

# **Oracle Banking Digital Experience**

**Retail Peer To Peer Payments User Manual  
Release 19.1.0.0.0**

**Part No. F18558-01**

**May 2019**

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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 19.1.0.0.0, refer to the following documents:

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

## 2. Transaction Host Integration Matrix

### Legends

<b>NH</b>	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 14.2.0.0.0	Oracle Banking Payments 14.2.0.0.0	Oracle FLEXCUBE Universal Banking 14.3.0.0.0	Oracle Banking Payments 14.3.0.0.0
1	<b>Transfer Money - New Payee (Email / Mobile Number)</b>					
	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	<b>Payee Maintenance – Peer To Peer Payee</b>	NH	NH	NH	NH	NH
3	<b>Claim Money – Mobile/Email</b>					
	New to Bank – Account Information - External Account	✓	✗	✓	✗	✗
	Existing User – Account Information - Internal Account	✓	✗	✓	✗	✗
	Existing User – Account Information - External Account	✓	✗	✓	✗	✗

Note: This module has been qualified with Oracle Banking Payments 14.2.0.0.0 as part of 19.1.0.2.0 patch release.

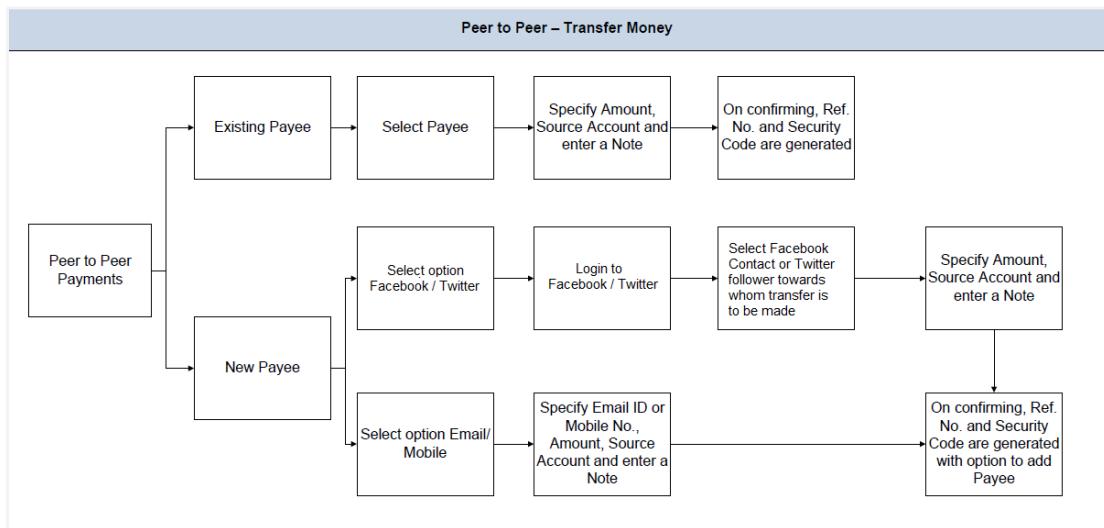
### 3. Peer To Peer Payments

**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.

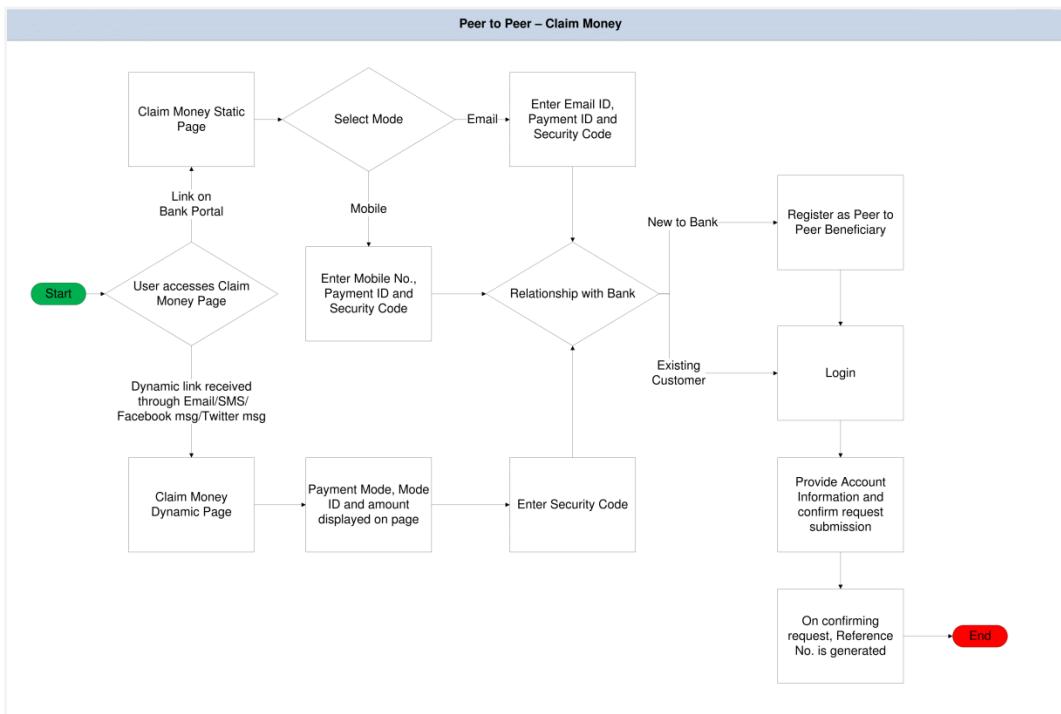
Payments are categorized on the basis of transfer i.e. to an account within the bank or outside the bank. If the transfer is to an account within the bank it is an internal transfer. A transfer to an account outside the bank is called a domestic transfer.

This categorization takes place 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

Transfer Money

Transfer Type

- Existing Payee
- New Payee**
- My Accounts

Transfer Via

Email/Mobile

Confirm Email/Mobile

john.smith@example.com

Amount

GBP £1,000.00

Transfer From

XXXXXXXXXX0018

Balance : £88,643.90, Holding Pattern : Single

Note (Optional)

Characters Left: 80

**Transfer** **Cancel**

Back to Dashboard

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### Field Description

Field Name	Description
<b>Transfer Type</b>	Select the type of transfer that is to be initiated. The options are: <ul style="list-style-type: none"> <li>• Existing Payee</li> <li>• New Payee</li> <li>• My Accounts</li> </ul>

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

Field Name	Description
<b>Transfer Via</b>	Select the mode through which funds are to be transferred. The options are: <ul style="list-style-type: none"> <li>• Email/ Mobile</li> <li>• Bank Account</li> <li>• Facebook</li> <li>• Twitter</li> </ul>
	The following field appears if you select the option <b>Bank Account</b> in the <b>Transfer Via</b> list.
<b>Add Bank Account</b>	Select this option to add a new payee having a bank account.
	The following fields appear if you select the option <b>Email/ Mobile</b> in the <b>Transfer Via</b> list.
<b>Email / Mobile</b>	Enter the email ID or mobile number of the payee to initiate the money transfer.
<b>Confirm Email/Mobile</b>	Re-enter the email ID or mobile number as entered in the Email/Mobile field so as to confirm the same.
<b>Currency</b>	Select the currency in which the transfer is to take place.
<b>Amount</b>	Specify the amount to be transferred.
<b>View Limits</b>	Link to view the transaction limits of the user.
<b>Transfer From</b>	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.
<b>Balance</b>	On selecting a source account, the net balance of the account appears below the <b>Transfer From</b> field.
<b>Note</b>	Add a narration, if required, for the transaction.
	The following fields appear once you have successfully logged into Facebook after having selected the option <b>Facebook</b> in the <b>Transfer Via</b> list.
<b>Transfer To</b>	Select the Facebook contact towards whom you want to transfer money.
<b>Currency</b>	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.
<b>Amount</b>	Specify the amount to be transferred.

Field Name	Description
<b>View Limits</b>	Link to view the transaction limits of the user.
<b>Transfer From</b>	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.
<b>Balance</b>	On selecting a source account, the net balance of the account appears below the <b>Transfer From</b> field.
<b>Note</b>	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.

<b>Transfer To</b>	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.
<b>Currency</b>	The currency in which the transfer is to take place.
<b>Amount</b>	Specify the amount to be transferred.
<b>View Limits</b>	Link to view the transaction limits of the user.
<b>Transfer From</b>	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.
<b>Balance</b>	On selecting a source account, the net balance of the account appears below the <b>Transfer From</b> field.
<b>Note</b>	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.

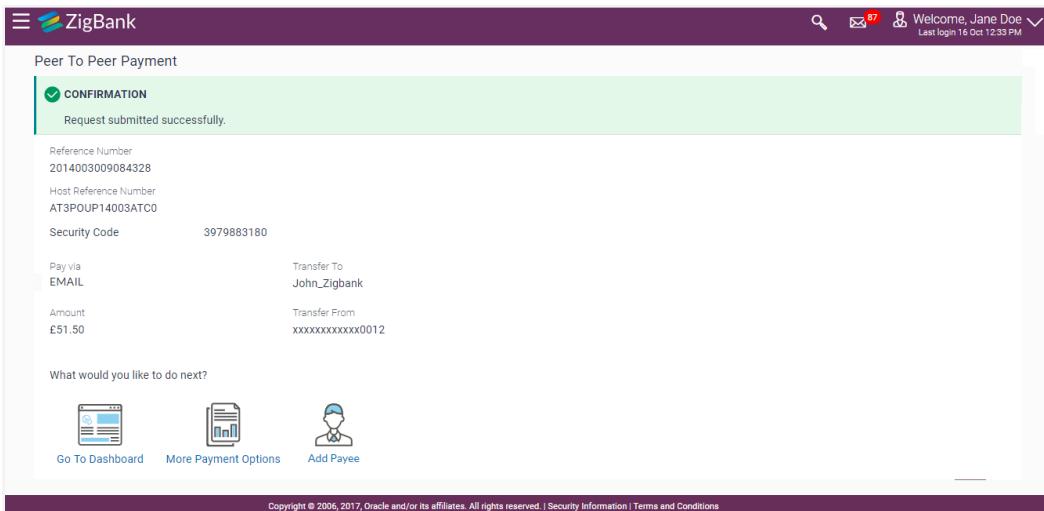
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Note: The user can transfer funds to twitter handles that are following his (the user's) twitter handle or to other twitter handles that have enabled receiving direct messages from anyone (this is an option that can be enabled in Twitter settings).

  - 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



CONFIRMATION

Request submitted successfully.

Reference Number  
2014003009084328

Host Reference Number  
AT3POUP14003ATC0

Security Code  
3979883180

Pay via  
EMAIL

Transfer To  
John\_Zigbank

Amount  
£51.50

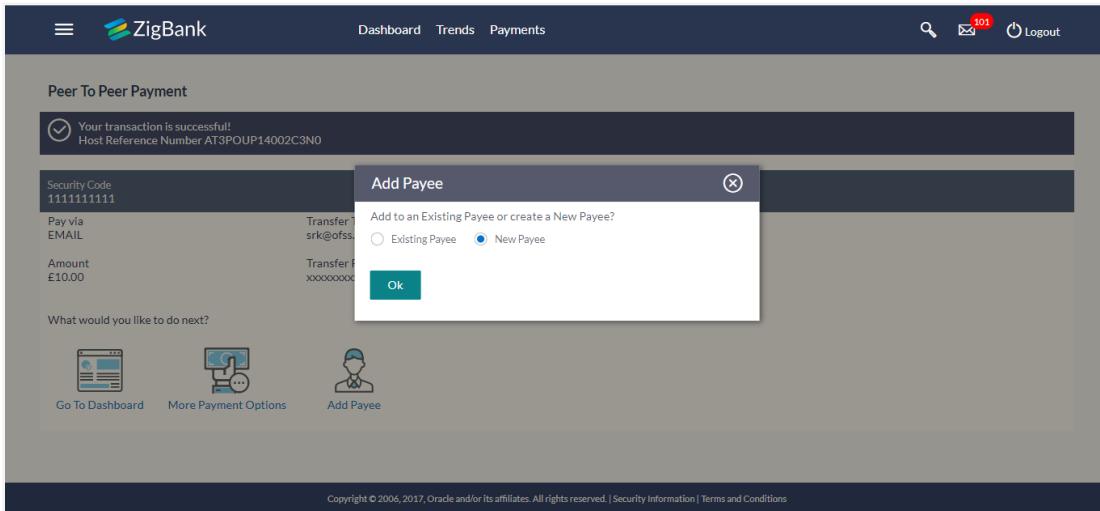
Transfer From  
xxxxxxxxxx0012

What would you like to do next?

Go To Dashboard   More Payment Options   Add Payee

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

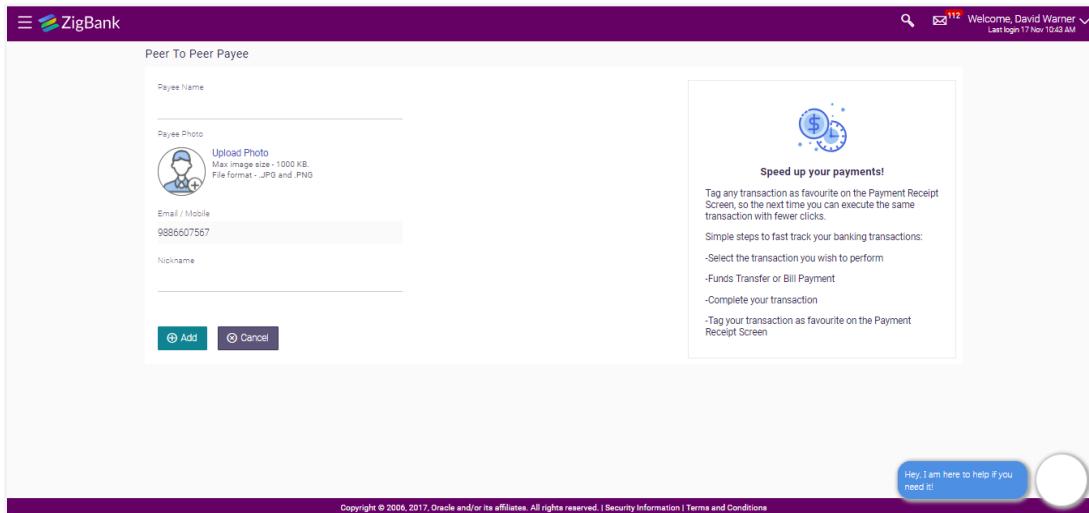


### Field Description

Field Name	Description
<b>Add to an Existing Payee or create a New Payee?</b>	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*

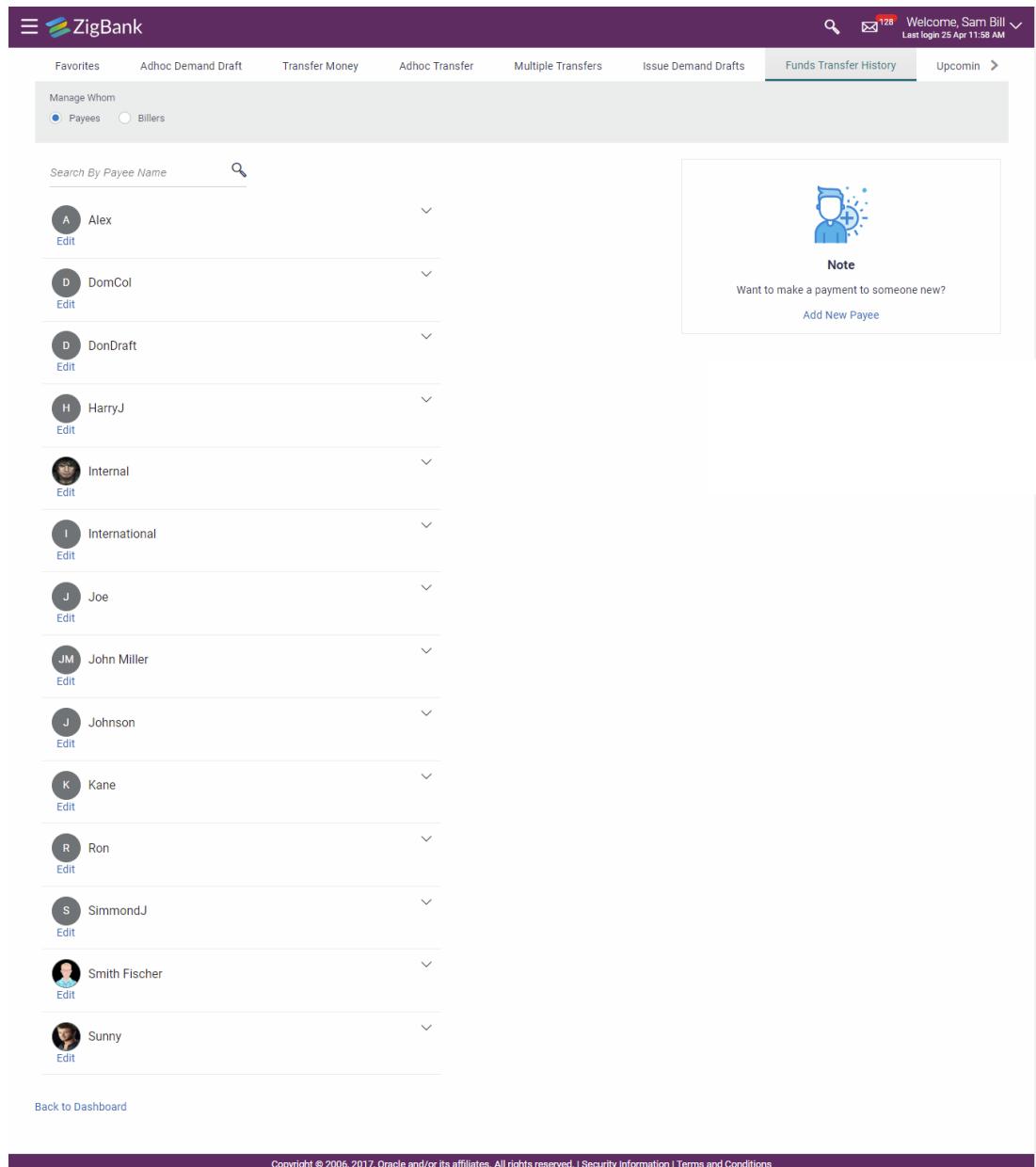
*OR*

*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



The screenshot shows the 'Manage Payees & Billers' page in the ZigBank application. The top navigation bar includes links for Favorites, Adhoc Demand Draft, Transfer Money, Adhoc Transfer, Multiple Transfers, Issue Demand Drafts, Funds Transfer History (which is selected), and Upcoming. A note in the top right corner indicates 128 unread messages and a welcome message for Sam Bill, last login on 25 Apr 11:58 AM. The main content area is titled 'Manage Whom' and shows a list of payees. Each payee entry includes a photo, a name, and an 'Edit' link. The payees listed are: Alex, DomCol, DonDraft, HarryJ, Internal, International, Joe, John Miller, Johnson, Kane, Ron, SimmondJ, Smith Fischer, and Sunny. A search bar labeled 'Search By Payee Name' is located at the top left of the list. To the right of the list is a 'Note' box with an icon of a person with a plus sign, asking if the user wants to make a payment to someone new, and a 'Add New Payee' link. At the bottom left is a 'Back to Dashboard' link, and at the bottom right is a copyright notice: 'Copyright © 2006, 2017, Oracle and/or its affiliates. All rights reserved. | Security Information | Terms and Conditions'.

### Field Description

Field Name	Description
<b>Manage Whom</b>	The option to either manage payees or billers.
The following fields appear if the option <b>Payees</b> is selected under the field <b>Manage Whom</b> .	
<b>Payee Photo</b>	Displays the payee group photos uploaded against each payee group.

Field Name	Description
<b>Payee Name</b>	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.	
<b>Payee Account Photo</b>	Displays the payee account photo, if uploaded, against the payee's account.
<b>Account Nickname</b>	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.
<b>Account Type</b>	The type of account that is associated with the payee will be listed down against the nickname.
<b>Add New Account</b>	Link to add a new bank account to be associated with the payee.
<b>Add New Demand Draft</b>	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

The screenshot shows the 'Manage Payees & Billers – Expanded View' page. At the top, there is a navigation bar with links for Favorites, Adhoc Demand Draft, Transfer Money, Adhoc Transfer, Multiple Transfers, Issue Demand Drafts, Funds Transfer History (which is selected), and Upcoming. The Funds Transfer History section is currently active, showing a list of accounts. The list includes:

- Alex (Peer To Peer)
- DomCol (Internal)
- DonDraft (Internal)
- HarryJ (Peer To Peer)
- JHARRY123 (Internal)
- Internal (Internal)
- International (Internal)
- Joe (Internal)
- John Miller (Internal)
- Johnson (Internal)
- Kane (Internal)
- Ron (Internal)
- SimmondJ (Internal)
- Smith Fischer (Internal)
- Sunny (Internal)

Below the list, there are buttons for 'Add New Account' and 'Add New Demand Draft'. To the right of the list, there is a note with an icon of a person with a plus sign, encouraging users to add a new payee. The note text says: 'Want to make a payment to someone new? Add New Payee'.

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.

The 'View Payee Details' option provides the user with the facility to assign limits 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 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.

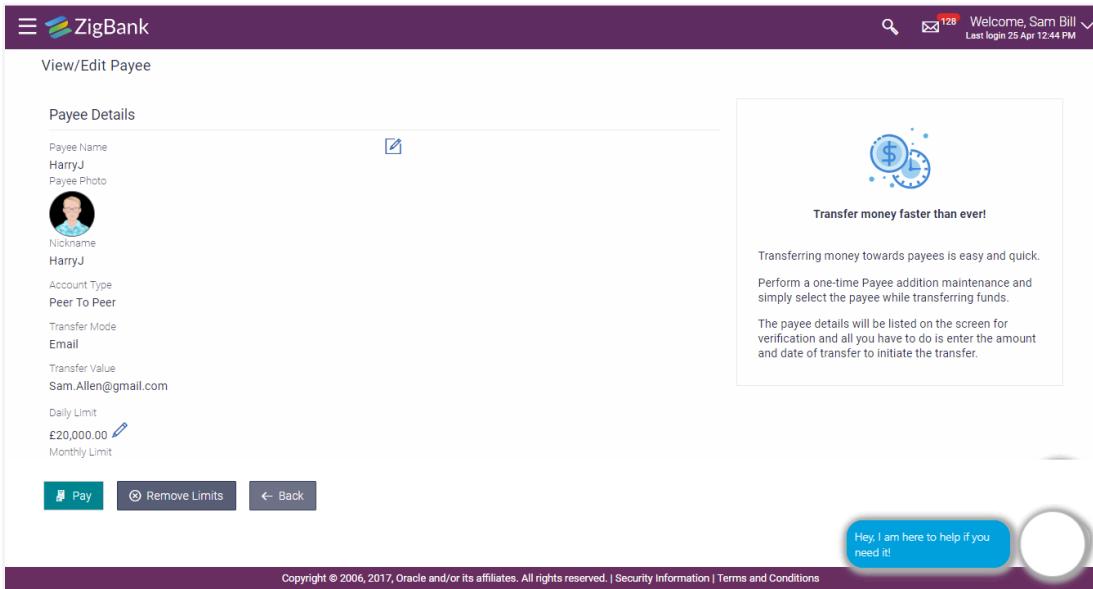
OR

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



View/Edit Payee

Payee Details

Payee Name: HarryJ  
Payee Photo:   
Nickname: HarryJ

Account Type: Peer To Peer

Transfer Mode: Email

Transfer Value: Sam.Allen@gmail.com

Daily Limit: £20,000.00   
Monthly Limit: 

 Pay  Remove Limits  Back

Transfer money faster than ever!

Transferring money towards payees is easy and quick. Perform a one-time Payee addition maintenance and simply select the payee while transferring funds. The payee details will be listed on the screen for verification and all you have to do is enter the amount and date of transfer to initiate the transfer.

Hey, I am here to help if you need it!

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### 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.

**Field Name Description**


---

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

a. Edit / enter limits against the daily/ monthly limits field as the case may be.

b. 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  to edit the details of the payee.

OR

Click **Back** to return to the payee summary screen

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.

## 4.3 Edit Payee

Using this option, the user can modify certain details of existing payees.

### To edit the payee details of a peer to peer payee:

1. From the **Payee List**, select and click on the expand option provided against the payee whose details you want to edit.  
OR  
Click  to search for a specific payee whose details 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 . The **Edit Payee Details** screen appears.

## Edit Payee Details – Peer to Peer

Payee Name  
HarryJ

Payee Photo  
 [Change](#) | [Remove](#)  
Max image size - 1000 KB.  
File format - .JPG and PNG

Email / Mobile  
Sam.Allen@gmail.com

Nickname  
HarryJ

[Save](#) [Cancel](#)

**Speed up your payments!**

Tag any transaction as favourite on the Payment Receipt Screen, so the next time you can execute the same transaction with fewer clicks.

Simple steps to fast track your banking transactions:

- Select the transaction you wish to perform
- Funds Transfer or Bill Payment
- Complete your transaction
- Tag your transaction as favourite on the Payment Receipt Screen

Hey, I am here to help if you need it!

### Field Description

#### Field Name    Description

---

##### Peer to Peer Payee Details

**Payee Name** The payee name appears as defined at the time of creation. This field is not editable.

**Payee Photo** If a photo is already uploaded against the payee, the photo will appear here and the user will be provided the option to edit or delete the photo.

**Upload Photo** Select this option to upload a photo against the payee. This option will only appear if no photo has been uploaded against the payee.

**Email/Mobile** The email ID or mobile number of the peer to peer payee. This value can be edited.

**Nickname** The nickname assigned to the payee at the time of creation appears. This field is editable.

---

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

**Note:**

If a photo has not been uploaded against the payee, the option to upload a photo is made available.

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

---

5. In the **Email/Mobile** field, edit the payee's email ID or mobile number, if required.

6. In the **Nickname** field, edit the payee's nickname, if required.

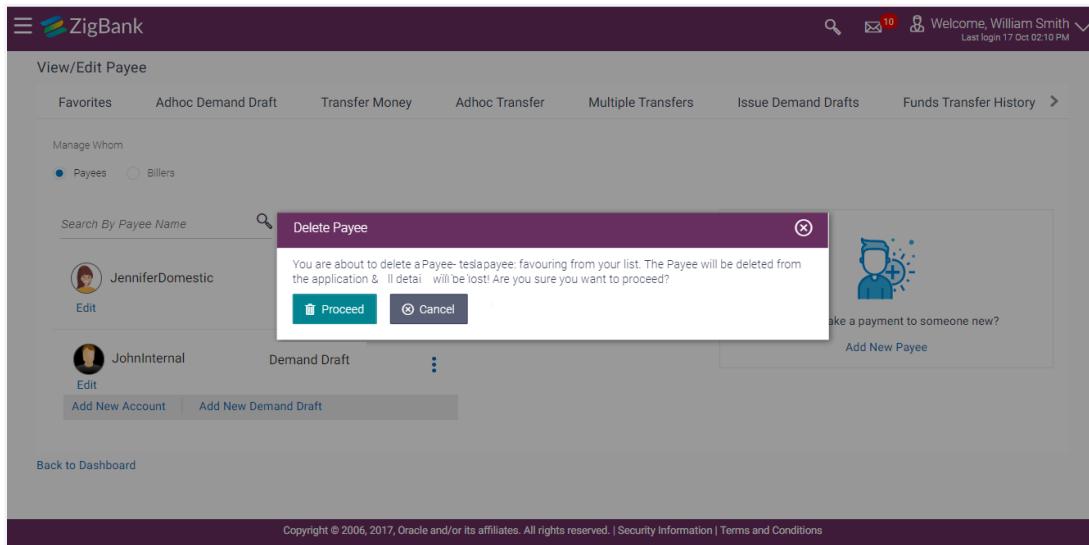
7. Click **Save** to save any changes.  
OR  
Click **Cancel** to cancel payee modification. A warning message appears asking the user to confirm cancellation of the operation.  
Click **Yes** to confirm cancellation of payee modification. The user is navigated to the dashboard.  
OR  
Click **No** to return to the Edit Payee screen.
8. The **Review** screen appears. Verify the details, and click **Confirm**.  
OR  
Click **Cancel** to cancel the transaction. A warning message appears asking the user to confirm cancellation of the operation.  
Click **Yes** to confirm cancellation of payee modification. The user is navigated to the dashboard.  
OR  
Click **No** to return to the Edit Payee Details - Review screen.  
OR  
Click **Back** to navigate to the Edit Payee screen.
9. A success message appears along with Reference Number.  
Click **Go to Dashboard** to navigate back to the 'Dashboard'.  
OR  
Click the **More Payment Options** link to access other payment options.

## 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

≡  Login

Your financial security guaranteed.

Choose from our range of products



Savings



Current Account



Auto Loans



Personal Loans

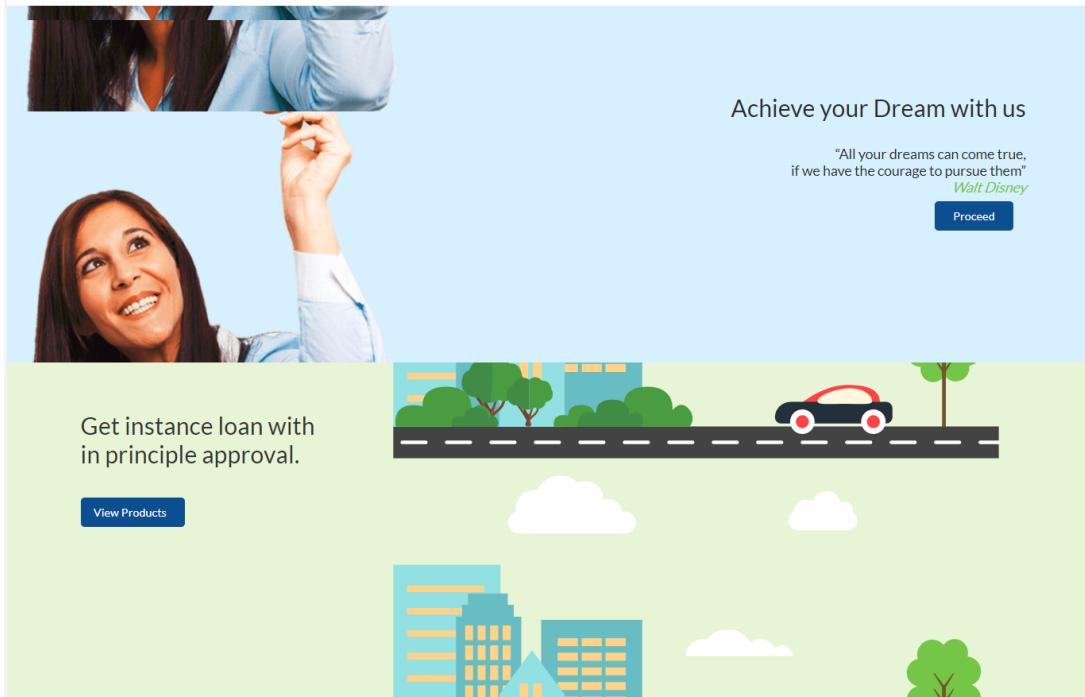
Achieve your Dream with us

"All your dreams can come true,  
if we have the courage to pursue them"  
*Walt Disney*

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Loans



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500 Oracle Parkway  
Redwood Shores  
California 94065

Locate a Branch

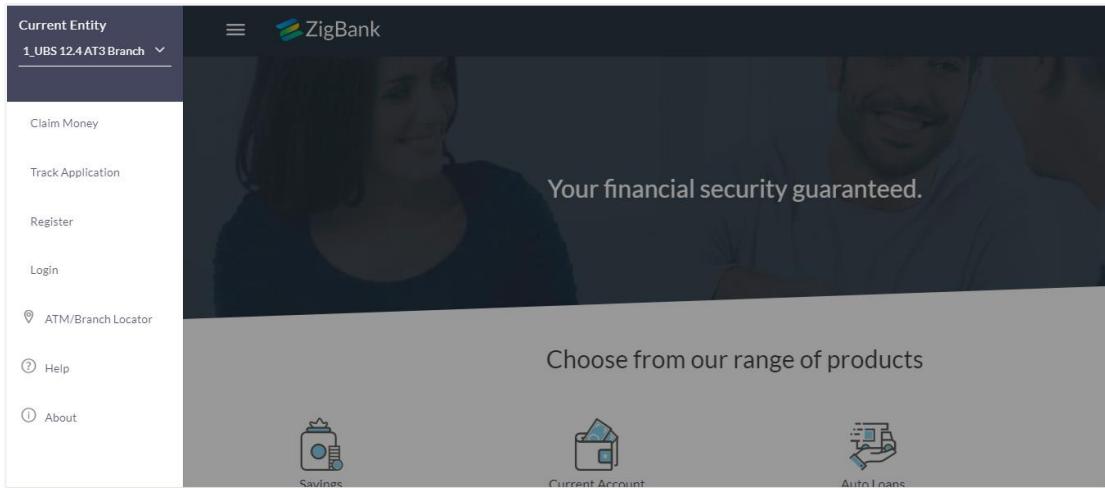
[Submit](#)

[Social](#)  

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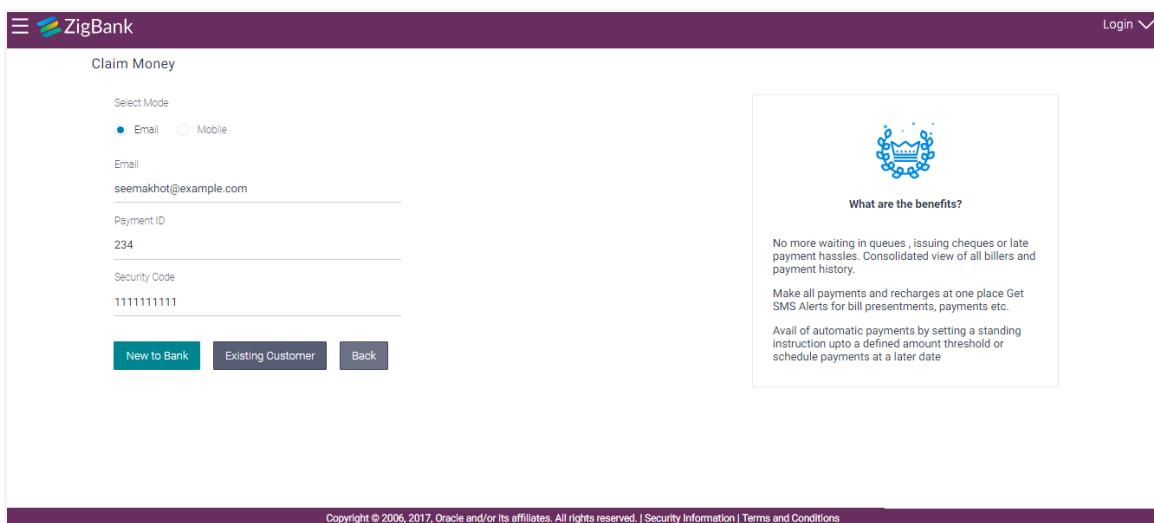
2. Select the **Claim Money** option from the menu. The **Claim Money** page appears.

### Claim Money option



#### 5.1.1 Claim Money – Email Mode

##### Claim Money - Email



## Field Description

Field Name	Description
<b>Select Mode</b>	Select the mode through which the funds have been transferred. The options are: <ul style="list-style-type: none"> <li>• Email</li> <li>• Mobile</li> </ul>
<b>Email</b>	Enter your email ID, specifically the email ID towards which the funds were transferred.
<b>Payment ID</b>	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.
<b>Security Code</b>	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.
<b>Sign In As</b>	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: <ul style="list-style-type: none"> <li>• New to Bank</li> <li>• Existing Customer</li> </ul>
<hr/> <ol style="list-style-type: none"> <li>1. In the <b>Select Mode</b> field, select the mode through which the payment was made, i.e. Email, Mobile or Facebook.</li> <li>2. Select the <b>Email</b> option. The Email field appears along with the Security Code field. OR Select the <b>Mobile</b> option. The Mobile Number field appears along with the Security Code field.</li> <li>3. In the <b>Payment ID</b> field enter the payment ID of the specific peer to peer payment.</li> <li>4. In the <b>Security Code</b> field, enter the security code as provided by the initiator of the peer to peer payment.</li> <li>5. Select an option between <b>New to Bank</b> and <b>Existing Customer</b>. OR Click <b>Back</b> to navigate to the previous screen. <ol style="list-style-type: none"> <li>a. If you select the option <b>New to Bank</b>, refer section <b>5.2 New to Bank</b>.</li> <li>b. If you select the option <b>Existing Customer</b>, refer section <b>5.3 Login</b>.</li> </ol> </li> </ol>	

## 5.1.2 Claim Money – Mobile Mode

### Claim Money - Mobile

Claim Money

Select Mode

Email  Mobile

Mobile Number  
6688899

Payment ID  
234

Security Code  
1111111111

New to Bank Existing Customer Back

What are the benefits?

No more waiting in queues, issuing cheques or late payment hassles. Consolidated view of all billers and payment history.

Make all payments and recharges at one place Get SMS Alerts for bill presentations, payments etc.

Avail of automatic payments by setting a standing instruction upto a defined amount threshold or schedule payments at a later date

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### Field Description

Field Name	Description
<b>Select Mode</b>	Select the mode through which the funds have been transferred. The options are: <ul style="list-style-type: none"> <li>• Email</li> <li>• Mobile</li> </ul>
<b>Mobile Number</b>	Enter your mobile number, specifically the mobile number towards which the funds were transferred.
<b>Payment ID</b>	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.
<b>Security Code</b>	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
<b>Sign In As</b>	<p>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.</p> <p>The options are:</p> <ul style="list-style-type: none"> <li>• New to Bank</li> <li>• Existing Customer</li> </ul> <hr/> <ol style="list-style-type: none"> <li>1. In the <b>Select Mode</b> field, select the mode through which the payment was made, i.e. Email, Mobile or Facebook.</li> <li>2. Select the <b>Mobile</b> option. The Mobile Number field appears along with the Security Code field. OR Select the <b>Email</b> option. The Email field appears along with the Security Code field.</li> <li>3. In the <b>Payment ID</b> field enter the payment ID of the specific peer to peer payment.</li> <li>4. In the <b>Security Code</b> field, enter the security code as provided by the initiator of the peer to peer payment.</li> <li>5. Select an option between <b>New to Bank</b> and <b>Existing Customer</b>. OR Click <b>Back</b> to navigate to the previous screen. <ul style="list-style-type: none"> <li>a. If you select the option <b>New to Bank</b>, refer section 4.4 New to Bank.</li> <li>b. If you select the option <b>Existing Customer</b>, refer section 4.5 Login.</li> </ul> </li> </ol>

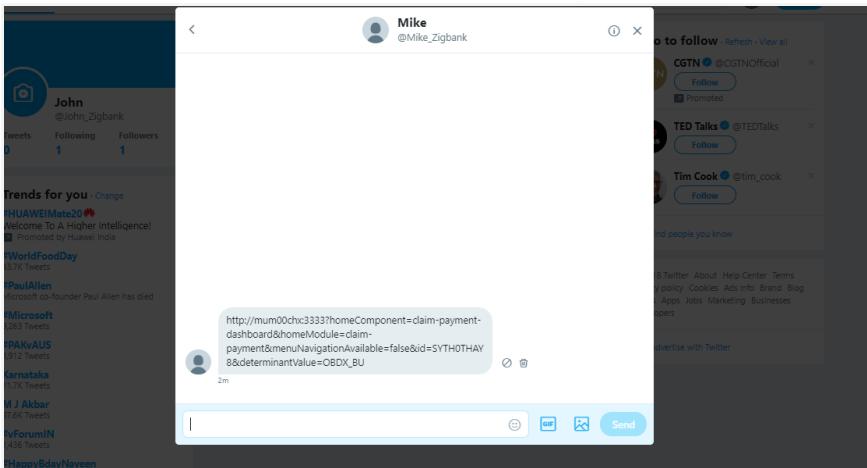
### 5.1.3 Dynamic URL

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

Claim Money

Mode: Twitter

Twitter Handle: 1049556987506245635

Transfer Amount: £51.50

Security Code: 3979883180

New to Bank Existing Customer

What are the benefits?

No more waiting in queues, issuing cheques or late payment hassles. Consolidated view of all billers and payment history.

Make all payments and recharges at one place. Get SMS Alerts for bill presentations, payments etc.

Avail of automatic payments by setting a standing instruction upto a defined amount threshold or schedule payments at a later date.

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## Field Description

Field Name	Description
<b>Mode</b>	<p>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:</p> <ul style="list-style-type: none"> <li>• Mobile</li> <li>• Email</li> <li>• Facebook</li> <li>• Twitter</li> </ul>
<b>Email</b>	<p>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 recipient's email ID and the recipient has selected the dynamic claim money link received on email.</p>
<b>Mobile Number</b>	<p>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.</p>
<b>Facebook ID</b>	<p>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.</p>
<b>Twitter Handle</b>	<p>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.</p>
<b>Transfer Amount</b>	<p>Displays the amount transferred.</p>
<b>Security Code</b>	<p>Enter the security code provided to you by the initiator of the peer to peer payment.</p> <p>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.</p>

Field Name	Description
<b>Sign In As</b>	<p>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.</p> <p>The options are:</p> <ul style="list-style-type: none"> <li>• New to Bank</li> <li>• Existing Customer</li> </ul> <hr/> <p>3. In the <b>Security Code</b> field, enter the security code as provided by the initiator of the peer to peer payment.</p> <p>4. Select an option between <b>New to Bank</b> and <b>Existing Customer</b>.  OR  Click <b>Back</b> to navigate to the previous screen.</p> <ol style="list-style-type: none"> <li>a. If you select the option <b>New to Bank</b>, refer section <b>New to Bank</b>.</li> <li>b. If you select the option <b>Existing Customer</b>, refer section <b>Login</b>.</li> </ol>

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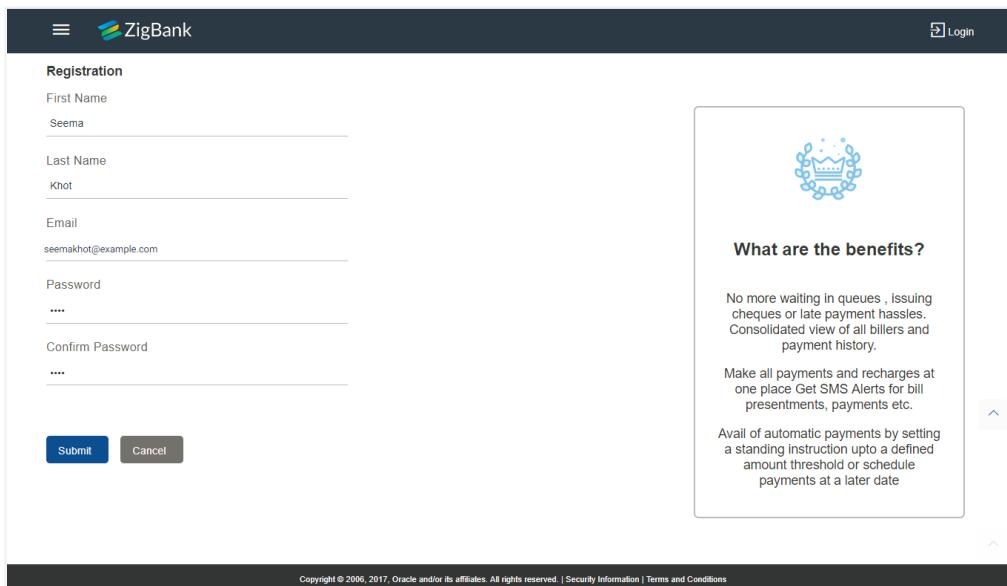
Note: The user i.e. the beneficiary will always be re-directed to the URL of the entity from which the sender initiated the payment. P2P payment initiated from one entity cannot be claimed in another entity.

---

## 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



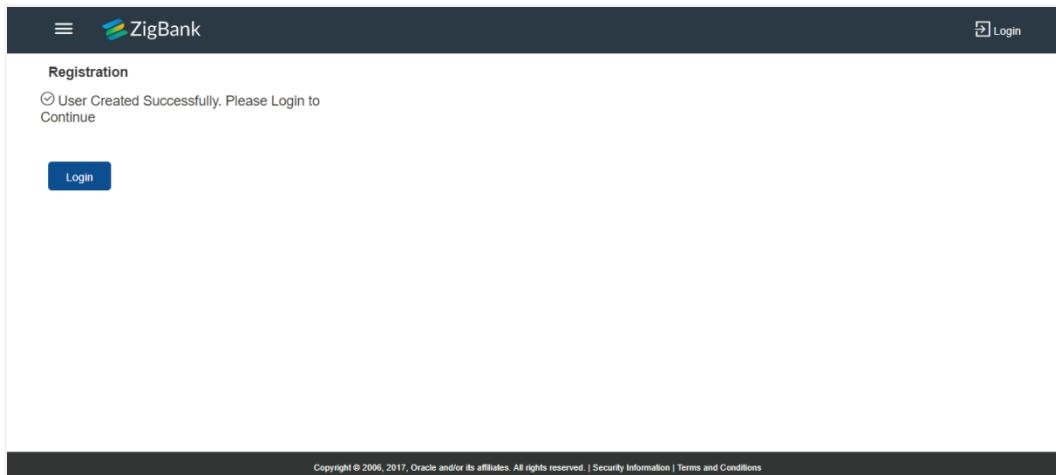
The screenshot shows the 'Registration' page of the ZigBank application. The left side contains a registration form with fields for First Name (Seema), Last Name (Khot), Email (seemakhot@example.com), and Password (two masked entries). Below the form are 'Submit' and 'Cancel' buttons. To the right, a box titled 'What are the benefits?' lists several advantages: no more waiting in queues, consolidated view of billers, automatic payments, and SMS alerts for bill presentments. The page footer includes a copyright notice and links to Security Information and Terms and Conditions.

### Field Description

Field Name	Description
<b>Registration Section</b>	
<b>First Name</b>	Enter your first name.
<b>Last Name</b>	Enter your last name/surname.
<b>Email ID</b>	Enter your email ID.
<b>Password</b>	Enter a password that is to be set as your login password.
<b>Confirm Password</b>	Re-enter your password so as to confirm the same.
c. In the <b>First Name</b> field, enter your first name. d. In the <b>Last Name</b> field, enter your last name/ surname. e. In the <b>Email ID</b> field, enter your email ID. f. In the <b>Password</b> field, enter a password that is to be set as your login password. g. In the <b>Confirm Password</b> field, re-enter the password to confirm the same.	

- h. Click **Submit**.  
OR  
Click **Cancel** to cancel the transaction.
- i. 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.
- j. A message confirming user registration appears.

### User Registration Confirmation



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

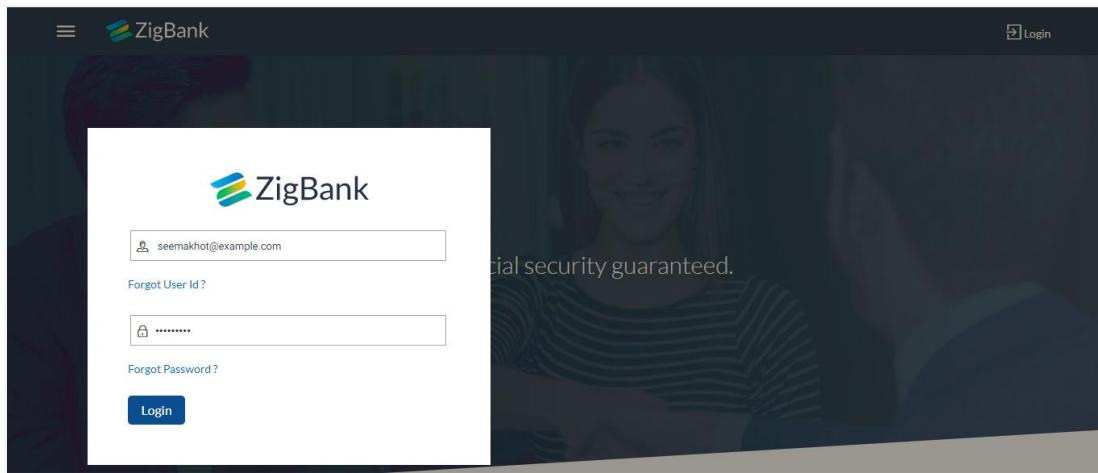
## 5.3 Login

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**.

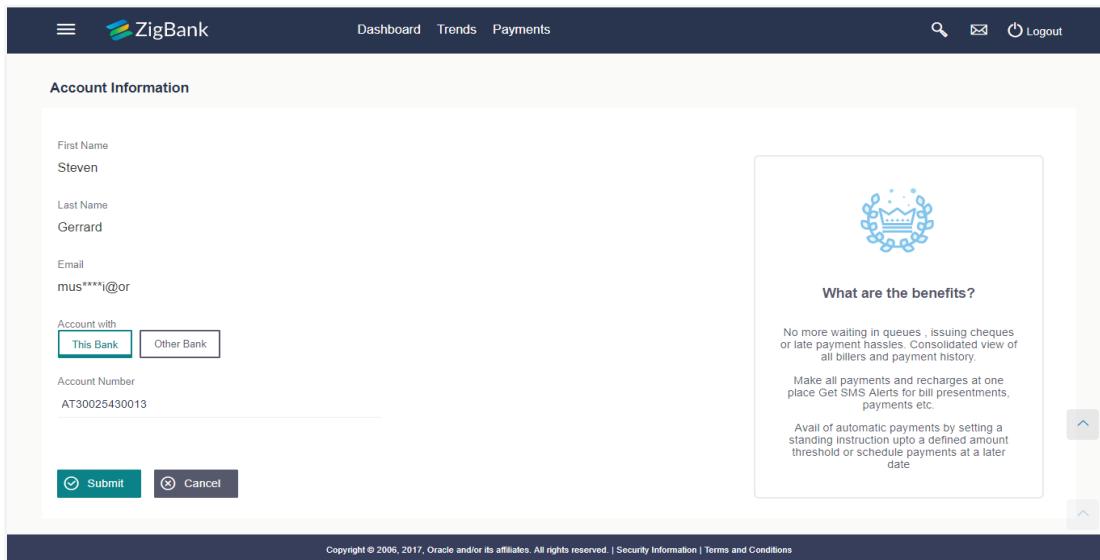
The **Account Information** screen appears.

## 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



First Name  
Steven

Last Name  
Gerrard

Email  
mus\*\*\*\*1@or

Account with  
 This Bank  Other Bank

Account Number  
AT30025430013

What are the benefits?

No more waiting in queues , issuing cheques or late payment hassles. Consolidated view of all billers and payment history.

Make all payments and recharges at one place Get SMS Alerts for bill presentations, payments etc.

Avail of automatic payments by setting a standing instruction upto a defined amount threshold or schedule payments at a later date

Submit Cancel

### 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.

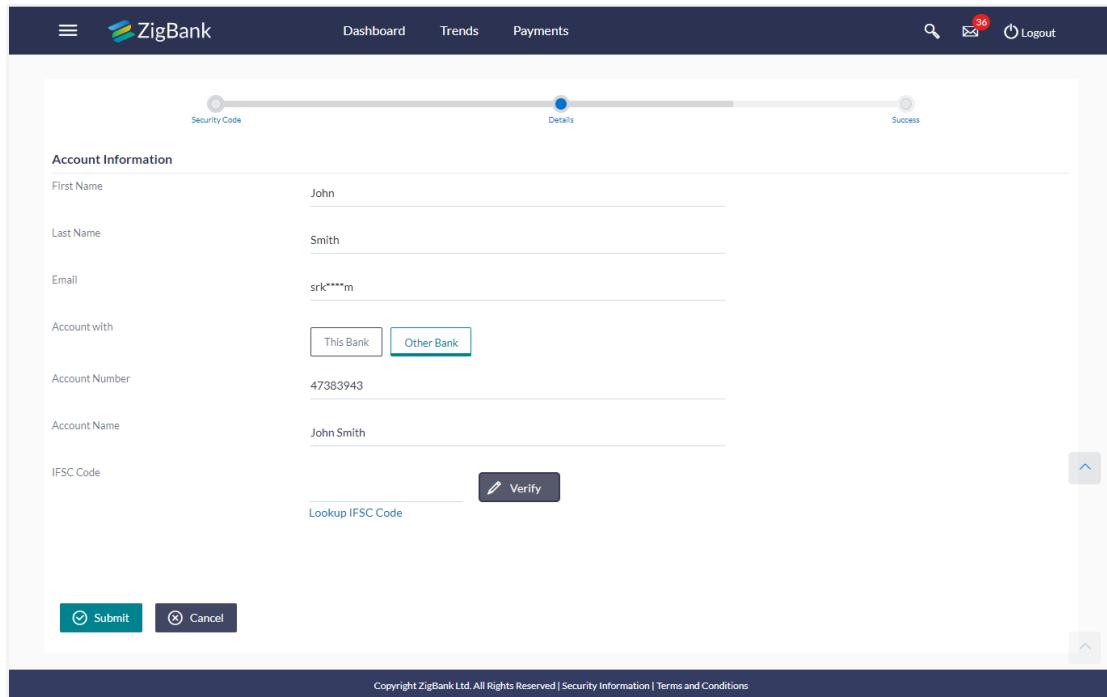
**Account Number** Specify the account number in which the funds are to be transferred.

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



The screenshot shows the 'Account Information – Other Bank' page. At the top, there is a navigation bar with the ZigBank logo, 'Dashboard', 'Trends', 'Payments', a search icon, a notifications icon with a red '36' count, and a 'Logout' button. Below the navigation bar, a progress bar shows 'Security Code' (grey), 'Details' (blue), and 'Success' (grey). The main form is titled 'Account Information' and contains the following fields:

- First Name: John
- Last Name: Smith
- Email: srk\*\*\*m
- Account with:  This Bank  Other Bank
- Account Number: 47383943
- Account Name: John Smith
- IFSC Code:  Lookup IFSC Code Verify

At the bottom of the form are two buttons: 'Submit' (green) and 'Cancel' (grey). The footer of the page includes the text 'Copyright ZigBank Ltd. All Rights Reserved | Security Information | Terms and Conditions'.

## 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 fields in which you can enter details pertaining to your bank account appear.

OR

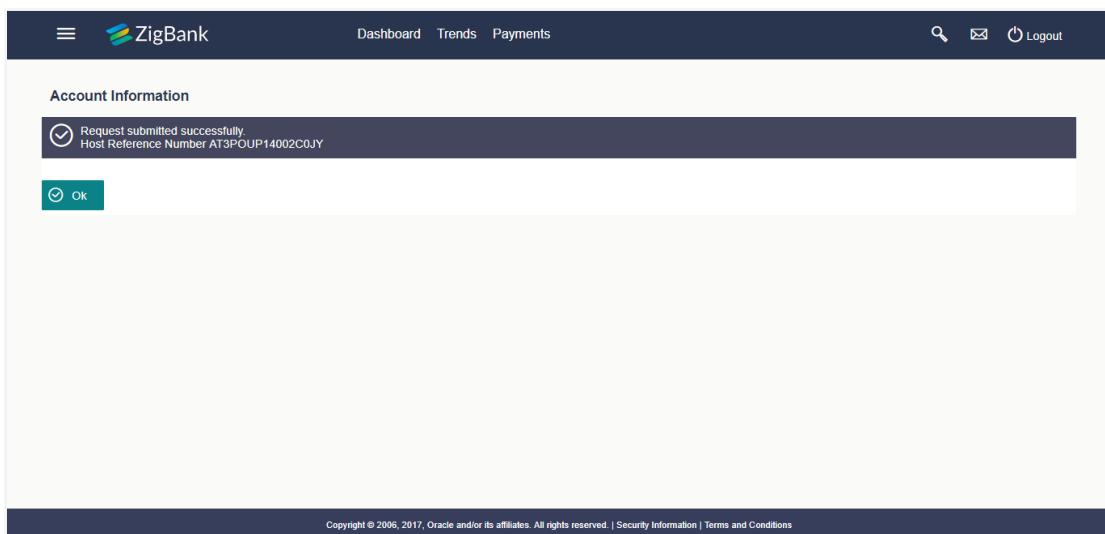
Select the **This Bank** option.

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** field, 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.

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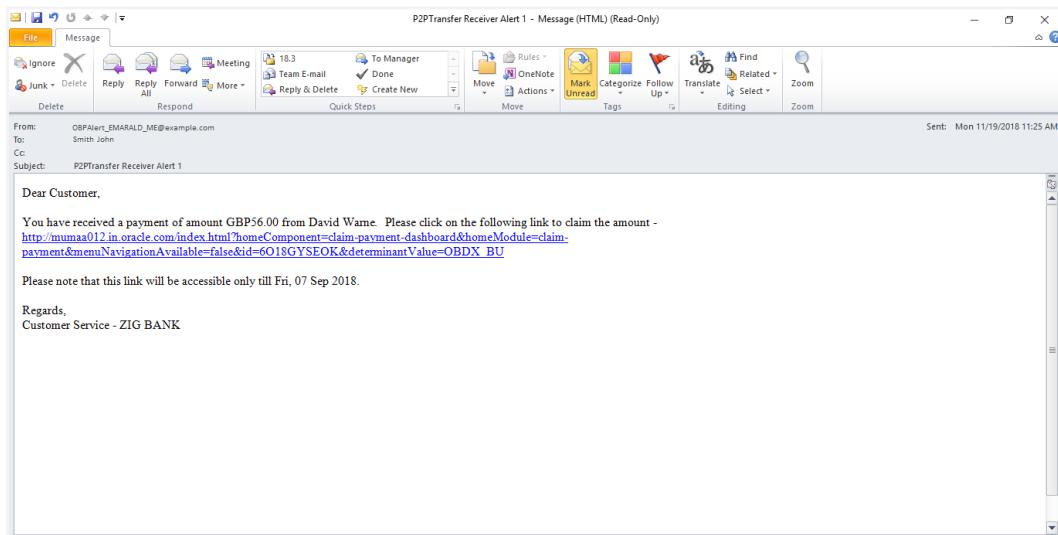
## 6. Claim Money Link

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.

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## 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.

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