Oracle Banking Digital Experience

Retail Peer To Peer Payments User Manual
Release 18.3.0.0.0

Part No. F12056-01

December 2018

Retail Peer To Peer 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

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	Oracle FLEXCUBE Core Banking 11.7.0.0.0	Oracle FLEXCUBE Universal Banking 14.0.0.0.0	Oracle FLEXCUBE Universal Banking 14.0.0.0.0 (Oracle Banking Payments)	Oracle FLEXCUBE Universal Banking 14.1.0.0.0	Oracle Banking Payments 14.2.0.0.0
1	**Transfer Money - New Payee (Email / Mobile Number)**					
	Transfer Money - New Payee (Place a Hold on the Debit Account on Payment Initiation)	✓	✓	✕	✓	✓
	Transfer Money - New Payee (Debit the Account on payment initiation)	✕	✓	✕	✓	✓
2	**Payee Maintenance – Peer To Peer Payee**	**NH**	**NH**	**NH**	**NH**	**NH**
3	**Claim Money – Mobile/Email**					
	New to Bank – Account Information - External Account	✓	✓	✕	✓	✓
	Existing User – Account Information - Internal Account	✓	✓	✕	✓	✓

Sr No	Transaction / Function Name	Oracle FLEXCUBE Core Banking 11.7.0.0.0	Oracle FLEXCUBE Universal Banking 14.0.0.0.0	Oracle FLEXCUBE Universal Banking 14.0.0.0.0 (Oracle Banking Payments)	Oracle FLEXCUBE Universal Banking 14.1.0.0.0	Oracle Banking Payments 14.2.0.0.0
	Existing User – Account Information - External Account	✓	✓	✗	✓	✓

This module has been qualified with Oracle Banking Payments 14.2.0.0.0 as part of 18.3.3.0.0 patch release.

Home

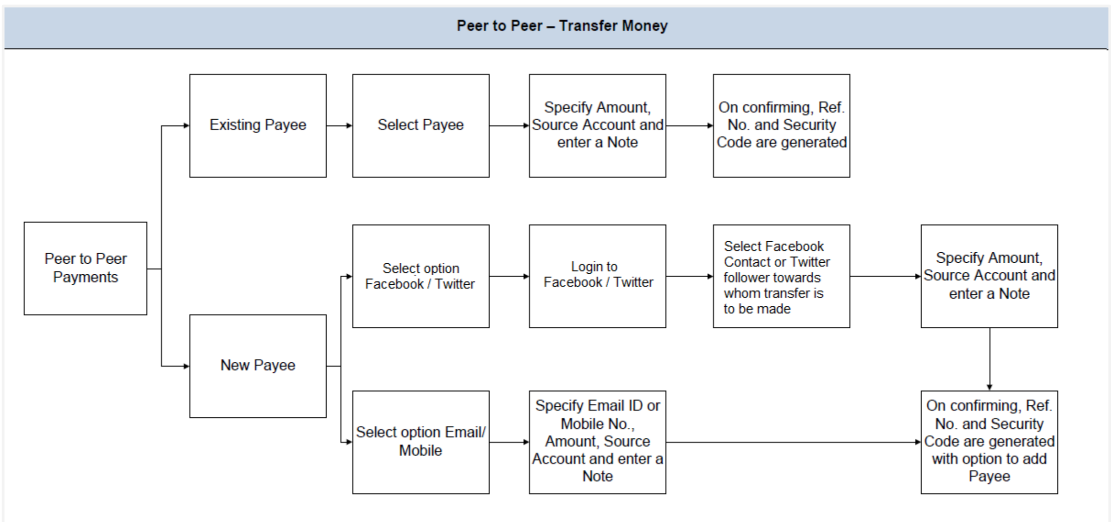
3. Peer To Peer Payments

Peer to Peer (P2P) payments is a mechanism through which the user can transfer funds from his bank account to another individual's account via the digital medium i.e. Internet or a mobile device.

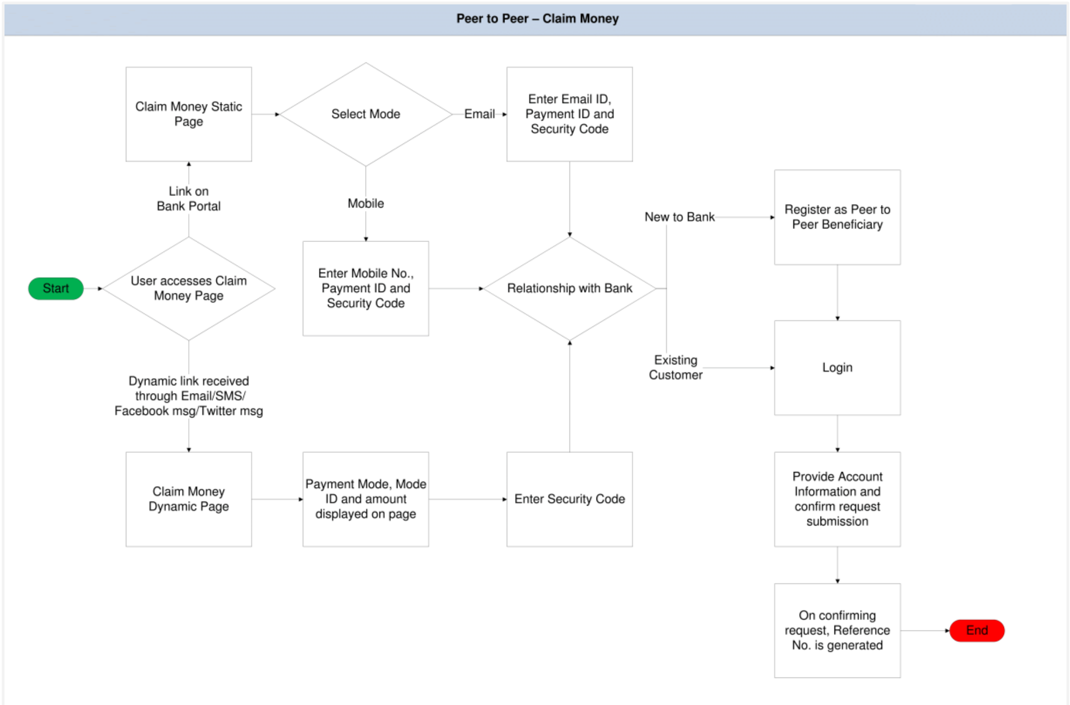
Payments are categorized on the basis of transfer i.e. to an account within the bank or outside the bank. If the transfer is to an account within the bank it is an internal transfer. A transfer to an account outside the bank is called a domestic transfer.

This categorization takes places when a customer saves the payee bank account details during payee maintenance. The customer is provided a single 'Transfer Money' screen from which to initiate both internal and domestic payments.

Workflow- Transfer Money



Workflow- Claim Money



Features Supported in the Application

The following features are available as part of Peer to Peer payments:

- **Transfer Money**
  - To existing payees
  - To new payees
    Transfers to new payees can be initiated towards the payee's email ID, mobile number, Facebook account, or Twitter handle.
- **Claim Money**

How to reach here:

Dashboard > Payments Widget > Transfer Money
OR
Toggle Menu > Payments > Payments and Transfers > Transfer Money > New Payee
OR
Dashboard > Payments Widget > Manage Payees & Billers > More Options > Pay/ View Edit

3.1 Transfer Money - New Payee

Using this option you can transfer funds from your account to a payee by entering the payee's mobile number or email ID or even by logging into your Facebook or Twitter accounts and selecting a payee from your Facebook contacts or Twitter followers.

By selecting the 'New Payee' option, the user is provided with the following choices by which to initiate a fund transfer. They are as follows:

Email/Mobile

The Email/Mobile option enables the user to initiate a funds transfer towards an email or mobile contact. The user has to simply specify the email address or the mobile number of the intended payee and specify other transfer related details such as the transfer amount and source account. Once the transfer is initiated, the funds are transferred to the account number associated with that email address or mobile number.

Bank Account

The user can select this option if he wishes to initiate a transfer towards a beneficiary who is not yet registered as a payee. On selecting this option, the user will be directed to a screen from which he can select the option to navigate to the screen on which he can register a payee.

Facebook

By selecting this option, the user is able to transfer funds to a Facebook contact. Funds can be transferred towards only those Facebook contacts who have registered themselves for this facility with the bank via Facebook.

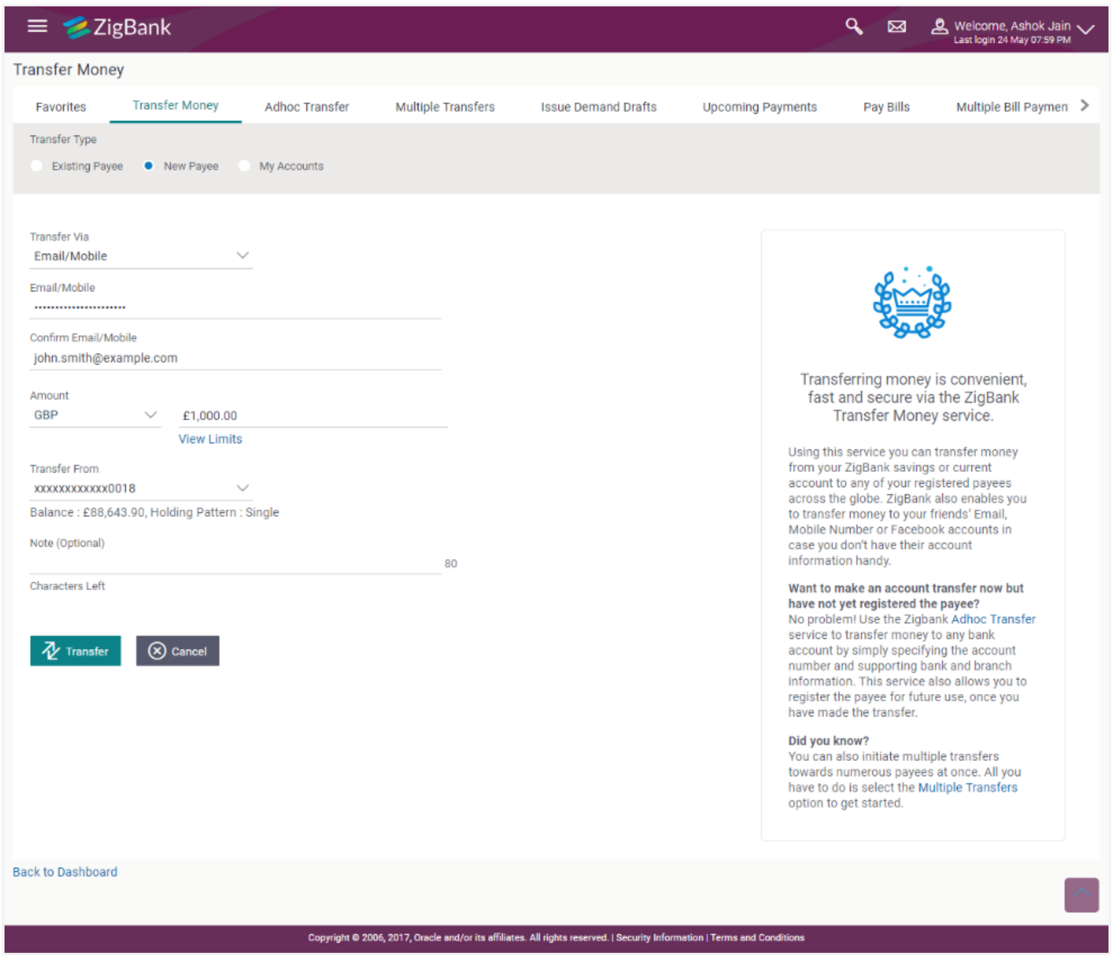
Twitter

On selecting this option, the user is able to transfer funds to a Twitter contact. The user can select any one Twitter contact as the recipient of the funds transfer.

To transfer money to a new payee:

1. In the **Transfer Type** field, select the **New Payee** option. The fields by which to transfer funds to a new payee appear.

Transfer Money - New Payee



Field Description

Field Name	Description
Transfer Type	Select the type of transfer that is to be initiated. The options are: • Existing Payee • New Payee • My Accounts

The following fields appear when the option 'New Payee' is selected.

Field Name	Description
Transfer Via	Select the mode through which funds are to be transferred. The options are: • Email/ Mobile • Bank Account • Facebook • Twitter
The following field appears if you select the option **Bank Account** in the **Transfer Via** list.	
Add Bank Account	Select this option to add a new payee having a bank account.
The following fields appear if you select the option **Email/ Mobile** in the **Transfer Via** list.	
Email / Mobile	Enter the email ID or mobile number of the payee to initiate the money transfer.
Confirm Email/Mobile	Re-enter the email ID or mobile number as entered in the Email/Mobile field so as to confirm the same.
Currency	Select the currency in which the transfer is to take place.
Amount	Specify the amount to be transferred.
View Limits	Link to view the transaction limits of the user.
Transfer From	Select the source account from which the funds are to be transferred. In case of Oracle Banking Payments (OBPM) as backend system, user's accounts which are in the entity local currency will be fetched for selection.
Balance	On selecting a source account, the net balance of the account appears below the **Transfer From** field.
Note	Add a narration, if required, for the transaction.
The following fields appear once you have successfully logged into Facebook after having selected the option **Facebook** in the **Transfer Via** list.	
Transfer To	Select the Facebook contact towards whom you want to transfer money.
Currency	The currency in which the transfer is to take place. The currency will be defaulted to the local currency when transfers are made to Facebook contacts.
Amount	Specify the amount to be transferred.

Field Name	Description
View Limits	Link to view the transaction limits of the user.
Transfer From	Select the source account from which the funds are to be transferred. In case of Oracle Banking Payments (OBPM) as backend system, user's accounts which are in the entity local currency will be fetched for selection.
Balance	On selecting a source account, the net balance of the account appears below the **Transfer From** field.
Note	Add a narration, if required, for the transaction.
The following fields appear once you have successfully logged into Twitter after having selected the option **Twitter** in the **Transfer Via** list.	
Transfer To	On having logged into the Twitter account, this field serves as a link by which the user can arrive at the screen on which to select a Twitter Handle to transfer funds towards.
Currency	The currency in which the transfer is to take place.
Amount	Specify the amount to be transferred.
View Limits	Link to view the transaction limits of the user.
Transfer From	Select the source account from which the funds are to be transferred. In case of Oracle Banking Payments (OBPM) as backend system, user's accounts which are in the entity local currency will be fetched for selection.
Balance	On selecting a source account, the net balance of the account appears below the **Transfer From** field.
Note	Add a narration, if required, for the transaction.

2. From the **Transfer Via** list, select the type of payee.
   a. If you select the **Email or Mobile** option:
      i. In the **Email /Mobile** field, enter the email id or mobile number of the recipient.
      ii. Re-enter the recipient's Email ID or Mobile number in the **Confirm Email/Mobile** field.
      iii. From the **Currency** field, select the currency in which the transfer is to take place.
      iv. In the **Amount** field, enter the transfer amount.
      v. From the **Transfer From** account list, select the source account.
   b. If you select the **Bank Account** option:

   i. To add new payee having bank account, click **Add Bank Account**. The **Add Payee** screen appears.
   ii. Add the bank account details of the payee and then continue to transfer in **Add Payee** screen.

c. If you select the **Facebook** option, the **Facebook** login page appears.
   i. Log into your **Facebook** account with Facebook credentials.
   ii. In the **Email Address or Phone Number** field, enter your email ID or phone number associated with the Facebook account.
   iii. In the **Password** field, enter the password associated with your Facebook account. The Facebook page appears. You will need to provide the bank's application permission to access your Facebook contact details.
   iv. Click **Log In**. All your contacts that have registered with the bank through Facebook will be listed and available for selection in the **Transfer To** list.
   v. From the Transfer To list, select the Facebook contact to whom you want to transfer funds.

d. If you select the **Twitter** option, the **Twitter** login page appears.
   i. Log into your **Twitter** account with Twitter credentials
   ii. In the **Username or email** field, enter your email ID or username associated with the Twitter account.
   iii. In the **Password** field, enter the password associated with your Twitter account. Click **Sign In** to log into Twitter. The Twitter page appears with the list of the followers. Close the popup window to proceed.
   iv. Click on the **Enter Twitter Handle** link under the **Transfer To** field.

      The **Select Twitter Handle** pop up window appears.
   v. Enter the name of the contact or the contact's Twitter handle in the **Search Twitter or Select a Follower** field to search for a Twitter handle and click **OK**.

      The list of Twitter Handles that match the value entered in the **Search Twitter or Select a Follower** field appears.

      Select a Twitter Handle towards which you wish to transfer funds.

      The user is navigated to the **Pay to Contacts** screen with the selected Twitter Handle populated in the **Transfer Via** field.

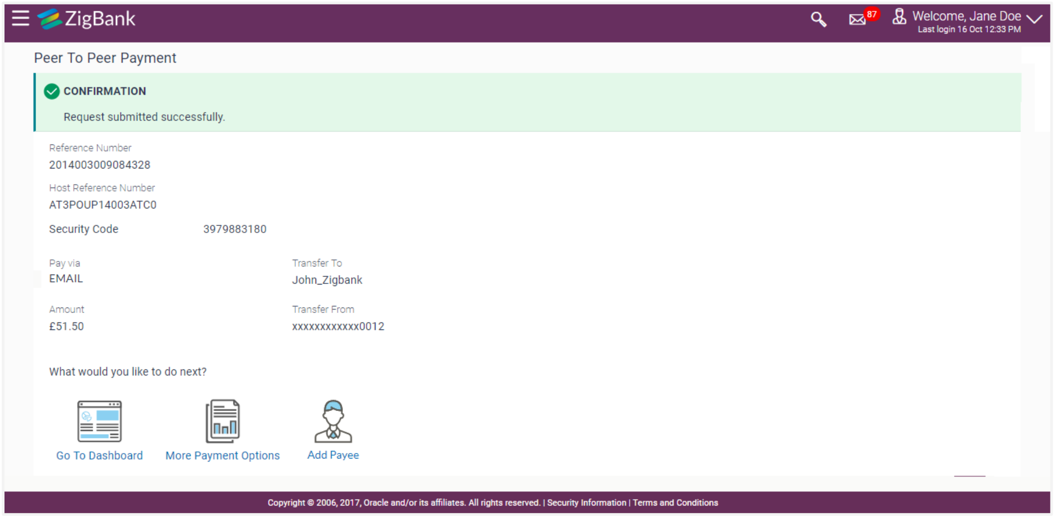
      Note: The user can transfer funds to twitter handles that are following his (the user's) twitter handle or to other twitter handles that have enabled receiving direct messages from anyone (this is an option that can be enabled in Twitter settings).
   vi. Click **Ok**. Details of the payee, including the payee's photo (if added) are displayed.
   vii. From the **Currency** field, select the currency in which the transfer is to take place.
   viii. In the **Amount** field, enter the transfer amount.
   ix. From the **Transfer From** account list, select the source account.

3. Click **Transfer** to initiate payment.
   OR
   Click **Cancel** to cancel the transaction.
4. The **Review** screen appears. Verify the details, and click **Confirm**.
   OR
   Click **Cancel** to cancel the transaction.

   OR

   Click **Back** to return to the **Transfer Money – New Payee** initiation screen.
5. The **Verification** screen appears if the transaction is configured for 2 factor authentication.
   Click **Continue**. A message confirming submission of the transaction appears along with the transaction reference number and security code.
   The generated security code is also sent via email/mobile to the initiator of the transfer.
   OR
   Click **Go to Dashboard**, to navigate to the dashboard.
   OR
   Click **More Payment Options** to go to other payment options.
   OR
   Click **Add Payee** to add payee. This option is not available if the transfer has been made towards a Facebook ID or a Twitter handle.

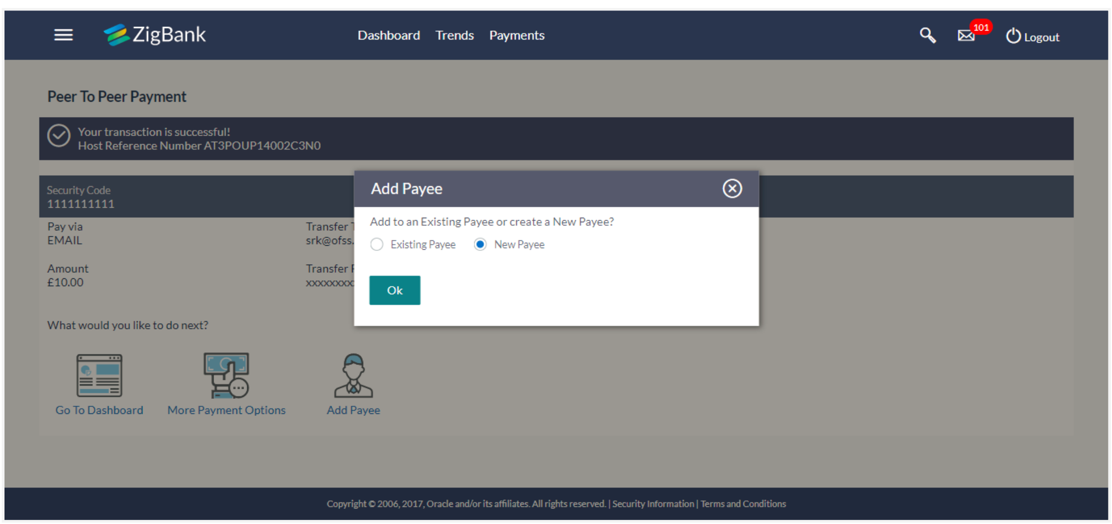
Success Message



6. Click **Add Payee** 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

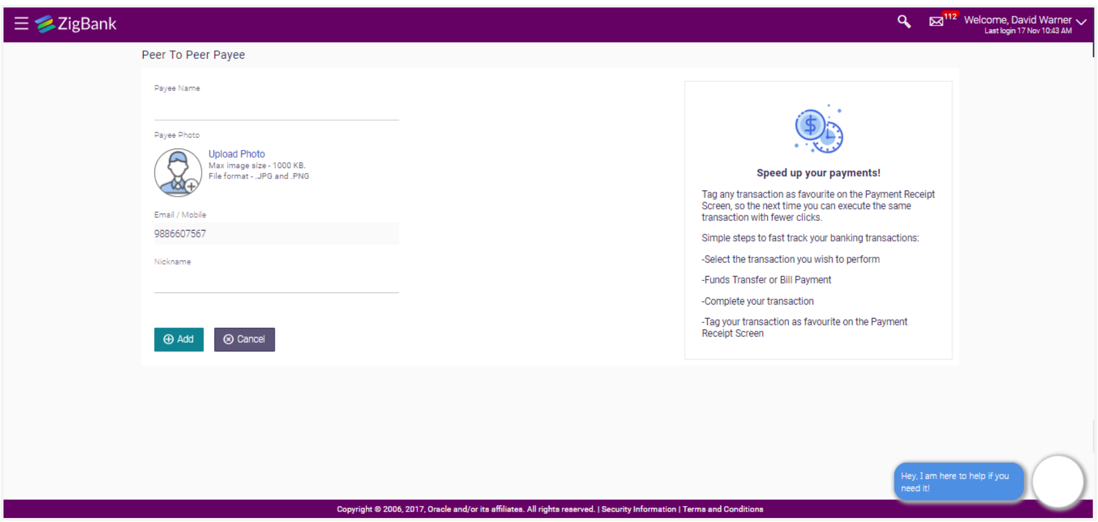


Field Description

Field Name	Description
Add to an Existing Payee or create a New Payee?	Select the option to identify whether the beneficiary is to be mapped to an existing payee or whether the beneficiary is to be added as a new payee.

7. Select the desired option under the field **Add to an Existing Payee or create a New Payee?**
8. If you select the **New Payee** option, the **Add Payee** screen appears in which you can register the beneficiary as a new payee.
9. If you select the **Existing Payee** option, you will be required to select the payee to whom the beneficiary details are to be mapped.
10. Click **Ok**, the **Add Payee** screen appears with all the beneficiary details pre-populated in the required fields.

Addition of New Payee - Peer to Peer Payment



Field Description

Field Name	Description
Payee Name	Name of the payee.
Upload Photo	Select this option to upload a photo against the payee.
Email / Mobile	Enter the email ID or mobile number of the payee.
Nickname	The nickname assigned to the payee's account for easy identification.

11. In the **Payee Name** field, enter the name of the payee, if you have selected the **New Payee** option.
12. Click on the **Upload Photo** link to upload a photo against the payee.

Note:
The **Upload** option will appear if you have selected the **New Payee** option or if no photo has been uploaded against the Payee Group under which you have opted to add the peer to peer payee account, on selection of **Existing Payee** option.

If a photo has been uploaded against the Payee Group under which the peer to peer payee account is being added, the option **Change** will appear against the payee group photo. The option **Remove** will appear once the payee group photo has been replaced by a photo for the payee account.

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

13. In the **Nickname** field, enter a nickname of the payee, if you have selected the **New Payee** option.
14. Click **Add** to add a payee.
    OR
    Click **Cancel** to cancel the transaction.
15. 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.
16. A message confirming the addition of the new payee appears. Click **Confirm** to confirm payee addition.
    OR
17. Click **Cancel** to cancel payee addition.
    OR
    Click **Go to Dashboard**, to navigate to the dashboard.
    OR
    Click **More Payment Options** to go to the other payment options.

Home

4. Payee Maintenance – Peer To Peer Payee

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 edit or 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.

This section in the user manual documents the maintenance of peer to peer payees specifically. For information on maintenance of account based and demand draft payees, refer the section Manage Payees under the user manual *User Manual Oracle Banking Digital Experience Retail Payments*.

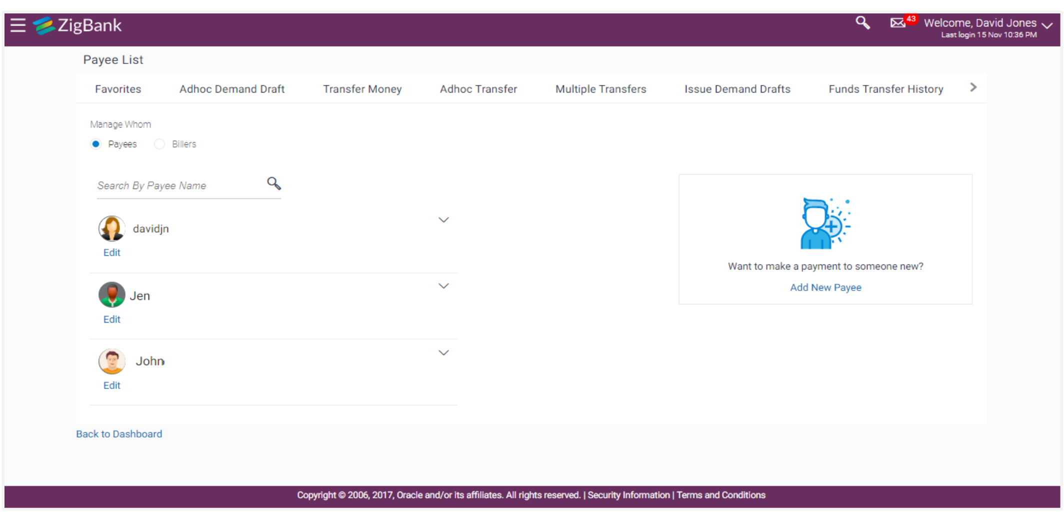
How to reach here:

Dashboard > Payments Widget > Manage Payees & Billers
OR
Dashboard > Toggle Menu > Payments > Setups > Manage Payees & Billers
OR
Dashboard > Payments Menu > Manage Payees & Billers

4.1 Payee Summary

The summarized views of all the payees (including peer to peer payees) maintained by the user, are listed on the Payee Summary screen. The user is able to search for a specific payee by entering the payee name in the provided search field. The user is able to expand any payee record in order to view the accounts associated with that payee. Subsequently the user is able to view further details of the account associated with the payee and is also able to edit or delete the specific account. The user is also provided with the option to add a new payee maintenance.

Manage Payees & Billers



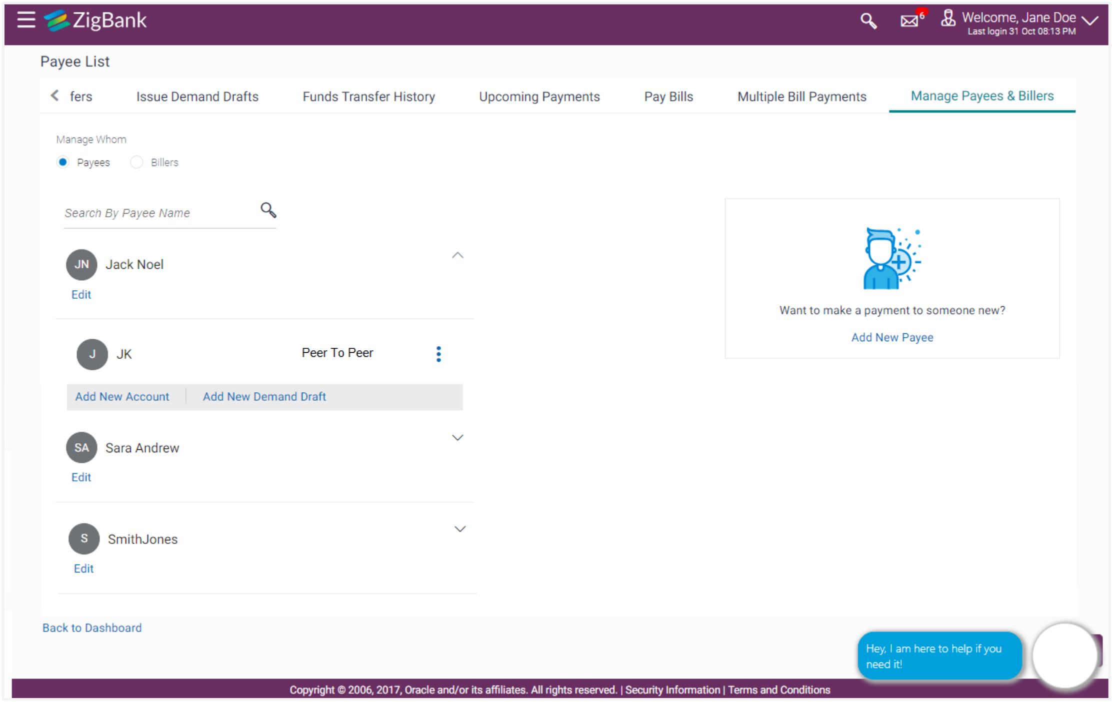
Field Description

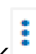
Field Name	Description
Manage Whom	The option to either manage payees or billers.
The following fields appear if the option **Payees** is selected under the field **Manage Whom**.	
Payee Photo	Displays the payee group photos uploaded against each payee group.
Payee Name	Displays the payee group names defined at the time of creation.
The following fields appear when the icon (expand option) is selected against any payee name.	
Account Photo	Displays the payee account photo, if uploaded, against the payee's account.
Account Nickname	All the accounts associated with the specific payee will be listed down by their nickname defined at the time of payee creation or account addition.
Account Type	The type of account that is associated with the payee will be listed down against the nickname.
Add New Account	Link to add a new bank account to be associated with the payee.
Add New Demand Draft	Link to assign demand draft details of the payee.

To manage payees:

1. In the **Manage Whom** field, select the **Payee** option.
   All the registered payees are listed down by their names and photos, if added.
2. From the **Payee List**, select and click on the payee whose details you want to view.
   OR
   Click to search for a specific payee whose details you want to view.
   A card displaying Payee Name, Payee Photo and Type as well as links to add new payee appears.
   OR
   Click **Add New Payee** to create a new payee.

Manage Payees & Billers – Expanded View



3. Click  against a specific account associated with a specific payee and then click **View/Edit**.
   The **View / Edit Payee** screen appears.

   OR

   Click **Pay** to transfer funds/ issue a demand draft.

   OR

   Click **Delete** to delete the payee.

   OR
   Click **Add New Account** or **Add New Demand Draft**.
   OR
   Click **Back to Dashboard** to navigate back to the dashboard.

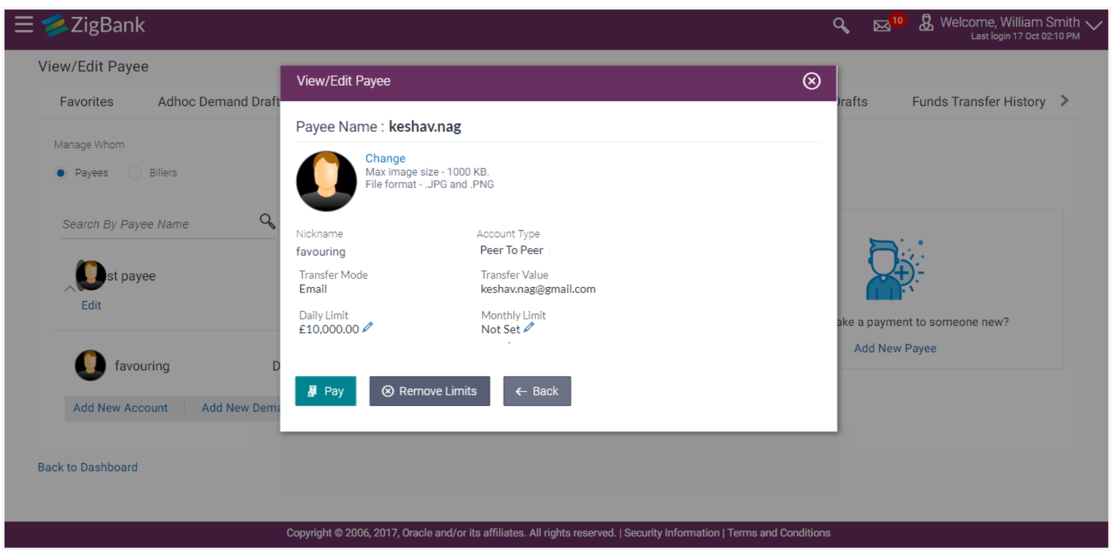
4.2 View Payee Details

The user is able to view details of the account associated with the payee by selecting the option 'View/Edit' provided against each account record displayed on expansion of a payee record.

To view payee details:

1. From the **Payee List**, select and click on the expand option provided against the payee whose details you want to view.
   OR
   Click to search for a specific payee whose details you want to view.
   A card displaying Payee Name, Payee Type and links to add a new account or new demand draft to the payee appears.
2. Click and then click the **View/Edit** option. The **View/ Edit Payee** screen appears.

View/ Edit Payee



Field Description

Field Name	Description
Peer to Peer Payee Details	
The following fields appear if the payee details being viewed are that of a peer to peer payment to be initiated via email/mobile/Facebook, Twitter.	
Payee Name	Name of the payee.
Payee Photo	Displays the payee account photo, if uploaded. If the photo has been deleted or if no photo is uploaded, the initials of the payee account will appear in place of the photo.

Field Name	Description
Nickname	The nickname assigned to the payee's peer to peer account maintenance for easy identification.
Account Type	The type of account. In this case, it will be 'Peer to Peer'.
Transfer Mode	The mode through which the funds are to be transferred. The value can be either Mobile or Email.
Transfer Value	The mobile number or email ID of the payee depending on the transfer mode.
Daily Limit	The maximum limit that can be transferred to the payee via the defined transfer mode on a daily basis.
Monthly Limit	The maximum limit that can be transferred to the payee via defined transfer mode on a monthly basis.

3. Click **Pay** to transfer funds to the payee.
   OR

   Click the  icon (edit option) against the **Daily Limit** field to edit the daily transaction limit.
   The **Daily Limit** field appears in editable mode.
   OR

   Click the  icon (edit option) against the **Monthly Limit** field to edit the monthly transaction limit. The **Monthly Limit** field appears in editable mode.
   OR
   Click **Remove Limits** to delete the set limits assigned to the specific payee account. This option appears only if limits (either daily or monthly) are assigned to the payee account.
   The **Remove Limits** pop-up appears.
   Select the limit you wish to delete and click **OK**. A message stating that the selected limit has been removed successfully appears.

   OR

   Click the option **Change** against the payee account photo to edit the photo.

   The window to browse and upload a photo appears.

   Select a photo to replace the existing payee account photo with and click **Open**.

   The payee account photo gets updated and a message confirming the same appears.

   OR

   Click the **Remove** option against the payee account photo to delete the photo. This option is available only if a photo has been uploaded against the payee account specifically i.e. the payee group photo has been replaced with a specific photo for the payee account.

   The message asking the user to confirm whether the photo is to be removed appears.

   Click **Yes** to delete the photo.

   OR

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

Click **Upload Photo** to assign a photo to the payee account. This option appears if no photo has been uploaded against either the payee group or the payee account.

The window to browse and upload a photo appears.

Select a photo to upload and click **Open**.

The uploaded photo appears and a message conforming the same appears.

4.3 Edit Payee Limits

The user is provided with the facility to assign limits to each account of the payee. By way of assigning limits, the user is able to define the maximum daily and/or the maximum monthly limits that are to be applicable to an account of the payee. Alternately the user can also edit or remove these limits, once assigned.

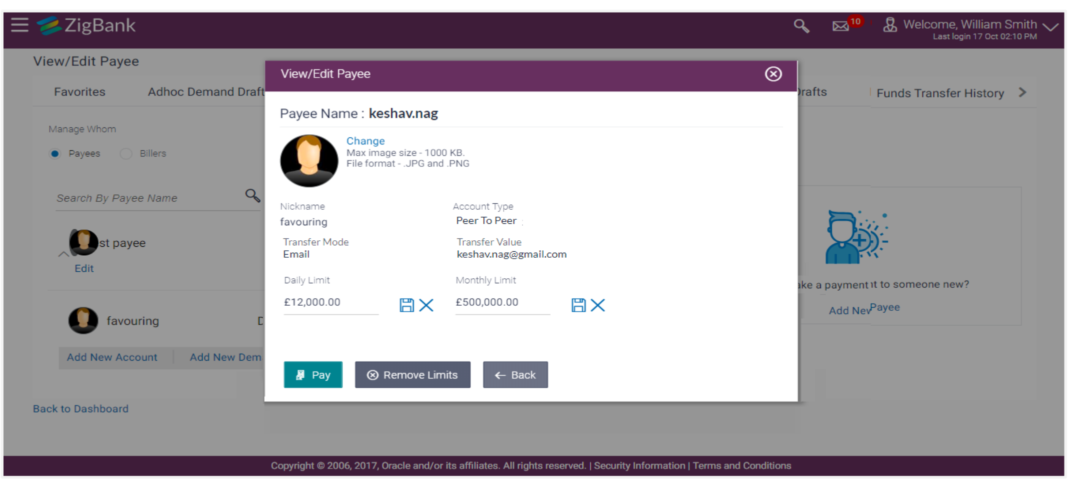
To edit the limits of a peer to peer payee:

1. From the **Payee List**, select and click on the expand option provided against the payee whose account limits you want to edit.
   OR
   Click to search for a specific payee whose account limits you want to edit.
   A card displaying Payee Name, Payee Type and links to add a new account or new demand draft to the payee appears.

2. Click and then click the **View/Edit** option. The **View/ Edit Payee** screen appears.
   OR
   Click **Add New Account** or **Add New Demand Draft** to add new account type or demand draft type of payee.

3. Click **Edit** to edit the payee. The **View/ Edit Payee** screen with values in editable form appears.
   OR
   Click **Pay** to transfer funds/ issue demand draft.
   OR
   Click **Delete** to delete the payee.

Peer to Peer Payments – View/ Edit Payee



Field Description

Field Name	Description
Peer to Peer Payee Details	
Payee Name	Name of the payee.
Payee Photo	Displays the payee's photo, if added. If the photo has been deleted or if no photo is uploaded, the initials of the payee account will appear in place of the photo.
Nickname	The nickname assigned to the payee’s peer to peer account maintenance for easy identification.
Account Type	The type of account. In this case, it will be ‘Peer to Peer’.
Transfer Mode	The mode through which the funds are to be transferred. The value can be either Mobile or Email.
Transfer Value	The mobile number or email ID of the payee depending on the transfer mode.
Daily Limit	The maximum limit that can be transferred to the payee via the defined transfer mode on a daily basis.
Monthly Limit	The maximum limit that can be transferred to the payee via defined transfer mode on a monthly basis.

4. Click the icon (edit option) against the Daily Limit field to edit the daily transaction limit. The **Daily Limit** field appears in editable mode.
   OR

   Click the icon (edit option) against the Monthly Limit field to edit the monthly transaction limit. The **Monthly Limit** field appears in editable mode.

5. Edit/enter limits against the daily/monthly limits field as the case may be.
   OR
   Click **Remove Limits** to delete the set limits assigned to the specific payee account. This option appears only if limits (either daily or monthly) are assigned to the account.
   The **Remove Limits** pop-up appears.
   Select the limit you wish to delete and click **OK**. A message stating that the selected limit has been removed successfully appears.

6. Click against the Daily Limit / Monthly Limit field to save the changes made.
   A message stating that the limits have been set appears.
   OR

   Click to cancel the editing.
   OR
   Click **Pay** to transfer funds/ issue demand draft.
   OR

Click **Remove Limits** to delete the set limits. This option appears only if limits (either daily or monthly) are assigned to the account.

The **Remove Limits** pop-up appears.
Select the limit you wish to delete and click **Ok**. A message stating that the selected limit has been removed successfully appears.
OR
Click the option **Change** against the payee account photo to edit the photo.
The window to browse and upload a photo appears.
Select a photo to replace the existing payee account photo with and click **Open**.
The payee account photo gets updated and a message confirming the same appears.
OR
Click the **Remove** option against the payee account photo to delete the photo.
This option is available only if a photo has been uploaded against the payee account specifically i.e. the payee group photo has been replaced with a specific photo for the payee account.
The message asking the user to confirm whether the photo is to be removed appears.
Click **Yes** to delete the photo.
OR
Click **No** to return to the **View/Edit Payee** screen.
Click **Upload Photo** to assign a photo to the payee account. This option appears if no photo has been uploaded against either the payee group or the payee account.
The window to browse and upload a photo appears.
Select a photo to upload and click **Open**.
The uploaded photo appears and a message conforming the same appears.

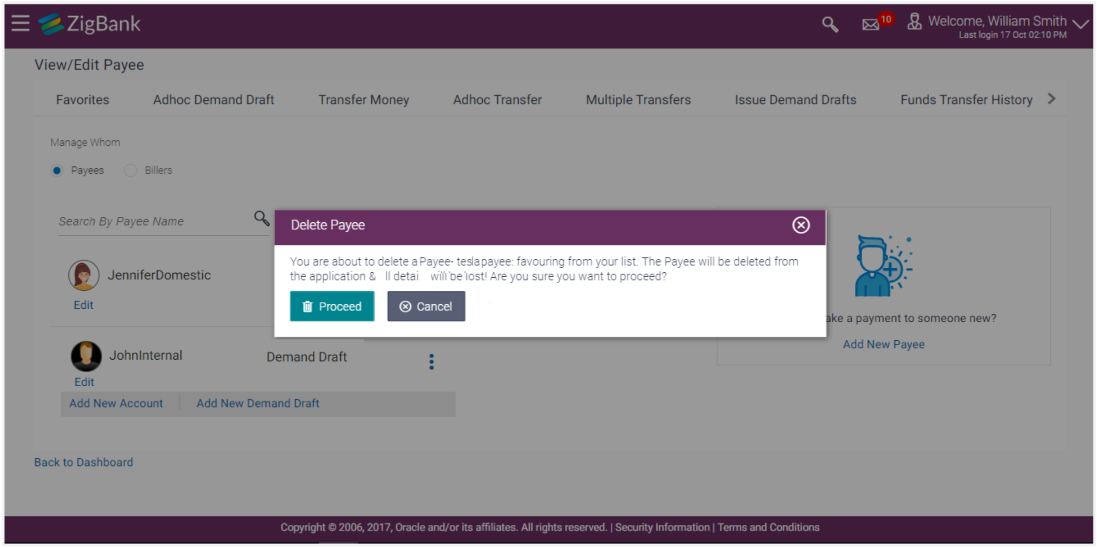
4.4 Delete Payee

To delete a payee account:

1. From the **Payee List**, select and click on the expand option provided against the payee whose account you want to delete.
   OR
   Click  to search for a specific payee whose account you want to delete.
   A card displaying Payee Name, Payee Photo and Type as well as links to add a new account or new demand draft to the payee appears.

2. Click and then click **Delete**. The **Delete Payee** pop up window appears with a warning message prompting the user to confirm the deletion.

Peer to Peer Payments – Delete Payee



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

4. The screen confirming payee deletion appears. The details of the account/draft deleted are also displayed on this screen.
   Click **Go to Dashboard** to navigate to the dashboard.
   OR
   Click **More Payment Options** to access other payment options.

Home

5. Claim Money

The Claim Money feature enables recipients of peer to peer transfers to claim funds transferred to them. The following are the modes through which the beneficiary can arrive at the claim money page.

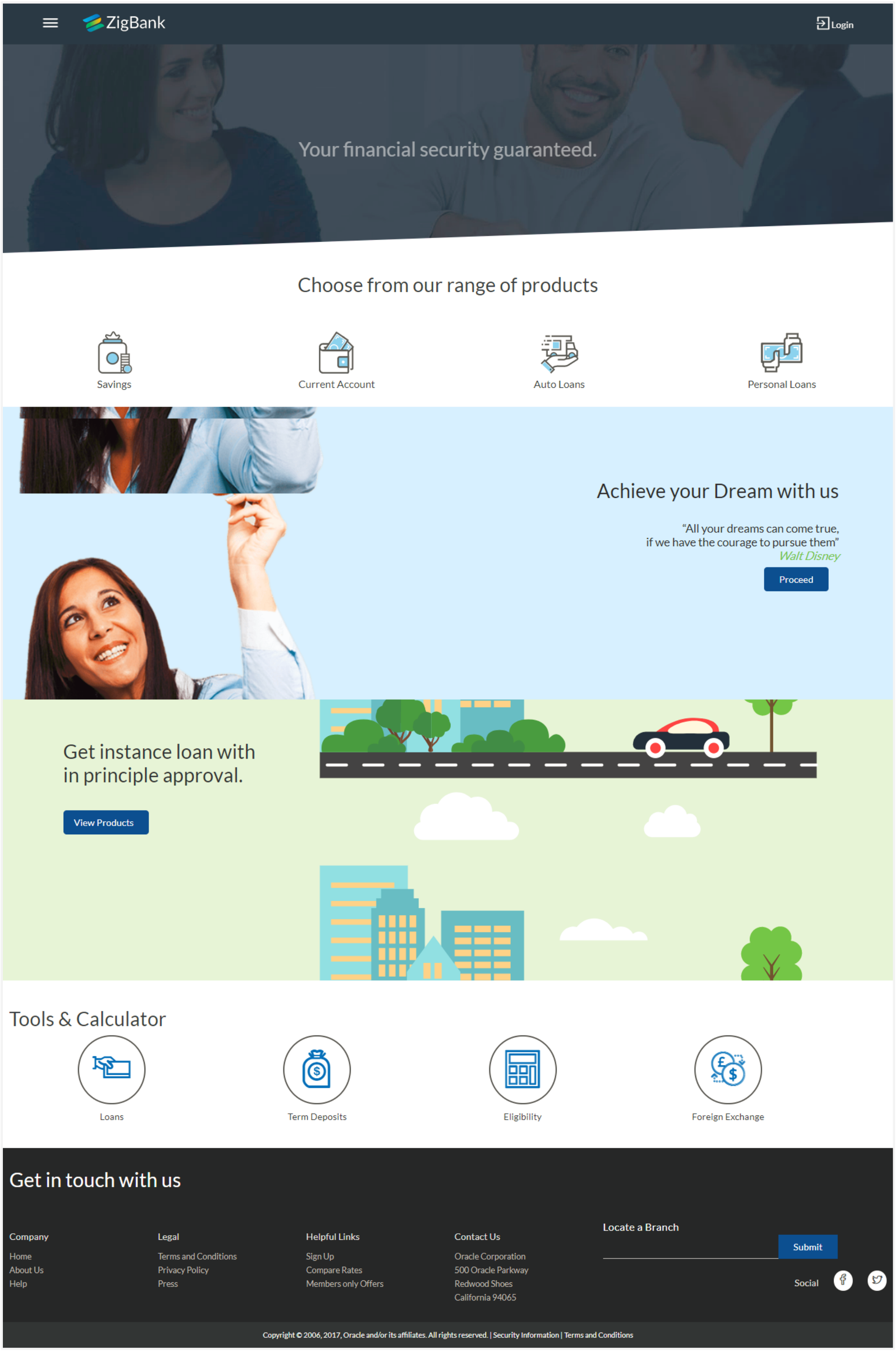
- Link on Bank Portal
- Click on link received through Email/Mobile SMS/Facebook Messenger/ Twitter Direct Message, depending on the transfer mode.

5.1 Link on Bank Portal

To claim money:

1. Arrive at the bank portal. The pre-login page of the bank's portal appears.

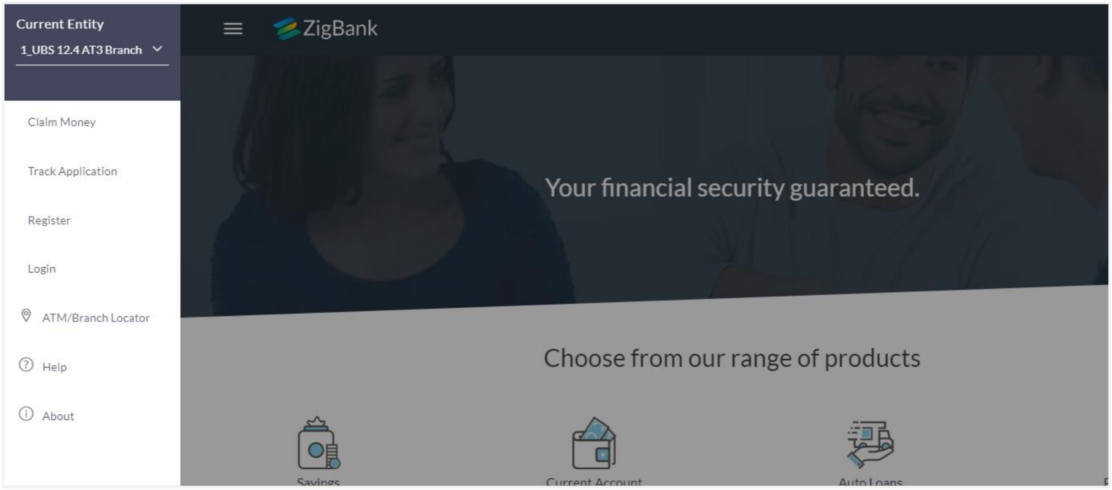
Portal Page



ZigBank
Login
Your financial security guaranteed.
Choose from our range of products
Savings
Current Account
Auto Loans
Personal Loans
Achieve your Dream with us
"All your dreams can come true,
if we have the courage to pursue them"
Walt Disney
Proceed
Get instance loan with
in principle approval.
View Products
Tools & Calculator
Loans
Term Deposits
Eligibility
Foreign Exchange
Get in touch with us
Company
Home
About Us
Help
Legal
Terms and Conditions
Privacy Policy
Press
Helpful Links
Sign Up
Compare Rates
Members only Offers
Contact Us
Oracle Corporation
500 Oracle Parkway
Redwood Shoes
California 94065
Locate a Branch
Submit
Social
Copyright © 2006, 2017, Oracle and/or its affiliates. All rights reserved. | Security Information | Terms and Conditions

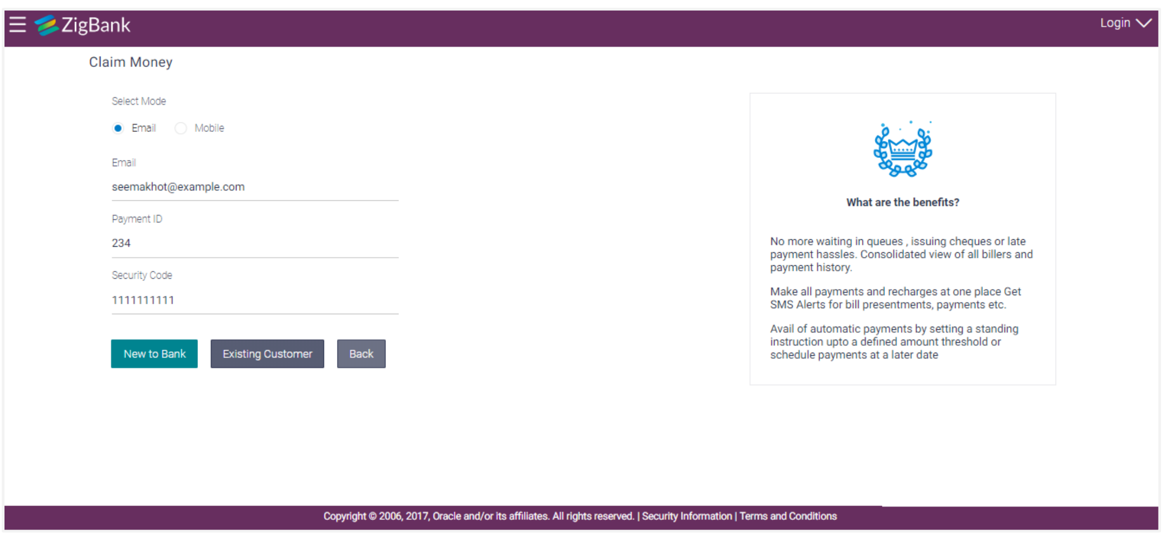
2. Select the **Claim Money** option from the menu. The **Claim Money** page appears.

Claim Money option



5.1.1 Claim Money – Email Mode

Claim Money - Email



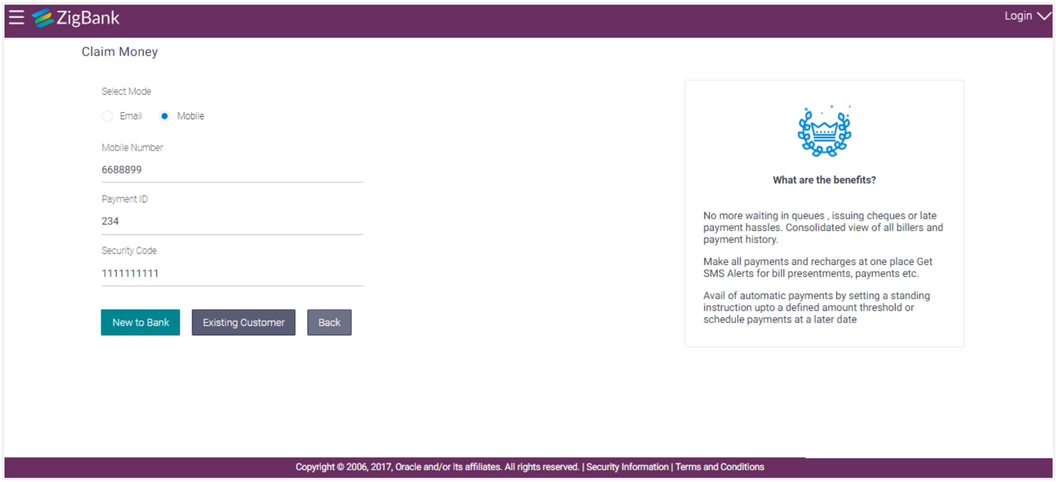
Field Description

Field Name	Description
Select Mode	Select the mode through which the funds have been transferred. The options are: • Email • Mobile
Email	Enter your email ID, specifically the email ID towards which the funds were transferred.
Payment ID	Enter the payment ID of the specific peer to peer transfer. The payment ID is unique to each payment and is displayed to the initiator of the peer to peer payment.
Security Code	Enter the security code provided to you by the initiator of the peer to peer payment. This security code is generated by the bank when the peer to peer payment is initiated and appears on the peer to peer payment confirmation screen along with the success message. The initiator, in turn, reveals the security code to the beneficiary.
Sign In As	Select the relationship you have with the bank, i.e. select the option New to Bank if you have no prior relationship with the bank, or select the option Existing Customer if you are an existing customer of the bank or have registered yourself previously as a peer to peer recipient. The options are: • New to Bank • Existing Customer

1. In the **Select Mode** field, select the mode through which the payment was made, i.e. Email, Mobile or Facebook.
2. Select the **Email** option. The Email field appears along with the Security Code field.
   OR
   Select the **Mobile** option. The Mobile Number field appears along with the Security Code field.
3. In the **Payment ID** field enter the payment ID of the specific peer to peer payment.
4. In the **Security Code** field, enter the security code as provided by the initiator of the peer to peer payment.
5. Select an option between **New to Bank** and **Existing Customer**.
   OR
   Click **Back** to navigate to the previous screen.
   a. If you select the option **New to Bank**, refer section **5.2 New to Bank**.
   b. If you select the option **Existing Customer**, refer section **5.3 Login**.

5.1.2 Claim Money – Mobile Mode

Claim Money - Mobile



Field Description

Field Name	Description
Select Mode	Select the mode through which the funds have been transferred. The options are: • Email • Mobile
Mobile Number	Enter your mobile number, specifically the mobile number towards which the funds were transferred.
Payment ID	Enter the payment ID of the specific peer to peer transfer. The payment ID is unique to each payment and is displayed to the initiator of the peer to peer payment.
Security Code	Enter the security code provided to you by the initiator of the peer to peer payment. This security code is generated by the bank when the peer to peer payment is initiated and appears on the peer to peer payment confirmation screen along with the success message. The initiator, in turn, reveals the security code to the beneficiary.

Field Name	Description
Sign In As	Select the relationship you have with the bank, i.e. select the option New to Bank if you have no prior relationship with the bank, or select the option Existing Customer if you are an existing customer of the bank or have registered yourself previously as a peer to peer recipient. The options are: • New to Bank • Existing Customer

1. In the **Select Mode** field, select the mode through which the payment was made, i.e. Email, Mobile or Facebook.
2. Select the **Mobile** option. The Mobile Number field appears along with the Security Code field.
   OR
   Select the **Email** option. The Email field appears along with the Security Code field.
3. In the **Payment ID** field enter the payment ID of the specific peer to peer payment.
4. In the **Security Code** field, enter the security code as provided by the initiator of the peer to peer payment.
5. Select an option between **New to Bank** and **Existing Customer**.
   OR
   Click **Back** to navigate to the previous screen.
   a. If you select the option **New to Bank**, refer section 5.2 New to Bank.
   b. If you select the option **Existing Customer**, refer section 5.3 Login.

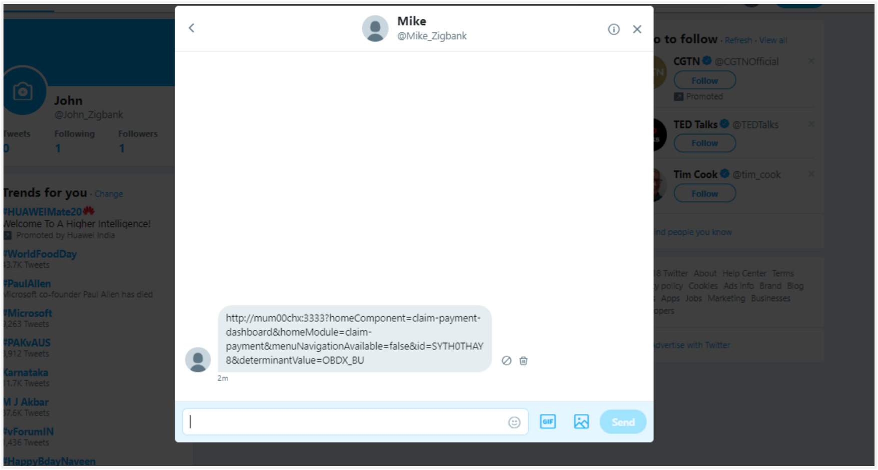
5.1.3 Dynamic URL

This section describes the flow by which a recipient of a peer to peer transfer can claim money by clicking on the link received through an email, SMS, Facebook message or Twitter message, as the case may be. When arriving at the claim money page via the dynamic link, the details pertaining to the transfer mode, email ID, mobile number, Facebook or Twitter ID along with the transfer amount will be prefilled. The user will be required to only enter the security code in order to proceed with the claim money flow.

To claim money:

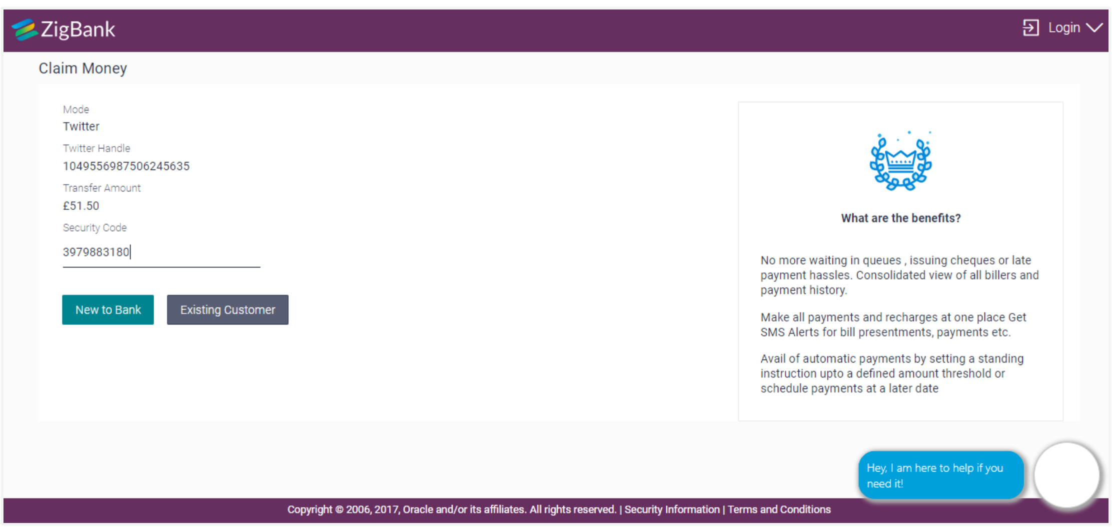
1. Click on the link received through email, SMS, Facebook or Twitter.

Peer to Peer Payment alert received as a Twitter Direct Message



2. The **Claim Money** screen appears.

Dynamic Claim Money - Twitter



Field Description

Field Name	Description
Mode	The mode through which the funds have been transferred will be displayed. The user is not required to enter this value. The values can be any of the following depending on the mode through which the payment was made: • Mobile • Email • Facebook • Twitter
Email	The email ID of the recipient towards which the funds have been transferred will be displayed. This field will be displayed in case the peer to peer transfer has been made towards the recipients email ID and the recipient has selected the dynamic claim money link received on email.
Mobile Number	The mobile number of the recipient towards which the funds have been transferred will be displayed. This field will be displayed in case the peer to peer transfer has been made towards the recipient's mobile number and the recipient has selected the dynamic claim money link received as an SMS.
Facebook ID	The Facebook ID of the recipient towards which the funds have been transferred will be displayed. This field will be displayed in case the peer to peer transfer has been made towards the recipient's Facebook ID and the recipient has selected the dynamic claim money link received as a Facebook direct message.
Twitter Handle	The Twitter Handle of the recipient towards which the funds have been transferred will be displayed. This field will be displayed in case the peer to peer transfer has been made towards the recipient's Twitter Handle and the recipient has selected the dynamic claim money link received as a Twitter direct message.
Transfer Amount	Displays the amount transferred.
Security Code	Enter the security code provided to you by the initiator of the peer to peer payment. This security code is generated by the bank when the peer to peer payment is initiated and appears on the peer to peer payment confirmation screen along with the success message. The initiator, in turn, reveals the security code to the beneficiary.

Field Name	Description
Sign In As	Select the relationship you have with the bank, i.e. select the option New to Bank if you have no prior relationship with the bank, or select the option Existing Customer if you are an existing customer of the bank or have registered yourself previously as a peer to peer recipient. The options are: • New to Bank • Existing Customer

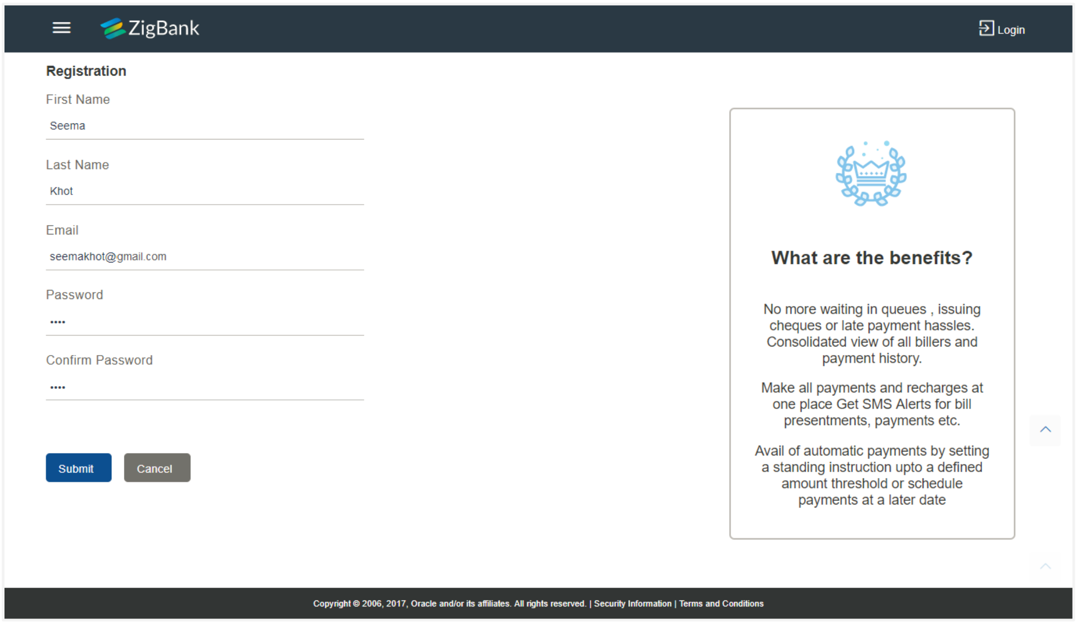
3. In the **Security Code** field, enter the security code as provided by the initiator of the peer to peer payment.
4. Select an option between **New to Bank** and **Existing Customer**.
   OR
   Click **Back** to navigate to the previous screen.
   a. If you select the option **New to Bank**, refer section **New to Bank**.
   b. If you select the option **Existing Customer**, refer section **Login**.

Note: The user i.e. the beneficiary will always be re-directed to the URL of the entity from which the sender initiated the payment. P2P payment initiated from one entity cannot be claimed in another entity.

5.2 New to Bank

If the user selects the option, New to Bank, the registration screen is displayed on which the user can register as a beneficiary to claim money transferred through peer to peer payments.

New To Bank - Registration



Field Description

Field Name	Description
Registration Section	
First Name	Enter your first name.
Last Name	Enter your last name/surname.
Email ID	Enter your email ID.
Password	Enter a password that is to be set as your login password.
Confirm Password	Re-enter your password so as to confirm the same.

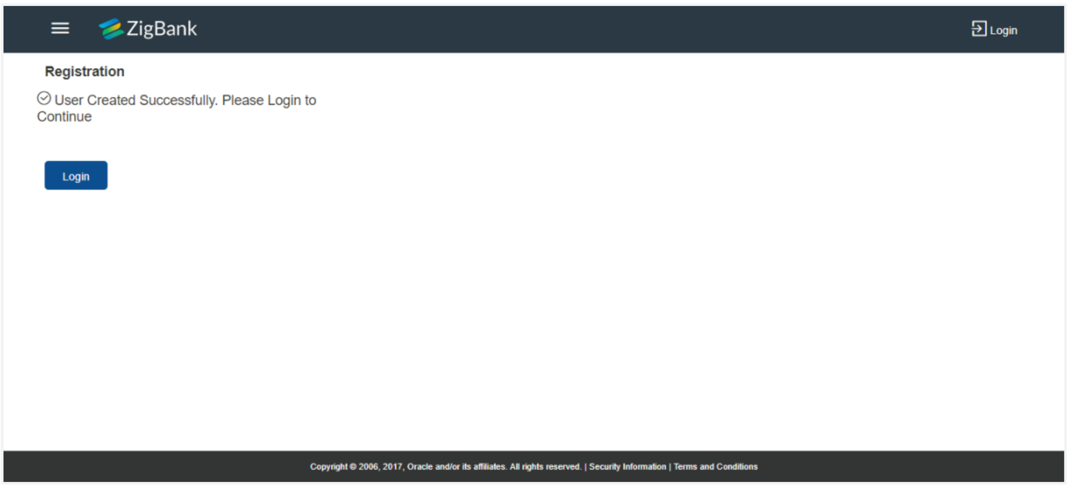
a. In the **First Name** field, enter your first name.
b. In the **Last Name** field, enter your last name/ surname.
c. In the **Email ID** field, enter your email ID.
d. In the **Password** field, enter a password that is to be set as your login password.
e. In the **Confirm Password** field, re-enter the password to confirm the same.

f. Click **Submit**.
OR
Click **Cancel** to cancel the transaction.

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

h. A message confirming user registration appears.

User Registration Confirmation



i. Click **Login** to claim money.
You will be prompted to login.

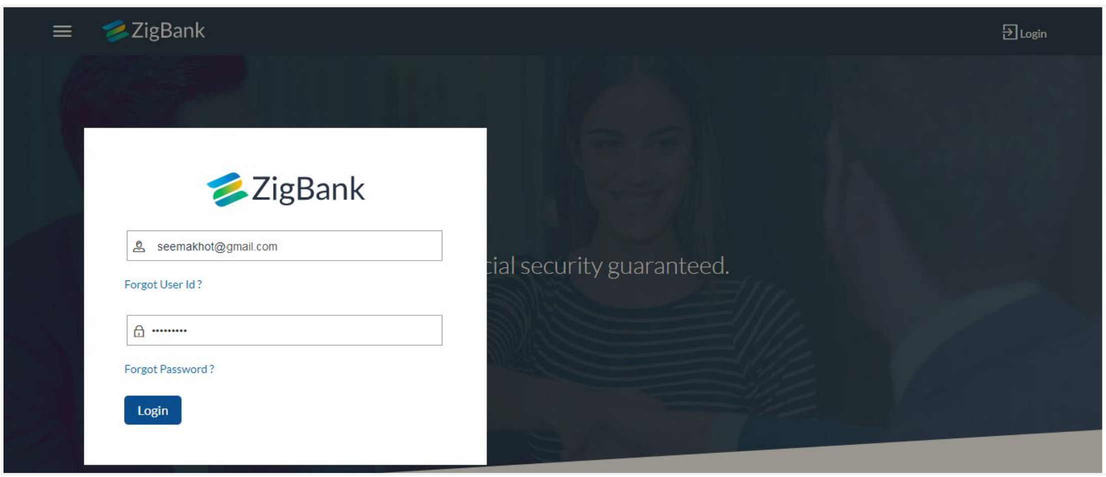
5.3 Login

The login screen appears once the user clicks on the option **Existing Customer** on the **Claim Money** screen.

In case the user has selected the option **New to Bank** on the **Claim Money** screen, he is required to first register himself as a beneficiary to claim funds transferred through peer to peer payments. Only once the user is successfully registered, will he be prompted to Login.

The steps following the Login step are applicable to both users that are existing customers as well as those that had no relationship with the bank prior to registering as peer to peer payment beneficiaries.

Login



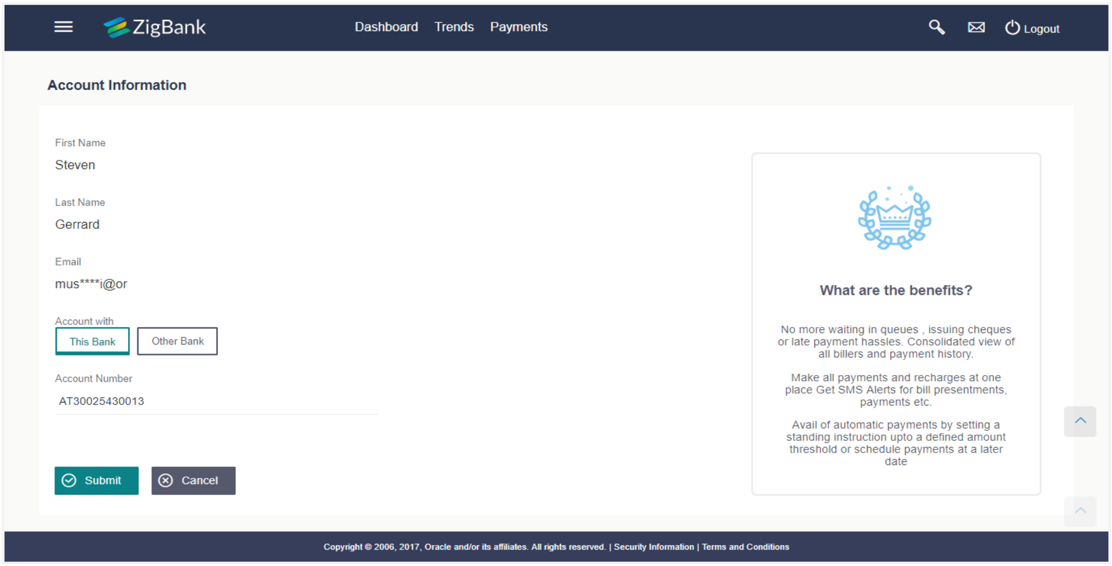
1. Enter your email ID and password defined at the time of registration in the provided fields and click **Login**.
   The **Account Information** screen appears.

5.4 Account Information

Once the user logs in successfully, the Account Information screen is displayed on which the user is able to identify the account in which the funds are to be credited. The user can opt to have the funds transferred to an account that is held within the same bank or can also opt to have the funds transferred to an external bank's account i.e. an account that is held with another bank.

5.4.1 Account Information – This Bank

Account Information – This Bank



Field Description

Field Name	Description
Account Information	
First Name	The first name of the beneficiary is displayed.
Last Name	The last name/ surname of the beneficiary is displayed.
Email	The email ID of the beneficiary is displayed.
Account with	Select an option to identify whether the account in which the funds are to be transferred is held within the same bank or is held in another bank. The options are: • This Bank– Select this option if the money is to be credited to your account that is held within the same bank. • Other Bank– Select this option if the money is to be credited to your bank that is held in another bank.
Account Number	Specify the account number in which the funds are to be transferred.

1. In the **Account with** field, select the **This Bank** option.
   The field in which you can enter your account number appears.

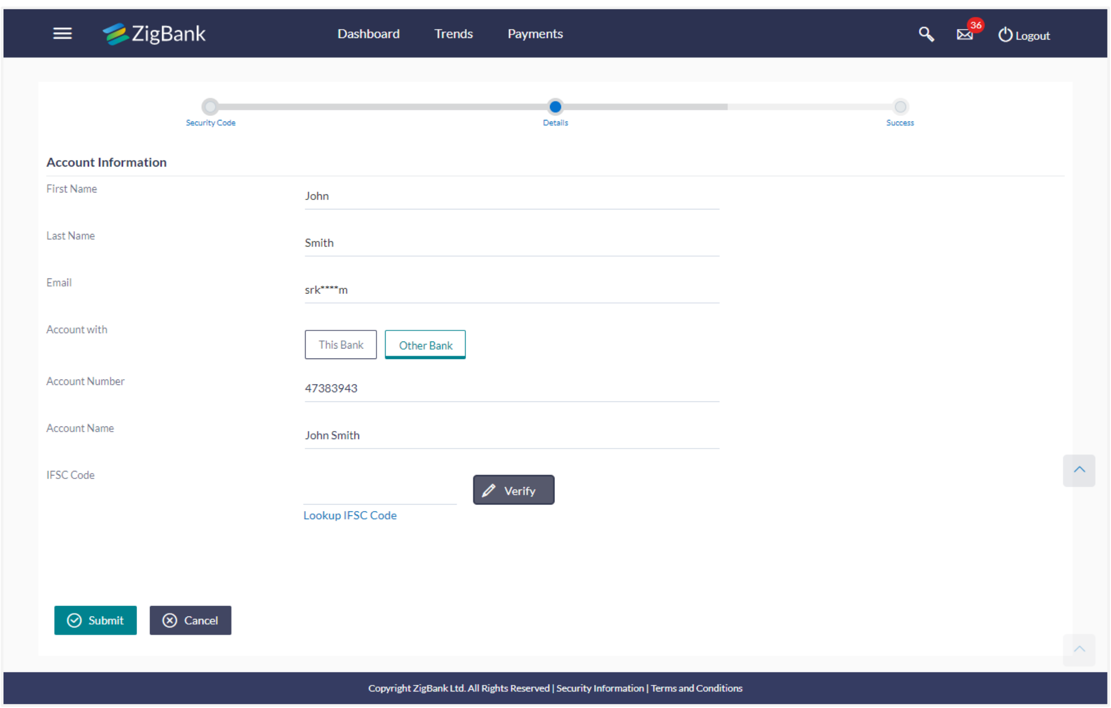
2. Enter the account number in which the funds are to be received.
   OR
   Select the **Other Bank** option. The fields in which you can enter details of your account held with another bank appear.
3. Click **Submit**. The **Review** screen appears.
   OR
   Click **Cancel** to cancel the transaction.

   OR

   Click **Back** to return to the previous screen.
4. Verify the details and click **Confirm**. The request submitted successfully message appears along with the reference number.
   OR
   Click **Cancel** to cancel the transaction
5. Click **OK** to logout from the application.

5.4.2 Account Information – Other Bank

Account Information – Other Bank



Field Description

Field Name	Description
Account Information	
First Name	The first name of the beneficiary is displayed.
Last Name	The last name/ surname of the beneficiary is displayed.
Email	The email ID of the beneficiary is displayed.
Account with	Select an option to identify whether the account in which the funds are to be transferred is held within the same bank or is held in another bank. The options are: • This Bank– Select this option if the money is to be credited to your account that is held within the same bank. • Other Bank– Select this option if the money is to be credited to your bank that is held in another bank.
The following fields appear if you select the option **Other Bank**.	
Account Number	Specify the Account number that is to be credited with the transferred amount.
Account Name	Specify the name of the account as maintained in the bank.
IFSC code	Enter the IFSC code of the bank in which your account is held.
The following fields appear if you click the **Lookup IFSC Code** link.	
IFSC Code	IFSC code of the beneficiary bank account.
Bank Name	Bank name corresponding to IFSC code.
State	State of the beneficiary bank.
City	City of the beneficiary bank.
Bank Details	Details of the bank based on the IFSC code identified. These include the name of the bank and branch as well as the physical address of the bank.

1. In the **Account with** field, select the **Other Bank** option.

   The field in which you can enter details pertaining to your bank account appear.

   OR

   Select the **This Bank** option.

   The field in which you can enter the account number that is held with the same bank appears.

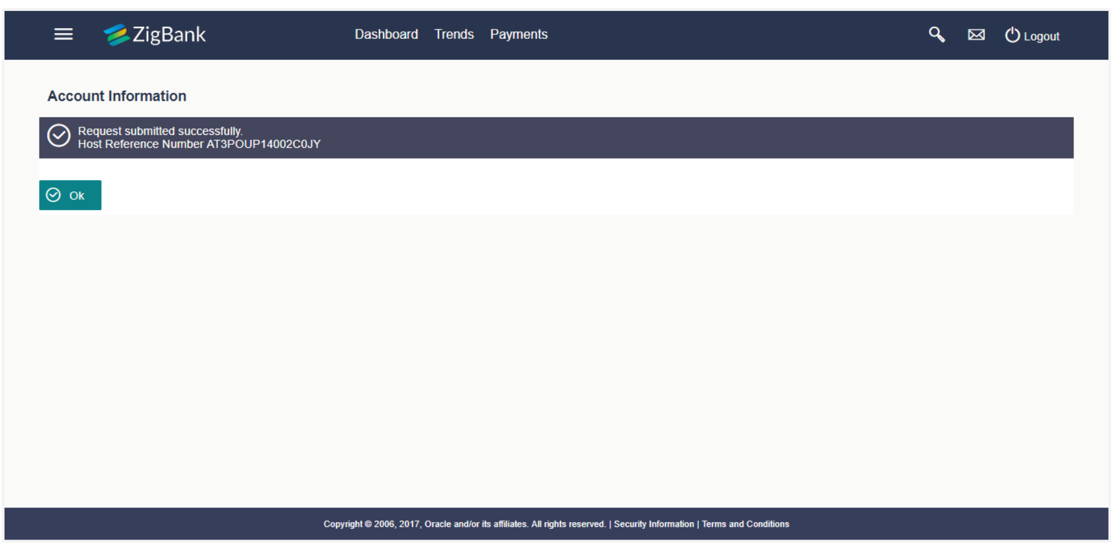
2. In the **Account Number** field, enter the account number in which the funds are to be received.
3. In the **Account Name** field, enter the account name of the user.
4. In the **IFSC Code** filed, enter the bank code.
   Click **Verify** to validate the bank code.
   OR
   Select the **IFSC code** from the lookup. The bank details appear based on the bank code selected.
5. Click **Submit**. The **Review** screen appears.
   OR
   Click **Cancel** to cancel the transaction.

   OR

   Click **Back** to return to the previous screen.
6. Verify the details and click **Confirm**.
   OR
   Click **Cancel** to cancel the transaction.

   A message confirming submission of the request to receive funds in the defined account appears along with the reference number.

Success Message



7. Click **Ok** to logout from the application.

[**Home**]

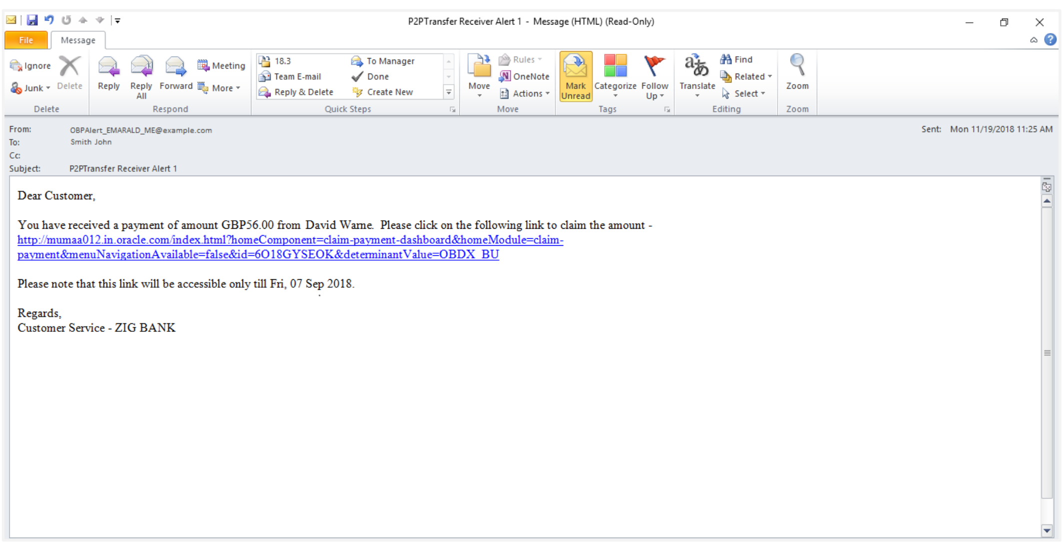
6. Claim Money Link

Once a peer to peer payment is successfully initiated, a link is sent to the beneficiary through the mode defined in the payment instruction, i.e. if the initiator has opted to make the payments towards an Email ID, the link to claim money is sent via email to the beneficiary's Email ID defined in the peer to peer payment instruction. Similarly, if the initiator opted to make the payment towards a mobile number, the claim money link is sent as an SMS to the beneficiary's mobile number defined in the payment instruction and if the payment was made towards a Facebook account or a Twitter Handle, the claim money link is sent to the beneficiary as a private message via Facebook Messenger or a direct message through Twitter.

Once the beneficiary clicks on the link, the **Claim Money** screen is opened and the beneficiary can follow the steps to claim the money transferred via peer to peer payment.

Another mode through which a beneficiary could have received a link to claim money is through iMessage i.e. if the person transferring the funds, did so using **iMessage Payments**. In this case, when the beneficiary clicks on the claim money link, the Claim Money page is displayed without the options to select the payment modes. The subsequent steps required to initiate a claim money request remain the same. Please refer the user manual on iMessage Payments for further information on payments made through iMessage.

Email alert for claim money



1. Click the link to claim the money. The Claim Money page is opened.

Home

7. Claim Money – Request initiated by an existing (registered payee)

Once a user has registered himself as a beneficiary of peer to peer payments, the account identified as the account in which funds are to be credited will be maintained in the bank's database. Hence, when the beneficiary logs in to initiate subsequent claim money requests, the same account will be available for selection. Alternately, the beneficiary can also identify any other account to be credited with the fund transfer. This account can be either held with the bank or in an external bank.

Hence, when the existing customer logs into the application using the credentials, and claims money for the second time, he gets two options:

1. Receive a payment with the same account details: The customer can claim money using the same bank account which he has already used to claim money for the first time.
2. Update new bank Account details: The customer can also opt to add another account number of the same bank or account number of other bank.

FAQs

1. **As part of Peer to Peer transfer, what is the relevance of the security code displayed on the confirmation screen?**

   The security code displayed should be noted by the user (initiator of the peer to peer payment) and should be provided to the beneficiary of the payment so that the receiver / beneficiary can claim the money.

2. **Can I transfer funds received from the sender to an account in another bank?**

   Yes, as part of the claim money process the receiver has an option to select the bank in which the money is to be transferred. User will need to enter the account number and select the bank in which account is maintained.

3. **As part of the funds transfer process, on the transaction confirmation screen do I need to select if the payee is a new/existing?**

   No. It is not mandatory to select the option of new/existing payee. The user can optionally select the same and can enter the payee details in case of new payee.

4. **I am the beneficiary of the payment, how do I get the security code required to claim money?**

   The initiator of the peer to peer payment is displayed the security code on the confirmation page of the payment. He/she will, in turn, make the security code known to you so that you can enter the same in the provided field while initiating a claim money request.

5. **I am the beneficiary of the payment, I want to transfer the money to other bank but do not know the IFSC code?**

   You can look up for the bank IFSC details by clicking on the lookup button.

6. **I am the beneficiary of the payment, and have lost/deleted the email received to claim money, how can I claim money?**

   You can visit the bank portal, click on the link of 'Claim Money' from the menu. On clicking on the Claim Money option, you will be navigated to the screen on which you can initiate a request to claim money.

Home