the billers towards whom utility payments are to be made frequently or on a regular basis. Manage biller functionality allows the users to modify and delete the details of the registered billers. Following details of the registered billers can be modified:

- Nickname
- Auto pay details: Change Bill Amount/ Limit Amount choice, Edit existing Bill Amount, Change Source of funds
- Scheduled Bill Payment/ Recharge: Modify Payment Amount, Specific Date (before the payment date)
- Scheduled Bill Payment/ Recharge - Recurring: Modify Payment Amount, Start and End Dates, Payment Frequency

Prerequisites:

- Transaction access is provided to the retail user
- Billers are maintained in host system
- Admin Biller Maintenance is done

Features supported in the application

- Edit Biller
- Delete Biller

Workflow
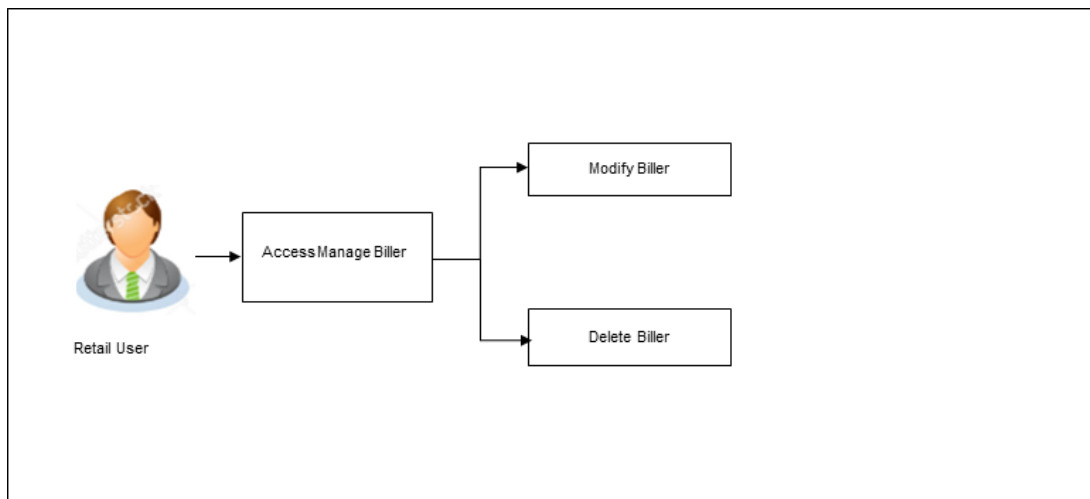
How to reach here:

Dashboard > Toggle Menu > Bill Payments > Manage Billers
OR
Dashboard > Toggle Menu > Bill Payments > Bills > Manage Billers

Manage Billers

Field Description

Field Name	Description
Select Biller	The user has to select a biller for bill payments.
Category	The category of the registered biller.
Location	Location of the biller as maintained in the administrator biller maintenance.
Biller Name	Name of the biller as maintained in the administrator biller maintenance.

Field Name	Description
Biller Type	On selecting the biller, the biller type is displayed. The biller type can be: • Presentment: Biller is of Presentment type • Payment: Biller is of Payment type • Presentment and Payment: Biller is of Presentment and Payment type • Recharge: Biller is of Recharge type
Biller Nickname	Nickname of the biller.
Biller Labels	Biller labels as maintained by the bank administrator, for which user has entered the data are displayed. Only biller labels that are defined as mandatory in the administrator biller maintenance requires customers to enter the appropriate values.
Customer Name	Customer name as maintained in biller records (entered by user while adding the biller).

Following fields appears for **Presentment** type of billers.

Field Name	Description
Auto Pay	The facility to automatic pay the bills on the specified date. The options are: • Yes • No This feature is available for "Payment Type" and "presentment and Payment" type billers only. In case of "Presentment and Payment" type billers either Auto Pay or Scheduled Pay feature will be available.
Note	The text displaying payment methods accepted by the biller appears on the screen. The text is maintained for biller in the administrator biller maintenance. This field appears if you select **Yes** option in the **Auto Pay** field.
Payment Method	The payment methods accepted by the biller. The payment type can be: • Account: The user can pay bills using their current and savings bank account • Credit Card: The user can pay bills using their credit cards; user has to select the month and year of expiry. • Debit Card: The user can pay bills using their debit cards. This field appears if you select **Yes** option in the **Auto Pay** field.

Field Name	Description
Pay From	Depending on payment method selection, the values in the drop-down have active current accounts, savings account/ debit cards/ credit cards of the customer. This field appears if you select **Yes** option in the **Auto Pay** field.

Pay	Indicates the current selection for bill pay amount.
	
	The options are:
	
	    • Bill Amount: Whether the user want to pay full bill amount.
	
	    • Limit Amount: Whether the user want to pay the limit amount.
	
	.This field appears if you select **Yes** option in the **Auto Pay** field.

Following fields appears for **Presentment and Payment** type of billers.

For Presentment and Payment type of billers user can setup either a **Scheduled Pay** or **Auto Pay**. Both can be set up at the same time.

Field Name	Description

Auto Pay	The facility to automatic pay the bills on the specified date.
	
	The options are:
	
	    • Yes – If Auto Pay is set up for a biller, this flag will be maintained as yes. User can stop/cancel the ongoing autopay by changing this flag to No
	
	    • No – Indicates that auto pay has not been set up for the biller

Note	The text displaying payment methods accepted by the biller appears on the screen. The text is maintained for biller in the administrator biller maintenance. This field appears if you select **Yes** option in the **Auto Pay** field.

Payment Method	The payment methods accepted by the biller.
	
	The payment type can be:
	
	    • Account: The user can pay bills using their current and savings bank account
	
	    • Credit Card: The user can pay bills using their credit cards; user has to select the month and year of expiry.
	
	    • Debit Card: The user can pay bills using their debit cards.
	
	This field appears if you select **Yes** option in the **Auto Pay** field.

Pay From	Depending on payment method selection, the values in the drop-down have active current accounts, savings account/ debit cards/ credit cards of the customer. This field appears if you select **Yes** option in the **Auto Pay** field.

Field Name	Description
Pay	Indicates the current selection for bill pay amount.
	The options are:
	• Bill Amount: Whether the user want to pay full bill amount.
	• Limit Amount: Whether the user want to pay the limit amount.
	.This field appears if you select **Yes** option in the **Auto Pay** field.
Scheduled Pay	The facility to specify if the bill payment is scheduled or not.
	The options are:
	• Yes – If Scheduled Pay is set up for a biller, this flag will be maintained as yes. User can stop/cancel the ongoing scheduled pay by changing this flag to No
	• No – Indicates that scheduled pay has not been set up for the biller
	In case of Presentment &Payment type billers either Auto Pay or Scheduled Pay feature will be available.
Note	The text displaying payment methods accepted by the biller appears on the screen. The text is maintained for biller in the administrator biller maintenance.
	This field appears if you select **Yes** option in the **Schedule Pay** field.
Payment Method	The payment methods accepted by the biller.
	The payment type can be:
	• Account: The user can pay bills using their current and savings bank account
	• Credit Card: The user can pay bills using their credit cards, user has to select the month and year of expiry.
	• Debit Card: The user can pay bills using their debit cards.
	This field appears if you select **Yes** option in the **Schedule Pay** field.
Pay From	Depending on payment method selection, the values in the drop-down have active current accounts, savings account/ debit cards/ credit cards of the customer.
	This field appears if you select **Yes** option in the **Schedule Pay** field.
Amount	The amount, which is to be paid by the user.
Scheduled Date	Future date on which the bill payment will be processed.
	This field appears if you select **Yes** option in the **Schedule Pay** field.

Following fields appears for **Payment** and **Recharge** type of billers.

Field Name	Description
Scheduled Pay	The facility to specify if the bill payment is scheduled or not. The options are: • **Yes**: Bill payment to be processed on a user specified future date • **No**: Bill payment processed on same business day subject to processing window availability.
Note	The text displaying payment methods accepted by the biller appears on the screen. The text is maintained for biller in the administrator biller maintenance. This field appears if you select **Yes** option in the **Schedule Pay** field.
Payment Method	The payment methods accepted by the biller. The payment type can be: • Account: The user can pay bills using their current and savings bank account • Credit Card: The user can pay bills using their credit cards; user has to select the month and year of expiry. • Debit Card: The user can pay bills using their debit cards. This field appears if you select **Yes** option in the **Schedule Pay** field.
Pay From	Depending on payment method selection, the values in the drop-down have active current accounts, savings account/ debit cards/ credit cards of the customer. This field appears if you select **Yes** option in the **Schedule Pay** field.
Select Plan	Option to select a plan. This field appears for **Recharge** type of biller
Amount	The amount that is to be paid by the user.
Payment Type	The facility to specify when the bill payment will be processed. The options are: • **One Time**: Bill payment to be processed on a user specified future date. • **Recurring**: Bill payment to be processed on user specified future date and at a set frequency.
Scheduled Date	Future date on which the bill payment will be processed. This field appears if you select the option **One Time** in the **Payment Type** field.

Field Name	Description
Start Date - End Date	The user can select future start date and end date. This field appears if you select the option **Recurring** in the **Payment Type** field.
Select Frequency	The user can set up the frequency for future bill payments. The user can select Start Date, End Date and frequency of payments. The frequency can be: • Daily • Weekly • Fortnightly • Monthly • Bi-Monthly • Quarterly • Semi-Annually • Yearly This field appears if you select the option **Recurring** in the **Payment Type** field.

To manage billers:

1. From the **Select Biller** list, select the appropriate **Biller**.

2. In the **Biller Nickname** field, modify the biller nickname if required.

3. If you have selected the **Presentment** type of biller from the **Select Biller** list:

   a. From the **Auto Pay** list, select the appropriate option, if you select the option **Yes**, select the bill payment method.

   b. From the **Pay From** list, select the source account/ debit card / credit card to be debited.

   c. In the **Pay** field, you can enter the entire bill amount in the **Bill Amount** field, or enter the limit amount in the **Limit Amount** field.

4. If you have selected the **Payment and Presentment** type of biller from the **Select Biller** list:

   a. If you selected the option **Yes**, from the **Auto Pay** list, select the bill payment method.

   b. From the **Pay From** list, select the source account/ debit card / credit card to be debited.

   c. In the **Pay** field, you can enter the entire bill amount in the **Bill Amount** field, or enter the limit amount in the **Limit Amount** field.

OR

   a. If you selected the option **Yes**, from the **Schedule Pay** list, select the bill payment method.

   b. From the **Pay From** list, select the source account/ debit card / credit card to be debited.

   c. In the **Amount** field, enter the bill amount.

    d.   In the **Payment Type** field, select the appropriate option:

        i.   If you select **One Time** option, select the future date from the **Scheduled Date** list.

        ii.   If you select **Recurring** option, select the future start date, end date and frequency of recurrence.

5. If you have selected the **Payment** or **Recharge** type of biller from the **Select Biller** list.

    a.   If you selected the option **Yes**, from the **Schedule Pay** list, select the bill payment method.

    b.   From the **Pay From** list, select the source account/ debit card / credit card to be debited.

    c.   In the **Amount** field, enter the bill amount.
       OR
       From the **Select Plan** list, select the plan suitable to you.
       The **Recharge Amount** field is populated depending on the selected plan.

    d.   In the **Payment Type** field, select the appropriate option:

        i.   If you select **One Time** option, select the future date from the **Scheduled Date** list.

        ii.   If you select **Recurring** option, select the future start date, end date and frequency of recurrence.

6. Click **Submit**.
OR
Click **Delete** to delete the biller maintenance.
OR
Click **Cancel** to cancel the transaction.

7. The **Review** screen appears. Verify the details, and click **Confirm**.
OR
Click **Cancel** to cancel the transaction.
OR
Click **Back** to navigate to the previous page.

8. The success message appears along with the biller details.
Click **Pay Bills** to pay the bills.
OR
Click **View Bills** to view the bills.
OR
Click **Add More Biller** to add the billers.
OR
Click **Go to Dashboard**, to navigate to the dashboard.

9.1 Manage Billers - Delete

Using this option, you can delete the registered biller.

To delete a biller:
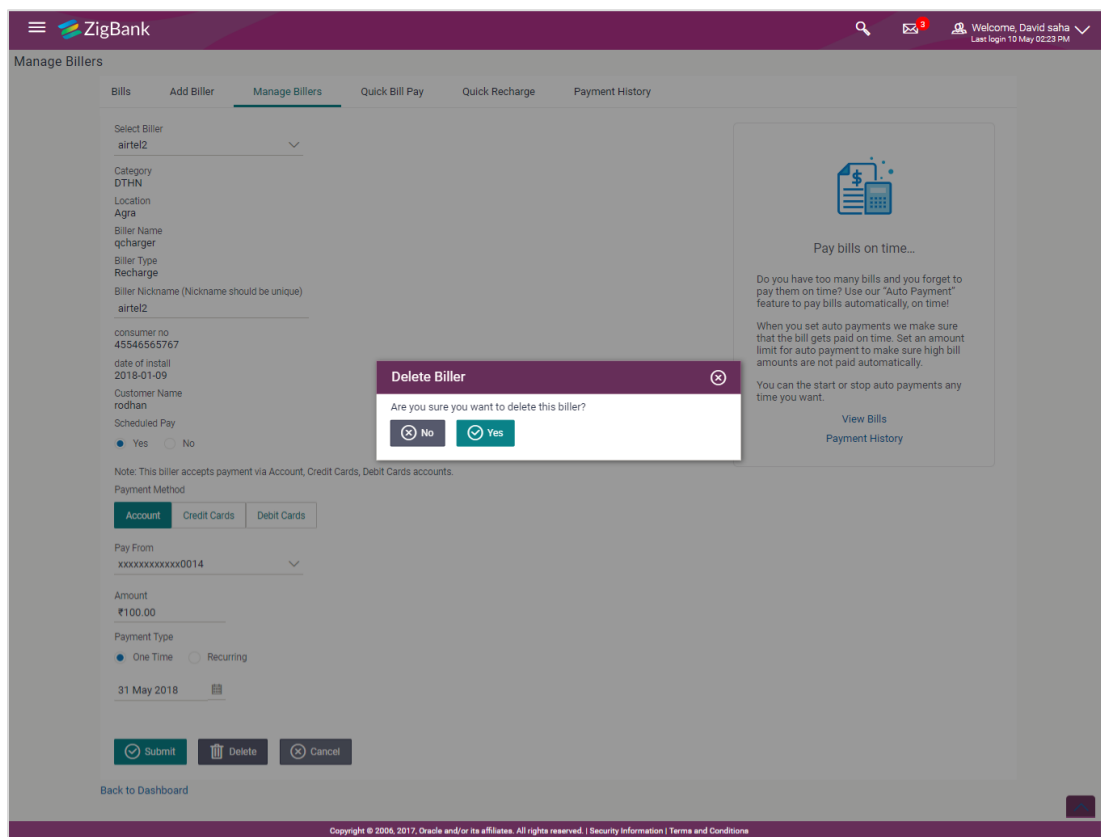
1. Navigate to the **Manage Billers** screen.
   OR

   In the **Bills** screen Click ⋮ option against a specific Biller which you want to delete, and then click **Delete Biller**

2. From the **Select Biller** list, select the appropriate **Biller**.

3. Click **Delete**. The **Delete Biller** pop up window appears with a warning message prompting the user to confirm the deletion.

Delete Biller

4. Click **Proceed** to proceed with the deletion request.
   OR
   Click **Cancel** to cancel the deletion process.

5. The screen confirming biller deletion appears.
   Click **Go to Dashboard** to navigate to the dashboard.
   OR
   Click **More Payment Options** to access other payment options.

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 pay bills towards the specific biller immediately.

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

   Biller modification or deletion will not have any impact on the transactions which are initiated towards the payee and that are pending further processing.

   Home

10. Quick Bill Pay

The Quick Bill payment feature enables the users to pay their utility bills online without registration. Through this feature, users are able to pay their bills quickly, securely and at their own convenience.

The user can initiate bill payment transactions to 'Payment' and 'Presentment and Payment' type of billers who allow Quick payment.

The user also has an option to enter the payment amount, select the recharge plan, the source of funds from which payment can be made, and the date on which payment can be made.

Prerequisites:

- Transaction access is provided to the retail user
- Transaction working window is maintained
- Billers are maintained
- Transaction limits are assigned to the user to perform the transaction

Features supported in application

- Quick Bill payment

Workflow
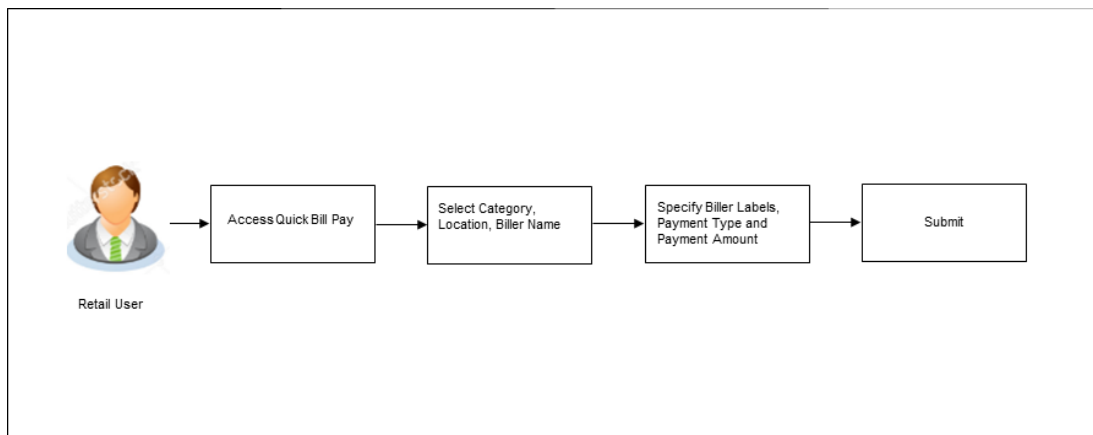
How to reach here:

Dashboard > Toggle Menu > Bill Payments > Quick Bill Pay
OR
Dashboard > Toggle Menu > Bill Payments > Bills > Quick Bill Pay
OR
Dashboard > My Bills Widget > Quick Bill Pay

Quick Bill Pay

Field Description

Field Name	Description
Category	The list of biller categories as maintained in the administrator biller maintenance.
Location	Location of the biller as maintained in the administrator biller maintenance.
Biller Name	Name of the biller as maintained in the administrator biller maintenance.
Biller Type	On selecting the biller name, the biller type is displayed as maintained in the administrator biller maintenance.
Biller Nickname	Nickname of the biller.
Biller Labels	Unique ID or relationship number provided by biller for customer identification. Example: Mobile No./ Account No. etc.
Customer Name	Customer name as maintained in biller records.

Field Name	Description
Note	The text displaying payment methods accepted by the biller appears on the screen. The text is maintained for biller in the administrator biller maintenance.
Payment Type	The payment methods accepted by the biller. The payment type can be: • Account: The user can pay bills using their current and savings bank account • Credit Card: The user can pay bills using their credit cards; user has to select the month and year of expiry. • Debit Card: The user can pay bills using their debit cards.
Pay From	Depending on payment method selection, the values in the drop-down have active current accounts, savings account/ debit cards/ credit cards of the customer.
Payment Amount	The amount, which is to be paid by the user as quick bill payment.
Pay	The facility to specify when the bill payment will be processed. The options are: • **Now**: Bill payment processed on same business day subject to processing window availability. • **Later**: Bill payment to be processed on a user specified future date
Scheduled Date	Future date on which the bill payment will be processed. This field appears if you select the option **Later** from the **Pay** list.

To pay a bill:

1. From the **Category** list, select the category of the biller.

2. From the **Location** list, select the category of the biller.

3. From the **Biller Name** list, select the registered biller name.

4. In the **Biller Nickname** field, enter the biller nickname.

5. In the **Biller Label 1**, **2** and **3**, enter the relationship of the user with the biller.
   For example: In the **Mobile Number** field, enter the mobile number of the customer.

6. In the **Customer Name** field, enter the name of the customer.

7. In the **Payment Type** field, select the appropriate payment method to pay the bills.

8. From the **Pay From** list, select the source account/ debit card / credit card to be debited.

9. In the **Payment Amount** field, or enter the bill amount to be paid.

10. In the **Pay** field, select the option to indicate when the bill payment will be processed.

a. If you select the option **Now**, the bill payment will be processed on the same day.
OR
If you select the option **Later**, select the date on which you want to process the bill, from the **Scheduled Date** field.

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

12. The **Quick Bill Pay - Review** screen appears. Verify the details, and click **Confirm**.
OR
Click **Back** to navigate back to the previous screen.
OR
Click **Cancel** to cancel the operation and to navigate back to 'Dashboard'.

13. The success message appears along with the payment details.
Click **Pay Another Bill** to pay another bills.
OR
Click **Go to Dashboard**, to navigate to the dashboard.
OR
Click **Add Biller** to add the billers.

FAQs

1. **Why I have to use "Quick Bill Pay"?**

   Quick bill payment allows the user to pay the bills quickly, securely and conveniently without registering the billers.

2. **Is payment through "Quick Bill Pay" secure?**

   Yes, the bill payments through quick bill pay is completely secure.

3. **Is there any limit to the number of bills you can pay using the "Quick Bill Pay" feature?**

   There is no limit to the numbers of bills you can pay through the "Quick Bill Pay" feature.

4. **Can I initiate a payment towards any biller using the "Quick Bill Pay"?**

   No, using this transaction, you can make payment only to the 'Payment' and 'Presentment and Payment' type' of billers.

Home

11. Quick Recharge

The Quick recharge feature enables the users to initiate bill payments without registering the billers to the 'Recharge' type billers.

The user either can pay the bills immediately /same business date or can schedule it to a later date. The user also has options to set up a recurring pre-paid recharge to the biller, stop the ongoing recurring pay (scheduled pay) and modify an existing active recurring payment (scheduled payment).

The user can select the source of funds as allowed by the biller (maintained by bank administrator) like current and savings bank account, credit card or debit card.

Prerequisites:

- Transaction access is provided to the retail user

- Transaction working window is maintained

- Billers are maintained

- Transaction limits are assigned to the user to perform the transaction

Features supported in application

- Quick Recharge

Workflow
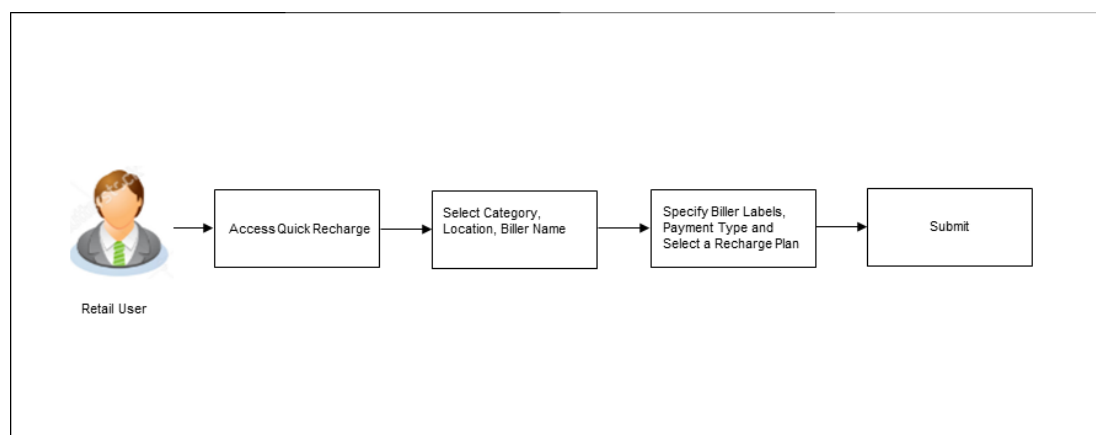
 How to reach here:

Dashboard > Toggle Menu > Bill Payments > Quick Recharge
OR
Dashboard > My Bills Widget > Quick Recharge

Quick Recharge

Field Description

Field Name	Description
Category	The list of biller categories as maintained in the administrator biller maintenance.
Location	Location of the biller as maintained in the administrator biller maintenance.
Biller Name	Name of the biller as maintained in the administrator biller maintenance.
Biller Labels	Unique ID or relationship number provided by biller for customer identification. Example: Mobile No./ Account No. etc.
Customer Name	Customer name as maintained in biller records.
Note	The text displaying payment methods accepted by the biller appears on the screen. The text is maintained for biller in the administrator biller maintenance.

Field Name	Description
Payment Type	The payment methods accepted by the biller. The payment type can be: • Account: The user can pay bills using their current and savings bank account • Credit Card: The user can pay bills using their credit cards; user has to select the month and year of expiry. • Debit Card: The user can pay bills using their debit cards.
Pay From	Depending on payment method selection, the values in the drop-down have active current accounts, savings account/ debit cards/ credit cards of the customer.
Select Plan	The option to select a recharge plan.
Recharge Amount	The amount is populated, depending on the type of plan selected by the user from the **Select Plan** list. If the user had not selected any plan, he has to enter the amount.
Pay	The facility to specify when the bill payment will be processed. The options are: • **Now**: Bill payment processed on same business day subject to processing window availability. • **Later**: Bill payment to be processed on a user specified future date
Scheduled Date	Future date on which the bill payment will be processed. This field appears if you select the option **Later** from the **Pay** list.
Pay Later - Recurring	Bill payment to be processed on user specified future date and at a set frequency. This field does not appear if there is already a scheduled pay set up for the biller. This field appears if you select the option **Later** in the **Pay** field.
Start Date - End Date	The user can select future start date and end date. This field appears if you select the option **Recurring** in the **Later** field.

Field Name	Description
Select Frequency	The user can set up the frequency for future bill payments. The user can select Start Date, End Date and frequency of payments. The frequency can be: • Daily • Weekly • Fortnightly • Monthly • Bi-Monthly • Quarterly • Semi-Annually • Yearly This field appears if you select the option **Recurring** in the **Later** field.

To pay a bill:

1. From the **Category** list, select the category of the biller.

2. From the **Location** list, select the category of the biller.

3. From the **Biller Name** list, select the registered biller name.

4. In the **Biller Label 1**, **2** and **3**, enter the relationship of the user with the biller.
   For example: In the **Consumer Number** field, enter the consumer number of the customer.

5. In the **Customer Name** field, enter the name of the customer.

6. In the **Payment Type** field, select the appropriate payment method to pay the bills.

7. From the **Pay From** list, select the source account/ debit card / credit card to be debited.

8. From the **Select Plan** list, select the plan suitable to you.
   The **Recharge Amount** field is populated depending on the selected plan.
   OR
   In the **Recharge Amount** field, enter the amount for recharge, if you have not selected any plan.

9. In the **Pay** field, select the option to indicate when the bill payment will be processed.

   a. If you select the option **Now**, the bill payment will be processed on the same day.
      OR
      If you select the option **Later**, select the scheduled date to be **One Time** or **Recurring**.
      If you select **One Time** option, select the Scheduled date of bill processing.
      If you select **Recurring** option, select the start date, end date and frequency of recurring.

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

11. The **Quick Bill Pay - Review** screen appears. Verify the details, and click **Confirm**.
    OR
    Click **Back** to navigate back to the previous screen.

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

12. The success message appears along with the payment details.
Click **Pay Another Bill** to pay another bills.
OR
Click **Go to Dashboard**, to navigate to the dashboard.
OR
Click **Add Biller** to add the billers.

FAQs

1. **Where I can use Quick Recharge"?**

   You can use quick recharge to pay the bills of only 'Recharge' type of billers who allows quick recharge.

2. **Can I set up recurring payment using "Quick Recharge"?**

   Yes, there is an option 'Pay Later - Recurring' to set the recurring payment of your recharge.

   Home

12. Payment History

Payment history allows the users to review and keep track to all the payment transactions done by him in a given period. The user can search and view his past bill payment transactions done for both registered and un-registered billers. A user can search transactions based on category and biller nickname.

The user can view the following details of past bill payment transactions in the 'Payment History' screen.

- Date of bill payment
- Name of the biller (nick name for registered billers and official name for unregistered billers)
- Category of the biller
- Bill Amount
- Reference number of the payment transaction
- Status of the bill payment transaction

Prerequisites:

- Transaction access is provided to the retail user
- Transaction working window is maintained
- Billers are maintained
- Transaction limits are assigned to the user to perform the transaction

Features supported in application

- Payment History

How to reach here:

Dashboard > Toggle Menu > Bill Payments > Payment History
OR
Dashboard > Toggle Menu > Bill Payments > Bills > Payment History

Payment History

Field Description

Field Name	Description
Select Period	Period for which payment history search is to be executed. The options are: - Current Period - Previous Month - Previous Quarter - Select Date Range
From Date - To Date	The date range to view the bill payments done during the specific date. This field appears if you select **Select Date Range** option from the **Select Period** list.
Search By	The user can search a specific biller by entering the Biller Nickname or Biller Category.
Download	The user can download the payment history in csv or pdf format.
Search Results	
Date	Date on which the bill payment is made.

Field Name	Description
Biller	The nickname of the biller is displayed if the biller is a registered biller; if the biller is not registered the official name as maintained in the administrator Biller Maintenance is displayed.
Category	The category of the biller as maintained in the administrator biller maintenance.
Bill Amount	The amount paid by the user.
Reference No.	Host reference number generated at the time of the payment transaction.
Status	Status of the payment transaction

To view the payment history of the specific period:

1. From the **Select Period** list, select the appropriate transaction period.

   a. If you have selected the **Date Range** option, select the required date from the **From Date** - **To Date** field.

2. In the **Search By** field, enter the biller **Category** or **Biller Nickname** to search the specific biller.

3. From the **Download** list, select the format in which you want to view and download the payment history.

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