

Oracle Banking Digital Experience

**Retail Bill Payments User Manual
Release 18.3.0.0.0**

Part No. F12056-01

December 2018

ORACLE®

Retail Bill Payments User Manual
December 2018

Oracle Financial Services Software Limited
Oracle Park
Off Western Express Highway
Goregaon (East)
Mumbai, Maharashtra 400 063
India

Worldwide Inquiries:

Phone: +91 22 6718 3000

Fax: +91 22 6718 3001

www.oracle.com/financialservices/

Copyright © 2018, Oracle and/or its affiliates. All rights reserved.

Oracle and Java are registered trademarks of Oracle and/or its affiliates. Other names may be trademarks of their respective owners.

U.S. GOVERNMENT END USERS: Oracle programs, including any operating system, integrated software, any programs installed on the hardware, and/or documentation, delivered to U.S. Government end users are “commercial computer software” pursuant to the applicable Federal Acquisition Regulation and agency-specific supplemental regulations. As such, use, duplication, disclosure, modification, and adaptation of the programs, including any operating system, integrated software, any programs installed on the hardware, and/or documentation, shall be subject to license terms and license restrictions applicable to the programs. No other rights are granted to the U.S. Government.

This software or hardware is developed for general use in a variety of information management applications. It is not developed or intended for use in any inherently dangerous applications, including applications that may create a risk of personal injury. If you use this software or hardware in dangerous applications, then you shall be responsible to take all appropriate failsafe, backup, redundancy, and other measures to ensure its safe use. Oracle Corporation and its affiliates disclaim any liability for any damages caused by use of this software or hardware in dangerous applications.

This software and related documentation are provided under a license agreement containing restrictions on use and disclosure and are protected by intellectual property laws. Except as expressly permitted in your license agreement or allowed by law, you may not use, copy, reproduce, translate, broadcast, modify, license, transmit, distribute, exhibit, perform, publish or display any part, in any form, or by any means. Reverse engineering, disassembly, or decompilation of this software, unless required by law for interoperability, is prohibited.

The information contained herein is subject to change without notice and is not warranted to be error-free. If you find any errors, please report them to us in writing.

This software or hardware and documentation may provide access to or information on content, products and services from third parties. Oracle Corporation and its affiliates are not responsible for and expressly disclaim all warranties of any kind with respect to third-party content, products, and services. Oracle Corporation and its affiliates will not be responsible for any loss, costs, or damages incurred due to your access to or use of third-party content, products, or services.

Table of Contents

1. Preface	4
1.1 Intended Audience	4
1.2 Documentation Accessibility	4
1.3 Access to Oracle Support	4
1.4 Structure	4
1.5 Related Information Sources	4
2. Transaction Host Matrix	5
3. Electronic Bill Presentment and Payment	6
4. Retail Servicing - Bill Payments Widget - My Bills	7
5. Add Biller	9
6. Bills	14
6.1 Pay Bills - Summary	15
6.2 Pay Bills - Presentment Type	17
6.3 Pay Bills - Payment Type	21
6.4 Pay Bills - Presentment and Payment Type	25
6.5 Pay Bills - Recharge Type	28
7. Manage Billers	32
7.1 Manage Billers - Delete	39
8. Quick Bill Pay	42
9. Quick Recharge	46
10. Payment History	51
11. Alerts	54

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 Integration Matrix

Legends

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

Sr No	Transaction / Function Name	Third Party	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	Oracle FLEXCUBE Universal Banking 14.1.0.0.0 (Oracle Banking Payments)
1	Pay Bills	✓	×	×	×	×	×
2	Add Biller*	×	×	×	×	×	×
3	Manage Billers*	×	×	×	×	×	×
4	Quick Bill Pay	✓	×	×	×	×	×
5	Quick Recharge	✓	×	×	×	×	×
6	Payment History	×	×	×	×	×	×

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

3. Electronic Bill Presentment and Payment

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

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

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

[Home](#)

4. Bill Payments Widget - My Bills

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

My Net Worth
on 13 Nov 2018

I Have ₹363,035.63

- Current & Savings ₹363,035.63
- Term Deposit ₹0.00
- Recurring Deposit ₹0.00

Recent Activity
Savings xxxxxxxxxxxx2910

No Transactions Available

My Spends
Last 30 days

Total Spends

20% 20% 20% 20%

My Accounts

- Current & Savings ₹363,035.63
- Term Deposits ₹0.00
- Recurring Deposits ₹0.00
- Loans and Finances ₹0.00
- Credit Card ₹54,000.00

My Bills
3 bills to pay

- Edison Electric Company Home Electricity ₹2,218.00 Due On 25 Mar 2018
- Airtel MyMobile Airtel ₹1,354.67 Due On 25 Feb 2018
- Unify Internet Services Office Internet ₹1,175.50 Due On 24 Mar 2018

Upcoming Payments

Relax! You currently do not have any Upcoming Payments

Funds Transfer History

- Dipen ₹9,789.00 Success 01 Oct 2020
- Dipen ₹20,000.00 Success 01 Oct 2020
- Dipen ₹20,000.00 Success 01 Oct 2020

Payments

- Transfer Money
- Pay Bills
- Favorites
- Manage Payees & Billers
- Request Money
- View Repeat Transfers

Service Request

No Actions Pending

Notifications

No New Notifications
Check this section for new notifications

My Advisors

Please contact zig bank for getting your advisors details. 1800-000-000

ZigMax

With ZigMax, you can manage your money at one place

Link Account

Deal of the Day
Get 50% off on your purchase

Shop Now

Copyright © 2006, 2017, Oracle and/or its affiliates. All rights reserved. | Security Information | Terms and Conditions

Bill Payments - My Bills Overview

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

Pay Bills

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

Quick Recharge

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

Quick Bill Pay

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

View All Billers

This feature enables users to view all the billers.

[Home](#)

5. Add Biller

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

- Presentment Type: Billers presents the bill or invoice to the customer/ user online before paying the bill
- Payment Type: Biller does not present bills. Biller allows the users to pay their bills anytime using their current and savings or credit card account that is credited to the billers account
- Presentment and Payment Type: Billers has features similar to both Presentment as well as Payment type of billers. The bills/ invoice can be presented to the users for bill payment or the users can pay bills without the invoice
- Recharge Type: Billers allows users to do “Recharge” their prepaid services like Mobile, DTH or Internet

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

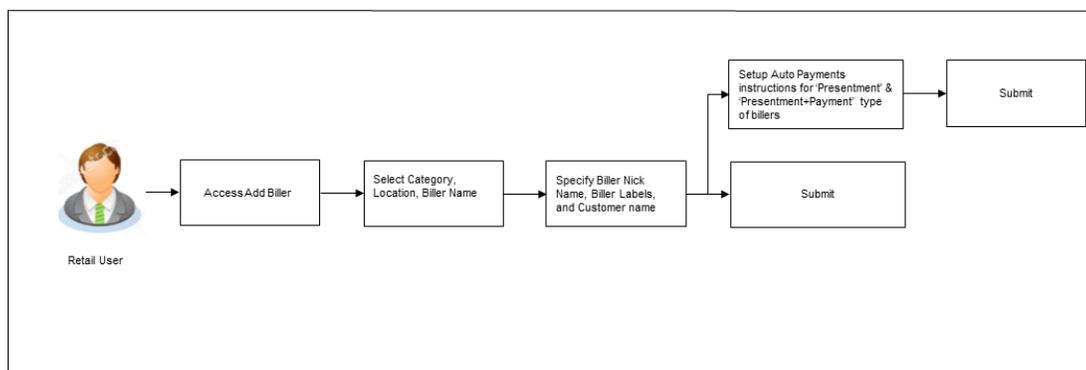
Prerequisites:

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

Features supported in the application

- Create Biller

Workflow



How to reach here:

Dashboard > Toggle Menu > Bill Payments > Add Billers

OR

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

Add Biller

Category
Telecom

Location
Pune

Biller Name
PayPe

Biller Type
Presentment

Biller Nickname (Nickname should be unique)
Smith Fischer

mobile no
4155501000 [Sample Bill](#)

region id
3401

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

Auto Pay
 Yes No

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

Payment Method
 Account Credit Cards

Pay From
xxxxxxxxxxxx0014

Pay
 Bill Amount Limit Amount
 Entire amount will be paid for the bills presented

Submit Cancel

[Back to Dashboard](#)

Decided to make online bill payment?
Great!

The first step is to add billers who you want to pay. Once billers validate your registration you are all set to pay bills. You can even add billers who give paper bills and pay them online.

Zig Bank's Bill Payment Service makes online bill payment & recharges hassle free.

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

Copyright © 2006, 2017, Oracle and/or its affiliates. All rights reserved. | [Security Information](#) | [Terms and Conditions](#)

Field Description

Field Name Description

Category The category of the registered biller.

Location Operational area of the biller of the biller as maintained in the administrator biller maintenance.

Biller Name Name of the biller as maintained in the administrator biller maintenance.

Biller Type On selecting the biller name, the biller type is displayed.

The biller type can be:

- Presentment: Biller is of Presentment type
- Payment: Biller is of Payment type
- Presentment and Payment: Biller is of Presentment and Payment type
- Recharge: Biller is of Recharge type

Field Name Description

Biller Nickname Nickname of the biller. The nickname has to be unique i.e. same nickname cannot be used for more than one biller.

Sample Bill Link to upload the image of the physical bill presented by the biller.
This field appears for '**Presentment**' and '**Presentment and Payment**' type of billers.

Biller Labels Biller labels as maintained by the bank administrator, for which user has entered the data are displayed. Only biller labels that are defined as mandatory in the administrator biller maintenance requires customers to enter the appropriate values.

Customer Name Customer name as maintained in biller records (entered by user while adding the biller).

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

Auto Pay The facility to automatic pay the bills on the specified date.

The options are:

- Yes
- No

This feature is available for Presentment and Presentment & Payment type billers only.

Note The text displaying payment methods accepted by the biller appears on the screen. The text is maintained for biller in the administrator biller maintenance.

This field appears if you select **Yes** option in the **Auto Pay** field.

Payment Method The payment methods accepted as maintained for the biller by Bank Administrator.

The payment type can be:

- Account: The user can pay bills using their current and savings bank account
- Credit Card: The user can pay bills using their credit cards; user has to select the month and year of expiry.
- Debit Card: The user can pay bills using their debit cards.

This field appears if you select **Yes** option in the **Auto Pay** field.

Pay From Depending on payment method selection, the values in the drop-down have active current accounts, savings account/ debit cards/ credit cards of the customer.

This field appears if you select **Yes** option in the **Auto Pay** field.

Field Name Description

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

To add a biller:

1. From the **Category** list, select the category of the biller.
2. From the **Location** list, select the category of the biller.
3. From the **Biller Name** list, select the registered biller name.
4. In the **Biller Nickname** field, modify the biller nickname if required.
5. In the **Biller Label 1, 2 and 3**, enter the required details.
6. In the **Customer Name** field, enter the name of the customer.
7. If you have selected the **Presentment** or **Presentment or Payment** type of biller from the **Biller Name** list:
 - a. From the **Auto Pay** list, select the appropriate option;
Select option **Yes** to set up auto payment.
OR
Select the option **No**, if you do not want to set the auto payment and go to step 6 to continue to add billers process.
 - b. From the **Pay From** list, select the source account/ debit card / credit card to be debited.
 - c. In the **Pay** field, you can enter the entire bill amount in the **Bill Amount** field, or enter the limit amount in the **Limit Amount** field.
8. Click **Add** to add a biller.
OR
Click **Cancel** to cancel the operation and navigate back to 'Dashboard'.
9. The **Add Biller - Review** screen appears. Verify the details, and click **Confirm**.
OR
Click **Back** to navigate back to the previous screen.
OR
Click **Cancel** to cancel the operation and to navigate back to 'Dashboard'.
10. The success message appears along with the biller details.
Click **Pay Bills** to pay the bills.
OR
Click **View Bills** to view the bills.
OR
Click **Add More Biller** to add more billers.
OR
Click **Go to Dashboard**, to navigate to the dashboard.

FAQs

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

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

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

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

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

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

[Home](#)

6. Bills

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

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

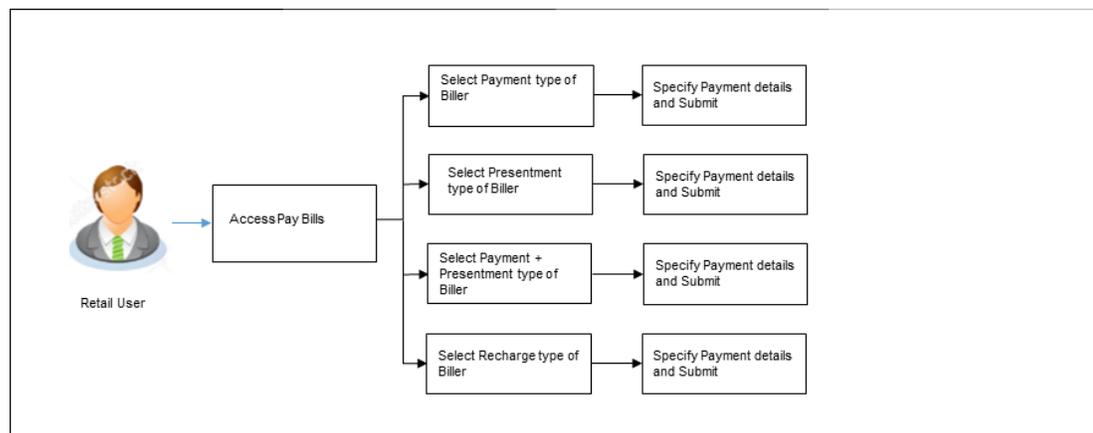
The user either can pay the bills instantly or can schedule it to a later date. The user also has an option to enter the payment amount, select the payment frequency and the source account from which payment can be made.

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

Prerequisites:

- Transaction access is provided to the retail user
- Transaction working window is maintained
- Billers are maintained
- Transaction limits are assigned to the user to perform the transaction
- **Features supported in application**
- Bill Payment

Workflow



How to reach here:

Dashboard > Toggle Menu > Bill Payments > Bills

OR

Dashboard > My Bills Widget > View All Billers > Bills

6.1 Pay Bills - Summary

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

Pay Bills

☰
🔍
📧
👤 Welcome, David saha
📅 Last login 04 May 12:01 PM

Bill Payments

- Bill Payments
- Favorites
- Bills
- Add Biller
- Manage Billers
- Quick Bill Pay
- Quick Recharge
- Payment History

Bills

[+ Add Biller](#)

Search By Biller Nickname, Category

Here are your bills presented

	waterH2 custmer id 34354546566	£800.00 Due by 11 May 2018	Pay	⋮
	home water1 consumer no 45545656566	£500.00 Due by 12 May 2018	Pay	⋮
	elech11 consumer no 3234554	£600.00 Due by 10 May 2018	Pay	⋮
	vodafone3 mobile no 99988876542	£900.00 Due by 20 Apr 2018 Past Due	Pay	⋮
	home3 AirtelInternet south	No Bills Due Auto Pay		⋮

Here are your billers, you can pay any time

	office3 consumer id 878667755		Pay	⋮
	office2 mobile number 9876543456		Pay	⋮
	d2h id 123	Scheduled Pay	Pay	⋮
	water1 consumer no 567765		Pay	⋮

Here are your billers for recharge

	nsn customer id 3424	Approval Pending		⋮
	dthome2 handle no 4546565757	Scheduled Pay	Pay	⋮
	dthome3 consumer id 5465656757		Pay	⋮
	cjcja customer id 738274	Approval Pending		⋮
	airtel2 consumer no 45546565767		Pay	⋮
	jordon customer id 4344545556	Approval Pending		⋮
	nibkk customer id 76786	Approval Pending		⋮
	innoxn1 consumer id 456565757		Pay	⋮

[Back to Dashboard](#)



Pay bills...hassle-free

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

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

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

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

Copyright © 2006, 2017, Oracle and/or its affiliates. All rights reserved. | [Security Information](#) | [Terms and Conditions](#)

Field Description

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

1. Click **Pay** against the biller for which you want to pay the bills. The **Pay Bills** screen appears.
OR
Click  against a specific biller and then click **Manage Biller** to manage the billers. The **Manage Billers** screen appears.
OR
Click  against a specific biller and then click **Delete Biller** to delete the billers.
OR
Click **Add Biller** to add a new biller. The **Add Biller** screen appears.

6.2 Pay Bills - Presentment Type

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

Pay Bills - Presentment Type

Field Description

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

Biller Name	Name via of the biller as maintained in the administrator biller maintenance.
--------------------	---

Location	Operational area of the biller as maintained in the administrator biller maintenance.
-----------------	---

Biller Labels	Biller labels as maintained by the bank administrator, for which user has entered the data are displayed. Only biller labels that are defined as mandatory in the administrator biller maintenance requires customers to enter the appropriate values.
----------------------	--

Customer Name	Customer name as maintained in biller records (entered by user while adding the biller).
----------------------	--

Note	The text displaying payment methods accepted by the biller appears on the screen. The text is maintained for biller in the administrator biller maintenance.
-------------	--

Payment Type	User has to select the payment methods accepted by biller. The payment type can be:
---------------------	--

- Account: The user can pay bills using their current and savings bank account
- Credit Card: The user can pay bills using their credit cards; user has to select the month and year of expiry.
- Debit Card: The user can pay bills using their debit cards.

Field Name	Description
Pay From	Depending on payment method selection, the values in the drop-down have active current accounts, savings account/ debit cards/ credit cards of the customer.
Balance	Net balance in the selected account. This field appears if you select Account option in the Payment Type field.
Bill Due Date	The date on which the bill is payable.
Payment Amount	The amount that is to be paid by the user. In the administrator biller maintenance screen if: <ul style="list-style-type: none"> • Part payment flag is 'Yes': User can change the bill amount to any amount less than the initial bill amount shown. Bill amount cannot be zero. • Excess payment flag is 'Yes': User can change the bill amount to any amount more than the initial bill amount as displayed on the screen. • Part payment and Excess payment flags are set as "No": The bill amount will not be editable. • Late Payment flag is 'Yes': User is allowed to pay the bill after the due date. However even when Late payment flag is Yes, the editing of the bill amount is as per above conditions.
Pay	The facility to specify when the bill payment will be processed. The options are: <ul style="list-style-type: none"> • Now: Bill payment processed on same business day subject to processing window availability. • Later: Bill payment to be processed on a user specified future date
Scheduled Date	Future date on which the bill payment will be processed. This field appears if you select the option Later from the Pay list.

To pay a bill:

1. Click **Pay** against the biller for which you want to pay the bills. The **Pay Bills** screen appears.
2. In the **Payment Type** field, select the appropriate payment method to pay the bills.
3. From the **Pay From** list, select the source account/ debit card / credit card to be debited.
4. In the **Payment Amount** field, enter the payable amount.
OR
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.

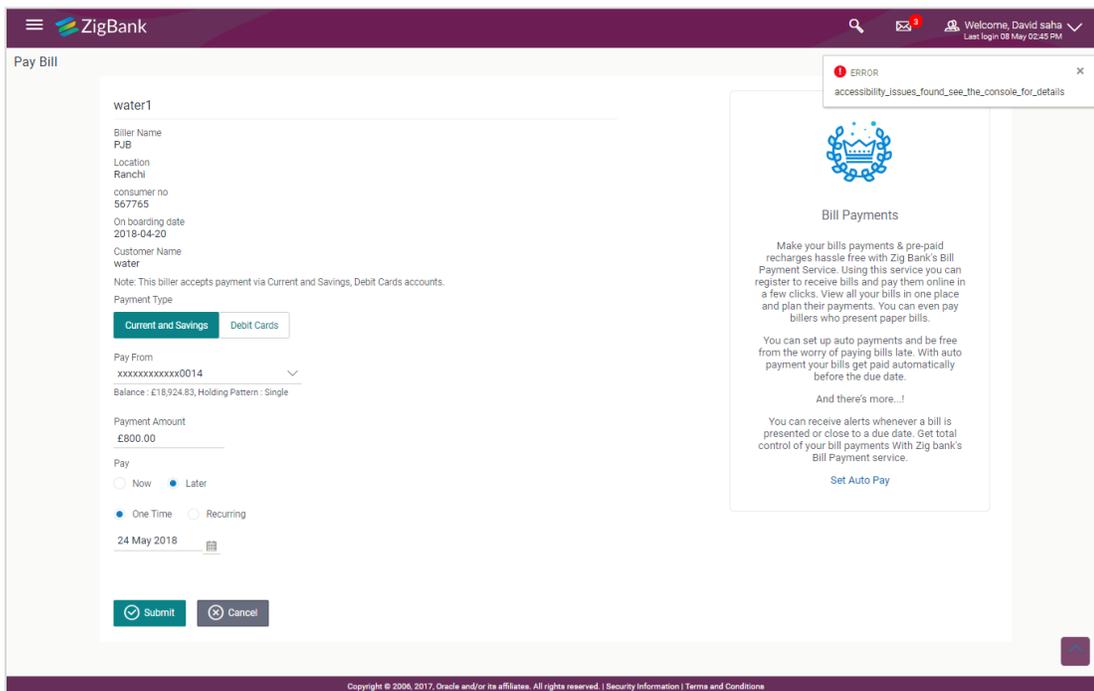
Field Name	Description
Max Amount	The per transaction limit - maximum amount.
Daily Limits	The daily amount limit and transaction count limit (available and utilized) of a transaction is displayed. This is also represented in a graph - with a (colored) utilized amount (numeric figure below it) and the 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 also 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.
Amount	An amount range between the transactions can be initiated.
Count	Transaction initiation limits allocated to you by the bank for the particular Transaction/ Transaction Group/ Channel Group / Transaction & Channel Group.

5. In the **Pay** field, select the option to indicate when the bill payment will be processed.
 - a. If you select the option **Now**, the bill payment will be processed on the same day.
OR
If you select the option **Later**, select the date on which you want to process the bill, from the **Scheduled Date** field.
6. Click **Submit**.
OR
Click **Cancel** to cancel the operation and to navigate back to 'Dashboard'.
7. The **Pay Bills - Review** screen appears. Verify the details, and click **Confirm**.
OR
Click **Cancel** to cancel the operation and to navigate back to 'Dashboard'.
OR
Click **Back** to navigate to the previous screen.
8. The success message appears along with the payment details.
Click **Pay Another Bill** to pay another bills.
OR
Click **Go to Dashboard**, to navigate to the dashboard.
OR
Click **Add Biller** to add the billers.

6.3 Pay Bills - Payment Type

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

Pay Bills - Payment Type



Field Description

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

Biller Name	Name of the biller as maintained in the administrator biller maintenance.
--------------------	---

Location	Operational area of the biller of the biller as maintained in the administrator biller maintenance.
-----------------	---

Biller Labels	Biller labels as maintained by the bank administrator, for which user has entered the data are displayed. Only biller labels that are defined as mandatory in the administrator biller maintenance requires customers to enter the appropriate values.
----------------------	--

Customer Name	Customer name as maintained in biller records (entered by user while adding the biller).
----------------------	--

Note	The text displaying payment methods accepted by the biller appears on the screen. The text is maintained for biller in the administrator biller maintenance.
-------------	--

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

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

To pay a bill:

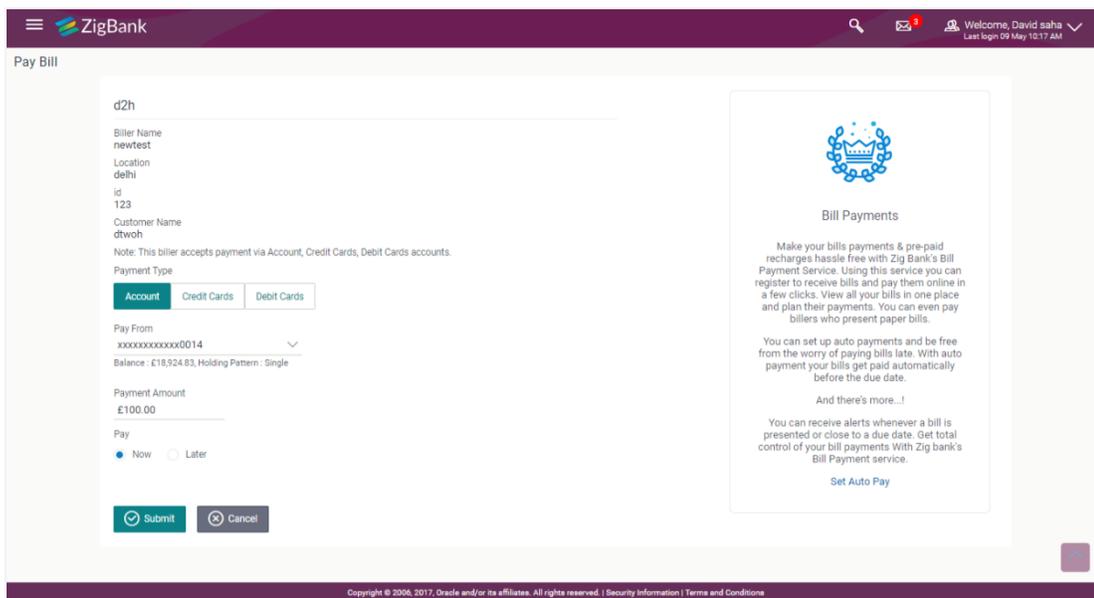
1. Click **Pay** against the biller for which you want to pay the bills. The **Pay Bills** screen appears.
2. In the **Payment Type** field, select the appropriate payment method to pay the bills.
3. From the **Pay From** list, select the source account/ debit card / credit card to be debited.
4. In the **Payment Amount** field, enter the payable amount.
5. In the **Pay** field, select the option to indicate when the bill payment will be processed.
 - a. If you select the option **Now**, the bill payment will be processed on the same day.
OR
If you select the option **Later**, select the scheduled date to be **One Time** or **Recurring**.
If you select **One Time** option, select the Scheduled date of bill processing.
If you select **Recurring** option, select the start date, end date and frequency of recurring.
6. Click **Submit**.
OR
Click **Cancel** to cancel the operation and to navigate back to 'Dashboard'.
7. The **Pay Bills - Review** screen appears. Verify the details, and click **Confirm**.
OR
Click **Cancel** to cancel the operation and to navigate back to 'Dashboard'.
OR
Click **Back** to navigate to the previous screen.
8. The success message appears along with the payment details.
Click **Pay Another Bill** to pay another bills.
OR
Click **Go to Dashboard**, to navigate to the dashboard.
OR
Click **Add Biller** to add the billers.

6.4 Pay Bills - Presentment and Payment Type

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

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

Pay Bills - Payment and Presentment Type



Field Description

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

Field Name	Description
Note	The text displaying payment methods accepted by the biller appears on the screen. The text is maintained for biller in the administrator biller maintenance.
Payment Type	User has to select the payment methods accepted by biller. The payment type can be: <ul style="list-style-type: none"> Account: The user can pay bills using their current and savings bank account Credit Card: The user can pay bills using their credit cards; user has to select the month and year of expiry. Debit Card: The user can pay bills using their debit cards.
Pay From	Depending on payment method selection, the values in the drop-down have active current accounts, savings account/ debit cards/ credit cards of the customer.
Balance	Net balance in the selected account. This field appears if you select Account option in the Payment Type field.
Bill Due Date	The date on which the bill is payable. This field appears if bills are presented.
Payment Amount	The amount that is to be paid by the user. In the administrator biller maintenance screen if: <ul style="list-style-type: none"> Part payment flag is 'Yes': User can change the bill amount to any amount less than the initial bill amount shown. Bill amount cannot be zero. Excess payment flag is 'Yes': User can change the bill amount to any amount more than the initial bill amount as displayed on the screen. Part payment and Excess payment flags are set as "No": The bill amount will not be editable. Late Payment flag is 'Yes': User is allowed to pay the bill after the due date. However even when Late payment flag is Yes, the editing of the bill amount is as per above conditions.
Pay	The facility to specify when the bill payment will be processed. The options are: <ul style="list-style-type: none"> Now: Bill payment processed on same business day subject to processing window availability. Later: Bill payment to be processed on a user specified future date

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

To pay a bill:

1. Click **Pay** against the biller for which you want to pay the bills. The **Pay Bills** screen appears.
2. In the **Payment Type** field, select the appropriate payment method to pay the bills.
3. From the **Pay From** list, select the source account/ debit card / credit card to be debited.
4. In the **Payment Amount** field, enter the payable amount.
5. In the **Pay** field, select the option to indicate when the bill payment will be processed.
 - a. If the bills are presented:
 - i. If you select the option **Now**, the bill payment will be processed on the same day.
OR

If you select the option **Later**, select the date on which you want to process the bill, from the **Scheduled Date** field.

- b. If the bills are not presented:
 - i. If you select the option **Later**, select the scheduled date to be **One Time** or **Recurring**.
If you select **One Time** option, select the Scheduled date of bill processing.
If you select **Recurring** option, select the start date, end date and frequency of recurring.
6. Click **Submit**.
OR
Click **Cancel** to cancel the operation and to navigate back to 'Dashboard'.
7. The **Pay Bills - Review** screen appears. Verify the details, and click **Confirm**.
OR
Click **Cancel** to cancel the operation and to navigate back to 'Dashboard'.
OR
Click **Back** to navigate to the previous screen.
8. The success message appears along with the payment details.
Click **Pay Another Bill** to pay another bills.
OR
Click **Go to Dashboard**, to navigate to the dashboard.
OR
Click **Add Biller** to add the billers.

6.5 Pay Bills - Recharge Type

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

Pay Bills - Recharge Type

The screenshot shows the 'Pay Bill' screen for a biller named 'dthome3'. The interface includes the following elements:

- Header:** ZigBank logo, search icon, notification icon (3), and user profile (Welcome, David saha, Last login 08 May 04:31 PM).
- Bill Information:**
 - Biller Name: N2charge
 - Location: Ranchi
 - consumer id: 5465656757
 - Customer Name: dllip
- Payment Type:** Credit Cards (selected) and Debit Cards.
- Pay From:** Dropdown menu.
- Expiry Date:** 01 / 2023.
- Select Plan:** Plan E.
- Recharge Amount:** ₹50.00.
- Pay:** Now (selected) and Later.
- Buttons:** Submit and Cancel.

On the right side, there is a 'Bill Payments' section with a crown icon and text explaining the service:

Bill Payments

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

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

And there's more...!

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

[Set Auto Pay](#)

Copyright © 2006, 2017, Oracle and/or its affiliates. All rights reserved. | Security Information | Terms and Conditions

Field Description

Field Name	Description
Biller Name	Name of the biller as maintained in the administrator biller maintenance.
Location	Operational area of the biller of the biller as maintained in the administrator biller maintenance.
Biller Labels	Biller labels as maintained by the bank administrator, for which user has entered the data are displayed. Only biller labels that are defined as mandatory in the administrator biller maintenance requires customers to enter the appropriate values.
Customer Name	Customer name as maintained in biller records (entered by user while adding the biller).
Note	The text displaying payment methods accepted by the biller appears on the screen. The text is maintained for biller in the administrator biller maintenance.
Payment Type	<p>User has to select the payment methods accepted by biller.</p> <p>The payment type can be:</p> <ul style="list-style-type: none"> • Account: The user can pay bills using their current and savings bank account • Credit Card: The user can pay bills using their credit cards; user has to select the month and year of expiry. • Debit Card: The user can pay bills using their debit cards.
Pay From	Depending on payment method selection, the values in the drop-down have active current accounts, savings account/ debit cards/ credit cards of the customer.
Balance	<p>Net balance in the selected account.</p> <p>This field appears if you select Account option in the Payment Type field.</p>
Select Plan	The option to select a recharge plan.
Recharge Amount	The amount is populated, depending on the type of plan selected by the user from the Select Plan list. Alternatively, user can also manually enter the amount he wants to top-up/add to his existing pre-paid plan.
Pay	<p>The facility to specify when the bill payment will be processed.</p> <p>The options are:</p> <ul style="list-style-type: none"> • Now: Bill payment processed on same business day subject to processing window availability. • Later: Bill payment to be processed on a user specified future date

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

To pay a bill:

1. Click **Pay** against the biller for which you want to pay the bills. The **Pay Bills** screen appears.
2. In the **Payment Type** field, select the appropriate payment method to pay the bills.
3. From the **Pay From** list, select the source account/ debit card / credit card to be debited.
4. From the **Select Plan** list, select the plan suitable to you.
The **Recharge Amount** field is populated depending on the selected plan.
OR
In the **Recharge Amount** field, enter the amount for recharge, if you have not selected any plan.
5. In the **Pay** field, select the option to indicate when the bill payment will be processed.
 - a. If you select the option **Now**, the bill payment will be processed on the same day.
OR

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

6. Click **Submit**.
OR
Click **Cancel** to cancel the operation and to navigate back to 'Dashboard'.
7. The **Pay Bills - Review** screen appears. Verify the details, and click **Confirm**.
OR
Click **Cancel** to cancel the operation and to navigate back to 'Dashboard'.
OR
Click **Back** to navigate to the previous screen.
8. The success message appears along with the payment details.
Click **Pay Another Bill** to pay another bills.
OR
Click **Go to Dashboard**, to navigate to the dashboard.
OR
Click **Add Biller** to add the billers.

FAQs

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

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

2. Can I initiate future dated bill payments?

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

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

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

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

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

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

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

[Home](#)

7. Manage Billers

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

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

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

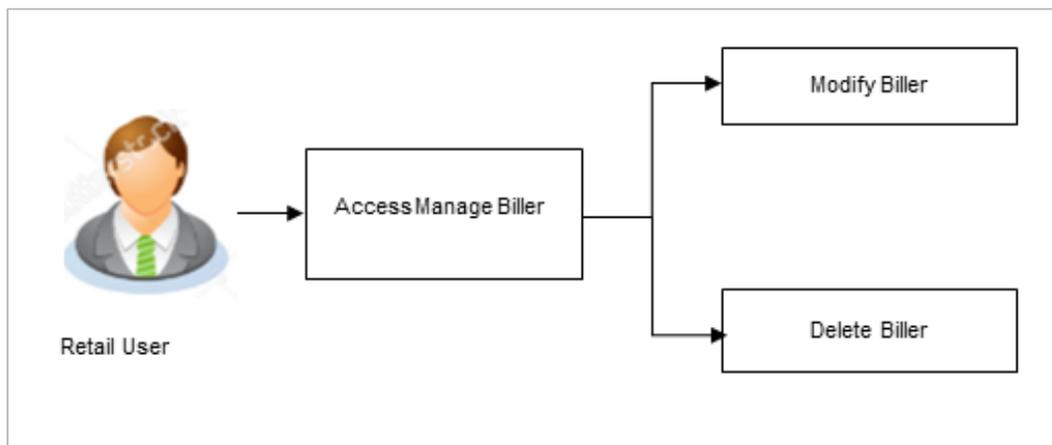
Prerequisites:

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

Features supported in the application

- Modify Biller
- Delete Biller

Workflow



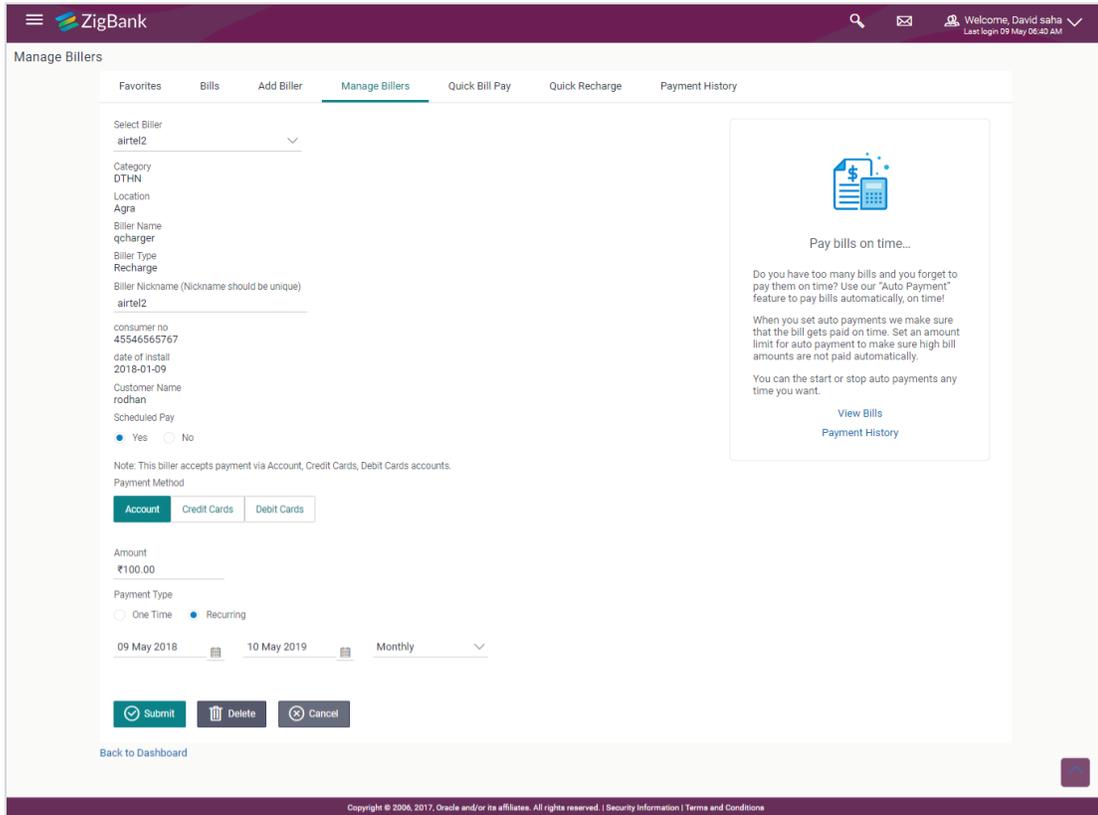
How to reach here:

Dashboard > Toggle Menu > Bill Payments > Manage Billers

OR

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

Manage Billers



Field Description

Field Name Description

Select Biller The user has to select a biller for bill payments.

Category The category of the registered biller.

Location Location of the biller as maintained in the administrator biller maintenance.

Biller Name Name of the biller as maintained in the administrator biller maintenance.

Field Name	Description
Billers Type	<p>On selecting the biller, the biller type is displayed.</p> <p>The biller type can be:</p> <ul style="list-style-type: none"> • Presentment: Biller is of Presentment type • Payment: Biller is of Payment type • Presentment and Payment: Biller is of Presentment and Payment type • Recharge: Biller is of Recharge type
Biller Nickname	Nickname of the biller.
Biller Labels	Biller labels as maintained by the bank administrator, for which user has entered the data are displayed. Only biller labels that are defined as mandatory in the administrator biller maintenance requires customers to enter the appropriate values.
Customer Name	Customer name as maintained in biller records (entered by user while adding the biller).
<p>Following fields appears for Presentment type of billers.</p>	
Auto Pay	<p>The facility to automatic pay the bills on the specified date.</p> <p>The options are:</p> <ul style="list-style-type: none"> • Yes • No <p>This feature is available for “Payment Type” and “presentment and Payment” type billers only. In case of “Presentment and Payment” type billers either Auto Pay or Scheduled Pay feature will be available.</p>
Note	<p>The text displaying payment methods accepted by the biller appears on the screen. The text is maintained for biller in the administrator biller maintenance.</p> <p>This field appears if you select Yes option in the Auto Pay field.</p>
Payment Method	<p>The payment methods accepted by the biller.</p> <p>The payment type can be:</p> <ul style="list-style-type: none"> • Account: The user can pay bills using their current and savings bank account • Credit Card: The user can pay bills using their credit cards; user has to select the month and year of expiry. • Debit Card: The user can pay bills using their debit cards. <p>This field appears if you select Yes option in the Auto Pay field.</p>

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

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

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

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

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

To manage billers:

1. From the **Select Biller** list, select the appropriate **Biller**.
2. In the **Biller Nickname** field, modify the biller nickname if required.
3. If you have selected the **Presentment** type of biller from the **Select Biller** list:
 - a. From the Auto Pay list, select the appropriate option;
Select option **Yes** to set up auto payment.
OR
Select option **No**, if you do not want to set up auto payment and go to step 6 to continue to manage billers.
 - b. From the **Pay From** list, select the source account/ debit card / credit card to be debited.
 - c. In the **Pay** field, you can enter the entire bill amount in the **Bill Amount** field, or enter the limit amount in the **Limit Amount** field.
4. If you have selected the **Payment and Presentment** type of biller from the **Select Biller** list:

If you want to set up Auto Payment:

 - a. From the Auto Pay list, select the **Yes** option.
 - b. From the **Pay From** list, select the source account/ debit card / credit card to be debited.
 - c. In the **Pay** field, you can enter the entire bill amount in the **Bill Amount** field, or enter the limit amount in the **Limit Amount** field.

OR

If you want to set up **Schedule Payment**:

 - d. From the Schedule Pay list, select the **Yes** option.

- e. From the **Pay From** list, select the source account/ debit card / credit card to be debited.
 - f. In the **Amount** field, enter the bill amount.
 - g. In the **Payment Type** field, select the appropriate option:
 - i. If you select **One Time** option, select the future date from the **Scheduled Date** list.
 - ii. If you select **Recurring** option, select the future start date, end date and frequency of recurrence.
5. If you have selected the **Payment** or **Recharge** type of biller from the **Select Biller** list.
- a. From the **Schedule Pay** list, select the appropriate option;
Select option **Yes** to set up schedule payment.
OR
Select the option No, if you do not want to set the schedule payment and go to step 6 to continue to manage billers.
 - b. From the **Pay From** list, select the source account/ debit card / credit card to be debited.
 - c. In the **Amount** field, enter the bill amount.
OR
From the **Select Plan** list, select the plan suitable to you.
The **Recharge Amount** field is populated depending on the selected plan.
 - d. In the **Payment Type** field, select the appropriate option:
 - i. If you select **One Time** option, select the future date from the **Scheduled Date** list.
 - ii. If you select **Recurring** option, select the future start date, end date and frequency of recurrence.
6. Click **Submit**.
OR
Click **Delete** to delete the biller maintenance.
OR
Click **Cancel** to cancel the transaction.
7. The **Review** screen appears. Verify the details, and click **Confirm**.
OR
Click **Cancel** to cancel the transaction.
OR
Click **Back** to navigate to the previous page.
8. The success message appears along with the biller details.
Click **Pay Bills** to pay the bills.
OR
Click **View Bills** to view the bills.
OR
Click **Add More Biller** to add the billers.
OR
Click **Go to Dashboard**, to navigate to the dashboard.

7.1 Manage Billers - Delete

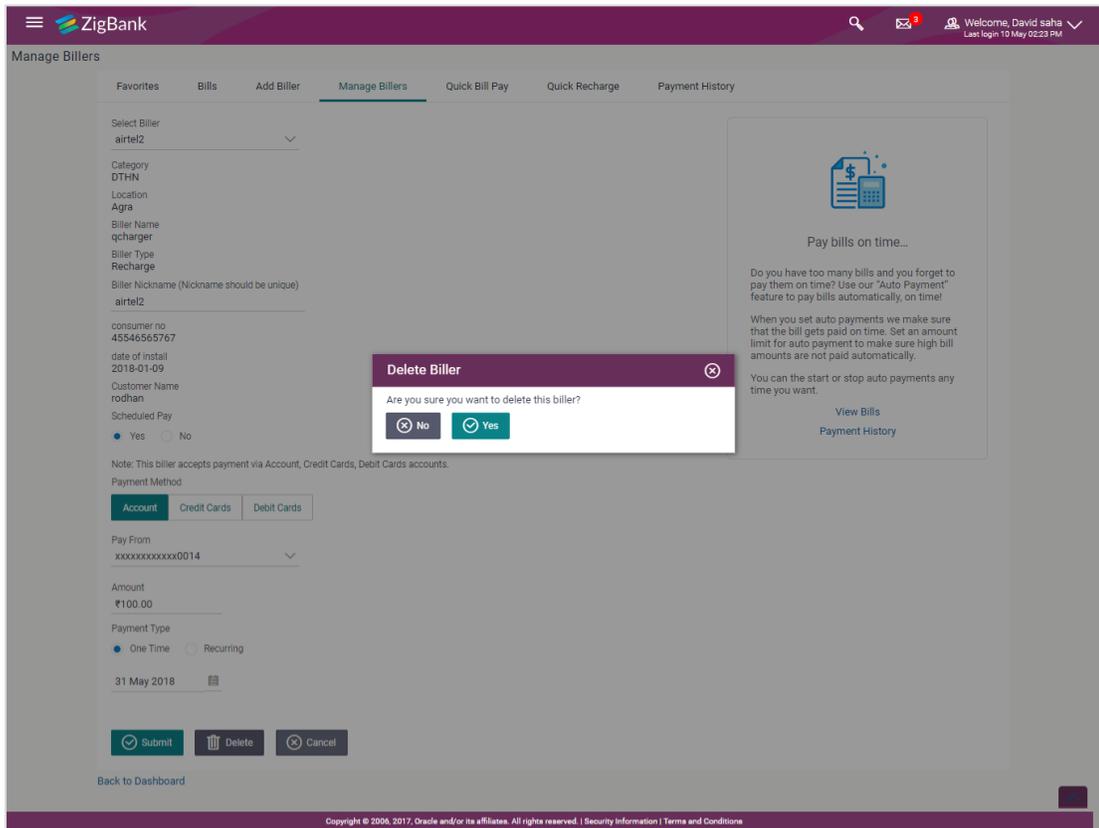
Using this option, you can delete the registered biller.

To delete a biller:

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

- In the **Bills** screen Click  option against a specific Biller which you want to delete, and then click **Delete Biller**
- From the **Select Biller** list, select the appropriate **Biller**.
 - Click **Delete**. The **Delete Biller** pop up window appears with a warning message prompting the user to confirm the deletion.

Delete Biller



The screenshot shows the ZigBank 'Manage Billers' interface. A modal dialog box titled 'Delete Biller' is displayed in the center, asking 'Are you sure you want to delete this biller?' with 'No' and 'Yes' buttons. The background interface shows a form for managing a biller named 'airtel2', including fields for category, location, biller name, and payment method. A 'Pay bills on time...' notification is also visible on the right side of the screen.

- Click **Yes** to proceed with the deletion request.
OR
Click **No** to cancel the deletion process.
- The screen confirming biller deletion appears.
Click **Go to Dashboard** to navigate to the dashboard.
OR
Click **More Payment Options** to access other payment options.

FAQs

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

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

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

After successfully adding a biller, you may proceed to pay bills towards the specific biller immediately.

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

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

[Home](#)

8. Quick Bill Pay

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

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

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

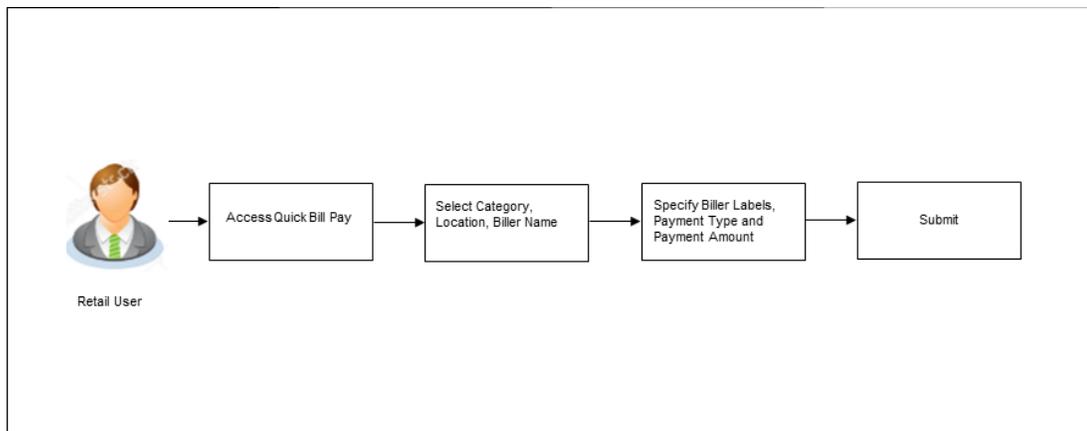
Prerequisites:

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

Features supported in application

- Quick Bill payment

Workflow



How to reach here:

Dashboard > Toggle Menu > Bill Payments > Quick Bill Pay

OR

Dashboard > Toggle Menu > Bill Payments > Bills > Quick Bill Pay

OR

Dashboard > My Bills Widget > Quick Bill Pay

Quick Bill Pay

Quick Bill Pay

Category: Telecom

Location: Pune

Biller Name: PayNow

Biller Type: Payment

mobile number: 415550100

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

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

Payment Type: Account | Credit Cards | Debit Cards

Pay From: xxxxxxxxxxxxxxx0015

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

Payment Amount: £1,000.00

Pay: Now Later

31 May 2018

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

[Back to Dashboard](#)

In a rush to pay bills?
Pay bills now

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

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

Copyright © 2006, 2017, Oracle and/or its affiliates. All rights reserved. | [Security Information](#) | [Terms and Conditions](#)

Field Description

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

Category	The list of biller categories as maintained in the administrator biller maintenance.
-----------------	--

Location	Location of the biller as maintained in the administrator biller maintenance.
-----------------	---

Biller Name	Name of the biller as maintained in the administrator biller maintenance.
--------------------	---

Biller Type	On selecting the biller name, the biller type is displayed as maintained in the administrator biller maintenance.
--------------------	---

Biller Nickname	Nickname of the biller.
------------------------	-------------------------

Biller Labels	Unique ID or relationship number provided by biller for customer identification. Example: Mobile No./ Account No. etc.
----------------------	--

Customer Name	Customer name as maintained in biller records.
----------------------	--

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

To pay a bill:

1. From the **Category** list, select the category of the biller.
2. From the **Location** list, select the category of the biller.
3. From the **Biller Name** list, select the registered biller name.
4. In the **Biller Nickname** field, enter the biller nickname.
5. In the **Biller Label 1, 2 and 3**, enter the relationship of the user with the biller.
For example: In the **Mobile Number** field, enter the mobile number of the customer.
6. In the **Customer Name** field, enter the name of the customer.
7. In the **Payment Type** field, select the appropriate payment method to pay the bills.
8. From the **Pay From** list, select the source account/ debit card / credit card to be debited.

9. In the **Payment Amount** field, or enter the bill amount to be paid.
10. In the **Pay** field, select the option to indicate when the bill payment will be processed.
 - a. If you select the option **Now**, the bill payment will be processed on the same day.
OR
If you select the option **Later**, select the date on which you want to process the bill, from the **Scheduled Date** field.
11. Click **Submit**.
OR
Click **Cancel** to cancel the operation and to navigate back to 'Dashboard'.
12. The **Quick Bill Pay - Review** screen appears. Verify the details, and click **Confirm**.
OR
Click **Back** to navigate back to the previous screen.
OR
Click **Cancel** to cancel the operation and to navigate back to 'Dashboard'.
13. The success message appears along with the payment details.
Click **Pay Another Bill** to pay another bills.
OR
Click **Go to Dashboard**, to navigate to the dashboard.
OR
Click **Add Biller** to add the billers.

FAQs

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

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

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

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

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

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

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

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

[Home](#)

9. Quick Recharge

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

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

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

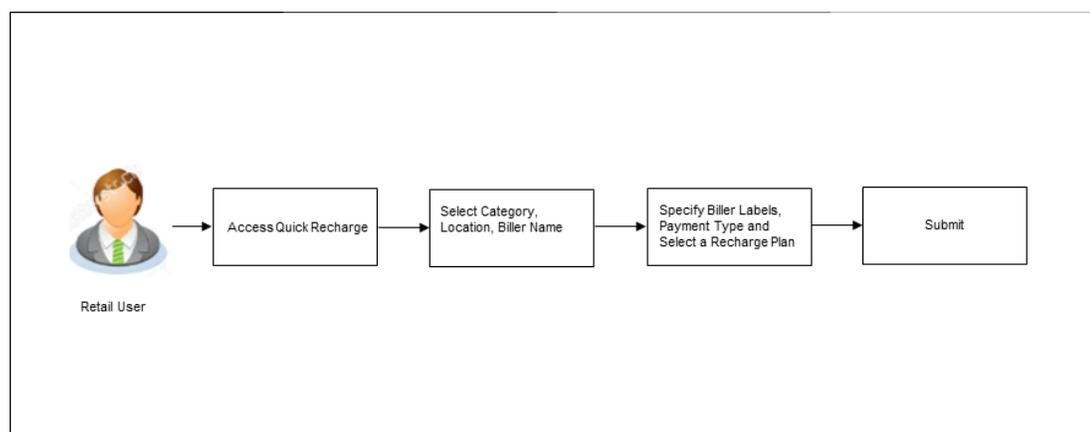
Prerequisites:

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

Features supported in application

- Quick Recharge

Workflow



How to reach here:

Dashboard > Toggle Menu > Bill Payments > Quick Recharge

OR

Dashboard > My Bills Widget > Quick Recharge

Quick Recharge

Field Description

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

Field Name	Description
Payment Type	<p>The payment methods accepted by the biller.</p> <p>The payment type can be:</p> <ul style="list-style-type: none"> • Account: The user can pay bills using their current and savings bank account • Credit Card: The user can pay bills using their credit cards; user has to select the month and year of expiry. • Debit Card: The user can pay bills using their debit cards.
Pay From	Depending on payment method selection, the values in the drop-down have active current accounts, savings account/ debit cards/ credit cards of the customer.
Select Plan	The option to select a recharge plan.
Recharge Amount	<p>The amount is populated, depending on the type of plan selected by the user from the Select Plan list.</p> <p>If the user had not selected any plan, he has to enter the amount.</p>
Pay	<p>The facility to specify when the bill payment will be processed.</p> <p>The options are:</p> <ul style="list-style-type: none"> • Now: Bill payment processed on same business day subject to processing window availability. • Later: Bill payment to be processed on a user specified future date
Scheduled Date	<p>Future date on which the bill payment will be processed.</p> <p>This field appears if you select the option Later from the Pay list.</p>
Pay Later - Recurring	<p>Bill payment to be processed on user specified future date and at a set frequency.</p> <p>This field does not appear if there is already a scheduled pay set up for the biller.</p> <p>This field appears if you select the option Later in the Pay field.</p>
Start Date - End Date	<p>The user can select future start date and end date.</p> <p>This field appears if you select the option Recurring in the Later field.</p>

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

To pay a bill:

1. From the **Category** list, select the category of the biller.
2. From the **Location** list, select the category of the biller.
3. From the **Biller Name** list, select the registered biller name.
4. In the **Biller Label 1, 2 and 3**, enter the relationship of the user with the biller.
For example: In the **Consumer Number** field, enter the consumer number of the customer.
5. In the **Customer Name** field, enter the name of the customer.
6. In the **Payment Type** field, select the appropriate payment method to pay the bills.
7. From the **Pay From** list, select the source account/ debit card / credit card to be debited.
8. From the **Select Plan** list, select the plan suitable to you.
The **Recharge Amount** field is populated depending on the selected plan.
OR
In the **Recharge Amount** field, enter the amount for recharge, if you have not selected any plan.
9. In the **Pay** field, select the option to indicate when the bill payment will be processed.
 - a. If you select the option **Now**, the bill payment will be processed on the same day.
OR
If you select the option **Later**, select the scheduled date to be **One Time** or **Recurring**.
If you select **One Time** option, select the Scheduled date of bill processing.
If you select **Recurring** option, select the start date, end date and frequency of recurring.
10. Click **Submit**.
OR
Click **Cancel** to cancel the operation and to navigate back to 'Dashboard'.
11. The **Quick Bill Pay - Review** screen appears. Verify the details, and click **Confirm**.
OR
Click **Back** to navigate back to the previous screen.

OR

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

12. The success message appears along with the payment details.

Click **Pay Another Bill** to pay another bills.

OR

Click **Go to Dashboard**, to navigate to the dashboard.

OR

Click **Add Biller** to add the billers.

FAQs

1. Where I can use Quick Recharge"?

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

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

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

[Home](#)

10. Payment History

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

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

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

Prerequisites:

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

Features supported in application

- Payment History

How to reach here:

Dashboard > Toggle Menu > Bill Payments > Payment History

OR

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

Payment History

The screenshot shows the ZigBank Payment History interface. At the top, there's a navigation bar with 'ZigBank' logo and user information: 'Welcome, Steven Gerrard' and 'Last login 15 May 10:40 AM'. Below the navigation bar, there are tabs for 'Favorites', 'Bills', 'Add Biller', 'Manage Billers', 'Quick Bill Pay', 'Quick Recharge', and 'Payment History'. The 'Payment History' tab is active. Below the tabs, there are filters: 'Select Period' (Current Period) and 'Search By Biller Nickname, Category'. A 'Download' button is also present. The main content area displays a table of payment history:

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

Below the table, there is a pagination control: 'Page 1 of 1 (1-6 of 6 items)' with navigation arrows. A 'Back to Dashboard' link is at the bottom left. A 'Notes' box on the right contains the following text: 'With Payment History get all the past bill payment & recharges records with a few clicks. Check whether you paid bill or not, check if the payment was on time! You can even download or e-mail a copy of the e-receipt of your bill payment. View Bills Quick Recharge'. The footer of the page reads: 'Copyright © 2006, 2017, Oracle and/or its affiliates. All rights reserved. | Security Information | Terms and Conditions'.

Field Description

Field Name Description

Select Period Period for which payment history search is to be executed. The options are:

- Current Period
- Previous Month
- Previous Quarter
- Select Date Range

From Date - To Date The date range to view the bill payments done during the specific date.

This field appears if you select **Select Date Range** option from the **Select Period** list.

Search By The user can search a specific biller by entering the Biller Nickname or Biller Category.

Download The user can download the payment history in csv or pdf format.

Search Results

Date Date on which the bill payment is made.

Biller The nickname of the biller is displayed if the biller is a registered biller; if the biller is not registered the official name as maintained in the administrator Biller Maintenance is displayed.

Field Name	Description
Category	The category of the biller as maintained in the administrator biller maintenance.
Bill Amount	The amount paid by the user.
Reference No.	Host reference number generated at the time of the payment transaction.
Status	Status of the payment transaction

To view the payment history of the specific period:

1. From the **Select Period** list, select the appropriate transaction period.
 - a. If you have selected the **Date Range** option, select the required date from the **From Date - To Date** field.
2. In the **Search By** field, enter the biller **Category** or **Biller Nickname** to search the specific biller.
3. From the **Download** list, select the format in which you want to view and download the payment history.

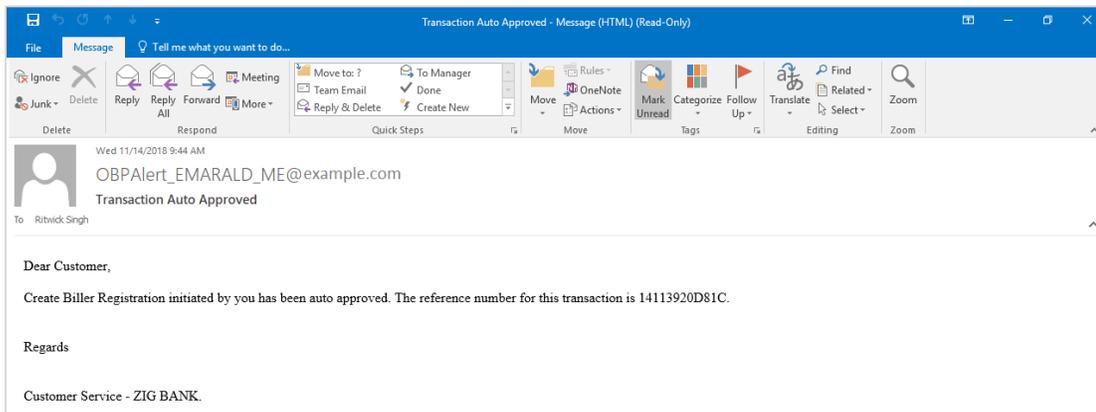
[Home](#)

11. Alerts

Alerts are generated in case of following instances.

- When a biller is added, modified, deleted
- When a new bill is presented or paid.
- When a payment is set up, modified and cancelled/stopped

Example of Alerts



[Home](#)