Oracle Banking Digital Experience

Retail UPI Payments User Manual
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Retail UPI Payments User Manual

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1. Preface

1.1 Intended Audience

This document is intended for the following audience:

- Customers
- Partners

1.2 Documentation Accessibility

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

1.3 Access to Oracle Support

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

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

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

1.4 Structure

This manual is organized into the following categories:

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

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

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

Each transaction is explained in the following manner:

- Introduction to the transaction
- Screenshots of the transaction
- The images of screens used in this user manual are for illustrative purpose only, to provide improved understanding of the functionality; actual screens that appear in the application may vary based on selected browser, theme, and mobile devices.
- Procedure containing steps to complete the transaction- The mandatory and conditional fields of the transaction are explained in the procedure.

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

1.5 Related Information Sources

For more information on Oracle Banking Digital Experience Release 18.3.0.0.0, refer to the following documents:

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

2. Transaction Host 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)	Third Party System
1	**Manage VPAs**				
	Create VPA	**NH**	**NH**	**NH**	✓
	Edit VPA	**NH**	**NH**	**NH**	✓
	Delete VPA	**NH**	**NH**	**NH**	✓
2	**UPI Transfers**				
	Transfer to VPA Payee	**NH**	**NH**	**NH**	✓
	Transfer to Domestic Account Payee	**NH**	**NH**	**NH**	✓
	Adhoc Transfer to VPA	**NH**	**NH**	**NH**	✓
	Adhoc Transfer to Domestic Account	**NH**	**NH**	**NH**	✓
	UPI Transfers - VPA Payee Creation	**NH**	**NH**	**NH**	✓
	UPI Transfers – Domestic Account Payee Creation	**NH**	**NH**	**NH**	✓

3. UPI Payments

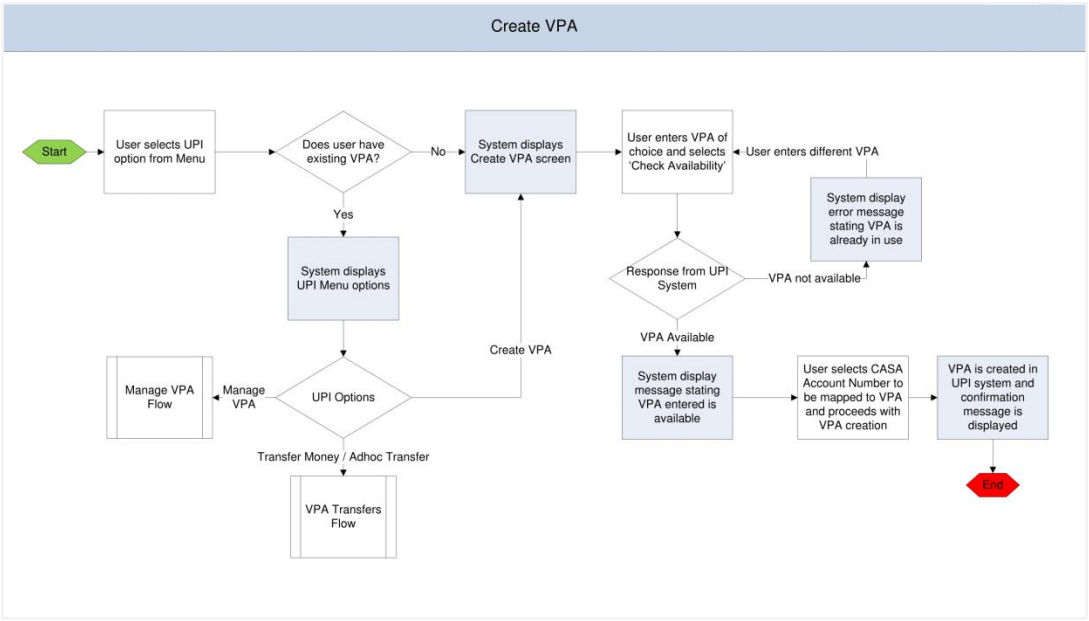
Unified Payments Interface (UPI) is an immediate real time payment system that enables the transfer of funds between two bank accounts, through a mobile platform.

This payments interface has been developed by the National Payments Corporation of India (NPCI), which is regulated by the Reserve Banking of India (RBI).

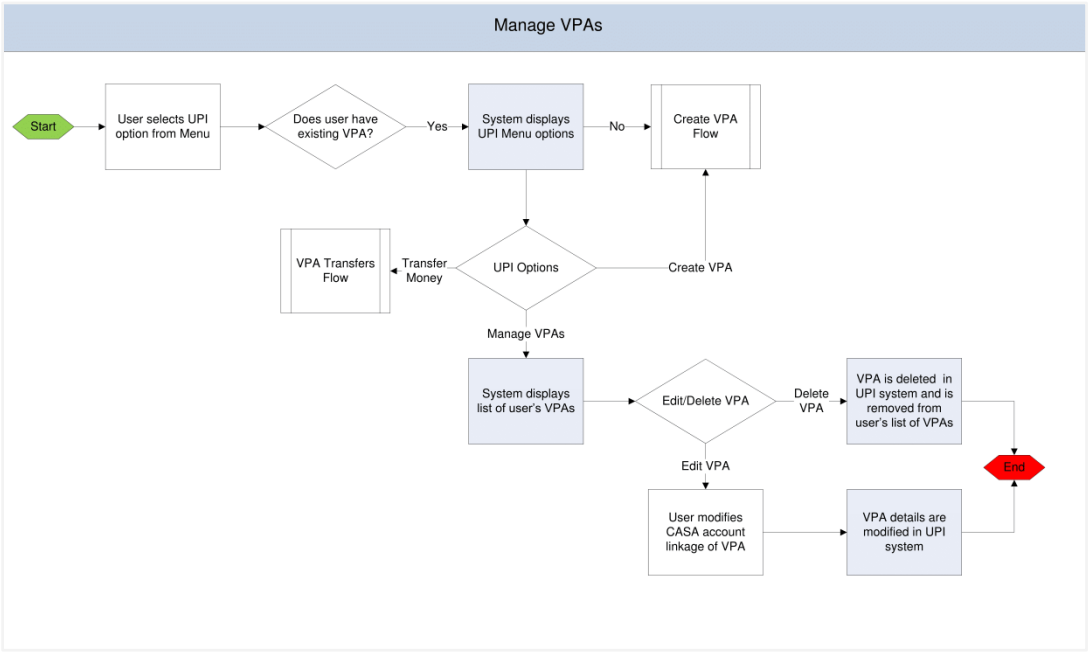
In order to transfer and receive funds through UPI, users need to create a Virtual Payment Address (VPA). A VPA is in the format of unique name@bankname and needs to be mapped to the user's current or savings account. This VPA can be used by others to transfer funds to the user. Hence, users need not know or remember the account numbers and IFSC codes of their intended recipients.

Note: UPI Payments is available to retail users on mobile applications only for small screen devices and is not available on tablets or desktops.

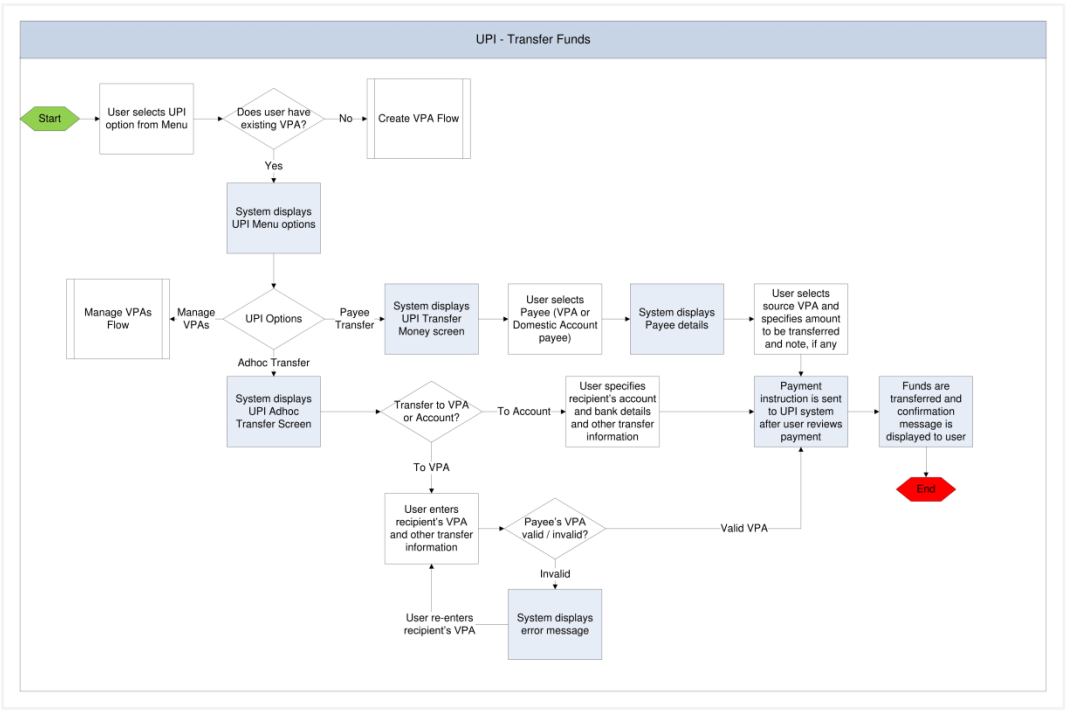
Workflow- VPA Creation



Workflow- VPA Maintenance (Edit & Delete)



Workflow- UPI Transfers



Features Supported in the Application

The following features are available as part of UPI Payments:

- **Manage VPA**
  - Create VPA
  - Edit VPA
  - Delete VPA
- **Transfer Money**
  - To existing VPA payees
  - To existing domestic account payees
  - Adhoc transfers to VPAs
  - Adhoc transfers to domestic accounts

4. Manage VPA

Using this option you can manage your existing VPAs or even create a new VPA.

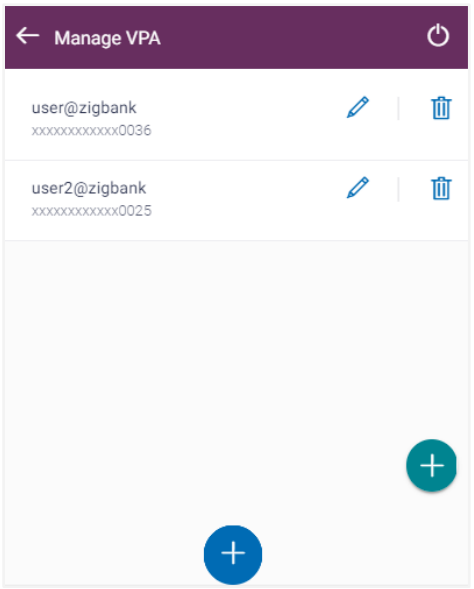
How to reach here:

Dashboard > Toggle Menu > UPI > Manage VPA

To manage VPAs:

1. Select the **Manage VPA** option under the UPI menu.
2. The list of the user's VPAs appears on the **Manage VPA** screen.

Manage VPA



Field Description

Field Name	Description
VPA	The list of the user's VPAs will be displayed.
Account Number	The CASA account mapped to each VPA will be displayed against the VPA.

3. Click to create a new VPA.
   OR
   Click against a VPA to edit the VPA.
   OR
   Click against a VPA to delete the VPA.
   OR

Click to navigate back to the previous screen.

4.1 Create VPA

You can create a VPA by selecting the option provided under Manage VPAs. Alternately, if you do not have an existing VPA, the system will prompt you to create a VPA when you select the UPI option from the menu.

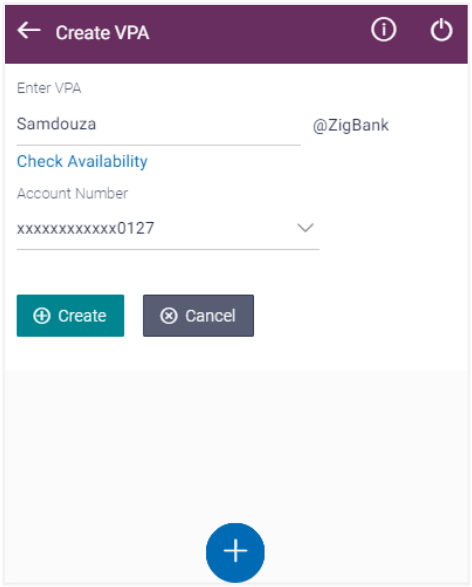
How to reach here:

Dashboard > Toggle Menu > UPI > Manage VPAs > Create VPA

To create a VPA:

1. Click to create new VPA on the **Manage VPA** screen.
   The **Create VPA** screen appears.

Create VPA



Field Description

Field Name	Description
Enter VPA	Enter a VPA of choice.
Check Availability	The option to check whether the VPA entered is available or not.
Account Number	Select the CASA account to be mapped to the VPA.

2. In the **Enter VPA** field, enter a VPA of choice.
3. From the **Account Number** list, select an account to be mapped to the VPA.

   OR
   Click **Create** to create the VPA.
   OR
   Click **Cancel** to cancel the transaction.
   OR

   Click to navigate back to the previous screen.
4. The **Create VPA - Review** screen appears. Verify the details, and click **Confirm**.
   OR
   Click **Cancel** to cancel the transaction.
5. A message confirming the creation of VPA appears.
   Click **Go To Dashboard**, to navigate to the dashboard.
   OR
   Click **Transfer Money** to initiate a UPI transfer.

4.2 Edit VPA

Once created, you can modify a VPA by changing the CASA account linkage. This option is only available if you have more than one CASA account held with the bank.

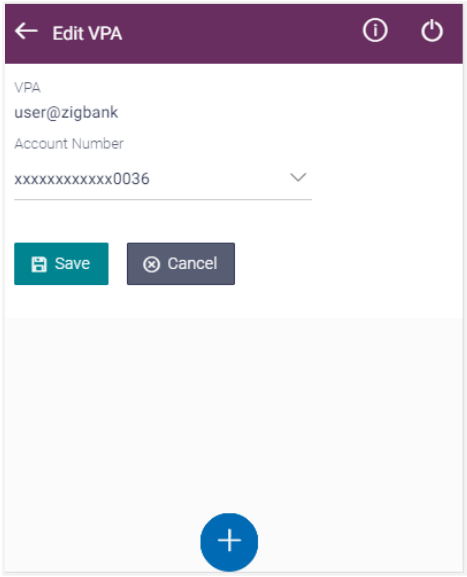
How to reach here:

Dashboard > Toggle Menu > UPI > Manage VPAs > Edit

To edit a VPA:

1. The list of the user's VPAs appears on the **Manage VPA** screen.
2. Click against a VPA to edit the VPA.
   The **Edit VPA** screen appears.

Edit VPA



Field Description

Field Name	Description
VPA	The VPA selected to be modified is displayed.
Account Number	Change the CASA account mapping by selecting a different CASA account to be mapped to the VPA.

3. From the **Account Number** list, select an account to be mapped to the VPA.
   OR
   Click **Save** to update the VPA account mapping.
   OR
   Click **Cancel** to cancel the transaction.
   OR
   Click to navigate back to previous screen.
4. The **Edit VPA - Review** screen appears. Verify the details, and click **Confirm**.
   OR
   Click **Cancel** to cancel the transaction.
5. A message confirming the modification of VPA appears.
   Click **Go To Dashboard**, to navigate to the dashboard.
   OR
   Click **Transfer Money** to initiate a UPI transfer.

4.3 Delete VPA

You can delete any VPA by selecting the Delete option provided against it on the Manage VPAs screen. Once you have confirmed deletion of a VPA it will be deleted in the UPI system as well and will no longer be listed in your list of existing VPAs on the Manage VPAs screen.

How to reach here:

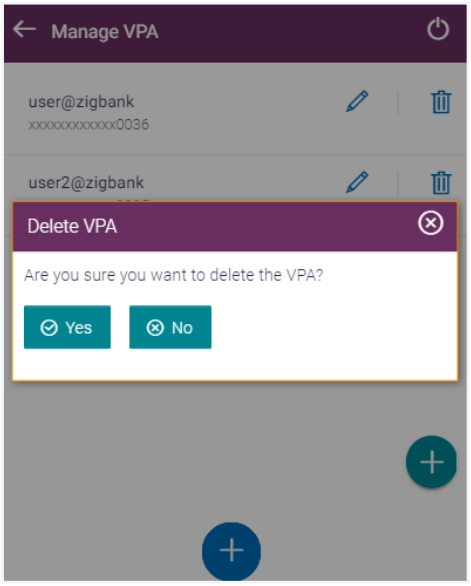
Dashboard > Toggle Menu > UPI > Manage VPAs > Delete

To delete a VPA:

1. The list of the user's VPAs appears on the **Manage VPA** screen.

2. Click against a VPA to delete the VPA. The **Delete VPA** pop up window appears with a warning message prompting the user to confirm the deletion.

Delete VPA



3. Click **Yes** to delete the VPA.
   OR
   Click **No** to return to the **Manage VPA** screen.

Home

5. UPI Transfers

Once you have created a VPA, you can use this VPA to transfer funds to people via their VPAs or even to accounts by specifying account numbers and IFSC codes. In addition to initiating adhoc transfers (to VPAs and accounts) you can also transfer funds to registered VPA and domestic account payees.

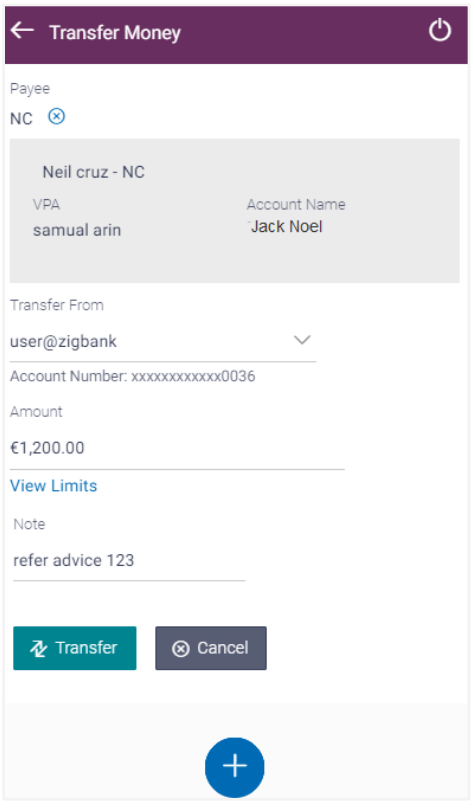
5.1 Transfer Money

Using this feature, you can initiate UPI transfers towards registered VPA payees as well as domestic account payees.

How to reach here:

Dashboard > Toggle Menu > UPI > Transfer Money

Transfer Money



Field Description

Field Name	Description
Payee	Select the payee towards whom you wish to make a funds transfer and subsequently select the VPA or specific (domestic) account of the payee in which the funds are to be transferred.

Field Name	Description
Payee Details	The details of the selected payee appear. If VPA has been selected, the payee's VPA and account name appears. If an account has been selected, the payee's account and bank details appear.
Transfer From	Select the VPA from which funds are to be transferred.
Account Number	The account number mapped to the VPA appears once a VPA is selected in the **Transfer From** field.
Amount	Enter the amount in INR that is to be transferred.
Note	Enter a note or remarks if required.

To transfer money to existing payee:

1. From the **Payee** list, select a payee towards whom funds transfer is to be made.

   The details of the selected payee appear.
   If the payee selected is a **VPA payee**, the Payee's VPA and Account Name are displayed. If the payee selected is a **domestic account payee**, the payee's account and bank details are displayed.
2. From the **Transfer From** account list, select the source VPA. The account number mapped to the selected VPA is displayed below the **Transfer From** field.
3. In the **Amount** field, enter the amount in currency INR.
4. In the **Note** field, enter a note or remarks, if any.
5. Click **Transfer** to initiate the payment.
   OR
   Click **Cancel** to cancel the operation and navigate back to 'Dashboard'.
   OR
   Click to navigate back to previous screen.
6. The **Transfer Money – Review** screen appears. Verify the details and click **Confirm**.

   The **Verification screen** appears if the transaction is configured for Two Factor Authentication.

   OR
   Click **Cancel** to cancel the operation and navigate back to 'Dashboard'.
7. The success message appears, along with transfer details and the transfer reference number generated by the UPI system.
   Click **Go to Dashboard**, to navigate to the dashboard.
   OR
   Click **Make another transfer** to initiate another VPA transfer.

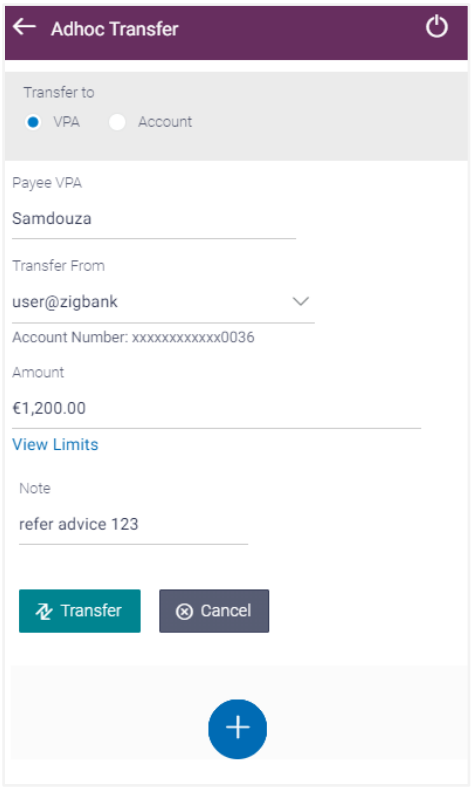
5.2 Adhoc Transfers

Using this feature, you can initiate UPI transfers towards VPAs as well as domestic account numbers.

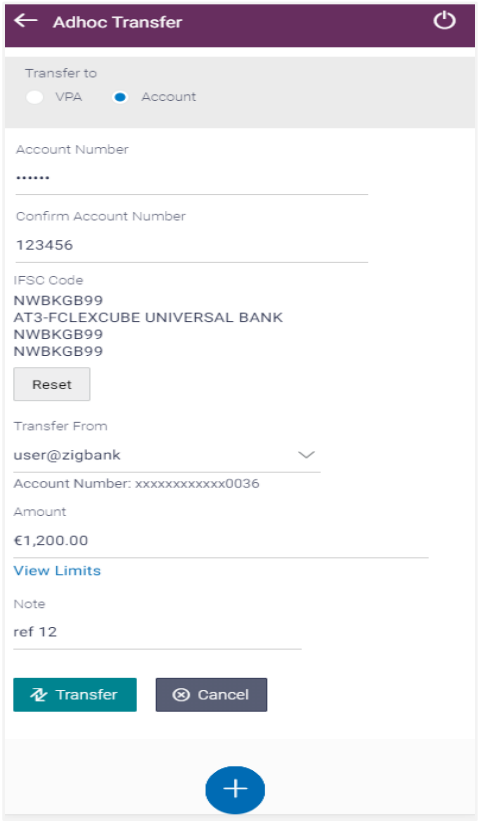
How to reach here:

Dashboard > Toggle Menu > UPI > Adhoc Transfer

Adhoc Transfer - VPA



Adhoc Transfer - Account



Field Description

Field Name	Description
Transfer to	Select the type of transfer that you wish to initiate. The options are: • VPA • Account

VPA

The following fields appear if the option **VPA** is selected in the **Transfer to** field.

Payee VPA	Enter the payee's VPA towards which you wish to transfer funds.
Transfer From	Select the VPA from which funds are to be transferred.
Account Number	The account number mapped to the VPA appears once a VPA is selected in the **Transfer From** field.

Amount	Enter the amount in INR that is to be transferred.
Note	Enter a note or remarks if required.

Account

The following fields appear if the option **Account** is selected in the **Transfer to** field.

Payee Account Number	Enter the account number towards which you wish to transfer funds.
Confirm Account Number	Re-enter the payee's account number so as to confirm the same.
IFSC Code	Enter the IFSC code of payee's bank.
Verify	Select this option to verify the IFSC code entered.
Lookup IFSC Code	Select this option to search for an IFSC code.
Transfer From	Select the VPA from which funds are to be transferred.
Account Number	The account number mapped to the VPA appears once a VPA is selected in the **Transfer From** field.
Amount	Enter the amount in INR that is to be transferred.
Note	Enter a note or remarks if required.

To initiate an adhoc VPA transfer:

1. From the **Transfer to** field, select either VPA or Account to identify whether the transfer is to be made towards a VPA or an account number.
2. If **VPA** has been selected, enter Payee VPA in the **Payee VPA** field.
   OR
   If **Account** has been selected:
   a. In the **Payee Account Number** field, enter the Payee's Account Number.
   b. In the **Confirm Account Number** field, confirm the Payee's Account Number.
   c. In the **IFSC Code** field, enter the IFSC Code or select it from the lookup.
   d. Click **Verify** to verify the IFSC code.
   e. Click **Lookup IFSC Code** to lookup the IFSC code.
3. From the **Transfer From** list, select the source VPA. The account number mapped to the selected VPA is displayed below the **Transfer From** field.
4. In the **Amount** field, enter the amount in currency INR.
5. In the **Note** field, enter a note or remarks, if any.
6. Click **Transfer** to initiate the payment.
   OR

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

7. The **Adhoc Transfer – Review** screen appears. Verify the details and click **Confirm**.

   The **Verification** screen appears if the transaction is configured for Two Factor Authentication.

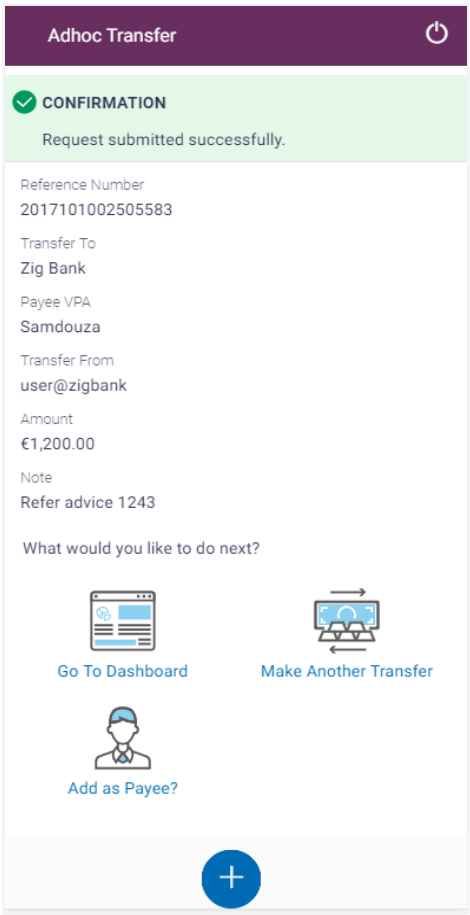
   OR
   Click **Cancel** to cancel the operation and navigate back to 'Dashboard'.

8. The success message appears, along with transfer details and the transfer reference number generated by the UPI system.
   Click **Go to Dashboard**, to navigate to the dashboard.
   OR
   Click **Make another transfer** to initiate another Adhoc Transfer.

   OR

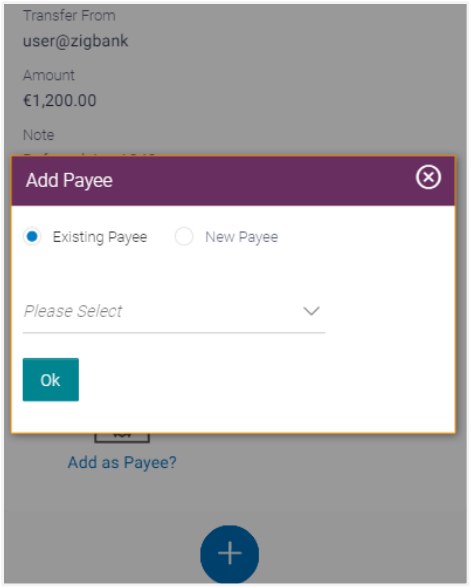
   Click **Add as Payee** to register the beneficiary as a payee.

Success Message



9. Click **Add as Payee** to register the beneficiary as a payee.
   A modal 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
Payee Type	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. • Existing Payee • New Payee
Payee	Select the payee from the list of existing payee group to map the beneficiary to the payee group. This field appears only if the option **Existing Payee** has been selected.

10. Select the desired option to identify the payee type.
11. If you have selected the option **New Payee**, the **Add Payee** screen appears in which you can register the beneficiary as a new payee.
12. If you select the option **Existing Payee**, you will be required to select the payee group to whom the beneficiary details are to be mapped.
13. Click **Ok**, the **Add Payee** screen appears with all the beneficiary details pre-populated in the required fields.

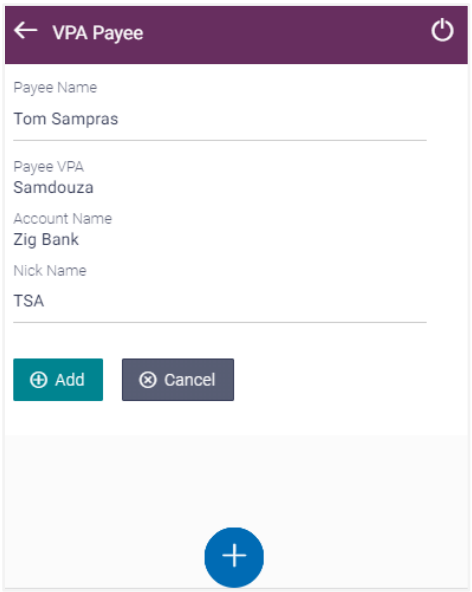
5.3 Add Payee – VPA

You can register a VPA as a payee by selecting the option Add as Payee on the Adhoc Transfers confirm screen.

How to reach here:

Dashboard > Toggle Menu > UPI > Adhoc Transfer > Add as Payee

Add Payee



Field Description

Field Name	Description
Payee Name	Specify the name by which the payee is to be identified if the payee is a new payee. If the payee is being added under an existing payee group, the payee name will be displayed and cannot be modified.
Payee VPA	The payee's VPA as entered at the time of adhoc transfer initiation will be displayed and cannot be modified.
Account Name	The account name of the payee as derived from the UPI system at the time of adhoc transfer initiation will be displayed and cannot be modified.
Nickname	Specify a nickname to be assigned to the specific VPA of the payee for the purpose of easy identification.

To create a VPA payee:

1. If payee is being registered as a new payee:
   a. In the **Payee Name** field, enter the name of the payee for identification.
2. In the **Nickname** field, enter a nickname to be assigned to the specific VPA of the payee.
3. Click **Add** to add a payee.
   OR
   Click **Cancel** to cancel the transaction.
   OR
   Click to navigate back to previous screen.
4. The **Add Payee - Review** screen appears. Verify the details, and click **Confirm**.
   OR
   Click **Cancel** to cancel the operation and navigate back to 'Dashboard'.
5. The success message appears along with the account details.
   Click **Go to Dashboard**, to navigate to the dashboard.
   OR
   Click **Make a transfer** to initiate another transfer.

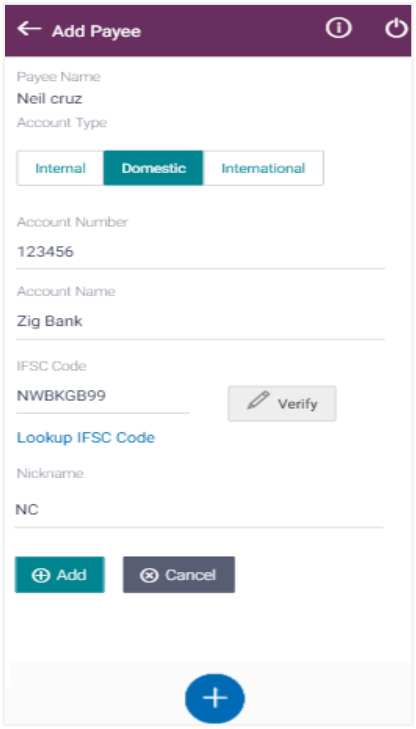
5.4 Add Payee – Domestic Account

You can register a domestic account payee by selecting the option Add as Payee on the Adhoc Transfers confirm screen.

How to reach here:

Dashboard > Toggle Menu > UPI > Adhoc Transfer > Add as Payee

Add Payee



Field Description

Field Name	Description
Payee Name	Specify the name by which the payee is to be identified if the payee is a new payee. If the payee is being added under an existing payee group, the payee name will be displayed and cannot be modified.
Account Type	The field identifying that the account type of the payee is domestic will be displayed.
Account Number	The payee's account number as entered at the time of adhoc transfer initiation will be displayed and cannot be modified.
Account Name	The payee's name as registered with the payee's bank will be displayed and cannot be changed.
IFSC Code	The IFSC code of the payee's bank as entered while initiating the transfer will be displayed and cannot be modified.
Nickname	Specify a nickname to be assigned to the specific account of the payee for the purpose of easy identification.

To create a VPA payee:

1. If payee is being registered as a new payee:
   a. In the **Payee Name** field, enter the name of the payee for identification.
2. In the **Nickname** field, enter a nickname to be assigned to the specific account of the payee.
3. Click **Add** to add a payee.
   OR
   Click **Cancel** to cancel the transaction. OR
   Click to navigate back to previous screen.
4. The **Add Payee - Review** screen appears. Verify the details, and click **Confirm**.
   OR
   Click **Cancel** to cancel the operation and navigate back to 'Dashboard'.
5. The success message appears along with the account details.
   Click **Go to Dashboard**, to navigate to the dashboard.
   OR
   Click **Make a transfer** to initiate another transfer.

Note: The **Payee Account Type** field is displayed if the payee is being added under an existing payee group.

Home

FAQs

1. What is UPI?

Unified Payments Interface (UPI) is a real-time payment system developed by National Payments Corporation of India that facilitates inter-bank transactions. It is regulated by the Reserve Bank of India and works by instantly transferring funds between two bank accounts on a mobile platform.

2. What is a VPA?

A VPA or Virtual Payment Address, sometimes referred to as a UPI ID or UPI Address, is a unique ID that you are required to create in order to initiate UPI transfers and to receive funds via UPI. A VPA takes the form of abc@zigbank where ‘abc’ is a unique name that you can choose. This VPA is mapped to your CASA account and is an identifier used to pay and receive funds from and to your CASA account.

Home