Oracle Banking Digital Experience

Corporate Payments User Manual
Release 18.3.0.0.0

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ORACLE®

Corporate 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 18.3.0.0.0, refer to the following documents:

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

2. Transaction Host Matrix

Legends

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

Sr.No	Transaction / Function Name	Oracle FLEXCUBE Core Banking 11.7.0.0.0	Oracle FLEXCUBE Universal Banking 14.0.0.0.0 (FT/PC)	Oracle FLEXCUBE Universal Banking 14.0.0.0.0 (Oracle Banking Payments)	Oracle FLEXCUBE Universal Banking 14.1.0.0.0 (FT/PC)	Oracle FLEXCUBE Universal Banking 14.1.0.0.0 (Oracle Banking Payments)
1	Payments Widgets	✓	✓	✓	✓	✓
2	Transfer Money					
	Own Accounts	✓	✓	✓	✓	✓
	Internal Account	✓	✓	✓	✓	✓
	India Domestic - NEFT	✓	✓	✗	✓	✗
	India Domestic - RTGS	✓	✓	✓	✓	✓
	India Domestic - IMPS	✓	✗	✗	✗	✗
	SEPA - Credit Transfer	✗	✓	✓	✓	✓
	SEPA - Card Transfer	✗	✗	✗	✗	✗

Sr.No	Transaction / Function Name	Oracle FLEXCUBE Core Banking 11.7.0.0.0	Oracle FLEXCUBE Universal Banking 14.0.0.0.0 (FT/PC)	Oracle FLEXCUBE Universal Banking 14.0.0.0.0 (Oracle Banking Payments)	Oracle FLEXCUBE Universal Banking 14.1.0.0.0 (FT/PC)	Oracle FLEXCUBE Universal Banking 14.1.0.0.0 (Oracle Banking Payments)
	UK - Urgent	✖	✖	✖	✖	✖
	UK - Non urgent	✖	✖	✖	✖	✖
	UK - Faster	✖	✖	✖	✖	✖
	International Transfer	✖	✔	✔	✔	✔
3	Adhoc Transfer					
	Internal Account	✔	✔	✔	✔	✔
	India Domestic - NEFT	✔	✔	✖	✔	✖
	India Domestic - RTGS	✔	✔	✔	✔	✔
	India Domestic - IMPS	✔	✖	✖	✖	✖
	International Transfer	✖	✔	✔	✔	✔
4	Multiple Transfers					
	Internal Account	✔	✔	✔	✔	✔
	India Domestic - NEFT	✔	✔	✖	✔	✖
	India Domestic - RTGS	✔	✔	✔	✔	✔

Sr.No	Transaction / Function Name	Oracle FLEXCUBE Core Banking 11.7.0.0.0	Oracle FLEXCUBE Universal Banking 14.0.0.0.0 (FT/PC)	Oracle FLEXCUBE Universal Banking 14.0.0.0.0 (Oracle Banking Payments)	Oracle FLEXCUBE Universal Banking 14.1.0.0.0 (FT/PC)	Oracle FLEXCUBE Universal Banking 14.1.0.0.0 (Oracle Banking Payments)
	India Domestic - IMPS	✔	✘	✘	✘	✘
	SEPA - Credit Transfer	✘	✔	✔	✔	✔
	SEPA - Card Transfer	✘	✘	✘	✘	✘
	UK - Urgent	✘	✘	✘	✘	✘
	UK - Non urgent	✘	✘	✘	✘	✘
	UK - Faster	✘	✘	✘	✘	✘
	International Transfer	✘	✔	✔	✔	✔
5	Manage Payees					
	Internal*	✔	✔	✔	✔	✔
	India Domestic - NEFT*	✔	✔	✘	✔	✘
	India Domestic - RTGS*	✔	✔	✔	✔	✔
	India Domestic - IMPS*	✔	✘	✘	✘	✘
	International Transfer*	✘	✔	✔	✔	✔
	SEPA - Credit Transfer*	✘	✔	✔	✔	✔

Sr.No	Transaction / Function Name	Oracle FLEXCUBE Core Banking 11.7.0.0.0	Oracle FLEXCUBE Universal Banking 14.0.0.0.0 (FT/PC)	Oracle FLEXCUBE Universal Banking 14.0.0.0.0 (Oracle Banking Payments)	Oracle FLEXCUBE Universal Banking 14.1.0.0.0 (FT/PC)	Oracle FLEXCUBE Universal Banking 14.1.0.0.0 (Oracle Banking Payments)
	SEPA - Card Transfer*	✗	✗	✗	✗	✗
	UK - Urgent*	✗	✗	✗	✗	✗
	UK - Non urgent*	✗	✗	✗	✗	✗
	UK - Faster*	✗	✗	✗	✗	✗
	Domestic Draft*	✔	✔	✔	✔	✔
	International Draft*	✗	✔	✔	✔	✔
6	Manage Biller*	✔	✔	✗	✔	✗
7	Demand Draft					
	Domestic - Pay Now	✔	✔	✔	✔	✔
	Domestic - Pay Later	✗	✗	✔	✗	✔
	International - Pay Now	✗	✔	✔	✔	✔
	International - Pay Later	✗	✔	✔	✔	✔
8	**Adhoc Demand Draft**					
	Domestic - Pay Now	✔	✔	✔	✔	✔
	Domestic - Pay Later	✗	✗	✔	✗	✔

Sr.No	Transaction / Function Name	Oracle FLEXCUBE Core Banking 11.7.0.0.0	Oracle FLEXCUBE Universal Banking 14.0.0.0.0 (FT/PC)	Oracle FLEXCUBE Universal Banking 14.0.0.0.0 (Oracle Banking Payments)	Oracle FLEXCUBE Universal Banking 14.1.0.0.0 (FT/PC)	Oracle FLEXCUBE Universal Banking 14.1.0.0.0 (Oracle Banking Payments)
	International - Pay Now	✕	✔	✔	✔	✔
	International - Pay Later	✕	✔	✔	✔	✔
9	Repeat Transfers					
	Own Accounts	✔	✔	✕	✔	✔
	Internal Accounts	✔	✔	✕	✔	✔
	India Domestic - NEFT	✔	✔	✕	✔	✕
	India Domestic - RTGS	✕	✔	✕	✔	✔
	India Domestic - IMPS	✕	✕	✕	✕	✕
10	Bill Payments	✔	✔	✕	✔	✕
11	Multiple Bill Payments	✔	✔	✕	✔	✕
12	Manage Debtors	✕	✔	✔	✔	✔
13	Request Money	✕	✔	✔	✔	✔
14	Upcoming Payment Inquiry					
	Own Account - Repeat Payment	✔	✔	✕	✔	✔

Sr.No	Transaction / Function Name	Oracle FLEXCUBE Core Banking 11.7.0.0.0	Oracle FLEXCUBE Universal Banking 14.0.0.0.0 (FT/PC)	Oracle FLEXCUBE Universal Banking 14.0.0.0.0 (Oracle Banking Payments)	Oracle FLEXCUBE Universal Banking 14.1.0.0.0 (FT/PC)	Oracle FLEXCUBE Universal Banking 14.1.0.0.0 (Oracle Banking Payments)
	Own Account - Pay Later	✓	✓	✓	✓	✓
	Internal Transfer - Repeat Payment	✓	✓	✗	✓	✓
	Internal Transfer - Pay Later	✓	✓	✓	✓	✓
	India Domestic - NEFT - Repeat Payment	✓	✓	✗	✓	✗
	India Domestic - NEFT - Pay Later	✓	✓	✗	✓	✗
	India Domestic - RTGS - Repeat Payment	✗	✓	✗	✓	✓
	India Domestic - RTGS - Pay Later	✓	✓	✓	✓	✓
	India Domestic - IMPS - Repeat Payment	✗	✗	✗	✗	✗
	India Domestic - IMPS - Pay Later	✗	✗	✗	✗	✗

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3. **Payments**

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

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

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

Features Supported In Application

Payment features supported in application includes:

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

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4.   Manage Payees

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

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

Payee Maintenance is provided for following payment transactions:

- Bank Account

    - Internal Bank Account

    - Domestic Bank Account

    - International Bank Account

- Demand Drafts

    - Domestic Bank Account

    - International Bank Account

Payee Access Type:

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

- Public: A Payee marked as 'Public is visible to all the users mapped to the Party ID of the user who created a payee. While, all users of the party can view and use the payee while initiating payments, only the user who has created the payee, can edit and delete the payee.

- Private: A Payee marked as 'Private' is available to only the creator of the payee. Only the creator of the payee can use such payees while initiating payment and modify or delete the private payees.

Pre-Requisites

- Transaction access is provided to corporate user

- Approval rule set up for corporate user to perform the actions

Workflow
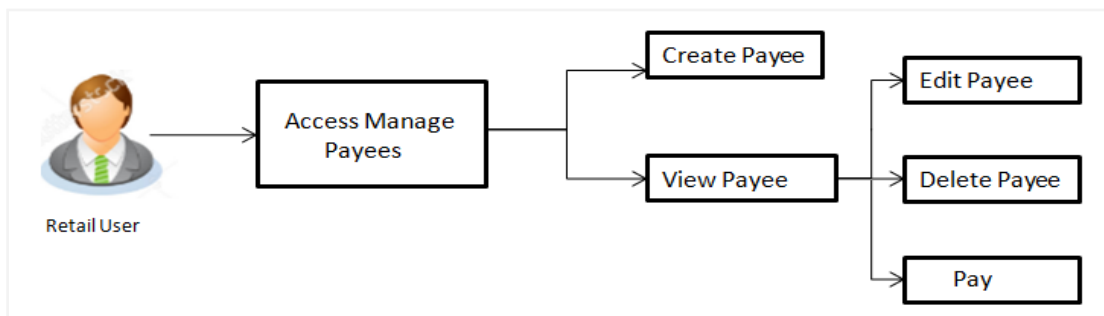
Features Supported In Application

Functions available on Payees are as follows:

- Create Payee
- View Payee
- Edit Payee (Access Type)
- Delete Payee

How to reach here:

Dashboard > Toggle menu > Payments > Setups > Manage Payees

4.1   Payee Summary

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

Users can search for a specific payee by entering the name of the payee in the search field provided. The user is able to view payee details by selecting the provided option and is also able to edit (only access i.e. private or public and payee photo) or delete a payee record. Moreover, the option to add new account payees or new demand draft payees is also provided on this screen.

To manage payees:

1. All the registered payees are listed down by their names, photos (if uploaded) and other details defined at the time of payee creation. If not photo has been uploaded against a payee, the initials of the payee appear in place of a photo.

Payees

Field Description

Field Name	Description

Payee Accounts

Below fields appears for Account type of payees.

Payee Name	Displays the payee's photo along with the name to identify payee while making a transfer. If the payee's photo is not uploaded, the initials of the payee will be displayed in place of the photo.

Field Name	Description
Account Type	The type of account associated with the payee. The options are: • Internal • Domestic Additional information pertaining to specific type of account will be displayed against domestic (India region) accounts. The values can be: • Savings • Current • Overdraft • Cash Credit • Loan Account • NRE • International
Account Details	The details of the account associated with the payee.
Nickname	The nickname of the payee, defined at the time of payee creation.
Created By	The name of the user who created the payee.
Access Type	The access type of the payee. The values can be: • Public • Private

Payee - Demand Drafts

Below fields appears if the payee is holding a demand draft.

Field Name	Description
Payee Name	Displays the payee's photo along with the name to identify payee while initiating a demand draft request. If the payee's photo is not uploaded, the initials of the payee will be displayed in place of the photo.
Draft Type	The type of draft. The values can be: • Domestic • International
Draft Favouring	Draft favouring details.
Created By	The name of the user who created the payee.

Field Name	Description
Access Type	The access type of the payee. The values can be:

- Public
- Private

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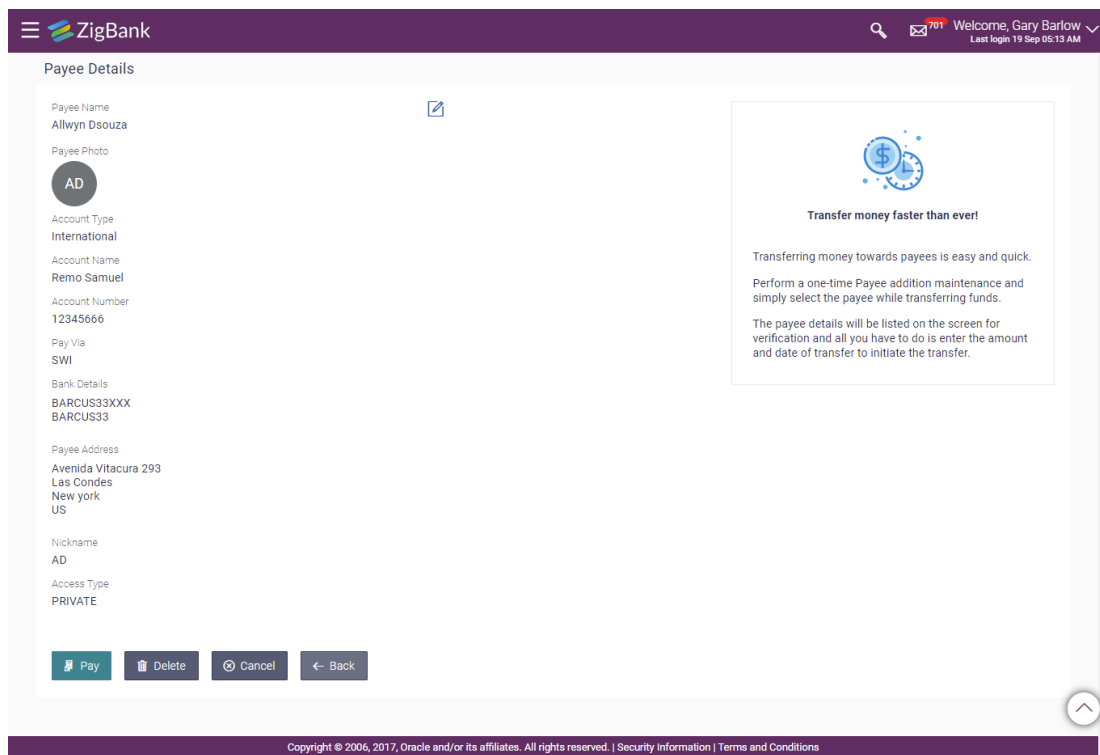   Click **Create** to create a new payee.

4.2   Payee Details

The user is able to view payee details by clicking on the hyperlink provided on the payee's name on the payee summary screen.

To view payee details:

1. Click on the hyperlink of a payee's name. The **Payee Details** screen appears.

Payee Details

Field Description

Field Name	Description

Payee Details - Bank Account

The following fields are applicable for Account type payees.

Payee Name	Name of the payee for identification.
Payee Photo	Displays the payee's photo, if uploaded. If the photo has been deleted or if no photo is uploaded, the initials of the payee will appear in place of the photo.
Account Type	Type of account associated with the payee. The account types can be: • Internal • Domestic Additional information pertaining to specific type of account will be displayed against domestic (India region) accounts. The values can be: • Savings • Current • Overdraft • Cash Credit • Loan Account • NRE • International
Account Name	The name of the payee as registered with the payee's bank against the payee's account.
Account Number	The account number of the payee.
Pay Via	The network through which payments made towards the payee are processed. This field is appears for **International** type account payee.
Bank Details	Details such as bank name, bank code and address of the bank in which the payee's account is held. This field is appears for **Domestic** and **International** type account payee.
Payee Address	Address of the payee in the bank account. This field appears for **International** type of payee.
Nickname	The payee's nickname as defined at the time of payee creation.

Field Name	Description
Transfer Mode	The mode of transferring the funds to the payee i.e. via account transfer or draft. This field is appears for **Domestic** type account payee.
Access Type	The access type of the payee. The values can be: • Public • Private

Payee Details - Demand Draft

The following fields are applicable for Demand Draft payees.

Field Name	Description
Payee Name	Name of the payee for identification.
Payee Photo	Displays the payee's photo, if uploaded. If the photo has been deleted or if no photo is uploaded, the initials of the payee will appear in place of the photo.
Draft Type	The type of draft. The values can be: • Domestic • International
Draft Favouring	The name of the payee as it is to be printed on the draft.
Draft Payable at	They name of the city (if the draft type is Domestic) at which the draft is payable. The name of the country and city (if the draft type is International) at which the draft is payable.
Deliver Draft to	The draft delivery preference as specified at the time of payee creation. The values can be: • Branch Near Me • My Address • Other Address
Delivery Location	The specific address at which any draft payable towards the payee is to be delivered.
Access Type	The access type of the payee. The values can be: • Public • Private

2. Click ⬜ to modify the payee details. For more information refer the **Edit Payee** section.
OR
Click **Pay** to make a payment towards the payee. The user is directed to the **Transfer Money** page with the payee information prepopulated. This option is available if the details being viewed are that of an Account Payee.
OR

Click **Issue** to issue a demand draft towards the payee. The user is directed to the **Issue Demand Draft** page with the payee information prepopulated. This option is available if the details being viewed are that of a Draft Payee.
OR
Click **Delete** to delete a payee. A warning message appears on the screen.
Click **Proceed** to confirm the payee deletion. The payee is deleted and a payee deletion confirmation message is displayed on the screen.
OR
Click **Cancel** to cancel the transaction.
OR
Click **Back** to navigate to the previous screen.

4.3 Edit Payee

A user can edit a private payee i.e. a payee that has been created by the user himself. As a part of the edit payee functionality, the user can edit the payee photo as well as the payee access type.

How to reach here:

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

Edit Payee

Field Description

Field Name	Description

Payee Details - Bank Account

The following fields are applicable for Account type payees.

Payee Name	Name of the payee for identification.
Payee Photo	Displays the payee's photo, if uploaded. If the photo has been deleted or if no photo is uploaded, the initials of the payee will appear in place of the photo.

Field Name	Description
Account Type	Type of account associated with the payee. The account types can be: • Internal • Domestic Additional information pertaining to specific type of account will be displayed against domestic (India region) accounts. The values can be: • Savings • Current • Overdraft • Cash Credit • Loan Account • NRE • International
Account Name	The network through which payments made towards the payee are processed. This field is appears for **International** type account payee.
Account Number	Details such as bank name, bank code and address of the bank in which the payee's account is held. This field is appears for **Domestic** and **International** type account payee.
Pay Via	The payee's nickname as defined at the time of payee creation.
Bank Details	The network through which payments made towards the payee are processed. This field is appears for **International** type account payee.
Payee Address	Address of the payee in the bank account. This field appears for **International** type of payee.
Nickname	Details such as bank name, bank code and address of the bank in which the payee's account is held. This field is appears for **Domestic** and **International** type account payee.
Transfer Mode	The mode of transferring the funds to the payee i.e. via account transfer or draft. This field is appears for **Domestic** type account payee.

Field Name	Description
Access Type	The access type of the payee. The values can be: • Public • Private

Payee Details - Demand Draft

The following fields are applicable for Demand Draft payees.

Field Name	Description
Payee Name	Name of the payee for identification.
Payee Photo	Displays the payee's photo, if uploaded. If the photo has been deleted or if no photo is uploaded, the initials of the payee will appear in place of the photo.
Draft Type	The type of draft. The values can be: • Domestic • International
Draft Favouring	The name of the payee as it is to be printed on the draft.
Draft Payable at	They name of the city (if the draft type is Domestic) at which the draft is payable. The name of the country and city (if the draft type is International) at which the draft is payable.
Deliver Draft to	The draft delivery preference as specified at the time of payee creation. The values can be: • Branch Near Me • My Address • Other Address
Delivery Location	The specific address at which any draft payable towards the payee is to be delivered.
Access Type	The access type of the payee. The values can be: • Public • Private

1. Click ⬜ to modify the payee details. The options to edit the payee photo and the access type of the payee appear.

a. Click **Change** to Edit the payee photo. This option appears only if a photo has been uploaded against the payee.

OR

b. Click **Remove** to delete the payee photo. This option appears only if a photo has been uploaded against the payee.

OR

c. Click **Upload Photo** to upload a photo against the payee. This option appears if no photo has been uploaded against the payee.

OR

d. Update the payee access type by selecting private or public under the **Access Type** field.

2. Click **Save** to save any changes.
OR
Click **Cancel** to cancel payee modification. A warning message appears asking the user to confirm cancellation of the operation.

Click **Yes** to confirm cancellation of payee modification. The user is navigated to the dashboard.
OR

Click **No** to return to the Edit Payee screen.

OR
Click **Back** to navigate to the previous screen.

3. The **Review** screen appears. Verify the details, and click **Confirm**.
OR
Click **Cancel** to cancel the transaction. A warning message appears asking the user to confirm cancellation of the operation.

Click **Yes** to confirm cancellation of payee modification. The user is navigated to the dashboard.
OR

Click **No** to return to the Edit Payee Review screen.

OR

Click **Back** to return to the **Edit Payee** screen.

4. A success message along with Reference Number, Status and account details appear on the confirmation page.
Click **Go to Dashboard** to navigate back to the **Dashboard.**

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5.   Add Payee - Bank Account

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

This section documents the addition of a payee with transfer type as bank account.
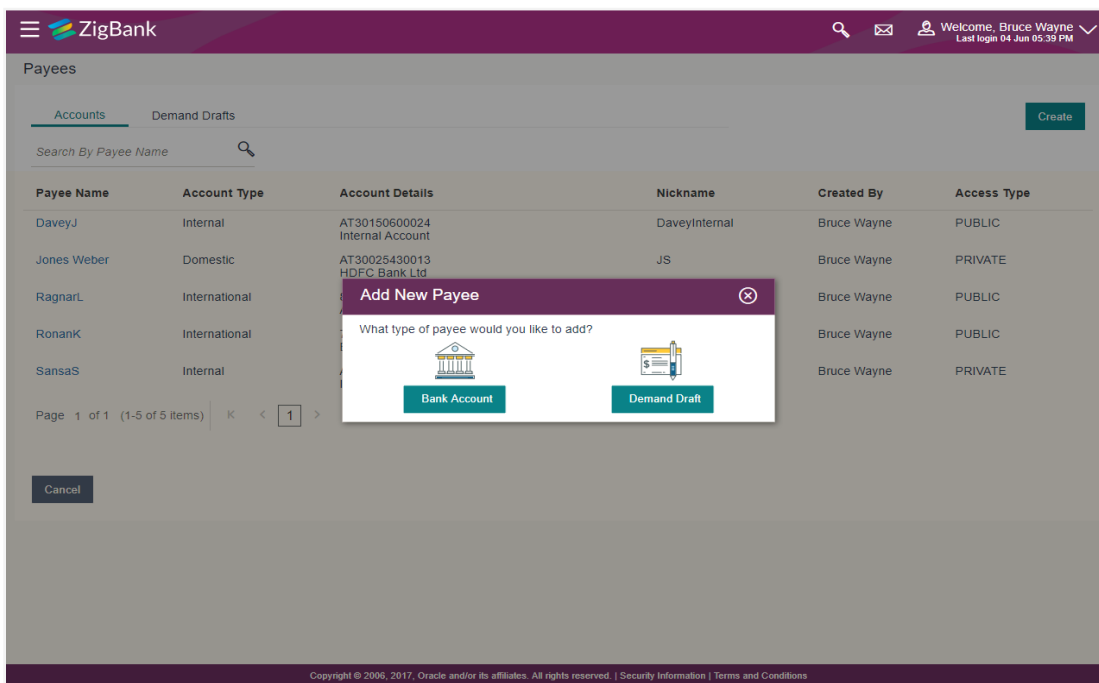
- Internal
- Domestic
- International

How to reach here:

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

To add new payee:

1. Click the **Create** link on the **Manage Payees** screen. The pop up screen appears on which to specify the transfer type i.e. bank account or demand draft, appears.

Add New Payee popup screen

Field Description

Field Name	Description

What type of payee would you like to add?	Payee type to be maintained.
	
	The type can be:
	
	    • Bank Account
	
	    • Demand Draft

2. Select the **Bank Account** option to create bank account type of payee. The Add Payee screen appears in which the user can specify information to create a bank account payee.

5.1 Add Payee – Internal Account Transfer

While creating a payee that has an internal bank account, i.e. an account that is held in the same bank as that of the user's, in addition to the basic payee information that needs to be captured, the account number and branch in which the payee's account is held will also need to be identified.

To create a payee for internal account transfer:

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

Add Payee – Internal Account

Field Description

Field Name	Description
Payee Name	Specify the name by which the payee is to be identified.
Upload Photo	Select this option to upload a photo against the payee.
Account Type	Select the type of account associated with the payee. The options are: • Internal • Domestic • International
Account Number	Specify the account number of the payee.
Confirm Account Number	The user is required to re-enter the payee's account number in this field so as to confirm the same.
Account Name	Enter the name of the payee as maintained against the payee's bank account.
Nickname	Specify a nickname to be assigned to the payee for the purpose of easy identification.
Access Type	Specify the access type to be assigned to the payee. The options are: • Public • Private

2. In the **Payee Name** field, enter the name of the payee.

3. Click on the **Upload Photo** link to upload a photo against the payee.

Note:
Once a photo is uploaded against the payee, the options **Change** and **Remove** appear against the photo.

Click the **Change** link to modify the uploaded payee photo.
OR
Click the **Remove** link to delete the uploaded payee photo.

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

5. In the **Confirm Account Number** field, re-enter the payee's account number.

6. In the **Account Name** field, enter the payee name.

7. In the **Nickname** field, enter a nickname to be assigned to the payee for easy identification while initiating transfers.

8. Select the desired **Access Type** to be assigned to the payee.

9. Click **Add** to add the payee.
   OR
   Click **Cancel** to cancel the transaction. A warning message appears asking the user to confirm cancellation of the operation.

   Click **Yes** to confirm cancellation of payee creation. The user is navigated to the dashboard.
   OR

   Click **No** to return to the Add Payee screen.

Note: If, while creating a payee, the user enters an account number or payee nickname that has already been assigned to a registered payee, an error message will appear informing the user that a payee with the specific details already exists and the user will not be able to create the payee.

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10. The **Add Payee – Review** screen appears. Verify the details, and click **Confirm**.
    OR
    Click **Cancel** to cancel the operation.

    OR

    Click **Back**. The user is directed back to the previous screen with values in editable form.

11. A message confirming submission of payee creation request appears on the confirm page along with the transaction reference number, status and payee details.
    Click **Go to Dashboard**, to navigate to the dashboard.
    OR
    Click **Pay Now** to initiate a payment towards the payee. The user will be navigated to the **Transfer Money** screen. This option will not be available if the Add Payee transaction is pending authorization.

5.2   Add Payee - Domestic Account Transfer

Domestic Bank Account payee is created to transfer funds to an account which is maintained outside the Bank but within the same country. Hence, while adding a payee that has a domestic bank account, details of the payment network through which funds are to be transferred, along with the bank and branch in which the payee's account is held will also need to be captured in addition to the payee details and account specific information.

To create a payee for domestic account transfer:

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

Add Payee – Domestic Account

Field Description

Field Name	Description
Payee Name	Specify the name by which the payee is to be identified.
Upload Photo	Select this option to upload a photo against the payee.
Account Type	Select the type of account associated with the payee. The options are: • Internal • Domestic • International
Account Number	Specify the account number of the payee.
Confirm Account Number	Re-enter the account number as entered in the Account Number field so as to confirm the same.
Account Name	Enter the name of the payee as maintained against the payee's bank account.

Field Name	Description
Payee Account Type	Select the type of account associated with the payee. The options are: • Savings • Current • Overdraft • Cash Credit • Loan Account • NRE
IFSC Code	Specify the IFSC /Bank Code of the payee's account.

IFSC /Bank Code Look up

The following fields are displayed on a pop up window if the Lookup IFSC Code link is selected.

IFSC Code	The facility to lookup bank details based on the IFSC Code.
Bank Name	The facility to lookup the bank details based on bank name.
State	The facility to lookup bank details by combining search through IFSC Code and Bank Name along with the state in which the payee's account is held.
City	The facility to lookup bank details by combining search through IFSC Code and Bank Name along the city in which the payee's account is held.

IFSC Code Lookup - Search Result

The following details are displayed per record as search results arrived at based on the information defined in the search fields.

Bank Name	Name of the bank.
Branch	Bank branch name.
Address	The complete address of the bank.
IFSC Code	The IFSC code value. This value will be displayed as a link which will be selectable. On selecting the link, the IFSC code and bank details are populated on the Add Payee – Domestic Account screen.
Nickname	Specify a nickname to be assigned to the payee for the purpose of easy identification.

Field Name	Description
Access Type	Specify the access type to be assigned to the payee. The options are: • Public • Private

1. In the **Payee Name** field, enter the name of the payee.

2. Click the **Upload Photo** link to upload a photo against the payee.

Note:
Once a photo is uploaded against the payee, the options **Change** and **Remove** appear against the photo.

Click the **Change** link to modify the uploaded payee photo.
OR
Click the **Remove** link to delete the uploaded payee photo.

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

4. In the **Confirm Account Number** field, re-enter the payee's account number to confirm the same.

5. In the **Account Name** field, enter the payee name.

6. From the **Payment Account Type** list, select the type of account associated with the payee.

7. In the **IFSC Code** field, enter the IFSC Code or select it from the lookup.

   a. If you enter the IFSC code, click **Verify** to fetch bank details based on **Bank Code** (BIC).
      OR
      Click Reset to clear the populated data and enter/ select a new IFSC Code.

   b. If you search the IFSC code by clicking the **Lookup IFSC Code** link.
      In the **IFSC Code** and **Bank Name** field, enter either the IFSC code or bank name of the beneficiary bank.
      OR
      Specify either the name of the city or the state in which the payee's account is held in the fields **City** or **State**.
      Click **Search**. The bank details appear.
      Click the **IFSC Code** link from the search results. The bank details get populated on the **Add Payee – Domestic Account** screen.

8. In the **Nickname** field, enter the nickname to be assigned to the payee.

9. Select the desired **Access Type** to be assigned to the payee.

10. Click **Add** to add the payee.
    OR
    Click **Cancel** to cancel the transaction.

Note: If, while creating a domestic account payee, the user enters an account number and IFSC code combination or payee nickname that has already been assigned to a registered payee, an error message will appear informing the user that a payee with the specific details already exists and the user will not be able to create the payee.

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

    OR

    Click **Back**. The user is directed back to the previous screen with values in editable form.

12. A message confirming submission of payee creation request appears on the confirm page along with the transaction reference number, status and payee details.
    Click **Go to Dashboard**, to navigate to the dashboard.
    OR
    Click **Pay Now** to initiate a payment towards the payee. The user will be navigated to the Transfer Money screen. This option will not be available if the Add Payee transaction is pending authorization.

5.3   Add Payee - International Account Transfer

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

To create a payee for international account transfer:

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

Add Payee - International Account Transfer

Field Description

Field Name	Description
Payee Name	Specify the name by which the payee is to be identified.
Upload Photo	Select this option to upload a photo against the payee.

Field Name	Description
Account Type	Select the type of account associated with the payee. The options are: • Internal • Domestic • International
Account Number	Specify the account number of the payee.
Confirm Account Number	Re-enter the account number as entered in the Account Number field so as to confirm the same.
Account Name	Enter the name of the payee as maintained against the payee's bank account.
Address Line 1-2	Address of the payee.
City	City of the payee.
Country	Country of the payee.
Pay Via	Specify the network through which all transfers made towards the payee should be processed. The options are: • Swift Code • NCC (National Clearing code) • Bank Details

SWIFT Code Look up

The following fields appear if the **SWIFT Code** option is selected in the **Pay Via** field.

SWIFT / National clearing code value	Specify the SWIFT code /National Clearing code value of the payee's account.
Lookup Swift Code	Select this option to search the SWIFT code.

SWIFT Code Look up

The following fields appear on a pop up window if the **Lookup SWIFT Code** link is clicked.

SWIFT Code	The facility to lookup bank details based on SWIFT code.
Bank Name	The facility to search for the SWIFT code based on the bank name.

Field Name	Description
Country	The facility to search for the SWIFT code based on the country.
City	The facility to search for the SWIFT code based on city.

SWIFT Code Lookup - Search Result

Field Name	Description
Bank Name	The names of banks as fetched on the basis of the search criteria specified.
Address	The complete address of each bank as fetched on the basis of the search criteria specified.
SWIFT Code	The list of SWIFT codes as fetched on the basis of the search criteria specified.

National clearing code Look up

The following fields appear if the **National clearing code** option is selected in the **Pay Via** field.

Field Name	Description
NCC	The national clearing code will need to be identified if NCC has been selected in the **Pay Via** field.
Lookup National clearing code	Link to search the National clearing code.

National clearing code Look up

The following fields appear on a pop up window if the **Lookup National Clearing Code** link is clicked.

Field Name	Description
NCC Type	The facility to search for the national clearing code by type.
NCC Code	The facility to search for bank details by defining the national clearing code.
Bank Name	The facility to search for the national clearing code by defining the name of the bank.
City	The facility to search for the national clearing code by city.

NCC Lookup - Search Result

Field Name	Description
Bank Name	The names of banks as fetched on the basis of the search criteria specified.
Branch	The names of banks branch as fetched on the basis of the search criteria specified.
Address	The complete address of each bank as fetched on the basis of the search criteria specified.

Field Name	Description
NCC Code	The NCC codes are listed as fetched on the basis of the search criteria.

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

Field Name	Description
Bank Name	Enter the name of the bank at which the payee's account is held.
Bank address	Enter the address of the bank's branch at which the payee's account is held.
Country	Select the country in which the payee's account is held.
City	Enter the name of the city in which the payee's account is held.
Nickname	Specify a nickname to be assigned to the payee for the purpose of easy identification.
Access Type	Specify the access type to be assigned to the payee. The options are: - Public - Private

1. In the **Payee Name** field, enter the name of the payee.

2. Click on the **Upload Photo** link to upload a photo against the payee.

Note:
Once a photo is uploaded against the payee, the options **Change** and **Remove** appear against the photo.

Click the **Change** link to modify the uploaded payee photo.
OR
Click the **Remove** link to delete the uploaded payee photo.

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

4. In the **Confirm Account Number** field, re-enter the payee's account number to confirm the same.

5. In the **Account Name** field, enter the payee name.

6. In the **Address Line 1 and 2** enter the address of the payee.

7. In the **City** field, enter the city of the payee.

8. From the **Country** list, select the country of the payee.

9. In the **Pay Via** field, select the network through which all transfers made to the payee's account are to be processed.

   a. If you select the **SWIFT** option:

   i. In the **SWIFT Code** field, enter the SWIFT code or select it from the lookup.

   ii. If you enter the SWIFT code, click **Verify** to fetch bank details based on **Bank Code** (BIC).

OR
Click **Reset** to clear the populated data and enter/ select a new IFSC Code.

10. If you search the SWIFT code by clicking the **Lookup SWIFT Code** link.
In the **SWIFT Code** and **Bank Name** fields, enter either the SWIFT code or bank name of the beneficiary bank.
OR
Specify either the name of the country or the city in which the payee's account is held in the fields **Country** or **City**.
Click **Search**. The bank details appear.
Click the **SWIFT Code** link from the search results. The bank details get populated on the **Add Payee – Domestic Account** screen.

    a. If you select **National Clearing code** option:

        i. In the **National Clearing code** field, enter the National Clearing code or select it from the lookup.

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

    b. If you select **Bank Details** option:

        i. In the **Bank Name** field, enter the name of the bank at which the payee's account is held.

        ii. In the **Bank Address** field, enter the complete address of the payee's bank.

        iii. From the **Country** list, select the country in which the payee's account is held.

        iv. In the **City** field, enter the city in which the payee's account is held.

11. In the **Nickname** field, enter the nickname to be assigned to the payee.

12. Select the desired **Access Type** to be assigned to the payee.

13. Click **Add** to add the payee.
OR
Click **Cancel** to cancel the transaction.

Note: If, while creating an international account payee, the user enters an account number and SWIFT code or NCC combination or payee nickname that has already been assigned to a registered payee, an error message will appear informing the user that a payee with the specific details already exists and the user will not be able to create the payee.

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

OR

Click **Back**. The user is directed back to the previous screen with values in editable form.

15. A message confirming submission of payee creation request appears on the confirm page along with the transaction reference number, status and payee details.
Click **Go to Dashboard**, to navigate to the dashboard.
OR
Click **Pay Now** to initiate a payment towards the payee. The user will be navigated to the Transfer Money screen. This option will not be available if the Add Payee transaction is pending authorization.

Home

6. Add Payee - Demand Draft

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

- Domestic Demand Draft
- International Demand Draft

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

- Branch Near Me – This option enables the user to select a branch of the bank (issuing bank) at which the draft is to be delivered.

- My address – This option enables the user to specify which registered address of the user (out of the user's work, residential or postal address) the draft is to be delivered at.

- Other Address – This option enables the user to specify an address at which the draft is to be delivered. The user can select this option if he wishes to have the draft delivered to an address that is different from that of any of the bank's branches or any of the user's registered addresses.

How to reach here:

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

Add New Payee popup screen
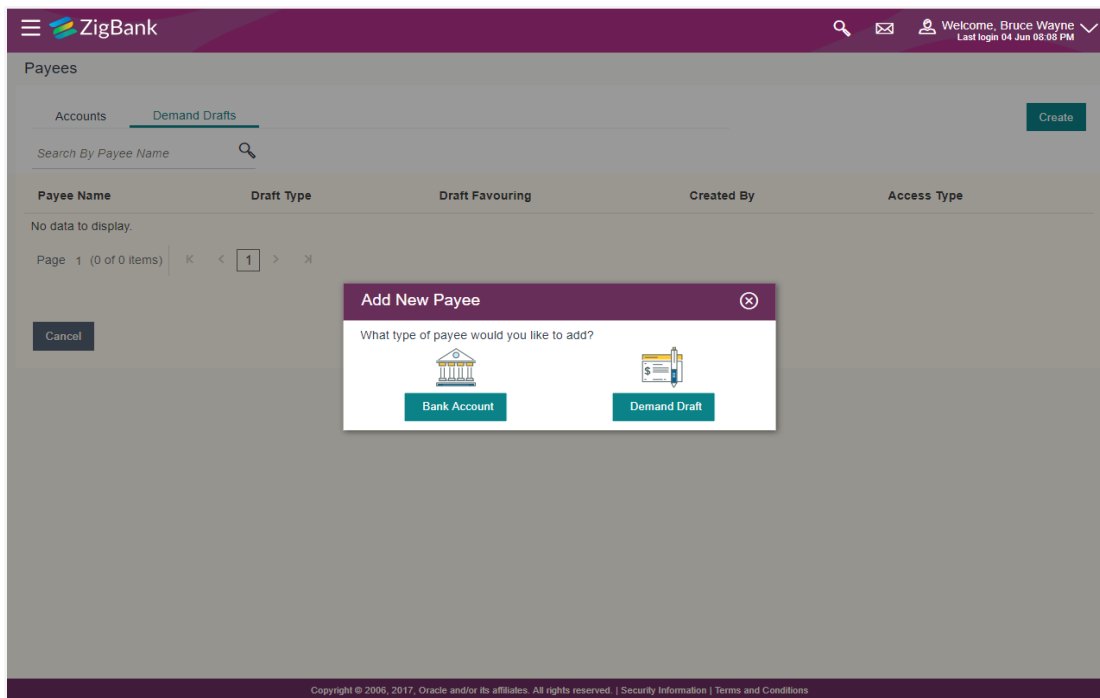
Field Description

Field Name	Description
What type of payee would you like to add?	The transfer type of the new payee. The type can be: • Bank Account • Demand Draft

1. Select the **Demand Draft** option to create a Demand Draft payee. The Add Payee screen appears in which the user can specify information to create a demand draft payee.

6.1   Add Payee – Domestic Demand Draft

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

To create a domestic draft payee:

Add Payee – Domestic Demand Draft

Field Description

Field Name	Description
Payee Name	Specify the name by which the payee is to be identified.
Upload Photo	Select this option to upload a photo against the payee.
Draft Type	Select the type of draft to be associated with the Payee. The options are: • Domestic • International
Draft Favouring	Specify the name of the payee as it is to be printed on drafts issued towards the payee.
Draft Payable at City	The name of the city in which the draft is payable.

Field Name	Description
Delivery Location	Select the option to identify where you would like drafts issued to the payee to be delivered. The options are: • Branch Near Me: On selecting this option, the fields by which you can select a branch of the bank at which the draft is to be delivered will appear. • My Address: Select this option to have the draft delivered at any of your addresses (work, residence or postal) registered with the bank. • Other Address: Select this option to have the draft delivered at an address other than that of a branch of the bank or your registered address. On selecting this option, the fields in which you can enter an address appear.

The following section appears if you select the **Branch Near Me** option as draft delivery location.

Field Name	Description
City	Select the name of the city to filter the branches so as to be able to select a branch in the city of your choice.
Branch Near Me	Select the branch at which you would like the draft to be delivered.
Branch Address	The complete name and address of the selected branch is displayed.

The following section appears if you select the **My Address** option as draft delivery location.

Field Name	Description
Select Address	Select the address at which you want the draft to be delivered. The options are: • Work • Residence • Postal
Address Details	The details of the selected address are displayed.

The following section appears if you select the **Other Address** option as draft delivery location.

Field Name	Description
Address Line 1-2	Enter address line 1 and 2 of the address at which you wish to have the draft delivered.
City	Enter the name of the city in which the draft to be delivered.
State	Enter the name of the state in which the draft is to be delivered.
Zip Code	Enter the zip code of the address at which the draft is to be delivered.

Field Name	Description
Access Type	Specify the access type to be assigned to the payee.
	The options are:
	• Public
	• Private

1. In the **Payee Name** field, enter the name of the payee for identification.
2. Click the **Upload Photo** link to upload a photo against the payee.

Note: Once a photo is uploaded against the payee, the options **Change** and **Remove** appear against the photo.

Click the **Change** link to modify the uploaded payee photo.
OR
Click the **Remove** link to delete the uploaded payee photo.

3. In the **Draft Type** field, select the option **Domestic**.
4. In the **Draft Favouring** field, enter the name of the payee of the draft.
5. In the **Draft Payable at City** field, select the name of the city at which the draft is to be payable.
6. In the **Delivery Location** field, select the appropriate draft delivery option.
   a. If you select **Branch Near Me** option;
      i. From the **City** list, select the city so as to filter the branches based on city of choice.
      ii. From the **Branch Near Me** list, select the branch at which you want the draft to be delivered.
         The complete address of selected branch appears.
   b. If you select **My Address** option;
      i. From the **Select Address** list, select the option of choice.
         The complete address of user as maintained corresponding to the selected address appears.
   c. If you select **Other Address** option; specify address at which the demand draft is to be delivered.
      ii. In the **Address 1-2** field, enter the address at which the draft is to be delivered.
      iii. In the **City** field, enter the name of the city at which the draft is to be delivered.
      iv. In the **State** field, enter the name of the State in which the draft is to be delivered.
      v. In the **Zip Code** field, enter the zip code of the address at which the draft is to be delivered.
7. Select the desired **Access Type** to be assigned to the payee.
8. Click **Add** to add the payee.
   OR
   Click **Cancel** to cancel the transaction.
9. The **Add Payee – Review** screen appears. Verify the details, and click **Confirm**.
   OR
   Click **Cancel** to cancel the transaction.

OR

Click **Back** to return to the Add Payee screen.

10. A message confirming submission of payee creation request appears on the confirm page along with the transaction reference number, status and payee details.
Click **Go to Dashboard**, to navigate to the dashboard.
OR
Click **Pay Now** to issue a draft towards the payee. The user will be navigated to the **Issue Demand Draft** screen. This option will not be available if the Add Payee transaction is pending authorization.

6.2   Add Payee – International Demand Draft

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

To create an international demand draft payee:

Add Payee - International Demand Draft

Field Description

Field Name	Description
Payee Name	Specify the name by which the payee is to be identified.
Upload Photo	Select this option to upload a photo against the payee.
Draft Type	Type of draft to be associated with the Payee. The options are: • Domestic • International
Draft Favouring	Specify the name of the payee as it is to be printed on drafts issued towards the payee.
Draft Payable at Country	Select the country at which the drafts issued towards the payee are to be payable.
City	Specify the name of the city at which drafts issued towards the payee are to be payable.
Delivery Location	Select the option to identify where you would like drafts issued to the payee to be delivered. The options are: • Branch Near Me: On selecting this option, the fields by which you can select a branch of the bank at which the draft is to be delivered will appear. • My Address: Select this option to have the draft delivered at any of your addresses (work, residence or postal) registered with the bank. • Other Address: Select this option to have the draft delivered at an address other than that of a branch of the bank or your registered address. On selecting this option, the fields in which you can enter an address appear.

The following section appears if you select the **Branch Near Me** option as draft delivery location.

City	Select the name of the city to filter the branches so as to be able to select a branch in the city of your choice.
Branch Near Me	Select the branch at which you would like drafts to be delivered.
Branch Address	The complete name and address of the selected branch is displayed.

The following section appears if you select the **My Address** option as draft delivery location.

Field Name	Description
Select Address	Select the address at which you want the draft to be delivered. The options are: • Work • Residence • Postal
Address Details	The details of the selected address are displayed.

The following section appears if you select the **Other Address** option as draft delivery location.

Field Name	Description
Country	Select the country at which drafts are to be delivered.
Address 1-2	Enter address line 1 and 2 of the address at which you wish to have the draft delivered.
City	Enter the name of the city in which the draft to be delivered.
State	Enter the name of the state in which the draft is to be delivered.
Zip Code	Enter the zip code of the address at which the draft is to be delivered.
Access Type	Specify the access type to be assigned to the payee. The options are: • Public • Private

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

2. Click the **Upload Photo** link to upload a photo against the payee.

Note: Once a photo is uploaded against the payee, the options **Change** and **Remove** appear against the photo.

Click the **Change** link to modify the uploaded payee photo.
OR
Click the **Remove** link to delete the uploaded payee photo.

3. In the **Draft Type** field, select the **International** option.

4. In the **Draft Favouring** field, enter the name of the payee of the draft.

5. From the **Draft Payable at Country** list, select country at which drafts issued towards the payee are to be payable.

6. In the **City** field, enter the name of the city at which all drafts issued towards the payee are to be payable.

7. In the **Delivery Location** field, select the appropriate draft delivery option.

   a. If you select **My Address** option;

       i.   From the **Select Address** list, select the appropriate option.
The complete address of user as maintained corresponding to the selected address appears.

  b.   If you select **Branch Near Me** option;

       i.   From the **City** list, select the city of the receiving branch.

       ii.   From the **Branch Near Me** list, select the receiving branch.
The complete address of selected branch appears.

  c.   If you select **Other Address** option; specify address at which the demand draft is to be delivered.

       i.   In the **Address 1-2** field, enter the complete address of the payee.

       ii.   In the **City** field, enter the name of the city to which the payee belongs.

       iii.   In the **State** field, enter the name of the State to which the payee belongs.

       iv.   In the **Zip Code** field, enter the zip code of the city to which the payee belongs.

8. Select the appropriate **Access Type** for payee.

9. Click **Add** to add the payee.
OR
Click **Cancel**, system asks for confirmation and on confirming, navigates to dashboard.

10. The **Add Payee – Review** screen appears. Verify the details, and click **Confirm**.
OR
Click **Cancel** to be navigated to the dashboard.

OR

Click **Back** to return to the Add Payee screen.

11. The success message of add payee appears along with the transaction reference number, status, Draft Type, Draft Favouring, Payable Country and Payable City.
Click **Go to Dashboard**, to navigate to the dashboard.
OR
Click **Pay Now** to go to **Draft Issuance** screen.

FAQs

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

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

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

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

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

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

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

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

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

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

Home

7. Adhoc Demand Draft

Users can initiate requests for demand drafts to be payable towards beneficiaries that are not registered as payees in the system, via the adhoc demand draft feature. Since the demand draft request is for an unregistered beneficiary, the user is required to specify details of the beneficiary along with demand draft details at the time of adhoc demand draft request.

Once the request for the demand draft is initiated, the user can register the beneficiary as a payee by selecting the Add as Payee option provided on the confirm screen.

Pre-Requisites

- Transaction and account access is provided to the corporate user.

- Transaction working window is maintained.

- Transaction limits are assigned to the user to perform the transaction.
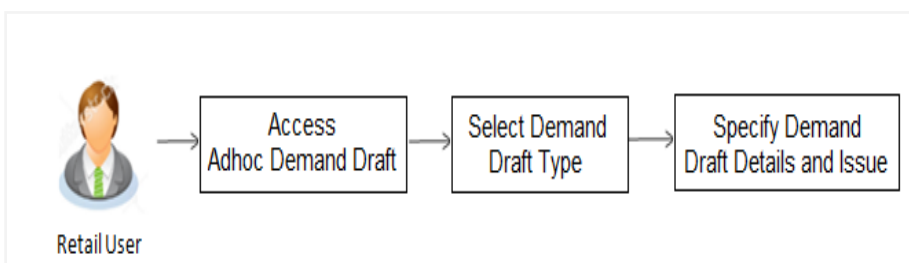
How to reach here:

Dashboard > Toggle Menu > Payments > Payments and Transfers > Adhoc Demand Draft

7.1 Adhoc Demand Draft - Domestic

A Domestic Draft initiation request is a request to issue a draft which is payable at a location within the same country.

To initiate an adhoc domestic demand draft request:

1. From the **Draft Type** field, select the option **Domestic**.

   The fields in which the user can enter details required to initiate a request for a domestic demand draft appear.

Adhoc Domestic Demand Draft

Field Description

Field Name	Description
Draft Favoring	The name of the payee as it is to be printed on the demand draft.
Draft Payable at City	Specify the name of the city in which the draft is payable.
Delivery Location	Select the option to identify where you would like the draft to be delivered.
	The options are:
	• Branch Near Me: On selecting this option, the fields by which you can select a branch of the bank at which the draft is to be delivered will appear.
	• My Address: Select this option to have the draft delivered at any of your addresses (work, residence or postal) registered with the bank.
	• Other Address: Select this option to have the draft delivered at an address other than that of a branch of the bank or your registered address. On selecting this option, the fields in which you can enter an address appear.

Field Name	Description

The following section appears if you select the **Branch Near Me** option as draft delivery location.

City	Select the name of the city to filter the branches so as to be able to select a branch in the city of your choice.
Branch Near Me	Select the branch at which you would like the draft to be delivered.
Branch Address	The complete name and address of the selected branch is displayed.

The following section appears if you select the **My Address** option as draft delivery location.

Select Address	Select the address at which you want the draft to be delivered.
	The options are:
	• Work
	• Residence
	• Postal
Address Details	The details of the selected address are displayed.

The following section appears if you select the **Other Address** option as draft delivery location.

Address 1-2	Enter address line 1 and 2 of the address at which you wish to have the draft delivered.
City	Enter the name of the city in which the draft to be delivered.
State	Enter the name of the state in which the draft is to be delivered.
Zip Code	Enter the zip code of the address at which the draft is to be delivered.
Currency	The currency in which the draft is to be issued.
	Note: Domestic demand drafts can be issued only in the local currency of the country.
Amount	Specify the amount for which the draft is to be issued.
View Limits	Link to view the transaction limits of the user.
	For more information on Limits, refer **View Limits** section.

Field Name	Description
Scheduled On	The facility to specify the date on which the demand draft is to be issued. The options are: • Now: Select this option if you wish to have the draft drawn on the same day. • Later: Select this option if you wish to have the draft drawn at a future date. If you select this option you will be required to specify the date on which the draft is to be drawn.
Transfer Date	Specify the date on which the draft is to be drawn. This field appears if the option **Later** from the **Scheduled On** list is selected.
Transfer From	Select the source account from which the funds are to be debited towards the issue of the demand draft. For more information on Account Nickname, click here.
Balance	The net balance in the selected source account is displayed against the Transfer From field once an account is selected.
Note	Specify a note or remarks for the transaction, if required.

1. In the **Draft Favouring** field, enter the name of the payee as it is to be printed on the draft.

2. In the **Draft payable at City** field, select the name of the city at which the draft is to be payable.

3. In the **Delivery Location** field, select the appropriate draft delivery option.

    a. If you select the **Branch Near Me** option;

        i. From the **City** list, select the city so as to filter the branches based on city of choice.

        ii. From the **Branch Near Me** list, select the branch at which you want the draft to be delivered.
        The complete address of selected branch appears.

    b. If you select **My Address** option;

        i. From the **Select Address** list, select the option of choice.
        The complete address of the user as maintained corresponding to the selected address appears.

    c. If you select the **Other Address** option; specify the address at which the demand draft is to be delivered.

        i. In the **Address Line 1-2** fields, enter the address at which the draft is to be delivered.

        ii. In the **City** field, enter the name of the city at which the draft is to be delivered.

        iii. In the **State** field, enter the name of the State in which the draft is to be delivered.

        iv. In the **Zip Code** field, enter the zip code of the address at which the draft is to be delivered.

4. From the **Currency** field, select the preferred currency.

5. In the **Amount** field, enter the amount for which the draft needs to be issued.

6. In the **Scheduled On** field, select the option to indicate whether the draft is to be issued for the same day or a date in the future.

    a. If you select the **Now** option, the draft will be issued on the same day.
        OR
        If you select the option **Later** in the **Scheduled On** field, specify the date at which the draft is to be issued.

7. From the **Transfer From** account list, select the account which is to be debited for the demand draft issuance.

8. In the **Note** field, specify a note or remarks, if required.

9. Click **Issue** to initiate the request for the issue of the demand draft.
    OR
    Click **Cancel** to cancel the transaction.

10. The **Review** screen appears. Verify the details, and click **Confirm**.
    OR
    Click **Cancel** to cancel the operation and to navigate back to the Dashboard.

    OR

    Click **Back** to navigate back to the Adhoc Demand Draft initiation screen.

11. The success message appears, along with the reference number.
    Click **Add as Payee?** to register the beneficiary as a payee.
    OR
    Click **More Payment Options** to access the other payments options.
    OR
    Click **Go To Dashboard** to go to the **Dashboard** screen.

7.2   Adhoc Demand Draft - International

An international demand draft request is a request to issue a draft which is payable at a location outside the country. To initiate an adhoc international demand draft request, the user is required to specify details of the beneficiary towards whom the draft is payable as well as draft details such as amount and delivery specifications.

To initiate an adhoc international demand draft request:

1. From the **Draft Type** field, select the option **International**.

    The fields in which the user can enter details required to initiate a request for an international demand draft appear.

Adhoc International Demand Draft

Field Description

| Field Name	Description
Draft Favoring	The name of the payee as it is to be printed on the demand draft.
Draft Payable at Country	Select the country in which the draft is to be payable.
Draft Payable at City	Enter the name of the city in which the draft is payable.

Field Name	Description
Delivery Location	Select the option to identify where you would like the draft delivered. The options are: • Branch Near Me: On selecting this option, the fields by which you can select a branch of the bank at which the draft is to be delivered will appear. • My Address: Select this option to have the draft delivered at any of your addresses (work, residence or postal) registered with the bank. • Other Address: Select this option to have the draft delivered at an address other than that of a branch of the bank or your registered address. On selecting this option, the fields in which you can enter an address appear.

The following section appears if you select the **Branch Near Me** option as draft delivery location.

City	Select the name of the city to filter the branches so as to be able to select a branch in the city of your choice.
Branch Near Me	Select the branch at which you would like the draft to be delivered.
Branch Address	The complete name and address of the selected branch is displayed.

The following section appears if you select the **My Address** option as draft delivery location.

Select Address	Select the address at which you want the draft to be delivered. The options are: • Work • Residence • Postal
Address Details	The details of the selected address are displayed.

The following section appears if you select the **Other Address** option as draft delivery location.

Country	Select the country in which the draft is to be delivered.
Address 1-2	Enter address line 1 and 2 of the address at which you wish to have the draft delivered.
City	Enter the name of the city in which the draft to be delivered.
State	Enter the name of the state in which the draft is to be delivered.
Zip Code	Enter the zip code of the address at which the draft is to be delivered.

Field Name	Description
Currency	Select the currency in which the draft is to be issued.
Amount	Specify the amount for which the draft is to be issued.
View Limits	Link to view the transaction limits of the user. For more information on Limits, refer **View Limits** section.
Scheduled On	The facility to specify the date on which the demand draft is to be issued. The options are: - Now: Select this option if you wish to have the draft drawn on the same day. - Later: Select this option if you wish to have the draft drawn at a future date. If you select this option you will be required to specify the date on which the draft is to be drawn.
Transfer Date	Specify the date on which the draft is to be drawn. This field appears if the option **Later** from the **Scheduled On** list is selected.
Transfer From	Select the source account from which the funds are to be debited towards the issue of the demand draft. For more information on Account Nickname, click here.
Balance	The net balance in the selected source account is displayed against the Transfer From field once an account is selected.
Note	Specify a note or remarks for the transaction, if required.

2. In the **Draft Favouring** field, enter the name of the payee of the draft.

3. In the **Draft payable at City** field, select the name of the city at which the draft is to be payable.

4. In the **Delivery Location** field, select the appropriate draft delivery option.

   a. If you select **Branch Near Me** option;

      i. From the **City** list, select the city so as to filter the branches based on city of choice.

      ii. From the **Branch Near Me** list, select the branch at which you want the draft to be delivered.
      The complete address of selected branch appears.

   b. If you select **My Address** option;

      i. From the **Select Address** list, select the option of choice.
      The complete address of user as maintained corresponding to the selected address appears.

   c. If you select **Other Address** option; specify the address at which the demand draft is to be delivered.

      i. From the **Country** field, select the country in which the draft is to be delivered.

      ii.   In the **Address Line 1-2** fields, enter the address at which the draft is to be delivered.

      iii.   In the **City** field, enter the name of the city at which the draft is to be delivered.

      iv.   In the **State** field, enter the name of the State in which the draft is to be delivered.

      v.   In the **Zip Code** field, enter the zip code of the address at which the draft is to be delivered.

5. From the **Currency** field, select the currency in which the draft is to be issued.

6. In the **Amount** field, enter the amount for which the draft needs to be issued.

7. In the **Scheduled On** field, select the option to indicate whether the draft is to be issued for the same day or a date in the future.

    a. If you select the **Now** option, the draft will be issued on the same day.
OR
If you select the option later in the **Scheduled On** field, specify the date at which the draft is to be issued.

8. From the **Transfer From** account list, select the account which is to be debited for the demand draft issuance.

9. In the **Note** field, specify a note or remarks, if required.

10. Click **Issue** to initiate the request for the issue of the demand draft.
OR
Click **Cancel** to cancel the transaction.

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

OR

Click **Back** to navigate to the **Adhoc Demand Draft initiation** screen.

12. The success message appears, along with the reference number.
Click **Add as Payee?** to register the beneficiary as a payee.
OR
Click **More Payment Options** to access the other payments options.
OR
Click **Go to Dashboard** to go to the **Dashboard** screen.

Success Message
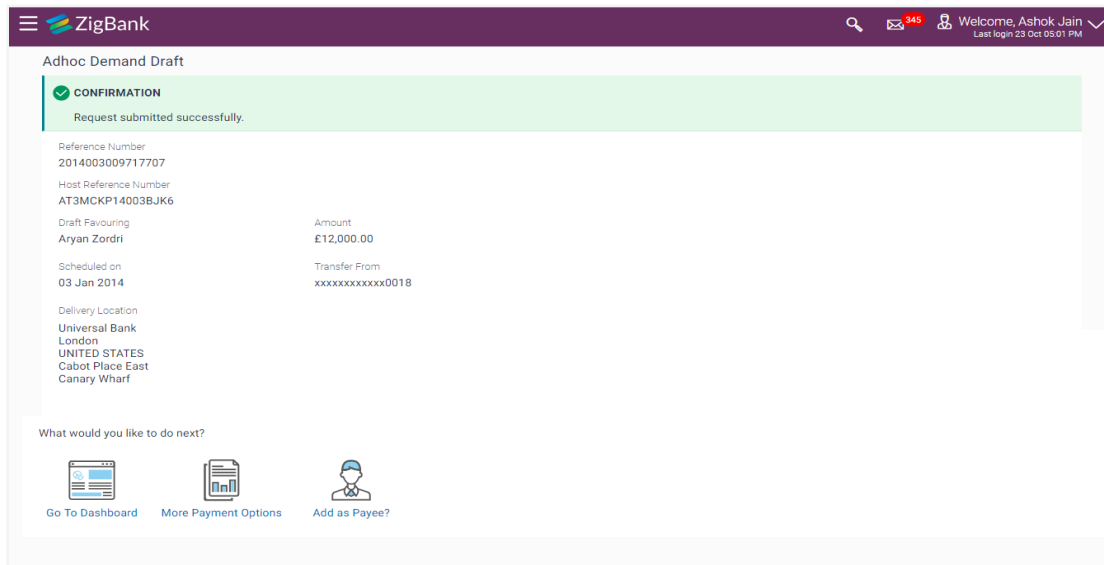
1. Click **Add as Payee** option to register the beneficiary as a payee.
   A pop up window appears on which you can identify whether the beneficiary details are to be mapped to an existing payee or whether the beneficiary is to be registered as a new payee.

Add Payee - Addition of New Payee
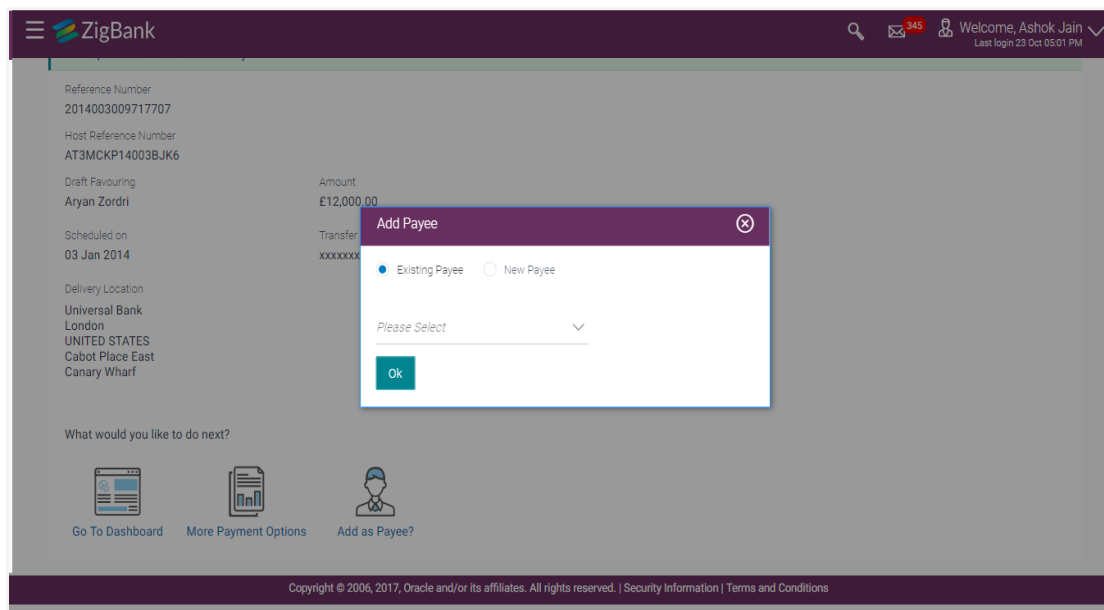
2. Select the desired option under the field Add to an **Existing Payee** or **create a New Payee**?

3. If you select the **New Payee** option, the **Add Payee** screen appears in which you can register the beneficiary as a new payee.

4. If you select the **Existing Payee** option, you will be required to select the payee to whom the beneficiary details are to be mapped.

5. Click **Ok**. The **Add Payee** screen appears with all the beneficiary details pre-populated in the required fields.

Note: For more information on payee creation, refer the **Add Payee-Demand Draft** section**.**

Home

8. Adhoc Payment

An adhoc transfer is one which is used to transfer funds from the user's account to a beneficiary/payee account which is not registered with the bank. Since the transfer is towards an unregistered beneficiary, the user is required to specify all the details of the beneficiary including bank and branch details (depending on the type of transfer) along with transfer details while initiating an adhoc transfer.

Pre-Requisites

- Transaction and account access is provided to the corporate user.

- Approval rules are set up for corporate user to perform the required actions.

- Transaction working window is maintained.

- Purposes of Payments are maintained. This is specific to Internal and Domestic Payments.

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

Workflow
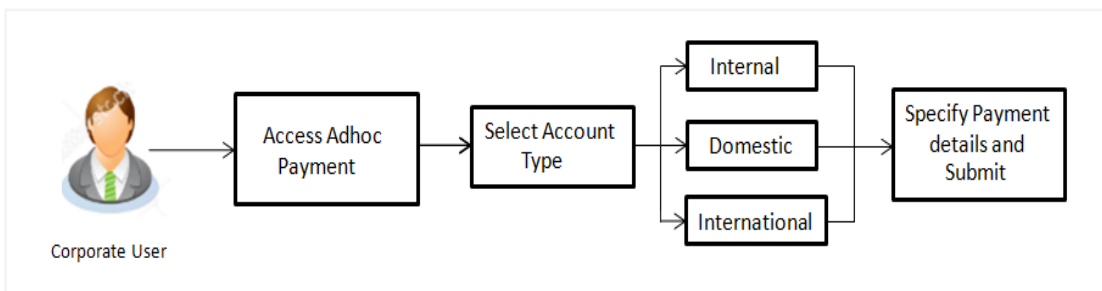
Features Supported In the application

The following types of transactions are supported under Adhoc Payments

- Internal Transfer

- Domestic Transfer

- International Transfer

How to reach here:

Dashboard > Toggle menu > Payments > Payments and Transfers > Adhoc Payment
OR
Dashboard > Quick Links > Adhoc Payment

8.1 Adhoc Payment – Internal Fund Transfer

An Internal Bank Account transfer is a transfer to an account which is maintained within the Bank. Basic payee details i.e. the name of the payee and payee account number are captured. In addition to the payee details, the user is also required to specify transfer specific details while initiating an adhoc internal transfer. The user can also view the transaction limits associated with a current transaction.

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

To initiate an internal fund transfer:

1. From the **Account Type** field, select the option **Internal**.

   The fields in which the user can enter details required to initiate an internal account transfer appear.

Adhoc Internal Transfer

Field Description

Field Name	Description
Account Type	Specify the type of account associated with the payee. The options available are: - Internal - Domestic - International
Account Number	Enter the account number of the payee.
Confirm Account Number	Re-enter the account number as entered in the Account Number field so as to confirm the same.
Account Name	Enter the name of the payee as defined against the bank account.
Transfer From	Select a source account from which the funds are to be transferred. The account nickname, if the user has set a nickname for the account, will be displayed.
Balance	On selecting a source account, the net balance of the account appears below the Transfer From field.
Currency	Select a currency in which the transfer is to be initiated. **Note**: In case of Internal and Domestic Transfers, the transfer currency will always be the local currency of the country in which the source and beneficiary accounts are held.
Amount	Specify the amount to be transferred.
View Limits	Link to view the transaction limits of the user. For more information on Limits, refer **View Limits** section.
Transfer When	Option to specify when the funds are to be transferred. The options are: - Now: Select this option if you wish to have the funds transferred on the same day. - Later: Select this option if you wish to have the funds transferred at a future date. If you select this option you will be required to specify the date on which the funds are to be transferred.
Transfer Date	Specify the date on which the funds are to be transferred. This field appears if you have selected the option **Later** from the **Transfer When** list.

Field Name	Description
Note	Specify a note or remarks.

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

3. In the **Confirm Account Number** field, re-enter the payee's account number to confirm the same.

4. In the **Account Name** field, enter the payee's name.

5. From the **Transfer From** account list, select the account from which the transfer needs to be made.

6. From the **Currency** list, select the currency in which the transfer is to be made.

   In case of **Internal** and **Domestic** Transfers, the transfer currency will always be the local currency of the country in which the source and beneficiary accounts are held.

7. In the **Amount** field, enter the transfer amount.

   Click the **View Limits** link to view the transfer limit.

8. In the **Transfer when** field, select the option to indicate when the transfer is to take place.

   a. If you select the option **Now**, the transfer will be made on the same day.
   OR
   If you select the option **Later** in the Transfer when field, select the date on which you want the transfer to be initiated from the **Transfer Date** field.

9. In the **Note** field, enter the remarks for the transaction, if required.

10. Click **Pay** to initiate the transfer.
    OR
    Click **Cancel** to cancel the transaction.

11. The **Adhoc Internal Transfer – Review** screen appears. Verify the details, and click **Confirm**.
    OR
    Click **Cancel** to cancel the transaction and to be navigated to the Dashboard.

    OR

    Click **Back** to return to the Adhoc Payment screen on which all the information entered will be retained in the respective fields.

12. The success message appears, along with the reference number, host reference number, status and payment details of the transaction.
    Click **Add as Payee?** to register the beneficiary of the transfer as a payee.
    OR
    Click **Go to Dashboard** to go to the **Dashboard** screen.
    OR
    Click the **e-Receipt** link to download the electronic receipt. For more information, refer **e-receipt** section in **Corporate Servicing User Manual.**

8.2   Adhoc Payment – Domestic Fund Transfer

A domestic transfer is one which involves the transfer of funds to an account held with another bank within the same country. In addition to the payee name and payee account number, the customer is also required to specify details of the bank in which the payee's account is held along with the mode/ network of transfer. The customer must also specify transfer specific details including when the transfer is to take place and the purpose of the transfer.

To initiate a domestic fund transfer:

1.   From the **Account Type** field, select the option **Domestic**.

     The fields in which the user can enter details required to initiate a domestic fund transfer appear.

Adhoc Domestic Payment

Field Description

Field Name	Description
Account Type	Specify the type of account associated with the payee. The options available are: • Internal • Domestic • International
Account Number	Enter the account number of the payee.
Confirm Account Number	Re-enter the account number as entered in the Account Number field so as to confirm the same.
Account Name	Enter the name of the payee as defined against the bank account.
Payee Account Type	Select the type of account associated with the payee. The options are: • Savings • Current • Overdraft • Cash Credit • Loan Account • NRE
IFSC /Bank Code	IFSC /Bank Code of the destination bank.
Lookup IFSC Code	Link to search the IFSC code.

Search IFSC code

The following fields appear on a pop up window if the **Lookup IFSC Code** link is selected.

IFSC Code	The facility to lookup bank details based on IFSC code.
Bank Name	The facility to search for the IFSC code based on the bank name.
State	The facility to search for the IFSC code based on the state.
City	The facility to search for the IFSC code based on city.

Search IFSC code - Search Result

Field Name	Description
Bank Name	Name of the bank.
Branch	Bank branch name.
Address	The complete address of the bank.
IFSC Code	The IFSC code value. This value will be displayed as a link which will be selectable. On selecting the link, the IFSC code and bank details are populated on the Adhoc Domestic Payment screen.
Pay Via	Select the network through which the transfer is to take place. The options are: • NEFT • IMPS • RTGS **Note:** The networks available for selection will be dependent on certain factors such as whether the payee's bank supports the network or not, the amount entered and the network working window. Additionally, any one network, out of the enabled networks, will be suggested based on preferences allocated to each network by an administrator. This is simply a suggestion and the user can select any other network out of the enabled networks.
Transfer From	Select a source account from which the funds are to be transferred. The account nickname, if the user has set a nickname for the account, will be displayed.
Balance	On selecting a source account, the net balance of the account appears below the Transfer From field.
Currency	Select a currency in which the transfer is to be initiated. Note: In case of Internal and Domestic Transfers, the transfer currency will always be the local currency of the country in which the source and beneficiary accounts are held.
Amount	Specify the amount to be transferred.
View Limits	Link to view the transaction limits of the user. For more information on Limits, refer **View Limits** section.

Field Name	Description
Transfer When	Option to specify when the funds are to be transferred. The options are: - Now: Select this option if you wish to have the funds transferred on the same day. - Later: Select this option if you wish to have the funds transferred at a future date. If you select this option you will be required to specify the date on which the funds are to be transferred.
Transfer Date	Specify the date on which the funds are to be transferred. This field appears if you have selected the option **Later** from the **Transfer When** list.
Note	Specify a note or remarks.

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

3. In the **Confirm Account Number** field, re-enter the payee's account number to confirm the same.

4. In the **Account Name** field, enter the payee name.

5. From the **Payee Account Type** list, select the type of account associated with the payee.

6. In the **IFSC Code** field, enter the IFSC /Bank Code or select it from the lookup.
    Click **Verify** to fetch bank details based on Bank Code (BIC).

7. In the **Pay Via** field, select a network, out of the enabled networks, for payment.

8. From the **Transfer From** account list, select the account from which the transfer needs to be made.

9. From the **Currency** field, select the currency in which the transfer is to be made.

    In case of Internal and Domestic Transfers, the transfer currency will always be the local currency of the country in which the source and beneficiary accounts are held.

10. In the **Amount** field, enter the transfer amount.
    OR

    Click the **View Limits** link to view the transfer limits.

11. In the **Transfer when** field, select the option to indicate when the transfer is to take place.

    a. If you select the option **Now**, the transfer will be made on the same day.
        OR
        If you select the option **Later** in the Transfer when field, select the date on which you want the transfer to be initiated from the **Transfer Date** field.

12. In the **Note** field, enter the remarks for the transaction, if required.

13. Click **Pay**.
    OR
    Click **Cancel** to cancel the transaction.

14. The **Adhoc Domestic Payment - Review** screen appears. Verify the details, and click **Confirm**.

OR
Click **Cancel** to cancel the transaction and to be navigated to the Dashboard.
OR
Click **Back** to return to the **Adhoc Domestic Payment** screen on which all information entered previously will be retained in the respective fields.

15. The success message appears, along with the reference number, host reference number, status and payment details of the transaction.
Click **Add as Payee?** to register the beneficiary of the transfer as a payee.
OR
Click **Go to Dashboard** to go to Dashboard screen.
OR
Click the **e-Receipt** link to download the electronic receipt. For more information, refer the **e-Receipt** section in the **Corporate Servicing User Manual**.

8.3   Adhoc Payment – International Fund Transfer

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

To initiate an international fund transfer:

1. From the **Account Type** field, select the option **International**.

   The fields in which the user can enter details required to initiate an international fund transfer appear.

Adhoc International Payment

Field Description

Field Name	Description
Account Type	Specify the type of account associated with the payee. The options available are: • Internal • Domestic • International
Account Number	Enter the account number of the payee.
Confirm Account Number	Re-enter the account number as entered in the Account Number field so as to confirm the same.
Account Name	Enter the name of the payee as defined against the bank account.
Address Line 1- 2	Address of the payee.
City	City of the payee.
Country	Country of the payee.
Pay Via	Select the network through which the payment is to be processed. The options are: • Swift Code • NCC (National Clearing code) • Bank Details
SWIFT Code	The SWIFT code will need to be identified if **SWIFT Code** has been selected in the **Pay Via** field.
Lookup Swift Code	Link to search the SWIFT code.

SWIFT Code Look up

The following fields appear on a pop up window if the **Lookup SWIFT Code** link is clicked.

Swift Code	The facility to lookup bank details based on SWIFT code.
Bank Name	The facility to search for the SWIFT code based on the bank name.
Country	The facility to search for the SWIFT code based on the country.
City	The facility to search for the SWIFT code based on city.

Swift Lookup - Search Result

Field Name	Description
Bank Name	The names of banks as fetched on the basis of the search criteria specified.
Address	The complete address of each bank as fetched on the basis of the search criteria specified.
SWIFT Code	The list of SWIFT codes as fetched on the basis of the search criteria specified.
NCC	The national clearing code will need to be identified if NCC has been selected in the **Pay Via** field.
Lookup National clearing code	Link to search the National clearing code.

National clearing code Look up

The following fields appear on a pop up window if the **Lookup National Clearing Code** link is clicked.

NCC Type	The facility to search for the national clearing code by type.
NCC Code	The facility to search for bank details by defining the national clearing code.
Bank Name	The facility to search for the national clearing code by defining the name of the bank.
City	The facility to search for the national clearing code by city.

NCC Lookup - Search Result

NCC Code	NCC code of the bank branch.
Bank Details	Details of the bank based on the national clearing code identified. These include the name of the bank and branch as well as the physical address of the bank.

The following fields appear if the option, **Bank Details** is selected in **Pay Via** field.

Bank Name	Enter the name of the bank in which the payee account is held.
Bank address	Enter the complete address of the bank at which the payee account is held.
Country	Select the country in which the payee's account is held.
City	Enter the name of the city in which the payee's account is held.
Transfer From	Select the source account from which the funds are to be transferred.

Field Name	Description
Balance	On selecting a source account, the net balance of the account appears below the Transfer From field.
Currency	Select a currency in which the transfer is to be initiated.
Amount	Specify the amount to be transferred.
View Limits	Link to view the transaction limits for the user. For more information on Limits, refer **View Limits** section.
Transfer When	Option to specify when the funds are to be transferred. The options are: • Now: Select this option if you wish to have the funds transferred on the same day. • Later: Select this option if you wish to have the funds transferred at a future date. If you select this option you will be required to specify the date on which the funds are to be transferred.
Transfer Date	Specify the date on which the funds are to be transferred. This field appears if you have selected the option **Later** from the **Transfer When** list.
Correspondence Charges	The facility to select the party by whom transfer charges are to be borne. The options are: • Payee: transaction charges are to be borne by the beneficiary customer • Payer: transaction charges are to be borne by the ordering customer • Shared: transaction charges on the sender's side are to be borne by the ordering customer
Transfer via Intermediary Bank	Specify whether the fund transfer is to be done through intermediary bank.
Pay Via	Network for payment. The options are: • Swift Code • NCC (National Clearing code) • Bank Details
SWIFT Code	The SWIFT code will need to be identified if SWIFT Code has been selected in the Pay Via field.

Field Name	Description
Lookup Swift Code	Link to search the SWIFT code.

SWIFT Code Look up

The following fields appear on a pop up window if the Lookup SWIFT Code link is clicked.

Field Name	Description
Swift Code	The facility to lookup bank details based on SWIFT code.
Bank Name	The facility to search for the SWIFT code based on the bank name.
Country	The facility to search for the SWIFT code based on the country.
City	The facility to search for the SWIFT code based on city.

Swift Lookup - Search Result

Field Name	Description
Bank Name	The names of banks as fetched on the basis of the search criteria specified.
Address	The complete address of each bank as fetched on the basis of the search criteria specified.
SWIFT Code	The list of SWIFT codes as fetched on the basis of the search criteria specified.
NCC	The national clearing code will need to be identified if NCC has been selected in the Pay Via field.
Lookup National Clearing Code	Link to search the National clearing code.

National Clearing Code Look up

The following fields appear on a pop up window if the Lookup National Clearing Code link is clicked.

Field Name	Description
NCC Type	The facility to search for the national clearing code by type.
NCC Code	The facility to search for bank details by defining the national clearing code.
Bank Name	The facility to search for the national clearing code by defining the name of the bank.
City	The facility to search for the national clearing code by city.

NCC Lookup - Search Result

Field Name	Description
NCC Code	NCC code of the bank branch.

Field Name	Description
Bank Details	Details of the bank based on the national clearing code identified. These include the name of the bank and branch as well as the physical address of the bank.

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

Field Name	Description
Bank Name	Enter the name of the bank in which the payee account is held.
Bank address	Enter the complete address of the bank at which the payee account is held.
Country	Select the country in which the payee's account is held.
City	Enter the name of the city in which the payee's account is held.
Payment Details	Enter details pertaining to the fund transfer.
Add Payment Details	The link to add more details of the transfer.
Note	Select the note for the transaction. Enter the additional note or remarks, if required..

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

3. In the **Confirm Account Number** field, re-enter the payee's account number to confirm the same.

4. In the **Account Name** field, enter the payee name.

5. In the **Address Line 1 and 2** enter the address of the payee.

6. In the **City** field, enter the city of the payee.

7. From the **Country** list, select the country of the payee.

8. In the **Pay Via** field, select the appropriate network for payment.

    a. If you select **Swift** option:

        i. In the **SWIFT code** field, enter the SWIFT code or select it from the lookup.

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

    b. If you select **National Clearing code** option:

        i. In the **National Clearing code** field, enter the National Clearing code or select it from the lookup.

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

    c. If you select **Bank details** option:

        i. In the **Bank Name** field, enter the bank name.

        ii. In the **Bank Address** field, enter the complete address of the bank.

        iii. From the **Country** list, select the country of the bank.

      iv.   From the **City** list, select the city to which the bank belongs.

9. From the **Transfer From** account list, select the account from which transfer needs to be made.

10. From the **Currency** field, select the currency in which the transfer is to be made.

11. In the **Amount** field, enter the transfer amount.
    Click the **View Limits** link to view the transfer limits.

12. In the **Transfer when** field, select the option to indicate when the transfer is to take place.

    a. If you select the option **Now**, the transfer will be made on the same day.
       OR
       If you select the option **Later** in the Transfer when field, select the date on which you want the transfer to be initiated from the **Transfer Date** field.

13. From the **Correspondence Charges** list, select the party by whom the transfer charges are to be borne.

14. In the **Transfer via Intermediary Bank** field, select the appropriate option.

15. If you have selected **Yes** option in the **Transfer via Intermediary Bank** field, select the appropriate network for payment in the **Pay Via** field.

    a. If you select **Swift** option:

       i.   In the **SWIFT code** field, enter the SWIFT code or select it from the lookup.

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

    b. If you select **National Clearing Code** option:

       i.   In the **National Clearing Code** field, enter the National Clearing code or select it from the lookup.

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

    c. If you select **Bank details** option:

       i.   In the **Bank Name** field, enter the bank name.

       ii.   In the **Bank Address** field, enter the complete address of the bank.

       iii.   From the **Country** list, select the country of the bank.

       iv.   From the **City** list, select the city to which the bank belongs.

16. In the **Payment Details** field, enter the details about the fund transfer.
    OR
    Click the **Add Payment Details** link to add more details of the transfer, if required.

17. From the **Note** list, select the remarks/ notes for transaction.

18. In the **Note** field, enter the remarks for the transaction, if required.

19. Click **Pay**.
    OR
    Click **Cancel** to cancel the transaction.

20. The **Adhoc International Transfer – Review** screen appears. Verify the details, and click **Confirm**.
    OR
    Click **Cancel** to cancel the transaction and to be navigated to the **Dashboard**.

    OR
    Click **Back** to return to the **Adhoc Transfer** screen on which all information entered will be retained in the respective fields.

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21. The success message appears, along with the reference number, host reference number,
status, UETR number, bank details and payment details of the transaction.
Click **Add as Payee?** to add the adhoc payee.
OR
Click **Go to Dashboard** to go to **Dashboard** screen.
OR
Click the **e-Receipt** link to download the electronic receipt. Refer the **e-Receipt** section in the
Corporate Servicing User Manual.

Success Message

22. Click the **Add as Payee?** option to register the beneficiary as a payee.
The Add Payee screen appears with the information of the beneficiary prepopulated in the
respective fields.

Add Payee

23. Click **Add** to register the beneficiary as a payee. The payee gets created.

    OR

    Click **Cancel** to cancel the operation and to navigate to the dashboard.

Note: For more information on payee creation, Refer the **Add Payee - Bank Account** section in this user manual.

FAQs

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Home

9.   Issue Demand Draft

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

Prerequisites:

- Transaction and account access is provided to corporate user

- Approval rule set up for corporate user to perform the actions

- Transaction working window is maintained

- Required payees are maintained

- Transaction limits are assigned to user to perform the transaction

Features supported in the application

User can request for two types of drafts:

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

- International Demand Draft – Where the draft is payable outside country
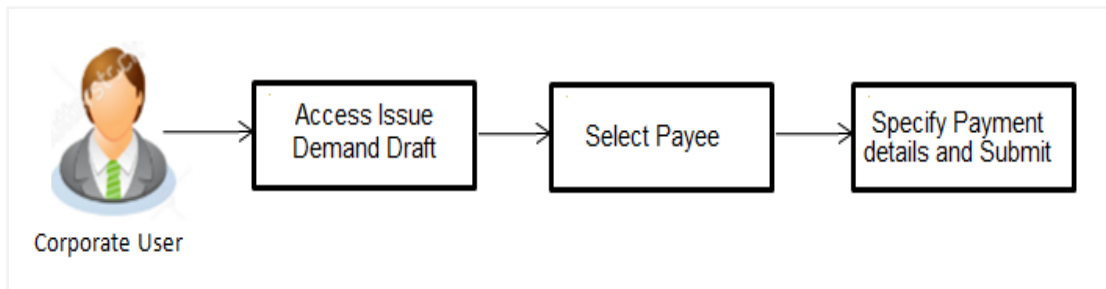
How to reach here:

Dashboard > Toggle menu > Payments > Payments and Transfers > Issue Demand Drafts
OR
Dashboard > Quick Links > Issue Draft

9.1   Issue Demand Draft

A user can initiate a request for a Demand Draft using this transaction. All Demand Draft payees (Domestic and International Demand Draft payees) created by the logged in user and shared by other users of the party are listed for selection. Details of the selected payee are auto populated on the transaction screen. The user is then required to fill in details such as the source account to be debited, the amount for which the draft is to be drawn and the date on which the draft is payable, in order to initiate the demand draft request.

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

Issue Demand Draft

Field Description

Field Name	Description
Favouring	Select the payee to whom the demand draft is to be issued.
	All the demand draft payees to which the user has access will be listed for selection.
Draft Details	The delivery details of the draft that include the mode of delivery and address at which the draft will be delivered are displayed once the payee is selected.
	On selecting a payee, the selected payee's photo will also be displayed.
Currency	Select the currency in which the draft is to be issued.
	In case the draft being issued is a domestic demand draft, the currency will be the local currency of the country.
Amount	Specify the amount for which the draft is to be issued.
View Limits	Link to view the transaction limits.
	For more information on Limits, refer **View Limits** section.

Field Name	Description
Scheduled On	The facility to specify the date on which the demand draft is to be issued. The options are: • Now: Select this option if you wish to have the draft drawn on the same day. • Later: Select this option if you wish to have the draft drawn at a future date. If you select this option you will be required to specify the date on which the draft is to be drawn.
Transfer Date	Specify the date on which the draft is to be issued. This field appears if the option **Later** is selected from the **Scheduled On** list.
Transfer from	Select the source account from which the funds are to be debited towards the issue of the demand draft.
Balance	The net balance in the selected source account is displayed against the Transfer From field once an account is selected.
Note	Specify a note or remarks for the transaction, if required.

To issue a demand draft:

1. From the **Favouring** list, select the payee to whom the demand draft is to be issued.
   The details of the selected payee along with the payee's photo appear.

2. From the **Currency** list, select the preferred currency.

3. In the **Amount** field, enter amount for which the draft needs to be issued.

4. In the **Scheduled On** field, select the appropriate date of transfer.

   a. If you select the **Now** option, the draft will be issued on the same day.
      OR
      If you select the option **Later**, select the date on which the draft is to be drawn.

5. From the **Transfer From** list, select the account from which funds need to be drawn.

6. Click **Issue** to initiate the request for the issue of the demand draft.
   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 and go back to the **Dashboard**.

   OR
   Click **Back** to go back to the previous screen.

8. The success message appears along with the transaction reference number, host reference number, status and draft details.
   Click **Go to Dashboard** to go to Dashboard screen.
   OR
   Click **Add Favorite** to mark the transaction as favorite. The transaction is added in the favorite transactions list. For more information on the favorite transactions feature, refer the

section **Favorites** in this user manual.
OR
Click the **e-Receipt** link to download the electronic receipt. For more information refer the **e-Receipt** section in the Corporate Servicing User Manual.

FAQs

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Home

10. Make Payment (Transfer Money)

The Transfer Money feature enables the user to initiate online payments from his bank account to any other bank account. Through this feature, the user is provided with the option to either transfer funds within his own accounts held in the same bank by selecting the 'My Accounts' option or to transfer funds to other accounts (held within the same bank or in other banks within the same country or even to accounts held beyond geographical boundaries) by selecting the 'Existing Payee' option.

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

Prerequisites:

- Transaction and account access is provided to corporate user

- Approval rule set up for corporate user to perform the actions

- Transaction working window is maintained

- Payees are maintained

- Purposes of Payments are maintained which are mandatory for Internal and Domestic Payment

- Transaction limits are assigned to user to perform the transaction

Features supported in the application

The 'Transfer Money' feature enables users to make payments towards:

- Existing Payee – Internal, Domestic and International transfers are supported and are triggered based on the payee and specific payee account selection.

- My Accounts – Users are able to transfer funds within their own accounts held in the bank.

Workflow
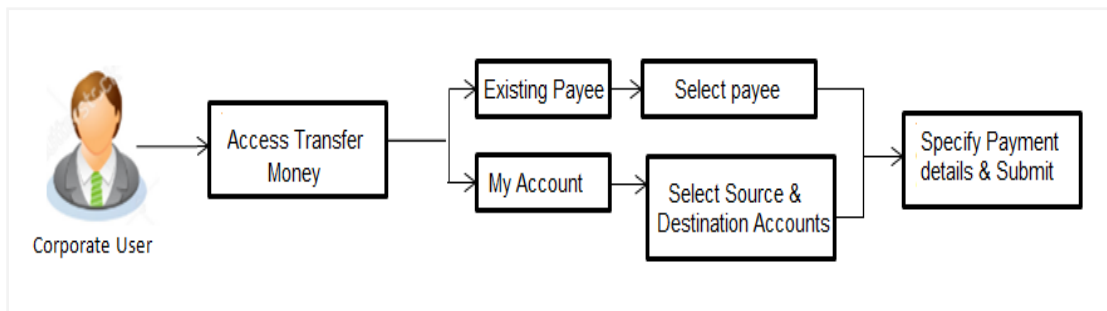
How to reach here:

Dashboard > Toggle menu > Payments > Payments and Transfers > Transfer Money
OR
Maker Dashboard > Quick Links > Funds Transfer
OR
Maker Dashboard > Quick Links > Own Account Transfer

10.1 Make Payment - Existing Payee

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

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

How to reach here:

Dashboard > Toggle Menu > Payments > Payments and Transfers > Transfer Money > Existing Payee

OR
Maker Dashboard > Quick Links > Fund Transfer > Existing Payee

To transfer money to an existing payee:

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

The fields by which to initiate a fund transfer to an existing payee appear.

Make Payment - Existing Payee

Field Description

Field Name	Description
Transfer Type	Select the type of transfer that you wish to initiate.
	The options are:
	• Existing payee
	• My Accounts (User's own account)

Field Name	Description

Existing Payee

The following fields appear if the **Existing Payee** option is selected in **Transfer Type** field.

Payee	Select the payee towards whom you wish to make a funds transfer and subsequently select the specific account of the payee in which the funds are to be transferred.

The following details of the selected payee appear once you have selected the payee from the **Payee** field.

Payee Photo	The photo of the selected payee appears.
Payee Name	The name of the selected payee appears.
Account Number	The account associated with the payee along with the account nickname.
Account Type	Type of account or transfer type associated with the payee appears, once a payee is selected.
Account Name	The name of the payee as per payee's bank records.
Payee Address	Address of the payee in the bank account. This field appears for **International** type of payee.
Bank Details	The details of the bank i.e. the name and address of the bank's branch in which the payee's account is held appears.
Transfer From	Select the source account from which the funds are to be transferred.
Balance	On selecting a source account, the net balance of the account appears below the Transfer From field.
Currency	Select the currency in which the transfer is to take place. The currency is defaulted to the destination account currency for Own and Internal Transfer and local currency for Domestic Transfer. For International transfers, the user can select a currency from the list.
Amount	Specify the amount to be transferred.
View Limits	Link to view the transaction limits applicable to the user. For more information on Limits, refer **View Limits** section.
View Current Exchange Rate	Link to view the current buy or sell per unit rate for the chosen currency combination. This link will be enabled only if **Forex Deal Creation** has been enabled for the user's party under **Party Preferences**.

Field Name	Description
Book New Deal	Click to initiate a new forex deal. This button gets enabled when an amount is entered in the **Amount** field.
Use Pre-existing Deals	Click to view and select an existing forex deal.
Deal Number	Enter a deal number. This field is displayed if the option **Use Pre-existing Deals** has been selected.
Deal Number	Displays the unique deal id of the forex deal. This field is displayed if the deal is selected from the **Pre-existing Deals** popup message window.
Deal Type	Displays the type of deal the user wants to initiate. This field is displayed if a deal is selected from the **Pre-existing Deals** popup message window.
Exchange Rate	Displays the buy or sell per unit rate for the chosen currency combination. This field is displayed if the deal is selected from the **Pre-existing Deals** popup message window.
Transfer When	The facility to specify when the funds are to be transferred. The options are: • Now: transfer funds on the same day • Later: transfer funds on a future date
Transfer Date	Date of transfer. This field appears if the option **Later** is selected from the **Transfer When** list.

Field Name	Description
Pay Via	Select the network through which the transfer is to take place. This field is displayed only if the transfer is a **Domestic** transfer in India region. The options are: • NEFT • RTGS • IMPS **Note:** The networks available for selection will be dependent on certain factors such as whether the payee's bank supports the network or not, the amount entered and the network working window. Additionally, any one network, out of the enabled networks, will be suggested based on preferences allocated to each network by an administrator. This is simply a suggestion and the user can select any other network out of the enabled networks.
Correspondence Charges	The facility to select the party by whom transfer charges are to be borne. The options are: • Payee: transfer charges are to be borne by the beneficiary • Payer: transfer charges are to be borne by the ordering customer • Shared: transfer charges are to be borne by both the payee and payer Note: This field appears if the transfer being initiated is an international transfer.
Transfer via Intermediary Bank	Specify whether the fund transfer is to be done through intermediary bank. **Note**: This field appears only for **International** Payee.
Pay Via	Network for payment. The options are: • Swift Code • NCC (National Clearing code) • Bank Details This field appears if you select **Yes** option from **Transfer via Intermediary Bank** field.

Field Name	Description
SWIFT / National clearing code value	SWIFT code /National Clearing code value.

SWIFT code Look up

Below fields appears if the **SWIFT Code** option is selected in Pay Via field.

Lookup Swift Code	Link to search the SWIFT code.
SWIFT Code	SWIFT code value.
Bank Name	Bank name to search the SWIFT code.
Country	Country name to search the SWIFT code.
City	City name to search the SWIFT code.

SWIFT Code Lookup - Search Result

Bank Name	Name of the bank.
Address	Displays complete address of the bank.
SWIFT Code	SWIFT code /National Clearing code value.

National clearing code Look up

Below fields appears if the **National clearing code** option is selected in **Pay Via** field.

Lookup National clearing code	Link to search the National clearing code.
NCC Type	NCC type of the bank branch.
NCC Code	NCC code of the bank branch.
Bank Name	Name of the bank.
City	City to which the bank belongs.

NCC Lookup - Search Result

Bank Name	Name of the bank.
Branch	Bank branch name.
Address	Address of the bank.
NCC Code	NCC code of the bank branch.

Field Name	Description
Below fields appears if the **Bank Details** option is selected in Pay Via field.	
Bank Name	Name of the bank.
Bank address	Complete address of the bank.
Country	Country of the bank.
City	City to which the bank belongs.
Payment Details	Specify payment details.
	Note: This field appears if the transfer type being initiated is an international transfer.
Add Payment Details	The link to add more details of the transfer.
	Note: This field is displayed only for International Payee.
Note	Select the note for the transaction.
	The drop-down to select the note appears for **International** Payee.
	Enter the additional note or remarks, if required.

2. From the **Payee** list, select the payee towards whom funds are to be transferred. The details of the selected payee appear.

3. From the **Transfer From** account list; select the account from which the transfer needs to be made.

4. From the **Currency** list, select the appropriate currency for the amount to be transferred. (Applicable for international payees only. For domestic and internal payees, currency gets defaulted.)

5. In the **Amount** field, enter the transfer amount.

6. If user clicks **Book New Deal** to book the new forex deal. The **Initiate Forex Deal Booking** screen appears.

7. If user selects the check box **Use Pre-Existing Deals** to select an existing forex deal.

Pre Booked Deals

Field Description

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

9. In the **Deal Number** field, enter the forex deal number.
   Click **Verify**. The deal details of selected deal appear.
   OR
   Select deal from the Lookup by clicking the **Lookup Deal Number** link.
   In the **Search by Deal Number** field, enter the forex deal number to be searched.

   Click ∨ to search. The list existing forex deal appears.
   Click on **Deal Number** field, to select the appropriate deal from the list.
   Click **Proceed** to continue the transaction with selected deal.
   The deal details of selected deal from Lookup appear.
   Click **Reset** to clear the entered details.

10. In the **Transfer When** field, select the option to indicate when the transfer is to take place.

    a. If you select the option **Now**, the transfer will be made on the same day.
       OR
       If you select the option **Later**, select the date on which you want the transfer to be initiated from the **Transfer Date** field.

11. If the transfer type is **Domestic**, in the **Pay Via** field, select the appropriate network for payment.

    If the transfer type is Domestic India region, only those networks that are enabled, based on transfer details defined, will be selectable. Select a network of choice.

12. If the transfer type is **International**,

    a. Select the appropriate option from the **Correspondence Charges** list.

    b. In the **Transfer via Intermediary Bank** field, select the appropriate option.

    c. If you have selected **Yes** option in the Transfer via Intermediary Bank field, select the appropriate network for payment in the Pay Via field.

        i. If you select **Swift** option:

            i. In the **SWIFT code** field, enter the SWIFT code or search and select it from the lookup.

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

        ii. If you select **National Clearing code** option:

            i. In the **National Clearing code** field, enter the National Clearing code or search and select it from the lookup.

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

        iii. If you select **Bank details** option:

            i. In the **Bank Name** field, enter the bank name.

            ii. In the **Bank Address** field, enter the complete address of the bank.

            iii. From the **Country** list, select the country of the bank.

            iv. From the **City** list, select the city to which the bank belongs.

    d. In the **Payment Details** field, enter the details of the fund transfer.
       OR
       Click the **Add Payment Details** link to add more details of the transfer, if required.

    e. From the **Note** list, select the remarks/notes for transaction.

    f. In the **Note** field, enter the additional remarks/ notes for transaction, if required.

13. Click **Pay** to initiate the payment.
    OR
    Click **Cancel** to cancel the operation and to navigate back to the Dashboard.

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

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

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15. The success message appears along with the transaction reference number, host reference number, UTER number, status and transaction details.
    Click **Go to Dashboard** to go to the **Dashboard** screen.
    OR
    Click **Add Favorite** to mark the transaction as favorite. The favorite transaction is added. For

more information, refer **Favorite** transaction**.**

OR

Click **Set Repeat Transfer** to set repeat transfers towards the payee. For more information, refer **Repeat Transfer** transaction**.**

OR

Click the **e-Receipt** link to download the electronic receipt. For more information, refer the **e-receipt** section in the Corporate Servicing User Manual.

10.2 Make Payment - My Accounts

By selecting the 'My Accounts' option as transfer type, the user is able to initiate funds transfers towards his own mapped accounts held with the bank.

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

To transfer money to own account:

1. In the **Transfer Type** field, select the **My Accounts** option. The fields by which to initiate an own account transfer appear.

Make Payment - My Accounts

Field Description

Field Name	Description
Transfer Type	Select the type of transfer that you wish to initiate The options are: • Existing payee • My Accounts (User's own accounts)
Account Number	Select the account number towards which you want to transfer funds.
Balance	The net balance of the selected account is displayed once an account is selected in the Account Number field.
Transfer From	Select the source account from which the funds are to be transferred.
Balance	On selecting a source account, the net balance of the account appears below the Transfer From field.
Currency	Select the currency in which the transfer is to take place. The currency is defaulted to destination account currency for Own Account Transfers.
Amount	Specify the amount to be transferred.
View Limits	Link to view the transaction limits for the user. For more information on Limits, refer **View Limits** section.
View Current Exchange Rate	Link to view the current buy or sell per unit rate for the chosen currency combination. This link will be enabled only if **Forex Deal Creation** has been enabled for the user's party under **Party Preferences**.
Book New Deal	Click to initiate a new forex deal. This button gets enabled when an amount is entered in the **Amount** field.
Use Pre-existing Deals	Click to view and select an existing forex deal.
Deal Number	Enter a deal number. This field is displayed if the option **Use Pre-existing Deals** has been selected.
Deal Number	Displays the unique deal id of the forex deal. This field is displayed if the deal is selected from the **Pre-existing Deals** popup message window.

Field Name	Description
Deal Type	Displays the type of deal the user wants to initiate. This field is displayed if a deal is selected from the **Pre-existing Deals** popup message window.
Exchange Rate	Displays the buy or sell per unit rate for the chosen currency combination. This field is displayed if the deal is selected from the **Pre-existing Deals** popup message window.
Transfer When	The facility to specify when the funds are to be transferred. The options are: • Now: transfer funds on the same day • Later: transfer funds on a future date
Transfer Date	Specify the date on which the transfer is to take place. This field is enabled if the **Later** option is selected in the **Transfer when** field.
Note	Enter a note or remarks against the transfer.

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

3. From the **Transfer From** account list, select the account from which the transfer needs to be made.

4. From the **Currency** list, select the currency in which the transfer needs to be made. The currency of the destination account will be the only currency available for selection.

5. In the **Amount** field, enter the transfer amount.

6. If Deal is enabled, book a new deal or use a preexisting deal as explained in the Make Payment – Existing Payee section.

7. In the **Transfer When** field, select the option to indicate when the transfer is to take place.

   a. If you select the **Now** option, the transfer will be made on same day.
   OR
   If you select the **Later** option in the **Transfer On** field, select the date on which you want the transfer to be initiated from the **Transfer Date** field.

8. In the **Note** field, enter the remarks/ notes for transaction.

9. Click **Pay** to initiate payment.
   OR
   Click **Cancel** to cancel the operation, and to navigate back to the dashboard.

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

10. The success message appears along with the transaction reference number, status and transfer details.
Click **Go to Dashboard** to go to the **Dashboard** screen.
OR
Click **Add Favorite** to mark the transaction as favorite. The favorite transaction is added. For more information, refer the **Favorite** transactions section in this user manual**.**
OR
Click **Set Repeat Transfer** to initiate standing instructions towards the account. For more information, refer the **Repeat Transfer** section in this user manual.
OR
Click the **e-Receipt** link to download the electronic receipt. For more information, refer **e-receipt** section in **Corporate Servicing User Manual**.

FAQs

1. **Can I use the Transfer Money transaction to transfer the funds towards the repayment of a loan that I hold in same bank?**

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

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

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

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

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

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

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

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

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

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

   Yes.

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

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

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

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

9. **What is repeat transfer?**

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

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11. Multiple Transfers

The Multiple Transfers feature enables the corporate user to initiate transfers towards a group of people as part of a single transaction. Through this feature, users can initiate transfers towards registered payees of different transfer types i.e. internal, domestic and international transfers, with different transfer dates, all at once from a single screen.

Prerequisites:

- Transaction and account access is provided to the corporate user

- Approval rules are set up for the corporate user to perform the actions

- Transaction working window is maintained

- Payees are maintained

- Purpose of Payments are maintained

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

Features supported in the application

Multiple transfers allow the user to make payments

- To Existing Payees – by selecting registered payees

Workflow
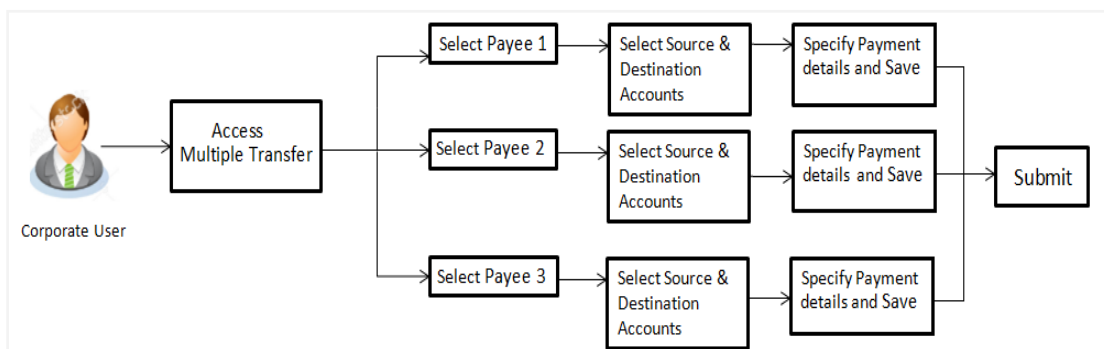
How to reach here:

Dashboard > Toggle Menu > Payments > Payments and Transfers > Multiple Transfers

Multiple Transfers

Field Description

Field Name	Description

The following fields are applicable for each individual transfer record that comprises the multiple transfers transaction:

Payee Record Number
Payee Record Number. The payee record number appears on the top of each record so as to identify the number of payees being added.

Payee
Select the payee to whom funds transfer needs to be made. Each payee is identified by the payee nick name defined at the time of payee registration. Once a payee has been selected, the details of the payee including the payee photo, payee nickname, account number, account type, etc. will be displayed on the screen.

Account Number
On selecting the payee, the account number associated with the payee appears.

Account Type
The type of account or transfer type associated with the payee appears, once a payee is selected.

Account Name
The name of the payee in the bank account appears.

Payee Address
Address of the payee in the bank account.

This field appears for **International** type of payee.

Bank Details
The details of the bank i.e. the name and address of the bank's branch in which the payee's account is held appears.

> Note: Bank Details do not get displayed for Internal Payees.

Transfer From
Select the source account from which the funds are to be transferred.

Balance
On selecting a source account, the net balance of the account appears below the **Transfer From** field.

Currency
Select the currency in which the transfer is to take place.

> Note: Currency is defaulted to the destination account currency for Own and Internal Account Transfers and to the local currency for Domestic Transfers.
> For International transfers, the user can select the currency from the list.

Amount
Specify the amount to be transferred.

View Limits
Link to view the transaction limits applicable to the user.

For more information on Limits, refer **View Limits** section.

Field Name	Description

Transfer When	The facility to specify when the funds are to be transferred.
	
	The options are:
	
	    • Now: transfer funds on the same day
	
	    • Later: transfer funds on a future date

Pay Via	Select the network through which the transfer is to take place.
	
	This field is displayed only if the transfer is a **Domestic** transfer in India region.
	
	The options are:
	
	    • NEFT
	
	    • RTGS
	
	    • IMPS
	
	Note: The networks available for selection will be dependent on certain factors such as whether the payee's bank supports the network or not, the amount entered and the network working window.
	
	Additionally, any one network, out of the enabled networks, will be suggested based on preferences allocated to each network by an administrator. This is simply a suggestion and the user can select any other network out of the enabled networks.

Transfer Date	The date on which the transfer is to take place. This field appears if the option **Later** is selected from the **Transfer When** list.

Correspondence Charges	The facility to select the party by whom transfer charges are to be borne.
	
	The options are:
	
	    • Payee: transfer charges are to be borne by the beneficiary
	
	    • Payer: transfer charges are to be borne by the ordering customer
	
	    • Shared: transfer charges are to be borne by both the payee and payer
	
	This field appears against a record where the transfer is being made towards an **International** payee.

Transfer via Intermediary Bank	Specify whether the fund transfer is to be done through intermediary bank. This field appears only for International Payee.

Field Name	Description
Pay Via	Network for payment.
	The options are:
	• Swift Code
	• NCC (National Clearing code)
	• Bank Details
	This field appears if you select **Yes** option from **Transfer via Intermediary Bank** field.
SWIFT / National clearing code value	SWIFT code /National Clearing code value.

SWIFT code Look up

Below fields appears if the **SWIFT Code** option is selected in Pay Via field.

Field Name	Description
Lookup Swift Code	Link to search the SWIFT code.
SWIFT Code	SWIFT code value.
Bank Name	Bank name to search the SWIFT code.
Country	Country name to search the SWIFT code.
City	City name to search the SWIFT code.

SWIFT Code Lookup - Search Result

Field Name	Description
Bank Name	Name of the bank.
Address	Displays complete address of the bank.
SWIFT Code	SWIFT code /National Clearing code value.

National clearing code Look up

Below fields appears if the **National clearing code** option is selected in **Pay Via** field.

Field Name	Description
Lookup National clearing code	Link to search the National clearing code.
NCC Type	NCC type of the bank branch.
NCC Code	NCC code of the bank branch.
Bank Name	Name of the bank.

Field Name	Description
City	City to which the bank belongs.

NCC Lookup - Search Result

Field Name	Description
Bank Name	Name of the bank.
Branch	Bank branch name.
Address	Address of the bank.
NCC Code	NCC code of the bank branch.

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

Field Name	Description
Bank Name	Name of the bank.
Bank address	Complete address of the bank.
Country	Country of the bank.
City	City to which the bank belongs.
Payment Details	Specify payment details. This field appears against a record where the transfer is being made towards an international payee.
Add Payment Details	The link to add more details of the transfer. **Note**: This field is displayed only for **International** Payee.
Note	Select the note for the transaction. The drop-down to select the note appears for **International** Payee. Enter the additional note or remarks, if required.

To transfer funds to multiple payees:

1. From the **Payee** list, select the payee towards whom you wish to transfer funds.
   The payee details of the selected payee appear.

2. From the **Transfer From** account list, select the account from which the transfer needs to be made.

3. From the **Currency** list, select the appropriate currency.

4. In the **Amount** field, enter the transfer amount.

5. In the **Transfer When** field, select the option to indicate when the transfer is to take place.

   a. If you select the **Now** option, the transfer will be made on the same day.
      OR

If you select the **Later** option, from the **Transfer When** field, select the appropriate future date for when the transfer is to take place.

6. If the transfer type is **Domestic**, in the **Pay Via** field, select the network through which the transfer is to be processed. If the transfer is a domestic (India region) transfer, only those networks that are enabled on the basis of transfer details specified, will be selectable.

7. If the transfer type is **International**,

   a. Select the appropriate option from the **Correspondence Charges** list.

   b. In the Transfer via **Intermediary Bank** field, select the appropriate option.

   c. If you have selected **Yes** option in the **Transfer via Intermediary Bank** field, select the appropriate network for payment in the **Pay Via** field.

      i. If you select **Swift** option:

         i. In the **SWIFT code** field, enter the SWIFT code or search and select it from the lookup.

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

      ii. If you select **National Clearing Code** option:

         i. In the **National Clearing Code** field, enter the National Clearing code or search and select it from the lookup.

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

      iii. If you select **Bank details** option:

         i. In the **Bank Name** field, enter the bank name.

         ii. In the **Bank Address** field, enter the complete address of the bank.

         iii. From the **Country** list, select the country of the bank.

         iv. From the **City** list, select the city to which the bank belongs.

   d. In the **Payment Details** field, enter the details of the fund transfer.
      OR
      Click the **Add Payment Details** link to add more details of the transfer, if required.

   e. From the **Note** list, select the remarks/ notes for transaction.

   f. In the **Note** field, enter the remarks for the transaction, if required.

8. Click **Save** to save the payment record.
   OR
   Click **Make a Copy and Save**, if you want to save a copy of the transaction.
   OR
   Click **Reset Fields** to clear the entered data.

9. Repeat Steps 1 to 8 for Payee 2.
   OR
   Click **Add Another Payment** if you want to add another payment record.

10. Click ✏️ against a saved record to edit the transfer details of that record.
    OR
    Click 🗑️ against a record to delete that record.

11. Click **Submit** to submit all the transfer records to the bank.
    OR
    Click **Cancel** to cancel the operation and to navigate back to the dashboard.

12. The **Multiple Transfer - Review** screen appears. Verify the details, and click **Confirm**.
    OR
    Click **Expand All** to view the payment details.
    Click **Collapse All** to hide the payment details.
    OR

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

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

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13. The success message of initiating the transfer appears along with the status of transaction.
    Click **Go to Dashboard**, to navigate to the dashboard.
    OR
    Click **Click Here** to view the status of each transfer.
    The **Multiple Transfer - Status** screen appears. Click **Back to Dashboard** to navigate to the dashboard.

Multiple Transfers – Status

Field Description

Field Name	Description
Payee	The payee towards whom fund transfer has been initiated. The payee nickname and the payee's account number are displayed.
From Account	The source account from which the funds are transferred.

Field Name	Description
Date & Amount	The date of transfer along with the amount that is transferred towards the payee's account.
Host Reference No.	The unique number generated on completion of the transaction in the Core Banking application.
Status	The status of the transaction.
UETR	The unique End-to-End Transaction Reference (UETR) number displayed for tracking the status of the transaction.
Action	Link to download the e-receipt.
Failure Reason	The reason for which a transfer failed is displayed against the specific transfer record.

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

FAQs

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

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

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

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

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12. Repeat Transfers

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

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

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

Pre-Requisites

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

Features supported in the application

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

Workflow
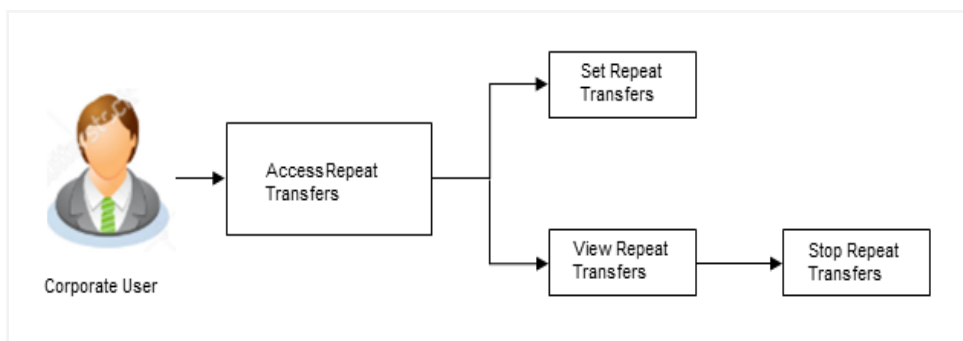
How to reach here:

Dashboard > Toggle menu > Payments > Setups > Repeat Transfers
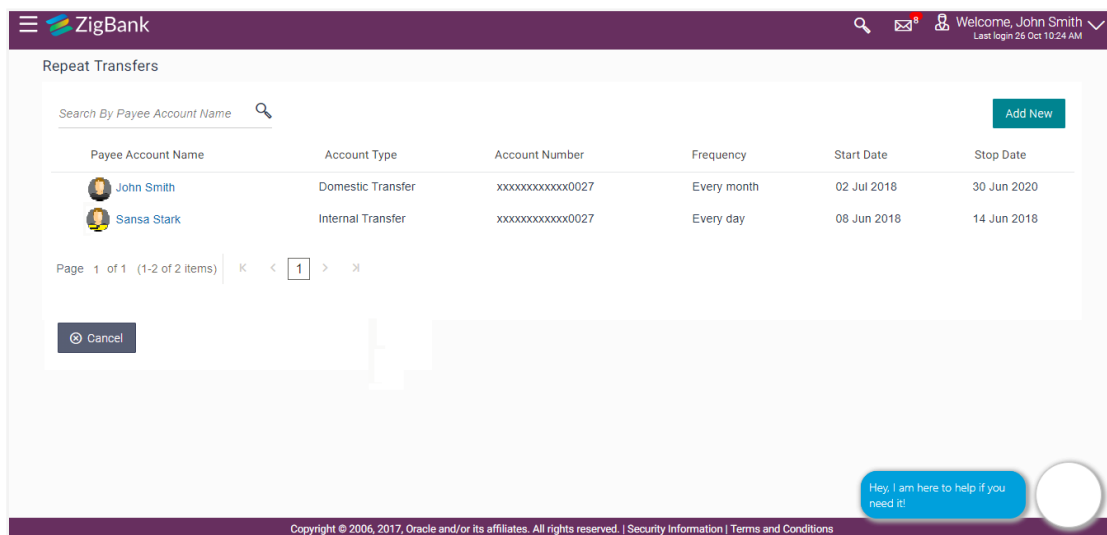
12.1 View Repeat Transfers

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

To view Repeat Transfers:

1. All the repeat transfers maintained appear as a list on **Repeat Transfers** screen.
   OR
   In the **Search By Payee Account Name**, enter the name of the payee so as to be displayed
   the repeat transfers initiated towards that payee and click .

Repeat Transfers

Field Description

Field Name	Description
Payee Account Name	Displays the payee's photo against each payee with name, and account number for identification. **Note**: In case of own account transfers, the payee's photo will not be displayed.
Account Type	The type of account associated with the Payee.
Account Number	The account number of the payee in masked format.

Field Name	Description
Frequency	The frequency in which the repeat transfer is initiated. The value can be:
	• Every Day
	• Weekly
	• Fortnightly
	• Bi-monthly
	• Monthly
	• Quarterly
	• Semi-Annually
	• Annually
Start Date	The date on which the repeat transfer starts being executed.
Stop Date	The date on which the repeat transfer should stop being executed or the instances after which the repeat transfer should stop being executed.

2. Click the **Payee Name** link to view details of that repeat transfer.

The **View Repeat Transfer** screen appears.
OR
Click **Add New** to set up a new repeat transfer.

View Repeat Transfer

Field Description

Field Name	Description
Transfer Type and Transaction Reference Number	The transfer type involved i.e. internal, domestic, etc as well as the transaction reference number are displayed.
Transfer To	Displays the Payee's photo, name and account number.
Transfer From	The source account number along with the account nickname, if maintained, is displayed.
Next Payment	The date on which the next payment is scheduled.
Amount	Amount of the set Repeat Transfer.
Purpose	The purpose for which the repeat transfer was initiated. This field appears if the repeat transfer initiated was towards a domestic account.
Note	A note, if added, by the user at the time of transfer initiation is displayed.

Execution Details

Field Name	Description
Start Date	The start date of the repeat transfer execution i.e. the date on which the repeat transfer first starts being executed.
End Date	The last date on which repeat transfer instructions are executed.
Frequency	The frequency in which the repeat transfer is executed.
Payment History	
SI No.	Serial number of the records of the payment history.
Execution Date	The date on which the repeat transfer was executed.
Status	The status of execution of the repeat transfer transaction. Status can be: • Active • Failed
Reason of Failure	The reason why the specific transfer instruction failed is displayed against those transfer records that have failed to be executed.

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

12.2 Stop Repeat Transfer

An option to stop the Repeat Transfer instruction is available on the View Repeat Transfer details page against those transactions that have instructions pending to be executed.

To stop the Repeat Transfers:

1. All the repeat transfers maintained appears as a list on **Repeat Transfers** screen.
    OR
    In the **Search By Payee Name**, enter the payee name of the transaction for which you want

    to stop the repeat transfer and click 🔍 .

2. Click the **Payee Name** link against the transaction that you want to stop executing. The **View Repeat Transfer** screen appears.

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

Stop Repeat Transfers
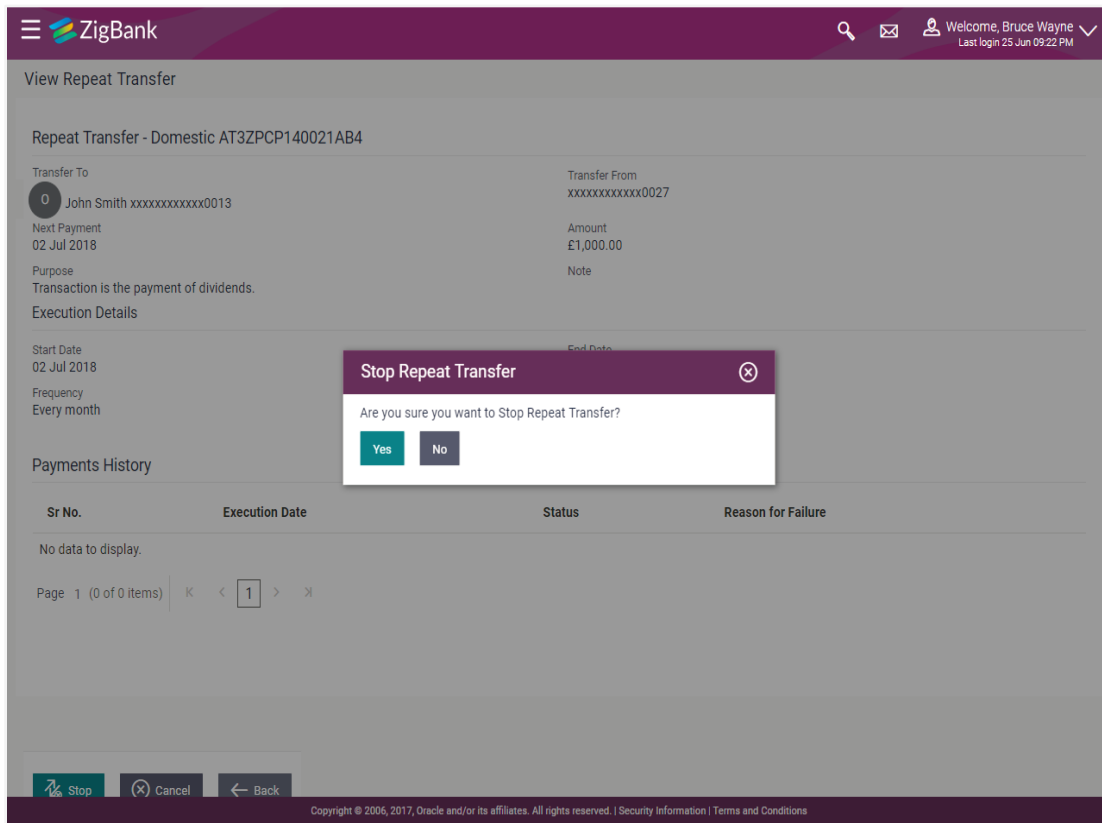
4. If you click **Stop**, a pop-up window appears in which the user can confirm whether the repeat transfer is to be stopped or can return to the View Repeat Transfers screen.
   Click **Yes** to confirm that the repeat transfer is to be stopped.
   OR
   Click **No** if you do not wish to stop the repeat transfer and to return to the View Repeat Transfers screen.

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

12.3 Set Repeat Transfers

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

To set a Repeat Transfer towards an existing payee:

1. All the repeat transfers maintained appear on the **Repeat Transfers** screen.

2. Click the **Add New** option to set up a new repeat transfer. The **Set Repeat Transfer** screen appears.

3. From the **Transfer Type** field

a. Select the **Existing Payee** option if you wish to initiate a repeat transfer instruction towards a registered payee. The fields in which the user can specify details to initiate a repeat transfer towards a registered payee appear.

OR

b. Select the **My Accounts** option if you wish to initiate a repeat transfer instruction towards one of your mapped accounts held within the same bank. The fields in which the user can specify details to initiate a repeat transfer towards a mapped account appear.

Set Repeat Transfer – Existing Payee

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

Set Repeat Transfer – My Accounts

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

Field Description

Field Name	Description
Transfer Type	This option enables the user to identify whether the transfers are to be made towards registered payees or towards the user's own accounts.
	The options are:
	• Existing Payee
	• My Account (User's own account)

Existing Payee

The following fields appear if you select the **Existing Payee** option in the **Transfer to** field.

Payee	Select the payee towards whom the transfers are to be made. On selecting a payee, the selected payee's photo, if uploaded, will appear against the payee name along with the other details of the payee.

Field Name	Description
Payee Photo	The payee's photo, if uploaded appears on selection of a payee. If a photo has not been uploaded against the payee, the payee's initials will appear in place of the photo.
Payee Name	The name of the selected payee.
Account Number	On selecting the payee, the account number associated with the payee appears.
Account Type	Type of account or transfer type associated with the payee appears, once a payee is selected.
Account Name	The name of the payee in the bank account appears.
Bank Details	The details of the bank i.e. the name and address of the bank's branch in which the payee's account is held appears.
Transfer From	Select the source account from which the funds are to be transferred.
Balance	On selecting a source account, the net balance of the account appears below the Transfer From field.
Currency	Select the currency in which the transfer is to take place. Currency is defaulted to destination account currency for Internal Transfers and local currency for Domestic Transfers.
Amount	Specify the amount to be transferred per frequency.
View Limits	Link to view the transaction limits for the user. For more information on Limits, refer **View Limits** section.
Pay Via	Select the network through which the transfers are to be processed. The options are: • NEFT • RTGS • IMPS **Note**: The networks available for selection will be dependent on certain factors such as whether the payee's bank supports the network or not, the amount entered and the network working window. Additionally, any one network, out of the enabled networks, will be suggested based on preferences allocated to each network by an administrator. This is simply a suggestion and the user can select any other network out of the enabled networks.

Field Name	Description
Transfer Frequency	The frequency in which the repeat transfers are be executed. The options are: - Every Day - Weekly - Fortnightly - Bi-monthly - Monthly - Quarterly - Semi-Annually - Annually
Start Transferring	The date on which the first repeat transfer is to be executed.
Stop Transferring	Select the option by which to specify when the repeat transfers are to stop being executed. The following two options are available: - On: Select this option if you wish to specify a date on which the last transfer is to be executed. - After: Select this option if you wish to specify the number of repeat transfers that are to be executed as part of the instruction.
Date	Specify the date on which the last transfer is to be executed. This fields appears if the option **On** is selected in the **Stop Transferring** field.
Instances	Specify the number of instances after which the repeat transfers are to stop being executed. This field appears if the option **After** is selected in the **Stop Transferring** field.
Purpose	Select the purpose for which the repeat transfer instruction is being initiated.
Note	Specify a note or remarks for the repeat transfer.
Also Transfer Today	Select this option to also initiate a one-time transfer towards the payee for the same amount as each individual instruction.

The following fields appear if you select the **My Account** option under the **Transfer Type** field.

Field Name	Description
Account Number	Select the account towards which repeat transfers are to be made. All the accounts of the user are displayed.
Balance	On selecting an account number, the net balance of the account appears below the **Account Number** field.
Transfer From	Select the source account from which the funds are to be transferred.
Balance	On selecting a source account, the net balance of the account appears below the **Transfer From** field.
Currency	The currency in which the transfer is to take place. The currency is defaulted as the beneficiary account currency.
Amount	Specify the amount to be transferred.
View Limits	Link to view the transaction limits for the user. For more information on Limits, refer **View Limits** section.
Transfer Frequency	The frequency in which the repeat transfers are to be executed. The options are: • Every Day • Weekly • Fortnightly • Bi-monthly • Monthly • Quarterly • Semi-annually • Annually
Start Transferring	The date on which the first repeat transfer is to be executed.
Stop Transferring	Select the option by which to specify when the repeat transfers are to stop being executed. The following two options are available: • On: Select this option if you wish to specify a date on which the last transfer is to be executed. • After: Select this option if you wish to specify the number of repeat transfers that are to be executed as part of the instruction.

Field Name	Description
Date	Specify the date on which the last transfer is to be executed. This fields appears if the option **On** is selected against the **Stop Transferring** field.
Instances	Specify the number of instances after which the repeat transfers are to stop being executed. This field appears if you select **After** option in the **Stop Transferring** field.
Note	Specify a note or remarks for the repeat transfer.
Also Transfer Today	Select this option to also initiate a one-time transfer towards the payee for the same amount as each individual instruction.

3. In the **Transfer Type** field, select the appropriate payee for a repeat transfer set up.

    a. If you select the **Existing Payee** option:

        i. From the **Payee** list, select the payee to whom fund needs to be transfer. The internal / domestic accounts along with the bank details maintained for the selected payee appears.

        ii. From the **Transfer From** list, select the account from which transfer needs to be done.

        iii. Select the currency in which the transfers are to be made from the **Currency** list. Only the destination account currency will be available for selection considering only internal and domestic transfers are supported through repeat transfers.

        iv. In the **Amount** field, enter the amount that is to be transferred per transfer.
        OR
        Click the **View Limits** link to view the limit of transfer.

        v. If you have selected a **Domestic Account Payee**, select the appropriate payment network in the **Pay Via** field. In case of domestic India region transfers, only those networks that are enabled based on the transfer details, will be available for selection.

        vi. From the **Transfer Frequency** list, select the frequency in which the repeat transfers are to be executed.

        vii. From the **Start Transferring** date picker field, select date on which the repeat transfers are to start being executed.

        viii. In the **Stop Transferring** field, select the option by which to specify when the repeat transfers are to stop being executed.

            a. If you have selected the option **On**, specify the date on which the repeat transfers are to stop being executed.

            b. If you have selected the option **After**, specify the number of instances after which the repeat transfers are to stop i.e. if you specify the number 10, only 10 transfers will be initiated at the specified frequency.

        ix. From the **Purpose** list, select the appropriate purpose of transfer.

        x. In the **Note** field, specify a narrative for the transaction.

        xi.   Select the **Also Transfer Today** checkbox to initiate a one-time transfer towards the payee for the specified amount.
The **Set Repeat Transfer** popup window appears.

            a.   Click **Proceed** to initiate one-time transfer along with the repeat transfers.
OR
Click **Cancel**, if you do not wish to initiate the one-time transfer.

    b.   If you select the **My Account** option:

        i.   From the **Account Number** list, select the account to which the fund transfers needs to be made.

        ii.   From the **Transfer From** list, select the account from which transfers need to be made.

        iii.   In the **Amount** field, enter the amount that needs to be transferred per transfer.

        iv.   From the **Transfer Frequency** list, select the frequency in which the repeat transfers are to be executed.

        v.   From the **Start Transferring** date picker field, select date on which the repeat transfers are to start being executed.

        vi.   In the **Stop Transferring** field, select the option by which to specify when the repeat transfers are to stop being executed.

            a.   If you have selected the option **On**, specify the date on which the repeat transfers are to stop being executed.

            b.   If you have selected the option **After**, specify the number of instances after which the repeat transfers are to stop i.e. if you specify the number 10, only 10 transfers will be initiated at the specified frequency.

        vii.   In the **Note** field, specify a narrative for the transaction.

        viii.   Select the **Also Transfer Today** checkbox to initiate a one-time transfer towards the payee for the specified amount.
The **Set Repeat Transfer** popup window appears.

            a.   Click **Proceed** to initiate one-time transfer along with the repeat transfers.
OR
Click **Cancel**, if you do not wish to initiate the one-time transfer.

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

5.   The **Set Repeat Transfer - Review** screen appears. Verify the details, and click **Confirm**.
OR
Click **Cancel** to cancel the transaction.

OR

Click **Back** to return to the **Set Repeat Transfer** screen.

> **Note**: If a standing instruction or a pay later transfer is due to any selected payee within the next X days (as configured), a warning message will appear against the specific payment record on the review page intimating the user about the same.

6.   The success message appears along with the reference number, host reference number, status and transaction details.
Click **Go to Dashboard** to go to Dashboard screen.
OR

Click **e-Receipt** to generate the electronic receipt of the transaction. For more information, refer the **e-receipt** section in the Corporate Servicing User Manual.

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

FAQs

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

   Yes, you can cancel the post-dated instructions.

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

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

Home

13. Upcoming Payments Inquiry

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

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

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

- Future Dated Transfers

- Future Dated Demand Drafts

- Repeat Transfers

Prerequisites:

Transaction and account access is provided to corporate user

- Transaction and account access is provided to corporate user

- Approval rule set up for corporate user to perform the actions

Features supported in the application

Following transactions are allowed under Upcoming Payments

- View Upcoming Payments

- Cancel Upcoming Payment

Workflow
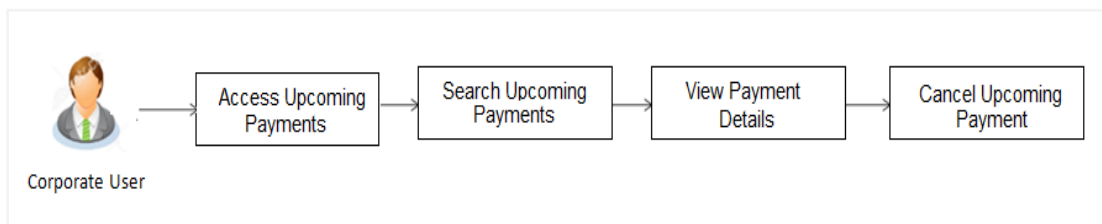
How to reach here:

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

13.1 Upcoming Payment - Summary

The summarized view of all your upcoming payments starting with the most recent, are listed on Upcoming Payment Inquiry screen.

To view upcoming payments:

1. All the scheduled upcoming payments appear as records on **Upcoming Payments Inquiry** screen.

2. From the **Account Number** list, select an account number so as to view all the upcoming payments in which that account is the source account.

Upcoming Payments Summary

Field Description

Field Name	Description
Account Number	The field from which you can select a search criteria in order to view upcoming payment records involving that account as the source account.
Date	The date on which the payment transaction is due to be processed.
Payee Name	The name of the payee along with the photo will be displayed. Note: In case of own account transfers, payee's photo will not be displayed.
Transaction Type	The type of transfer.
Account Details	The destination account number.
Payment Type	The type of payment i.e. whether it is a one time scheduled payment or a repeat transfer.
Amount	The transfer amount and currency.
Action	The option to cancel the transaction or Repeat Transfer.

2. To cancel the transaction or Repeat Transfer, click .
    The **Delete Upcoming Payment** screen appears.

13.2 Upcoming Payment - View & Delete

On selecting the option to cancel the transaction, a pop up window appears containing the details of the transaction. The user can view these details and confirm deletion.

Delete Upcoming Payment

To delete the transaction or Repeat Transfer:

1. Click 🗑 against the record that you want to delete.

2. The **Delete Upcoming Payment - Review** screen appears. Verify the details, and click **Confirm.**
    OR
    Click **Cancel** to cancel the operation.

3. The success message along with the reference number, host reference number, status and payment details appear.
    Click **Go to Dashboard** to go to the Dashboard screen.

FAQs

1. **What is a Repeat Transfer?**

   The Repeat Transfer feature facilitates periodic recurring payments from the user's current or savings accounts.

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

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

   - Future Dated Transfers

   - Future Dated Demand Drafts

   - Repeat Transfers

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

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

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

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

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

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

   Home

14. Outward Remittances Inquiry

Outward remittance involves the transfer of money from the user's accounts to other accounts through various domestic or international channels. Using this inquiry transaction, the user can view the outward remittances initiated from the user's mapped accounts.

Prerequisites:

- Transaction and account access is provided to the corporate user

Features supported in the application

The following features are supported under Outward Remittance Inquiry

- View Outward Remittance Inquiry

- Download Advice

Workflow
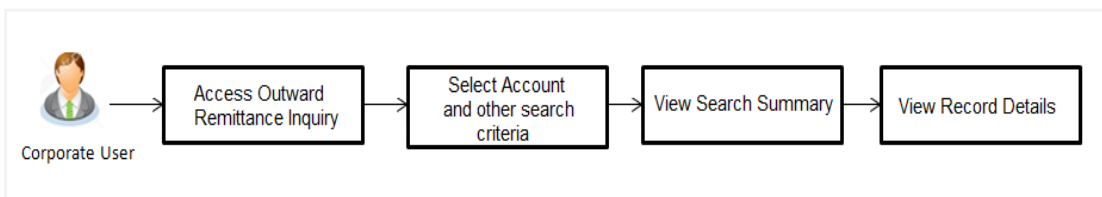
How to reach here:

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

14.1 Outward Remittance Inquiry

By default, the summarized view of all outward remittances initiated from all the current and saving accounts mapped to the user are listed. The user can, alternately, search for a specific transfer by entering values in the various search criteria fields provided on the screen.

Outward Remittance Inquiry

Field Description

Field Name	Description
From Date and **To Date**	Enter dates in the From Date and To Date fields so as to be displayed outward remittances that have been initiated within the date range specified.
From Amount and To Amount	Enter amounts in the From Amount and To amount fields so as to be displayed outward remittances initiated within the amount range specified.

To view outward remittances:

1. Enter dates in the From Date and To Date fields and Click **Search** to view outward remittances that have been initiated within the date range specified.

    OR

    Enter amounts in the From Amount and To Amount fields and Click **Search** to view outward remittances initiated within the amount range specified.

    The outward remittances initiated within the date range or amount range specified appear as search results.
    OR
    Click **Reset** to clear the details entered.
    OR
    Click **Cancel** to cancel the operation and to be navigated to the dashboard.

Outward Remittance Inquiry - Search results

Field Description

Field Name	Description
Search Results	
Transaction Date	The date on which the transaction is received by the bank from the channel.
Reference Number	The transaction reference number.
	A link through which the user can view the details of the transfer is provided on the reference numbers.
Debit Account Details	The user's CASA account from which funds were debited towards the outward remittances.
Payee Details	The payee name along with the payee photo, if uploaded.

Field Name	Description
Remitted Amount	The amount that was remitted.

3. Click on the **reference number** of a transaction record to view the details of that outward remittance. The **Outward Remittance Details** screen appears.

4. Click **Cancel** to cancel the operation and to be navigated to the dashboard.

14.2 Outward Remittance Inquiry - Details

Outward Remittance Details

Field Description

Field Name	Description
Remitter Details	
Debit Account Number	The account number that was debited appears along with account nickname, if specified.
Debit Account Branch	The name of the branch in which the debit account is held.
Transaction Details	
Transaction Date	The date on which the transaction is received by the bank from the channel.
Reference Number	The reference number of the selected transaction.
UETR	The unique End-to-End Transaction Reference (UETR) number displayed for tracking the status of the transaction.
Debit Amount	The amount debited from the account.
Bank Charges	The bank charges and currency in which the charges were levied. The transaction can have multiple charges.
Remitted Amount	The amount that was remitted.
Purpose of Remittance	The purpose for which the outward remittance was performed.
Description	A brief description of the transaction.
Payee Details	
Payee Name	The name and photo of the payee, if uploaded. If no photo has been uploaded against the payee, the payee's initials will appear in place of the photo.
Account Number	The account number of the payee in masked format.
Payee Address	Address of the payee in the bank account.
Bank Details	The details of the bank in which the payee's account is held.
Intermediary Bank Details	The fund transfer done through intermediary bank.

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

2. Click on **Download Advice** to download the remittance advice.

FAQs

1. **What is an Outward Remittance?**

   Outward remittance involves the transfer of money from the user's accounts to other accounts through various domestic or international channels.

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

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

Home

15. Manage Billers

Billers are configured as Bank's customers in Core Banking application and designate a single account for each such customer as the "collection" account. This account is used to post all payments from the various customers.

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

Prerequisites:

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

Features supported in application

Following transactions are allowed under Biller Maintenance

- Create Biller
- View Biller
- Edit Biller
- Delete Biller
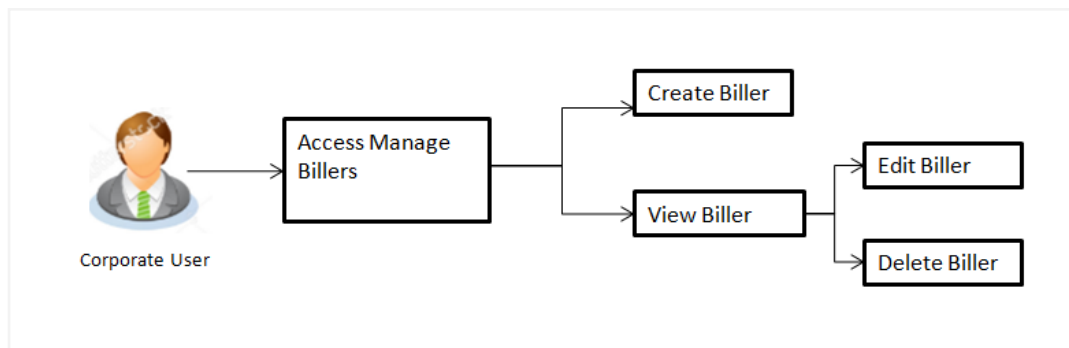
How to reach here:

Dashboard > Toggle menu > Payments > Setups > Manage Billers

15.1 Biller - Summary

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

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

Biller - Summary
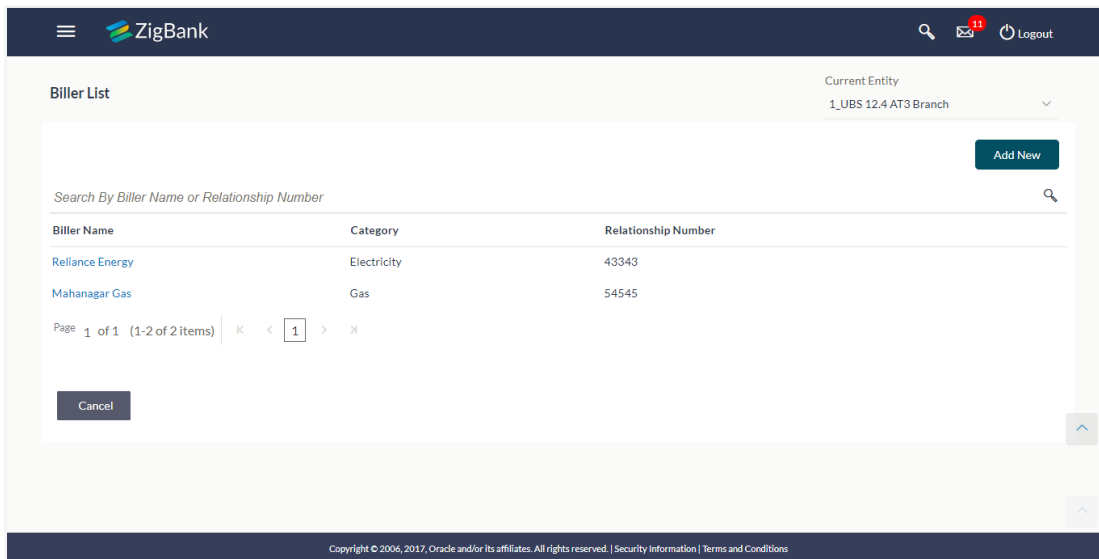
Field Description

Field Name	Description
Biller List	
Biller Name	Name of registered biller.
Category	Category of the registered biller.
Relationship Number	Relationship number of the customer with the biller.

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

15.2 Biller Details - View

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

To view the biller:

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

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

Biller Details – View
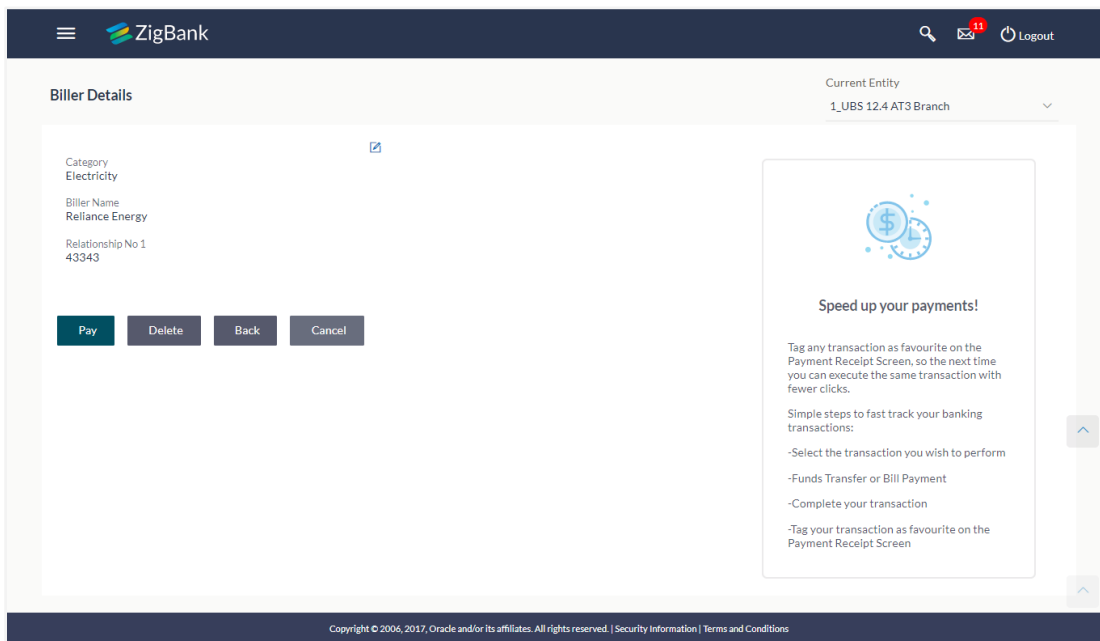
Field Description

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

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

15.3 Biller Details - Delete

User can delete the billers created under a party.

To delete a biller:

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

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

2. Click **Delete** to delete the biller. The message for confirmation to delete biller appears. Click **Delete Biller** to delete the biller.
   OR
   Click **Cancel** to go back to previous screen.

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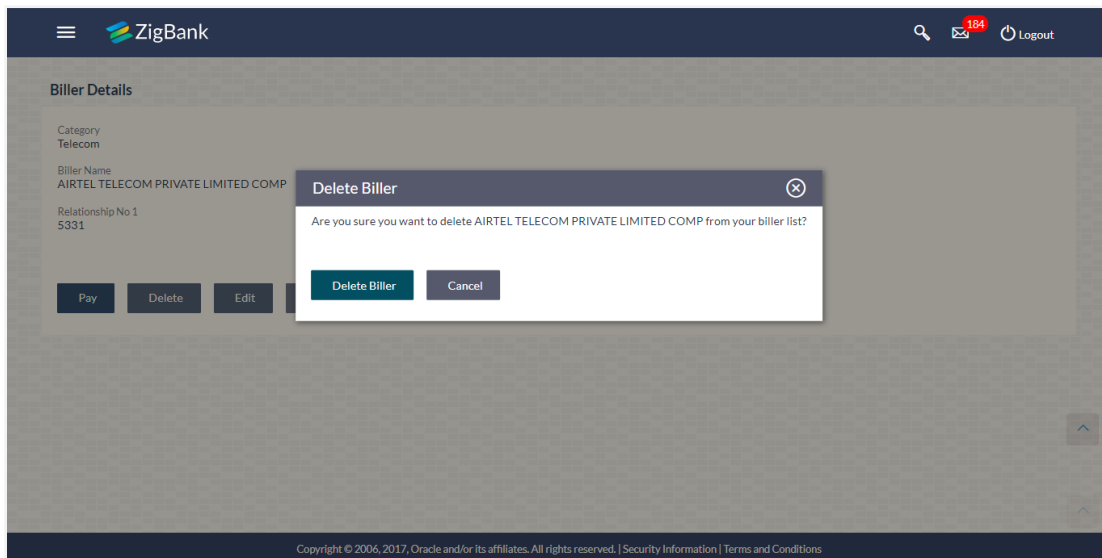
3. The success message of delete biller appears along with the transaction reference number, status and biller details.
   Click **Go To Dashboard** to go to Dashboard screen.
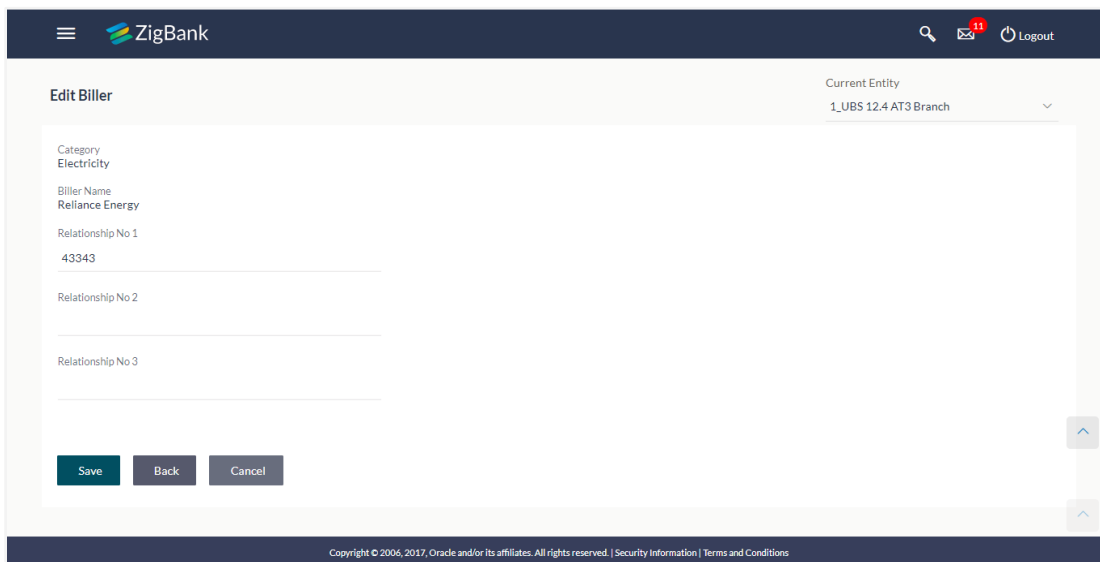
15.4 Biller Details - Edit

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

To edit the biller:

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

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

2. Click **Edit** to edit the biller. The **Edit Biller** screen appears.
OR
Click **Cancel** to go back to previous screen.

Biller Details - Edit

Field Description

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

3. In the **Relationship Number** field, edit the relationship number of the customer with the biller if required.

4. Click **Save** to save the changes.
    OR
    Click **Cancel** to go back to previous screen.

5. The **Edit Biller - Review** screen appears. Verify the details, and click **Confirm**.
    OR
    Click **Back** to back go to previous screen.
    OR
    Click **Cancel** to cancel the transaction and go back to the Dashboard.

6. The success message of edit biller appears along with the transaction reference number, status and biller details.
    Click **Go To Dashboard** to go to **Dashboard** screen.
    OR
    Click **Pay Now** to go to **Bill Payment** screen.

15.5 Add Biller

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

To register a biller:

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

Add Biller
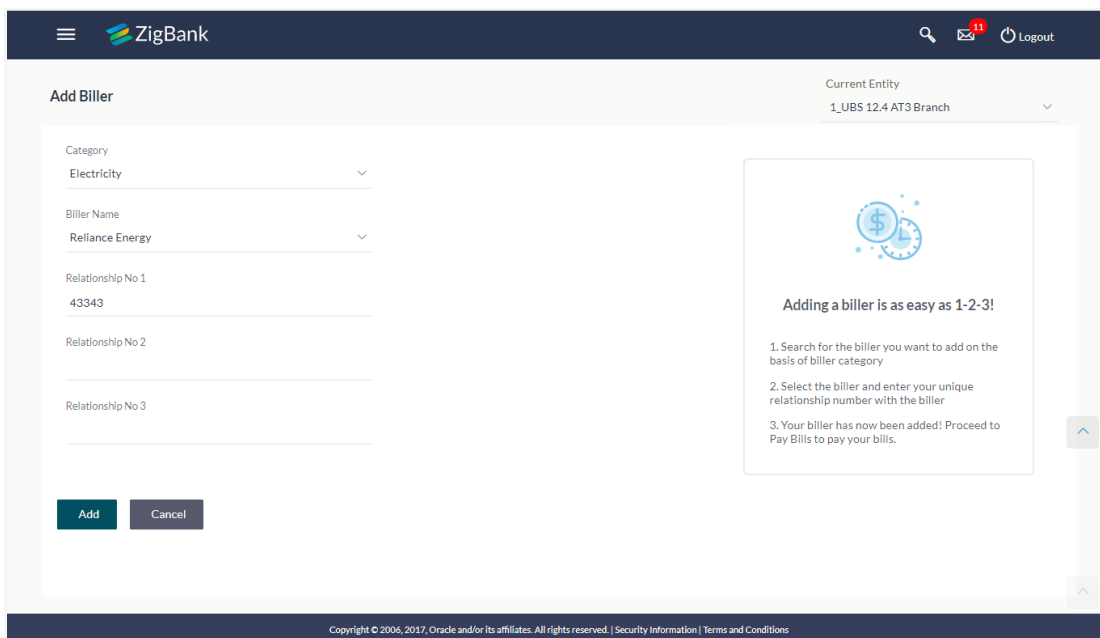
Field Description

Field Name	Description
Category	Select the category to which the biller belongs.
Biller Name	Select the name by which the biller is to be identified.
Relationship Number 1	Specify the relationship of the user with the biller.
Relationship Number 2	The option to specify additional relationship numbers that the user has with the biller.
Relationship Number 3	The option to specify additional relationship numbers that the user has with the biller.

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

4. In the **Relationship Number** field, enter the relationship number of the customer with the biller.

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

The **Add Biller – Review** screen appears. Verify the details, and click **Confirm**.
OR
Click on **Back**, user is directed to **Add Biller** – screen with values in editable form.
OR

Click **Cancel** to cancel the transaction and go back to the **Dashboard**

6. The success message of add biller appears along with the transaction reference number, status and biller details.
Click **Go To Dashboard** to go to **Dashboard** screen.
OR
Click **Pay Now** to go to **Bill Payment** screen.

FAQs

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

   Yes. You can choose to delete the billers that you no longer need.

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

   After successfully adding a biller, you may proceed to bill payment immediately.

3. **Who can access the billers created by me?**

   Billers created by you can be accessed by all the users available under the Party ID.

4. **Who can edit or delete the billers created by me?**

   Billers created by you can be edited or deleted by any of the users available under the Party ID who has necessary role privileges.

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

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

Home

16. Pay Bills

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

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

Prerequisites:

- Transaction and account access is provided to corporate user

- Approval rule set up for corporate user to perform the actions

- Transaction working window is maintained

- Billers are maintained

- Transaction limits are assigned to user to perform the transaction

Features supported in application

Following transactions are allowed under Pay Bills
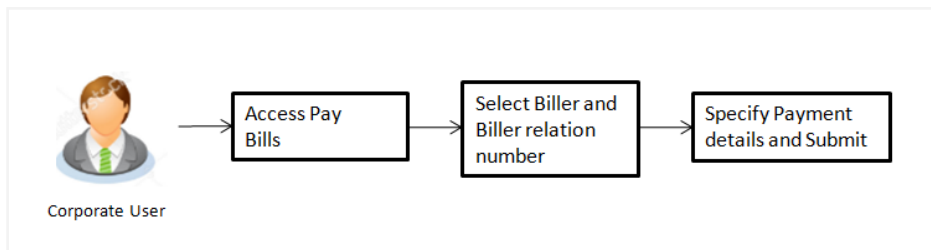
- Bill Payment

How to reach here:

Dashboard > Toggle menu > Payments > Payments and Transfers > Pay Bills > Bill Payment
OR
Maker Dashboard > Toggle menu > Payments > Setups > Manage Billers > Bill Payment

16.1 Bill Payment

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

Bill Payment

Field Description

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

To pay the bill:

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

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

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2. In the **Relationship Number** field, view the corresponding relationship number, basis Biller selection.
    Select the relationship number of the customer with the biller.

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

View Limits
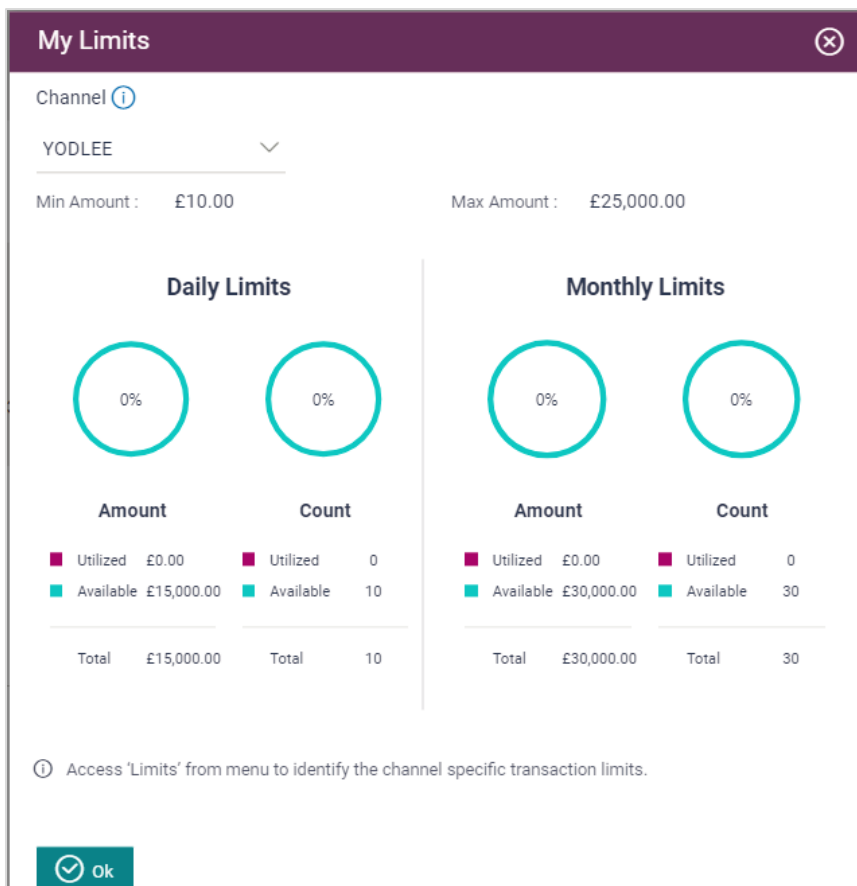
Field Description

Field Name	Description
Channel	Channel for which you the user wants to view the limits.

Field Name	Description
Min Amount	The per transaction limit - minimum amount.
Max Amount	The per transaction limit - maximum amount.
Daily Limits	The daily amount limit and transaction count limit (available and utilized) of a transaction is displayed.
	This is represented in a graph - with a (colored) utilized amount (numeric figure below it) and the available limit allocated by the Bank (numeric figure below it) and the total of utilized and available limits.
Monthly Limits	The monthly amount limit and transaction count limit (available and utilized) of a transaction is displayed.
	This is represented in a graph - with a (colored) utilized amount (numeric figure below it) and the available limit allocated by the Bank (numeric figure below it) and the total of utilized and available limits.

1. From the **Pay From** list, select the source account for making bill payment.

2. From the **Bill Date** list, select the bill generation date.

3. In the **Bill Number** field, enter the bill number for the bill to pay.

4. Click **Pay** to make bill pay.
   OR
   Click **Cancel** to cancel the operation and navigate back to 'Dashboard'.

5. The **Bill Payment - Review** screen appears. Verify the details, and click **Confirm**.
   OR
   Click **Cancel,** user is directed to Bill Payment – screen with values in editable form.

6. The success message of bill payment appears along with the transaction reference number, host reference number, status and bill details.
   Click **Go To Dashboard** to go to Dashboard screen.
   OR
   Click **Add Favorite** to mark the transaction as favorite. The favorite transaction is added.

FAQs

1. **Can I initiate future dated bill payment?**

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

2. **Where do I find my Relationship Number?**

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

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

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

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

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

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

    No, currently this option is not available.

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

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

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

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

Home

17. Multiple Bill Payments

Multiple bill payment is a facility provided to the user to make multiple bill payments at the same time. The user can select the billers to pay the bills of their utility payments online through channel banking platform. User has different utility payments like Electricity Bill payment, Mobile bill payments, Water bill payments, insurance payments etc. Application has eased the mode of paying these bills through Bill Payment.

Prerequisites:

- Transaction access is provided to corporate user

- Approval rule set up for corporate user to perform the actions

- Transaction working window is maintained

- Billers are maintained

- Transaction limits are assigned to user to perform the transaction

Features supported in the application

Following transactions are allowed under Pay Bills

- Bill Payment

Workflow
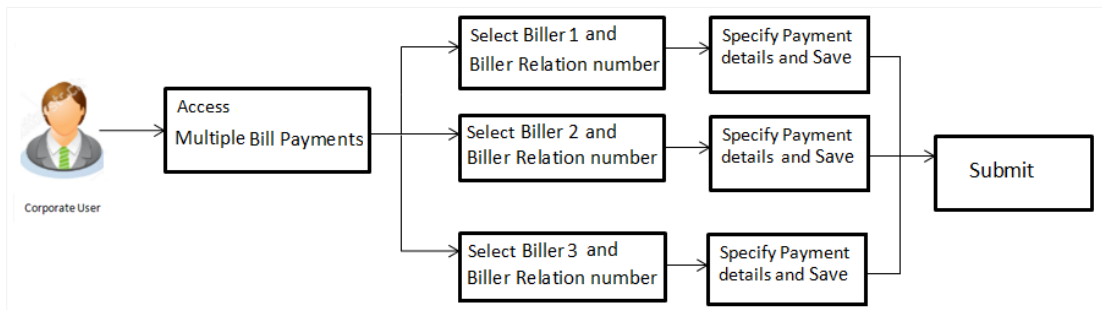
How to reach here:

Dashboard > Toggle Menu > Payments > Payments and Transfers > Multiple Bill Payments

17.1 Multiple Bill Payments

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

Multiple Bill Payments

Field Description

Field Name	Description
Biller Name	Name of registered biller.
Relationship No.	Relationship number of the customer with the biller.
Amount	Bill payment amount to be transfer from account.
View Limits	Link to view the transaction limits. For more information on Limits, refer **View Limits** section.
Pay From	Source account with account nickname for making bill payment.
Balance	Net balance in the selected account.
Bill Date	Bill generation date.
Bill Number	Bill number for the bill to be paid.
Note	Description for bill payment.

To pay the bill:

1. From the **Biller Name** list, select the appropriate biller and biller service.
   OR
   Click the **Add New Biller** link if there are no billers mapped to make bill payment.

2. From the **Relationship No**. list, select the relationship number.

3. In the **Amount** field, enter the bill amount.
   OR
   Click the **View Limits** link to view the limits.

4. From the **Pay From** list, select the source account for making bill payment.

5. From the **Bill Date** list, select the date of bill on which it is required to be paid.

6. In the **Bill Number** field, enter the bill number for the bill to be paid.

7. In the **Note** field, enter the narration for the bill payment.

8. Click **Save** to save the bill payment details.
   OR
   Click **Make a Copy and Save**, if you want to save a copy of the transaction.
   OR
   Click **Reset Fields** to clear the entered data.

9. Repeat Steps 1 to 7 for Bill 2.
   OR
   Click **Add Another Payment** if you want to add another bill payment details.

10. Click ✏ against a bill to edit the bill payment details.
    OR
    Click 🗑 against a bill to delete the bill payment details.

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

12. The Multiple Bill Payments - Review screen appears. Verify the details, and click **Confirm**.
    OR
    Click **Back** to edit the bill payment details. The Multiple Bill Payments screen with saved bill payment details appear in editable form.
    OR
    Click **Cancel** to cancel the operation and navigate back to 'Dashboard'.

13. The success message of initiating the bill payments appear along with the status of transaction.
    Click **Go to Dashboard**, to navigate to the dashboard.
    OR
    Click **Click Here** to view the status of bill payments.
    The **Multiple Bill Payments – Status** screen appears.

Multiple Bill Payments – Status

Field Description

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

Field Name	Description
Date & Amount	Date of transfer and payment amount that is transferred.
Host Reference No.	The unique number generated on completion of transaction in the Core Banking application.
Status	The status of the transaction.
Action	Link to download the e-receipt.

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

FAQs

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

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

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

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

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

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

Home

18. Inward Remittance Inquiry

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

Prerequisites:

- Transaction and account access is provided to corporate user

- Inward remittances are available under the accounts

Features supported in application

Following transactions are allowed under Inward Remittance Inquiry

- View Inward Remittance Inquiry
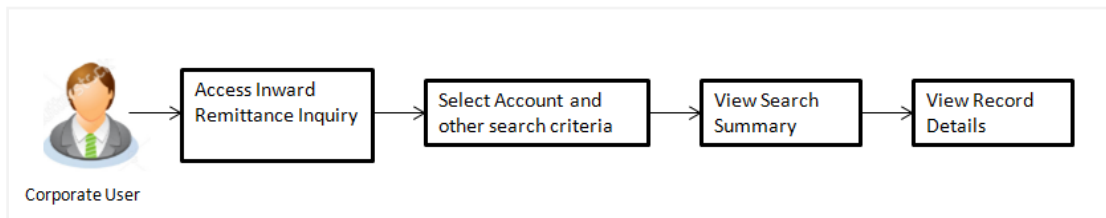
How to reach here:

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

18.1 Inward Remittance Inquiry

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

Inward Remittance Inquiry

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

To view inward remittances:

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

2. Click **Search** to view the list of inward remittance.
   OR
   Click **Reset** to clear the details entered.
   OR
   Click **Cancel** to cancel the transaction.

Inward Remittance Inquiry - Search Results

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

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

18.2 Inward Remittance Inquiry – Details

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

Inward Remittance Inquiry - Details

Field Name	Description
Receiver Details	
Credit Account Number	The receiver's account number and nickname to which amount has been credited.
Credit Account Branch	The name of the bank and branch of the receiver.
Transaction Details	
Transaction Date	The date on which the transaction is received by the bank from the channel.

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

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

FAQs

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

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

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

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

Home

19. Favorites

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

- Payments done through Transfer Money (Adhoc Payments are excluded)

- Draft Issuance

- Bill Payments

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

Prerequisites:

- Transaction and account access is provided to corporate user

- Approval rule set up for corporate user to perform the actions

Features supported in application

You can perform following actions from favorite transaction:

- View Favorite Transaction Details

- Initiate a Payment

- Remove Transaction from Favorite List

How to reach here:

Dashboard > Toggle menu > Payments > Favorites

19.1 Favorites – Summary

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

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

The screen is divided into three sections –

- **Transfer Money** - Transactions marked as favorite for 'Transfer Money' type of payments are listed under this section

- **Demand Draft** - Transactions marked as favorite for 'Demand Draft' type of payments are listed under this section

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

To search and initiate the favorite transaction:

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

Favourite
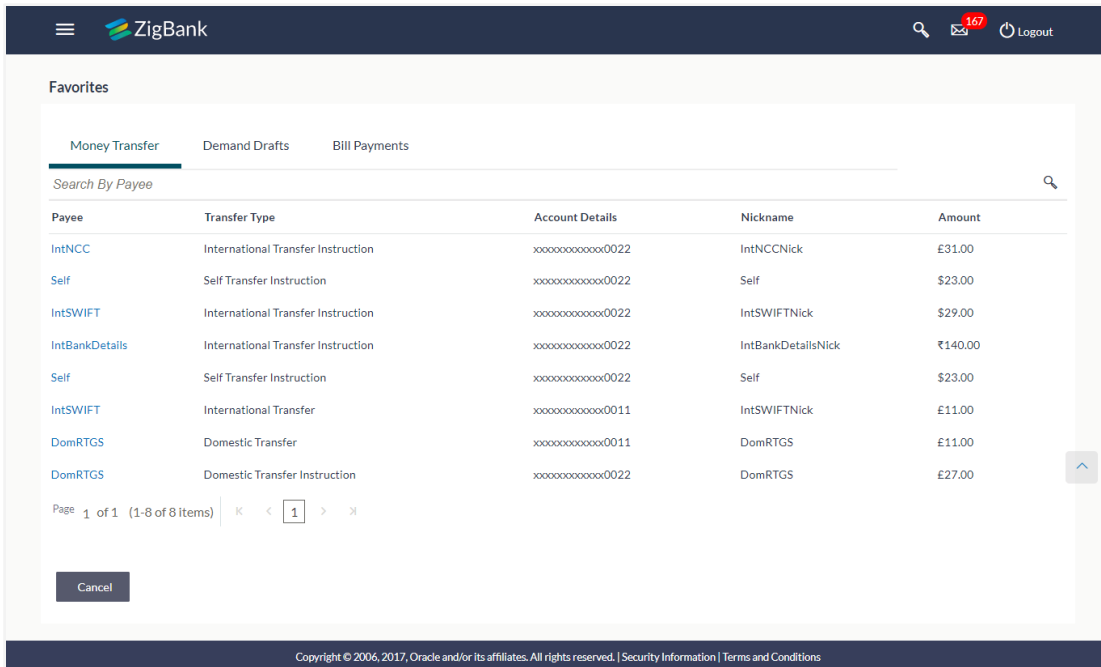
Field Name	Description
Money Transfer	
Below fields appears, if you select **Money Transfer** section.	
Payee	Name of the Payee for identification.
Transfer Type	Type of draft associated with the Payee.
Account Details	Details of the account with account nickname.
Nickname	Nick name to identify the payment destination (account).
Amount	Amount to be transferred along with the currency.
Demand Drafts	
Below fields appears, if you select **Demand Drafts** section.	
Payee	Name of the Payee for identification.
Draft Type	Type of draft associated with the Payee.
Draft Favouring	Name of the payee of the draft.
Amount	Displays the amount along with the currency for which draft needs to be issued.

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

2. To initiate a favorite transaction

    a. If you want to initiate transaction in **Money Transfer**;

        i. Click on **Payee** of relevant transaction in **Money Transfer** tab. The **Make Payment** screen appears.

        ii. Update the required details.

        iii. Click **Pay**.

    b. If you want to initiate transaction in **Demand Drafts**;

        i. Click on **Payee** of relevant transaction in **Demand Drafts** tab. The **Draft Issuance** screen appears.

        ii. Update the required details.

        iii. Click **Issue**.

    c. If you want to initiate transaction in Bill Payments;

        i. Click on Biller Name of relevant transaction in Bill Payments tab. The Bill Payment screen appears.

        ii. Update the required details. Click **Pay**.
            OR
            To remove transaction from favorite list, click **Unfavourite.**
            OR
            Click **Cancel** to cancel transaction.

19.2 Remove Favorites

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

To remove the transaction from the favorites:

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

Remove Favourite

2. To remove a favorite transaction:

a. If you want to remove favorite from **Money Transfer**;

    i. Click on **Payee** of relevant transaction in **Money Transfer** tab. The **Make Payment** screen appears.

b. If you want to remove favorite from **Demand Drafts**;

    i. Click on **Payee** of relevant transaction in **Demand Drafts** tab. The **Draft Issuance** screen appears.

c. If you want to remove favorite from Bill Payments;

    i. Click on **Biller Name** of relevant transaction in Bill Payments tab. The Bill Payment screen appears.

d. Click **Unfavourite**.

e. The confirmation message to remove from list appears. Click **Remove**.
OR
Click **Cancel** to cancel the transaction.

Remove Favourite- Confirm
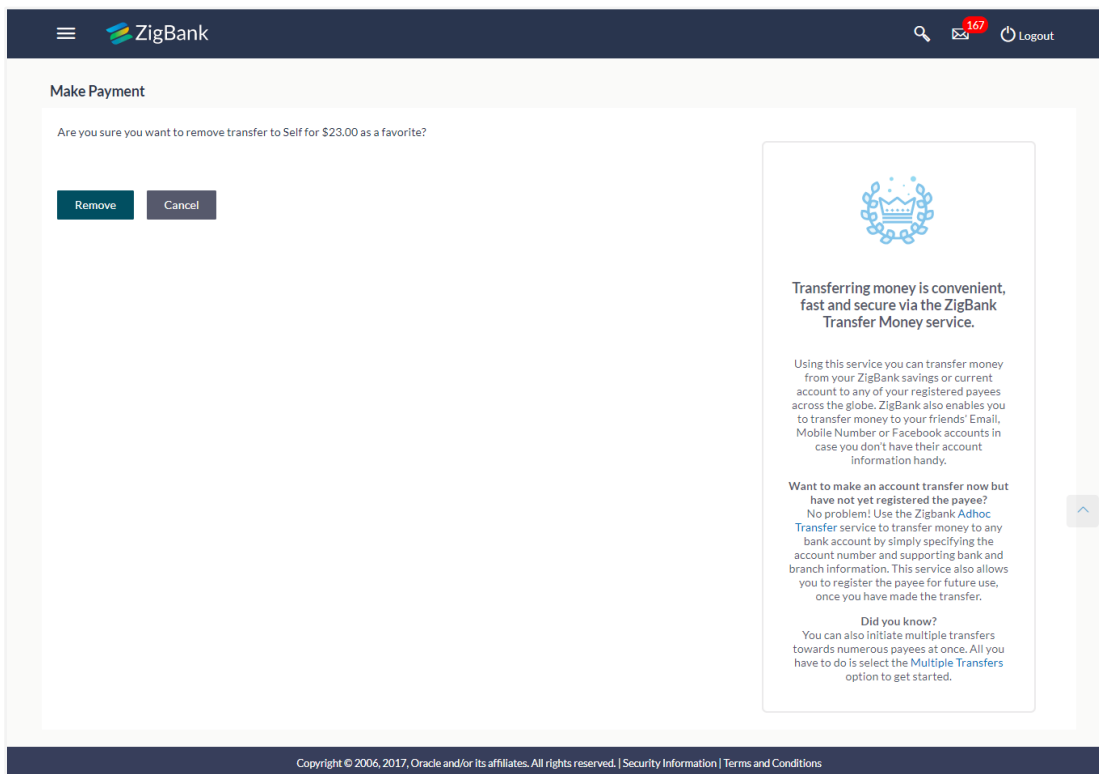
f. The success message appears along with the transaction reference number and status of the transaction.
Click **Go To Dashboard** to go to **Dashboard** screen.

FAQs

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

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

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

    User can perform following actions from favorite transaction:

    *   View favorite transaction details

    *   Initiate a payment

    *   Remove the transaction from favorite list

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

    User can mark the following transactions as favorite:

    *   Payments done through Transfer Money (Adhoc Payments are excluded)

    *   Draft Issuance

- Bill Payments

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

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

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

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20. View Limits

An option has been provided to the corporate user to view the transaction initiation limits.

1. Click the **View Limits** link to check the transfer limit.
   From the **Channel** list, select the appropriate channel to view its limits. The utilized amount and the available limit appears.

View Limits
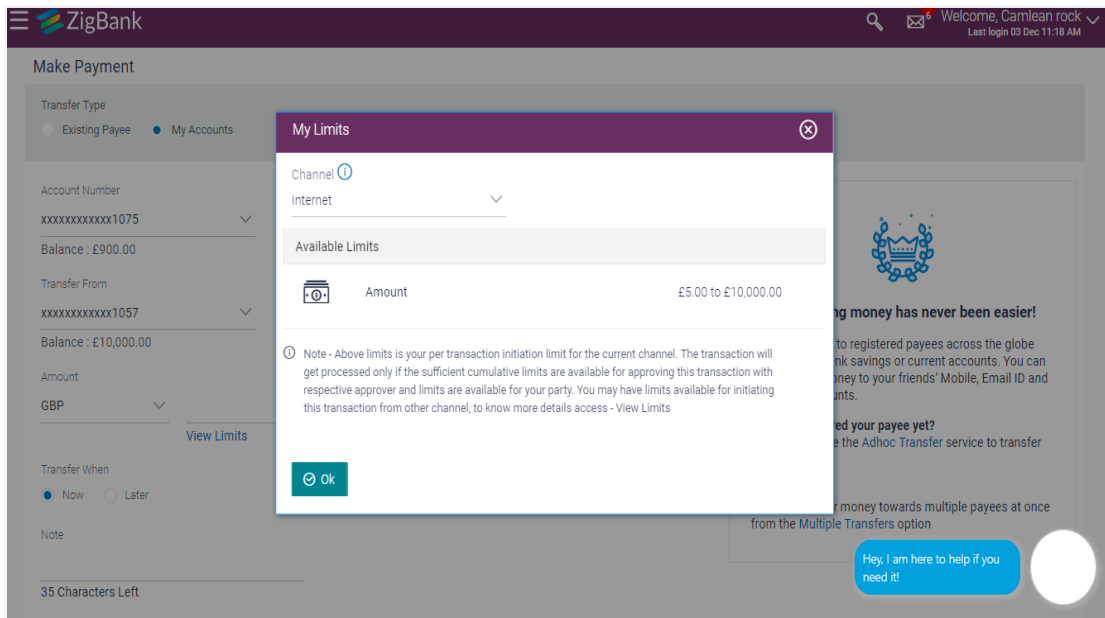
Field Description

Field Name	Description
Channel	Channel for which the user wants to view the limits.
	This will be defaulted to the user logged in channel.
Available Limits	
Amount	An amount range between the transactions can be initiated from the selected channel.

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