

# **Oracle Banking Digital Experience**

**Retail Bill Payments User Manual  
Release 18.2.0.0.0**

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**ORACLE®**

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

<b>NH</b>	No Host Interface Required.
<b>✓</b>	Pre integrated Host interface available.
<b>×</b>	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.

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**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*.

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## 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.

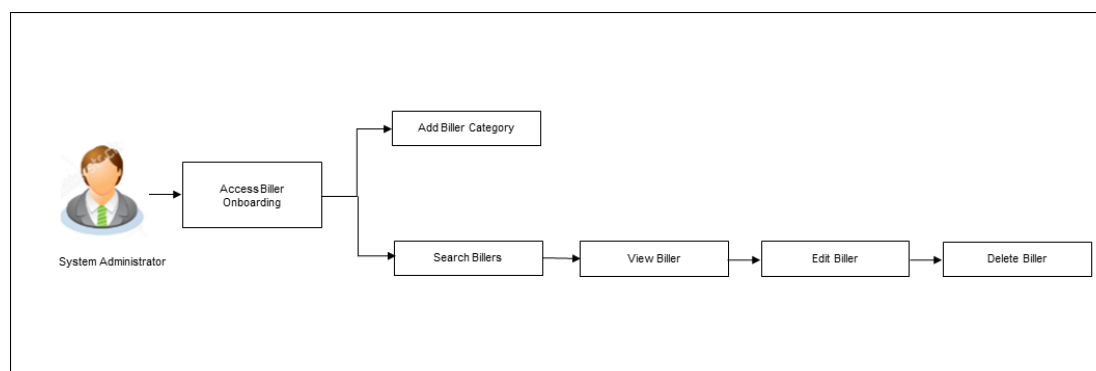
System Administrator creates billers, which are then made available to the customers to register themselves with these billers to receive and pay bills online.

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.

## Billers Onboarding - Search Biller

**Billers Onboarding**

Biller Name

Biller Category

Biller Location

**Search** **Cancel** **Clear**

**Create and Maintain Biller**

Accept online bill payment and recharge. You can view and edit details or delete the existing billers by first searching for them. At least one of the four search parameters is needed to search & find the existing billers.

You can also create a new biller by clicking on create and capture the full details of the biller.

**Create**

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### Field Description

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



## Billers Onboarding - Search Result

**Billers Onboarding**

Biller Name:

Biller Category:

Biller Location:

**Search** **Cancel** **Clear**

Biller Name and Id	Biller Category	Biller Location
AirtelPresentment 353	Internet	Mumbai
Big Tv 187	DTHN	Mumbai
PayIndia 403	Electricity2	Mumbai
Vodafone 141	DTHN	Mumbai

Page 1 of 1 (1-4 of 4 items)

**Create and Maintain Biller**

Accept online bill payment and recharge. You can view and edit details or delete the existing billers by first searching for them. At least one of the four search parameters is needed to search & find the existing billers.

You can also create a new biller by clicking on create and capture the full details of the biller.

**Create**

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## Field Description

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

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

## 4.2 Billers 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

Biller Onboarding

Biller Details

Biller Name

Jason Smith

Biller Type

Presentment and Payment

Biller Category

Internet

① Manage Category

Biller Currency

GBP

Biller Status

Active

Sample Bill Image

Drag files here Or 

Choose Files

 No file chosen

Image size should not exceed 1000 KB. Upload .jpg, .jpeg, .png files only.

Biller Logo

Drag files here Or 

Choose Files

 No file chosen

Image size should not exceed 1000 KB. Upload .jpg, .jpeg, .png files only.

Biller Address

Address Line 1

401 Island Parkway

Address Line 2

Redwood Shores,

Address Line 3

City

CA

State

CA

Country

United States

Pin/Zip Code

94065

Biller Location

CA United States

Billers Specifications

Note: Biller labels added here will be visible to customer when he is adding the biller and will be appearing the same order as they are mentioned here.

Biller Label 1

Relationship No.1

Alphanumeric

10

Mandatory

Add Row

Payment Terms and Validations

Account Number

56XXXXXXXX3490

Allow

☒ Part Payment
 ☒ Excess Payment
 ☒ Late Payment
 ☒ Quick Bill Pay

Payment Methods

☒ Current and Savings Account
 ☒ Credit Card
 ☒ Debit Card

Auto Payment Buffer Days

Validation Type

☒ Auto
 ☐ Offline
 ☐ Online

Save

Cancel

Back

Create and Maintain Biller

Biller Details

This section details key attributes of a biller like whether customer gets bills presented or not, the type of service biller provides etc. This section also captures sample bill image that is displayed to customer while adding the biller to pay bills online.

Biller Address

This section has the full address of the Biller and Location. Location indicates business geography of the biller and is a key attribute of identification, especially if the biller operates in multiple geographies.

Biller Specifications

When adding a biller, customer has to key in unique IDs that he has with biller ( Ex: Account ID, Customer No. etc). The labels of these IDs are maintained in this section along with their data type and whether they are mandatory for customer.

Payment Terms

This section captures validations & checks that get done when customer is paying a bill. Whether customer can pay bill after due date and from where he can pay the bills – CASA, Credit or Debit cards etc. are decided by the flags maintained here.

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**Field Description**

<b>Field Name</b>	<b>Description</b>
<b>Biller Name</b>	The name of the biller.
<b>Biller Type</b>	<p>The option to select biller type.</p> <p>The biller type can be:</p> <ul style="list-style-type: none"> <li>• Presentment: Biller is of Presentment type</li> <li>• Payment: Biller is of Payment type</li> <li>• Presentment and Payment: Biller is of Presentment+Payment type</li> <li>• Recharge: Biller is of Recharge type</li> </ul>
<b>Biller Category</b>	Category to which biller belongs, ex: Telecom, Internet etc.
<b>Biller Currency</b>	Currency of the biller.
<b>Biller Status</b>	<p>The status of the biller.</p> <p>The options are:</p> <ul style="list-style-type: none"> <li>• Active</li> <li>• Inactive</li> </ul>
<b>Sample Bill Image</b>	<p>The image of the physical bill presented by the biller, which is to be uploaded by the user.</p> <p>This helps the user to compare and identify Relationship number fields.</p> <p>This field appears only for biller types Presentment and Presentment and Payment.</p>
<b>Biller Logo</b>	<p>The biller logo which is to be uploaded by the user. This logo appear as an icon on the screen after uploading.</p> <p>Both for biller sample bill and logo JPG &amp; PNG file formats only are supported.</p>
<b>Biller Address</b>	
<b>Address Line 1 to 3</b>	Address of the biller.
<b>City</b>	City of the biller.
<b>State</b>	State of the biller.
<b>Country</b>	Country of the biller.

Field Name	Description
<b>PIN/ Zip Code</b>	Pin/ Zip code of the biller.
<b>Biller Location</b>	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 or 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
<b>Payment Methods</b>	<p>Select the payment method accepted by the biller.</p> <p>The options are:</p> <ul style="list-style-type: none"> <li>• CASA</li> <li>• Debit Card</li> <li>• Credit Card</li> </ul>
<b>Auto Payment Buffer Days</b>	<p>The number of days before bill due date, when the auto payment will be triggered by the system.</p> <p>This field appears for <b>Presentment and Presentment</b> and <b>Payment</b> type of billers.</p>
<b>Validation Type</b>	<p>The option to select the validation type.</p> <p>The options are:</p> <ul style="list-style-type: none"> <li>• Auto</li> <li>• Offline</li> <li>• Online</li> </ul>
<b>Validation URL</b>	<p>Redirection URL for customer validation.</p> <p>This field appears if you select Online option from the Validation Type field.</p>

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

**Biller Onboarding**

**Biller Details**

Biller Name	PayIndia
Biller Type	Presentment
Biller Category	Electricity2
Biller Currency	INR
Biller Status	Active
Sample Bill Image	

Biller Logo

**Biller Address**

Address Line 1	Add6
Address Line 2	Add7
Address Line 3	Add8
City	mumbai
State	maha
Country	India
Pin/Zip Code	999876
Biller Location	Mumbai

**Billers Specifications**

Biller Label 1	consumer no	Alphanumeric	20	Mandatory
Biller Label 2	relationship no	Numeric	22	Optional
Biller Label 3	billing unit	Numeric	7	Mandatory

**Payment Terms and Validations**

Account Number: 65656565777

Allow: ☐ Part Payment ☒ Excess Payment ☐ Late Payment

Payment Methods: ☒ Current and Savings Account ☐ Credit Card ☐ Debit Card

Auto Payment Buffer Days: ☒ Auto ☐ Offline ☐ Online

Validation Type: ☒ Auto ☐ Offline ☐ Online

**Edit Delete Back Cancel**

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**Field Description**

<b>Field Name</b>	<b>Description</b>
<b>Biller Details</b>	
<b>Biller Name</b>	The name of the biller.
<b>Biller Type</b>	<p>The biller type.</p> <p>The biller type can be:</p> <ul style="list-style-type: none"> <li>• Presentment: Biller is of Presentment type</li> <li>• Payment: Biller is of Payment type</li> <li>• Presentment and Payment: Biller is of Presentment+Payment type</li> <li>• Recharge: Biller is of Recharge type</li> </ul>
<b>Biller Category</b>	The biller category.
<b>Biller Currency</b>	Currency of the biller.
<b>Biller Status</b>	<p>The status of the biller.</p> <p>The options are:</p> <ul style="list-style-type: none"> <li>• Active</li> <li>• Inactive</li> </ul>
<b>Sample Bill Image</b>	<p>The image of the physical bill presented by the biller, and uploaded by the user.</p> <p>This helps the user to compare and identify Relationship number fields.</p> <p>This field appears only for biller types <b>Presentment</b> and <b>Presentment and Payment</b>.</p>
<b>Biller Logo</b>	The biller logo uploaded by the user. This logo appear as an icon.
<b>Biller Address</b>	
<b>Address Line 1 to 3</b>	Address of the biller.
<b>City</b>	City of the biller.
<b>State</b>	State of the biller.
<b>Country</b>	Country of the biller.
<b>PIN/ Zip Code</b>	Pin/ Zip code of the biller.
<b>Biller Location</b>	Location of the biller. Location could be City, Country, State, or combination of these values.



Field Name	Description
<b>Biller Specifications</b>	
<b>Biller Label 1</b>	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.
<b>Payment Terms and Validations</b>	
<b>Account Number</b>	Account number of the biller.
<b>Allow</b>	Field displaying whether Part Payment, Excess Payment, Late Payment, Quick Bill Payment and Quick Recharge is allowed by the biller.
<b>Payment Methods</b>	Payment method accepted by the biller. The options are: <ul style="list-style-type: none"> <li>• CASA</li> <li>• Debit Card</li> <li>• Credit Card</li> </ul>
<b>Auto Payment Buffer Days</b>	The number of days before bill due date, when the auto payment will be triggered by the system. This field will appear for <b>Presentment and Presentment</b> and <b>Payment</b> type of billers.
<b>Validation Type</b>	The validation type. The options are: <ul style="list-style-type: none"> <li>• Auto</li> <li>• Offline</li> <li>• Online</li> </ul>
<b>Validation URL</b>	Redirection URL for customer validation. This field appears if the user has selected <b>Online</b> option in the <b>Validation Type</b> 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

Logout

### Biller Onboarding

#### Biller Details

Biller Id: 403  
 Biller Name: PayIndia  
 Biller Type: Presentment  
 Biller Category: Electricity2  
 Biller Currency: INR  
 Biller Status: Active  
 Sample Bill Image: Remove  
 Biller Logo: Remove

#### Create and Maintain Biller

**Biller Details**

This section details key attributes of a biller like whether customer gets bills presented or not, the type of service biller provides etc. This section also captures sample bill image that is displayed to customer while adding the biller to pay bills online.

**Biller Address**

This section has the full address of the Biller and Location. Location indicates business geography of the biller and is a key attribute of identification, especially if the biller operates in multiple geographies.

**Biller Specifications**

When adding a biller, customer has to key in unique IDs that he has with biller (Ex: Account ID, Customer No. etc). The labels of these IDs are maintained in this section along with their data type and whether they are mandatory for customer.

**Payment Terms**

This section captures validations & checks that get done when customer is paying a bill. Whether customer can pay bill after due date and from where he can pay the bills - CASA, Credit or Debit cards etc. are decided by the flags maintained here.

#### Biller Address

Address Line 1: Add6  
 Address Line 2: Add7  
 Address Line 3: Add8  
 City: mumbai  
 State: maha  
 Country: India  
 Pin/Zip Code: 999876  
 Biller Location: Mumbai

#### Billers Specifications

Note: Biller labels added here will be visible to customer when he is adding the biller and will be appearing the same order as they are mentioned here.

Biller Label	Label	Data Type	Length	Requirement
Biller Label 1	consumer no	Alphanumeric	20	Mandatory
Biller Label 2	relationship no	Numeric	22	Optional
Biller Label 3	billing unit	Numeric	7	Mandatory

#### Payment Terms and Validations

Account Number: 65656565777  
 Allow: ☐ Part Payment ☒ Excess Payment ☐ Late Payment  
 Payment Methods: ☒ Current and Savings Account ☒ Credit Card ☒ Debit Card  
 Auto Payment Buffer Days:   
 Validation Type: ☒ Auto ☐ Offline ☐ Online

Save Cancel Back

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## Field Description

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

<b>Biller Name</b>	The name of the biller.
--------------------	-------------------------

Field Name	Description
<b>Biller Type</b>	<p>The option to select biller type.</p> <p>The biller type can be:</p> <ul style="list-style-type: none"> <li>• Presentment: Biller is of Presentment type</li> <li>• Payment: Biller is of Payment type</li> <li>• Presentment and Payment: Biller is of Presentment+Payment type</li> <li>• Recharge: Biller is of Recharge type</li> </ul>
<b>Biller Category</b>	The biller category.
<b>Biller Currency</b>	Currency of the biller.
<b>Biller Status</b>	<p>The status of the biller.</p> <p>The options are:</p> <ul style="list-style-type: none"> <li>• Active</li> <li>• Inactive</li> </ul>
<b>Sample Bill Image</b>	<p>The image of the physical bill presented by the biller, which is to be uploaded by the user.</p> <p>This helps the user to compare and identify Relationship number fields.</p> <p>This field appears only for biller types <b>Presentment</b> and <b>Presentment and Payment</b>.</p>
<b>Biller Logo</b>	The biller logo which is to be uploaded by the user. This logo appear as an icon on the screen after uploading.
<b>Biller Address</b>	
<b>Address Line 1 to 3</b>	Address of the biller.
<b>City</b>	City of the biller.
<b>State</b>	State of the biller.
<b>Country</b>	Country of the biller.
<b>PIN/ Zip Code</b>	Pin/ Zip code of the biller.
<b>Biller Location</b>	Location of the biller. Location could be City, Country, State, or combination of these values.
<b>Biller Specifications</b>	

Field Name	Description
<b>Biller Label 1</b>	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

<b>Account Number</b>	Account number of the biller.
<b>Allow</b>	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.
<b>Payment Methods</b>	Select the payment method accepted by the biller. The options are: <ul style="list-style-type: none"> <li>• CASA</li> <li>• Debit Card</li> <li>• Credit Card</li> </ul>
<b>Auto Payment Buffer Days</b>	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.
<b>Validation Type</b>	The option to select the validation type. The options are: <ul style="list-style-type: none"> <li>• Auto</li> <li>• Offline</li> <li>• Online</li> </ul>
<b>Validation URL</b>	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 prompts the administrator with a message 'Are you sure you want to delete the biller' with an option of Yes / No.

## Biller Onboarding - Delete

**Biller Details**

Biller Id	403
Biller Name	Payindia
Biller Type	Presentment
Biller Category	Electricity2
Biller Currency	INR
Biller Status	Active
Sample Bill Image	
Biller Logo	

**Biller Address**

Address Line 1	Add6
Address Line 2	Add7
Address Line 3	Add8
City	mumbai
State	maha
Country	India
Pin/Zip Code	999876
Biller Location	Mumbai

**Billers Specifications**

Biller Label 1	consumer no	Alphanumeric	20	Mandatory
Biller Label 2	relationship no	Numeric	22	Optional
Biller Label 3	billing unit	Numeric	7	Mandatory

**Payment Terms and Validations**

Account Number: 65656565777

Allow: ☐ Part Payment ☒ Excess Payment ☐ Late Payment

Payment Methods: ☒ Current and Savings Account ☐ Credit Card ☐ Debit Card

Auto Payment Buffer Days: ☒ Auto ☐ Offline ☐ Online

Validation Type: ☒ Auto ☐ Offline ☐ Online

**Delete Biller**

Are you sure you want to delete the Biller Payindia?

**Edit Delete Back Cancel**

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

[Home](#)

## 5. Biller Category Maintenance

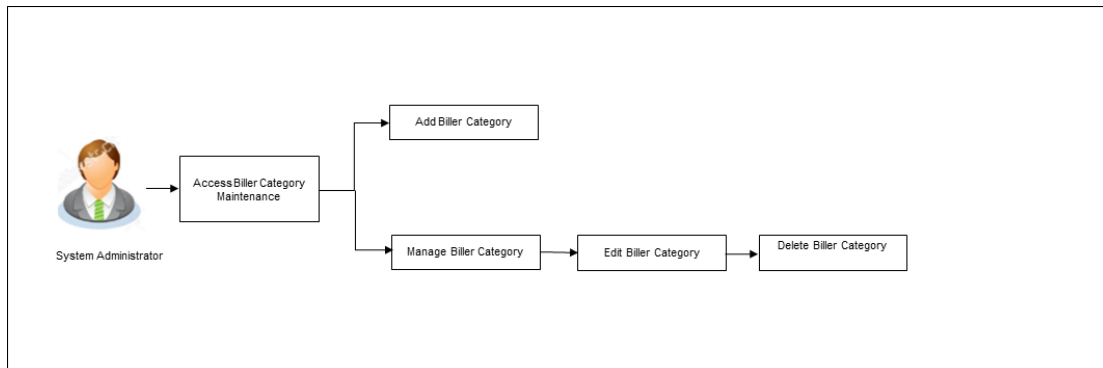
System Administrator creates new biller categories and uploads an image file, which appears as icon for these categories (image file type allowed SVG & PNG only). These categories are mapped to billers when system administrator is creating billers. E.g. administrator can create biller category as 'Insurance'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

**Biller Category Maintenance**

Biller Icon	Biller Category	Mapped Billers			
	Entertainment	9			
	Electricity2	7			
	Internet	4			
	Water2	6			
	DTHN	6			
	Telecom	3			
	Investments	4			
	Education	4			
	Doctor1	0			
	AircelNew	0			
	Utility	0			
	NewCat01	0			
	sjTestCategory1	1			

[Add Category](#)

[Back](#)

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**Create and Maintain Category**

**Add Category**

Create new categories and map billers here. When creating new billers of bill payment, if you cannot find the ideal category to map then new categories can be created here.

**Category Icon**

An icon also needs to be uploaded at the time of creating a category. This icon will be displayed to customer in bill payment screens.

**Update Priority**

The order in which the customers see categories in Biller category dropdown will be as set here. You can re-arrange the order by selecting and dragging a category up or down.

### 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
------------	-------------

<b>Biller Category</b>	The name of the biller category.
------------------------	----------------------------------

<b>Mapped Billers</b>	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.

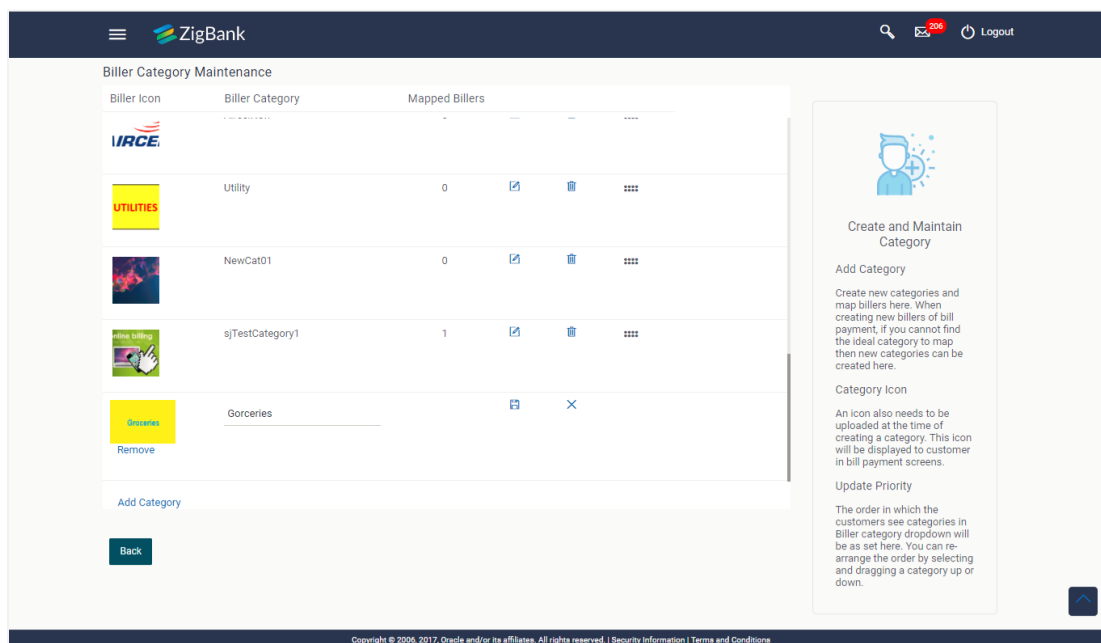
## 5.2 Biller Category Maintenance - Add Category

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



**Biller Category Maintenance**

Biller Icon	Biller Category	Mapped Billers	
		0	  
	Utility	0	  
	NewCat01	0	  
	sjTestCategory1	1	  
	GROCERIES		 

[Add Category](#)

[Back](#)

**Create and Maintain Category**

**Add Category**

Create new categories and map billers here. When creating new billers of bill payment, if you cannot find the ideal category to map then new categories can be created here.

**Category Icon**



An icon also needs to be uploaded at the time of creating a category. This icon will be displayed to customer in bill payment screens.

**Update Priority**

The order in which the customers see categories in Biller category dropdown will be as set here. You can rearrange the order by selecting and dragging a category up or down.

**Field Description**


Field Name	Description
<b>Biller Icon</b>	The image associated with the category. Displays the preview of the image uploaded for the category.
<b>Biller Category</b>	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.

## Billers Category Maintenance - Edit Category

**Billers Category Maintenance - Edit Category**

Biller Icon	Biller Category	Mapped Billers
 <a href="#">Remove</a>	Entertainment	9  
	Electricity2	7   
	Internet	4   
	Water2	6   
	DTHN	6   
	Telecom	3   
	Investments	4   
	Education	4   
	Doctor1	0   
	AircelNew	0   
	Utility	0   
	NewCat01	0   
	sjTestCategory1	1   

[Add Category](#)

[Back](#)

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### Create and Maintain Category

**Add Category**




Create new categories and map billers here. When creating new billers of bill payment, if you cannot find the ideal category to map then new categories can be created here.

**Category Icon**

An icon also needs to be uploaded at the time of creating a category. This icon will be displayed to customer in bill payment screens.

**Update Priority**


The order in which the customers see categories in Biller category dropdown will be as set here. You can re-arrange the order by selecting and dragging a category up or down.

- In the **Biller Icon** field, click the **Remove** link to remove the uploaded image and upload a new biller image, if required.
- In the **Biller Category** field, edit the name of the biller category, if required.
- Click .  
OR  
Click  to cancel the transaction.
- The success message of saving the biller category appears along with the status and reference number. Click **OK** to complete the transaction.
- Click and drag  against a record to re-arrange the biller categories, if required.

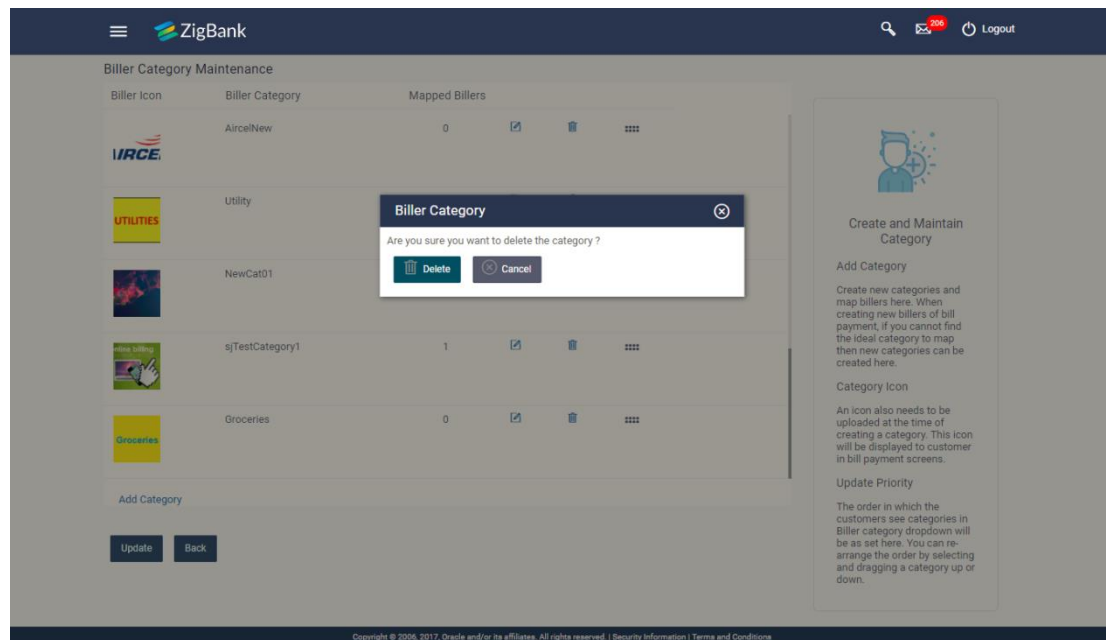
## 5.4 Biller Category Maintenance - Delete

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.

The screenshot displays the ZigBank retail user dashboard. At the top, the header includes the ZigBank logo, a search icon, a notification bell with 1 alert, and a user profile for Steven Gerrard with the last login on 22 May 2018 at 03:06 PM. A banner below the header states: "You are required to submit FATCA & CRS related information. Please click the link to open the form. FATCA & CRS form".

The dashboard is divided into several sections:

- My Net Worth** (on 22 May 2018): A section with "I Have" and "I Owe" tabs. It features a placeholder for a graph: "Once your transaction begins your graph will appear here!".
- Recent Activity**: A table showing transactions for a Savings account (xxxxxx0015).
 

Date	Description	Amount	Direction
02 Jan 2014	asdf	£10.00	Dr
02 Jan 2014	asdf	£111.00	Dr
02 Jan 2014	asdf	£200.00	Dr

 A "View More" link is at the bottom.
- My Spends** (Last 30 days): A donut chart showing 100% in the "Uncategorized" category. The total spend is £2,683,292.57. A "View All" link is at the bottom.
- My Accounts**: A list of account types: Current & Savings, Term Deposits (Earn interest on your deposits. Open instantly!), Recurring Deposits, Loans and Finances (Apply online and get instant approval!), and Credit Card (You do not have any credit cards!).
- My Bills** (3 bills to pay): A list of bills with logos, details, and payment buttons.
 

Bill	Details	Due Date	Action
Edison Electric Company	Home Electricity	£2,218.00 Due On 25 Mar 2018	Pay (Overdue)
Airtel	MyMobile Airtel	£1,354.67 Due On 25 Feb 2018	Pay (Overdue)
Unify Internet Services	Office Internet	£1,175.50 Due On 24 Mar 2018	Pay (Overdue)

 Links for "Quick Recharge", "Quick Bill Pay", and "View All Billers" are at the bottom.
- Upcoming Payments**: A table showing scheduled payments.
 

Date	Payee	Amount
30 Jan 2014	shalaka	£100.00
30 Jan 2014	shalaka	£100.00
30 Jan 2014	shalaka	£100.00

 Links for "View All" and "Set Repeat Transfers" are at the bottom.
- Payments**: A section with icons for "Transfer Money", "Pay Bills", "Favorites", "Manage payees & Billers", "Request Money", and "View Repeat Transfers".
- Service Request**: A table showing open and recently closed requests.
 

Request Type	Reference Number	Status	Date
BLOCKED_DEBIT_CARD	724	Open (3)	12 May 2018
HOTLIST_CARD	722	Open (3)	12 May 2018
UPDATE_CARD_LIMIT	719	Open (3)	12 May 2018

 Links for "Raise New Request" and "Track Request" are at the bottom.
- Notifications** (3): A table showing messages.
 

Date/Time	Message
29 Mar 12:00 AM	fweffwfw24g
23 Mar 12:00 AM	M12345
28 Feb 12:00 AM	ddds

 A "View All" link is at the bottom.
- My Advisors**: A section with the text: "Please contact zig bank for getting your advisors details. Call 1800-000-000".

At the bottom of the dashboard, there are two promotional banners: "Deal of the Day" offering 50% off on purchases, and a "CHRISTMAS" banner offering 50% off on purchases. The footer contains the copyright notice: "Copyright © 2006, 2017, Oracle and/or its affiliates. All rights reserved. | Security Information | Terms and Conditions".

### **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.

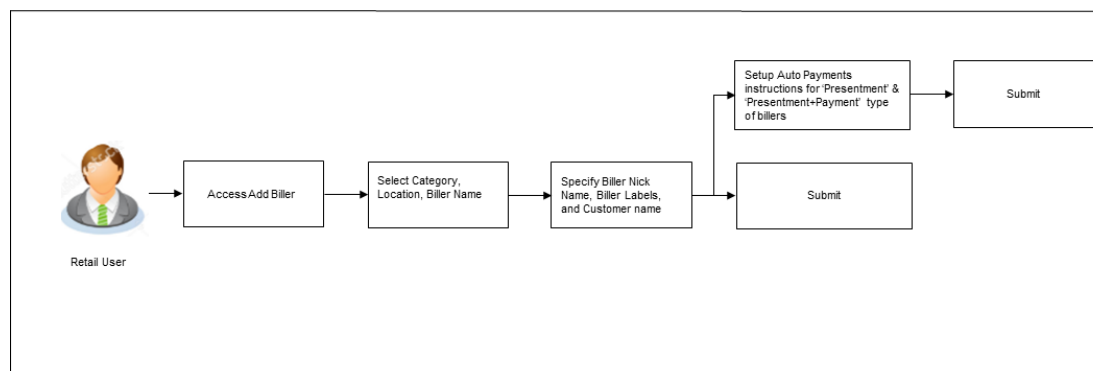
### Prerequisites:

- 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

**Add Biller**

Category: Telecom

Location: Pune

Biller Name: PayPe

Biller Type: Presentment

Biller Nickname (Nickname should be unique): Smith Fischer

mobile no: 41555501000

region id: 3401

Customer Name (As mentioned in biller's record): Jones Weber

Auto Pay: ☒ Yes ☐ No

Note: This biller accepts payment via Account, Credit Cards accounts.

Payment Method: ☒ Account ☐ Credit Cards

Pay From: xxxxxxxxxxxx0014

Pay: ☒ Bill Amount ☐ Limit Amount

Entire amount will be paid for the bills presented

[Sample Bill](#)

[View Bills](#)

[Payment History](#)

[Back to Dashboard](#)

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## Field Description

### Field Name Description

- |                    |   |
|--------------------|---|
| <b>Category</b>    | The category of the registered biller.  |
| <b>Location</b>    | Operational area of the biller of the biller as maintained in the administrator biller maintenance.   |
| <b>Biller Name</b> | Name of the biller as maintained in the administrator biller maintenance.   |
| <b>Biller Type</b> | On selecting the biller name, the biller type is displayed.<br>The biller type can be: <ul style="list-style-type: none"> <li>• Presentment: Biller is of Presentment type</li> <li>• Payment: Biller is of Payment type</li> <li>• Presentment and Payment: Biller is of Presentment and Payment type</li> <li>• Recharge: Biller is of Recharge type</li> </ul> |

---

**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.

**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

---

<b>Pay</b>	<p>Indicates the current selection for bill pay amount.</p> <p>The options are:</p> <ul style="list-style-type: none"> <li>• Bill Amount: Whether the user want to pay full bill amount.</li> <li>• Limit Amount: Whether the user want to pay the limit amount.</li> </ul> <p>This field appears if you select <b>Yes</b> option in the <b>Auto Pay</b> field.</p>
<b>Limit Amount</b>	<p>The limit amount the user wants to pay to schedule the auto payment.</p>

---

### 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.

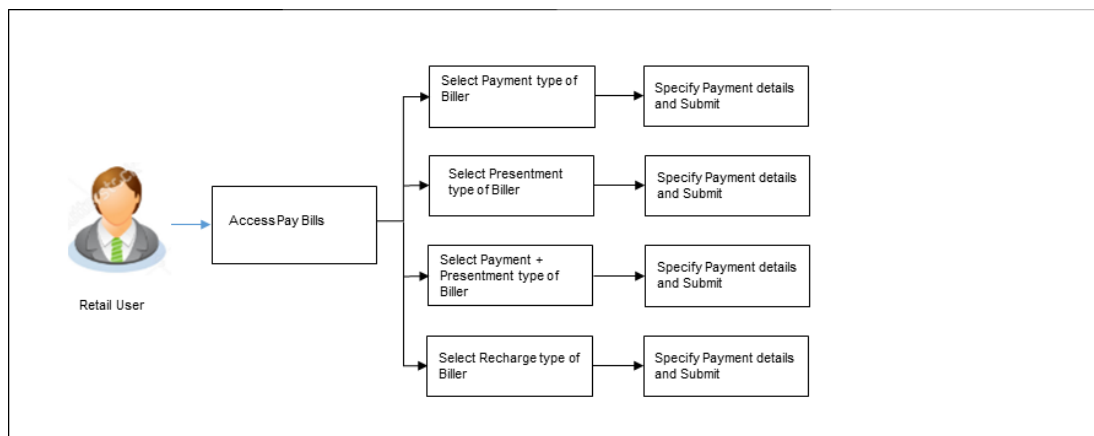
The user either can pay the bills instantly or can schedule it to a later date. The user also has an option to enter the payment amount, select the payment frequency and the source account from which payment can be made.

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

Search
1
Welcome, David saha
Last login 04 May 12:01 PM

Bills
Add Biller
Manage Billers
Quick Bill Pay
Quick Recharge
Payment History

Search By Biller Nickname, Category
+ Add Biller

**Here are your bills presented**

	waterH2 customer id 34354546566	£800.00 Due by 11 May 2018		
	home water11 consumer no 4554565656	£500.00 Due by 12 May 2018		
	elecH11 consumer no 3234554	£600.00 Due by 10 May 2018		
	vodafone3 mobile no 99988876542	£900.00 Due by 20 Apr 2018 <b>Past Due</b>		
	home3 AirtelInternet south	No Bills Due <b>Auto Pay</b>		

**Here are your billers, you can pay any time**

	office3 consumer id 878667755			
	office2 mobile number 9876543456			
	d2h id 123	<b>Scheduled Pay</b>		
	water1 consumer no 567765			

**Here are your billers for recharge**

	nsn customer id 3424	Approval Pending		
	dthome2 handle no 4546565757	<b>Scheduled Pay</b>		
	dthome3 consumer id 5465656757			
	cjcja customer id 738274	Approval Pending		
	airtel2 consumer no 45546565767			
	jordon customer id 4344545556	Approval Pending		
	nibkk customer id 76786	Approval Pending		
	innomx1 consumer id 456565757			

**Pay bills...hassle-free**

Make your bills payments & recharges hassle free with Zig Bank's Bill Payment Service. You can view all your bills in one place and plan their payments.

Pay either one bill or multiple bills in one go and set up auto payments to avoid paying bills late

And there's more...! You can receive alerts whenever a bill is presented or close to a due date.

[Quick Bill Pay](#)  
[Payment History](#)

[Back to Dashboard](#)


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## Field Description

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

**waterH2**

Biller Name  
NewPay

Location  
Bhopal

customer id  
34354546566

meter id  
434353

Customer Name  
Jhon

Note: This biller accepts payment via Current and Savings accounts.

Pay From  
xxxxxxxxxxxx0014

Balance : £18,924.83, Holding Pattern : Single

Bill Due Date  
11 May 2018

Payment Amount  
£800.00

Pay  
☒ Now
 ☐ Later

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

**Bill Payments**

Make your bills payments & pre-paid recharges hassle free with Zig Bank's Bill Payment Service. Using this service you can register to receive bills and pay them online in a few clicks. View all your bills in one place and plan their payments. You can even pay billers who present paper bills.

You can set up auto payments and be free from the worry of paying bills late. With auto payment your bills get paid automatically before the due date.

And there's more...!

You can receive alerts whenever a bill is presented or close to a due date. Get total control of your bill payments With Zig bank's Bill Payment service.

[Set Auto Pay](#)

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## Field Description

### Field Name Description

<b>Biller Name</b>	Name of the biller as maintained in the administrator biller maintenance.
<b>Location</b>	Operational area of the biller of the biller as maintained in the administrator biller maintenance.
<b>Biller Labels</b>	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.
<b>Customer Name</b>	Customer name as maintained in biller records (entered by user while adding the biller).
<b>Note</b>	The text displaying payment methods accepted by the biller appears on the screen. The text is maintained for biller in the administrator biller maintenance.
<b>Payment Type</b>	<p>User has to select the payment methods accepted by biller.</p> <p>The payment type can be:</p> <ul style="list-style-type: none"> <li>Account: The user can pay bills using their current and savings bank account</li> <li>Credit Card: The user can pay bills using their credit cards; user has to select the month and year of expiry.</li> <li>Debit Card: The user can pay bills using their debit cards.</li> </ul>

Field Name	Description
<b>Pay From</b>	Depending on payment method selection, the values in the drop-down have active current accounts, savings account/ debit cards/ credit cards of the customer.
<b>Bill Due Date</b>	The date on which the bill is payable.
<b>Payment Amount</b>	<p>The amount that is to be paid by the user.</p> <p>In the administrator biller maintenance screen if:</p> <ul style="list-style-type: none"> <li>• 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.</li> <li>• 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.</li> <li>• Part payment and Excess payment flags are set as "No": The bill amount will not be editable.</li> <li>• 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.</li> </ul>
<b>Pay</b>	<p>The facility to specify when the bill payment will be processed.</p> <p>The options are:</p> <ul style="list-style-type: none"> <li>• <b>Now:</b> Bill payment processed on same business day subject to processing window availability.</li> <li>• <b>Later:</b> Bill payment to be processed on a user specified future date</li> </ul>
<b>Scheduled Date</b>	<p>Future date on which the bill payment will be processed.</p> <p>This field appears if you select the option <b>Later</b> from the <b>Pay</b> list.</p>

#### 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

**Pay Bill**

water1

Biller Name  
PJB

Location  
Ranchi

consumer no  
567765

On boarding date  
2018-04-20

Customer Name  
water

Note: This biller accepts payment via Current and Savings, Debit Cards accounts.

Payment Type

Pay From  
xxxxxxxxxxxx0014

Balance: £18,924.83, Holding Pattern: Single

Payment Amount  
£800.00

Pay

☐ Now ☒ Later

☒ One Time ☐ Recurring

24 May 2018

**Bill Payments**

Make your bills payments & pre-paid recharges hassle free with Zig Bank's Bill Payment Service. Using this service you can register to receive bills and pay them online in a few clicks. View all your bills in one place and plan their payments. You can even pay billers who present paper bills.

You can set up auto payments and be free from the worry of paying bills late. With auto payment your bills get paid automatically before the due date.

And there's more...!

You can receive alerts whenever a bill is presented or close to a due date. Get total control of your bill payments With Zig bank's Bill Payment service.

[Set Auto Pay](#)

**ERROR**  
accessibility\_issues\_found\_see\_the\_console\_for\_details

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## Field Description

Field Name	Description
<b>Biller Name</b>	Name of the biller as maintained in the administrator biller maintenance.
<b>Location</b>	Operational area of the biller of the biller as maintained in the administrator biller maintenance.
<b>Biller Labels</b>	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.
<b>Customer Name</b>	Customer name as maintained in biller records (entered by user while adding the biller).
<b>Note</b>	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
<b>Payment Type</b>	<p>User has to select the payment methods accepted by biller.</p> <p>The payment type can be:</p> <ul style="list-style-type: none"> <li>• <b>Account:</b> The user can pay bills using their current and savings bank account</li> <li>• <b>Credit Card:</b> The user can pay bills using their credit cards; user has to select the month and year of expiry.</li> <li>• <b>Debit Card:</b> The user can pay bills using their debit cards.</li> </ul>
<b>Pay From</b>	Depending on payment method selection, the values in the drop-down have active current accounts, savings account/ debit cards/ credit cards of the customer.
<b>Bill Due Date</b>	The date on which the bill is payable.
<b>Payment Amount</b>	The amount that is to be paid by the user.
<b>Pay</b>	<p>The facility to specify when the bill payment will be processed.</p> <p>The options are:</p> <ul style="list-style-type: none"> <li>• <b>Now:</b> Bill payment processed on same business day subject to processing window availability.</li> <li>• <b>Later:</b> Bill payment to be processed on a user specified future date</li> </ul>
<b>Pay Later - One Time</b>	<p>Bill payment to be processed on a user specified future date.</p> <p>This field appears if you select the option <b>Later</b> in the <b>Pay</b> field.</p>
<b>Scheduled Date</b>	<p>Future date on which the bill payment will be processed.</p> <p>This field appears if you select the option <b>One Time</b> in the <b>Later</b> field.</p>
<b>Pay Later - Recurring</b>	<p>Bill payment to be processed on user specified future date and at a set frequency.</p> <p>This field does not appear if there is already a scheduled pay set up for the biller.</p> <p>This field appears if you select the option <b>Later</b> in the <b>Pay</b> field.</p>
<b>Start Date - End Date</b>	<p>The user can select future start date and end date.</p> <p>This field appears if you select the option <b>Recurring</b> in the <b>Later</b> field.</p>

Field Name	Description
<b>Select Frequency</b>	<p>The user can set up the frequency for future bill payments.</p> <p>The user can select Start Date, End Date and frequency of payments.</p> <p>The frequency can be:</p> <ul style="list-style-type: none"> <li>• Daily</li> <li>• Weekly</li> <li>• Fortnightly</li> <li>• Monthly</li> <li>• Bi-Monthly</li> <li>• Quarterly</li> <li>• Semi-Annually</li> <li>• Yearly</li> </ul> <p>This field appears if you select the option <b>Recurring</b> in the <b>Later</b> field.</p>

#### 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
<b>Biller Name</b>	Name of the biller as maintained in the administrator biller maintenance.
<b>Location</b>	Operational area of the biller of the biller as maintained in the administrator biller maintenance.
<b>Biller Labels</b>	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.
<b>Customer Name</b>	Customer name as maintained in biller records (entered by user while adding the biller).



Field Name	Description
<b>Note</b>	The text displaying payment methods accepted by the biller appears on the screen. The text is maintained for biller in the administrator biller maintenance.
<b>Payment Type</b>	<p>User has to select the payment methods accepted by biller.</p> <p>The payment type can be:</p> <ul style="list-style-type: none"> <li>Account: The user can pay bills using their current and savings bank account</li> <li>Credit Card: The user can pay bills using their credit cards; user has to select the month and year of expiry.</li> <li>Debit Card: The user can pay bills using their debit cards.</li> </ul>
<b>Pay From</b>	Depending on payment method selection, the values in the drop-down have active current accounts, savings account/ debit cards/ credit cards of the customer.
<b>Bill Due Date</b>	<p>The date on which the bill is payable.</p> <p>This field appears if bills are presented.</p>
<b>Payment Amount</b>	<p>The amount that is to be paid by the user.</p> <p>In the administrator biller maintenance screen if:</p> <ul style="list-style-type: none"> <li>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.</li> <li>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.</li> <li>Part payment and Excess payment flags are set as "No": The bill amount will not be editable.</li> <li>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.</li> </ul>
<b>Pay</b>	<p>The facility to specify when the bill payment will be processed.</p> <p>The options are:</p> <ul style="list-style-type: none"> <li><b>Now</b>: Bill payment processed on same business day subject to processing window availability.</li> <li><b>Later</b>: Bill payment to be processed on a user specified future date</li> </ul>
<b>Pay Later - One Time</b>	<p>Bill payment to be processed on a user specified future date.</p> <p>This field appears if you select the option <b>Later</b> in the <b>Pay</b> field.</p>

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

<b>Scheduled Date</b>	<p>Future date on which the bill payment will be processed.</p> <p>This field appears if you select the option <b>One Time</b> in the <b>Later</b> field.</p>
-----------------------	---

Following fields appear if the biller does not present bills.

<b>Pay Later - Recurring</b>	<p>Bill payment to be processed on user specified future date and at a set frequency.</p>
------------------------------	---

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.

<b>Start Date - End Date</b>	<p>The user can select future start date and end date.</p> <p>This field appears if you select the option <b>Recurring</b> in the <b>Later</b> field.</p>
------------------------------	---

<b>Select Frequency</b>	<p>The user can set up the frequency for future bill payments.</p> <p>The user can select Start Date, End Date and frequency of payments.</p>
-------------------------	---

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

The screenshot shows the ZigBank 'Pay Bill' interface. The header includes the ZigBank logo, a search icon, a notification bell with a red '3', and a user profile with the name 'Welcome, David saha' and 'Last login: 08 May 04:31 PM'. The main content area is titled 'Pay Bill' and displays details for a biller named 'dthome3'. The biller information includes 'N2charge' as the location, 'Ranchi' as the address, and a consumer ID of '54656565757'. The customer name is 'dlip'. A note states: 'Note: This biller accepts payment via Credit Cards, Debit Cards accounts.' The 'Payment Type' section has two buttons: 'Credit Cards' (selected) and 'Debit Cards'. Below this, the 'Pay From' dropdown is set to '01' and the 'Expiry Date' is set to '2023'. The 'Select Plan' dropdown is set to 'Plan E'. The 'Recharge Amount' is displayed as '₹50.00'. The 'Pay' section has two radio buttons: 'Now' (selected) and 'Later'. At the bottom, there are 'Submit' and 'Cancel' buttons. On the right side, there is a 'Bill Payments' section with a crown icon and text explaining the service: 'Make your bills payments & pre-paid recharges hassle free with Zig Bank's Bill Payment Service. Using this service you can register to receive bills and pay them online in a few clicks. View all your bills in one place and plan their payments. You can even pay billers who present paper bills.' It also mentions setting up auto payments and receiving alerts. A 'Set Auto Pay' link is at the bottom of this section. 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 Name</b>	Name of the biller as maintained in the administrator biller maintenance.
<b>Location</b>	Operational area of the biller of the biller as maintained in the administrator biller maintenance.
<b>Biller Labels</b>	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.
<b>Customer Name</b>	Customer name as maintained in biller records (entered by user while adding the biller).
<b>Note</b>	The text displaying payment methods accepted by the biller appears on the screen. The text is maintained for biller in the administrator biller maintenance.
<b>Payment Type</b>	<p>User has to select the payment methods accepted by biller.</p> <p>The payment type can be:</p> <ul style="list-style-type: none"> <li>• Account: The user can pay bills using their current and savings bank account</li> <li>• Credit Card: The user can pay bills using their credit cards; user has to select the month and year of expiry.</li> <li>• Debit Card: The user can pay bills using their debit cards.</li> </ul>
<b>Pay From</b>	Depending on payment method selection, the values in the drop-down have active current accounts, savings account/ debit cards/ credit cards of the customer.
<b>Select Plan</b>	The option to select a recharge plan.
<b>Recharge Amount</b>	The amount is populated, depending on the type of plan selected by the user from the <b>Select Plan</b> list. Alternatively, user can also manually enter the amount he wants to top-up/add to his existing pre-paid plan.
<b>Pay</b>	<p>The facility to specify when the bill payment will be processed.</p> <p>The options are:</p> <ul style="list-style-type: none"> <li>• <b>Now</b>: Bill payment processed on same business day subject to processing window availability.</li> <li>• <b>Later</b>: Bill payment to be processed on a user specified future date</li> </ul>
<b>Pay Later - One Time</b>	<p>Bill payment to be processed on a user specified future date.</p> <p>This field appears if you select the option <b>Later</b> in the <b>Pay</b> field.</p>

Field Name	Description
<b>Scheduled Date</b>	<p>Future date on which the bill payment will be processed.</p> <p>This field appears if you select the option <b>One Time</b> in the <b>Later</b> field.</p>
<b>Pay Later - Recurring</b>	<p>Bill payment to be processed on user specified future date and at a set frequency.</p> <p>This field does not appear if there is already a scheduled pay set up for the biller.</p> <p>This field appears if you select the option <b>Later</b> in the <b>Pay</b> field.</p>
<b>Start Date - End Date</b>	<p>The user can select future start date and end date.</p> <p>This field appears if you select the option <b>Recurring</b> in the <b>Later</b> field.</p>
<b>Select Frequency</b>	<p>The user can set up the frequency for future bill payments.</p> <p>The user can select Start Date, End Date and frequency of payments.</p> <p>The frequency can be:</p> <ul style="list-style-type: none"> <li>• Daily</li> <li>• Weekly</li> <li>• Fortnightly</li> <li>• Monthly</li> <li>• Bi-Monthly</li> <li>• Quarterly</li> <li>• Semi-Annually</li> <li>• Yearly</li> </ul> <p>This field appears if you select the option <b>Recurring</b> in the <b>Later</b> field.</p>

#### 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

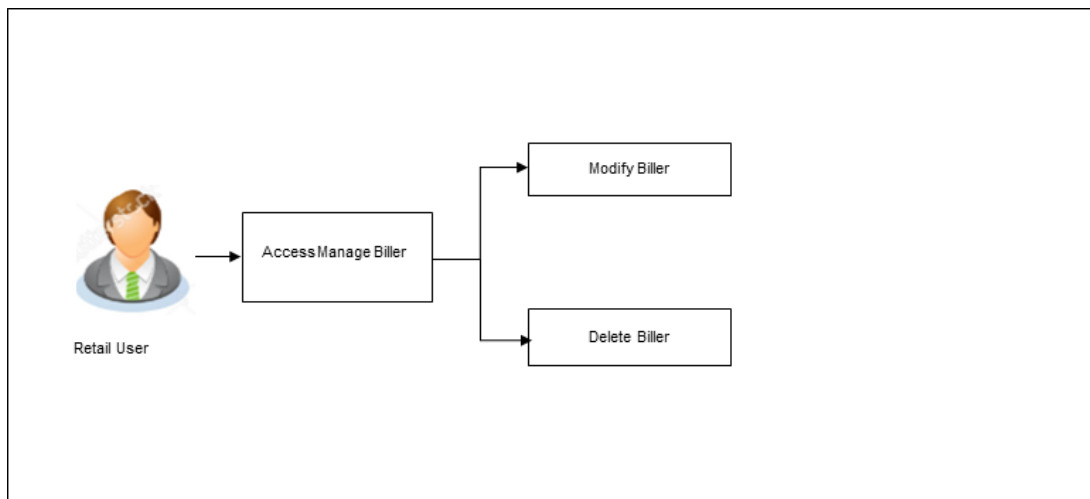
### Prerequisites:

- 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**

**Manage Billers**

Select Biller: airtel2

Category: DTHN

Location: Agra

Biller Name: qcharger

Biller Type: Recharge

Biller Nickname (Nickname should be unique): airtel2

consumer no: 45546565767

date of install: 2018-01-09

Customer Name: rodhan

Scheduled Pay: ☒ Yes ☐ No

Note: This biller accepts payment via Account, Credit Cards, Debit Cards accounts.

Payment Method: **Account** Credit Cards Debit Cards

Amount: ₹100.00

Payment Type: ☐ One Time ☒ Recurring

09 May 2018 10 May 2019 Monthly

**Submit** **Delete** **Cancel**

[Back to Dashboard](#)

**Pay bills on time...**

Do you have too many bills and you forget to pay them on time? Use our "Auto Payment" feature to pay bills automatically, on time!

When you set auto payments we make sure that the bill gets paid on time. Set an amount limit for auto payment to make sure high bill amounts are not paid automatically.

You can the start or stop auto payments any time you want.

[View Bills](#)

[Payment History](#)

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**Field Description**

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

<b>Select Biller</b>	The user has to select a biller for bill payments.
----------------------	--

<b>Category</b>	The category of the registered biller.
-----------------	--

<b>Location</b>	Location of the biller as maintained in the administrator biller maintenance.
-----------------	---

<b>Biller Name</b>	Name of the biller as maintained in the administrator biller maintenance.
--------------------	---



Field Name	Description
<b>Biller Type</b>	<p>On selecting the biller, the biller type is displayed.</p> <p>The biller type can be:</p> <ul style="list-style-type: none"> <li>• Presentment: Biller is of Presentment type</li> <li>• Payment: Biller is of Payment type</li> <li>• Presentment and Payment: Biller is of Presentment and Payment type</li> <li>• Recharge: Biller is of Recharge type</li> </ul>
<b>Biller Nickname</b>	Nickname of the biller.
<b>Biller Labels</b>	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.
<b>Customer Name</b>	Customer name as maintained in biller records (entered by user while adding the biller).
Following fields appears for <b>Presentment</b> type of billers.	
<b>Auto Pay</b>	<p>The facility to automatic pay the bills on the specified date.</p> <p>The options are:</p> <ul style="list-style-type: none"> <li>• Yes</li> <li>• No</li> </ul> <p>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.</p>
<b>Note</b>	<p>The text displaying payment methods accepted by the biller appears on the screen. The text is maintained for biller in the administrator biller maintenance.</p> <p>This field appears if you select <b>Yes</b> option in the <b>Auto Pay</b> field.</p>
<b>Payment Method</b>	<p>The payment methods accepted by the biller.</p> <p>The payment type can be:</p> <ul style="list-style-type: none"> <li>• Account: The user can pay bills using their current and savings bank account</li> <li>• Credit Card: The user can pay bills using their credit cards; user has to select the month and year of expiry.</li> <li>• Debit Card: The user can pay bills using their debit cards.</li> </ul> <p>This field appears if you select <b>Yes</b> option in the <b>Auto Pay</b> field.</p>

Field Name	Description
<b>Pay From</b>	<p>Depending on payment method selection, the values in the drop-down have active current accounts, savings account/ debit cards/ credit cards of the customer.</p> <p>This field appears if you select <b>Yes</b> option in the <b>Auto Pay</b> field.</p>
<b>Pay</b>	<p>Indicates the current selection for bill pay amount.</p> <p>The options are:</p> <ul style="list-style-type: none"> <li>• Bill Amount: Whether the user want to pay full bill amount.</li> <li>• Limit Amount: Whether the user want to pay the limit amount.</li> </ul> <p>.This field appears if you select <b>Yes</b> option in the <b>Auto Pay</b> field.</p>
<p>Following fields appears for <b>Presentment and Payment</b> type of billers.</p> <p>For Presentment and Payment type of billers user can setup either a <b>Scheduled Pay</b> or <b>Auto Pay</b>. Both can be set up at the same time.</p>	
<b>Auto Pay</b>	<p>The facility to automatic pay the bills on the specified date.</p> <p>The options are:</p> <ul style="list-style-type: none"> <li>• 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</li> <li>• No – Indicates that auto pay has not been set up for the biller</li> </ul>
<b>Note</b>	<p>The text displaying payment methods accepted by the biller appears on the screen. The text is maintained for biller in the administrator biller maintenance.</p> <p>This field appears if you select <b>Yes</b> option in the <b>Auto Pay</b> field.</p>
<b>Payment Method</b>	<p>The payment methods accepted by the biller.</p> <p>The payment type can be:</p> <ul style="list-style-type: none"> <li>• Account: The user can pay bills using their current and savings bank account</li> <li>• Credit Card: The user can pay bills using their credit cards; user has to select the month and year of expiry.</li> <li>• Debit Card: The user can pay bills using their debit cards.</li> </ul> <p>This field appears if you select <b>Yes</b> option in the <b>Auto Pay</b> field.</p>
<b>Pay From</b>	<p>Depending on payment method selection, the values in the drop-down have active current accounts, savings account/ debit cards/ credit cards of the customer.</p> <p>This field appears if you select <b>Yes</b> option in the <b>Auto Pay</b> field.</p>

Field Name	Description
<b>Pay</b>	<p>Indicates the current selection for bill pay amount.</p> <p>The options are:</p> <ul style="list-style-type: none"> <li>• Bill Amount: Whether the user want to pay full bill amount.</li> <li>• Limit Amount: Whether the user want to pay the limit amount.</li> </ul> <p>.This field appears if you select <b>Yes</b> option in the <b>Auto Pay</b> field.</p>
<b>Scheduled Pay</b>	<p>The facility to specify if the bill payment is scheduled or not.</p> <p>The options are:</p> <ul style="list-style-type: none"> <li>• 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</li> <li>• No – Indicates that scheduled pay has not been set up for the biller</li> </ul> <p>In case of Presentment &amp;Payment type billers either Auto Pay or Scheduled Pay feature will be available.</p>
<b>Note</b>	<p>The text displaying payment methods accepted by the biller appears on the screen. The text is maintained for biller in the administrator biller maintenance.</p> <p>This field appears if you select <b>Yes</b> option in the <b>Schedule Pay</b> field.</p>
<b>Payment Method</b>	<p>The payment methods accepted by the biller.</p> <p>The payment type can be:</p> <ul style="list-style-type: none"> <li>• Account: The user can pay bills using their current and savings bank account</li> <li>• Credit Card: The user can pay bills using their credit cards, user has to select the month and year of expiry.</li> <li>• Debit Card: The user can pay bills using their debit cards.</li> </ul> <p>This field appears if you select <b>Yes</b> option in the <b>Schedule Pay</b> field.</p>
<b>Pay From</b>	<p>Depending on payment method selection, the values in the drop-down have active current accounts, savings account/ debit cards/ credit cards of the customer.</p> <p>This field appears if you select <b>Yes</b> option in the <b>Schedule Pay</b> field.</p>
<b>Amount</b>	<p>The amount, which is to be paid by the user.</p>
<b>Scheduled Date</b>	<p>Future date on which the bill payment will be processed.</p> <p>This field appears if you select <b>Yes</b> option in the <b>Schedule Pay</b> field.</p>
Following fields appears for <b>Payment</b> and <b>Recharge</b> type of billers.	

Field Name	Description
<b>Scheduled Pay</b>	<p>The facility to specify if the bill payment is scheduled or not.</p> <p>The options are:</p> <ul style="list-style-type: none"> <li>• <b>Yes:</b> Bill payment to be processed on a user specified future date</li> <li>• <b>No:</b> Bill payment processed on same business day subject to processing window availability.</li> </ul>
<b>Note</b>	<p>The text displaying payment methods accepted by the biller appears on the screen. The text is maintained for biller in the administrator biller maintenance.</p> <p>This field appears if you select <b>Yes</b> option in the <b>Schedule Pay</b> field.</p>
<b>Payment Method</b>	<p>The payment methods accepted by the biller.</p> <p>The payment type can be:</p> <ul style="list-style-type: none"> <li>• Account: The user can pay bills using their current and savings bank account</li> <li>• Credit Card: The user can pay bills using their credit cards; user has to select the month and year of expiry.</li> <li>• Debit Card: The user can pay bills using their debit cards.</li> </ul> <p>This field appears if you select <b>Yes</b> option in the <b>Schedule Pay</b> field.</p>
<b>Pay From</b>	<p>Depending on payment method selection, the values in the drop-down have active current accounts, savings account/ debit cards/ credit cards of the customer.</p> <p>This field appears if you select <b>Yes</b> option in the <b>Schedule Pay</b> field.</p>
<b>Select Plan</b>	<p>Option to select a plan.</p> <p>This field appears for <b>Recharge</b> type of biller</p>
<b>Amount</b>	<p>The amount that is to be paid by the user.</p>
<b>Payment Type</b>	<p>The facility to specify when the bill payment will be processed.</p> <p>The options are:</p> <ul style="list-style-type: none"> <li>• <b>One Time:</b> Bill payment to be processed on a user specified future date.</li> <li>• <b>Recurring:</b> Bill payment to be processed on user specified future date and at a set frequency.</li> </ul>
<b>Scheduled Date</b>	<p>Future date on which the bill payment will be processed.</p> <p>This field appears if you select the option <b>One Time</b> in the <b>Payment Type</b> field.</p>

Field Name	Description
<b>Start Date - End Date</b>	The user can select future start date and end date. This field appears if you select the option <b>Recurring</b> in the <b>Payment Type</b> field.
<b>Select Frequency</b>	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: <ul style="list-style-type: none"> <li>• Daily</li> <li>• Weekly</li> <li>• Fortnightly</li> <li>• Monthly</li> <li>• Bi-Monthly</li> <li>• Quarterly</li> <li>• Semi-Annually</li> <li>• Yearly</li> </ul> This field appears if you select the option <b>Recurring</b> in the <b>Payment Type</b> 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:

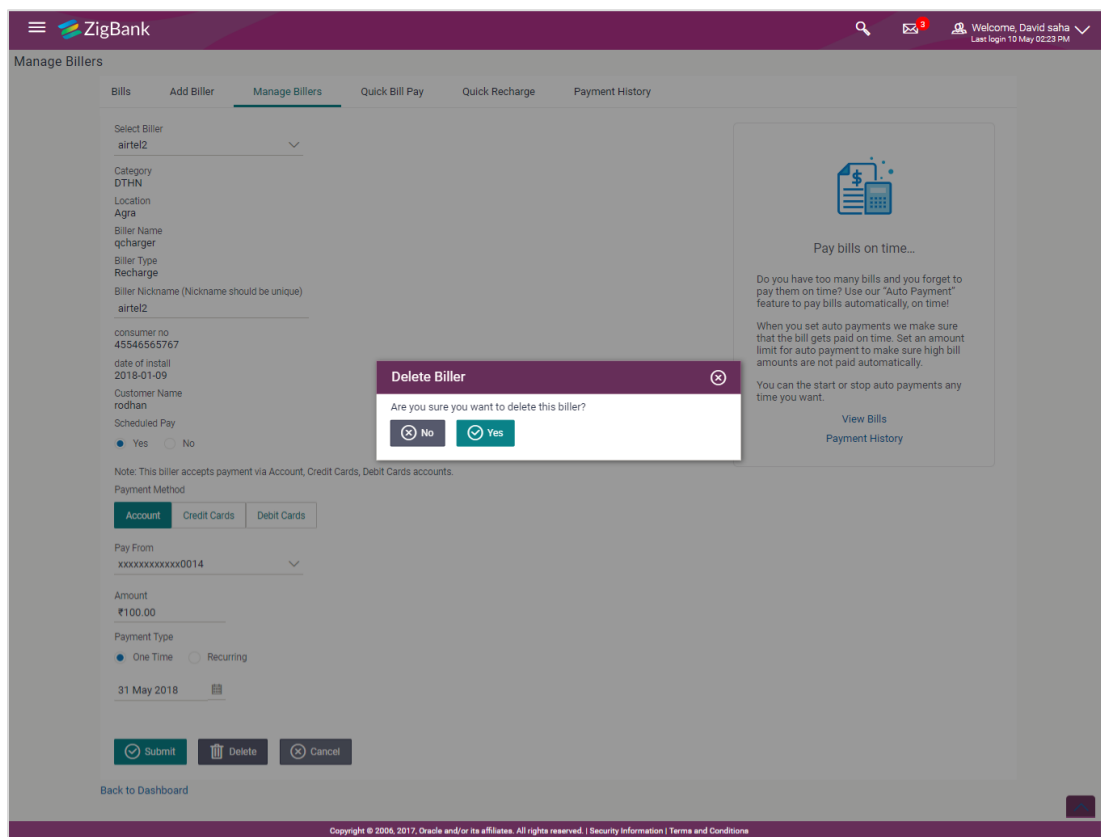
1. Navigate to the **Manage Billers** screen.

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



The screenshot shows the ZigBank 'Manage Billers' interface. A 'Delete Biller' pop-up window is displayed in the center, asking 'Are you sure you want to delete this biller?' with 'No' and 'Yes' buttons. The background screen shows details for a selected biller (airtel2) and payment options. The biller details include Category (DTH/N), Location (Agra), Biller Name (qcharger), Biller Type (Recharge), and Biller Nickname (airtel2). Payment details include consumer no (45546565767), date of install (2018-01-09), Customer Name (rodhan), and Scheduled Pay (Yes). The payment method is set to 'Account' with an amount of ₹100.00 and a payment type of 'One Time'.

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.

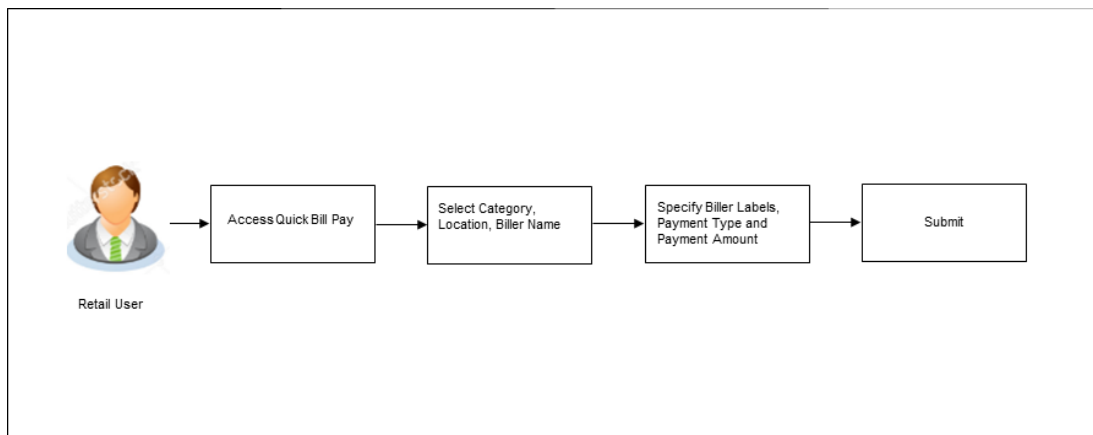
### Prerequisites:

- 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

**ZigBank**

Welcome, Steven Gerrard  
Last login 15 May 10:40 AM

**Quick Bill Pay**

Bills | Add Biller | Manage Billers | **Quick Bill Pay** | Quick Recharge | Payment History

Category: Telecom

Location: Pune

Biller Name: PayPnow

Biller Type: Payment

mobile number: 415550100

Customer Name (As mentioned in biller's record): Smith Fischer

Note: This biller accepts payment via Account, Credit Cards, Debit Cards accounts.

Payment Type: **Account** | Credit Cards | Debit Cards

Pay From: xxxxxxxxxxxxxx0015

Balance: -£1,184,202.81, Holding Pattern: Single

Payment Amount: £1,000.00

Pay: ☐ Now ☒ Later

31 May 2018

**Submit** **Cancel**

[Back to Dashboard](#)

In a rush to pay bills?  
Pay bills now

No need to register with a biller to pay them online. With Quick Bill Pay, you can pay a biller without registering Zig Bank's Bill Payment Service makes online bill payment & recharges hassle free

[Add Biller](#)  
[Payment History](#)

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## Field Description

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

Field Name	Description
<b>Note</b>	The text displaying payment methods accepted by the biller appears on the screen. The text is maintained for biller in the administrator biller maintenance.
<b>Payment Type</b>	<p>The payment methods accepted by the biller.</p> <p>The payment type can be:</p> <ul style="list-style-type: none"> <li>• <b>Account:</b> The user can pay bills using their current and savings bank account</li> <li>• <b>Credit Card:</b> The user can pay bills using their credit cards; user has to select the month and year of expiry.</li> <li>• <b>Debit Card:</b> The user can pay bills using their debit cards.</li> </ul>
<b>Pay From</b>	Depending on payment method selection, the values in the drop-down have active current accounts, savings account/ debit cards/ credit cards of the customer.
<b>Payment Amount</b>	The amount, which is to be paid by the user as quick bill payment.
<b>Pay</b>	<p>The facility to specify when the bill payment will be processed.</p> <p>The options are:</p> <ul style="list-style-type: none"> <li>• <b>Now:</b> Bill payment processed on same business day subject to processing window availability.</li> <li>• <b>Later:</b> Bill payment to be processed on a user specified future date</li> </ul>
<b>Scheduled Date</b>	<p>Future date on which the bill payment will be processed.</p> <p>This field appears if you select the option <b>Later</b> from the <b>Pay</b> list.</p>

#### 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.

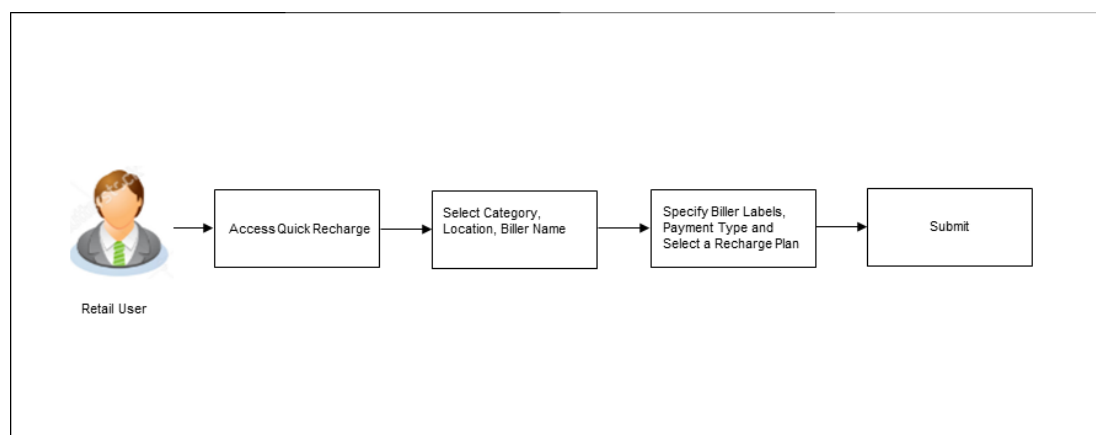
### Prerequisites:

- 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

**Quick Recharge**

Category: Entertainment

Location: bhopal

Biller Name: Jones Weber

consumer number: 890909090

Customer Name (As mentioned in biller's record): Smith Fischer

Note: This biller accepts payment via Account, Credit Cards, Debit Cards accounts.

Payment Type

Account | Credit Cards | Debit Cards

Pay From: xxxxxxxxxx0015

Select Plan: Plan D

Recharge Amount: £40.00

Pay

☐ Now ☒ Later

31 May 2018

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

[Back to Dashboard](#)

**Recharge**

Pre-paid recharges now made easy with Zig Bank's Bill Payment Service. Now you can recharge your pre-paid services like mobile, DTH or internet etc in your online/mobile banking.

Select the service provider, select a plan or an amount to recharge and pay..recharge online with the click of a few buttons.

You can even set up recurring payments to recharge on a set frequency like weekly or monthly.

[View Bills](#)  
[Payment History](#)

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## Field Description

Field Name	Description
<b>Category</b>	The list of biller categories as maintained in the administrator biller maintenance.
<b>Location</b>	Location of the biller as maintained in the administrator biller maintenance.
<b>Biller Name</b>	Name of the biller as maintained in the administrator biller maintenance.
<b>Biller Labels</b>	Unique ID or relationship number provided by biller for customer identification. Example: Mobile No./ Account No. etc.
<b>Customer Name</b>	Customer name as maintained in biller records.
<b>Note</b>	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
<b>Payment Type</b>	<p>The payment methods accepted by the biller.</p> <p>The payment type can be:</p> <ul style="list-style-type: none"> <li>• Account: The user can pay bills using their current and savings bank account</li> <li>• Credit Card: The user can pay bills using their credit cards; user has to select the month and year of expiry.</li> <li>• Debit Card: The user can pay bills using their debit cards.</li> </ul>
<b>Pay From</b>	Depending on payment method selection, the values in the drop-down have active current accounts, savings account/ debit cards/ credit cards of the customer.
<b>Select Plan</b>	The option to select a recharge plan.
<b>Recharge Amount</b>	<p>The amount is populated, depending on the type of plan selected by the user from the <b>Select Plan</b> list.</p> <p>If the user had not selected any plan, he has to enter the amount.</p>
<b>Pay</b>	<p>The facility to specify when the bill payment will be processed.</p> <p>The options are:</p> <ul style="list-style-type: none"> <li>• <b>Now</b>: Bill payment processed on same business day subject to processing window availability.</li> <li>• <b>Later</b>: Bill payment to be processed on a user specified future date</li> </ul>
<b>Scheduled Date</b>	<p>Future date on which the bill payment will be processed.</p> <p>This field appears if you select the option <b>Later</b> from the <b>Pay</b> list.</p>
<b>Pay Later - Recurring</b>	<p>Bill payment to be processed on user specified future date and at a set frequency.</p> <p>This field does not appear if there is already a scheduled pay set up for the biller.</p> <p>This field appears if you select the option <b>Later</b> in the <b>Pay</b> field.</p>
<b>Start Date - End Date</b>	<p>The user can select future start date and end date.</p> <p>This field appears if you select the option <b>Recurring</b> in the <b>Later</b> field.</p>

Field Name	Description
<b>Select Frequency</b>	<p>The user can set up the frequency for future bill payments.</p> <p>The user can select Start Date, End Date and frequency of payments.</p> <p>The frequency can be:</p> <ul style="list-style-type: none"> <li>• Daily</li> <li>• Weekly</li> <li>• Fortnightly</li> <li>• Monthly</li> <li>• Bi-Monthly</li> <li>• Quarterly</li> <li>• Semi-Annually</li> <li>• Yearly</li> </ul> <p>This field appears if you select the option <b>Recurring</b> in the <b>Later</b> field.</p>

#### 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.

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## 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

**Payment History**

Select Period: Current Period

Search By Biller Nickname, Category

Date	Biller	Category	Bill Amount	Reference No	Status
15 May 2018	PayPnow		£100.00	578	Completed
04 May 2018	newtest		£11.00	443	Completed
04 May 2018	newtest		£11.00	444	Completed
30 Apr 2018	MXaxis		£22.00	429	Completed
30 Apr 2018	NewPay		£11.00	430	Completed
30 Apr 2018	PayPnow		£11.00	431	Completed

Page 1 of 1 (1-6 of 6 Items)

Back to Dashboard

**Notes**

With Payment History get all the past bill payment & recharges records with a few click. Check whether you paid bill or not, check if the payment was on time!

You can even download or e-mail a copy of the e-receipt of your bill payment.

[View Bills](#)  
[Quick Recharge](#)

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## 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
<b>Biller</b>	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.
<b>Category</b>	The category of the biller as maintained in the administrator biller maintenance.
<b>Bill Amount</b>	The amount paid by the user.
<b>Reference No.</b>	Host reference number generated at the time of the payment transaction.
<b>Status</b>	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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