

# **Oracle Banking Digital Experience**

**Corporate Bill Payments User Manual  
Release 19.2.0.0.0**

**Part No. F25153-01**

**December 2019**

**ORACLE®**

Corporate Bill Payments User Manual  
December 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 19.2.0.0.0, refer to the following documents:

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

## 2. Transaction Host Integration Matrix

### Legends

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

Sr No	Transaction / Function Name	Third Party	Oracle FLEXCUBE Core Banking 11.7.0.0.0	Oracle FLEXCUBE Universal Banking 14.3.0.0.0	Oracle FLEXCUBE Universal Banking 14.3.0.0.0 (Oracle Banking Payments)
1	Pay Bills	✓	×	×	×
2	Add Biller	×	×	×	×
3	Manage Billers*	×	×	×	×
4	Quick Bill Pay	✓	×	×	×
5	Quick Recharge	✓	×	×	×
6	Payment History	×	×	×	×

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

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### **3. Electronic Bill Presentment And Payment**

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

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

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## 4. Bills

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

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

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

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

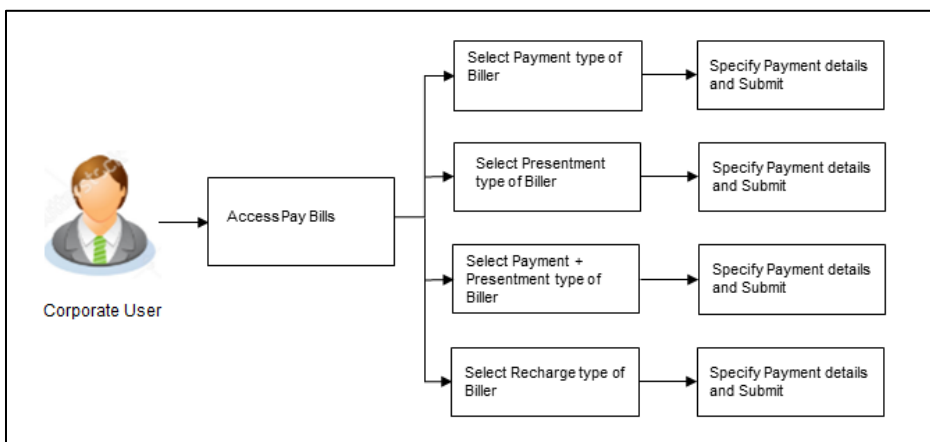
### Prerequisites:

- Transaction access is provided to the corporate user
- Approval rule set up for corporate user to perform the actions
- Transaction working window is maintained
- Billers are maintained
- Transaction limits are assigned to the user to perform the transaction

### Features supported in application

- Bill Payment

### Workflow



### How to reach here:

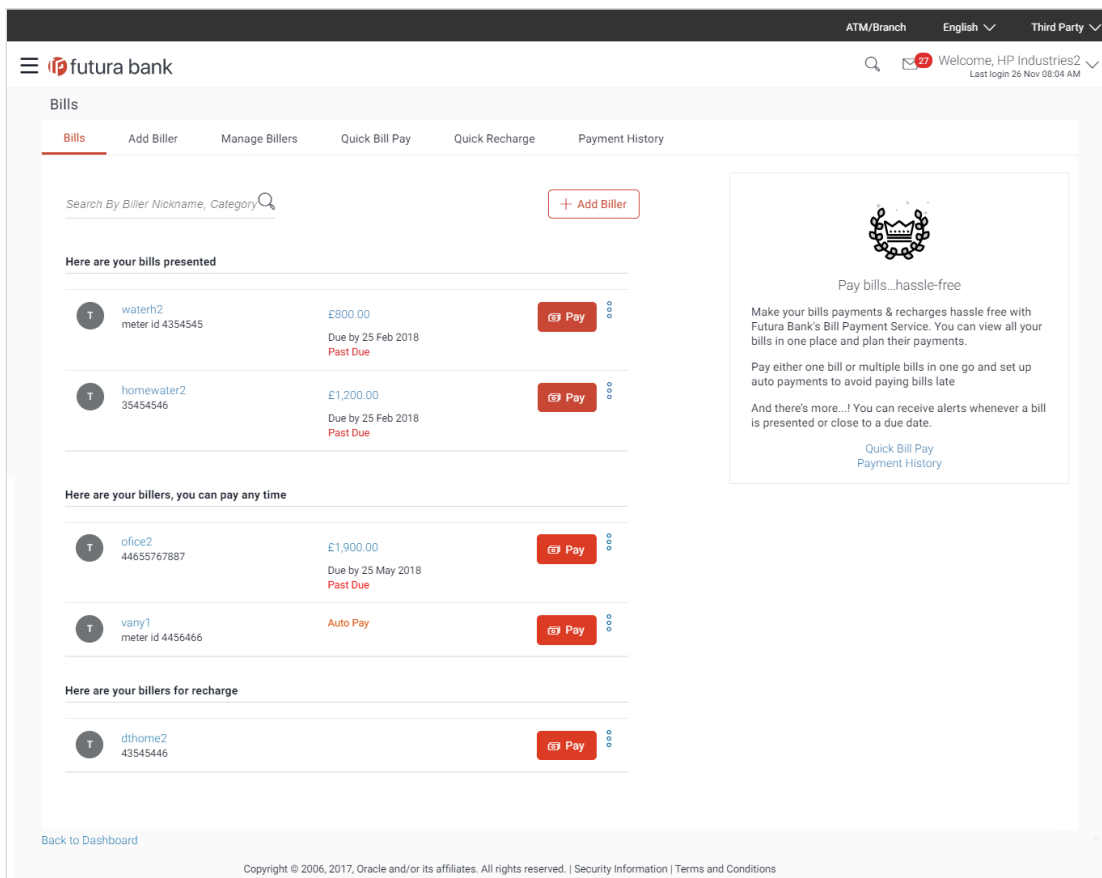
*Dashboard > Toggle Menu > Bill Payments > Bills*

## 4.1 Bills - Summary

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




## Bills



## Field Description


Field Name	Description
<b>Biller Icon</b>	The image associated with the biller.
<b>Biller Name</b>	Name of the biller as maintained in the administrator biller maintenance.
<b>Biller Labels</b>	Biller labels maintained for which user has entered the data are displayed.
<b>Amount</b>	The bill amount.
<b>Due Date</b>	The due date of bills to be paid. If the bill due date is crossed, the 'Past Date' label is displayed. The label 'Auto Pay' is displayed against those billers for which the user has set the instructions to pay the bill on a particular date.

1. Click **Pay** against the biller for which you want to pay the bills. The **Pay Bills** screen appears.  
OR

Click  against a specific biller and then click **Manage Biller** to manage the billers.

The **Manage Billers** screen appears.

OR

Click  against a specific biller and then click **Delete Biller** to delete the billers.

OR

Click **Add Biller** to add a new biller. The **Add Biller** screen appears.

## 4.2 Pay Bills - Presentment Type

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

### Pay Bills - Presentment Type

The screenshot displays the 'Pay Bill' page on the Futura Bank website. The header includes the bank logo, navigation links for ATM/Branch, English, and Third Party, and a user welcome message for 'Welcome, HP Industries2' with a last login time of 26 Nov 08:04 AM. The main content area is titled 'Pay Bill' and shows details for a biller named 'waterh2'. The biller information includes: Biller Name (City Water Supply), Location (Bhopal), meter id (4354545), consumer id (54656776), and Customer Name (david steven). A note states: 'Note: This biller accepts payment via Account Pay From'. The payment details show a balance of £125,453,433.00, a bill due date of 25 Feb 2018, and a payment amount of £800.00. There is a 'View Limits' link. The user is prompted to 'Pay' with radio buttons for 'Now' (selected) and 'Later'. There are 'Submit' and 'Cancel' buttons. A 'Back to Dashboard' link is at the bottom left. A 'Bill Payments' section on the right contains promotional text about hassle-free payments and auto-payments, with a 'Set Auto Pay' link.

### Field Description

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

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

**To pay a bill:**

1. Click **Pay** against the biller for which you want to pay the bills. The **Pay Bills** screen appears.

---

**Note:** For 'Auto Pay' billers, a warning message that auto pay option is set for the biller appears, if the user clicks the **Pay** button.

---

2. From the **Pay From** list, select the source account to be debited.
3. In the **Payment Amount** field, enter the payable amount.  
OR  
Click the **View Limits** link to check the transfer limit.  
From the **Channel** list, select the appropriate channel to view its limits. The utilized amount and the available limit appears.



**View Limits**

**My Limits** ✕

Channel ⓘ  
Internet ▼

---

**Available Limits**

	Amount	€0.01 to €120,000.00
	Count	1200

---

ⓘ Note - Above limits are derived based on your per transaction initiation limits, total available cumulative limit for the current channel, payee cooling period and payee limits set up by you if any for initiating current transaction. You may have limits available for initiating this transaction from other channel, to know more details access - [View Limits](#)

✔ Ok

**Field Description**

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

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<b>Channel</b>	Channel for which you the user wants to view the limits. This will be defaulted to the user logged in channel
----------------	--

**Available Limits**

<b>Amount</b>	An amount range between the transactions can be initiated.
---------------	--

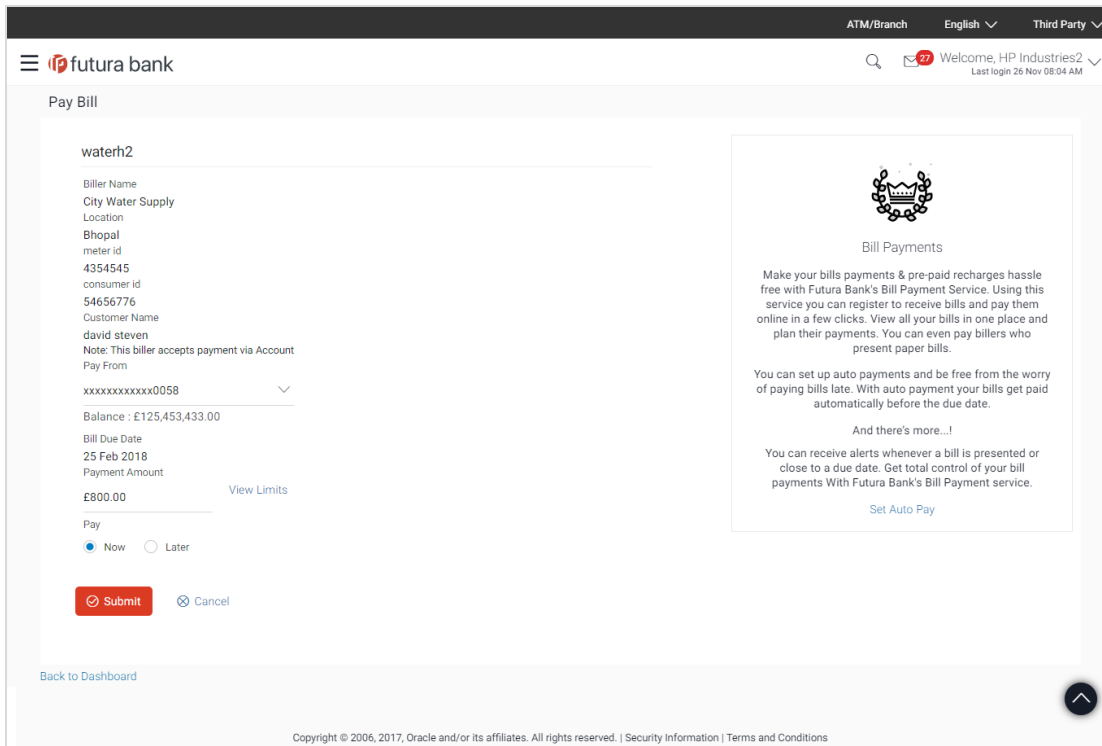
---

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

### 4.3 Pay Bills - Payment Type

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

#### Pay Bills - Payment Type



#### Field Description

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

Field Name	Description
<b>Note</b>	The text displaying payment methods accepted by the biller appears on the screen. The text is maintained for biller in the administrator biller maintenance.
<b>Pay From</b>	The account number of the user from which payment of bill is to be done.
<b>Balance</b>	Net balance in the selected account.
<b>Bill Due Date</b>	The date on which the bill is payable.
<b>Payment Amount</b>	The amount that is to be paid by the user.
<b>Pay</b>	The facility to specify when the bill payment will be processed. The options are: <ul style="list-style-type: none"> <li>• <b>Now:</b> Bill payment processed on same business day subject to processing window availability.</li> <li>• <b>Later:</b> Bill payment to be processed on a user specified future date</li> </ul>
<b>Pay Later - One Time</b>	Bill payment to be processed on a user specified future date. This field appears if you select the option <b>Later</b> in the <b>Pay</b> field.
<b>Scheduled Date</b>	Future date on which the bill payment will be processed. This field appears if you select the option <b>One Time</b> in the <b>Later</b> field.
<b>Pay Later - Recurring</b>	Bill payment to be processed on user specified future date and at a set frequency. This field does not appear if there is already a scheduled pay set up for the biller. This field appears if you select the option <b>Later</b> in the <b>Pay</b> field.
<b>Start Date - End Date</b>	The user can select future start date and end date. This field appears if you select the option <b>Recurring</b> in the <b>Later</b> field.



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

#### To pay a bill:

1. Click **Pay** against the biller for which you want to pay the bills. The **Pay Bills** screen appears.

Note: For 'Auto Pay' billers, a warning message that auto pay option is set for the biller appears, if the user clicks the **Pay** button.

2. From the **Pay From** list, select the source account to be debited.  
OR  
Click the **View Limits** link to check the transfer limit.
3. In the **Payment Amount** field, enter the payable amount.
4. In the **Pay** field, select the option to indicate when the bill payment will be processed.
  - a. If you select the option **Now**, the bill payment will be processed on the same day.  
OR  
If you select the option **Later**, select the scheduled date to be **One Time** or **Recurring**.  
If you select **One Time** option, select the Scheduled date of bill processing.  
If you select **Recurring** option, select the start date, end date and frequency of recurring.
5. Click **Submit**.  
OR  
Click **Cancel** to cancel the operation and to navigate back to 'Dashboard'.
6. The **Pay Bills - Review** screen appears. Verify the details, and click **Confirm**.  
OR  
Click **Cancel** to cancel the operation and to navigate back to 'Dashboard'.
7. The success message appears along with the reference number, status and payment details.  
Click **Pay Another Bill** to pay another bills.  
OR  
Click **Go to Dashboard**, to navigate to the dashboard.  
OR  
Click **Add Biller** to add the billers.

## 4.4 Pay Bills - Presentment and Payment Type

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

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

### Pay Bills - Payment and Presentment Type

The screenshot displays the 'Pay Bill' page in the Futura Bank system. The header includes the bank logo, user name 'Welcome, HP Industries2', and login time. The main content area is divided into two columns. The left column contains biller information for 'waterh2', including address, meter ID, and customer name 'david steven'. It also shows the account balance, due date, and payment amount. The right column features a 'Bill Payments' section with a crown icon and text explaining the benefits of the bank's bill payment service, such as auto payments and alerts. At the bottom, there are 'Submit' and 'Cancel' buttons, and a 'Back to Dashboard' link.

### Field Description

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

Field Name	Description
<b>Note</b>	The text displaying payment methods accepted by the biller appears on the screen. The text is maintained for biller in the administrator biller maintenance.
<b>Pay From</b>	The account number of the user from which payment of bill is to be done.
<b>Balance</b>	Net balance in the selected account.
<b>Bill Due Date</b>	The date on which the bill is payable. This field appears if bills are presented.
<b>Payment Amount</b>	The amount that is to be paid by the user. In the administrator biller maintenance screen if: <ul style="list-style-type: none"> <li>• Part payment flag is 'Yes': User can change the bill amount to any amount less than the initial bill amount shown. Bill amount cannot be zero.</li> <li>• Excess payment flag is 'Yes': User can change the bill amount to any amount more than the initial bill amount as displayed on the screen.</li> <li>• Part payment and Excess payment flags are set as "No": The bill amount will not be editable.</li> <li>• Late Payment flag is 'Yes': User is allowed to pay the bill after the due date. However even when Late payment flag is Yes, the editing of the bill amount is as per above conditions.</li> </ul>
<b>Pay</b>	The facility to specify when the bill payment will be processed. The options are: <ul style="list-style-type: none"> <li>• <b>Now</b>: Bill payment processed on same business day subject to processing window availability.</li> <li>• <b>Later</b>: Bill payment to be processed on a user specified future date</li> </ul>
<b>Pay Later - One Time</b>	Bill payment to be processed on a user specified future date. This field appears if you select the option <b>Later</b> in the <b>Pay</b> field.
<b>Scheduled Date</b>	Future date on which the bill payment will be processed. This field appears if you select the option <b>One Time</b> in the <b>Later</b> field.

Following fields appear if the biller does not present bills.

---

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

#### To pay a bill:

1. Click **Pay** against the biller for which you want to pay the bills. The **Pay Bills** screen appears.

Note: For '**Auto Pay**' billers, a warning message that auto pay option is set for the biller appears, if the user clicks the **Pay** button.

2. From the **Pay From** list, select the source account to be debited.  
OR  
Click the **View Limits** link to check the transfer limit.
3. In the **Payment Amount** field, enter the payable amount.
4. In the **Pay** field, select the option to indicate when the bill payment will be processed.
  - a. If the bills are presented:
    - i. If you select the option **Now**, the bill payment will be processed on the same day.  
OR  
If you select the option **Later**, select the date on which you want to process the bill, from the **Scheduled Date** field.
  - b. If the bills are not presented:
    - i. If you select the option **Later**, select the scheduled date to be **One Time** or **Recurring**.

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

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

## 4.5 Pay Bills - Recharge Type

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

### Pay Bills - Recharge Type

The screenshot shows the 'Pay Bill' page for a recharge type biller. The page header includes 'futura bank' and user information: 'Welcome, HP Industries2' and 'Last login 26 Nov 08:04 AM'. The main content area is titled 'Pay Bill' and displays the following details:

- waterh2** (Biller Name)
- City Water Supply (Location)
- Bhopal (Location)
- meter id (Biller Labels)
- 4354545 (Biller Labels)
- consumer id (Biller Labels)
- 54656776 (Biller Labels)
- Customer Name (Customer Name)
- david steven (Customer Name)
- Note: This biller accepts payment via Account Pay From
- xxxxxxxxxxxx0058 (Account Pay From)
- Balance : £125,453,433.00
- Select Plan (Dropdown)
- Vfone Postpaid super Saver PL... (Selected Plan)
- Recharge Amount (Input field)
- £249.00 (Recharge Amount)
- View Limits (Link)
- Pay (Section)
- Now  Later (Payment Options)
- (Buttons)

On the right side, there is a 'Bill Payments' section with a crown icon and text: 'Make your bills payments & pre-paid recharges hassle free with Futura Bank's Bill Payment Service. Using this service you can register to receive bills and pay them online in a few clicks. View all your bills in one place and plan their payments. You can even pay billers who present paper bills. You can set up auto payments and be free from the worry of paying bills late. With auto payment your bills get paid automatically before the due date. And there's more...! You can receive alerts whenever a bill is presented or close to a due date. Get total control of your bill payments With Futura Bank's Bill Payment service. [Set Auto Pay](#)

At the bottom left, there is a 'Back to Dashboard' link. At the bottom center, there 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>Biller Name</b>	Name of the biller as maintained in the administrator biller maintenance.
<b>Location</b>	Operational area of the biller of the biller as maintained in the administrator biller maintenance.
<b>Biller Labels</b>	Biller labels as maintained by the bank administrator, for which user has entered the data are displayed. Only biller labels that are defined as mandatory in the administrator biller maintenance requires customers to enter the appropriate values.
<b>Customer Name</b>	Name of the corporate customer as maintained in biller records (entered by corporate user while adding the biller).

Field Name	Description
<b>Note</b>	The text displaying payment methods accepted by the biller appears on the screen. The text is maintained for biller in the administrator biller maintenance.
<b>Pay From</b>	The account number of the user from which payment of bill is to be done.
<b>Balance</b>	Net balance in the selected account.
<b>Select Plan</b>	The option to select a recharge plan.
<b>Recharge Amount</b>	The amount is populated, depending on the type of plan selected by the user from the <b>Select Plan</b> list. Alternatively, user can also manually enter the amount he wants to top-up/add to his existing pre-paid plan.
<b>Pay</b>	The facility to specify when the bill payment will be processed. The options are: <ul style="list-style-type: none"> <li>• <b>Now:</b> Bill payment processed on same business day subject to processing window availability.</li> <li>• <b>Later:</b> Bill payment to be processed on a user specified future date</li> </ul>
<b>Pay Later - One Time</b>	Bill payment to be processed on a user specified future date. This field appears if you select the option <b>Later</b> in the <b>Pay</b> field.
<b>Scheduled Date</b>	Future date on which the bill payment will be processed. This field appears if you select the option <b>One Time</b> in the <b>Later</b> field.
<b>Pay Later - Recurring</b>	Bill payment to be processed on user specified future date and at a set frequency. This field does not appear if there is already a scheduled pay set up for the biller. This field appears if you select the option <b>Later</b> in the <b>Pay</b> field.
<b>Start Date - End Date</b>	The user can select future start date and end date. This field appears if you select the option <b>Recurring</b> in the <b>Later</b> field.

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

#### To pay a bill:

1. Click **Pay** against the biller for which you want to pay the bills. The **Pay Bills** screen appears.
2. From the **Pay From** list, select the source account to be debited.  
OR  
Click the **View Limits** link to check the transfer limit.
3. From the **Select Plan** list, select the plan suitable to you.  
The **Recharge Amount** field is populated depending on the selected plan.  
OR  
In the **Recharge Amount** field, enter the amount for recharge, if you have not selected any plan.
4. In the **Pay** field, select the option to indicate when the bill payment will be processed.
  - a. If you select the option **Now**, the bill payment will be processed on the same day.  
OR  
If you select the option **Later**, select the scheduled date to be **One Time** or **Recurring**.  
If you select **One Time** option, select the Scheduled date of bill processing.  
If you select **Recurring** option, select the start date, end date and frequency of recurring.
5. Click **Submit**.  
OR  
Click **Cancel** to cancel the operation and to navigate back to 'Dashboard'.
6. The **Pay Bills - Review** screen appears. Verify the details, and click **Confirm**.  
OR  
Click **Back** to navigate back to the previous screen.  
OR  
Click **Cancel** to cancel the operation and to navigate back to 'Dashboard'.
7. The success message appears along with the reference number, status and payment details.  
Click **Pay Another Bill** to pay another bills.  
OR  
Click **Go to Dashboard**, to navigate to the dashboard.



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

## **FAQs**

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

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

2. **Can I initiate future dated bill payments?**

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

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

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

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

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

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

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

[Home](#)

## 5. Add Biller

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

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

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

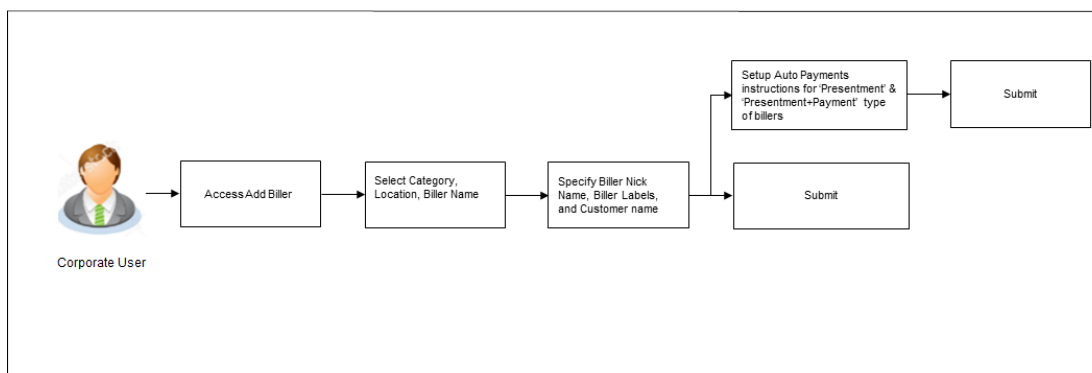
### Prerequisites:

- Transaction access is provided to the corporate user
- Approval rule set up for corporate user to perform the actions
- Billers are maintained in host system
- Admin Biller Category maintenance is done

### Features supported in the application

- Create Biller

### Workflow



**How to reach here:**

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

*OR*

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

**Add Biller**

ATM/Branch English Third Party

futura bank Welcome, HP Industries2 Last login 26 Nov 10:26 AM

**Add Biller**

Bills **Add Biller** Manage Billers Quick Bill Pay Quick Recharge Payment History

Category  
Electricity

Location  
Kochi

Biller Name  
City Utilities Ltd.

Biller Type  
Presentment

Biller Nickname (Nickname should be unique)  
StarBoard

consumer id  
345522

Meter id  
34253

Area Code  
211

Customer Name (As mentioned in biller's record)  
Steve Desouza

Auto Pay  
 Yes  No

Note: This biller accepts payment via Account

Pay  
 Bill Amount  Limit Amount

£500.00

Auto pay will not be attempted for more than amount mentioned

Decided to make online bill payment? Great!

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

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

[View Bills Payment History](#)

[Back to Dashboard](#)

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**Field Description**

Field Name	Description
<b>Category</b>	The category of the registered biller.
<b>Location</b>	Operational area of the biller of the biller as maintained in the administrator biller maintenance.
<b>Biller Name</b>	Name of the biller as maintained in the administrator biller maintenance.

Field Name	Description
<b>Biller Type</b>	<p>On selecting the biller name, the biller type is displayed.</p> <p>The biller type can be:</p> <ul style="list-style-type: none"> <li>• Presentment: Biller is of Presentment type</li> <li>• Payment: Biller is of Payment type</li> <li>• Presentment and Payment: Biller is of Presentment and Payment type</li> <li>• Recharge: Biller is of Recharge type</li> </ul>
<b>Biller Nickname</b>	Nickname of the biller. The nickname has to be unique i.e. same nickname cannot be used for more than one biller.
<b>Sample Bill</b>	<p>Link to upload the image of the physical bill presented by the biller.</p> <p>This field appears for '<b>Presentment</b>' and '<b>Presentment and Payment</b>' type of billers.</p>
<b>Biller Labels</b>	Biller labels as maintained by the bank administrator, for which user has entered the data are displayed. Only biller labels that are defined as mandatory in the administrator biller maintenance requires customers to enter the appropriate values.
<b>Customer Name</b>	Name of the corporate customer as maintained in biller records (entered by corporate user while adding the biller).
Following fields appears for ' <b>Presentment</b> ' and ' <b>Presentment and Payment</b> ' type of billers.	
<b>Auto Pay</b>	<p>The facility to automatic pay the bills on the specified date.</p> <p>The options are:</p> <ul style="list-style-type: none"> <li>• Yes</li> <li>• No</li> </ul> <p>This feature is available for Presentment and Presentment &amp; Payment type billers only.</p>
<b>Note</b>	<p>The text displaying payment methods accepted by the biller appears on the screen. The text is maintained for biller in the administrator biller maintenance.</p> <p>This field appears if you select <b>Yes</b> option in the <b>Auto Pay</b> field.</p>
<b>Pay From</b>	<p>The account number of the user from which payment of bill is to be done.</p> <p>This field appears if you select <b>Yes</b> option in the <b>Auto Pay</b> field.</p>

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

#### To add a biller:

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

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

## **FAQs**

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

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

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

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

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

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

[Home](#)

## 6. Manage Billers

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

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

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

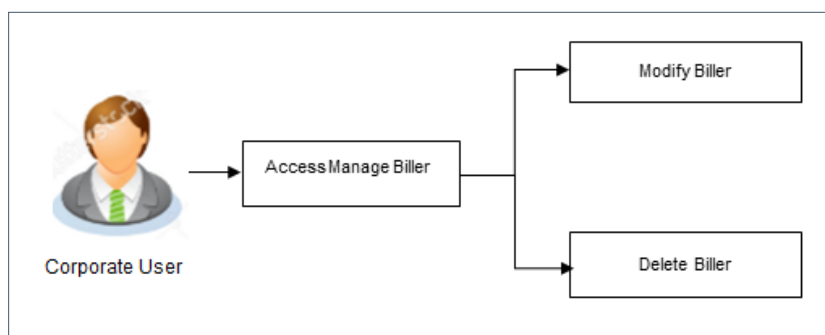
### Prerequisites:

- Transaction access is provided to the corporate user
- Approval rule set up for corporate user to perform the actions
- Billers are maintained in host system
- Admin Biller Maintenance is done

### Features supported in the application

- Modify Biller
- Delete Biller

### Workflow



### How to reach here:

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

*OR*

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

## Manage Billers

The screenshot displays the 'Manage Billers' interface. At the top, there's a navigation bar with 'ATM/Branch', 'English', and 'Third Party'. Below that, the 'futura bank' logo and user information 'Welcome, HP Industries2' are visible. The main content area has a breadcrumb 'Manage Billers' and a sub-menu with 'Bills', 'Add Biller', 'Manage Billers' (highlighted), 'Quick Bill Pay', 'Quick Recharge', and 'Payment History'. The form includes a 'Select Biller' dropdown (value: waterh2), 'Category' (Telecom), 'Location' (Bhopal), 'Biller Name' (City Water Supply), 'Biller Type' (Presentation and Payment), 'Biller Nickname' (waterh2), 'meter id' (4354545), 'consumer id' (54656776), 'Customer Name' (david steven), 'Auto Pay' (No), 'Scheduled Pay' (Yes), 'Amount' (£500.00), and 'Payment Type' (Recurring). A date range is set from 04 Dec 2019 to 30 Apr 2021, Monthly. Action buttons 'Submit', 'Delete', and 'Cancel' are at the bottom. A sidebar on the right features a 'Pay bills on time...' message and links for 'View Bills' and 'Payment History'.

### Field Description

Field Name	Description
<b>Select Biller</b>	The user has to select a biller for bill payments.
<b>Category</b>	The category of the registered biller.
<b>Location</b>	Location of the biller as maintained in the administrator biller maintenance.
<b>Biller Name</b>	Name of the biller as maintained in the administrator biller maintenance.



Field Name	Description
<b>Biller Type</b>	<p>On selecting the biller, the biller type is displayed.</p> <p>The biller type can be:</p> <ul style="list-style-type: none"> <li>• Presentment: Biller is of Presentment type</li> <li>• Payment: Biller is of Payment type</li> <li>• Presentment and Payment: Biller is of Presentment and Payment type</li> <li>• Recharge: Biller is of Recharge type</li> </ul>
<b>Biller Nickname</b>	Nickname of the biller.
<b>Biller Labels</b>	Biller labels as maintained by the bank administrator, for which user has entered the data are displayed. Only biller labels that are defined as mandatory in the administrator biller maintenance requires customers to enter the appropriate values.
<b>Customer Name</b>	Name of the corporate customer as maintained in biller records (entered by corporate user while adding the biller).
Following fields appears for <b>Presentment</b> type of billers.	
<b>Auto Pay</b>	<p>The facility to automatic pay the bills on the specified date.</p> <p>The options are:</p> <ul style="list-style-type: none"> <li>• Yes</li> <li>• No</li> </ul> <p>This feature is available for “Payment Type” and “presentment and Payment” type billers only. In case of “Presentment and Payment” type billers either Auto Pay or Scheduled Pay feature will be available.</p>
<b>Note</b>	<p>The text displaying payment methods accepted by the biller appears on the screen. The text is maintained for biller in the administrator biller maintenance.</p> <p>This field appears if you select <b>Yes</b> option in the <b>Auto Pay</b> field.</p>
<b>Pay From</b>	<p>The account number of the user from which payment of bill is to be done.</p> <p>This field appears if you select <b>Yes</b> option in the <b>Auto Pay</b> field.</p>
<b>Pay</b>	<p>Indicates the current selection for bill pay amount.</p> <p>The options are:</p> <ul style="list-style-type: none"> <li>• Bill Amount: Whether the user want to pay full bill amount.</li> <li>• Limit Amount: Whether the user want to pay the limit amount.</li> </ul> <p>This field appears if you select <b>Yes</b> option in the <b>Auto Pay</b> field.</p>

Field Name	Description
	<p>Following fields appears for <b>Presentment and Payment</b> type of billers.</p> <p>For Presentment and Payment type of billers user can setup either a <b>Scheduled Pay</b> or <b>Auto Pay</b>. Both can not be set up at the same time.</p>
<b>Auto Pay</b>	<p>The facility to automatic pay the bills on the specified date.</p> <p>The options are:</p> <ul style="list-style-type: none"> <li>• Yes – If Auto Pay is set up for a biller, this flag will be maintained as yes. User can stop/cancel the ongoing autopay by changing this flag to No</li> <li>• No – Indicates that auto pay has not been set up for the biller</li> </ul>
<b>Note</b>	<p>The text displaying payment methods accepted by the biller appears on the screen. The text is maintained for biller in the administrator biller maintenance.</p> <p>This field appears if you select <b>Yes</b> option in the <b>Auto Pay</b> field.</p>
<b>Pay From</b>	<p>The account number of the user from which payment of bill is to be done.</p> <p>This field appears if you select <b>Yes</b> option in the <b>Auto Pay</b> field.</p>
<b>Pay</b>	<p>Indicates the current selection for bill pay amount.</p> <p>The options are:</p> <ul style="list-style-type: none"> <li>• Bill Amount: Whether the user want to pay full bill amount.</li> <li>• Limit Amount: Whether the user want to pay the limit amount.</li> </ul> <p>.This field appears if you select <b>Yes</b> option in the <b>Auto Pay</b> field.</p>
	<p>The <b>Scheduled Pay</b> section is enabled if you select, <b>No</b> option in the <b>Auto Pay</b> field.</p>
<b>Scheduled Pay</b>	<p>The facility to specify if the bill payment is scheduled or not.</p> <p>The options are:</p> <ul style="list-style-type: none"> <li>• <b>Yes:</b> If Scheduled Pay is set up for a biller, this flag will be maintained as yes. User can stop/cancel the ongoing scheduled pay by changing this flag to No</li> <li>• <b>No:</b> Indicates that scheduled pay has not been set up for the biller</li> </ul> <p>In case of Presentment &amp;Payment type billers either Auto Pay or Scheduled Pay feature will be available.</p>
<b>Note</b>	<p>The text displaying payment methods accepted by the biller appears on the screen. The text is maintained for biller in the administrator biller maintenance.</p> <p>This field appears if you select <b>Yes</b> option in the <b>Schedule Pay</b> field.</p>

Field Name	Description
<b>Pay From</b>	The account number of the user from which payment of bill is to be done. This field appears if you select <b>Yes</b> option in the <b>Schedule Pay</b> field.
<b>Amount</b>	The amount that is to be paid by the user.
<b>Scheduled Date</b>	Future date on which the bill payment will be processed. This field appears if you select <b>Yes</b> option in the <b>Schedule Pay</b> field.
Following fields appears for <b>Payment</b> and <b>Recharge</b> type of billers.	
<b>Scheduled Pay</b>	The facility to specify if the bill payment is scheduled or not. The options are: <ul style="list-style-type: none"> <li>• <b>Yes:</b> Bill payment to be processed on a user specified future date</li> <li>• <b>No:</b> Bill payment processed on same business day subject to processing window availability.</li> </ul>
<b>Note</b>	The text displaying payment methods accepted by the biller appears on the screen. The text is maintained for biller in the administrator biller maintenance. This field appears if you select <b>Yes</b> option in the <b>Schedule Pay</b> field.
<b>Pay From</b>	The account number of the user from which payment of bill is to be done. This field appears if you select <b>Yes</b> option in the <b>Schedule Pay</b> field.
<b>Select Plan</b>	Option to select a plan. This field appears for <b>Recharge</b> type of biller
<b>Amount</b>	The amount that is to be paid by the user.
<b>Payment Type</b>	The facility to specify when the bill payment will be processed. The options are: <ul style="list-style-type: none"> <li>• <b>One Time:</b> Bill payment to be processed on a user specified future date.</li> <li>• <b>Recurring:</b> Bill payment to be processed on user specified future date and at a set frequency.</li> </ul>
<b>Scheduled Date</b>	Future date on which the bill payment will be processed. This field appears if you select the option <b>One Time</b> in the <b>Payment Type</b> field.

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

#### To manage billers:

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

OR

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

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


## 6.2 Manage Billers - Delete

Using this option, you can delete the registered biller.

### To delete a biller:

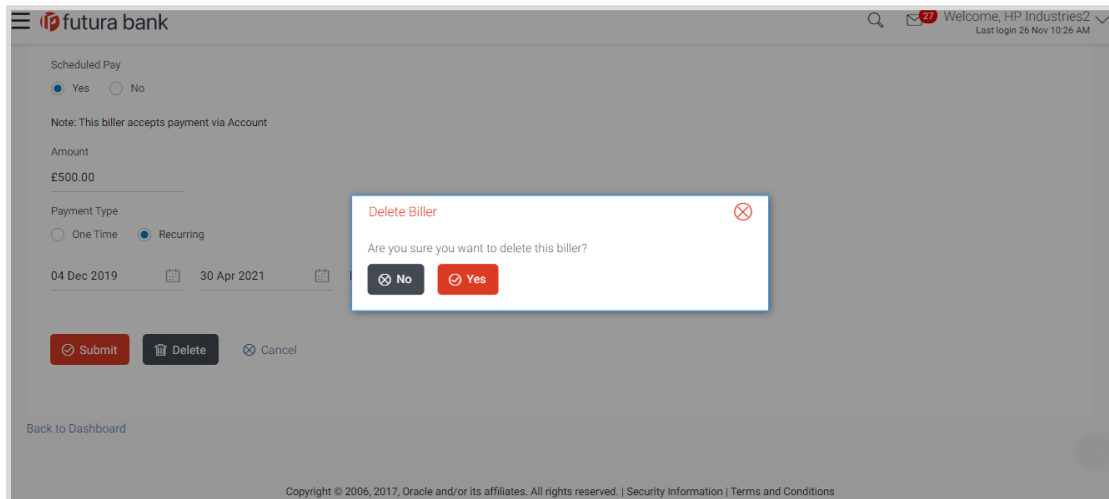
1. Navigate to the **Manage Billers** screen.

OR

In the **Bills** screen Click  option against a specific Biller which you want to delete, and then click **Delete Biller**

2. From the **Select Biller** list, select the appropriate **Biller**.
3. Click **Delete**. The **Delete Biller** pop up window appears with a warning message prompting the user to confirm the deletion.

### Delete Biller



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

## **FAQs**

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

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

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

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

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

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

[Home](#)

## 7. Quick Bill Pay

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

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

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

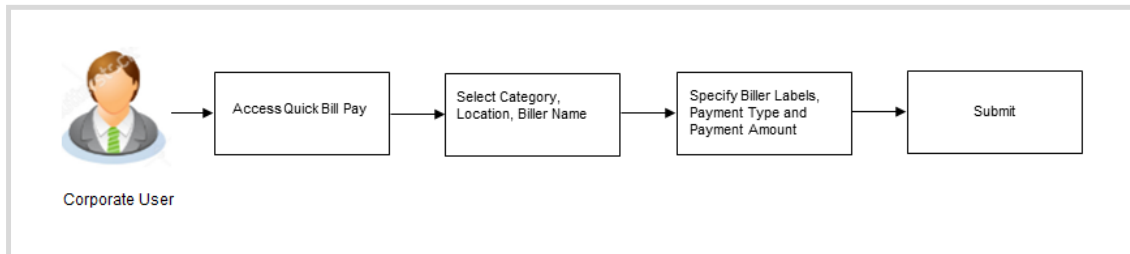
### Prerequisites:

- Transaction access is provided to the corporate user
- Approval rule set up for corporate user to perform the actions
- Transaction working window is maintained
- Billers are maintained
- Transaction limits are assigned to the user to perform the transaction

### Features supported in application

- Quick Bill payment

### Workflow



### How to reach here:

*Dashboard > Toggle Menu > Bill Payments > Quick Bill Pay*  
OR

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



## Quick Bill Pay

ATM/Branch English Third Party

futura bank Welcome, HP Industries2 Last login 27 Nov 03:18 PM

Quick Bill Pay

Bills Add Biller Manage Billers **Quick Bill Pay** Quick Recharge Payment History

Category  
Water

Location  
Mumbai

Biller Name  
City Water Supply

Biller Type  
Presentment and Payment  
meter id  
32435

consumer id  
SA3454

Customer Name (As mentioned in biller's record)  
Steve Desouza

Note: This biller accepts payment via Account

Pay From  
xxxxxxxxxxx0049

Payment Amount  
£120.00

View Limits

Pay  
 Now  Later

12 Dec 2019

Submit Cancel

Back to Dashboard

In a rush to pay bills?  
Pay bills now  
No need to register with a biller to pay them online. With Quick Bill Pay, you can pay a biller without registering Futura Bank's Bill Payment Service makes online bill payment & recharges hassle free  
Add Biller  
Payment History

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## Field Description

Field Name	Description
<b>Category</b>	The list of biller categories as maintained in the administrator biller maintenance.
<b>Location</b>	Location of the biller as maintained in the administrator biller maintenance.
<b>Biller Name</b>	Name of the biller as maintained in the administrator biller maintenance.
<b>Biller Type</b>	On selecting the biller name, the biller type is displayed as maintained in the administrator biller maintenance.
<b>Biller Labels</b>	Unique ID or relationship number provided by biller for customer identification. Example: Mobile No./ Account No. etc.

Field Name	Description
<b>Sample Bills</b>	Link to view the sample bill. This link appears only for <b>'Presentment'</b> and <b>'Payment and Presentment'</b> type of billers.
<b>Customer Name</b>	Name of the corporate customer as maintained in biller records (entered by corporate user while adding the biller).
<b>Note</b>	The text displaying payment methods accepted by the biller appears on the screen. The text is maintained for biller in the administrator biller maintenance.
<b>Pay From</b>	The account number of the user from which payment of bill is to be done.
<b>Balance</b>	Net balance in the selected account.
<b>Payment Amount</b>	The amount that is to be paid by the user as quick bill payment.
<b>View Limits</b>	The link to view the user limit.
<b>Pay</b>	The facility to specify when the bill payment will be processed. The options are: <ul style="list-style-type: none"> <li>• <b>Now:</b> Bill payment processed on same business day subject to processing window availability.</li> <li>• <b>Later:</b> Bill payment to be processed on a user specified future date</li> </ul>
<b>Scheduled Date</b>	Future date on which the bill payment will be processed. This field appears if you select the option <b>Later</b> from the <b>Pay</b> list.

#### To pay a bill:

1. From the **Category** list, select the category of the biller.
2. From the **Location** list, select the category of the biller.
3. From the **Biller Name** list, select the registered biller name.
4. In the **Biller Label 1, 2 and 3**, enter the relationship of the user with the biller.  
For example: In the **Mobile Number** field, enter the mobile number of the customer.
5. In the **Customer Name** field, enter the name of the customer.
6. From the **Pay From** list, select the source account to be debited.
7. In the **Payment Amount** field, or enter the bill amount to be paid.  
OR  
Click the **View Limits** link to check the transfer limit.  
From the **Channel** list, select the appropriate channel to view its limits. The utilized amount and the available limit appears.



## View Limits

My Limits
✕

Channel i

Internet v

Available Limits

	Amount	€0.01 to €120,000.00
	Count	1200

i Note - Above limits are derived based on your per transaction initiation limits, total available cumulative limit for the current channel, payee cooling period and payee limits set up by you if any for initiating current transaction. You may have limits available for initiating this transaction from other channel, to know more details access - View Limits

Ok

## Field Description

Field Name	Description
<b>Channel</b>	Channel for which you the user wants to view the limits. This will be defaulted to the user logged in channel
<b>Available Limits</b>	
<b>Amount</b>	An amount range between the transactions can be initiated.

8. In the **Pay** field, select the option to indicate when the bill payment will be processed.
  - a. If you select the option **Now**, the bill payment will be processed on the same day.  
OR  
If you select the option **Later**, select the date on which you want to process the bill, from the **Scheduled Date** field.
9. Click **Submit**.  
OR  
Click **Cancel** to cancel the operation and to navigate back to 'Dashboard'.  
OR  
Click **Back to Dashboard**, to navigate back to the dashboard.
10. The **Quick Bill Pay - Review** screen appears. Verify the details, and click **Confirm**.  
OR  
Click **Cancel** to cancel the operation and to navigate back to 'Dashboard'.  
OR

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

OR

Click **Back to Dashboard**, to navigate back to the dashboard.

11. The success message appears along with the reference number, status and payment details.

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

OR

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

OR

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

## **FAQs**

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

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

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

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

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

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

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

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

[Home](#)

## 8. Quick Recharge

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

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

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

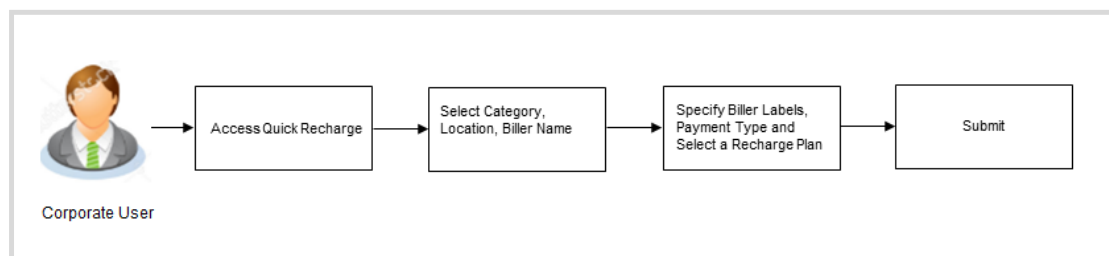
### Prerequisites:

- Transaction access is provided to the corporate user
- Approval rule set up for corporate user to perform the actions
- Transaction working window is maintained
- Billers are maintained
- Transaction limits are assigned to the user to perform the transaction

### Features supported in application

- Quick Recharge

### Workflow



### How to reach here:

*Dashboard > Toggle Menu > Bill Payments > Quick Recharge*

## Quick Recharge

ATM/Branch English Third Party

futura bank Welcome, HP Industries2 Last login 27 Nov 03:18 PM

Quick Recharge

Bills Add Biller Manage Billers Quick Bill Pay **Quick Recharge** Payment History

Category  
Travel

Location  
Kochi

Biller Name  
Central Book Club

meter id  
45778

consumer id  
12566

Customer Name (As mentioned in biller's record)  
Sam D

Note: This biller accepts payment via Account

Select Plan  
Vfone Postpaid super Saver PL...

Recharge Amount  
£249.00

View Limits

Pay  
 Now  Later

Submit Cancel

Back to Dashboard

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**Recharge**

Pre-paid recharges now made easy with Futura Bank's Bill Payment Service. Now you can recharge your pre-paid services like mobile, DTH or internet etc in your online/mobile banking.

Select the service provider, select a plan or an amount to recharge and pay...recharge online with the click of a few buttons.

You can even set up recurring payments to recharge on a set frequency like weekly or monthly.

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

## Field Description

Field Name	Description
<b>Category</b>	The list of biller categories as maintained in the administrator biller maintenance.
<b>Location</b>	Location of the biller as maintained in the administrator biller maintenance.
<b>Biller Name</b>	Name of the biller as maintained in the administrator biller maintenance.
<b>Biller Labels</b>	Unique ID or relationship number provided by biller for customer identification. Example: Mobile No./ Account No. etc.
<b>Customer Name</b>	Name of the corporate customer as maintained in biller records (entered by corporate user while adding the biller).

Field Name	Description
<b>Note</b>	The text displaying payment methods accepted by the biller appears on the screen. The text is maintained for biller in the administrator biller maintenance.
<b>Pay From</b>	The account number of the user from which recharge of bill is to be done.
<b>Select Plan</b>	The option to select a recharge plan.
<b>Recharge Amount</b>	The amount is populated, depending on the type of plan selected by the user from the <b>Select Plan</b> list. If the user had not selected any plan, he has to enter the amount.
<b>View Limits</b>	The link to view the user limit.
<b>Pay</b>	The facility to specify when the bill payment will be processed. The options are: <ul style="list-style-type: none"> <li>• <b>Now:</b> Bill payment processed on same business day subject to processing window availability.</li> <li>• <b>Later:</b> Bill payment to be processed on a user specified future date</li> </ul>
<b>Scheduled Date</b>	Future date on which the bill payment will be processed. This field appears if you select the option <b>Later</b> from the <b>Pay</b> list.
<b>Pay Later - Recurring</b>	Bill payment to be processed on user specified future date and at a set frequency. This field does not appear if there is already a scheduled pay set up for the biller. This field appears if you select the option <b>Later</b> in the <b>Pay</b> field.
<b>Start Date - End Date</b>	The user can select future start date and end date. This field appears if you select the option <b>Recurring</b> in the <b>Later</b> field.

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

#### To pay a bill:

1. From the **Category** list, select the category of the biller.
2. From the **Location** list, select the category of the biller.
3. From the **Biller Name** list, select the registered biller name.
4. In the **Biller Label 1, 2 and 3**, enter the relationship of the user with the biller.  
For example: In the **Consumer Number** field, enter the consumer number of the customer.
5. In the **Customer Name** field, enter the name of the customer.
6. From the **Pay From** list, select the source account to be debited.
7. From the **Select Plan** list, select the plan suitable to you.  
The **Recharge Amount** field is populated depending on the selected plan.  
OR  
In the **Recharge Amount** field, enter the amount for recharge, if you have not selected any plan.  
OR  
Click the **View Limits** link to check the transfer limit.  
From the **Channel** list, select the appropriate channel to view its limits. The utilized amount and the available limit appears.





## View Limits

**My Limits** ✕

Channel ⓘ  
Internet ▼

---

**Available Limits**

	Amount	€0.01 to €120,000.00
	Count	1200

ⓘ Note - Above limits are derived based on your per transaction initiation limits, total available cumulative limit for the current channel, payee cooling period and payee limits set up by you if any for initiating current transaction. You may have limits available for initiating this transaction from other channel, to know more details access - View Limits

↻ ok

### Field Description

Field Name	Description
<b>Channel</b>	Channel for which you the user wants to view the limits. This will be defaulted to the user logged in channel.
<b>Available Limits</b>	
<b>Amount</b>	An amount range between the transactions can be initiated.

8. In the **Pay** field, select the option to indicate when the bill payment will be processed.
  - a. If you select the option **Now**, the bill payment will be processed on the same day.  
OR  
If you select the option **Later**, select the scheduled date to be **One Time** or **Recurring**.  
If you select **One Time** option, select the Scheduled date of bill processing.  
If you select **Recurring** option, select the start date, end date and frequency of recurring.
9. Click **Submit**.  
OR  
Click **Cancel** to cancel the operation and to navigate back to 'Dashboard'.
10. The **Quick Bill Pay - Review** screen appears. Verify the details, and click **Confirm**.  
OR  
Click **Cancel** to cancel the operation and to navigate back to 'Dashboard'.  
OR  
Click **Back** to navigate back to the previous screen.  
OR  
Click **Back to Dashboard**, to navigate back to the dashboard.

11. The success message appears along with the reference number, status and payment details.  
Click **Pay Another Bill** to pay another bills.  
OR  
Click **Go to Dashboard**, to navigate to the dashboard.  
OR  
Click **Add Biller** to add the billers.

## **FAQs**

### **1. Where I can use Quick Recharge"?**

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

### **2. Can I set up recurring payment using “Quick Recharge”?**

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

[Home](#)

## 9. Payment History

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

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

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

### Prerequisites:

- Transaction access is provided to the corporate user
- Approval rule set up for corporate user to perform the actions
- Transaction working window is maintained
- Billers are maintained
- Transaction limits are assigned to the user to perform the transaction

### Features supported in application

- Payment History

### How to reach here:

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

*OR*

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

## Payment History

ATM/Branch English Third Party

futura bank Welcome, HP Industries2 Last login 27 Nov 03:18 PM

Payment History

Bills Add Biller Manage Billers Quick Bill Pay Quick Recharge **Payment History**

Select Period  
Previous Month

Search By Biller, Category

Download

Date	Biller	Category	Bill Amount	Reference No	Status
31 May 2018	Skytalk Telecom	Telecom	₹250.00	256	Completed
30 May 2018	City Water Supply	Water	\$999.00	101	Completed
24 May 2018	City Water Supply	Telecom	\$200.00	52	Completed
24 May 2018	Central Book Club	Entertainment	£222.00	65	Completed
02 Feb 2018	Central Book Club	Telecom	£10.00	209	Completed

Page 1 of 1 (1-5 of 5 items) < 1 >

Back to Dashboard

Notes

With Payment History get all the past bill payment & recharges records with a few click. Check whether you paid bill or not, check if the payment was on time!  
You can even download or e-mail a copy of the e-receipt of your bill payment.

[View Bills](#)  
[Quick Recharge](#)

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## Field Description

### Field Name

### Description

#### Select Period

Period for which payment history search is to be executed.

The options are:

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

#### From Date - To Date

The date range to view the bill payments done during the specific date.

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

#### Search By

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

#### Download

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

#### Search Results

<b>Field Name</b>	<b>Description</b>
<b>Date</b>	Date on which the bill payment is made.
<b>Billers</b>	The nickname of the biller is displayed if the biller is a registered biller; if the biller is not registered the official name as maintained in the administrator Biller Maintenance is displayed.
<b>Category</b>	The category of the biller as maintained in the administrator biller maintenance.
<b>Bill Amount</b>	The amount paid by the user.
<b>Reference No.</b>	Host reference number generated at the time of the payment transaction.
<b>Status</b>	Status of the payment transaction

**To view the payment history of the specific period:**

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

[Home](#)

## 10. Alerts

Alerts are generated in case of following instances.

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

### Example of Alerts

