

# Oracle Banking Digital Experience

Corporate Payments User Manual  
Release 19.2.0.0.0

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**ORACLE®**

Corporate Payments User Manual  
December 2019  
Oracle Financial Services Software Limited  
Oracle Park  
Off Western Express Highway  
Goregaon (East)  
Mumbai, Maharashtra 400 063  
India

Worldwide Inquiries:

Phone: +91 22 6718 3000

Fax: +91 22 6718 3001

[www.oracle.com/financialservices/](http://www.oracle.com/financialservices/)

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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 Matrix

### Legends

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

Sr.No	Transaction / Function Name	Oracle FLEXCUBE Core Banking 11.7.0.0.0	Oracle Banking Payments 14.3.0.0.0	Oracle Banking Virtual Account Management 14.3.0.0.0
1	Payments Widgets	✓	✓	□
2	<b>Transfer Money</b>			
	Own Accounts	✓	✓	✓
	Internal Account	✓	✓	✓
	India Domestic - NEFT	✓	□	□
	India Domestic - RTGS	✓	□	□
	India Domestic - IMPS	✓	□	□
	SEPA - Credit Transfer	□	✓	□
	SEPA - Card Transfer	□	□	□
	UK - Urgent	□	□	□
	UK - Non urgent	□	□	□
	UK - Faster	□	□	□
	International Transfer	□	✓	✓
3	<b>Adhoc Transfer</b>			
	Internal Account	✓	✓	✓
	India Domestic - NEFT	✓	□	□
	India Domestic - RTGS	✓	□	□
	India Domestic - IMPS	✓	□	□

Sr.No	Transaction / Function Name	Oracle FLEXCUBE Core Banking 11.7.0.0.0	Oracle Banking Payments 14.3.0.0.0	Oracle Banking Virtual Account Management 14.3.0.0.0
	International Transfer	<input type="checkbox"/>	✓	✓
4	<b>Multiple Transfers</b>			
	Internal Account	✓	✓	✓
	India Domestic - NEFT	✓	<input type="checkbox"/>	<input type="checkbox"/>
	India Domestic - RTGS	✓	<input type="checkbox"/>	<input type="checkbox"/>
	India Domestic - IMPS	✓	<input type="checkbox"/>	<input type="checkbox"/>
	SEPA - Credit Transfer	<input type="checkbox"/>	✓	<input type="checkbox"/>
	SEPA - Card Transfer	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	UK - Urgent	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	UK - Non urgent	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	UK - Faster	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	International Transfer	<input type="checkbox"/>	✓	✓
5	<b>Manage Payees</b>			
	Internal*	✓	✓	✓
	India Domestic - NEFT*	✓	<input type="checkbox"/>	<input type="checkbox"/>
	India Domestic - RTGS*	✓	<input type="checkbox"/>	<input type="checkbox"/>
	India Domestic - IMPS*	✓	<input type="checkbox"/>	<input type="checkbox"/>
	International Transfer*	<input type="checkbox"/>	✓	✓
	SEPA - Credit Transfer*	<input type="checkbox"/>	✓	<input type="checkbox"/>
	SEPA - Card Transfer*	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	UK - Urgent*	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	UK - Non urgent*	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	UK - Faster*	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	Domestic Draft*	✓	✓	<input type="checkbox"/>
	International Draft*	<input type="checkbox"/>	✓	<input type="checkbox"/>

Sr.No	Transaction / Function Name	Oracle FLEXCUBE Core Banking 11.7.0.0.0	Oracle Banking Payments 14.3.0.0.0	Oracle Banking Virtual Account Management 14.3.0.0.0
6	Manage Biller*	NH	NH	NH
7	<b>Demand Draft</b>			
	Domestic - Pay Now	✓	✓	☐
	Domestic - Pay Later	☐	✓	☐
	International - Pay Now	☐	✓	☐
	International - Pay Later	☐	✓	☐
8	<b>Adhoc Demand Draft</b>			
	Domestic - Pay Now	✓	✓	☐
	Domestic - Pay Later	☐	✓	☐
	International - Pay Now	☐	✓	☐
	International - Pay Later	☐	✓	☐
9	<b>Repeat Transfers</b>			
	Own Accounts	✓	✓	☐
	Internal Accounts	✓	✓	☐
	India Domestic - NEFT	✓	☐	☐
	India Domestic - RTGS	☐	☐	☐
	India Domestic - IMPS	☐	☐	☐
10	Bill Payments	✓	☐	☐
11	Multiple Bill Payments	✓	☐	☐
12	Manage Debtors	☐	✓	☐
13	Request Money	☐	✓	☐
14	<b>Upcoming Payment Inquiry</b>			
	Own Account - Repeat Payment	✓	✓	☐
	Own Account - Pay Later	✓	✓	☐



Sr.No	Transaction / Function Name	Oracle FLEXCUBE Core Banking 11.7.0.0.0	Oracle Banking Payments 14.3.0.0.0	Oracle Banking Virtual Account Management 14.3.0.0.0
	Internal Transfer - Repeat Payment	✓	✓	☐
	Internal Transfer - Pay Later	✓	☐	☐
	India Domestic - NEFT - Repeat Payment	✓	☐	☐
	India Domestic - NEFT - Pay Later	✓	☐	☐
	India Domestic - RTGS - Repeat Payment	☐	☐	☐
	India Domestic - RTGS - Pay Later	✓	☐	☐
	India Domestic - IMPS - Repeat Payment	☐	☐	☐
	India Domestic - IMPS - Pay Later	☐	☐	☐
15	Inward Remittance Inquiry	☐	✓	☐
16	Outward Remittance Inquiry	☐	✓	☐
17	Favorites	<b>NH</b>	<b>NH</b>	<b>NH</b>

\* Host integration is required only to validate information captured as part of payee details. Payee information is not stored in the host system.

Due to the varied nature of domestic clearing networks, customization will be required to integrate OBDX Domestic Payments with Oracle Banking Payments for network lookup and payment service. Out of the box, OBDX is qualified with the following services of OBPM 14.3.0.0.0 releases for Domestic Payments.

For Network Lookup: FetchBicDirectoryService.CreateFetchBicDirectory

For Payment: PMAchOutService.CreateAchOut

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### 3. Payments

Customers have various payments required to be done in day to day life. This requires customer to transfer money from one account to another account of an individual. The transfer of money could be towards payment of fees, payment of utility bills, vendor payments, salary payment of individuals etc.

The digital banking application simplifies the user's requirement of transferring funds from one bank account to others. By using the payments module of the digital banking application, users can transfer funds between accounts (including their own as well as to other accounts held within the same bank or outside the bank either domestically or internationally) at their convenience in a simplified manner.

The following sections in this document detail all the features offered to users through the payments module of the digital banking application.

#### **Features Supported In Application**

Payment features supported in application includes:

- Favorite Transactions
- Payee Setup
- Biller Setup
- Repeat Transfer
- Make Single Payment
- Make Multiple Payments
- Adhoc Payment
- Single Bill Payment
- Multiple Bill Payments
- Demand Draft Issuance
- Upcoming Payments
- Payment Inquiries

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## 4. Manage Payees

A 'Payee' is the final recipient of payment transactions. 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 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.

Payee Maintenance is provided for following payment transactions:

- Bank Account
  - Internal Bank Account
  - Domestic Bank Account
  - International Bank Account
- Demand Drafts
  - Domestic Bank Account
  - International Bank Account

### Payee Access Type:

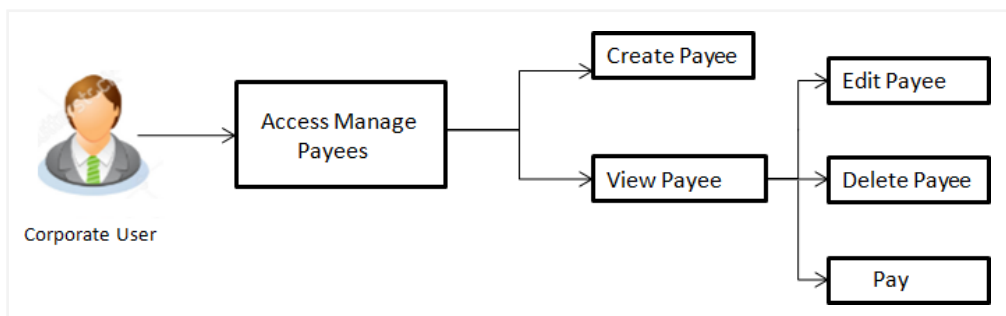
User can specify payee access type while maintaining a payee. Payee access type decides if only creator of a payee or all users of a party can access a payee. Payee access type is categorized as 'Private' and 'Public'.

- Public: A Payee marked as 'Public' is visible to all the users mapped to the Party ID of the user who created a payee. While, all users of the party can view and use the payee while initiating payments, only the user who has created the payee, can edit and delete the payee.
- Private: A Payee marked as 'Private' is available to only the creator of the payee. Only the creator of the payee can use such payees while initiating payment and modify or delete the private payees.

### Pre-Requisites

- Transaction access is provided to corporate user
- Approval rule set up for corporate user to perform the actions

### Workflow



## Features Supported In the application

Functions available on Payees are as follows:

- Create Payee
- View Payee
- Edit Payee (Access Type)
- Delete Payee

### How to reach here:

*Dashboard > Toggle menu > Payments > Setups > Manage Payees*

## 4.1 Payee Summary

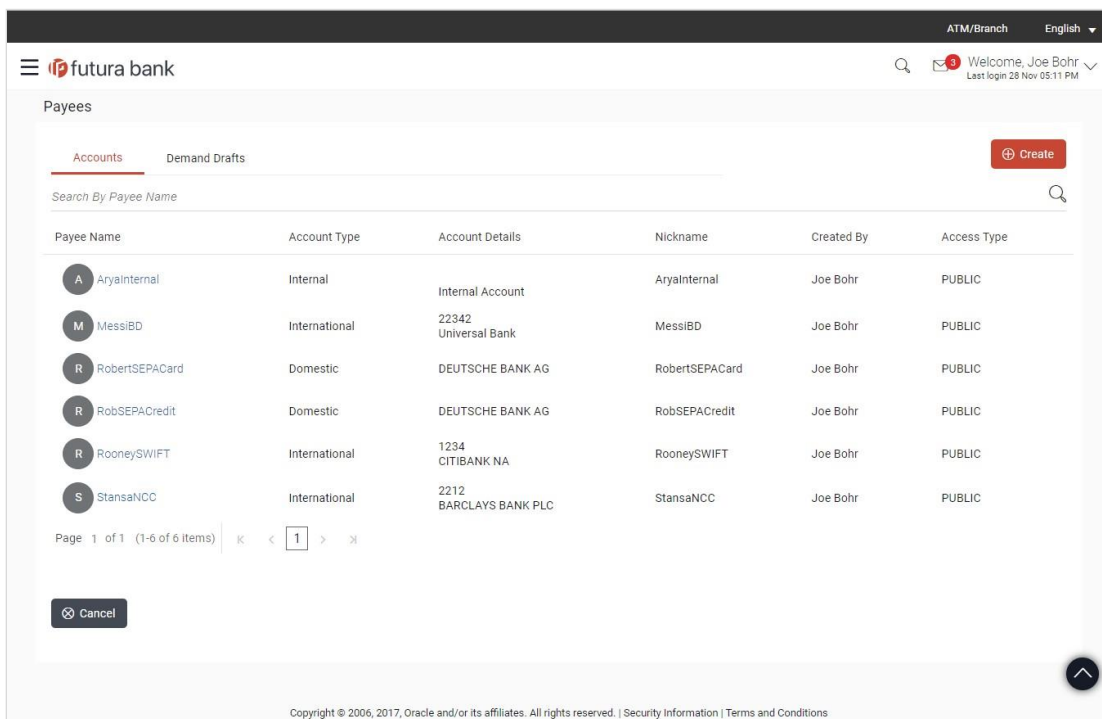
A summarized view of all the Payees maintained by the logged in user, along with the public payees created by other users of the Party, are listed on the Payee Summary screen. A separate section is provided on the screen to view the 'Accounts' payees and 'Demand Drafts' payees. By default, all the payees maintained (created by the logged in user and shared by other users of a party) under type 'Accounts' are listed on the screen.

Users can search for a specific payee by entering the name of the payee in the search field provided. The user is able to view payee details by selecting the provided option and is also able to edit (only access i.e. private or public and payee photo) or delete a payee record. Moreover, the option to add new account payees or new demand draft payees is also provided on this screen.

### To manage payees:

1. All the registered payees are listed down by their names, photos (if uploaded) and other details defined at the time of payee creation. If no photo has been uploaded against a payee, the initials of the payee appear in place of a photo.

## Payees



### Field Description

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

#### Payee Accounts

Below fields appears for Account type of payees.

<b>Payee Name</b>	Displays the payee's photo along with the name to identify payee while making a transfer. If the payee's photo is not uploaded, the initials of the payee will be displayed in place of the photo.
-------------------	--

Field Name	Description
<b>Account Type</b>	<p>The type of account associated with the payee.</p> <ul style="list-style-type: none"> <li>• Internal</li> <li>• Domestic</li> <li>• International</li> </ul> <p>Additional information pertaining to specific type of account will be displayed against domestic (India region) accounts. The values can be:</p> <ul style="list-style-type: none"> <li>• Savings</li> <li>• Current</li> <li>• Overdraft</li> <li>• Cash Credit</li> <li>• Loan Account</li> <li>• NRE</li> </ul>
<b>Account Details</b>	The details of the account associated with the payee.
<b>Nickname</b>	The nickname of the payee, defined at the time of payee creation.
<b>Created By</b>	The name of the user who created the payee.
<b>Access Type</b>	<p>The access type of the payee.</p> <p>The values can be:</p> <ul style="list-style-type: none"> <li>• Public</li> <li>• Private</li> </ul>
<b>Payee - Demand Drafts</b>	
Below fields appears if the payee is holding a demand draft.	
<b>Payee Name</b>	Displays the payee's photo along with the name to identify payee while initiating a demand draft request. If the payee's photo is not uploaded, the initials of the payee will be displayed in place of the photo.
<b>Draft Type</b>	<p>The type of draft.</p> <p>The values can be:</p> <ul style="list-style-type: none"> <li>• Domestic</li> <li>• International</li> </ul>
<b>Draft Favouring</b>	Draft favouring details.
<b>Created By</b>	The name of the user who created the payee.

Field Name	Description
<b>Access Type</b>	<p>The access type of the payee.</p> <p>The values can be:</p> <ul style="list-style-type: none"> <li>•Public</li> <li>•Private</li> </ul>

2. Click the **Payee Name** hyperlink to go to the payee details screen.  
OR  
Click **Create** to create a new payee.

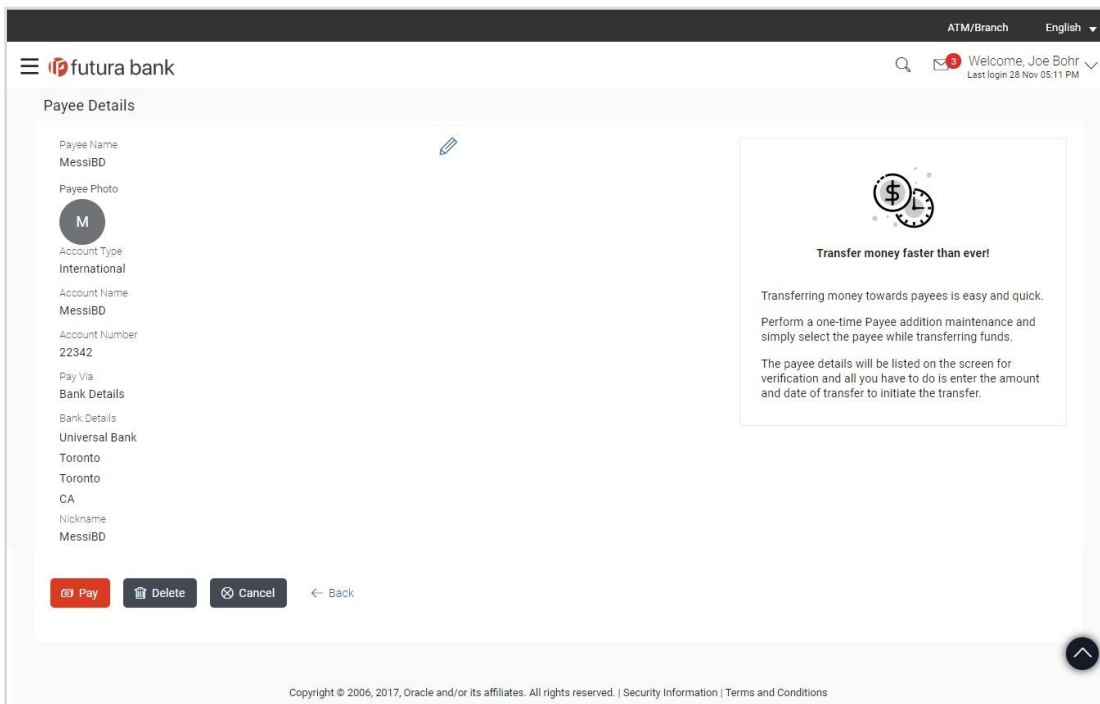
## 4.2 Payee Details

The user is able to view payee details by clicking on the hyperlink provided on the payee’s name on the payee summary screen.

### To view payee details:

1. Click on the hyperlink of a payee's name. The **Payee Details** screen appears.

### Payee Details



## Field Description

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

### Payee Details - Bank Account


The following fields are applicable for Account type payees.

<b>Payee Name</b>	Name of the payee for identification.
<b>Payee Photo</b>	Displays the payee's photo, if uploaded. If the photo has been deleted or if no photo is uploaded, the initials of the payee will appear in place of the photo.
<b>Account Type</b>	<p>Type of account associated with the payee.</p> <p>The account types can be:</p> <ul style="list-style-type: none"> <li>• Internal</li> <li>• Domestic</li> <li>• International</li> </ul> <p>Additional information pertaining to specific type of account will be displayed against domestic (India region) accounts. The values can be:</p> <ul style="list-style-type: none"> <li>• Savings</li> <li>• Current</li> <li>• Overdraft</li> <li>• Cash Credit</li> <li>• Loan Account</li> <li>• NRE</li> </ul>
<b>Account Name</b>	The name of the payee as registered with the payee's bank against the payee's account.
<b>Branch</b>	<p>The name of the bank branch of the payee.</p> <p>This field appears if the details being viewed are that of an <b>Internal</b> account payee.</p>
<b>Account Number</b>	The account number of the payee.
<b>Pay Via</b>	<p>The network through which payments made towards the payee are processed.</p> <p>This field is appears for <b>International</b> type account payee.</p>
<b>Bank Details</b>	<p>Details such as bank name, bank code and address of the bank in which the payee's account is held.</p> <p>This field is appears for <b>Domestic</b> and <b>International</b> type account payee.</p>



Field Name	Description
<b>Payee Address</b>	The address of the payee. This field appears if the details being viewed are that of an <b>International</b> payee.
<b>Nickname</b>	The payee's nickname as defined at the time of payee creation.
<b>Access Type</b>	The access type of the payee. The values can be: <ul style="list-style-type: none"> <li>• Public</li> <li>• Private</li> </ul>
<b>Payee Details - Demand Draft</b>	
The following fields are applicable for Demand Draft payees.	
<b>Payee Name</b>	Name of the payee for identification.
<b>Payee Photo</b>	Displays the payee's photo, if uploaded. If the photo has been deleted or if no photo is uploaded, the initials of the payee will appear in place of the photo.
<b>Draft Type</b>	The type of draft. The values can be: <ul style="list-style-type: none"> <li>• Domestic</li> <li>• International</li> </ul>
<b>Draft Favouring</b>	The name of the payee as it is to be printed on the draft.
<b>Draft Payable at</b>	They name of the city (if the draft type is Domestic) at which the draft is payable. The name of the country and city (if the draft type is International) at which the draft is payable.
<b>Deliver Draft to</b>	The draft delivery preference as specified at the time of payee creation. The values can be: <ul style="list-style-type: none"> <li>• Branch Near Me</li> <li>• My Address</li> <li>• Other Address</li> </ul>
<b>Delivery Location</b>	The specific address at which any draft payable towards the payee is to be delivered.


Field Name	Description
<b>Access Type</b>	The access type of the payee. The values can be: <ul style="list-style-type: none"> <li>• Public</li> <li>• Private</li> </ul>

2. Click  to modify the payee details. For more information, refer the **Edit Payee** section.  
OR  
Click **Pay** to make a payment towards the payee. The user is directed to the **Transfer Money** page with the payee information prepopulated. This option is available if the details being viewed are that of an Account Payee.  
OR  
Click **Issue** to issue a demand draft towards the payee. The user is directed to the **Issue Demand Draft** page with the payee information prepopulated. This option is available if the details being viewed are that of a Draft Payee.  
OR  
Click **Delete** to delete a payee. A warning message appears on the screen.  
Click **Proceed** to confirm the payee deletion. The payee is deleted and a payee deletion confirmation message is displayed on the screen.  
OR  
Click **Cancel** to cancel the transaction.  
OR  
Click **Back** to navigate to the previous screen.

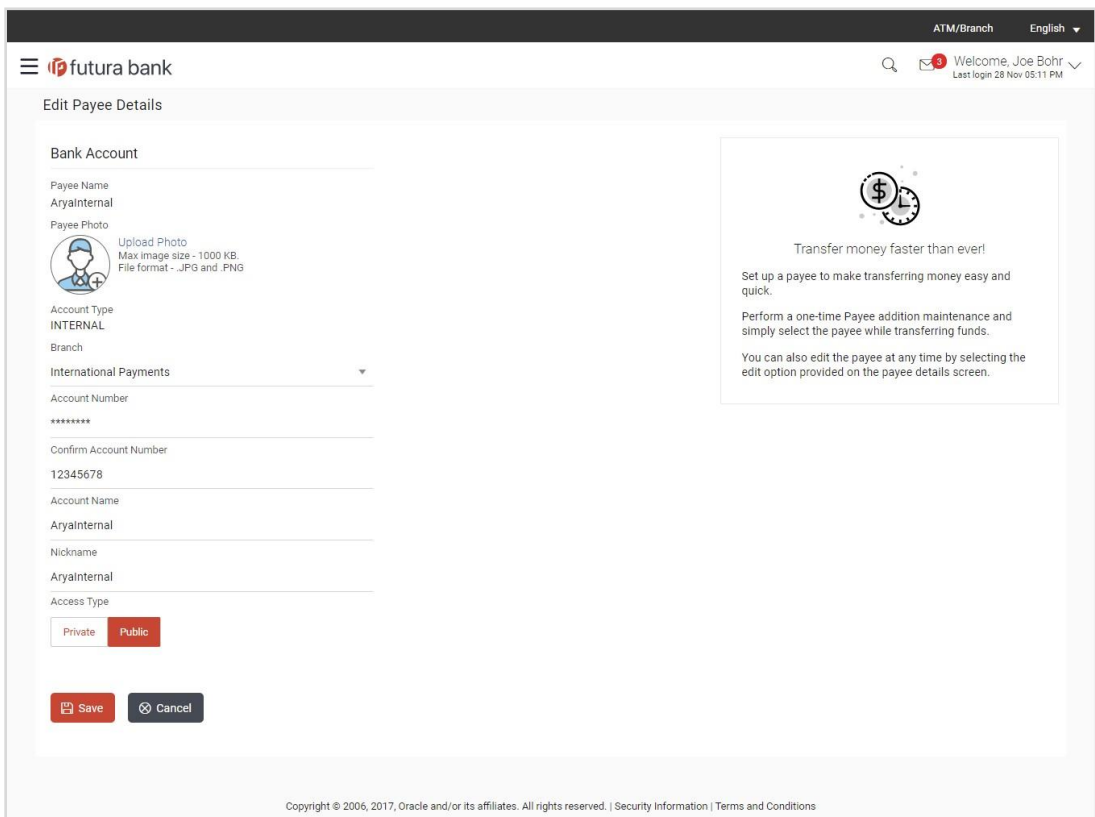
### 4.3 Edit Payee Details

A user can edit a private payee i.e. a payee that has been created by the user himself. As a part of the edit payee functionality, the user can edit the payee photo, payee access type and certain other details such as account number, payee nickname, etc...

#### To edit the payee details:

1. Click on the hyperlink of a payee's name. The **Payee Details** screen appears.
2. Click . The **Edit Payee Details** screen appears.

## Edit Payee Details – Internal Account Payee



### Field Description

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

#### Payee Details - Bank Account

The following fields are applicable for Account type payees.

<b>Payee Name</b>	Name of the payee for identification.
<b>Payee Photo</b>	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.
<b>Upload Photo</b>	Select this option to upload a photo against the payee. This option will only appear if no photo has been uploaded against the payee.
<b>Account Type</b>	The account type appears as selected at the time of payee creation. In this case, the value will be Internal. This field is not editable.
<b>Branch</b>	The name of the bank branch of the payee. This field is editable.
<b>Account Number</b>	The bank account number of the payee. This field is editable.

Field Name	Description
<b>Confirm Account Number</b>	The bank account number to be re-entered by the payee for confirmation. This field is editable.
<b>Account Name</b>	The name of the payee as maintained against the payee's account. This field is editable.
<b>Nickname</b>	The nickname assigned to the payee at the time of creation appears. This field is editable.
<b>Access Type</b>	The access type of the payee. This field is editable. The values can be: <ul style="list-style-type: none"> <li>• Public</li> <li>• Private</li> </ul>

3. 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.

---

4. From the **Branch** list, change the bank branch of the payee, if required.
5. In the **Account Number** field, edit the payee's account number, if required.
6. In the **Confirm Account Number** field, re-enter the payee's account number to confirm the same if the account number has been changed.
7. In the **Account Name** field, edit the payee account name, if required.
8. In the **Nickname** field, edit the payee's nickname, if required.
9. In The **Access Type** field, click to change the payee access type, if required.
10. 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.  
  
Click **No** to return to the Edit Payee screen.  
  
OR  
Click **Back** to navigate to the previous screen.
11. 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.

Click **No** to return to the Edit Payee Review screen.

OR

Click **Back** to return to the **Edit Payee** screen.

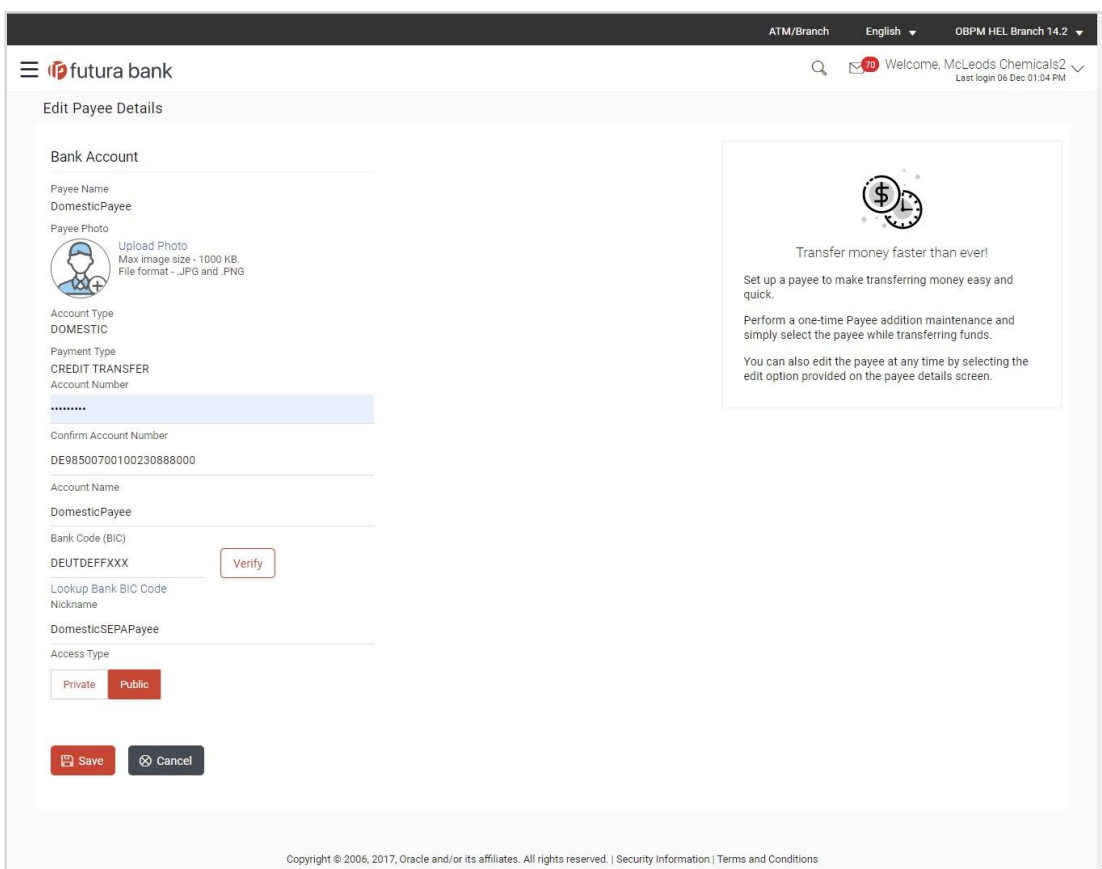
12. A success message along with Reference Number, Status and account details appear on the confirmation page.

Click **Go to Dashboard** to navigate back to the **Dashboard**.

OR

Click the **Pay Now** link to initiate a fund transfer towards the edited payee.

### Edit Payee Details – Domestic Account Payee



### Field Description

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

#### Payee Details - Bank Account

The following fields are applicable for Account type payees.

<b>Payee Name</b>	Name of the payee for identification.
-------------------	---------------------------------------

Field Name	Description
<b>Payee Photo</b>	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.
<b>Upload Photo</b>	Select this option to upload a photo against the payee. This option will only appear if no photo has been uploaded against the payee.
<b>Account Type</b>	The account type appears as selected at the time of payee creation. In this case, the value will be Domestic. This field is not editable. The account types can be: <ul style="list-style-type: none"> <li>• Internal</li> <li>• Domestic</li> <li>• International</li> </ul>
<b>Payment Type</b>	The type of payments to be made towards the payee. The value will be Credit. This field will appear if the payee being edited is a <b>SEPA</b> domestic account payee. This field is not editable.
<b>Account Number</b>	The bank account number of the payee. This field is editable.
<b>Confirm Account Number</b>	The bank account number to be re-entered by the payee for confirmation. This field is editable.
<b>Account Name</b>	The name of the payee as maintained against the payee's account. This field is editable.
<b>Pay Via</b>	The mode through which payments to this payee are to be made. This field will appear only if the configuration to define pay via for domestic account payees is enabled. This field is applicable only for <b>India region</b> domestic account payees.  This field is not editable.
<b>Payee Account Type</b>	The type of payee account associated with the payee. This field will appear if the payee being edited is a domestic account payee of <b>India region</b> . This field is editable.  The options are: <ul style="list-style-type: none"> <li>• Savings</li> <li>• Current</li> <li>• Overdraft</li> <li>• Cash Credit</li> <li>• Loan Account</li> <li>• NRE</li> </ul>

Field Name	Description
<b>IFSC Code</b>	The IFSC code associated with the payee's account number. This field will appear if the payee being edited is a domestic account payee of <b>India region</b> . This field is editable.
<b>Bank Code (BIC)</b>	The international bank code of the bank in which the payee's account is held. This field will appear if the payee being edited is a domestic account payee of <b>SEPA</b> . This field is editable.
<b>Nickname</b>	The nickname assigned to the payee at the time of creation appears. This field is editable.
<b>Access Type</b>	The access type of the payee. This field is editable. The values can be: <ul style="list-style-type: none"> <li>• Public</li> <li>• Private</li> </ul>

3. 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.

---

4. In the **Account Number** field, edit the payee's account number, if required.
5. In the **Confirm Account Number** field, re-enter the payee's account number to confirm the same if the account number has been changed.
6. In the **Account Name** field, edit the payee account name, if required.
7. From the **Payee Account Type** list, select the type of account associated with the payee to change the same, if required. This field is applicable for **India region** domestic account payees only.
8. In the **IFSC Code** field, edit the value of IFSC code, if required. This field is applicable for **India region** domestic account payees only.  
  
OR  
If the payee being edited is a **SEPA** domestic account payee, in the **Bank Code (BIC)** field, edit the value of bank code, if required.
9. In the **Nickname** field, edit the nickname of the payee, if required.
10. In The **Access Type** field, click to change the access type, if required.
11. Repeat steps 8 to 10 of **Edit Payee Details – Internal Account Type** section.

## Edit Payee Details – International Account Payee

ATM/Branch English

futura bank Welcome, Joe Bohr Last login 28 Nov 05:11 PM

### Edit Payee Details

**Bank Account**

Payee Name  
RooneySWIFT

Payee Photo  
 Upload Photo  
 Max image size - 1000 KB.  
 File format - .JPG and .PNG

Account Type  
INTERNATIONAL

Account Number  
.....

Confirm Account Number  
1234

Account Name  
RooneySWIFT

Address Line 1  
10 Redwood Shore

Address Line 2

Ad

City  
New York

Country  
UNITED STATES

Pay Via  
SWIFT Code  
CITIBANK2XX

Lookup SWIFT Code  
Nickname  
RooneySWIFT

Access Type  
 Private  Public

**Transfer money faster than ever!**

Set up a payee to make transferring money easy and quick.

Perform a one-time Payee addition maintenance and simply select the payee while transferring funds.

You can also edit the payee at any time by selecting the edit option provided on the payee details screen.

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### Field Description

Field Name	Description
<b>Payee Name</b>	The payee name appears as defined at the time of creation. This field is not editable.
<b>Payee Photo</b>	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.
<b>Upload Photo</b>	Select this option to upload a photo against the payee. This option will only appear if no photo has been uploaded against the payee.
<b>Account Type</b>	The account type appears as selected at the time of payee creation. In this case, the value will be International. This field is not editable.



Field Name	Description
<b>Account Number</b>	The bank account number of the payee. This field is editable.
<b>Confirm Account Number</b>	The bank account number to be re-entered by the payee for confirmation. This field is editable.
<b>Account Name</b>	The name of the payee as maintained against the payee's account. This field is editable.
<b>Address Line 1-2</b>	The address of the payee. These fields are editable.
<b>City</b>	The city in which the payee resides. This field is editable.
<b>Country</b>	The country in which the payee resides. This field is editable.
<b>Pay Via</b>	The mode through which payments to this payee are to be made. This field is not editable.
<b>SWIFT Code</b>	The SWIFT code associated with the payee's account number. This field appears if the SWIFT code option was selected in the <b>Pay Via</b> field at the time of payee creation. This field is editable.
<b>NCC</b>	The national clearing code associated with the payee's account number. This field appears if NCC was selected in the <b>Pay Via</b> field at the time of payee creation. This field is editable.
<b>Bank Details</b>	Details of the payee's bank account.  The following fields appear if <b>Bank Details</b> was selected in the <b>Pay Via</b> at the time of payee creation. All these fields are editable.
<b>Bank Name</b>	Name of the bank in which the payee account is held.
<b>Bank address</b>	Complete address of the bank at which the payee account is held.
<b>Country</b>	Country of the bank.
<b>City</b>	City to which the bank belongs.
<b>Nickname</b>	The nickname assigned to the payee at the time of creation appears. This field is editable.
<b>Access Type</b>	The access type of the payee. This field is editable. The values can be: <ul style="list-style-type: none"> <li>• Public</li> <li>• Private</li> </ul>

1. 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.

---

2. In the **Account Number** field, edit the payee's account number, if required.
3. In the **Confirm Account Number** field, re-enter the payee's account number to confirm the same if the account number has been changed.
4. In the **Account Name** field, edit the payee account name, if required.
5. In the **Address Line 1 and 2** fields, edit the payee's address, if required.
6. In the **City** field, edit the city in which the payee resides, if required.
7. From the **Country** list, change the country in which the payee resides, if required.
8. In the **SWIFT Code** field, edit the value of SWIFT code, if required. This field appears if SWIFT Code was selected in the Pay Via field at the time of payee creation.  
OR  
In the **NCC** field, edit the value of NCC, if required. This field appears if NCC was selected in the Pay Via field at the time of payee creation.  
OR  
In the **Bank Details** field, edit the values of bank details, if required. This field appears if **Bank Details** was selected in the Pay Via field at the time of payee creation.
9. In the **Nickname** field, edit the nickname of the payee, if required.
10. In The **Access Type** field, click to change the access type, if required.
11. Repeat steps 8 to 10 of the **Edit Payee Details – Internal Account Type** section.

## Edit Payee Details - Domestic Demand Draft Payee

The screenshot shows the 'Edit Payee Details' page for a Domestic Demand Draft Payee. The page is titled 'Edit Payee Details' and features a 'Demand Draft' section. The payee name is 'Karl'. There is an 'Upload Photo' option with a note: 'Max image size - 1000 KB. File format - .JPG and .PNG'. The draft type is 'DOMESTIC'. The draft favouring is 'Blake'. The draft payable at city is 'California'. The delivery location is 'Branch Near Me'. The city is 'California'. The international payments section is expanded to show 'Unit 1, Block A, California, GREAT BRITAIN'. The access type is set to 'Public'. There are 'Save' and 'Cancel' buttons at the bottom. A right-hand panel contains a message about transferring money faster than ever.

### Field Description

Field Name	Description
<b>Payee Name</b>	The payee name appears as defined at the time of creation. This field is not editable.
<b>Payee Photo</b>	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.
<b>Upload Photo</b>	Select this option to upload a photo against the payee. This option will only appear if no photo has been uploaded against the payee.
<b>Draft Type</b>	The type of draft associated with the payee as selected at the time of payee creation. In this case, the value will be Domestic. This field is not editable.
<b>Draft Favouring</b>	The name of the payee as it is to be printed on the draft. This field is editable.
<b>Draft Payable at City</b>	The name of the city in which the draft is payable. This field is editable.

Field Name	Description
<b>Delivery Location</b>	<p>The option to identify where the draft will be delivered. This field is editable. The values are:</p> <ul style="list-style-type: none"> <li>• <b>Branch Near Me:</b> On selecting this option, the fields by which you can select a branch of the bank at which the draft is to be delivered will appear.</li> <li>• <b>My Address:</b> Select this option to have the draft delivered at any of your addresses (work, residence or postal) registered with the bank.</li> <li>• <b>Other Address:</b> Select this option to have the draft delivered at an address other than that of a branch of the bank or your registered address. On selecting this option, the fields in which you can enter an address appear.</li> </ul> <p>The following section appears if you select the <b>Branch Near Me</b> option as draft delivery location.</p> <p><b>City</b> The name of the city in which the branch at which the draft is to be delivered is located. This field is editable.</p> <p><b>Branch Near Me</b> The branch at which the draft is to be delivered. This field is editable.</p> <p><b>Branch Address</b> The complete name and address of the selected branch is displayed.</p> <p>The following section appears if you select the <b>My Address</b> option as draft delivery location.</p> <p><b>Select Address</b> The address at which the draft is to be delivered. This field is editable. The options are:</p> <ul style="list-style-type: none"> <li>• Work</li> <li>• Residence</li> <li>• Postal</li> </ul> <p><b>Address Details</b> The details of the selected address are displayed.</p> <p>The following section appears if you select the <b>Other Address</b> option as draft delivery location. These fields are editable.</p> <p><b>Address Line 1-2</b> The address line 1 and 2 of the address at which the draft is to be delivered.</p> <p><b>City</b> The name of the city in which the draft to be delivered.</p> <p><b>State</b> The name of the state in which the draft is to be delivered.</p> <p><b>Zip Code</b> The zip code of the address at which the draft is to be delivered.</p>

Field Name	Description
<b>Access Type</b>	The access type of the payee. This field is editable. The values can be: <ul style="list-style-type: none"> <li>• Public</li> <li>• Private</li> </ul>

1. 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.

2. In the **Draft Favouring** field, edit the draft favouring information, if required.
3. From the **Draft Payable at City** list, change the city at which the draft is payable, if required.
4. In the **Delivery Location** field, change the delivery location of the draft by changing the selection, if required.
5. Change corresponding fields pertaining to draft delivery based on selection in the Delivery Location field, if required.
6. In The **Access Type** field, click to change the access type, if required.
7. Repeat steps 8 to 10 of the **Edit Payee Details – Internal Account Type** section.

## Edit Payee Details - International Draft Type Payee

The screenshot shows the 'Edit Payee Details' page for a payee named Jane Doe. The form is for an 'INTERNATIONAL' draft type. Key fields include 'Draft Favouring' set to Jane Doe, 'Draft Payable at Country' set to United States, and 'City' set to California. The 'Delivery Location' is set to 'Branch Near Me' at 'FLEXCUBE UNIVERSAL BANK'. The 'Access Type' is set to 'Private'. A 'Save' button is visible at the bottom left, and a 'Cancel' button is at the bottom right. A right-hand panel contains a message about transferring money faster than ever.

### Field Description

Field Name	Description
<b>Payee Name</b>	The payee name appears as defined at the time of creation. This field is not editable.
<b>Payee Photo</b>	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.
<b>Upload Photo</b>	Select this option to upload a photo against the payee. This option will only appear if no photo has been uploaded against the payee.
<b>Draft Type</b>	The type of draft associated with the Payee as selected at the time of payee creation. In this case, the value will be International. This field is not editable.
<b>Draft Favouring</b>	The name of the payee as it is to be printed on the draft. This field is editable.
<b>Draft Payable at Country</b>	The name of the country at which the draft is payable. This field is editable.
<b>City</b>	The name of the city in which the draft is payable. This field is editable.

Field Name	Description
<b>Delivery Location</b>	<p>The option to identify where the draft will be delivered. This field is editable. The values are:</p> <ul style="list-style-type: none"> <li>• <b>Branch Near Me:</b> On selecting this option, the fields by which you can select a branch of the bank at which the draft is to be delivered will appear.</li> <li>• <b>My Address:</b> Select this option to have the draft delivered at any of your addresses (work, residence or postal) registered with the bank.</li> <li>• <b>Other Address:</b> Select this option to have the draft delivered at an address other than that of a branch of the bank or your registered address. On selecting this option, the fields in which you can enter an address appear.</li> </ul> <p>The following section appears if you select the <b>Branch Near Me</b> option in draft delivery location.</p> <p><b>City</b> The name of the city in which the branch at which the draft is to be delivered is located. This field is editable.</p> <p><b>Branch Near Me</b> The branch at which the draft is to be delivered. This field is editable.</p> <p><b>Branch Address</b> The complete name and address of the selected branch is displayed.</p> <p>The following section appears if you select the <b>My Address</b> option as draft delivery location.</p> <p><b>Select Address</b> The address at which the draft is to be delivered. This field is editable. The options are:</p> <ul style="list-style-type: none"> <li>• Work</li> <li>• Residence</li> <li>• Postal</li> </ul> <p>The following section appears if you select the <b>Other Address</b> option as draft delivery location. These fields are editable.</p> <p><b>Address Line 1-2</b> The address line 1 and 2 of the address at which the draft is to be delivered.</p> <p><b>City</b> The name of the city in which the draft to be delivered.</p> <p><b>State</b> The name of the state in which the draft is to be delivered.</p> <p><b>Zip Code</b> The zip code of the address at which the draft is to be delivered.</p>

Field Name	Description
<b>Access Type</b>	<p>The access type of the payee. This field is editable.</p> <p>The values can be:</p> <ul style="list-style-type: none"> <li>• Public</li> <li>• Private</li> </ul>
	<ol style="list-style-type: none"> <li>1. Click the <b>Change</b> link appearing against the payee photo to modify the uploaded payee photo.</li> <li>OR</li> <li>Click the <b>Remove</b> link to delete the uploaded payee photo.</li> </ol>
	<p><b>Note:</b></p> <p>If a photo has not been uploaded against the payee, the option to upload a photo is made available.</p> <p>Click the <b>Upload Photo</b> link to upload a photo against the payee.</p>
	<ol style="list-style-type: none"> <li>2. In the <b>Draft Favouring</b> field, edit the draft favouring information, if required.</li> <li>3. From the <b>Draft Payable at Country</b> list, change the country at which the draft is payable, if required.</li> <li>4. From the <b>City</b> field, change the city at which the draft is payable, if required.</li> <li>5. In the <b>Delivery Location</b> field, change the delivery location of the draft by changing the selection, if required.</li> <li>6. Change the corresponding fields pertaining to draft delivery based on selection in the Delivery Location field, if required.</li> <li>7. In The <b>Access Type</b> field, click to change the access type, if required.</li> <li>8. Repeat steps 8 to 10 of the <b>Edit Payee Details – Internal Account Type</b> section.</li> </ol>

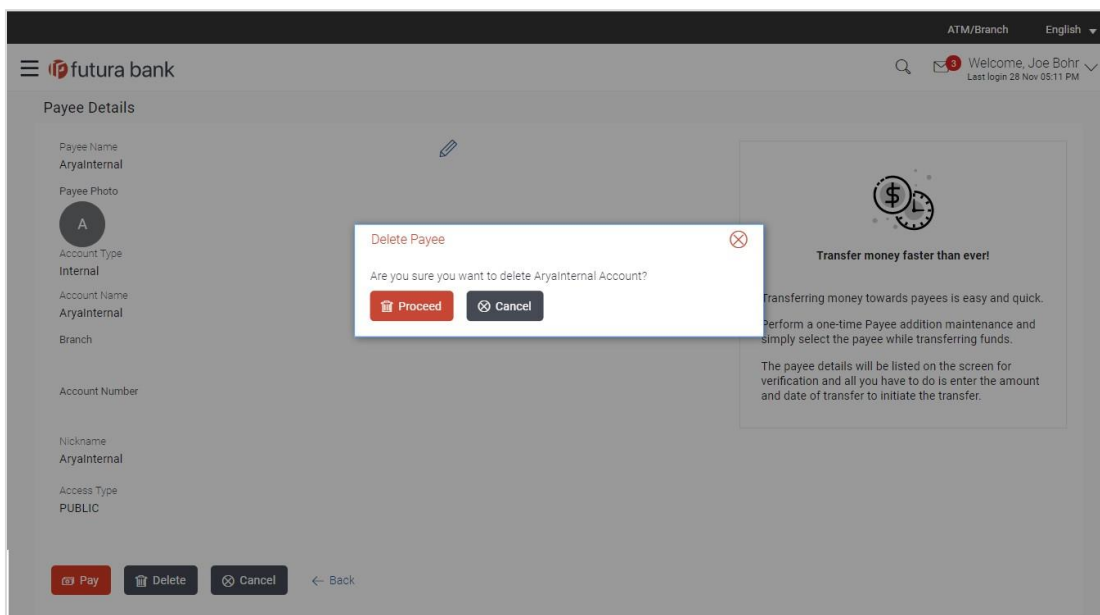
## 4.4 Delete Payee Account/ Demand Draft

### To delete the payee:

1. Click on the hyperlink of a payee's name. The Payee Details screen appears.
2. Click **Delete**. The **Delete Payee** pop up window appears with a warning message prompting the user to confirm the deletion.



## 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.

[Home](#)

## 5. Add Payee - Bank Account

While adding a payee, the user is provided with the option to either assign an account number to the payee or to define a demand draft template to be used while issuing demand drafts towards the payee.

This section documents the addition of a payee with transfer type as bank account.

- Internal
- Domestic
- International

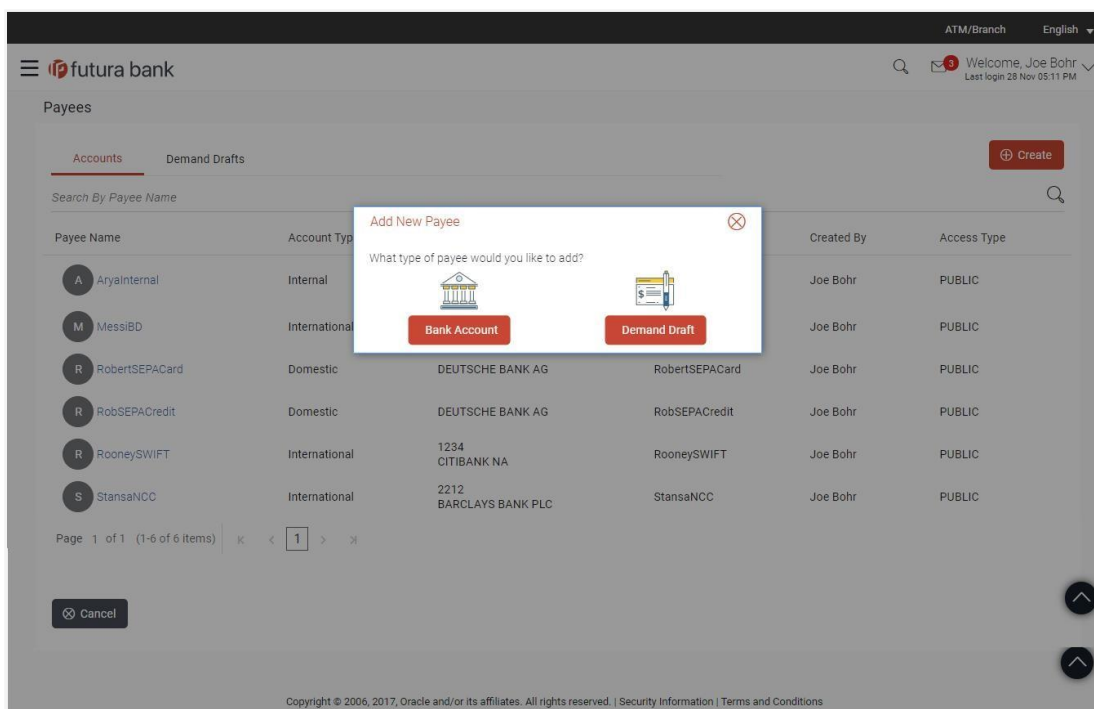
### How to reach here:

*Dashboard > Toggle menu > Payments > Setups > Manage Payees > Create*

### To add new payee:

1. Click the **Create** link on the **Manage Payees** screen. The pop up screen appears on which to specify the transfer type i.e. bank account or demand draft, appears.

### Add New Payee popup screen



## Field Description

Field Name	Description
What type of payee would you like to add?	<p>Payee type to be maintained.</p> <p>The type can be:</p> <ul style="list-style-type: none"> <li>• Bank Account</li> <li>• Demand Draft</li> </ul>

2. Select the **Bank Account** option to create bank account type of payee. The Add Payee screen appears in which the user can specify information to create a bank account payee.

## 5.2 Add Payee – Internal Account Transfer

While creating a payee that has an internal bank account, i.e. an account that is held in the same bank as that of the user's, in addition to the basic payee information that needs to be captured, the account number and branch in which the payee's account is held will also need to be identified.

### To create a payee for internal account transfer:

1. In the **Account Type** field, select the **Internal** option as type of account associated with the payee.

## Add Payee – Internal Account

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### Field Description

Field Name	Description
<b>Payee Name</b>	Specify the name by which the payee is to be identified.
<b>Upload Photo</b>	Select this option to upload a photo against the payee.
<b>Account Type</b>	Select the type of account associated with the payee. The options are: <ul style="list-style-type: none"> <li>• Internal</li> <li>• Domestic</li> <li>• International</li> </ul>
<b>Branch</b>	The name of the bank branch of the payee. This field appears only for <b>Internal</b> account.
<b>Account Number</b>	Specify the account number of the payee.

Field Name	Description
<b>Confirm Account Number</b>	The user is required to re-enter the payee's account number in this field so as to confirm the same.
<b>Account Name</b>	Enter the name of the payee as maintained against the payee's bank account.
<b>Nickname</b>	Specify a nickname to be assigned to the payee for the purpose of easy identification.
<b>Access Type</b>	Specify the access type to be assigned to the payee. The options are: <ul style="list-style-type: none"> <li>• Public</li> <li>• Private</li> </ul>

1. In the **Payee Name** field, enter the name of the payee.
2. Click the **Upload Photo** link to upload a photo against the payee.

**Note:**

Once a photo is uploaded against the payee, the options **Change** and **Remove** appear against the photo.

Click the **Change** link to modify the uploaded payee photo.

OR

Click the **Remove** link to delete the uploaded payee photo.

3. In the **Account Type** field, select the **Internal** option as type of account associated with the payee.
4. From the **Branch** list, select the appropriate bank branch of the payee
5. In the **Account Number** field, enter the payee's account number.
6. In the **Confirm Account Number** field, re-enter the payee's account number.
7. In the **Account Name** field, enter the payee name.
8. In the **Nickname** field, enter a nickname to be assigned to the payee for easy identification while initiating transfers.
9. Select the desired **Access Type** to be assigned to the payee.
10. Click **Add** to add the payee.  
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 creation. The user is navigated to the dashboard.  
  
Click **No** to return to the Add Payee screen.

**Note:** If, while creating a payee, the user enters an account number or payee nickname that has already been assigned to a registered payee, an error message will appear informing the user that a payee with the specific details already exists and the user will not be able to create the payee.

11. The **Add Payee – Review** screen appears. Verify the details, and click **Confirm**.  
OR  
Click **Cancel** to cancel the operation.  
OR  
Click **Back**. The user is directed back to the previous screen with values in editable form.
12. A message confirming submission of payee creation request appears on the confirm page along with the transaction reference number, status and payee details.  
Click **Go to Dashboard**, to navigate to the dashboard.  
OR  
Click **Pay Now** to initiate a payment towards the payee. The user will be navigated to the Transfer Money screen. This option will not be available if the Add Payee transaction is pending authorization.

### 5.3 Add Payee - Domestic Account Transfer

Domestic Bank Account payee is created to transfer funds to an account which is maintained outside the Bank but within the same country. Hence, while adding a payee that has a domestic bank account, details of the payment network through which funds are to be transferred, along with the bank and branch in which the payee's account is held will also need to be captured in addition to the payee details and account specific information.

#### To create a payee for domestic account transfer:

1. In the **Account Type** field, select the **Domestic** option as type of account associated with the payee.

## Add Payee – Domestic Account

ATM/Branch English

WELCOME, Joe Bohr  
Last login 28 Nov 05:11 PM

### Add Payee

**Bank Account**

Payee Name  
John Smith

Payee Photo  
Upload Photo  
Max image size - 1000 KB.  
File format - .JPG and .PNG

Account Type  
Internal Domestic International

Account Number  
.....

Confirm Account Number  
1234

Account Name  
John Dsouza

Payment Account Type  
Savings

IFSC Code  
APACGB61001  
APACGB61001  
Reset

Nickname  
Sam

Access Type  
Private Public

Add Cancel

Transfer money faster than ever!

Set up a payee to make transferring money easy and quick.

Perform a one-time Payee addition maintenance and simply select the payee while transferring funds.

You can also edit the payee at any time by selecting the edit option provided on the payee details screen.

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### Field Description

Field Name	Description
<b>Payee Name</b>	Specify the name by which the payee is to be identified.
<b>Upload Photo</b>	Select this option to upload a photo against the payee.
<b>Account Type</b>	Select the type of account associated with the payee. The options are: <ul style="list-style-type: none"> <li>• Internal</li> <li>• Domestic</li> <li>• International</li> </ul>
<b>Account Number</b>	Specify the account number of the payee.
<b>Confirm Account Number</b>	Re-enter the account number as entered in the Account Number field so as to confirm the same.

Field Name	Description
<b>Account Name</b>	Enter the name of the payee as maintained against the payee's bank account.
<b>Payee Account Type</b>	Select the type of account associated with the payee. The options are: <ul style="list-style-type: none"> <li>• Savings</li> <li>• Current</li> <li>• Overdraft</li> <li>• Cash Credit</li> <li>• Loan Account</li> <li>• NRE</li> </ul>
<b>IFSC Code</b>	Specify the IFSC /Bank Code of the payee's account.

#### IFSC /Bank Code Look up

The following fields are displayed on a pop up window if the Lookup IFSC Code link is selected.

<b>IFSC Code</b>	The facility to lookup bank details based on the IFSC Code.
<b>Bank Name</b>	The facility to lookup the bank details based on bank name.
<b>State</b>	The facility to lookup bank details by combining search through IFSC Code and Bank Name along with the state in which the payee's account is held.
<b>City</b>	The facility to lookup bank details by combining search through IFSC Code and Bank Name along the city in which the payee's account is held.

#### IFSC Code Lookup - Search Result

The following details are displayed per record as search results arrived at based on the information defined in the search fields.

<b>Bank Name</b>	Name of the bank.
<b>Branch</b>	Bank branch name.
<b>Address</b>	The complete address of the bank.
<b>IFSC Code</b>	The IFSC code value. This value will be displayed as a link which will be selectable. On selecting the link, the IFSC code and bank details are populated on the Add Payee – Domestic Account screen.
<b>Nickname</b>	Specify a nickname to be assigned to the payee for the purpose of easy identification.



Field Name	Description
<b>Access Type</b>	Specify the access type to be assigned to the payee. The options are: <ul style="list-style-type: none"> <li>• Public</li> <li>• Private</li> </ul>

1. In the **Payee Name** field, enter the name of the payee.
2. Click the **Upload Photo** link to upload a photo against the payee.

**Note:**

Once a photo is uploaded against the payee, the options Change and Remove appear against the photo.

Click the **Change** link to modify the uploaded payee photo.

OR

Click the **Remove** link to delete the uploaded payee photo.

3. In the **Account Number** field, enter the payee's account number.
4. In the **Confirm Account Number** field, re-enter the payee's account number to confirm the same.
5. In the **Account Name** field, enter the payee name.
6. From the **Payment Account Type** list, select the type of account associated with the payee.
7. In the **IFSC Code** field, enter the IFSC Code or select it from the lookup.
  - a. If you enter the IFSC code, click **Verify** to fetch bank details based on **Bank Code (BIC)**.  
OR  
Click **Reset** to clear the populated data and enter/ select a new IFSC Code.
8. If you search the IFSC code by clicking the **Lookup IFSC Code** link.  
In the **IFSC Code** and **Bank Name** field, enter either the IFSC code or bank name of the beneficiary bank.  
OR  
Specify either the name of the city or the state in which the payee's account is held in the fields **City** or **State**.  
Click **Search**. The bank details appear.  
Click the **IFSC Code** link from the search results. The bank details get populated on the **Add Payee – Domestic Account** screen.
9. In the **Nickname** field, enter the nickname to be assigned to the payee.
10. Select the desired **Access Type** to be assigned to the payee.
11. Click **Add** to add the payee.  
OR  
Click **Cancel** to cancel the transaction.

**Note:** If, while creating a domestic account payee, the user enters an account number and IFSC code combination or payee nickname that has already been assigned to a registered payee, an error message will appear informing the user that a payee with the specific details already exists and the user will not be able to create the payee.

12. The **Review** screen appears. Verify the details, and click **Confirm**.  
OR  
Click **Cancel** to cancel to the operation.  
OR  
Click **Back**. The user is directed back to the previous screen with values in editable form.
13. A message confirming submission of payee creation request appears on the confirmation page along with the transaction reference number, status and payee details.  
Click **Go to Dashboard**, to navigate to the dashboard.  
OR  
Click **Pay Now** to initiate a payment towards the payee. The user will be navigated to the Transfer Money screen. This option will not be available if the Add Payee transaction is pending authorization.

## 5.4 Add Payee - International Account Transfer

An international fund transfer involves the transfer of funds to an account that is maintained outside the country and beyond geographical boundaries. Hence, while adding a payee who holds an international account, the user is required to specify extensive details of the payee's account including the network code to be used to transfer money to the account as well as the details of the bank in which the account is held.

### To create a payee for international account transfer:

1. In the **Account Type** field, select the **International** option as type of account associated with the payee.

Add Payee - International Account

The screenshot shows the 'Add Payee' form in the Futura Bank interface. The form is titled 'Add Payee' and is for an 'International Account'. The 'Payee Name' is 'John Smith'. There is an 'Upload Photo' section with a placeholder icon and instructions: 'Max image size - 1000 KB, File format - .JPG and .PNG'. The 'Account Type' is set to 'International'. The 'Account Number' is '1234', and the 'Confirm Account Number' is also '1234'. The 'Account Name' is 'John Smith'. The address is '10 Redwood Shores, Adrina Street, London, GREAT BRITAIN'. The 'Pay Via' option is 'SWIFT Code', with the code 'MICKGB21XXX' and bank details 'MIZUHO CAPITAL MARKETS UK LTD, MIZUHO TOWER'. There is a 'Reset' button for the SWIFT code. The 'Nickname' is 'JS'. The 'Access Type' is 'Private'. At the bottom, there are 'Add' and 'Cancel' buttons. A callout box on the right says 'Transfer money faster than ever!' and provides instructions on how to set up a payee and edit it.

Field Description

Field Name	Description
Payee Name	Specify the name by which the payee is to be identified.
Upload Photo	Select this option to upload a photo against the payee.

Field Name	Description
<b>Account Type</b>	Select the type of account associated with the payee. The options are: <ul style="list-style-type: none"> <li>• Internal</li> <li>• Domestic</li> <li>• International</li> </ul>
<b>Account Number</b>	Specify the account number of the payee.
<b>Confirm Account Number</b>	Re-enter the account number as entered in the Account Number field to confirm the same.
<b>Account Name</b>	Enter the name of the payee as maintained against the payee's bank account.
<b>Address Line 1- 2</b>	Address of the payee.
<b>City</b>	City of the payee.
<b>Country</b>	Country of the payee.
<b>Pay Via</b>	Specify the network through which all transfers made towards the payee should be processed. The options are: <ul style="list-style-type: none"> <li>• Swift Code</li> <li>• NCC (National Clearing code)</li> <li>• Bank Details</li> </ul>
<b>SWIFT code Look up</b>	
The following fields appear if the <b>SWIFT Code</b> option is selected in the <b>Pay Via</b> field.	
<b>SWIFT Code value</b>	Specify the SWIFT code /National Clearing code value of the payee's account.
<b>Lookup SWIFT Code</b>	Select this option to search the SWIFT code.
<b>SWIFT Code Look up</b>	
The following fields appear on a pop up window if the <b>Lookup SWIFT Code</b> link is clicked.	
<b>SWIFT Code</b>	The facility to lookup bank details based on SWIFT code.
<b>Bank Name</b>	The facility to search for the SWIFT code based on the bank name.
<b>Country</b>	The facility to search for the SWIFT code based on the country.

<b>Field Name</b>	<b>Description</b>
<b>City</b>	The facility to search for the SWIFT code based on city.
<b>SWIFT Code Lookup - Search Result</b>	
<b>Bank Name</b>	The names of banks as fetched on the basis of the search criteria specified.
<b>Address</b>	The complete address of each bank as fetched on the basis of the search criteria specified.
<b>SWIFT Code</b>	The list of SWIFT codes as fetched on the basis of the search criteria specified.
<b>NCC Look up</b>	
The following fields appear if the <b>NCC</b> option is selected in the <b>Pay Via</b> field.	
<b>NCC</b>	The national clearing code will need to be identified if NCC has been selected in the <b>Pay Via</b> field.
<b>Lookup National clearing code</b>	Link to search the National clearing code.
<b>National clearing code Look up</b>	
The following fields appear on a pop up window if the <b>Lookup National Clearing Code</b> link is clicked.	
<b>NCC Type</b>	The facility to search for the national clearing code by type.
<b>NCC Code</b>	The facility to search for bank details by defining the national clearing code.
<b>Bank Name</b>	The facility to search for the national clearing code by defining the name of the bank.
<b>City</b>	The facility to search for the national clearing code by city.
<b>NCC Lookup - Search Result</b>	
<b>Bank Name</b>	The names of banks as fetched on the basis of the search criteria specified.
<b>Branch</b>	The names of banks branch as fetched on the basis of the search criteria specified.
<b>Address</b>	The complete address of each bank as fetched on the basis of the search criteria specified.
<b>NCC Code</b>	The NCC codes are listed as fetched on the basis of the search criteria.

Field Name	Description
The following fields appear if the <b>Bank Details</b> option is selected in the <b>Pay Via</b> field.	
<b>Bank Name</b>	Enter the name of the bank at which the payee's account is held.
<b>Bank address</b>	Enter the address of the bank's branch at which the payee's account is held.
<b>Country</b>	Select the country in which the payee's account is held.
<b>City</b>	Enter the name of the city in which the payee's account is held.
<b>Nickname</b>	Specify a nickname to be assigned to the payee for the purpose of easy identification.
<b>Access Type</b>	Specify the access type to be assigned to the payee. The options are: <ul style="list-style-type: none"> <li>• Public</li> <li>• Private</li> </ul>

1. In the **Payee Name** field, enter the name of the payee.
2. Click the **Upload Photo** link to upload a photo against the payee.

**Note:**

Once a photo is uploaded against the payee, the options **Change** and **Remove** appear against the photo.

Click the **Change** link to modify the uploaded payee photo.

OR

Click the **Remove** link to delete the uploaded payee photo.

3. In the **Account Number** field, enter the payee's account number.
4. In the **Confirm Account Number** field, re-enter the payee's account number to confirm the same.
5. In the **Account Name** field, enter the payee name.
6. In the **Pay Via** field, select the network through which all transfers made to the payee's account are to be processed.
  - a. If you select the **SWIFT** option:
    - i. In the **SWIFT Code** field, enter the SWIFT code or select it from the lookup.
    - ii. If you enter the SWIFT code, click **Verify** to fetch bank details based on **Bank Code (BIC)**.  
OR  
Click **Reset** to clear the populated data and enter/ select a new IFSC Code.
    - iii. If you search the SWIFT code by clicking the **Lookup SWIFT Code** link. In the **SWIFT Code** and **Bank Name** fields, enter either the SWIFT code or bank name of the beneficiary bank.

OR

Specify either the name of the country or the city in which the payee's account is held in the fields **Country** or **City**.

Click **Search**. The bank details appear.

Click the **SWIFT Code** link from the search results. The bank details get populated on the **Add Payee – Domestic Account** screen.

- b. If you select **NCC** option:
  - i. In the **NCC** field, enter the National Clearing code or select it from the lookup.
  - ii. Click **Verify** to fetch bank details based on Bank Code (BIC).
- c. If you select **Bank details** option:
  - i. In the **Bank Name** field, enter the name of the bank at which the payee's account is held.
  - ii. In the **Bank Address** field, enter the complete address of the payee's bank.
  - iii. From the **Country** list, select the country in which the payee's account is held.
  - iv. In the **City** field, enter the city in which the payee's account is held.
7. In the **Nickname** field, enter the nickname to be assigned to the payee.
8. Select the desired **Access Type** to be assigned to the payee.
9. Click **Add** to add the payee.  
OR  
Click **Cancel** to cancel the transaction.

---

**Note:** If, while creating an international account payee, the user enters an account number and SWIFT code or NCC combination or payee nickname that has already been assigned to a registered payee, an error message will appear informing the user that a payee with the specific details already exists and the user will not be able to create the payee.

---

10. The **Review** screen appears. Verify the details, and click **Confirm**.  
OR  
Click **Cancel** to cancel to the operation.  
  
OR  
Click **Back**. The user is directed back to the previous screen with values in editable form.
11. A message confirming submission of payee creation request appears on the confirmation page along with the transaction reference number, status, payee details and payee address.  
Click **Go to Dashboard**, to navigate to the dashboard.  
OR  
Click **Pay Now** to initiate a payment towards the payee. The user will be navigated to the Transfer Money screen. This option will not be available if the Add Payee transaction is pending authorization.

[Home](#)

## 6. Add Payee - Demand Draft

A Demand Draft is a pre-paid negotiable instrument. The issuing bank undertakes to make payment in full when the instrument is presented by the payee. The demand draft is made payable at a specified center and can be issued in local currency as well as in (allowed) foreign currencies. A foreign currency demand draft can be requested using International Demand Draft while a pay order or local currency demand draft can be requested using Domestic Demand Draft transaction. A Demand Draft, unlike a cheque is issued by the Bank against the Bank's own funds and hence there is a reduced risk of the draft not clearing. Application allows user to save the payee details of the draft through payee maintenance. Payees for demand drafts are of two types:

- Domestic Demand Draft
- International Demand Draft

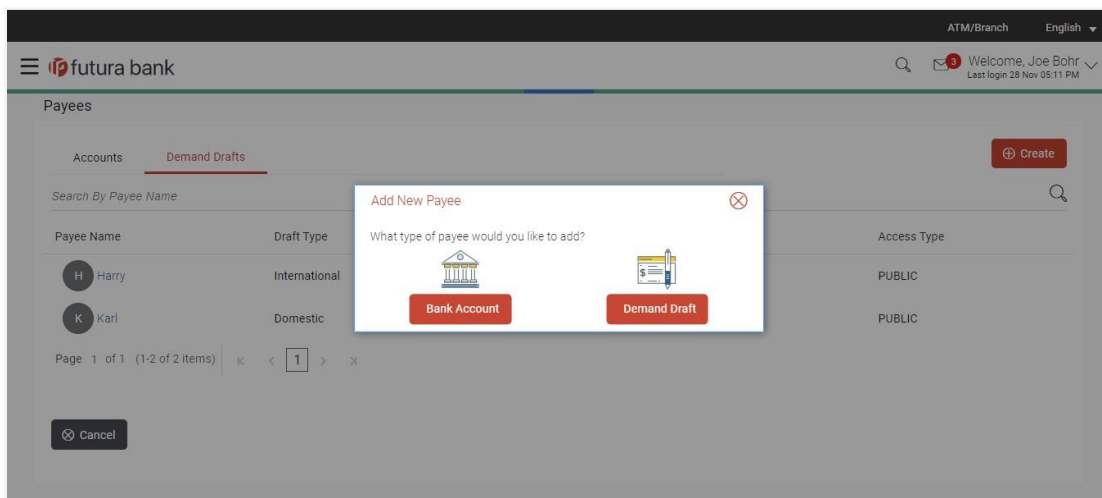
The application also provides an additional option to have the demand draft delivered at the customer's convenience. The following options are provided for the same:

- Branch Near Me – This option enables the user to select a branch of the bank (issuing bank) at which the draft is to be delivered.
- My address – This option enables the user to specify which registered address of the user (out of the user's work, residential or postal address) the draft is to be delivered at.
- Other Address – This option enables the user to specify an address at which the draft is to be delivered. The user can select this option if he wishes to have the draft delivered to an address that is different from that of any of the bank's branches or any of the user's registered addresses.

### How to reach here:

*Dashboard > Toggle menu > Payments > Setups > Manage Payees > Create*

### Add New Payee popup screen





## Field Description

Field Name	Description
What type of payee would you like to add?	<p>The transfer type of the new payee.</p> <p>The type can be:</p> <ul style="list-style-type: none"> <li>• Bank Account</li> <li>• Demand Draft</li> </ul>

1. Select the **Demand Draft** option to create a Demand Draft payee. The Add Payee screen appears in which the user can specify information to create a demand draft payee.

## 6.1 Add Payee – Domestic Demand Draft

A Domestic Draft payee is created to initiate a request to issue a draft which is payable at a location within the country. The user provides the payee details, the details of draft to be issued in favour of and the payable location.

**To create a domestic draft payee:**

### Add Payee – Domestic Demand Draft

The screenshot shows the 'Add Payee' interface for a 'Demand Draft'. The form is pre-filled with the following information:

- Payee Name:** John Smith
- Payee Photo:** Upload Photo (Max image size - 1000 KB, File format - JPG and PNG)
- Draft Type:** Domestic (selected), International
- Draft Favouring:** John Smith
- Draft Payable at City:** London
- Delivery Location:** Branch Near Me (selected), My Address, Other Address
- City:** London
- Branch Near Me:** FCLVA
- Unit 1:** Block A, London, GREAT BRITAIN
- Access Type:** Private (selected), Public

At the bottom of the form are 'Add' and 'Cancel' buttons. To the right of the form is a confirmation box with the following text:

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.

**Field Description**

<b>Field Name</b>	<b>Description</b>
<b>Payee Name</b>	Specify the name by which the payee is to be identified.
<b>Upload Photo</b>	Select this option to upload a photo against the payee.
<b>Draft Type</b>	Select the type of draft to be associated with the Payee. The options are: <ul style="list-style-type: none"> <li>• Domestic</li> <li>• International</li> </ul>
<b>Draft Favouring</b>	Specify the name of the payee as it is to be printed on drafts issued towards the payee.
<b>Draft Payable at City</b>	The name of the city in which the draft is payable.
<b>Delivery Location</b>	Select the option to identify where you would like drafts issued to the payee to be delivered. The options are: <ul style="list-style-type: none"> <li>• <b>Branch Near Me:</b> On selecting this option, the fields by which you can select a branch of the bank at which the draft is to be delivered will appear.</li> <li>• <b>My Address:</b> Select this option to have the draft delivered at any of your addresses (work, residence or postal) registered with the bank.</li> <li>• <b>Other Address:</b> Select this option to have the draft delivered at an address other than that of a branch of the bank or your registered address. On selecting this option, the fields in which you can enter an address appear.</li> </ul>

The following section appears if you select the **Branch Near Me** option as draft delivery location.

**City** Select the name of the city to filter the branches so as to be able to select a branch in the city of your choice.

**Branch Near Me** Select the branch at which you would like the draft to be delivered.

**Branch Address** The complete name and address of the selected branch is displayed.

The following section appears if you select the **My Address** option as draft delivery location.

Field Name	Description
<b>Select Address</b>	Select the address at which you want the draft to be delivered. The options are: <ul style="list-style-type: none"> <li>• Work</li> <li>• Residence</li> <li>• Postal</li> </ul>
<b>Address Details</b>	The details of the selected address are displayed.
The following section appears if you select the <b>Other Address</b> option as draft delivery location.	
<b>Address Line 1-2</b>	Enter address line 1 and 2 of the address at which you wish to have the draft delivered.
<b>City</b>	Enter the name of the city in which the draft to be delivered.
<b>State</b>	Enter the name of the state in which the draft is to be delivered.
<b>Zip Code</b>	Enter the zip code of the address at which the draft is to be delivered.
<b>Access Type</b>	Specify the access type to be assigned to the payee. The options are: <ul style="list-style-type: none"> <li>• Public</li> <li>• Private</li> </ul>

1. In the **Payee Name** field, enter the name of the payee for identification.
2. Click the **Upload Photo** link to upload a photo against the payee.

**Note:** Once a photo is uploaded against the payee, the options **Change** and **Remove** appear against the photo.

Click the **Change** link to modify the uploaded payee photo.

OR

Click the **Remove** link to delete the uploaded payee photo.

3. In the **Draft Type** field, select the option **Domestic**.
4. In the **Draft Favouring** field, enter the name of the payee of the draft.
5. From the **Draft payable at City** list, select the name of the city at which the draft is to be payable.
6. In the **Delivery Location** field, select the appropriate draft delivery option.
  - a. If you select **Branch Near Me** option;
    - i. From the **City** list, select the city so as to filter the branches based on city of choice.

- ii. From the **Branch Near Me** list, select the branch at which you want the draft to be delivered.  
The complete address of selected branch appears.
  - b. If you select **My Address** option;
    - i. From the **Select Address** list, select the option of choice.  
The complete address of user as maintained corresponding to the selected address appears.
  - c. If you select the **Other Address** option; specify address at which the demand draft is to be delivered.
    - i. In the **Address Line 1-2** fields, enter the address at which the draft is to be delivered.
    - ii. In the **City** field, enter the name of the city at which the draft is to be delivered.
    - iii. In the **State** field, enter the name of the State in which the draft is to be delivered.
    - iv. In the **Zip Code** field, enter the zip code of the address at which the draft is to be delivered.
7. Select the desired **Access Type** to be assigned to the payee.
8. Click **Add** to add the payee.  
OR  
Click **Cancel** to cancel the transaction.
9. 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.
10. A message confirming submission of payee creation request appears on the confirm page along with the transaction reference number, status and payee details.  
Click **Go to Dashboard**, to navigate to the dashboard.  
OR  
Click **Pay Now** to issue a draft towards the payee. The user will be navigated to the **Issue Demand Draft** screen. This option will not be available if the Add Payee transaction is pending authorization.

## 6.2 Add Payee – International Demand Draft

An International Draft payee is created to initiate a request to issue a draft which is payable at location outside the country. The user provides the payee details, the details of draft to be issued in favor of and the payable location.

**To create an international demand draft payee:**

## Add Payee - International Demand Draft

ATM/Branch English

futura bank

Welcome, Joe Bohr  
Last login 28 Nov 05:11 PM

### Add Payee

**Demand Draft**

Payee Name  
John Smith

Payee Photo  
Upload Photo  
Max image size - 1000 KB.  
File format - JPG and PNG

Draft Type  
Domestic International

Draft Favouring  
John Smith

Draft Payable at Country  
GREAT BRITAIN

City  
London

Delivery Location  
 Branch Near Me
  My Address
  Other Address

City  
London

Branch Near Me  
FCLVA

Unit 1  
Block A  
London  
GREAT BRITAIN

Access Type  
Private Public

Add Cancel

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.

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### Field Description

Field Name	Description
<b>Payee Name</b>	Specify the name by which the payee is to be identified.
<b>Upload Photo</b>	Select this option to upload a photo against the payee.
<b>Draft Type</b>	Type of draft to be associated with the Payee. The options are: <ul style="list-style-type: none"> <li>Domestic</li> <li>International</li> </ul>
<b>Draft Favouring</b>	Specify the name of the payee as it is to be printed on drafts issued towards the payee.

Field Name	Description
<b>Draft Payable at Country</b>	Select the country at which the drafts issued towards the payee are to be payable.
<b>City</b>	Specify the name of the city at which drafts issued towards the payee are to be payable.
<b>Delivery Location</b>	<p>Select the option to identify where you would like drafts issued to the payee to be delivered.</p> <p>The options are:</p> <ul style="list-style-type: none"> <li>• <b>Branch Near Me:</b> On selecting this option, the fields by which you can select a branch of the bank at which the draft is to be delivered will appear.</li> <li>• <b>My Address:</b> Select this option to have the draft delivered at any of your addresses (work, residence or postal) registered with the bank.</li> <li>• <b>Other Address:</b> Select this option to have the draft delivered at an address other than that of a branch of the bank or your registered address. On selecting this option, the fields in which you can enter an address appear.</li> </ul>

The following section appears if you select the **Branch Near Me** option as draft delivery location.

**City** Select the name of the city to filter the branches so as to be able to select a branch in the city of your choice.

**Branch Near Me** Select the branch at which you would like drafts to be delivered.

**Branch Address** The complete name and address of the selected branch is displayed.

The following section appears if you select the **My Address** option as draft delivery location.

**Select Address** Select the address at which you want the draft to be delivered.

The options are:

- Work
- Residence
- Postal

**Address Details** The details of the selected address are displayed.

The following section appears if you select the **Other Address** option as draft delivery location.

**Country** Select the country at which drafts are to be delivered.

Field Name	Description
<b>Address 1-2</b>	Enter address line 1 and 2 of the address at which you wish to have the draft delivered.
<b>City</b>	Enter the name of the city in which the draft to be delivered.
<b>State</b>	Enter the name of the state in which the draft is to be delivered.
<b>Zip Code</b>	Enter the zip code of the address at which the draft is to be delivered.
<b>Access Type</b>	Specify the access type to be assigned to the payee. The options are: <ul style="list-style-type: none"> <li>• Public</li> <li>• Private</li> </ul>

1. In the **Payee Name** field, enter the name of the payee for identification.
2. Click the **Upload Photo** link to upload a photo against the payee.

---

**Note:** Once a photo is uploaded against the payee, the options Change and Remove appear against the photo.

Click the **Change** to modify the uploaded payee photo.

OR

Click the **Remove** to delete the uploaded payee photo.

---

3. In the **Draft Type** field, select the **International** option.
4. In the **Draft Favouring** field, enter the name of the payee of the draft.
5. From the **Draft Payable at Country** list, select country at which drafts issued towards the payee are to be payable.
6. In the **City** field, enter the name of the city at which all drafts issued towards the payee are to be payable.
7. In the **Delivery Location** field, select the appropriate draft delivery option.
  - a. If you select **My Address** option;
    - i. From the **Select Address** list, select the appropriate option.  
The complete address of user as maintained corresponding to the selected address appears.
  - b. If you select **Branch Near Me** option;
    - i. From the **City** list, select the city of the receiving branch.
    - ii. From the **Branch Near Me** list, select the receiving branch.  
The complete address of selected branch appears.
  - c. If you select **Other Address** option; specify address at which the demand draft is to be delivered.
    - i. In the **Address 1-2** field, enter the complete address of the payee.
    - ii. In the **City** field, enter the name of the city to which the payee belongs.

- iii. In the **State** field, enter the name of the State to which the payee belongs.
  - iv. In the **Zip Code** field, enter the zip code of the city to which the payee belongs.
8. Select the appropriate **Access Type** for payee.
9. Click **Add** to add the payee.  
OR  
Click **Cancel**, system asks for confirmation and on confirming, navigates to dashboard.
10. The **Add Payee – Review** screen appears. Verify the details, and click **Confirm**.  
OR  
Click **Cancel** to be navigated to the dashboard.  
OR  
Click **Back** to return to the Add Payee screen.
11. The success message of add payee appears along with the transaction reference number, status, Draft Type, Draft Favours, Payable Country and Payable City.  
Click **Go to Dashboard**, to navigate to the dashboard.  
OR  
Click **Pay Now** to go to **Draft Issuance** screen.

## **FAQs**

1. **Can I delete payees that I no longer need to make payments to?**  
Yes. You can choose to delete the payees that you no longer need.
2. **When can I make the payment to newly added payee?**  
After successfully adding a payee, you may proceed to transfer funds immediately or set a future date for the transaction to take place.
3. **Who can access the payees created with access type as ‘Private’?**  
Private payees can only be accessed by creator of the payee. Only creator of the payee can apply such payees while initiating payment.
4. **Who can access the payees created with access type as ‘Public’?**  
Payee marked as ‘Public’ are visible to all the users mapped to the Party ID of the user who created a payee. All users of the party will be able to view and use these payees while initiating payments, while only the creator will be able to edit and delete the payee.
5. **If I delete or edit a payee, what will happen to the in-flight transactions?**  
Payee modification or deletion will not have any impact on the transactions which are initiated with a same payee and are pending for further processing. In-flight transactions will continue to progress with the data with which the transaction was initiated.

[Home](#)



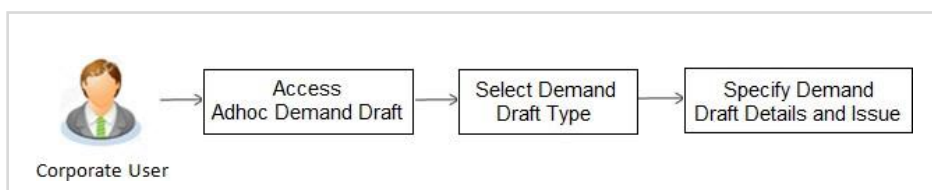
## 7. Adhoc Demand Draft

Users can initiate requests for demand drafts to be payable towards beneficiaries that are not registered as payees in the system, via the adhoc demand draft feature. Since the demand draft request is for an unregistered beneficiary, the user is required to specify details of the beneficiary along with demand draft details at the time of adhoc demand draft request.

Once the request for the demand draft is initiated, the user can register the beneficiary as a payee by selecting the Add as Payee option provided on the confirm screen.

### Pre-Requisites

- Transaction and account access is provided to the corporate user.
- Transaction working window is maintained.
- Transaction limits are assigned to the user to perform the transaction.



### How to reach here:

*Dashboard > Toggle Menu > Payments > Payments and Transfers > Adhoc Demand Draft*

### 7.1 Adhoc Demand Draft - Domestic

A Domestic Draft initiation request is a request to issue a draft which is payable at a location within the same country.

#### To initiate an adhoc domestic demand draft request:

1. From the **Draft Type** field, select the option **Domestic**.

The fields in which the user can enter details required to initiate a request for a domestic demand draft appear.

## Adhoc Domestic Demand Draft

### Field Description

Field Name	Description
<b>Draft Favoring</b>	The name of the payee as it is to be printed on the demand draft.
<b>Draft Payable at City</b>	Specify the name of the city in which the draft is payable.

Field Name	Description
<b>Delivery Location</b>	<p>Select the option to identify where you would like the draft to be delivered.</p> <p>The options are:</p> <ul style="list-style-type: none"> <li>• <b>Branch Near Me:</b> On selecting this option, the fields by which you can select a branch of the bank at which the draft is to be delivered will appear.</li> <li>• <b>My Address:</b> Select this option to have the draft delivered at any of your addresses (work, residence or postal) registered with the bank.</li> <li>• <b>Other Address:</b> Select this option to have the draft delivered at an address other than that of a branch of the bank or your registered address. On selecting this option, the fields in which you can enter an address appear.</li> </ul>
<p>The following section appears if you select the <b>Branch Near Me</b> option as draft delivery location.</p>	
<b>City</b>	Select the name of the city to filter the branches so as to be able to select a branch in the city of your choice.
<b>Branch Near Me</b>	Select the branch at which you would like the draft to be delivered.
<b>Branch Address</b>	The complete name and address of the selected branch is displayed.
<p>The following section appears if you select the <b>My Address</b> option as draft delivery location.</p>	
<b>Select Address</b>	<p>Select the address at which you want the draft to be delivered.</p> <p>The options are:</p> <ul style="list-style-type: none"> <li>• Work</li> <li>• Residence</li> <li>• Postal</li> </ul>
<b>Address Details</b>	The details of the selected address are displayed.
<p>The following section appears if you select the <b>Other Address</b> option as draft delivery location.</p>	
<b>Address 1-2</b>	Enter address line 1 and 2 of the address at which you wish to have the draft delivered.
<b>City</b>	Enter the name of the city in which the draft to be delivered.
<b>State</b>	Enter the name of the state in which the draft is to be delivered.
<b>Zip Code</b>	Enter the zip code of the address at which the draft is to be delivered.

Field Name	Description
<b>Currency</b>	The currency in which the draft is to be issued. Note: Domestic demand drafts can be issued only in the local currency of the country.
<b>Amount</b>	Specify the amount for which the draft is to be issued.
<b>View Limits</b>	Link to view the transaction limits of the user. For more information on Limits, refer <a href="#">View Limits</a> section.
<b>Scheduled On</b>	The facility to specify the date on which the demand draft is to be issued. The options are: <ul style="list-style-type: none"> <li>• Now: Select this option if you wish to have the draft drawn on the same day.</li> <li>• Later: Select this option if you wish to have the draft drawn at a future date. If you select this option you will be required to specify the date on which the draft is to be drawn.</li> </ul>
<b>Transfer Date</b>	Specify the date on which the draft is to be drawn. This field appears if the option <b>Later</b> from the <b>Scheduled On</b> list is selected.
<b>Transfer From</b>	Select the source account from which the funds are to be debited towards the issue of the demand draft. For more information on Account Nickname, click <a href="#">here</a> .
<b>Balance</b>	The net balance in the selected source account is displayed against the Transfer From field once an account is selected.
<b>Note</b>	Specify a note or remarks for the transaction, if required.

1. In the **Draft Favouring** field, enter the name of the payee as it is to be printed on the draft.
2. In the **Draft payable at City** field, select the name of the city at which the draft is to be payable.
3. In the **Delivery Location** field, select the appropriate draft delivery option.
  - a. If you select the **Branch Near Me** option;
    - i. From the **City** list, select the city so as to filter the branches based on city of choice.
    - ii. From the **Branch Near Me** list, select the branch at which you want the draft to be delivered.  
The complete address of selected branch appears.
  - b. If you select **My Address** option;
    - i. From the **Select Address** list, select the option of choice.  
The complete address of the user as maintained corresponding to the selected address appears.

- c. If you select the **Other Address** option; specify the address at which the demand draft is to be delivered.
  - i. In the **Address Line 1-2** fields, enter the address at which the draft is to be delivered.
  - ii. In the **City** field, enter the name of the city at which the draft is to be delivered.
  - iii. In the **State** field, enter the name of the State in which the draft is to be delivered.
  - iv. In the **Zip Code** field, enter the zip code of the address at which the draft is to be delivered.
4. From the **Currency** field, select the preferred currency.
5. In the **Amount** field, enter the amount for which the draft needs to be issued.
6. In the **Scheduled On** field, select the option to indicate whether the draft is to be issued for the same day or a date in the future.
  - a. If you select the **Now** option, the draft will be issued on the same day.  
OR  
If you select the option **Later** in the **Scheduled On** field, specify the date at which the draft is to be issued.
7. From the **Transfer From** account list, select the account which is to be debited for the demand draft issuance.
8. In the **Note** field, specify a note or remarks.
9. Click **Issue** to initiate the request for the issue of the demand draft.  
OR  
Click **Cancel** to cancel the transaction.
10. The **Review** screen appears. Verify the details, and click **Confirm**.  
OR  
Click **Cancel** to cancel the operation and to navigate back to the Dashboard.  
OR  
Click **Back** to navigate back to the Adhoc Demand Draft initiation screen.
11. The success message appears, along with the reference number, status and draft details.  
Click **Add as Payee?** to register the beneficiary as a payee.  
OR  
Click **Go To Dashboard** to go to the **Dashboard** screen.

## 7.2 Adhoc Demand Draft - International

An international demand draft request is a request to issue a draft which is payable at a location outside the country. To initiate an adhoc international demand draft request, the user is required to specify details of the beneficiary towards whom the draft is payable as well as draft details such as amount and delivery specifications.

### To initiate an adhoc international demand draft request:

1. From the **Draft Type** field, select the option **International**.  
The fields in which the user can enter details required to initiate a request for an international demand draft appear.

## Adhoc International Demand Draft

ATM/Branch English

futura bank Welcome, Joe Bohr  
Last login 28 Nov 05:11 PM

### Add Payee

**Demand Draft**

Payee Name  
John Smith

Payee Photo  
Upload Photo  
Max image size - 1000 KB.  
File format - .JPG and .PNG

Draft Type  
Domestic International

Draft Favouring  
John Smith

Draft Payable at Country  
GREAT BRITAIN

City  
London

Delivery Location  
 Branch Near Me  My Address  Other Address

City  
London

Branch Near Me  
FCLVA

Unit 1  
Block A  
London  
GREAT BRITAIN

Access Type  
Private Public

Add Cancel

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.

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## Field Description

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

<b>Draft Favoring</b>	The name of the payee as it is to be printed on the demand draft.
-----------------------	---

<b>Draft Payable at Country</b>	Select the country in which the draft is to be payable.
---------------------------------	---

<b>Draft Payable at City</b>	Enter the name of the city in which the draft is payable.
------------------------------	---

Field Name	Description
<b>Delivery Location</b>	<p>Select the option to identify where you would like the draft delivered.</p> <p>The options are:</p> <ul style="list-style-type: none"> <li>• <b>Branch Near Me:</b> On selecting this option, the fields by which you can select a branch of the bank at which the draft is to be delivered will appear.</li> <li>• <b>My Address:</b> Select this option to have the draft delivered at any of your addresses (work, residence or postal) registered with the bank.</li> <li>• <b>Other Address:</b> Select this option to have the draft delivered at an address other than that of a branch of the bank or your registered address. On selecting this option, the fields in which you can enter an address appear.</li> </ul>
	<p>The following section appears if you select the <b>Branch Near Me</b> option as draft delivery location.</p>
<b>City</b>	Select the name of the city to filter the branches so as to be able to select a branch in the city of your choice.
<b>Branch Near Me</b>	Select the branch at which you would like the draft to be delivered.
<b>Branch Address</b>	The complete name and address of the selected branch is displayed.
	<p>The following section appears if you select the <b>My Address</b> option as draft delivery location.</p>
<b>Select Address</b>	<p>Select the address at which you want the draft to be delivered.</p> <p>The options are:</p> <ul style="list-style-type: none"> <li>• Work</li> <li>• Residence</li> <li>• Postal</li> </ul>
<b>Address Details</b>	The details of the selected address are displayed.
	<p>The following section appears if you select the <b>Other Address</b> option as draft delivery location.</p>
<b>Country</b>	Select the country in which the draft is to be delivered.
<b>Address 1-2</b>	Enter address line 1 and 2 of the address at which you wish to have the draft delivered.
<b>City</b>	Enter the name of the city in which the draft to be delivered.
<b>State</b>	Enter the name of the state in which the draft is to be delivered.

Field Name	Description
<b>Zip Code</b>	Enter the zip code of the address at which the draft is to be delivered.
<b>Currency</b>	Select the currency in which the draft is to be issued.
<b>Amount</b>	Specify the amount for which the draft is to be issued.
<b>View Limits</b>	Link to view the transaction limits of the user. For more information on Limits, refer <a href="#">View Limits</a> section.
<b>Scheduled On</b>	The facility to specify the date on which the demand draft is to be issued. The options are: <ul style="list-style-type: none"> <li>• Now: Select this option if you wish to have the draft drawn on the same day.</li> <li>• Later: Select this option if you wish to have the draft drawn at a future date. If you select this option you will be required to specify the date on which the draft is to be drawn.</li> </ul>
<b>Transfer Date</b>	Specify the date on which the draft is to be drawn. This field appears if the option <b>Later</b> from the <b>Scheduled On</b> list is selected.
<b>Transfer From</b>	Select the source account from which the funds are to be debited towards the issue of the demand draft. For more information on Account Nickname, click <a href="#">here</a> .
<b>Balance</b>	The net balance in the selected source account is displayed against the Transfer From field once an account is selected.
<b>Note</b>	Specify a note or remarks for the transaction, if required.

2. In the **Draft Favouring** field, enter the name of the payee of the draft.
3. In the **Draft payable at City** field, select the name of the city at which the draft is to be payable.
4. In the **Delivery Location** field, select the appropriate draft delivery option.
  - a. If you select **Branch Near Me** option;
    - i. From the **City** list, select the city so as to filter the branches based on city of choice.
    - ii. From the **Branch Near Me** list, select the branch at which you want the draft to be delivered.  
The complete address of selected branch appears.
  - b. If you select **My Address** option;
    - i. From the **Select Address** list, select the option of choice.  
The complete address of user as maintained corresponding to the selected address appears.



- c. If you select the **Other Address** option; specify the address at which the demand draft is to be delivered.
  - i. From the **Country** field, select the country in which the draft is to be delivered.
  - ii. In the **Address Line 1-2** fields, enter the address at which the draft is to be delivered.
  - iii. In the **City** field, enter the name of the city at which the draft is to be delivered.
  - iv. In the **State** field, enter the name of the State in which the draft is to be delivered.
  - v. In the **Zip Code** field, enter the zip code of the address at which the draft is to be delivered.
5. From the **Currency** field, select the currency in which the draft is to be issued.
6. In the **Amount** field, enter the amount for which the draft needs to be issued.
7. In the **Scheduled On** field, select the option to indicate whether the draft is to be issued for the same day or a date in the future.
  - a. If you select the **Now** option, the draft will be issued on the same day.  
OR  
If you select the option later in the **Scheduled On** field, specify the date at which the draft is to be issued.
8. From the **Transfer From** account list, select the account which is to be debited for the demand draft issuance.
9. In the **Note** field, specify a note or remarks, if required.
10. Click **Issue** to initiate the request for the issue of the demand draft.  
OR  
Click **Cancel** to cancel the transaction.
11. The **Review** screen appears. Verify the details, and click **Confirm**.  
OR  
Click **Cancel** to cancel the operation and to navigate back to the Dashboard.  
OR  
Click **Back** to navigate to the **Adhoc Demand Draft initiation** screen.
12. The success message appears, along with the reference number, status and draft details.  
Click **Add as Payee?** to register the beneficiary as a payee.  
OR  
Click **Go to Dashboard** to go to the **Dashboard** screen.  
OR  
Click **e-Receipt** to download the electronic receipt.

## Success Message

ATM/Branch

futura bank

Welcome, Psd Maker  
Last login 05 Dec 01:08 PM

### Adhoc Demand Draft

**CONFIRMATION**  
Adhoc Demand Draft submitted successfully.



Reference Number  
05127635BB7A

Status  
Pending for Approval

Draft Favouring	Amount
Sam Dsouza	£1,000.00
Scheduled on	Transfer From
22 Mar 2019	xxxxxxxxxxxx0018

Delivery Location  
VINAY - V43  
ENGLAND - 14.3  
GREAT BRITAIN  
VINAY - V43  
LONDON

What would you like to do next?

 Go To Dashboard
  Add as Payee?

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

The **Add Payee** screen appears with all the beneficiary details pre-populated in the required fields.

---

Note: For more information on payee creation, refer the **Add Payee-Demand Draft** section.

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[Home](#)

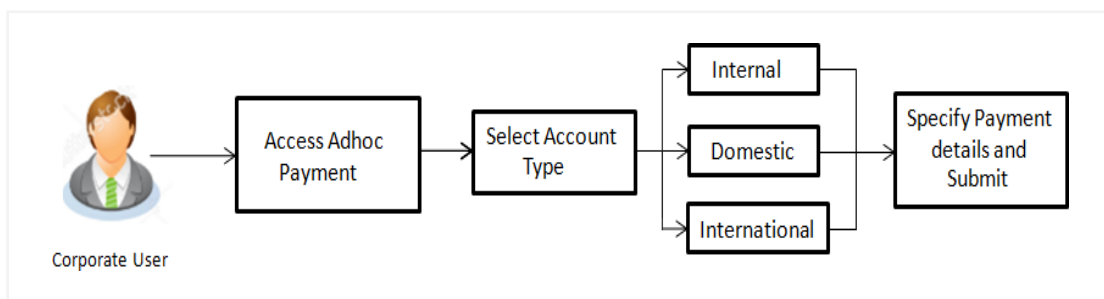
## 8. Adhoc Payment

An adhoc transfer is one which is used to transfer funds from the user's account to a beneficiary/payee account which is not registered with the bank. Since the transfer is towards an unregistered beneficiary, the user is required to specify all the details of the beneficiary including bank and branch details (depending on the type of transfer) along with transfer details while initiating an adhoc transfer.

### Pre-Requisites

- Transaction and account access is provided to the corporate user.
- Approval rules are set up for corporate user to perform the required actions.
- Transaction working window is maintained.
- Purposes of Payments are maintained. This is specific to Internal and Domestic Payments.
- Transaction limits are assigned to the user to perform the transaction.

### Workflow



### Features Supported In the application

The following types of transactions are supported under Adhoc Payments

- Internal Transfer
- Domestic Transfer
- International Transfer

### How to reach here:

*Dashboard > Toggle menu > Payments > Payments and Transfers > Adhoc Payment*

*OR*

*Dashboard > Quick Links > Adhoc Payment*

### 8.1 Adhoc Payment – Internal Fund Transfer

An Internal Bank Account transfer is a transfer to an account which is maintained within the Bank. Basic payee details i.e. the name of the payee and payee account number are captured. In addition to the payee details, the user is also required to specify transfer specific details while initiating an adhoc internal transfer. The user can also view the transaction limits associated with a current transaction.

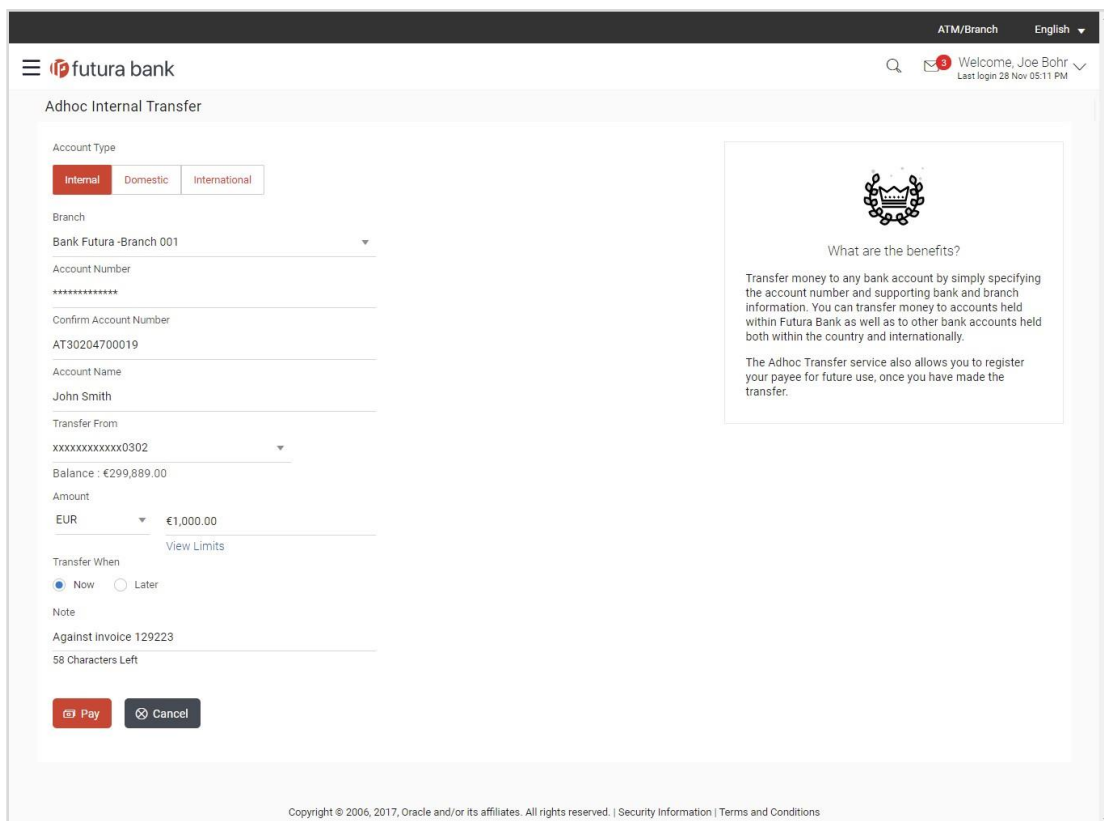
An E-Receipt gets generated on successful completion of the transaction in the Core Banking application. The E-Receipt gets displayed in Activity Log detailed view.

**To initiate an internal fund transfer:**

1. From the **Account Type** field, select the option **Internal**.

The fields in which the user can enter details required to initiate an internal account transfer appear.

**Adhoc Internal Transfer**



**Field Description**

Field Name	Description
<b>Account Type</b>	Specify the type of account associated with the payee. The options available are: <ul style="list-style-type: none"> <li>• Internal</li> <li>• Domestic</li> <li>• International</li> </ul>
<b>Branch</b>	The name of the bank branch of the payee. This field appears only for Internal Account.
<b>Account Number</b>	Enter the account number of the payee.

Field Name	Description
<b>Confirm Account Number</b>	Re-enter the account number as entered in the Account Number field so as to confirm the same.
<b>Account Name</b>	Enter the name of the payee as defined against the bank account.
<b>Transfer From</b>	Select a source account from which the funds are to be transferred. The account nickname, if the user has set a nickname for the account, will be displayed.
<b>Balance</b>	On selecting a source account, the net balance of the account appears below the Transfer From field.
<b>Currency</b>	Select a currency in which the transfer is to be initiated. Note: In case of Internal and Domestic Transfers, the transfer currency will always be the local currency of the country in which the source and beneficiary accounts are held.
<b>Amount</b>	Specify the amount to be transferred.
<b>View Limits</b>	Link to view the transaction limits of the user. For more information on Limits, refer <a href="#">View Limits</a> section.
<b>Transfer When</b>	Option to specify when the funds are to be transferred. The options are: <ul style="list-style-type: none"> <li>• Now: Select this option if you wish to have the funds transferred on the same day.</li> <li>• Later: Select this option if you wish to have the funds transferred at a future date. If you select this option you will be required to specify the date on which the funds are to be transferred.</li> </ul>
<b>Transfer Date</b>	Specify the date on which the funds are to be transferred. This field appears if you have selected the option <b>Later</b> from the <b>Transfer When</b> list.
<b>Note</b>	Specify a note or remarks.

2. In the **Account Number** field, enter the payee's account number.
3. In the **Confirm Account Number** field, re-enter the payee's account number to confirm the same.
4. In the **Account Name** field, enter the payee's name.
5. From the **Transfer From** account list, select the account from which the transfer needs to be made.
6. From the Currency field, select the currency in which the transfer is to be made.

In case of Internal and Domestic Transfers, the transfer currency will always be the local currency of the country in which the source and beneficiary accounts are held.

7. In the **Amount** field, enter the transfer amount.  
Click the **View Limits** link to view the transfer limit.
8. In the **Transfer when** field, select the option to indicate when the transfer is to take place.
  - a. If you select the option **Now**, the transfer will be made on the same day.  
OR  
If you select the option **Later** in the Transfer when field, select the date on which you want the transfer to be initiated from the **Transfer Date** field.
9. In the **Note** field, specify a note or remarks.
10. Click **Pay** to initiate the transfer.  
OR  
Click **Cancel** to cancel the transaction.
11. The **Adhoc Internal Transfer – Review** screen appears. Verify the details, and click **Confirm**.  
OR  
Click **Cancel** to cancel the transaction and to be navigated to the Dashboard.  
OR  
Click **Back** to return to the Adhoc Payment screen on which all the information entered will be retained in the respective fields.
12. The success message appears, along with the reference number, host reference number, status and payment details of the transaction.  
Click **Add as Payee?** to register the beneficiary of the transfer as a payee.  
OR  
Click **Go to Dashboard** to go to the **Dashboard** screen.  
OR  
Click the **e-Receipt** link to download the electronic receipt. For more information, refer **e-receipt** section in **Corporate Customer Services User Manual**.

## 8.2 Adhoc Payment – Domestic Fund Transfer

A domestic transfer is one which involves the transfer of funds to an account held with another bank within the same country. In addition to the payee name and payee account number, the customer is also required to specify details of the bank in which the payee's account is held along with the mode/ network of transfer. The customer must also specify transfer specific details including when the transfer is to take place and the purpose of the transfer.

### To initiate a domestic fund transfer:

1. From the **Account Type** field, select the option **Domestic**.

The fields in which the user can enter details required to initiate a domestic fund transfer appear.

### Adhoc Domestic Payment

The screenshot displays the 'Adhoc Domestic Payment' form in the Futura Bank interface. The form includes the following fields and options:

- Account Type:** Radio buttons for Internal, Domestic (selected), and International.
- Account Number:** A text input field with a masked value '\*\*\*\*'.
- Confirm Account Number:** A text input field with the value '1234'.
- Account Name:** A text input field with the value 'John Smith'.
- Payment Account Type:** A dropdown menu with 'Savings' selected.
- IFSC Code:** A text input field with the value 'APACGB61001' and a 'Reset' button below it.
- Pay Via:** Radio buttons for N/EFT (Suggested) (selected), RTGS, and IMPS.
- Transfer From:** A dropdown menu with the value 'xxxxxxxxxxxx0302'.
- Balance:** A text input field with the value '€299,889.00'.
- Amount:** A text input field with the value 'EUR' and a dropdown menu showing '€1,000.00'.
- Transfer When:** Radio buttons for Now (selected) and Later.
- Note:** A text input field with a character count of '80 Characters Left'.

At the bottom of the form, there are two buttons: a red 'Pay' button and a grey 'Cancel' button. A 'View Limits' link is also present near the amount field.

On the right side of the form, there is a section titled 'What are the benefits?' with a crown icon. The text reads: 'Transfer money to any bank account by simply specifying the account number and supporting bank and branch information. You can transfer money to accounts held within Futura Bank as well as to other bank accounts held both within the country and internationally. The Adhoc Transfer service also allows you to register your payee for future use, once you have made the transfer.'

The interface includes a top navigation bar with 'ATM/Branch' and 'English' options, a search icon, and a user greeting 'Welcome, Joe Bohr' with a last login timestamp of '28 Nov 05:11 PM'.

**Field Description**

<b>Field Name</b>	<b>Description</b>
<b>Account Type</b>	Specify the type of account associated with the payee. The options available are: <ul style="list-style-type: none"> <li>• Internal</li> <li>• Domestic</li> <li>• International</li> </ul>
<b>Account Number</b>	Enter the account number of the payee.
<b>Confirm Account Number</b>	Re-enter the account number as entered in the Account Number field so as to confirm the same.
<b>Account Name</b>	Enter the name of the payee as defined against the bank account.
<b>Payee Account Type</b>	Select the type of account associated with the payee. The options are: <ul style="list-style-type: none"> <li>• Savings</li> <li>• Current</li> <li>• Overdraft</li> <li>• Cash Credit</li> <li>• Loan Account</li> <li>• NRE</li> </ul>
<b>IFSC /Bank Code</b>	IFSC /Bank Code of the destination bank.
<b>Lookup IFSC Code</b>	Link to search the IFSC code.
<b>Search IFSC code</b>	
The following fields appear on a pop up window if the <b>Lookup IFSC Code</b> link is selected.	
<b>IFSC Code</b>	The facility to lookup bank details based on IFSC code.
<b>Bank Name</b>	The facility to search for the IFSC code based on the bank name.
<b>State</b>	The facility to search for the IFSC code based on the state.
<b>City</b>	The facility to search for the IFSC code based on city.
<b>Search IFSC code - Search Result</b>	



Field Name	Description
<b>Bank Name</b>	Name of the bank.
<b>Branch</b>	Bank branch name.
<b>Address</b>	The complete address of the bank.
<b>IFSC Code</b>	The IFSC code value. This value will be displayed as a link which will be selectable. On selecting the link, the IFSC code and bank details are populated on the Adhoc Domestic Payment screen.
<b>Pay Via</b>	<p>Select the network through which the transfer is to take place.</p> <ul style="list-style-type: none"> <li>• NEFT</li> <li>• IMPS</li> <li>• RTGS</li> </ul> <hr/> <p><b>Note:</b> The networks available for selection will be dependent on certain factors such as whether the payee's bank supports the network or not, the amount entered and the network working window.</p> <hr/> <p>Additionally, any one network, out of the enabled networks, will be suggested based on preferences allocated to each network by an administrator. This is simply a suggestion and the user can select any other network out of the enabled networks.</p>
<b>Transfer From</b>	<p>Select a source account from which the funds are to be transferred.</p> <p>The account nickname, if the user has set a nickname for the account, will be displayed.</p>
<b>Balance</b>	On selecting a source account, the net balance of the account appears below the Transfer From field.
<b>Currency</b>	<p>Select a currency in which the transfer is to be initiated.</p> <p>Note: In case of Internal and Domestic Transfers, the transfer currency will always be the local currency of the country in which the source and beneficiary accounts are held.</p>
<b>Amount</b>	Specify the amount to be transferred.
<b>View Limits</b>	<p>Link to view the transaction limits of the user.</p> <p>For more information on Limits, refer <a href="#">View Limits</a> section.</p>

Field Name	Description
<b>Transfer When</b>	<p>Option to specify when the funds are to be transferred.</p> <p>The options are:</p> <ul style="list-style-type: none"> <li>• <b>Now:</b> Select this option if you wish to have the funds transferred on the same day.</li> <li>• <b>Later:</b> Select this option if you wish to have the funds transferred at a future date. If you select this option you will be required to specify the date on which the funds are to be transferred.</li> </ul>
<b>Transfer Date</b>	<p>Specify the date on which the funds are to be transferred.</p> <p>This field appears if you have selected the option <b>Later</b> from the <b>Transfer When</b> list.</p>
<b>Purpose</b>	Select the purpose for which the funds are being transferred.
<b>Note</b>	Specify a note or remarks.

- In the **Account Number** field, enter the payee's account number.
- In the **Confirm Account Number** field, re-enter the payee's account number to confirm the same.
- In the **Account Name** field, enter the payee name.
- From the **Payee Account Type** list, select the type of account associated with the payee.
- In the **IFSC Code** field, enter the IFSC /Bank Code or select it from the lookup. Click **Verify** to fetch bank details based on Bank Code (BIC).
- In the **Pay Via** field, select a network, out of the enabled networks, for payment.
- From the **Transfer From** account list, select the account from which the transfer needs to be made.
- From the **Currency** field, select the currency in which the transfer is to be made.  
In case of Internal and Domestic Transfers, the transfer currency will always be the local currency of the country in which the source and beneficiary accounts are held.
- In the **Amount** field, enter the transfer amount.  
Click the **View Limits** link to view the transfer limits.
- In the **Transfer when** field, select the option to indicate when the transfer is to take place.
  - If you select the option **Now**, the transfer will be made on the same day.  
OR  
If you select the option **Later** in the Transfer when field, select the date on which you want the transfer to be initiated from the **Transfer Date** field.
- From the **Purpose** list, select the purpose for which the transfer is being made.
- In the **Note** field, specify a note or remarks.
- Click **Pay**.  
OR  
Click **Cancel** to cancel the transaction.

15. The **Adhoc Domestic Payment - Review** screen appears. Verify the details, and click **Confirm**.  
OR  
Click **Cancel** to cancel the transaction and to be navigated to the Dashboard.  
OR  
Click **Back** to return to the **Adhoc Domestic Payment** screen on which all information entered previously will be retained in the respective fields.
16. The success message appears, along with the reference number, host reference number, status and payment details of the transaction.  
Click **Add as Payee?** to register the beneficiary of the transfer as a payee.  
OR  
Click **Go to Dashboard** to go to Dashboard screen.  
OR  
Click the **e-Receipt** link to download the electronic receipt. For more information, refer the **e-Receipt** section in the **Corporate Customer Services User Manual**.

### 8.3 Adhoc Payment – International Fund Transfer

An international fund transfer involves the transfer of funds to an account that is maintained outside the country and beyond geographical boundaries. While initiating an adhoc international fund transfer, the customer is required to specify payee details which include the payee account number, clearing code of the bank in which the payee's account is held along with the network through which the transfer is to be processed. Details specific to the transfer type must also be defined which include identifying the party who is to bear correspondence charges and defining payment details.

#### To initiate an international fund transfer:

1. From the **Account Type** field, select the option **International**.  
The fields in which the user can enter details required to initiate an international fund transfer appear.

## Adhoc International Payment

futura bank

ATM/Branch English

3 Welcome, Joe Bohr  
Last login 28 Nov 05:11 PM

### Adhoc International Payment

**Account Type**

Internal
Domestic
International

**Account Number**

....

**Confirm Account Number**

1234

**Account Name**

John Willson

**Address Line 1**

10 Red Wood Shores

**Address Line 2**

Park Street

**City**

London

**Country**

GREAT BRITAIN

**Pay Via**

SWIFT Code
  NCC
  Bank Details

**SWIFT Code**

APACGB61001  
APACGB61001

Reset

**Transfer From**

xxxxxxxxxxx0302

**Balance** : €299,889.00

**Amount**

EUR    €1,000.00

[View Limits](#)

**Transfer When**

Now
  Later

**Correspondence Charges**

SHARED

**Transfer via intermediary Bank**

Yes
  No

**Payment Details**

Payment against PO2323

**Add Payment Details**

Note

**Account with institution**

What are the benefits?

Transfer money to any bank account by simply specifying the account number and supporting bank and branch information. You can transfer money to accounts held within Futura Bank as well as to other bank accounts held both within the country and internationally.

The Adhoc Transfer service also allows you to register your payee for future use, once you have made the transfer.

Pay
Cancel

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**Field Description**

<b>Field Name</b>	<b>Description</b>
<b>Account Type</b>	Specify the type of account associated with the payee. The options available are: <ul style="list-style-type: none"> <li>• Internal</li> <li>• Domestic</li> <li>• International</li> </ul>
<b>Account Number</b>	Enter the account number of the payee.
<b>Confirm Account Number</b>	Re-enter the account number as entered in the Account Number field so as to confirm the same.
<b>Account Name</b>	Enter the name of the payee as defined against the bank account.
<b>Address Line 1- 2</b>	Address of the payee.
<b>City</b>	City of the payee.
<b>Country</b>	Country of the payee.
<b>Pay Via</b>	Select the network through which the payment is to be processed. The options are: <ul style="list-style-type: none"> <li>• Swift Code</li> <li>• NCC (National Clearing code)</li> <li>• Bank Details</li> </ul>
<b>SWIFT Code</b>	The SWIFT code will need to be identified if <b>SWIFT Code</b> has been selected in the <b>Pay Via</b> field.
<b>Lookup Swift Code</b>	Link to search the SWIFT code.
<b>SWIFT code Look up</b>	
The following fields appear on a pop up window if the <b>Lookup SWIFT Code</b> link is clicked.	
<b>Swift Code</b>	The facility to lookup bank details based on SWIFT code.
<b>Bank Name</b>	The facility to search for the SWIFT code based on the bank name.
<b>Country</b>	The facility to search for the SWIFT code based on the country.
<b>City</b>	The facility to search for the SWIFT code based on city.
<b>SWIFT Code Lookup - Search Result</b>	

Field Name	Description
<b>Bank Name</b>	The names of banks as fetched on the basis of the search criteria specified.
<b>Address</b>	The complete address of each bank as fetched on the basis of the search criteria specified.
<b>SWIFT Code</b>	The list of SWIFT codes as fetched on the basis of the search criteria specified.
<b>NCC</b>	The national clearing code will need to be identified if NCC has been selected in the <b>Pay Via</b> field.
<b>Lookup National clearing code</b>	Link to search the National clearing code.

#### National clearing code Look up

The following fields appear on a pop up window if the **Lookup National Clearing Code** link is clicked.

<b>NCC Type</b>	The facility to search for the national clearing code by type.
<b>NCC Code</b>	The facility to search for bank details by defining the national clearing code.
<b>Bank Name</b>	The facility to search for the national clearing code by defining the name of the bank.
<b>City</b>	The facility to search for the national clearing code by city.

#### NCC Lookup - Search Result

<b>NCC Code</b>	NCC code of the bank branch.
<b>Bank Details</b>	Details of the bank based on the national clearing code identified. These include the name of the bank and branch as well as the physical address of the bank.

The following fields appear if the option, **Bank Details** is selected in **Pay Via** field.

<b>Bank Name</b>	Enter the name of the bank in which the payee account is held.
<b>Bank address</b>	Enter the complete address of the bank at which the payee account is held.
<b>Country</b>	Select the country in which the payee's account is held.
<b>City</b>	Enter the name of the city in which the payee's account is held.
<b>Transfer From</b>	Select the source account from which the funds are to be transferred.

Field Name	Description
<b>Balance</b>	On selecting a source account, the net balance of the account appears below the Transfer From field.
<b>Currency</b>	Select a currency in which the transfer is to be initiated.
<b>Amount</b>	Specify the amount to be transferred.
<b>View Limits</b>	Link to view the transaction limits for the user. For more information on Limits, refer <b><u>View Limits</u></b> section.
<b>Transfer When</b>	Option to specify when the funds are to be transferred. The options are: <ul style="list-style-type: none"> <li>• Now: Select this option if you wish to have the funds transferred on the same day.</li> <li>• Later: Select this option if you wish to have the funds transferred at a future date. If you select this option you will be required to specify the date on which the funds are to be transferred.</li> </ul>
<b>Transfer Date</b>	Specify the date on which the funds are to be transferred. This field appears if you have selected the option <b>Later</b> from the <b>Transfer When</b> list.
<b>Correspondence Charges</b>	The facility to select the party by whom transfer charges are to be borne. The options are: <ul style="list-style-type: none"> <li>• Payee: transaction charges are to be borne by the beneficiary customer</li> <li>• Payer: transaction charges are to be borne by the ordering customer</li> <li>• Shared: transaction charges on the sender's side are to be borne by the ordering customer</li> </ul>
<b>Transfer via Intermediary Bank</b>	Specify whether the fund transfer is to be done through intermediary bank. <hr/> <b>Note:</b> This field is displayed only for International Payee. <hr/>

Field Name	Description
<b>Pay Via</b>	<p>Select the network through which the payment is to be processed.</p> <p>The options are:</p> <ul style="list-style-type: none"> <li>• Swift Code</li> <li>• NCC (National Clearing code)</li> <li>• Bank Details</li> </ul> <p>This field appears if you select <b>Yes</b> option from <b>Transfer via Intermediary Bank</b> field.</p>
<b>SWIFT Code</b>	The SWIFT code will <b>need to be identified if SWIFT Code has been selected in the Pay Via</b> field.
<b>Lookup Swift Code</b>	Link to search the SWIFT code.
<b>SWIFT code Look up</b>	
The following fields appear on a pop up window if the Lookup SWIFT Code link is clicked.	
<b>Swift Code</b>	The facility to lookup bank details based on SWIFT code.
<b>Bank Name</b>	The facility to search for the SWIFT code based on the bank name.
<b>Country</b>	The facility to search for the SWIFT code based on the country.
<b>City</b>	The facility to search for the SWIFT code based on city.
<b>SWIFT Code Lookup - Search Result</b>	
<b>SWIFT Code</b>	The SWIFT code as identified.
<b>Bank Details</b>	Details of the bank based on the SWIFT code identified. These include the name of the bank as well as the physical address of the bank.
<b>NCC</b>	The national clearing code will need to be identified if NCC has been selected in the Pay Via field.
<b>Lookup National clearing code</b>	Link to search the National clearing code.
<b>National clearing code Look up</b>	
The following fields appear on a pop up window if the <b>Lookup National Clearing Code</b> link is clicked.	
<b>NCC Type</b>	The facility to search for the national clearing code by type.
<b>NCC Code</b>	The facility to search for bank details by defining the national clearing code.



Field Name	Description
<b>Bank Name</b>	The facility to search for the national clearing code by defining the name of the bank.
<b>City</b>	The facility to search for the national clearing code by city.
<b>NCC Lookup - Search Result</b>	
<b>NCC Code</b>	NCC code of the bank branch.
<b>Bank Detail</b>	Details of the bank based on the national clearing code identified. These include the name of the bank and branch as well as the physical address of the bank.

The following fields appear if the option **Bank Details** option is selected in **Pay Via** field.

<b>Bank Name</b>	Enter the name of the bank in which the payee account is held.
<b>Bank address</b>	Enter the complete address of the bank at which the payee account is held.
<b>Country</b>	Select the country in which the payee's account is held.
<b>City</b>	Enter the name of the city in which the payee's account is held.
<b>Payment Details</b>	Enter details pertaining to the fund transfer.
<b>Add Payment Details</b>	The link to add more details of the transfer.
<b>Note</b>	Select the note/ remarks for fund transfer.
<b>Note</b>	Specify a note or remarks.

2. In the **Account Number** field, enter the payee's account number.
3. In the **Confirm Account Number** field, re-enter the payee's account number to confirm the same.
4. In the **Account Name** field, enter the payee name.
5. In the **Pay Via** field, select the appropriate network for payment.
  - a. If you select **Swift** option:
    - i. In the **SWIFT code** field, enter the SWIFT code or select it from the lookup.
    - ii. Click **Verify** to fetch bank details based on Bank Code (BIC).
  - b. If you select **National Clearing code** option:
    - i. In the **National Clearing code** field, enter the National Clearing code or select it from the lookup.
    - ii. Click **Verify** to fetch bank details based on Bank Code (BIC).

- c. If you select **Bank details** option:
  - i. In the **Bank Name** field, enter the bank name.
  - ii. In the **Bank Address** field, enter the complete address of the bank.
  - iii. From the **Country** list, select the country of the bank.
  - iv. From the **City** list, select the city to which the bank belongs.
6. From the **Transfer From** account list, select the account from which transfer needs to be made.
7. From the **Currency** field, select the currency in which the transfer is to be made.
8. In the **Amount** field, enter the transfer amount.  
Click the **View Limits** link to view the transfer limits.
9. In the **Transfer when** field, select the option to indicate when the transfer is to take place.
  - a. If you select the option **Now**, the transfer will be made on the same day.  
OR  
If you select the option **Later** in the Transfer when field, select the date on which you want the transfer to be initiated from the **Transfer Date** field.
10. From the **Correspondence Charges** list, select the party by whom the transfer charges are to be borne.
11. In the Transfer via Intermediary Bank field, select the appropriate option.
12. If you have selected Yes option in the Transfer via Intermediary Bank field, select the appropriate network for payment in the Pay Via field.
  - a. If you select **Swift** option:
    - i. In the **SWIFT code** field, enter the SWIFT code or select it from the lookup.
    - ii. Click **Verify** to fetch bank details based on Bank Code (BIC).
  - b. If you select **National Clearing code** option:
    - i. In the **National Clearing code** field, enter the National Clearing code or select it from the lookup.
    - ii. Click **Verify** to fetch bank details based on Bank Code (BIC).
  - c. If you select **Bank details** option:
    - i. In the **Bank Name** field, enter the bank name.
    - ii. In the **Bank Address** field, enter the complete address of the bank.
    - iii. From the **Country** list, select the country of the bank.
    - iv. From the **City** list, select the city to which the bank belongs.
13. In the **Payment Details** field, enter the details about the fund transfer.
14. From the **Note** list, select the appropriate remarks.
15. In the **Note** field, specify a note or remarks.
16. Click **Pay**.  
OR  
Click **Cancel** to cancel the transaction.
17. The **Adhoc International Transfer – Review** screen appears. Verify the details, and click **Confirm**.

OR

Click **Cancel** to cancel the transaction and to be navigated to the **Dashboard**.

OR

Click **Back** to return to the **Adhoc Transfer** screen on which all information entered will be retained in the respective fields.

18. The success message appears, along with the reference number, status, and payment details of the transaction.

Click Add as Payee? to add the adhoc payee.

OR

Click Go to Dashboard to go to Dashboard screen.

OR

Click the e-Receipt link to download the electronic receipt. Refer the [e-Receipt](#) section in the Corporate Customer Services User Manual.

## Success Message

ATM/Branch English OBPM HEL Branch 14.2

futura bank Welcome, McLeods Chemicals2 Last login 06 Dec 01:04 PM

### Adhoc International Payment

**CONFIRMATION**  
Adhoc International Payment submitted successfully. [e-Receipt](#)

Reference Number  
0612CD316144

Host Reference Number  
1934015374700001

Status  
Completed

UETR  
d850cdf-46f2-49c7-85fb-3ed6a3a1e941

Transfer To Jones Weber	Amount €1,000.00
Account Number 12345	Account Type International
Bank Details APACGB61001 APACGB61001	Payment Details 943434
Transfer From xxxxxxxxxxxx0145	Transfer When 07 Feb 2019

Pay Via  
SWI

Intermediary Bank Details  
MICKGB21XXX  
MIZUHO CAPITAL MARKETS UK LTD

Payee Address  
10 Redwood Shores  
London  
GREAT BRITAIN

What would you like to do next?

[Go To Dashboard](#) [Add as Payee?](#)

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19. Click the **Add as Payee** option to register the beneficiary as a payee.  
The Add Payee screen appears with the information of the beneficiary prepopulated in the respective fields.

## Add Payee

ATM/Branch English

futura bank Welcome, Joe Bohr  
Last login 28 Nov 05:11 PM

### Add Payee

**Bank Account**

Payee Name  
John Smith

Payee Photo  
Upload Photo  
Max image size - 1000 KB.  
File format - .JPG and .PNG

Account Type  
Internal Domestic **International**

Account Number  
....

Confirm Account Number  
1234

Account Name  
John Smith

Address Line 1  
10 Redwood Shores

Address Line 2  
Adrina Street

City  
London

Country  
GREAT BRITAIN

Pay Via  
 SWIFT Code  NCC  Bank Details

SWIFT Code  
MICKGB21XXX  
MIZUHO CAPITAL MARKETS UK LTD  
MIZUHO TOWER

Reset

Nickname  
JS

Access Type  
**Private** Public

**Add** **Cancel**

Transfer money faster than ever!  
Set up a payee to make transferring money easy and quick.  
Perform a one-time Payee addition maintenance and simply select the payee while transferring funds.  
You can also edit the payee at any time by selecting the edit option provided on the payee details screen.

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20. Click **Add** to register the beneficiary as a payee. The payee gets created.

OR

Click **Cancel** to cancel the operation and to navigate to the dashboard.

---

**Note:** For more information on payee creation, Refer the **Add Payee - Bank Account** section in this user manual.

---

## **FAQs**

1. **Can I use the adhoc transfer transaction to transfer funds towards the repayment of a loan which I hold in the same bank?**

No, fund transfers can be made only to current or savings account through the adhoc transfer transaction

2. **Can I set a future date for a fund transfer?**

You can set a future date for a payment using Pay Later payment option.

3. **What happens if I have set up a future dated transfer, but don't have enough funds in my account on the transaction date for the transfer?**

Balance check will not be performed at the time of transaction initiation with future date. The transaction will get declined in case of insufficient funds in the account on the given transaction date.

4. **What happens if the transaction amount is less than set Transaction Limit?**

If the transaction amount is less or more than transaction limit set by the Bank, user cannot proceed to make payment.

5. **Can I make a payment to an account which is currently not registered as my payee?**

Yes, you can make payment to the accounts which are not registered as payees.

6. **Do separate transactions limits get defined if I initiate a transfer using Adhoc Transfer and using Transfer Money by selecting a payee?**

Transactions limits are defined based on each payment network. The same limits get utilized if the transaction is initiated from Adhoc Transfer or by using Transfer Money (provided the payment network is the same).

7. **When can I generate e-receipt?**

The user can generate an e-receipt, after successful transaction processing in the Core banking application. The user can download it, from the Activity log – detailed view screen.

[Home](#)

## 9. Issue Demand Drafts

The Issue Demand Draft transaction enables users to request the bank to issue demand drafts towards payees. In order to initiate a demand draft issue request, the user has to first ensure that the payee i.e. the recipient of the demand draft is registered as a demand draft payee through the Manage Payees feature. Once the payee is registered, the user can initiate a request to the bank to issue a demand draft by specifying details such as the amount for which the draft is to be drawn, the account from which the funds are to be debited as well as the date on which the draft is to be drawn.

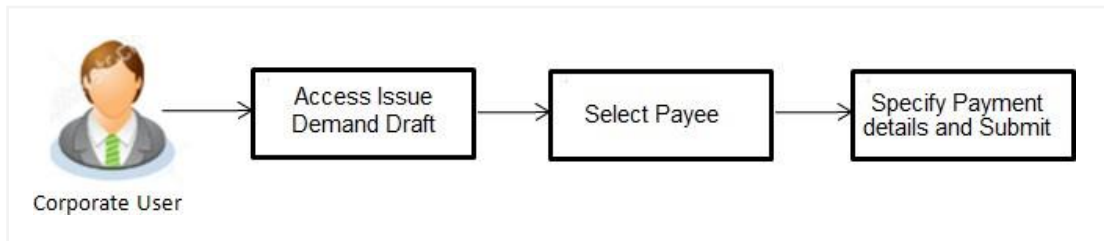
### Prerequisites:

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

### Features supported in the application

User can request for two types of drafts:

- Domestic Demand Draft – Where the draft is payable within a country
- International Demand Draft – Where the draft is payable outside country



### How to reach here:

*Dashboard > Toggle menu > Payments > Payments and Transfers > Issue Demand Drafts*  
OR

*Dashboard > Quick Links > Issue Draft*

### 9.1 Issue Demand Draft

A user can initiate a request for a Demand Draft using this transaction. All Demand Draft payees (Domestic and International Demand Draft payees) created by the logged in user and shared by other users of the party are listed for selection. Details of the selected payee are auto populated on the transaction screen. The user is then required to fill in details such as the source account to be debited, the amount for which the draft is to be drawn and the date on which the draft is payable, in order to initiate the demand draft request.

An E-Receipt gets generated on the successful completion of the transaction. The E-Receipt gets displayed in Activity Log detailed view.

## Issue Demand Draft

The screenshot shows the 'Issue Demand Draft' form in the Futura Bank interface. The form includes the following fields and options:

- Favouring:** N Nick
- Delivery Mode:** Branch Near Me
- Delivery Location:** FLEXCUBE UNIVERSAL BANK, Unit 1, Block A, California, GREAT BRITAIN
- Amount:** EUR €1,000.00
- Scheduled On:** Now (selected), Later
- Transfer From:** XXXXXXXXXXXX0302
- Balance:** €299,889.00
- Note:** advice PO32323
- View Limits:** Link to view transaction limits

A **Note** box on the right contains the following text:

All the Demand Draft requests will be processed on the next working day.  
 Drafts will be couriered to the defined delivery address within 3 to 5 business days.  
 Any charges (including correspondent bank charges) will be deducted from your account.

Buttons for **Issue** and **Cancel** are located at the bottom of the form.

## Field Description

Field Name	Description
<b>Favouring</b>	Select the payee to whom the demand draft is to be issued. All the demand draft payees to which the user has access will be listed for selection.
<b>Draft Details</b>	The delivery details of the draft that include the mode of delivery and address at which the draft will be delivered are displayed once the payee is selected. On selecting a payee, the selected payee's photo will also be displayed.
<b>Currency</b>	Select the currency in which the draft is to be issued. In case the draft being issued is a domestic demand draft, the currency will be the local currency of the country.
<b>Amount</b>	Specify the amount for which the draft is to be issued.
<b>View Limits</b>	Link to view the transaction limits. For more information on Limits, refer <a href="#">View Limits</a> section.

Field Name	Description
<b>Scheduled On</b>	<p>The facility to specify the date on which the demand draft is to be issued.</p> <p>The options are:</p> <ul style="list-style-type: none"> <li>• <b>Now:</b> Select this option if you wish to have the draft drawn on the same day.</li> <li>• <b>Later:</b> Select this option if you wish to have the draft drawn at a future date. If you select this option you will be required to specify the date on which the draft is to be drawn.</li> </ul>
<b>Transfer Date</b>	<p>Specify the date on which the draft is to be issued.</p> <p>This field appears if the option <b>Later</b> is selected from the <b>Scheduled On</b> list.</p>
<b>Transfer from</b>	Select the source account from which the funds are to be debited towards the issue of the demand draft.
<b>Balance</b>	The net balance in the selected source account is displayed against the Transfer From field once an account is selected.
<b>Note</b>	Specify a note or remarks for the transaction, if required.

#### To issue a demand draft:

1. From the **Favouring** list, select the payee to whom the demand draft is to be issued. The details of the selected payee along with the payee's photo appear.
2. From the **Currency** list, select the preferred currency.
3. In the **Amount** field, enter amount for which the draft needs to be issued.
4. In the **Scheduled On** field, select the appropriate date of transfer.
  - a. If you select the **Now** option, the draft will be issued on the same day.  
OR  
If you select the option **Later**, select the date on which the draft is to be drawn.
5. From the **Transfer From** list, select the account from which funds need to be drawn.
6. In the Note field, specify a note or remarks.
7. Click **Issue** to initiate the request for the issue of the demand draft.  
OR  
Click **Cancel** to cancel the transaction.
8. The **Draft Issuance - Review** screen appears. Verify the details, and click **Confirm**.  
OR  
Click **Cancel** to cancel the transaction and go back to the **Dashboard**.  
OR  
Click **Back** to go back to the previous screen.
9. The success message appears along with the transaction reference number, host reference number, status and draft details.  
Click **Go to Dashboard** to go to Dashboard screen.  
OR



Click Add Favorite to mark the transaction as favorite. The transaction is added in the favorite transactions list. For more information on the favorite transactions feature, refer the section **Favorites** in this user manual.

OR

Click the **e-Receipt** link to download the electronic receipt. For more information refer the **e-Receipt** section in the *Corporate Customer Services User Manual*.

## **FAQs**

### **1. Can I initiate future dated demand draft issuance request?**

You can initiate future dated demand draft issuance request using scheduling later option.

### **2. What happens if I have set up a future dated draft issuance request, but don't have enough funds in my account on the transaction date for the transfer?**

Balance check will not be performed at the time of transaction initiation with future date. The transaction will get declined in case of insufficient funds in the account on the given transaction date.

### **3. What happens if the transaction amount is less than set Transaction Limit?**

If the transaction amount is less or more than transaction limit set by the Bank, user cannot proceed to initiate demand draft issuance request.

### **4. Can I request for demand draft issuance a payee registered as my payee but Demand draft favouring name is different?**

No, using this transaction, you can initiate a demand draft issuance request to existing payee and demand draft favouring details cannot be edited while initiating a request.

### **5. What happens when I add a transaction in my favorite list?**

Once a transaction is marked as favorite it is displayed in customer's favorite list. Customer can directly initiate a transfer using favorite transactions; all the transaction details are displayed on screen auto populated. User can make required changes in the details and submit the transaction for processing.

### **6. How will I receive a physical copy of a demand draft?**

Bank will operationally issue a draft and mail it to the address specified while maintaining a payee.

### **7. When can I generate an e-receipt?**

The user can generate an E-receipt of the transaction, after transaction has been processed, in the Core Banking application.

[Home](#)

## 10. Make Payment (Transfer Money)

The Transfer Money feature enables the user to initiate online payments from his bank account to any other bank account. Through this feature, the user is provided with the option to either transfer funds within his own accounts held in the same bank by selecting the 'My Accounts' option or to transfer funds to other accounts (held within the same bank or in other banks within the same country or even to accounts held beyond geographical boundaries) by selecting the 'Existing Payee' option.

On selecting the option, 'Existing Payee', the user has to simply select a payee towards which the transfer is to take place. The user is not required to explicitly select the transfer type (internal, domestic or international) since this categorization is undertaken at the time of payee creation.

### Prerequisites:

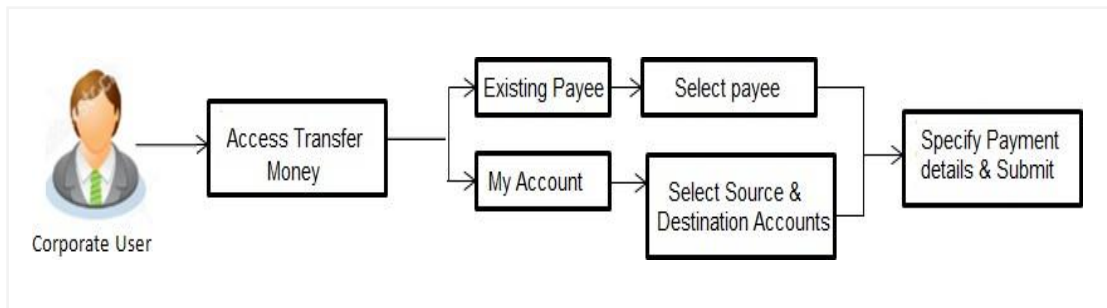
- Transaction and account access is provided to corporate user
- Approval rule set up for corporate user to perform the actions
- Transaction working window is maintained
- Payees are maintained
- Purposes of Payments are maintained which are mandatory for Internal and Domestic Payment
- Transaction limits are assigned to user to perform the transaction

### Features supported in the application

The 'Transfer Money' feature enables users to make payments towards:

- Existing Payee – Internal, Domestic and International transfers are supported and are triggered based on the payee and specific payee account selection.
- My Accounts – Users are able to transfer funds within their own accounts held in the bank.

### Workflow



### How to reach here:

*Dashboard > Toggle menu > Payments > Payments and Transfers > Transfer Money*  
 OR  
*Maker Dashboard > Quick Links > Funds Transfer*  
 OR  
*Maker Dashboard > Quick Links > Own Account Transfer*

## 10.1 Make Payment - Existing Payee

The existing payee option of the 'Transfer Money' feature enables the user to initiate payments towards existing registered payees. All account payees created by the logged in user and shared by other users of the Party are listed for selection. Once a payee has been selected, the details are auto populated on the transaction screen. The user is then required to fill in payment details to initiate the funds transfer. Payment details will vary based on the transfer type associated with the payee's account. The user can also view the payee and transaction limits by selecting the 'View Limits' link provided on the screen.

An E-Receipt gets generated on the successful completion of the transaction in the Core Banking Application. E-Receipts can also be accessed from **Activity Log** detailed view.

### How to reach here:

*Dashboard > Toggle Menu > Payments > Payments and Transfers > Transfer Money > Make Payment > Existing Payee*

*OR*

*Maker Dashboard > Quick Links > Fund Transfer > Existing Payee*

### To transfer money to an existing payee:

1. In the **Transfer Type** field, select the **Existing Payee** option.

The fields by which to initiate a fund transfer to an existing payee appear.

## Make Payment - Existing Payee

ATM/Branch
English

Welcome, Joe Bohr  
Last login 28 Nov 05:11 PM

### Make Payment

Transfer Type  
 Existing Payee    My Accounts

Payee  
R RooneySWIFT

**R RooneySWIFT**

Account Number 1234	Account Type International	Account Name RooneySWIFT
Bank Details CITIBANK2XX,CITIBANK NA,Coachella Park		

Transfer From  
xxxxxxxxxxxx0302

Balance : €299,889.00

Amount  
EUR      €1,000.00

[View Limits](#)

Transfer When  
 Now    Later

Book New Deal

Use Pre-existing Deals

Deal Number  
AT3FFB1140024001

Deal Type  
Forward

Exchange Rate  
€90.00

Reset

Correspondence Charges  
SHARED

Transfer via Intermediary Bank  
 Yes    No

Pay Via  
 SWIFT Code    NCC    Bank Details

SWIFT Code  
MICKGB21XXX  
MIZUHO CAPITAL MARKETS UK LTD  
MIZUHO TOWER

Reset

Payment Details  
against advice 2212

Add Payment Details  
Note

Account with institution

Pay
Cancel

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**Field Description**

<b>Field Name</b>	<b>Description</b>
<b>Transfer Type</b>	Select the type of transfer that you wish to initiate. The options are: <ul style="list-style-type: none"> <li>Existing payee</li> <li>My Accounts (User's own account)</li> </ul>
<b>Existing Payee</b>	
The following fields appear if the <b>Existing Payee</b> option is selected in the <b>Transfer Type</b> field.	
<b>Payee</b>	Select the payee towards whom you wish to make a funds transfer and subsequently select the specific account of the payee in which the funds are to be transferred.
The following details of the selected payee appear once you have selected the payee from the <b>Payee</b> field.	
<b>Payee Photo</b>	The photo of the selected payee appears.
<b>Payee Name</b>	The name of the selected payee appears.
<b>Account Number</b>	The account associated with the payee along with the account nickname.
<b>Account Type</b>	Type of account or transfer type associated with the payee appears, once a payee is selected.
<b>Account Name</b>	The name of the payee as per payee's bank records.
<b>Payee Address</b>	Address of the payee in the bank account. This field appears for <b>International</b> type of payee.
<b>Bank Details</b>	The details of the bank i.e. the name and address of the bank's branch in which the payee's account is held appears.
<b>Transfer From</b>	Select the source account from which the funds are to be transferred.
<b>Balance</b>	On selecting a source account, the net balance of the account appears below the Transfer From field.
<b>Currency</b>	Select the currency in which the transfer is to take place. The currency is defaulted to the destination account currency for Own and Internal Transfer and local currency for Domestic Transfer. For International transfers, the user can select a currency from the list.
<b>Amount</b>	Specify the amount to be transferred.

Field Name	Description
<b>View Limits</b>	Link to view the transaction limits applicable to the user. For more information on Limits, refer <a href="#">View Limits</a> section.
<b>View Current Exchange Rate</b>	Link to view the current buy or sell per unit rate for the chosen currency combination.  This link will be enabled only if <b>Forex Deal Creation</b> has been enabled for the user's party under <b>Party Preferences</b>
<b>Book New Deal</b>	Click to initiate a new forex deal.  This button gets enabled when an amount is entered in the <b>Amount</b> field.
<b>Use Pre-existing Deals</b>	Click to view and select an existing forex deal.
<b>Deal Number</b>	Enter a deal number.  This field is displayed if the option <b>Use Pre-existing Deals</b> has been selected.
<b>Deal Number</b>	Displays the unique deal id of the forex deal.  This field is displayed if the deal is selected from the <b>Pre-existing Deals</b> popup message window.
<b>Deal Type</b>	Displays the type of deal the user wants to initiate.  This field is displayed if a deal is selected from the <b>Pre-existing Deals</b> popup message window.
<b>Exchange Rate</b>	Displays the buy or sell per unit rate for the chosen currency combination.  This field is displayed if the deal is selected from the <b>Pre-existing Deals</b> popup message window.
<b>Transfer When</b>	The facility to specify when the funds are to be transferred. The options are: <ul style="list-style-type: none"> <li>• Now: transfer funds on the same day</li> <li>• Later: transfer funds on a future date</li> </ul>
<b>Transfer Date</b>	Date of transfer.  This field appears if the option <b>Later</b> is selected from the <b>Transfer When</b> list.

Field Name	Description
<b>Pay Via</b>	<p>Select the network through which the transfer is to take place. This field is displayed only if the transfer is a domestic transfer in India region.</p> <p>The options are:</p> <ul style="list-style-type: none"> <li>• NEFT</li> <li>• RTGS</li> <li>• IMPS</li> </ul> <hr/> <p><b>Note:</b> The networks available for selection will be dependent on certain factors such as whether the payee's bank supports the network or not, the amount entered and the network working window.</p> <p>Additionally, any one network, out of the enabled networks, will be suggested based on preferences allocated to each network by an administrator. This is simply a suggestion and the user can select any other network out of the enabled networks.</p>
<b>Correspondence Charges</b>	<p>The facility to select the party by whom transfer charges are to be borne.</p> <p>The options are:</p> <ul style="list-style-type: none"> <li>• Payee: transfer charges are to be borne by the beneficiary</li> <li>• Payer: transfer charges are to be borne by the ordering customer</li> <li>• Shared: transfer charges are to be borne by both the payee and payer</li> </ul> <hr/> <p>Note: This field appears if the transfer being initiated is an international transfer.</p>
<b>Transfer via Intermediary Bank</b>	<p>Specify whether the fund transfer is to be done through intermediary bank.</p> <p><b>Note:</b> This field is appears only for International Payee.</p>
<b>Pay Via</b>	<p>Select the network through which the payment is to be processed.</p> <p>The options are:</p> <ul style="list-style-type: none"> <li>• Swift Code</li> <li>• NCC (National Clearing code)</li> <li>• Bank Details</li> </ul> <p>This field appears if you select <b>Yes</b> option from <b>Transfer Via Intermediary Bank</b> field.</p>
<b>SWIFT Code</b>	<p>The SWIFT code will need to be identified if <b>SWIFT Code</b> has been selected in the <b>Pay Via</b> field.</p>

Field Name	Description
<b>Lookup Swift Code</b>	Link to search the SWIFT code.
<b>SWIFT code Look up</b>	
The following fields appear on a pop up window if the <b>Lookup SWIFT Code</b> link is clicked.	
<b>SWIFT Code</b>	The facility to lookup bank details based on SWIFT code.
<b>Bank Name</b>	The facility to search for the SWIFT code based on the bank name.
<b>Country</b>	The facility to search for the SWIFT code based on the country.
<b>City</b>	The facility to search for the SWIFT code based on city.
<b>SWIFT Code Lookup - Search Result</b>	
<b>SWIFT Code</b>	The SWIFT code as identified.
<b>Bank Details</b>	Details of the bank based on the SWIFT code identified. These include the name of the bank as well as the physical address of the bank.
<b>NCC</b>	The national clearing code will need to be identified if NCC has been selected in the Pay Via field.
<b>Lookup National clearing code</b>	Link to search the National clearing code.
<b>National clearing code Look up</b>	
The following fields appear on a pop up window if the <b>Lookup National Clearing Code</b> link is clicked.	
<b>NCC Type</b>	The facility to search for the national clearing code by type.
<b>NCC Code</b>	The facility to search for bank details by defining the national clearing code.
<b>Bank Name</b>	The facility to search for the national clearing code by defining the name of the bank.
<b>City</b>	The facility to search for the national clearing code by city.
<b>NCC Lookup - Search Result</b>	
<b>NCC Code</b>	NCC code of the bank branch.
<b>Bank Detail</b>	Details of the bank based on the national clearing code identified. These include the name of the bank and branch as well as the physical address of the bank.



Field Name	Description
The following fields appear if the option <b>Bank Details</b> is selected in <b>Pay Via</b> field.	
<b>Bank Name</b>	Enter the name of the bank in which the payee account is held.
<b>Bank address</b>	Enter the complete address of the bank at which the payee account is held.
<b>Country</b>	Select the country in which the payee's account is held.
<b>City</b>	Enter the name of the city in which the payee's account is held.
<b>Payment Details</b>	Specify payment details. <hr/> <b>Note:</b> This field appears if the transfer type being initiated is an international transfer. <hr/>
<b>Add Payment Details</b>	The link to add more details of the transfer. <hr/> <b>Note:</b> This field appears only for International Payee. <hr/>
<b>Note</b>	Select the note/ remarks for fund transfer. This field appears only for <b>International Payee</b> .
<b>Note</b>	Enter a note or remarks.

2. From the **Payee** list, select the payee towards whom funds are to be transferred. The details of the selected payee appear.
3. From the **Transfer From** account list; select the account from which the transfer needs to be made.
4. From the **Currency** list, select the appropriate currency for the amount to be transferred. (Applicable for international payees only. For domestic and internal payees, currency gets defaulted.)
5. In the **Amount** field, enter the transfer amount.
6. If user clicks **Book New Deal** to book the new forex deal. The **Initiate Forex Deal Booking** screen appears.
7. If user selects the checkbox **Use Pre-Existing Deals** to select an existing forex deal.

## Pre Booked Deals

Pre Booked Deals ✕

[Show All Deals](#)

Search By Deal Number


Pick	Deal Number	Validity	Booked Deal Amount	Outstanding Amount	Exchange Rate
<input checked="" type="radio"/>	AT3FFB114002BDDY	Forward : 363 Days	3000000000 USD	3000000000 USD	\$1.49
<input type="radio"/>	AT3FFB114002BDDW	Forward : 363 Days	3000000000 USD	3000000000 USD	\$1.49

Page 1 of 1 (1-2 of 2 items) K < 1 > K

[Proceed](#)

### Field Description

Field Name	Description
<b>Deal Number</b>	The unique deal ID of the forex deal.
<b>Validity</b>	The date up to which the deal is valid.
<b>Deal Amount</b>	The original buy or sell amount and currency of the deal.
<b>Outstanding Amount</b>	The remaining buy or sell amount and currency in the deal available for transaction.
<b>Exchange Rate</b>	Displays the buy or sell per unit rate for the chosen currency combination.

8. In the **Deal Number** field, enter the forex deal number.  
Click **Verify**. The deal details of selected deal appear.  
OR  
Select deal from the Lookup by clicking the **Lookup Deal Number** link.  
In the **Search by Deal Number** field, enter the forex deal number to be searched.  
Click  to search. The list existing forex deal appears.  
Click on **Deal Number** field, to select the appropriate deal from the list.  
Click **Proceed** to continue the transaction with selected deal.  
The deal details of selected deal from Lookup appear.  
Click **Reset** to clear the entered details.
9. In the **Transfer When** field, select the option to indicate when the transfer is to take place.
  - a. If you select the option **Now**, the transfer will be made on the same day.  
OR  
If you select the option **Later**, select the date on which you want the transfer to be initiated from the **Transfer Date** field.

10. If the transfer type is **Domestic**, in the **Pay Via** field, select the appropriate network for payment.  
If the transfer type is Domestic India region, only those networks that are enabled, based on transfer details defined, will be selectable. Select a network of choice.
11. If the transfer type is **International**, select the appropriate option from the **Correspondence Charges** list.
  - a. In the **Transfer via Intermediary Bank** field, select the appropriate option.(Applicable for international payees only.)
  - b. If you have selected Yes option in the **Transfer via Intermediary Bank** field, select the appropriate network for payment in the Pay Via field.
    - i. If you select **Swift** option:
      - i. In the **SWIFT Code** field, enter the SWIFT code or search and select it from the lookup.
      - ii. Click **Verify** to fetch bank details based on Bank Code (BIC).
    - ii. If you select **National Clearing code** option:
      - i. In the **National Clearing code** field, enter the National Clearing code or search and select it from the lookup.
      - ii. Click **Verify** to fetch bank details based on Bank Code (BIC).
    - iii. If you select **Bank details** option:
      - i. In the **Bank Name** field, enter the bank name.
      - ii. In the **Bank Address** field, enter the complete address of the bank.
      - iii. From the **Country** list, select the country of the bank.
      - iv. From the **City** list, select the city to which the bank belongs.
    - iv. From the **Payment Details** list, select the appropriate purpose of transfer.(Applicable for international payees only. )
12. In the **Note** field, specify a note or remarks.
13. Click **Pay** to initiate the payment.  
OR  
Click **Cancel** to cancel the operation and to navigate back to the dashboard.
14. The **Make Payment - Review** screen appears. Verify the details, and click **Confirm**.  
OR  
Click **Cancel** to navigate to the **dashboard**.  
OR  
Click **Back** to navigate back to the previous screen.

---

**Note:** If a standing instruction or a pay later transfer is due to the payee within the next X days (as configured), a warning message will appear on the review page intimating the user about the same. This is applicable only if the transfer being initiated is an internal or domestic transfer.

---

15. The success message appears along with the transaction reference number, status and transaction details.  
Click **Go to Dashboard** to go to the **Dashboard** screen.  
OR  
Click **Add Favorite** to mark the transaction as favorite. The favorite transaction is added. For more information, refer **Favorite** transaction.  
OR

Click the **e-Receipt** link to download the electronic receipt. For more information, refer the **e-receipt** section in the **Corporate Customer Services User Manual**.

## 10.2 Make Payment - My Accounts

By selecting the 'My Accounts' option as transfer type, the user is able to initiate funds transfers towards his own mapped accounts held with the bank.

An E-Receipt gets generated on successful completion of the transaction in the Core Banking Application. The E-Receipt can also be accessed from **Activity Log** detailed view.

### To transfer money to own account:

1. In the **Transfer Type** field, select the **My Accounts** option. The fields by which to initiate an own account transfer appear.

### Make Payment - My Accounts

The screenshot shows the 'Make Payment' interface on the Futura Bank website. The 'Transfer Type' is set to 'My Accounts'. The 'Transfer To' field is populated with 'xxxxxxxxxxx0302' and shows a balance of €299,889.00. The 'Transfer From' field is also populated with 'xxxxxxxxxxx0302' and shows a balance of €299,889.00. The 'Amount' is set to 'EUR' and '€1,000.00'. The 'Transfer When' is set to 'Now'. A note is entered: 'against invoice 3323'. There are 'Pay' and 'Cancel' buttons at the bottom. A sidebar on the right contains a message about transferring money and links to help pages.

### Field Description

Field Name	Description
<b>Transfer Type</b>	Select the type of transfer that you wish to initiate The options are: <ul style="list-style-type: none"> <li>• Existing payee</li> <li>• My Accounts (User's own accounts)</li> </ul>
<b>Transfer To</b>	Select the account number towards which you want to transfer funds.

Field Name	Description
<b>Balance</b>	The net balance of the selected account is displayed once an account is selected in the Account Number field.
<b>Transfer From</b>	Select the source account from which the funds are to be transferred.
<b>Balance</b>	On selecting a source account, the net balance of the account appears below the Transfer From field.
<b>Currency</b>	Select the currency in which the transfer is to take place. The currency is defaulted to destination account currency for Own Account Transfers.
<b>Amount</b>	Specify the amount to be transferred.
<b>View Limits</b>	Link to view the transaction limits for the user. For more information on Limits, refer <a href="#">View Limits</a> section.
<b>View Current Exchange Rate</b>	Link to view the current buy or sell per unit rate for the chosen currency combination. This link will be enabled only if <b>Forex Deal Creation</b> has been enabled for the user's party under <b>Party Preferences</b>
<b>Book New Deal</b>	Click to initiate a new forex deal. This button gets enabled when an amount is entered in the <b>Amount</b> field.
<b>Use Pre-existing Deals</b>	Click to view and select an existing forex deal.
<b>Deal Number</b>	Enter a deal number. This field is displayed if the option <b>Use Pre-existing Deals</b> has been selected.
<b>Deal Number</b>	Displays the unique deal id of the forex deal. This field is displayed if the deal is selected from the <b>Pre-existing Deals</b> popup message window.
<b>Deal Type</b>	Displays the type of deal the user wants to initiate. This field is displayed if a deal is selected from the <b>Pre-existing Deals</b> popup message window.
<b>Exchange Rate</b>	Displays the buy or sell per unit rate for the chosen currency combination. This field is displayed if the deal is selected from the <b>Pre-existing Deals</b> popup message window.

Field Name	Description
<b>Transfer When</b>	The facility to specify when the funds are to be transferred. The options are: <ul style="list-style-type: none"> <li>• Now: transfer funds on the same day</li> <li>• Later: transfer funds on a future date</li> </ul>
<b>Transfer Date</b>	Specify the date on which the transfer is to take place. This field is enabled if the <b>Later</b> option is selected in the <b>Transfer when</b> field.
<b>Note</b>	Enter a note or remarks against the transfer.

2. From the **Account Number** list, select the own account to which the funds need to be transferred.
3. From the **Transfer From** account list, select the account from which the transfer needs to be made.
4. From the **Currency** list, select the currency in which the transfer needs to be made. The currency of the destination account will be the only currency available for selection.
5. In the **Amount** field, enter the transfer amount.
6. If Deal is enabled, book a new deal or use a preexisting deal as explained in the Make Payment – Existing Payee section.
7. In the **Transfer When** field, select the option to indicate when the transfer is to take place.
  - a. If you select the **Now** option, the transfer will be made on same day.  
OR  
If you select the **Later** option in the **Transfer On** field, select the date on which you want the transfer to be initiated from the **Transfer Date** field.
8. In the **Note** field, specify a note or remarks.
9. Click **Pay** to initiate payment.  
OR  
Click **Cancel** to cancel the operation, and to navigate back to the dashboard.
9. The **Make Payment - Review** screen appears. Verify the details, and click **Confirm**.  
OR  
Click **Cancel** to navigate to **Dashboard** Screen.  
OR  
Click **Back** to navigate back to the previous screen.
10. The success message appears along with the transaction reference number, status and transfer details.  
Click **Go to Dashboard** to go to the **Dashboard** screen.  
OR  
Click **Add Favorite** to mark the transaction as favorite. The favorite transaction is added. For more information, refer the **Favorite** transactions section in this user manual.  
OR  
Click **Set Repeat Transfer** to initiate standing instructions towards the account. For more information, refer the **Repeat Transfer** section in this user manual.  
OR

Click the **e-Receipt** link to download the electronic receipt. For more information, refer **e-receipt** section in **Corporate Customer Services User Manual**.

## **FAQs**

1. **Can I use the Transfer Money transaction to transfer the funds towards the repayment of a loan that I hold in same bank?**  
No, fund transfers can be made only to current or savings account through the transfer money transaction.
2. **Can I set a future date for a fund transfer?**  
You can set a future date for a payment using Pay Later payment option.
3. **What happens if I have set up a future dated transfer, but don't have enough funds in my account on the transaction date for the transfer?**  
Balance check will not be performed at the time of transaction initiation with future date. The transaction will get declined in case of insufficient funds in the account on the given transaction date.
4. **What happens if the transaction amount is less than set Transaction Limit?**  
If the transaction amount is less or more than transaction limit set by the Bank, user cannot proceed to make payment.
5. **Can I make a payment to an account which is currently not registered as my payee?**  
No. You can make the payment only to your registered payees or can transfer the funds to your own accounts.
6. **Can I transfer the funds to any CASA available under party ID mapped to me by selecting My Accounts transfer?**  
Yes.
7. **Can I transfer the funds to an account belongs to linked party?**  
Yes, funds can be transferred to a CASA of linked party provided it is mapped to logged in user.
8. **What happens when I add a transaction in my favorite list?**  
Once a transaction is marked as favorite it is displayed in customer's favorite list. Customer can directly initiate a transfer using favorite transactions; all the transaction details are displayed - auto populated, on screen. User can make required changes in the details and submit the transaction for processing.
9. **What is repeat transfer?**  
Repeat Transfer is a type of transfer which is regular and periodic in nature. If the customer needs to make a payment at a periodic interval, repeated over N times, this can be initiated only once through 'Repeat Transfer'. Once initiated, these will be executed at the set frequency, till the end date.

[Home](#)

## 11. Multiple Transfers

The Multiple Transfers feature enables the corporate user to initiate transfers towards a group of people as part of a single transaction. Through this feature, users can initiate transfers towards registered payees of different transfer types i.e. internal, domestic and international transfers, with different transfer dates, all at once from a single screen.

### Prerequisites:

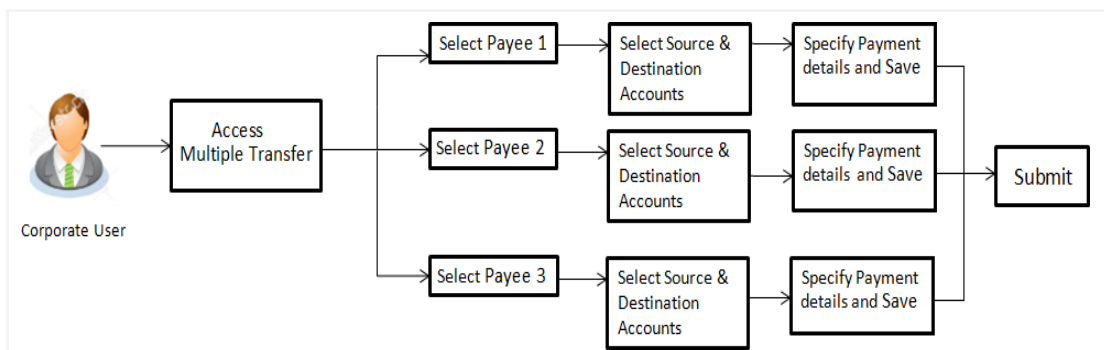
- Transaction and account access is provided to the corporate user
- Approval rule set up for the corporate user to perform the actions
- Transaction working window is maintained
- Payees are maintained
- Purpose of Payments are maintained
- Transaction limits are assigned to the user to perform the transaction

### Features supported in the application

Multiple transfers allows the user to make payments

- To Existing Payees – by selecting registered payees

### Workflow



### How to reach here:

*Dashboard > Toggle Menu > Payments > Payments and Transfers > Multiple Transfers*



## Multiple Transfers

futura bank

ATM/Branch

⌵

🔍
📧 4
Welcome, Joe Bohr
⌵

**Multiple Transfers**

**Payee 1**

Payee  
A AryalInternal

AryalInternal

Branch	Account Type	Account Name
xxxxxxxxxxxx0302		

Transfer From  
xxxxxxxxxxxx0302

Balance : €299,889.00

Amount  
EUR €1,000.00

[View Limits](#)

Transfer When  
 Now  Later

Note  
80 Characters Left

Save
Make a Copy & Save
↻ Reset Fields

What are the benefits?

Paying multiple payees at once is easy with the Futura Bank Multiple Transfers service. You can specify details for each transfer record and to save additional time, copy the details of one record on to the next.

You can select different accounts from which you want funds transferred to each payee and also select different dates on which each transfer is to be made.

**Payee 2**

Payee  
R RooneySWIFT

RooneySWIFT

Account Number	Account Type	Account Name
1234	International	RooneySWIFT

Bank Details  
CITIBANK2XX,CITIBANK NA,Coachella Park

Transfer From  
xxxxxxxxxxxx0302

Balance : €299,889.00

Amount  
EUR €1,200.00

[View Limits](#)

Transfer When  
 Now  Later

Correspondence Charges  
SHARED

Transfer via Intermediary Bank  
 Yes  No

Pay Via  
 SWIFT Code  NCC  Bank Details

SWIFT Code  
MICKGB21XXX  
MIZUHO CAPITAL MARKETS UK LTD  
MIZUHO TOWER

Reset

Payment Details  
Against Invoice 92332

Add Payment Details

Note  
Account with institution

Save
Make a Copy & Save
↻ Reset Fields

Add Another Payment

Submit
Cancel

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## Field Description

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

The following fields are applicable for each individual transfer record that comprises the multiple transfers transaction:

<b>Payee Record Number</b>	Payee Record Number. The payee record number appears on the top of each record so as to identify the number of payees being added.
----------------------------	--

<b>Payee</b>	Select the payee to whom funds transfer needs to be made. Each payee is identified by the payee nickname defined at the time of payee registration. Once a payee has been selected, the details of the payee including the payee photo, payee nickname, account number, account type, etc. will be displayed on the screen.
--------------	---

<b>Account Number</b>	On selecting the payee, the account number associated with the payee appears.
-----------------------	---

<b>Account Type</b>	The type of account or transfer type associated with the payee appears, once a payee is selected.
---------------------	---

<b>Account Name</b>	The name of the payee in the bank account appears.
---------------------	--

<b>Payee Address</b>	Address of the payee in the bank account. This field appears for <b>International</b> type of payee.
----------------------	---

<b>Bank Details</b>	The details of the bank i.e. the name and address of the bank's branch in which the payee's account is held appears.
---------------------	--

---

Note: Bank Details do not get displayed for Internal Payees

---

<b>Transfer From</b>	Select the source account from which the funds are to be transferred.
----------------------	---

<b>Balance</b>	On selecting a source account, the net balance of the account appears below the <b>Transfer From</b> field.
----------------	---

<b>Currency</b>	Select the currency in which the transfer is to take place.
-----------------	---

---

**Note:** Currency is defaulted to the destination account currency for Own and Internal Account Transfers and to the local currency for Domestic Transfers.  
For International transfers, the user can select the currency from the list.

---

<b>Amount</b>	Specify the amount to be transferred.
---------------	---------------------------------------

<b>View Limits</b>	Link to view the transaction limits applicable to the user. For more information on Limits, refer <a href="#">View Limits</a> section.
--------------------	---

---

Field Name	Description
<b>Transfer When</b>	<p>The facility to specify when the funds are to be transferred.</p> <p>The options are:</p> <ul style="list-style-type: none"> <li>• Now: transfer funds on the same day</li> <li>• Later: transfer funds on a future date</li> </ul>
<b>Pay Via</b>	<p>Select the network through which the transfer is to take place.</p> <p>This field is displayed only if the transfer is a <b>domestic</b> transfer in <b>India</b> region.</p> <p>The options are:</p> <ul style="list-style-type: none"> <li>• NEFT</li> <li>• RTGS</li> <li>• IMPS</li> </ul> <hr/> <p><b>Note:</b> The networks available for selection will be dependent on certain factors such as whether the payee's bank supports the network or not, the amount entered and the network working window.</p> <p>Additionally, any one network, out of the enabled networks, will be suggested based on preferences allocated to each network by an administrator. This is simply a suggestion and the user can select any other network out of the enabled networks.</p>
<b>Transfer Date</b>	<p>The date on which the transfer is to take place.</p> <p>This field appears if the option <b>Later</b> is selected from the <b>Transfer When</b> list.</p>
<b>Purpose</b>	<p>Select the purpose for which the transfer is being initiated.</p> <p>If the purpose of transfer is selected as 'Other', an additional field appears in which the user can enter the purpose.</p> <p>This field appears for <b>Internal</b> or <b>Domestic</b> type of Payee.</p>
<b>Correspondence Charges</b>	<p>The facility to select the party by whom transfer charges are to be borne.</p> <p>The options are:</p> <ul style="list-style-type: none"> <li>• Payee: transfer charges are to be borne by the beneficiary</li> <li>• Payer: transfer charges are to be borne by the ordering customer</li> <li>• Shared: transfer charges are to be borne by both the payee and payer</li> </ul> <p>This field appears against a record where the transfer is being made towards an international payee.</p>

Field Name	Description
<b>Transfer via Intermediary Bank</b>	Specify whether the fund transfer is to be done through intermediary bank. <hr/> <b>Note:</b> This field appears only for International Payee. <hr/>
<b>Pay Via</b>	Network for payment. The options are: <ul style="list-style-type: none"> <li>• Swift Code</li> <li>• NCC (National Clearing code)</li> <li>• Bank Details</li> </ul> This field appears if you select Yes option from Transfer via Intermediary Bank field.
<b>SWIFT / National clearing code value</b>	SWIFT code /National Clearing code value.
<b>SWIFT code Look up</b>	
Below fields appears if the SWIFT Code option is selected in Pay Via field.	
<b>Lookup Swift Code</b>	Link to search the SWIFT code.
<b>SWIFT Code</b>	SWIFT code value.
<b>Bank Name</b>	Bank name to search the SWIFT code.
<b>Country</b>	Country name to search the SWIFT code.
<b>City</b>	City name to search the SWIFT code.
<b>SWIFT Code Lookup - Search Result</b>	
<b>Bank Name</b>	Name of the bank.
<b>Address</b>	Displays complete address of the bank.
<b>SWIFT Code</b>	SWIFT code /National Clearing code value.
<b>National clearing code Look up</b>	
Below fields appears if the National clearing code option is selected in Pay Via field.	
<b>Lookup National clearing code</b>	Link to search the National clearing code.
<b>NCC Type</b>	NCC type of the bank branch.

Field Name	Description
<b>NCC Code</b>	NCC code of the bank branch.
<b>Bank Name</b>	Name of the bank.
<b>City</b>	City to which the bank belongs.
<b>NCC Lookup - Search Result</b>	
<b>Bank Name</b>	Name of the bank.
<b>Branch</b>	Bank branch name.
<b>Address</b>	Address of the bank.
<b>NCC Code</b>	NCC code of the bank branch.
<b>Bank Details</b>	Bank details based on the Swift / National clearing code selected for the bank.

Below fields appears if the **Bank Details** option is selected in **Pay Via** field.



<b>Bank Name</b>	Name of the bank.
<b>Bank address</b>	Complete address of the bank.
<b>Country</b>	Country of the bank.
<b>City</b>	City to which the bank belongs.
<b>Payment Details</b>	Specify payment details. This field appears against a record where the transfer is being made towards an international payee.
<b>Add Payment Details</b>	The link to add more details of the transfer. This field appears only for International Payee.
<b>Note</b>	Select the note/ remarks for fund transfer. This field appears only for <b>International</b> Payee.
<b>Note</b>	Specify a note or remarks against the transfer.

---

#### To transfer funds to multiple payees:

1. From the **Payee** list, select the payee towards whom you wish to transfer funds.  
The payee details of the selected payee appear.
2. From the **Transfer From** account list, select the account from which the transfer needs to be made.

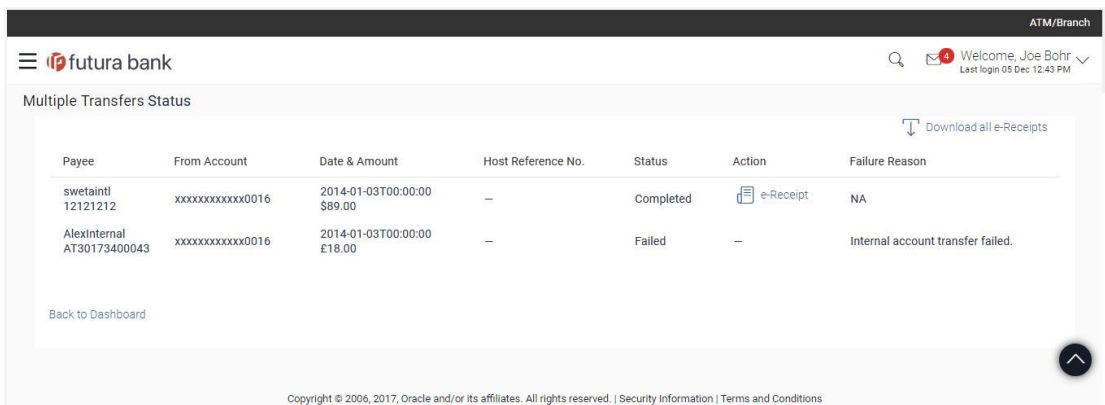
3. From the **Currency** list, select the appropriate currency.
4. In the **Amount** field, enter the transfer amount.
5. In the **Transfer When** field, select the option to indicate when the transfer is to take place.
  - a. If you select the option **Now**, the transfer will be made on the same day.  
OR  
If you select the option **Later**, from the **Transfer When** field, select the appropriate future date for when the transfer is to take place.
6. If the transfer type is **Domestic**, in the **Pay Via** field, select the network through which the transfer is to be processed. If the transfer is a domestic (India region) transfer, only those networks that are enabled on the basis of transfer details specified, will be selectable.
7. If the transfer type is **Internal** or **Domestic**, select the appropriate purpose of transfer from the **Purpose** list.  
OR  
If the transfer type is **International**,
  - a. From the **Correspondence Charges** list, select the appropriate option.
  - b. In the **Transfer via Intermediary Bank** field, select the appropriate option.
  - c. If you have selected Yes option in the Transfer via Intermediary Bank field, select the appropriate network for payment in the Pay Via field.
    - i. If you select **Swift** option:
      - i. In the **SWIFT code** field, enter the SWIFT code or search and select it from the lookup.
      - ii. Click **Verify** to fetch bank details based on Bank Code (BIC).
    - ii. If you select **National Clearing code** option:
      - i. In the National Clearing code field, enter the National Clearing code or search and select it from the lookup.
      - ii. Click Verify to fetch bank details based on Bank Code (BIC).
    - iii. If you select **Bank details** option:
      - i. In the Bank Name field, enter the bank name.
      - ii. In the Bank Address field, enter the complete address of the bank.
      - iii. From the Country list, select the country of the bank.
      - iv. From the City list, select the city to which the bank belongs.
  - d. In the **Payment Details** field, enter the details of the fund transfer.
8. If you have selected International payee, select the appropriate remarks from the **Note** list.
9. In the **Note** field, specify a note or remarks.
10. Click **Save** to save the payment record.  
OR  
Click **Make a Copy and Save**, if you want to save a copy of the transaction.  
OR  
Click **Reset Fields** to clear the entered data.
11. Repeat Steps 1 to 9 for Payee 2.  
OR  
Click **Add Another Payment** if you want to add another payment record.


12. Click  against a saved record to edit the transfer details of that record.  
OR  
Click  against a record to delete that record.
13. Click **Submit** to submit all the transfer records to the bank.  
OR  
Click **Cancel** to cancel the operation and to navigate back to the dashboard.
14. The Multiple **Transfer - Review** screen appears. Verify the details, and click **Confirm**.  
OR  
Click **Expand All** to view the payment details.  
Click **Collapse All** to hide the payment details.  
OR  
Click **Cancel** to cancel the operation and to navigate back to the Dashboard.  
OR  
Click **Back** to edit the transfer details. The Multiple Transfer screen with saved fund transfer details appear in editable form.

**Note:**

If a standing instruction or a pay later transfer is due to any selected payee within the next X days (as configured), a warning message will appear against the specific payment record on the review page intimating the user about the same. This is applicable only if the transfer being initiated is an internal or domestic transfer.

15. The success message appears along with the status of transaction.  
Click **Go to Dashboard**, to navigate to the dashboard.  
OR  
Click **Click Here** to view the status of each transfer.  
The **Multiple Transfer - Status** screen appears. Click **Back to Dashboard** to navigate to the dashboard.

**Multiple Transfers – Status**


Payee	From Account	Date & Amount	Host Reference No.	Status	Action	Failure Reason
swetaintl 12121212	xxxxxxxxxxxx0016	2014-01-03T00:00:00 \$89.00	–	Completed	 e-Receipt	NA
AlexInternal AT30173400043	xxxxxxxxxxxx0016	2014-01-03T00:00:00 £18.00	–	Failed	–	Internal account transfer failed.

Back to Dashboard

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**Field Description**

<b>Field Name</b>	<b>Description</b>
<b>Payee</b>	The payee towards whom fund transfer has been initiated. The payee nickname and the payee's account number are displayed.
<b>From Account</b>	The source account from which the funds are transferred.
<b>Date &amp; Amount</b>	The date of transfer along with the amount that is transferred towards the payee's account.
<b>Host Reference Number</b>	The unique number generated on completion of the transaction in the Core Banking application.
<b>Status</b>	The status of the transaction.
<b>Action</b>	The link to download the e-receipt of transaction.
<b>Failure Reason</b>	The reason for which a transfer failed is displayed against the specific transfer record.

16. Click the **e-Receipt** link against a particular record for which you want to download the e-receipt.  
 OR  
 Click **Download all e-Receipts** link to download the e-receipts for all the transactions.  
 OR  
 Click the **Back to Dashboard** link to navigate to the Dashboard.

**FAQs**

1. **Is there any limit on the number of payments that can be initiated at a time through multiple bill payments?**

Yes, the limit as defined by the bank will be in place. You will be displayed an error message if you try to add another bill payment record once this limit has been met.

2. **What happens if the transaction amount is less than set Transaction Limit?**

If the transaction amount is less than the minimum limit or more than the maximum transaction limit set by the Bank, the user will not be able to initiate the transfer.

[Home](#)



## 12. Repeat Transfers

**Repeat Transfers**, also referred to as Standing Instructions or Standing Orders, are instructions given by a payer (bank account holder) to the bank to transfer a specific amount to another account at regular intervals.

Once initiated, these transfers are executed repeatedly till the end date.

The application has simplified the user's task of initiating repetitive payments by introducing the **Repeat Transfers** feature. Through this feature, users can set instructions for funds to be transferred at regular intervals towards registered payees or to the user's own accounts. Once initiated, the details of these transfers can be viewed in the View Repeat Transfers screen. The user can also cancel a repeat transfer instruction, if so desired, from the View Repeat Transfers screen.

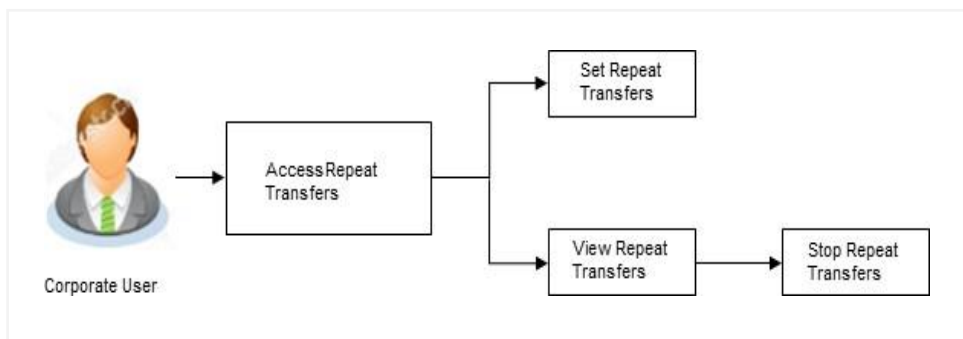
### Pre-Requisites

- Transaction and account access is provided to the corporate user
- Approval rule set up for the corporate user to perform the actions
- Transaction working window is maintained
- Purposes of Payments are maintained
- Transaction limits are assigned to the user to perform the transaction

### Features supported in the application

- Set Repeat Transfers
- View Repeat Transfers
- Stop Repeat Transfers

### Workflow




### How to reach here:

*Dashboard > Toggle menu > Payments > Setups > Repeat Transfers*

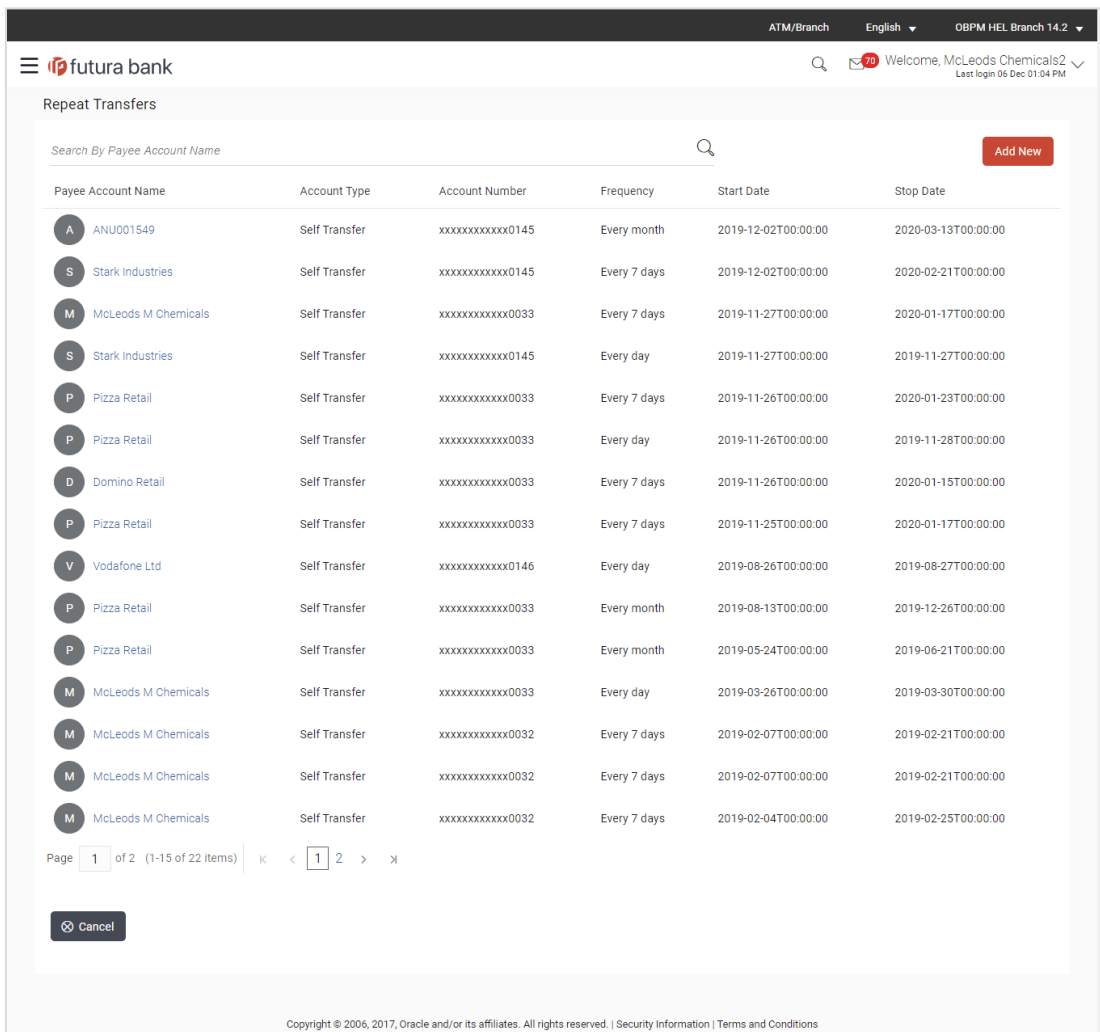
## 12.1 View Repeat Transfers

The **View Repeat Transfers** feature enables users to view all the repeat transfers that have been previously initiated. The user can select any repeat transfer transaction in order to view extensive details of that particular transaction. The details include basic transfer details such as source account, payee account, amount of transfer, etc.; execution details encompassing the frequency of transfers and the start and end dates as well as the payment history which lists down the status of each executed transfer instruction. The reason of failure is also defined against instructions that have failed execution.

### To view Repeat Transfers:

1. All the repeat transfers maintained appear as a list on **Repeat Transfers** screen.  
OR  
In the **Search By Payee Account Name**, enter the name of the payee so as to be displayed the repeat transfers initiated towards that payee and click .

### Repeat Transfers



The screenshot displays the 'Repeat Transfers' interface on the Futura Bank website. The page header includes the bank logo, user name 'Welcome, McLeods Chemicals2', and last login time 'Last login 06 Dec 01:04 PM'. The main content area features a search bar labeled 'Search By Payee Account Name' and an 'Add New' button. Below the search bar is a table listing various repeat transfers.

Payee Account Name	Account Type	Account Number	Frequency	Start Date	Stop Date
A ANU001549	Self Transfer	xxxxxxxxxxxx0145	Every month	2019-12-02T00:00:00	2020-03-13T00:00:00
S Stark Industries	Self Transfer	xxxxxxxxxxxx0145	Every 7 days	2019-12-02T00:00:00	2020-02-21T00:00:00
M McLeods M Chemicals	Self Transfer	xxxxxxxxxxxx0033	Every 7 days	2019-11-27T00:00:00	2020-01-17T00:00:00
S Stark Industries	Self Transfer	xxxxxxxxxxxx0145	Every day	2019-11-27T00:00:00	2019-11-27T00:00:00
P Pizza Retail	Self Transfer	xxxxxxxxxxxx0033	Every 7 days	2019-11-26T00:00:00	2020-01-23T00:00:00
P Pizza Retail	Self Transfer	xxxxxxxxxxxx0033	Every day	2019-11-26T00:00:00	2019-11-28T00:00:00
D Domino Retail	Self Transfer	xxxxxxxxxxxx0033	Every 7 days	2019-11-26T00:00:00	2020-01-15T00:00:00
P Pizza Retail	Self Transfer	xxxxxxxxxxxx0033	Every 7 days	2019-11-25T00:00:00	2020-01-17T00:00:00
V Vodafone Ltd	Self Transfer	xxxxxxxxxxxx0146	Every day	2019-08-26T00:00:00	2019-08-27T00:00:00
P Pizza Retail	Self Transfer	xxxxxxxxxxxx0033	Every month	2019-08-13T00:00:00	2019-12-26T00:00:00
P Pizza Retail	Self Transfer	xxxxxxxxxxxx0033	Every month	2019-05-24T00:00:00	2019-06-21T00:00:00
M McLeods M Chemicals	Self Transfer	xxxxxxxxxxxx0033	Every day	2019-03-26T00:00:00	2019-03-30T00:00:00
M McLeods M Chemicals	Self Transfer	xxxxxxxxxxxx0032	Every 7 days	2019-02-07T00:00:00	2019-02-21T00:00:00
M McLeods M Chemicals	Self Transfer	xxxxxxxxxxxx0032	Every 7 days	2019-02-07T00:00:00	2019-02-21T00:00:00
M McLeods M Chemicals	Self Transfer	xxxxxxxxxxxx0032	Every 7 days	2019-02-04T00:00:00	2019-02-25T00:00:00

Page 1 of 2 (1-15 of 22 Items) < 1 2 >

[Cancel](#)

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## Field Description

Field Name	Description
<b>Payee Account Name</b>	Displays the payee's photo against each payee with name, and account number for identification.  <b>Note:</b> In case of own account transfers, the payee's photo will not be displayed.
<b>Account Type</b>	The type of account associated with the Payee.
<b>Account Number</b>	The account number of the payee in masked format.
<b>Frequency</b>	The frequency in which the repeat transfer is initiated. The value can be: <ul style="list-style-type: none"> <li>• Every Day</li> <li>• Weekly</li> <li>• Fortnightly</li> <li>• Bi-monthly</li> <li>• Monthly</li> <li>• Quarterly</li> <li>• Semi-Annually</li> <li>• Annually</li> </ul>
<b>Start Date</b>	The date on which the repeat transfer starts being executed.
<b>Stop Date</b>	The date on which the repeat transfer should stop being executed or the instances after which the repeat transfer should stop being executed.

2. Click the **Payee Name** link to view details of that repeat transfer.

The **View Repeat Transfer** details screen appears.

OR

Click **Add New** to set up a new repeat transfer.

## View Repeat Transfer

ATM/Branch OBPM HEL Branch 14.2

futura bank Welcome, McLeods Chemicals2  
Last login 05 Dec 12:33 PM

View Repeat Transfer

Repeat Transfer - Self 1933614521700001

Transfer To Stark Industries 00000125	Transfer From xxxxxxxxxxxx0145
Next Payment 02 Dec 2019	Amount £7.00
Note asd	

Execution Details

Start Date 02 Dec 2019	End Date 21 Feb 2020
Frequency Every 7 days	

Payments History

Sr No.	Execution Date	Status	Reason for Failure
No data to display.			

Page 1 (0 of 0 Items) < 1 >

Stop Cancel ← Back

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## Field Description

Field Name	Description
<b>Transfer Type and Transaction Reference Number</b>	The transfer type involved i.e. internal, domestic, etc. as well as the transaction reference number are displayed.
<b>Transfer To</b>	Displays the Payee's photo, name and account number.
<b>Transfer From</b>	The source account number along with the account nickname, if maintained, is displayed.
<b>Next Payment</b>	The date on which the next payment is scheduled.
<b>Amount</b>	Amount of the set Repeat Transfer.
<b>Purpose</b>	The purpose for which the repeat transfer was initiated. This field appears if the repeat transfer initiated was towards a domestic account.
<b>Note</b>	A note, if added, by the user at the time of transfer initiation is displayed.

## Execution Details


Field Name	Description
<b>Start Date</b>	The start date of the repeat transfer execution i.e. the date on which the repeat transfer first starts being executed.
<b>End Date</b>	The last date on which repeat transfer instructions are executed.
<b>Frequency</b>	The frequency in which the repeat transfer is executed.
<b>Payment History</b>	
<b>SI No.</b>	Serial number of the records of the payment history.
<b>Execution Date</b>	The date on which the repeat transfer was executed.
<b>Status</b>	The status of execution of the repeat transfer transaction. Status can be: <ul style="list-style-type: none"> <li>• Active</li> <li>• Failed</li> </ul>
<b>Reason of Failure</b>	The reason why the specific transfer instruction failed is displayed against those transfer records that have failed to be executed.

3. Click **Stop** if you want to stop the repeat transfer.  
OR  
Click **Cancel** to cancel the operation and to return to the dashboard.  
OR  
Click **Back** to navigate back to the previous screen.

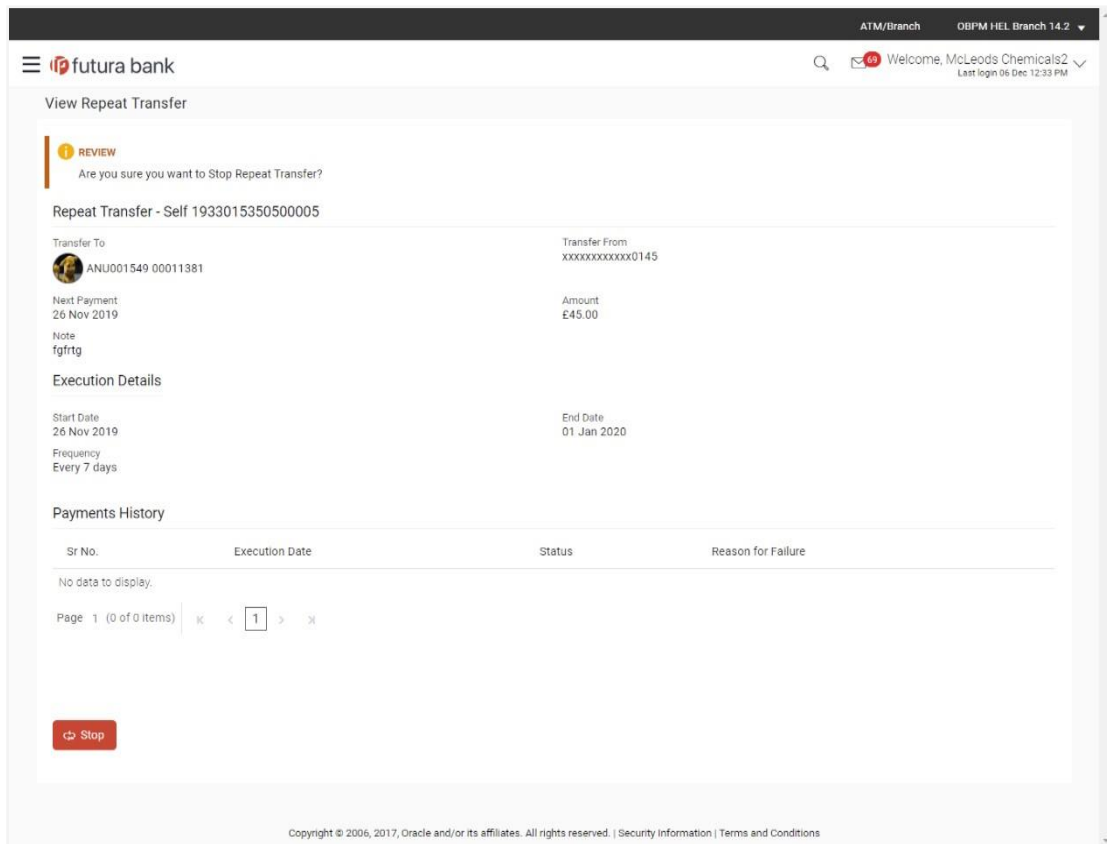
## 12.2 Stop Repeat Transfer

An option to stop the Repeat Transfer instruction is available on the View Repeat Transfer details page against those transactions that have instructions pending to be executed.

### To stop the Repeat Transfers:

1. All the repeat transfers maintained appears as a list on **Repeat Transfers** screen.  
OR  
In the **Search By Payee Name**, enter the payee name of the transaction for which you want to stop the repeat transfer and click .
2. Click the **Payee Name** link against the transaction that you want to stop executing. The **View Repeat Transfer** screen appears.
3. Click **Stop** to stop the repeat transfer.  
OR  
Click **Cancel** to cancel the transaction.  
OR  
Click **Back** to navigate back to previous screen.
4. The **View Repeat Transfers - Review** screen appears. Verify the details, and click **Stop**.

## Stop Repeat Transfers



5. The **Stop Repeat Transfers - Confirmation** screen with success message along with the reference number, status, transaction details and link to download e-receipt appear. Click **Go To Dashboard** to go to Dashboard screen.

## 12.3 Set Repeat Transfers

Through the Set Repeat Transfers feature, a user can initiate an instruction for repeat transfers to be executed towards a payee or account for a specific amount at a certain frequency.

### To set a Repeat Transfer towards an existing payee:

1. All the repeat transfers maintained appear on the **Repeat Transfers** screen.
2. Click the **Add New** option to set up a new repeat transfer. The **Set Repeat Transfer** screen appears.
3. From the **Transfer Type** field
  - a. Select the **Existing Payee** option if you wish to initiate a repeat transfer instruction towards a registered payee. The fields in which the user can specify details to initiate a repeat transfer towards a registered payee appear.

OR

- b. Select the **My Accounts** option if you wish to initiate a repeat transfer instruction towards one of your mapped accounts held within the same bank. The fields in which the user can specify details to initiate a repeat transfer towards a mapped account appear.

### Set Repeat Transfer – Existing Payee

The following screen displays the fields that are populated when the Existing Payee option is selected in the **Transfer Type** field.

ATM/Branch English OBPM HEL Branch 14.2

futura bank Welcome, McLeods Chemicals2 Last login 06 Dec 01:04 PM

#### Set Repeat Transfer

Transfer Type  
 Existing Payee  My Accounts

Payee  
 B BugDbPayeeTest

Branch	Account Type	Account Name
HEL FC UNIVERSAL BANK	Internal	Stark industries

Account Number  
 00000125

Transfer From  
 xxxxxxxxxxxxxx0145

Balance : £138,512.70

Amount  
 GBP £1,000.00

Transfer Frequency  
 Please Select

Start Transferring  
 06 Dec 2019

Stop Transferring  
 on  after  
 06 Dec 2029

Note  
 For the payments of invoice 4566  
 48 Characters Left  
 Also Transfer Today

[Setup](#) [Cancel](#)

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## Set Repeat Transfer – My Accounts

The following screen displays the fields that are populated when the **My Accounts** option is selected in the **Transfer Type** field.

The screenshot shows the 'Set Repeat Transfer' form in the Futura Bank interface. The 'Transfer Type' is set to 'My Accounts'. The form includes the following fields and options:

- Transfer Type:** Existing Payee (unselected), My Accounts (selected)
- Transfer To:** xxxxxxxxxxxx0302, Balance: €299,789.00
- Transfer From:** xxxxxxxxxxxx0301, Balance: €199,150.00
- Amount:** EUR, €1,000.00
- Transfer Frequency:** Monthly
- Start Transferring:** 05 Dec 2019
- Stop Transferring:** 05 Dec 2029
- Note:** Payments of installments, 56 Characters Left,  Also Transfer Today

At the bottom, there are 'Setup' and 'Cancel' buttons. A sidebar on the right contains a 'What are the benefits?' section with the following text:

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

## Field Description

Field Name	Description
<b>Transfer Type</b>	This option enables the user to identify whether the transfers are to be made towards registered payees or towards the user's own accounts. The options are: <ul style="list-style-type: none"> <li>Existing Payee</li> <li>My Account (User's own account)</li> </ul>
<b>Existing Payee</b>	The following fields appear if you select the <b>Existing Payee</b> option in the <b>Transfer to</b> field.
<b>Payee</b>	Select the payee towards whom the transfers are to be made. On selecting a payee, the selected payee's photo, if uploaded, will appear against the payee name along with the other details of the payee.



Field Name	Description
<b>Payee Photo</b>	The payee's photo, if uploaded appears on selection of a payee. If a photo has not been uploaded against the payee, the payee's initials will appear in place of the photo.
<b>Payee Name</b>	The name of the selected payee.
<b>Account Number</b>	On selecting the payee, the account number associated with the payee appears.
<b>Account Type</b>	Type of account or transfer type associated with the payee appears, once a payee is selected.
<b>Account Name</b>	The name of the payee in the bank account appears.
<b>Bank Details</b>	The details of the bank i.e. the name and address of the bank's branch in which the payee's account is held appears.
<b>Transfer From</b>	Select the source account from which the funds are to be transferred.
<b>Balance</b>	On selecting a source account, the net balance of the account appears below the Transfer From field.
<b>Currency</b>	Select the currency in which the transfer is to take place. Currency is defaulted to destination account currency for Internal Transfers and local currency for Domestic Transfers.
<b>Amount</b>	Specify the amount to be transferred per frequency.
<b>View Limits</b>	Link to view the transaction limits for the user. For more information on Limits, refer <a href="#">View Limits</a> section.
<b>Pay Via</b>	Select the network through which the transfers are to be processed. The options are: <ul style="list-style-type: none"> <li>• NEFT</li> <li>• RTGS</li> <li>• IMPS</li> </ul> <hr/> <p><b>Note:</b> The networks available for selection will be dependent on certain factors such as whether the payee's bank supports the network or not, the amount entered and the network working window.</p> <p>Additionally, any one network, out of the enabled networks, will be suggested based on preferences allocated to each network by an administrator. This is simply a suggestion and the user can select any other network out of the enabled networks.</p> <hr/>

Field Name	Description
<b>Transfer Frequency</b>	<p>The frequency in which the repeat transfers are to be executed.</p> <p>The options are:</p> <ul style="list-style-type: none"> <li>• Every Day</li> <li>• Weekly</li> <li>• Fortnightly</li> <li>• Bi-monthly</li> <li>• Monthly</li> <li>• Quarterly</li> <li>• Semi-Annually</li> <li>• Annually</li> </ul>
<b>Start Transferring</b>	<p>The date on which the first repeat transfer is to be executed.</p>
<b>Stop Transferring</b>	<p>Select the option by which to specify when the repeat transfers are to stop being executed.</p> <p>The following two options are available:</p> <ul style="list-style-type: none"> <li>• <b>On:</b> Select this option if you wish to specify a date on which the last transfer is to be executed.</li> <li>• <b>After:</b> Select this option if you wish to specify the number of repeat transfers that are to be executed as part of the instruction.</li> </ul>
<b>Date</b>	<p>Specify the date on which the last transfer is to be executed.</p> <p>This field appears if the option <b>On</b> is selected in the <b>Stop Transferring</b> field.</p>
<b>Instances</b>	<p>Specify the number of instances after which the repeat transfers are to stop being executed.</p> <p>This field appears if the option <b>After</b> is selected in the <b>Stop Transferring</b> field.</p>
<b>Purpose</b>	<p>Select the purpose for which the repeat transfer instruction is being initiated.</p>
<b>Note</b>	<p>Specify a note or remarks for the repeat transfer.</p>
<b>Also Transfer Today</b>	<p>Select this option to also initiate a one-time transfer towards the payee for the same amount as each individual instruction.</p>
<p>The following fields appear if you select the <b>My Account</b> option under the <b>Transfer Type</b> field.</p>	

Field Name	Description
<b>Account Number</b>	Select the account towards which repeat transfers are to be made. All the accounts of the user are displayed.
<b>Balance</b>	On selecting an account number, the net balance of the account appears below the <b>Account Number</b> field.
<b>Transfer From</b>	Select the source account from which the funds are to be transferred.
<b>Balance</b>	On selecting a source account, the net balance of the account appears below the <b>Transfer From</b> field.
<b>Currency</b>	The currency in which the transfer is to take place. The currency is defaulted as the beneficiary account currency.
<b>Amount</b>	Specify the amount to be transferred.
<b>View Limits</b>	Link to view the transaction limits for the user. For more information on Limits, refer <a href="#">View Limits</a> section.
<b>Transfer Frequency</b>	The frequency in which the repeat transfers are to be executed. The options are: <ul style="list-style-type: none"> <li>• Every Day</li> <li>• Weekly</li> <li>• Fortnightly</li> <li>• Bi-monthly</li> <li>• Monthly</li> <li>• Quarterly</li> <li>• Semi-annually</li> <li>• Annually</li> </ul>
<b>Start Transferring</b>	The date on which the first repeat transfer is to be executed.
<b>Stop Transferring</b>	Select the option by which to specify when the repeat transfers are to stop being executed. The following two options are available: <ul style="list-style-type: none"> <li>• On: Select this option if you wish to specify a date on which the last transfer is to be executed.</li> <li>• After: Select this option if you wish to specify the number of repeat transfers that are to be executed as part of the instruction.</li> </ul>

Field Name	Description
<b>Date</b>	Specify the date on which the last transfer is to be executed. This field appears if the option <b>On</b> is selected against the <b>Stop Transferring</b> field.
<b>Instances</b>	Specify the number of instances after which the repeat transfers are to stop being executed. This field appears if you select <b>After</b> option in the <b>Stop Transferring</b> field.
<b>Note</b>	Specify a note or remarks for the repeat transfer.
<b>Also Transfer Today</b>	Select this option to also initiate a one-time transfer towards the payee for the same amount as each individual instruction.

3. In the **Transfer Type** field, select the appropriate payee for a repeat transfer set up.
  - a. If you select the **Existing Payee** option:
    - i. From the **Payee** list, select the payee to whom fund needs to be transfer. The internal / domestic accounts along with the bank details maintained for the selected payee appears.
    - ii. From the **Transfer From** list, select the account from which transfer needs to be done.
    - iii. Select the currency in which the transfers are to be made from the **Currency** list. Only the destination account currency will be available for selection considering only internal and domestic transfers are supported through repeat transfers.
    - iv. In the **Amount** field, enter the amount that is to be transferred per transfer.
    - v. If you have selected a **Domestic Account Payee**, select the appropriate payment network in the **Pay Via** field. In case of domestic India region transfers, only those networks that are enabled based on the transfer details, will be available for selection.
    - vi. From the **Transfer Frequency** list, select the frequency in which the repeat transfers are to be executed.
    - vii. From the **Start Transferring** date picker field, select date on which the repeat transfers are to start being executed.
    - viii. In the **Stop Transferring** field, select the option by which to specify when the repeat transfers are to stop being executed.
      - a. If you have selected the option **On**, specify the date on which the repeat transfers are to stop being executed.
      - b. If you have selected the option **After**, specify the number of instances after which the repeat transfers are to stop i.e. if you specify the number 10, only 10 transfers will be initiated at the specified frequency.
    - ix. From the **Purpose** list, select the appropriate purpose of transfer.
    - x. In the **Note** field, specify a narrative for the transaction.

- xi. Select the **Also Transfer Today** checkbox to initiate a one-time transfer towards the payee for the specified amount.  
The Set Repeat Transfer popup window appears.
        - a. Click **Proceed** to initiate one-time transfer along with the repeat transfers.  
OR  
Click **Cancel**, if you do not wish to initiate the one-time transfer.
    - b. If you select the **My Account** option:
      - i. From the **Account Number** list, select the account to which the fund transfers needs to be made.
      - ii. From the **Transfer From** list, select the account from which transfers need to be made.
      - iii. In the **Amount** field, enter the amount that needs to be transferred per transfer.
      - iv. From the **Transfer Frequency** list, select the frequency in which the repeat transfers are to be executed.
      - v. From the **Start Transferring** date picker field, select date on which the repeat transfers are to start being executed.
      - vi. In the **Stop Transferring** field, select the option by which to specify when the repeat transfers are to stop being executed.
        - a. If you have selected the option **On**, specify the date on which the repeat transfers are to stop being executed.
        - b. If you have selected the option **After**, specify the number of instances after which the repeat transfers are to stop i.e. if you specify the number 10, only 10 transfers will be initiated at the specified frequency.
      - vii. In the **Note** field, specify a narrative for the transaction.
      - viii. Select the **Also Transfer Today** checkbox to initiate a one-time transfer towards the payee for the specified amount.  
The **Set Repeat Transfer** popup window appears.
        - a. Click **Proceed** to initiate one-time transfer along with the repeat transfers.  
OR  
Click **Cancel**, if you do not wish to initiate the one-time transfer.
  - 4. Click **Setup**.  
OR  
Click **Cancel** to cancel the transaction.
  - 5. The **Set Repeat Transfer - Review** screen appears. Verify the details, and click **Confirm**.  
OR  
Click **Cancel** to cancel the transaction.  
  
OR  
Click **Back** to return to the **Set Repeat Transfer** screen.
- 
- Note:** If a standing instruction or a pay later transfer is due to any selected payee within the next X days (as configured), a warning message will appear against the specific payment record on the review page intimating the user about the same.
- 
- 6. The success message appears along with the reference number, host reference number, status and transaction details.  
Click **Go to Dashboard** to go to Dashboard screen.

OR

Click **e-Receipt** to generate the electronic receipt of the transaction. For more information, refer the **e-receipt** section in the **Corporate Customer Services User Manual**.

---

**Note:** In case of **My Accounts** option, if the user does not have more than one CASA account, an error message will be displayed when the user selects the **My Accounts** option under the **Transfer Type** field.

---

## **FAQs**

1. **Can I make any changes to the post-dated instructions?**

Yes, you can cancel the post-dated instructions.

2. **What happens if I have set up a transfer for a future date, but on that date I don't have enough funds in my account to cover the transfer?**

In this case, the transfer will not be made. This transfer is done only on availability of funds in your account.

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## 13. Upcoming Payments Inquiry

Upcoming payment is a unique feature available to users that displays the list of payments initiated by the user that are awaiting processing either on the same day or on a future date.

Through this feature, the user is able to view at a glance, all the payment transactions that are to be processed on the same day or in the near future. All the payment transactions are listed down as records with details such as the date on which the payment is due for processing, the amount of payment, description and the type of payment i.e. a onetime payment.

The following payment transactions will be reflected in 'Upcoming Payments' as per the date of the transaction

- Future Dated Transfers

### Prerequisites:

Transaction and account access is provided to corporate user

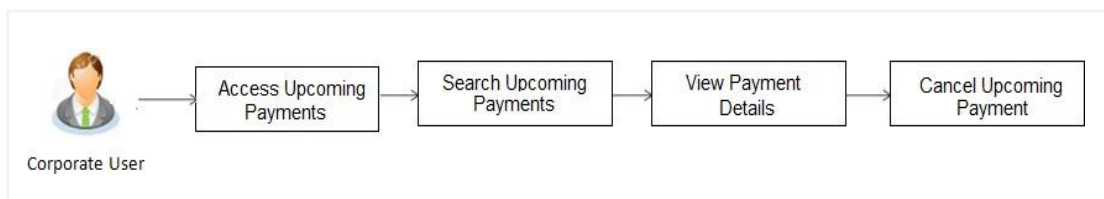
- Transaction and account access is provided to corporate user
- Approval rule set up for corporate user to perform the actions

### Features supported in the application

Following transactions are allowed under Upcoming Payments

- View Upcoming Payments
- Cancel Upcoming Payment

### Workflow



### How to reach here:

*Dashboard > Toggle menu > Payments > Inquiries > Upcoming Payments Inquiry*

### 13.1 Upcoming Payment - Summary

The summarized view of all your upcoming payments starting with the most recent, are listed on Upcoming Payment Inquiry screen.

#### To view upcoming payments:

1. All the scheduled upcoming payments appear as records on **Upcoming Payments Inquiry** screen.

- From the **Account Number** list, select an account number so as to view all the upcoming payments in which that account is the source account.

### Upcoming Payments Summary

The screenshot displays the 'Upcoming Payments Inquiry' page in the Futura Bank interface. At the top, there's a navigation bar with 'ATM/Branch', 'English', and 'OBPM HEL Branch 14.3'. Below that, the Futura Bank logo and a search bar are visible. The main content area shows a dropdown for 'Account Number' set to 'All'. There are two tabs: 'This Week' (with 28 items) and 'This Month' (with 29 items). A table lists the upcoming payments with the following columns: Date, Payee Name, Transaction Type, Account Details, Payment Type, Amount, and Action. The table contains 12 rows of data. At the bottom of the table, there is a pagination control showing 'Page 1 of 3 (1-10 of 28 items)' and a 'Cancel' button. A copyright notice is visible at the very bottom of the page.

Date	Payee Name	Transaction Type	Account Details	Payment Type	Amount	Action
07 Feb 2019	IntSwift BIC	International Transfer	00000180	Scheduled Single Payment	€77.00	
06 Feb 2019	McLeods M Chemicals	International Draft		Scheduled Single Payment	€19.11	
06 Feb 2019	McLeods M Chemicals	Domestic Draft		Scheduled Single Payment	€77.00	
06 Feb 2019	-	Domestic Transfer	00000033	Scheduled Single Payment	€34.12	
05 Feb 2019	McLeods M Chemicals	Domestic Draft		Scheduled Single Payment	€12.01	
05 Feb 2019	Test SEPA	Domestic Transfer		Scheduled Single Payment	€30.09	
01 Feb 2019	McLeods M Chemicals	Self Transfer	00000032	Scheduled Single Payment	€50.83	
31 Jan 2019	Pizza Retail	Internal Transfer	00000164	Scheduled Single Payment	€14.78	
31 Jan 2019	Pizza Retail	Internal Transfer	00000164	Scheduled Single Payment	€43.65	
31 Jan 2019	Pizza Retail	Internal Transfer	00000164	Scheduled Single Payment	€34.78	

### Field Description

Field Name	Description
<b>Account Number</b>	The field from which you can select a search criteria in order to view upcoming payment records involving that account as the source account.
<b>This Week</b>	Select this tab to view payments that are upcoming this week. The number of records in this category is displayed on the tab.
<b>This Month</b>	Select this tab to view payments that are upcoming this month. The number of records in this category is displayed on the tab.

The following fields are displayed per record of upcoming payment.

<b>Date</b>	The date on which the payment transaction is due to be processed.
-------------	---



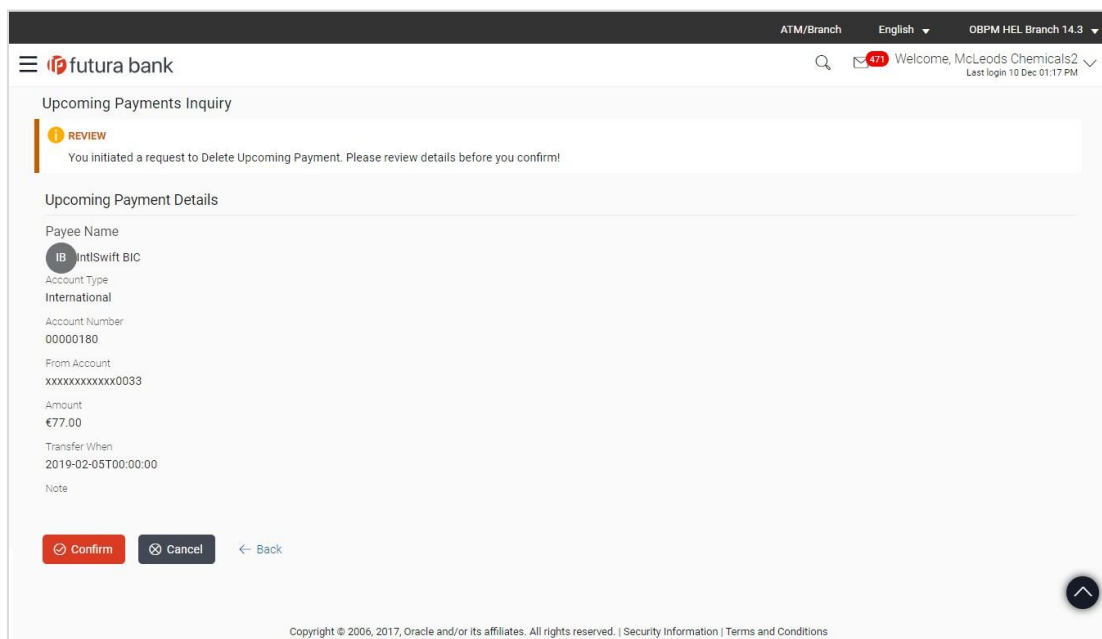
Field Name	Description
<b>Payee Name</b>	The name of the payee along with the photo will be displayed. <b>Note:</b> In case of own account transfers, payee's photo will not be displayed.
<b>Transaction Type</b>	The type of transfer.
<b>Account Details</b>	The destination account number.
<b>Payment Type</b>	The type of payment i.e. a one time scheduled payment.
<b>Amount</b>	The transfer amount and currency.
<b>Action</b>	The option to cancel the transaction.

- To cancel the transaction, click on the delete icon  . The **Delete Upcoming Payment** screen appears.


## 13.2 Upcoming Payment - View & Delete

On selecting the option to cancel the transaction, a pop up window appears containing the details of the transaction. The user can view these details and confirm deletion.

### Delete Upcoming Payment



**To delete the transaction:**

1. Click  against the record that you want to delete.
2. The **Delete Upcoming Payment - Review** screen appears. Verify the details, and click **Confirm**.  
OR  
Click **Cancel** to cancel the operation.
3. The success message along with the reference number, host reference number, status and payment details appear.  
Click **Go to Dashboard** to go to the Dashboard screen.

**FAQs****1. What are the type of payments that are shown under "Upcoming Payments"?**

Following type of payments will be shown under 'Upcoming Payments' based on the future transaction date:

- Future Dated Transfers

**2. Can I cancel the upcoming payment which is due today?**

Cancellation of today's upcoming payment is depends upon the bank's processing cycle of upcoming payments. If host processes all upcoming payments during same day's BOD process, then you will not be allowed to cancel payments due today.

**3. Can I cancel the upcoming payment booked from other channel?**

Yes, you can cancel the upcoming payment booked from other channels provided you have an access of transaction and account.

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## 14. Outward Remittances Inquiry

Outward remittance involves the transfer of money from the user's accounts to other accounts through various domestic or international channels. Using this inquiry transaction, the user can view the outward remittances initiated from the user's mapped accounts.

### Prerequisites:

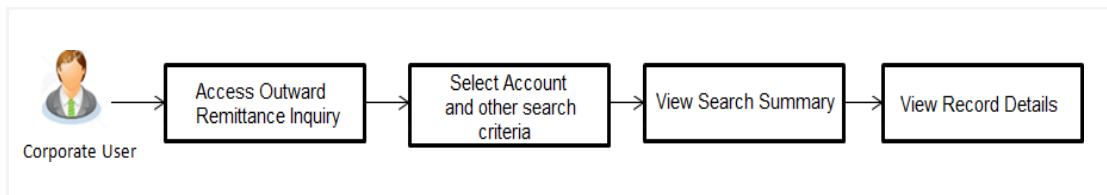
- Transaction and account access is provided to the corporate user

### Features supported in the application

The following features are supported under Outward Remittance Inquiry

- View Outward Remittance Inquiry
- Download Advice

### Workflow



### How to reach here:

*Dashboard > Toggle menu > Payments > Inquiries > Outward Remittance Inquiry*

### 14.1 Outward Remittance Inquiry

By default, the summarized view of all outward remittances initiated from all the current and saving accounts mapped to the user are listed. The user can, alternately, search for a specific transfer by entering values in the various search criteria fields provided on the screen.

## Outward Remittance Inquiry

The screenshot shows the 'Outward Remittance Inquiry' interface. At the top, there's a navigation bar with the 'futura bank' logo and a user greeting 'Welcome, Joe Bohr' with a dropdown arrow. Below this, the form title 'Outward Remittance Inquiry' is displayed. The form contains several input fields: 'Account Number' with a dropdown menu currently showing 'All'; 'From Date' and 'To Date' fields, each with a calendar icon; 'From Amount' and 'To Amount' fields. At the bottom of the form are three buttons: 'Search' (red), 'Cancel' (dark grey), and 'Reset' (light grey). A footer contains copyright information: 'Copyright © 2006, 2017, Oracle and/or its affiliates. All rights reserved. | Security Information | Terms and Conditions'.

### Field Description

Field Name	Description
<b>From Date and To Date</b>	Enter dates in the From Date and To Date fields so as to be displayed outward remittances that have been initiated within the date range specified.
<b>From Amount and To Amount</b>	Enter amounts in the From Amount and To amount fields so as to be displayed outward remittances initiated within the amount range specified.

### To view outward remittances:

1. Enter dates in the From Date and To Date fields and Click **Search** to view outward remittances that have been initiated within the date range specified.

OR

Enter amounts in the From Amount and To Amount fields and Click **Search** to view outward remittances initiated within the amount range specified.

The outward remittances initiated within the date range or amount range specified appear as search results.

OR

Click **Reset** to clear the details entered.

OR

Click **Cancel** to cancel the operation and to be navigated to the dashboard.

## Outward Remittance Inquiry - Search results

ATM/Branch

futura bank

Welcome, Joe Bohr  
Last login 12 Nov 11:40 AM

Outward Remittance Inquiry

Account Number  
All

From Date

From Amount  
1

To Date

To Amount  
10000

Search
Reset

Transaction Date	Reference Number	Debit Account Details	Payee Details	Remitted Amount
2017-02-13T23:48:53	<a href="#">FZ10UPA17044C5GK</a>	xxxxxxxxxxxx0011	Own Account	£100.00
2017-02-13T23:48:51	<a href="#">FZ10UPA17044C5GJ</a>	xxxxxxxxxxxx0011	Own Account	£100.00
2017-02-13T23:48:49	<a href="#">FZ10UPA17044C5GI</a>	xxxxxxxxxxxx0011	Own Account	£100.00
2017-02-13T23:48:47	<a href="#">FZ10UPA17044C5GH</a>	xxxxxxxxxxxx0011	Own Account	£100.00
2017-02-13T23:48:45	<a href="#">FZ10UPA17044C5GG</a>	xxxxxxxxxxxx0011	Own Account	£100.00
2017-02-13T23:48:43	<a href="#">FZ10UPA17044C5GF</a>	xxxxxxxxxxxx0011	Own Account	£100.00
2017-02-13T23:48:41	<a href="#">FZ10UPA17044C5GE</a>	xxxxxxxxxxxx0011	Own Account	£100.00
2017-02-13T23:48:39	<a href="#">FZ10UPA17044C5GD</a>	xxxxxxxxxxxx0011	Own Account	£100.00
2017-02-13T23:48:38	<a href="#">FZ10UPA17044C5GC</a>	xxxxxxxxxxxx0011	Own Account	£100.00
2017-02-13T23:48:36	<a href="#">FZ10UPA17044C5GB</a>	xxxxxxxxxxxx0011	Own Account	£100.00

Page 1 of 4 (1-10 of 40 items) < 1 2 3 4 >

Cancel

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## Field Description

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

<b>Transaction Date</b>	The date on which the transaction is received by the bank from the channel.
<b>Reference Number</b>	The transaction reference number. A link through which the user can view the details of the transfer is provided on the reference numbers.
<b>Debit Account Details</b>	The user's CASA account from which funds were debited towards the outward remittances.
<b>Payee Details</b>	The payee name along with the payee photo, if uploaded.

Field Name	Description
Remitted Amount	The amount that was remitted.

- Click on the **reference number** of a transaction record to view the details of that outward remittance. The **Outward Remittance Details** screen appears.
- Click **Cancel** to cancel the operation and to be navigated to the dashboard.

## 14.2 Outward Remittance Inquiry - Details

### Outward Remittance Details

The screenshot shows the 'Outward Remittance Details' screen in the Futura Bank mobile app. The interface includes a header with the bank logo, a search icon, and a user greeting. The main content is organized into sections: Remitter Details, Transaction Details, and Payee Details. At the bottom, there are 'Cancel' and 'Download Advice' buttons, and a footer with copyright information.

**Remitter Details**

- Debit Account Number: xxxxxxxxxxxx0038
- Debit Account Branch: Bank Futura - AT3 Branch

**Transaction Details**

- Transaction Date: 03 Jan 2014
- Reference Number: AT3FTOC14003CPAU
- UETR: 8b3b65c8-fe17-46a4-a70a-58d696d822a1
- Debit Amount: £18.92
- Bank Charges: £5.00
- Remitted Amount: £18.92
- Description: srk

**Payee Details**

- Payee Name: Nath
- Account Number: xxxxxxxxxxxx4567
- Payee Address: Nath Villa,Ram Mandir,Mumbai,IN
- Bank Details: EY Bank, Matunga,Mumbai
- Intermediary Bank Details: AKBKGB22XXX

Buttons: **Cancel**, **Download Advice**

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**Field Description**

<b>Field Name</b>	<b>Description</b>
-------------------	--------------------

**Remitter Details**

<b>Debit Account Number</b>	The account number that was debited appears along with account nickname, if specified.
-----------------------------	--

<b>Debit Account Branch</b>	The name of the branch in which the debit account is held.
-----------------------------	--

**Transaction Details**

<b>Transaction Date</b>	The date on which the transaction is received by the bank from the channel.
-------------------------	---

<b>Reference Number</b>	The reference number of the selected transaction.
-------------------------	---

<b>UETR</b>	The unique End-to-End transaction reference number, for status tracking purpose.
-------------	--

<b>Debit Amount</b>	The amount debited from the account.
---------------------	--------------------------------------

<b>Bank Charges</b>	The bank charges and currency in which the charges were levied. The transaction can have multiple charges.
---------------------	--

<b>Remitted Amount</b>	The amount that was remitted.
------------------------	-------------------------------

<b>Purpose of Remittance</b>	The purpose for which the outward remittance was performed.
------------------------------	---

<b>Description</b>	A brief description of the transaction.
--------------------	---

**Payee Details**

<b>Payee Name</b>	The name and photo of the payee, if uploaded. If no photo has been uploaded against the payee, the payee's initials will appear in place of the photo.
-------------------	--

<b>Account Number</b>	The account number of the payee in masked format.
-----------------------	---

<b>Payee Address</b>	Address of the payee in the bank account.
----------------------	---

<b>Bank Details</b>	The details of the bank in which the payee's account is held.
---------------------	---

- 
1. Click **Cancel** to go back to the search Outward Remittance Inquiry summary screen.  
OR  
Click **Download Advice** to download the remittance advice.

## **FAQs**

1. **What is an Outward Remittance?**

Outward remittance involves the transfer of money from the user's accounts to other accounts through various domestic or international channels.

2. **Can I view the outward remittances of all accounts under my party?**

You can view the outward remittances sent from the accounts mapped to you as primary and linked accounts.

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## 15. Manage Billers

Billers are configured as Bank's customers in Core Banking application and designate a single account for each such customer as the "collection" account. This account is used to post all payments from the various customers.

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

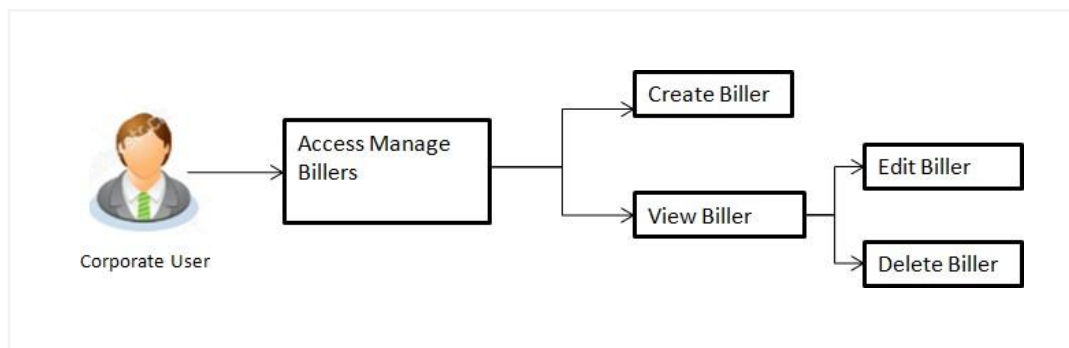
### Prerequisites:

- Transaction access is provided to corporate user
- Approval rule set up for corporate user to perform the actions
- Billers are maintained in the Core Banking system
- Admin Biller Category mapping is available

### Features supported in application

Following transactions are allowed under Biller Maintenance

- Create Biller
- View Biller
- Edit Biller
- Delete Biller



### How to reach here:

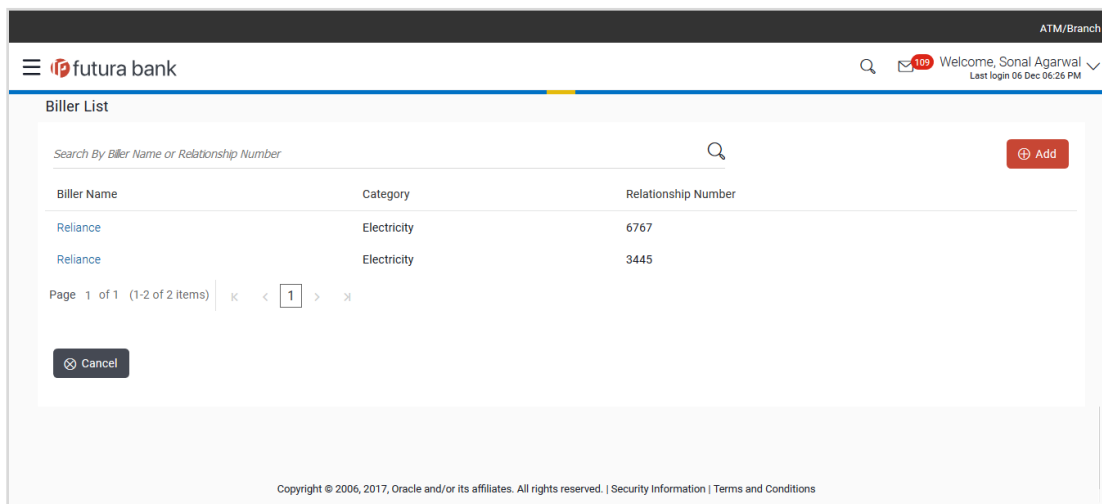
*Dashboard > Toggle menu > Payments > Setups > Manage Billers*

## 15.1 Billers - Summary

Summarized views of all the billers maintained under user's party are displayed on the screen.


A quick search is available on the screen by specifying the biller name. Further drill down is provided on the biller to view the complete details of a biller.

### Billers - Summary



### Field Description

Field Name	Description
<b>Biller List</b>	
<b>Biller Name</b>	Name of registered biller.
<b>Category</b>	Category of the registered biller.
<b>Relationship Number</b>	Relationship number of the customer with the biller.


1. Click  to search billers with specific search parameter.  
OR  
Click the **Biller Name** hyperlink, to view the biller details. The **Biller Details** screen appears.  
OR  
Click **Add** to add a new biller. The **Add Biller** screen appears.  
OR  
Click **Cancel** to cancel the operation and navigate back to 'Dashboard'.

## 15.2 Biller Details - View

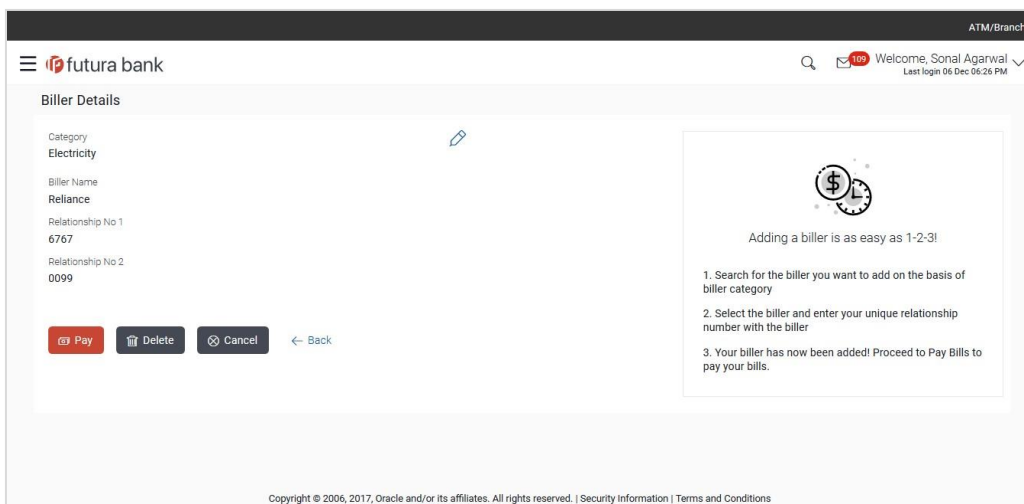
User can view the billers created under a party by clicking on Biller name.

### To view the biller:

1. Click the **Biller Name** hyperlink, to view the biller details. The **Biller Details** screen appears.  
OR


Click  to search the specific biller and click the **Biller Name** hyperlink. The **Biller Details** screen appears.

### Biller Details – View



### Field Description

Field Name	Description
<b>Category</b>	Category of the registered biller.
<b>Biller Name</b>	Name of registered biller.
<b>Relationship Number 1</b>	Relationship number 1 of the customer with the biller.
<b>Relationship Number 2</b>	Relationship number 2 of the customer with the biller.
<b>Relationship Number 3</b>	Relationship number 3 of the customer with the biller.


2. Click  to edit the biller. The **Edit Biller** screen appears.  
OR  
Click **Pay** to initiate a bill payment against selected biller.  
OR  
Click **Delete** to delete the biller.  
OR

Click **Cancel** to cancel the transaction.  
 OR  
 Click **Back** to go back to previous screen.

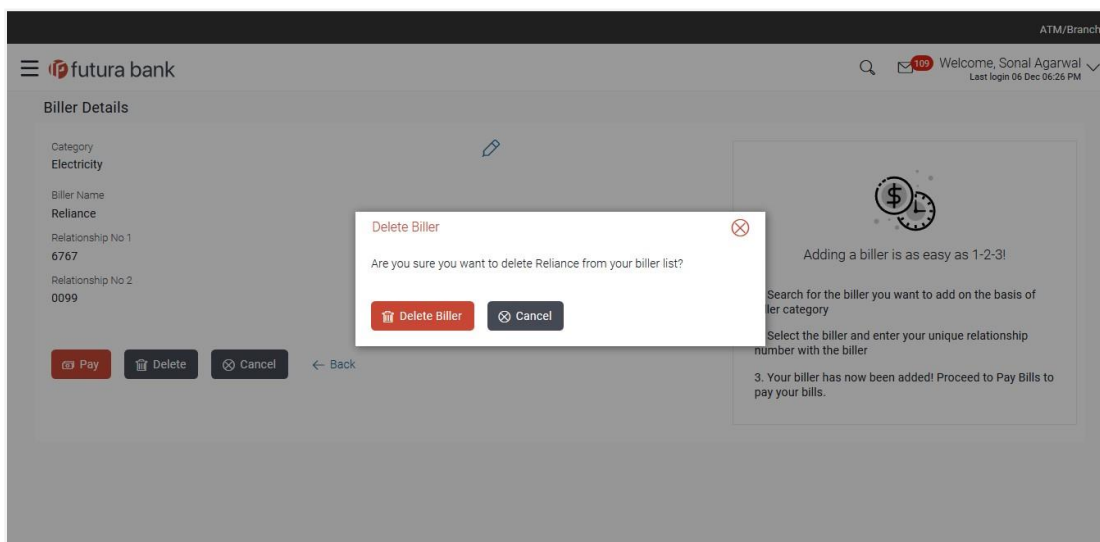
## 15.3 Biller Details - Delete

User can delete the billers created under a party.

### To delete a biller:

1. Click the **Biller Name** hyperlink, to view the biller details. The **Biller Details** screen appears.  
 OR  
 Click  to search the specific biller and click the **Biller Name** hyperlink. The **Biller Details** screen appears.
2. Click **Delete** to delete the biller. The message for confirmation to delete biller appears. Click **Delete Biller** to delete the biller.  
 OR  
 Click **Cancel** to go back to previous screen.

### Biller Details - Delete




3. The success message of delete biller appears along with the transaction reference number, status and biller details.  
 Click **Go To Dashboard** to go to Dashboard screen.


## 15.4 Biller Details - Edit

Users can view and edit the billers created under a party. As a part of Edit Biller functionality, user is allowed to change only the relationship numbers.

### To edit the biller:

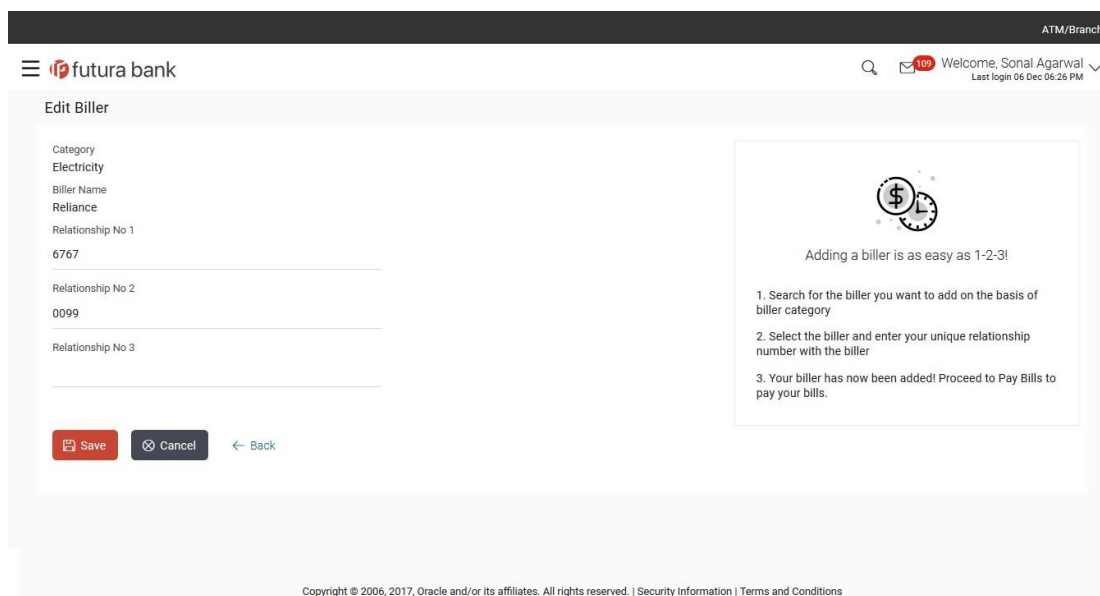
1. Click the **Biller Name** hyperlink, to view the biller details. The **Biller Details** screen appears.  
OR

Click  to search the specific biller and click the **Biller Name** hyperlink. The **Biller Details** screen appears.

2. Click  to edit the biller. The **Edit Biller** screen appears.  
OR

Click **Cancel** to go back to previous screen.

### Edit Biller



ATM/Branch

futura bank

Welcome, Sonal Agarwal  
Last login 06 Dec 06:26 PM

**Edit Biller**

Category  
Electricity

Biller Name  
Reliance

Relationship No 1  
6767

Relationship No 2  
0099

Relationship No 3

Save Cancel ← Back

Adding a biller is as easy as 1-2-3!

1. Search for the biller you want to add on the basis of biller category
2. Select the biller and enter your unique relationship number with the biller
3. Your biller has now been added! Proceed to Pay Bills to pay your bills.

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### Field Description

Field Name	Description
<b>Category</b>	Category of the registered biller.
<b>Biller Name</b>	Name of registered biller.
<b>Relationship Number 1</b>	Relationship number 1 of the customer with the biller.
<b>Relationship Number 2</b>	Relationship number 2 of the customer with the biller.
<b>Relationship Number 3</b>	Relationship number 3 of the customer with the biller.

3. In the **Relationship Number** field, edit the relationship number of the customer with the biller if required.
4. Click **Save** to save the changes.  
OR  
Click **Cancel** to go back to previous screen.  
OR  
Click **Back** to back go to previous screen.
5. The **Edit Biller - Review** screen appears. Verify the details, and click **Confirm**.  
OR  
Click **Back** to back go to previous screen.  
OR  
Click **Cancel** to cancel the transaction and go back to the Dashboard.
6. The success message of edit biller appears along with the transaction reference number, status and biller details.  
Click **Go To Dashboard** to go to **Dashboard** screen.

## 15.5 Add Biller

Users can create billers by specifying the category to which the biller is associated, e.g. electricity, cable, etc., the name of the biller and the relationship number that the user holds with the biller.

### To register a biller:

1. Click **Add** to add new biller on Billers screen. The **Add Biller** screen appears.

### Add Biller

### Field Description

Field Name	Description
Category	Select the category to which the biller belongs.

Field Name	Description
<b>Biller Name</b>	Select the name by which the biller is to be identified.
<b>Relationship Number 1</b>	Specify the relationship of the user with the biller.
<b>Relationship Number 2</b>	The option to specify additional relationship numbers that the user has with the biller.
<b>Relationship Number 3</b>	The option to specify additional relationship numbers that the user has with the biller.

---

2. From the **Category** list, select the appropriate category of the biller.
3. From the **Biller Name** list, select the appropriate registered biller to make bill payment.
4. In the **Relationship Number** field, enter the relationship number of the customer with the biller.
5. Click **Add** to add a biller.  
OR  
Click **Cancel** to cancel the operation and navigate back to 'Dashboard'.  
The **Add Biller – Review** screen appears. Verify the details, and click **Confirm**.  
OR  
Click **Back**, user is directed to **Add Biller** – screen with values in editable form.  
OR  
Click **Cancel** to cancel the transaction and go back to the **Dashboard**
6. The success message of add biller appears along with the transaction reference number, status and biller details.  
Click **Go To Dashboard** to go to **Dashboard** screen.  
OR  
Click **Pay Now** to go to **Bill Payment** screen.

## **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 bill payment immediately.
3. **Who can access the billers created by me?**  
Billers created by you can be accessed by all the users available under the Party ID.
4. **Who can edit or delete the billers created by me?**

Billers created by you can be edited or deleted by any of the users available under the Party ID who has necessary role privileges.

**5. 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 with a same payee and are pending for further processing. In-flight transactions will continue to progress with the data with which the transaction was initiated.

[Home](#)



## 16. Pay Bills

Bill payment is a facility provided to the users to make their utility payments online through channel banking platform. User has different utility payments like Electricity Bill payment, Mobile bill payments, Water bill payments, insurance payments etc. Application has eased the mode of paying these bills through Bill Payment.

E-Receipt gets generated on successful completion of transaction in the Core Banking application. E-Receipt gets displayed in **Activity Log** detailed view.

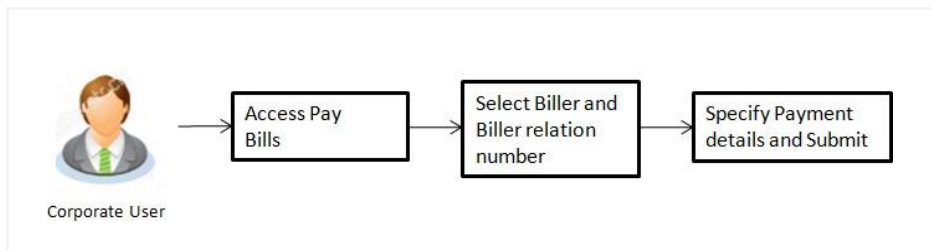
### Prerequisites:

- Transaction and account access is provided to 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 user to perform the transaction.

### Features supported in application

Following transactions are allowed under Pay Bills

- Bill Payment



### How to reach here:

*Dashboard > Toggle menu > Payments > Payments and Transfers > Pay Bills > Bill Payment*

*OR*

*Maker Dashboard > Toggle menu > Payments > Setups > Manage Billers > Bill Payment*

### 16.1 Bill Payment

Users can initiate bill payments towards billers that are already registered in the system. 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, the bill date and bill number.

## Bill Payment

The screenshot displays the 'Bill Payment' page on the Futura Bank website. The page header includes the bank logo, a search icon, a notification icon with '109', and a user greeting: 'Welcome, Sonal Agarwal' with a dropdown arrow and 'Last login 06 Dec 06:26 PM'. The main content area is titled 'Bill Payment' and contains the following fields:

- Biller Name:** Reliance
- Relationship No.:** 6767
- Amount:** £1,000.00
- View Limits:** A link to view transaction limits.
- Pay From:** xxxxxxxxxxxx0097 - abc
- Balance:** £30,000.00
- Bill Date:** 01 Mar 2019
- Bill Number:** 656565
- Note (optional):** Electricity bill payment (56 Characters Left)

At the bottom of the form are two buttons: a red 'Pay' button and a grey 'Cancel' button. To the right of the form is a box with a crown icon and the text: 'What are the benefits? No more waiting in queues or having to deal with late payment hassles. Make all bill payments and recharges online. Get SMS alerts for bill presentments, payments, etc. Now you can also pay multiple bills at once through the Multiple Bill Payments'.

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### Field Description

Field Name	Description
<b>Biller Name</b>	Name of registered biller.
<b>Relationship Number</b>	Relationship number of the customer with the biller. Relationship Number will get listed on Biller selection.
<b>Amount</b>	Bill payment amount to be transfer from account.
<b>View Limits</b>	Link to view the transaction limits for the user. For more information on Limits, refer <a href="#">View Limits</a> section.
<b>Pay From</b>	Source account with account nickname for making bill payment.
<b>Balance</b>	Net balance in the selected account.
<b>Bill Date</b>	Bill generation date.
<b>Bill Number</b>	Bill number for the bill to be paid.
<b>Note</b>	Description for bill payment.

**To pay the bill:**

1. From the **Biller Name** list, select the appropriate biller and biller service.

---

**Note:** Click on **Add Biller** if there are no billers mapped to make bill payment.

---

2. In the **Relationship Number** field, view the corresponding relationship number, on the basis of Biller selection.  
Select the relationship number of the customer with the biller.
3. In the **Amount** field, enter the bill 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 graph with utilized amount and the available limit appears.

**View Limits**

**My Limits** ✕

Channel ⓘ  
Internet ▼

---

Available Limits

Ⓜ Amount to

Ⓜ Count

---

ⓘ 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.
<b>Min Amount</b>	The per transaction limit - minimum amount.
<b>Max Amount</b>	The per transaction limit - maximum amount.

Field Name	Description
<b>Daily Limits</b>	<p>The daily amount limit and transaction count limit (available and utilized) of a transaction is displayed.</p> <p>This is represented in a graph - with a (colored) utilized amount (numeric figure below it) and the available limit allocated by the Bank (numeric figure below it) and the total of utilized and available limits.</p>
<b>Monthly Limits</b>	<p>The monthly amount limit and transaction count limit (available and utilized) of a transaction is displayed.</p> <p>This is represented in a graph - with a (colored) utilized amount (numeric figure below it) and the available limit allocated by the Bank (numeric figure below it) and the total of utilized and available limits.</p>

4. From the **Pay From** list, select the source account for making bill payment.
5. From the **Bill Date** list, select the bill generation date.
6. In the **Bill Number** field, enter the bill number for the bill to pay.
7. In the **Note** field, specify a note or remarks.
8. Click **Pay** to make bill pay.  
OR  
Click **Cancel** to cancel the operation and navigate back to 'Dashboard'.
9. The **Bill Payment - Review** screen appears. Verify the details, and click **Confirm**.  
OR  
Click **Cancel**, user is directed to Bill Payment – screen with values in editable form.
10. The success message of bill payment appears along with the transaction reference number, host reference number, status and bill details.  
Click **Go to Dashboard** to go to Dashboard screen.  
OR  
Click **Add Favorite** to mark the transaction as favorite. The favorite transaction is added.  
For more information, refer [Favourites](#).  
OR  
Click the **e-Receipt** link to download the electronic receipt. Refer the **e-Receipt** section in the **Corporate Customer Services User Manual**.

## **FAQs**

**1. Can I initiate future dated bill payment?**

No, you cannot initiate future dated bill payment using this transaction.

**2. Where do I find my Relationship Number?**

Please check the bill sent to you by respective biller. Alternatively, it is also available in the SMS/Email communication send to you by your biller.

**3. Can I make a partial payment of my bill?**

Application does not validate the amount specified for payment and outstanding amount, so you can make the payment of any amount you wish to.

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

No, using this transaction, you can make the payment only to the registered billers.

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

No, currently this option is not available.

**6. What happens when I add a transaction in my favorite list?**

Once a transaction is marked as favorite it is displayed in customer's favorite list. Customer can directly initiate a transfer using favorite transactions; all the transaction details are displayed on screen auto populated. User can make required changes in the details and submit the transaction for processing.

**7. When can I generate e-receipt?**

An E-receipt is generated, only after successful transaction processing in the Core Banking application.

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## 17. Multiple Bill Payments

Multiple bill payment is a facility provided to the user to make multiple bill payments at the same time. The user can select the billers to pay the bills of their utility payments online through channel banking platform. User has different utility payments like Electricity Bill payment, Mobile bill payments, Water bill payments, insurance payments etc. Application has eased the mode of paying these bills through Bill Payment.

### Prerequisites:

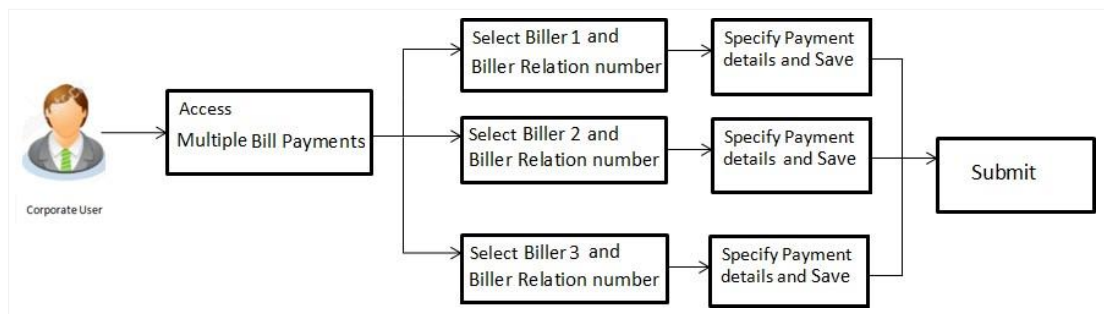
- Transaction access is provided to corporate user
- Approval rule set up for corporate user to perform the actions
- Transaction working window is maintained
- Billers are maintained
- Transaction limits are assigned to user to perform the transaction

### Features supported in application

Following transactions are allowed under Pay Bills

- Bill Payment

### Workflow




### How to reach here:

*Dashboard > Toggle Menu > Payments > Multiple Bill Payments*

## 17.1 Multiple Bill Payments

Using this transaction user can initiate the multiple bill payment for the billers who are already maintained in the system. All billers created under a party are listed for selection. Details of selected biller are auto populated on transaction screen. User needs to fill in payment details to initiate the transaction.

### Multiple Bill Payments



ATM/Branch  
109 Welcome, Sonal Agarwal  
Last login 06 Dec 06:26 PM

---

**Multiple Bill Payments**

**Bill 1**

Bill Name  
Reliance

Relationship No.  
6767

Amount  
£1,000.00

View Limits

Pay From  
xxxxxxxxxxxx0097 - abc

Balance : £29,000.00

Bill Date  
01 Mar 2019

Bill Number  
33322

Note (optional)

80 Characters Left

Save
Make a copy & save
Reset Fields

**Bill 2**

Bill Name  
Reliance

Amount  
£230.00

View Limits

Pay From  
xxxxxxxxxxxx0018

Balance : £26,320.89

Bill Date  
01 Feb 2019

Bill Number  
978778


Note (optional)

80 Characters Left

Save
Make a copy & save
Reset Fields

Add Another Payment

Submit
Cancel



Paying bills has never been easier!



No more keeping track of all your bills, issuing cheques or having to deal with late payment fines. Now simply pay all your utility bills at once from a single screen.

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**Field Description**

<b>Field Name</b>	<b>Description</b>
<b>Biller Name</b>	Name of registered biller.
<b>Relationship No.</b>	Relationship number of the customer with the biller.
<b>Amount</b>	Bill payment amount to be transfer from account.
<b>View Limits</b>	Link to view the transaction limits. For more information on Limits, refer <a href="#">View Limits</a> section.
<b>Pay From</b>	Source account with account nickname for making bill payment.
<b>Balance</b>	Net balance in the selected account.
<b>Bill Date</b>	Bill generation date.
<b>Bill Number</b>	Bill number for the bill to be paid.
<b>Note</b>	Description for bill payment.

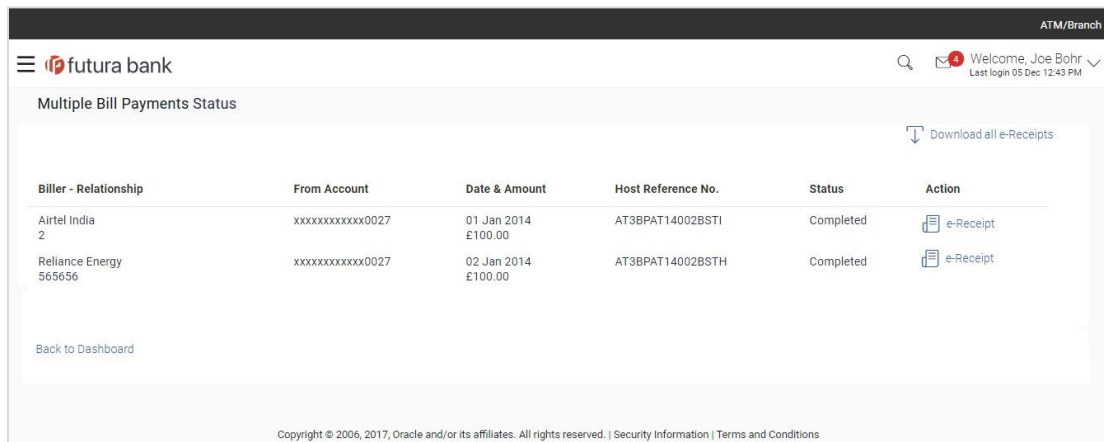
**To pay the bill:**



1. From the **Biller Name** list, select the appropriate biller and biller service.  
OR  
Click the **Add New Biller** link if there are no billers mapped to make bill payment.
2. From the **Relationship No.** list, select the relationship number.
3. In the **Amount** field, enter the bill amount.  
OR  
Click the **View Limits** link to view the limits.
4. From the **Pay From** list, select the source account for making bill payment.
5. From the **Bill Date** list, select the date of bill on which it is required to be paid.
6. In the **Bill Number** field, enter the bill number for the bill to be paid.
7. Click **Save** to save the bill payment details.  
OR  
Click **Make a Copy and Save**, if you want to save a copy of the transaction.  
OR  
Click **Reset Fields** to clear the entered data.
8. Repeat Steps 1 to 7 for Bill 2.  
OR  
Click **Add Another Payment** if you want to add another bill payment details.
9. Click  against a bill to edit the bill payment details.  
OR  
Click  against a bill to delete the bill payment details.



10. Click **Submit** to initiate the bill payment.  
OR  
Click **Cancel** to cancel the operation and navigate back to 'Dashboard'.
11. The Multiple Bill Payments - Review screen appears. Verify the details, and click **Confirm**.  
OR  
Click **Back** to edit the bill payment details. The Multiple Bill Payments screen with saved bill payment details appear in editable form.  
Click  against a bill to edit the bill payment details or Click  against a bill to delete the bill payment details.  
OR  
Click **Cancel** to cancel the operation and navigate back to 'Dashboard'.
12. The success message of initiating the bill payments appear along with the status of transaction.  
Click **Go to Dashboard**, to navigate to the dashboard.  
OR  
Click **Click Here** to view the status of bill payments.  
The **Multiple Bill Payments – Status** screen appears.

### Multiple Bill Payments – Status



Biller - Relationship	From Account	Date & Amount	Host Reference No.	Status	Action
Airtel India 2	xxxxxxxxxxxx0027	01 Jan 2014 £100.00	AT3BPAT14002BSTI	Completed	 e-Receipt
Reliance Energy 565656	xxxxxxxxxxxx0027	02 Jan 2014 £100.00	AT3BPAT14002BSTH	Completed	 e-Receipt

Back to Dashboard

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### Field Description

Field Name	Description
<b>Biller - Relationship</b>	Name of registered biller and the relationship number of the customer with the biller.
<b>From Account</b>	Source account with account nickname for making bill payment.
<b>Date &amp; Amount</b>	Date of transfer and payment amount that is transferred.
<b>Host Reference No.</b>	The unique number generated on completion of transaction in the Core Banking application.

Field Name	Description
<b>Status</b>	The status of the transaction.
<b>Action</b>	Link to download the e-receipt.
<b>Failure Reason</b>	The reason of failure in case of failed transaction.

---

13. Click the **e-Receipt** link against a particular record for which you want to download the e-receipt.  
OR  
Click **Download all e-Receipts** link to download the e-receipts for all the transactions.  
OR  
Click **Back to Dashboard**, to navigate to the dashboard.

## **FAQs**

1. **Is there any limit on the number of bills that can be paid at a time through multiple bill payments?**

Yes, the limit as defined by the bank will be in place. You will be displayed an error message if you try to add another bill payment record once this limit has been met.

2. **Are there limits to payment amounts?**

Yes, there are daily limits and monthly limits set by the bank for payments of bills.

3. **Will I receive a confirmation when my payments are processed?**

Yes. Once you make multiple bill payments, you'll see a confirmation screen which has a link to view the status of each bill payment. You can also download the electronic receipts of individual bill payment transactions.

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## 18. Inward Remittance Inquiry

Inward remittance is amount of money received in user's account/s from the various Domestic and International channels. Using this inquiry transaction, user can inquire the inward remittances received in your account.

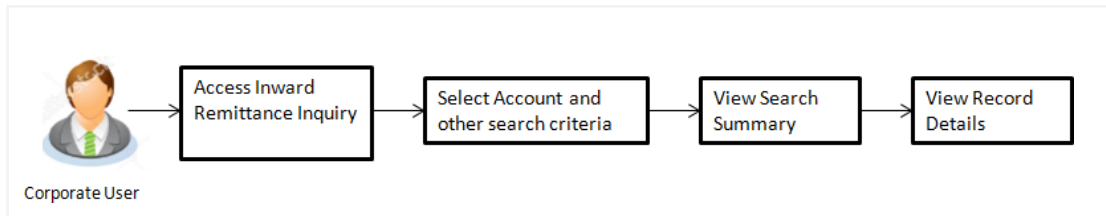
### Prerequisites:

- Transaction and account access is provided to corporate user.
- Inward remittances are available under the accounts.

### Features supported in application

Following transactions are allowed under Inward Remittance Inquiry

- View Inward Remittance Inquiry



### How to reach here:

*Dashboard > Toggle menu > Payments > Inquiries > Inward Remittance Inquiry*

### 18.1 Inward Remittance Inquiry

By default, summarized view of all inward remittances received in all the current and saving accounts mapped to you are listed, with a view of maximum 'N' records. An option is provided to search specific remittance transaction based on various search criteria.

#### Inward Remittance Inquiry

The screenshot displays the 'Inward Remittance Inquiry' page on the Futura Bank website. At the top right, it shows 'ATM/Branch' and a user greeting: 'Welcome, Joe Bohr' with a dropdown arrow and 'Last login 11 Nov 03:09 PM'. The main content area has a search form with the following fields:

- Account Number:** A dropdown menu currently set to 'All'.
- From Date:** A text input field with a calendar icon.
- To Date:** A text input field with a calendar icon.
- From Amount:** A text input field.
- To Amount:** A text input field.

At the bottom of the form, there are three buttons: a red 'Search' button, a dark grey 'Cancel' button, and a blue 'Reset' button. The footer of the page reads: 'Copyright © 2006, 2017, Oracle and/or its affiliates. All rights reserved. | Security Information | Terms and Conditions'.

Field Name	Description
<b>Account Number</b>	The account number whose inward remittance inquiry to be done along with the account nickname (nickname will be displayed if the user has added a nickname for the account).  'All' option will be available to search the information for all the accounts.
<b>From Date</b>	The start date, for the search criteria.
<b>To Date</b>	The end date, for the search criteria. The end date should be greater than the start date.
<b>From Amount</b>	The minimum amount for the search criteria.
<b>To Amount</b>	The maximum amount for the search criteria.

**To view inward remittances:**

1. From the **Account Number** list, select the appropriate account number.
2. Click **Search** to view the list of inward remittance.  
OR  
Click **Reset** to clear the details entered.  
OR  
Click **Cancel** to cancel the transaction.

**Inward Remittance Inquiry - Search Results**

The screenshot displays the 'Inward Remittance Inquiry' interface. At the top, there's a navigation bar with the Futura Bank logo and user information: 'Welcome, Joe Bohr', 'Last login 12 Nov 11:40 AM'. The search filters are as follows:

- Account Number: xxxxxxxxxxxx0037
- From Date: (empty)
- To Date: (empty)
- From Amount: 10
- To Amount: 90

Buttons for 'Search' (highlighted in red), 'Reset', and 'Cancel' are visible. The search results table is shown below:

Transaction Date	Reference Number	Remittance Amount	Credit Account Details	Remitter Name
06 Sep 2018	AT3FTF1182490502	£44.23	xxxxxxxxxxxx0037	AAEMNL21XXX
06 Sep 2018	AT3FTF1182490504	£41.23	xxxxxxxxxxxx0037	AAEMNL21XXX
06 Sep 2018	AT3FTF1182490503	£44.23	xxxxxxxxxxxx0037	AAEMNL21XXX

Page 1 of 1 (1-3 of 3 items) with navigation arrows. A 'Cancel' button is located at the bottom left of the results area.

Field Name	Description
<b>Search Results</b>	
<b>Transaction Date</b>	The date on which the transaction is received by the bank from the channel.
<b>Reference Number</b>	The transaction reference number. Indicates the link to view the details of transaction.
<b>Remittance Amount</b>	The amount in the currency as received by the bank.
<b>Credit Account Details</b>	The account number and nickname (if the user has added nickname for the account) to which amount is credited.
<b>Remitter Name</b>	The name of the remitter.

3. Click on **reference number** of the transaction to view the remittance details. The **Inward Remittance Details** screen appears.  
OR  
Click **Cancel** to cancel the transaction.

## 18.2 Inward Remittance Inquiry – Details

User can view the record details by clicking on reference number of the transaction

## Inward Remittance Inquiry - Details

futura bank

ATM/Branch  
Welcome, Joe Bohr  
Last login 12 Nov 11:40 AM

---

Inward Remittance Inquiry

**Receiver Details**

Credit Account Number  
xxxxxxxxxxx0037

Credit Account Branch  
Bank Futura - AT3 Branch

**Transaction Details**

Transaction Date  
2018-09-06T00:00:00

Reference Number  
AT3FTF1182490504

Remittance Amount  
£41.23

Credited On  
2018-09-06T00:00:00

Credit Amount  
£41.23

**Remitter Details**

Remitter Name  
Account Number  
xxxxxxxxxxxx1XXX

Bank Details  
AAEMNL21XXX

Intermediary Bank Details  
//CH001751,ABNANL2AXXX,ABN AMRO BANK N.V.

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Field Name	Description
<b>Receiver Details</b>	
<b>Credit Account Number</b>	The receiver's account number and nickname to which amount has been credited.
<b>Credit Account Branch</b>	The name of the bank and branch of the receiver.
<b>Transaction Details</b>	
<b>Transaction Date</b>	The date on which the transaction is received by the bank from the channel.
<b>Reference Number</b>	The transaction reference number.
<b>Remittance Amount</b>	The amount as remitted by the remitter.
<b>Credited On</b>	The date on which the funds are credited on receiver's account.
<b>Credit Amount</b>	The amount credited to the account.
<b>Purpose of Remittance</b>	The purpose of remittance.

Field Name	Description
<b>Description</b>	The brief description of the transaction.
<b>Remitter Details</b>	
<b>Remitter Name</b>	The name of the remitter.
<b>Account Number</b>	The account number of the remitter.
<b>Bank Details</b>	The bank details of the remitter.
<b>Intermediary Bank Details</b>	The fund transfer done through intermediary bank.

1. Click **Cancel** to go back to the search **Inward Remittance Inquiry** summary screen.

## **FAQs**

### **1. What is an Inward Remittance?**

Inward remittance is amount of money credited in user's account/s from the various Domestic and International channels.

### **2. Can I view the inward remittances of all accounts under my party?**

You can view the inward remittances received in the accounts mapped to you as primary and linked accounts.

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## 19. Favorites

Application enables you to mark the payment transaction as 'Favorite' which is frequently used by you. On the transaction confirmation screen you can mark transaction as 'Favorite Transaction'. You can mark one or more of the following payment transactions as your Favorite transactions.

- Payments done through Transfer Money (Adhoc Payments are excluded)
- Draft Issuance
- Bill Payments

Once a transaction is marked as favorite, it is displayed in your favorite transaction list. You can click on the favorite transaction and all the transaction details are auto populated on the screen. You may do necessary changes and submit the transaction for processing.

### Prerequisites:

- Transaction and account access is provided to corporate user
- Approval rule set up for corporate user to perform the actions

### Features supported in application

You can perform following actions from favorite transaction:

- View Favorite Transaction Details
- Initiate a Payment
- Remove Transaction from Favorite List

### How to reach here:

*Dashboard > Toggle menu > Payments > Favorites*

### 19.1 Favorites – Summary

Summarized views of all the payment transactions marked as favorite are displayed on the screen.

A quick search is available on the screen by specifying the payee name. Further drill down is provided on the transaction to view the complete details of a favorite transaction.

The screen is divided into three sections –

- **Transfer Money** - Transactions marked as favorite for 'Transfer Money' type of payments are listed under this section
- **Demand Draft** - Transactions marked as favorite for 'Demand Draft' type of payments are listed under this section
- **Bill Payments** - Transactions marked as favorite for 'Bill Payment' type of payments are listed under this section

### To search and initiate the favorite transaction:

1. Enter the search criteria, click . All the saved favorite transactions appear on **Favorites** screen.



## Favorites

The screenshot shows the 'Favorites' section of the Futura Bank interface. It features a navigation bar with 'ATM/Branch', 'English', and 'OBPM HEL Branch 14.2'. The main content area has tabs for 'Money Transfer', 'Demand Drafts', and 'Bill Payments'. Below the tabs is a search bar labeled 'Search By Payee'. A table lists 8 favorite transactions with columns for Payee, Transfer Type, Account Details, Nickname, and Amount. The table is on page 1 of 1, showing 1-8 of 8 items. A 'Cancel' button is at the bottom left of the table area.

Payee	Transfer Type	Account Details	Nickname	Amount
IntNCC	International Transfer Instruction	xxxxxxxxxxxx0022	IntNCCNick	£31.00
Self	Self Transfer Instruction	xxxxxxxxxxxx0022	Self	\$23.00
IntSWIFT	International Transfer Instruction	xxxxxxxxxxxx0022	IntSWIFTNick	\$29.00
IntBankDetails	International Transfer Instruction	xxxxxxxxxxxx0022	IntBankDetailsNick	₹140.00
Self	Self Transfer Instruction	xxxxxxxxxxxx0022	Self	\$23.00
IntSWIFT	International Transfer	xxxxxxxxxxxx0011	IntSWIFTNick	£11.00
DomRTGS	Domestic Transfer	xxxxxxxxxxxx0011	DomRTGS	£11.00
DomRTGS	Domestic Transfer Instruction	xxxxxxxxxxxx0022	DomRTGS	£27.00

Field Name	Description
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### Money Transfer

Below fields appears, if you select **Money Transfer** section.

<b>Payee</b>	Name of the Payee for identification.
<b>Transfer Type</b>	Type of draft associated with the Payee.
<b>Account Details</b>	Details of the account with account nickname.
<b>Nickname</b>	Nick name to identify the payment destination (account).
<b>Amount</b>	Amount to be transferred along with the currency.

### Demand Drafts

Below fields appears, if you select **Demand Drafts** section.

<b>Payee</b>	Name of the Payee for identification.
<b>Draft Type</b>	Type of draft associated with the Payee.
<b>Draft Favouring</b>	Name of the payee of the draft.


Field Name	Description
<b>Amount</b>	Displays the amount along with the currency for which draft needs to be issued.
<b>Bill Payments</b>	
Below fields appears, if you select <b>Bill Payments</b> section.	
<b>Category</b>	Category of the registered biller.
<b>Biller Name</b>	Name of registered biller.
<b>Relationship Number</b>	Relationship number of the customer with the biller.
<b>Amount</b>	Displays the bill payment amount along with the currency which is to be transferred from account.

2. To initiate a favorite transaction
  - a. If you want to initiate transaction in **Money Transfer**;
    - i. Click on **Payee** of relevant transaction in **Money Transfer** tab. The **Make Payment** screen appears.
    - ii. Update the required details.
    - iii. Click **Pay**.
  - b. If you want to initiate transaction in **Demand Drafts**;
    - i. Click on **Payee** of relevant transaction in **Demand Drafts** tab. The **Draft Issuance** screen appears.
    - ii. Update the required details.
    - iii. Click **Issue**.
  - c. If you want to initiate transaction in Bill Payments;
    - i. Click on Biller Name of relevant transaction in Bill Payments tab. The Bill Payment screen appears.
    - ii. Update the required details. Click **Pay**.  
OR  
To remove transaction from favorite list, click **Unfavourite**.  
OR  
Click **Cancel** to cancel transaction.

## 19.2 Remove Favorites

You can remove the transaction that is marked as favorite, from the favorite list.

### To remove the transaction from the favorites:

1. Enter the search criteria, click  .  
All the saved favorite transactions appear on **Favorites** screen.

## Remove Favourites

ATM/Branch English OBPB HEL Branch 14.2

futura bank Welcome, McLeods Chemicals2 Last login 06 Dec 01:04 PM

**Make Payment**

Transfer To  
xxxxxxxxxxxx0033

Transfer When  
 Now  Later

Transfer Date  
dd mmm yyyy

**Pay** **Cancel** **Unfavourite**

Transferring money is convenient, fast and secure via the ZigBank Transfer Money service.

Using this service you can transfer money from your ZigBank savings or current account to any of your registered payees across the globe. ZigBank also enables you to transfer money to your friends' Email, Mobile Number or Facebook accounts in case you don't have their account information handy.

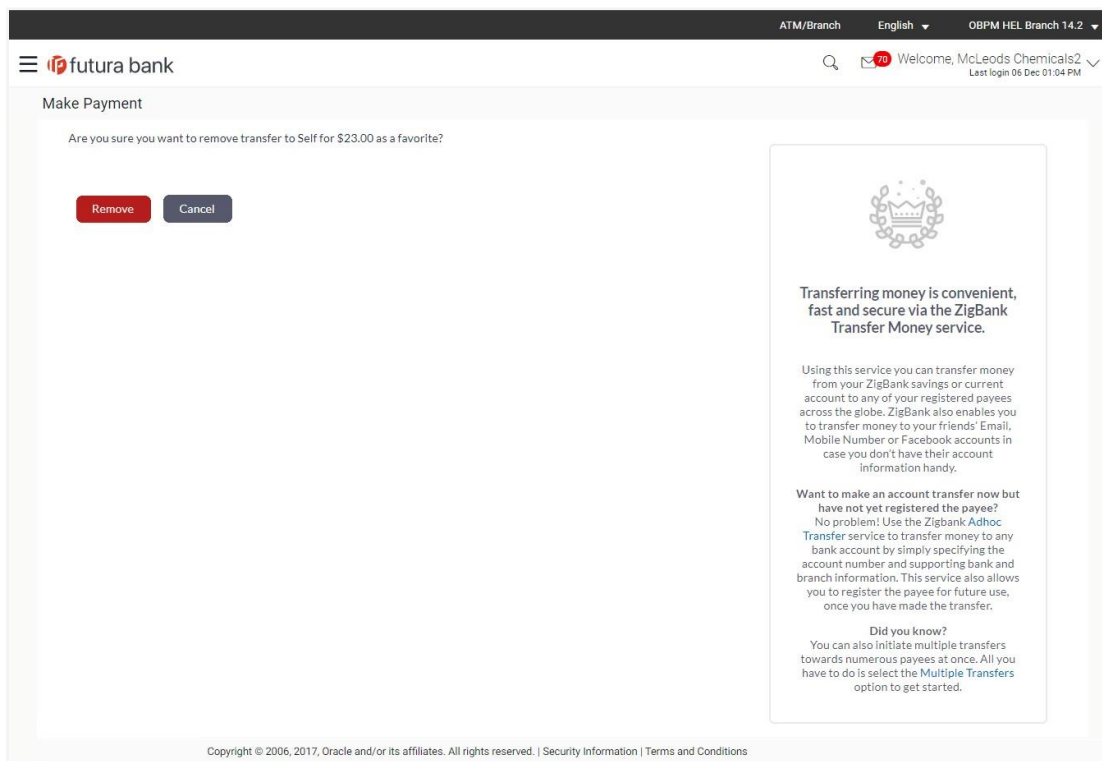
Want to make an account transfer now but have not yet registered the payee? No problem! Use the Zigbank Adhoc Transfer service to transfer money to any bank account by simply specifying the account number and supporting bank and branch information. This service also allows you to register the payee for future use, once you have made the transfer.

Did you know? You can also initiate multiple transfers towards numerous payees at once. All you have to do is select the Multiple Transfers option to get started.

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2. To remove a favorite transaction:
  - a. If you want to remove favorite from **Money Transfer**;
    - i. Click on **Payee** of relevant transaction in **Money Transfer** tab. The **Make Payment** screen appears.
  - b. If you want to remove favorite from **Demand Drafts**;
    - i. Click on **Payee** of relevant transaction in **Demand Drafts** tab. The **Draft Issuance** screen appears.
  - c. If you want to remove favorite from Bill Payments;
    - i. Click on **Billor Name** of relevant transaction in Bill Payments tab. The Bill Payment screen appears.
  - d. Click **Unfavourite**.
  - e. The confirmation message to remove from list appears. Click **Remove**.  
OR  
Click **Cancel** to cancel the transaction.

## Remove Favourites - Confirm



- f. The success message appears along with the transaction reference number and status of the transaction.  
Click **Go To Dashboard** to go to **Dashboard** screen.

## FAQs

1. **Post transaction, if I add it to 'Favorites' where will this be reflected and what benefit will I gain from this?**

The transaction will be saved in the 'Favorites' list. This transaction can then be used the next time you want to initiate a similar payment.

2. **What type of actions user can perform from favorite transaction?**

User can perform following actions from favorite transaction:

- View favorite transaction details
- Initiate a payment
- Remove the transaction from favorite list

3. **What type of transactions user can perform from favorite transaction?**

User can mark the following transactions as favorite:

- Payments done through Transfer Money (Adhoc Payments are excluded)
- Draft Issuance

- Bill Payments

And then view / initiate payments and remove transactions from favorites.

**4. Can I edit the details if I am reinitiating a transaction from my favorite transaction list?**

Yes, you can edit the details and reinitiate a transaction by selecting favorite transaction.

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## 20. Payments using OBDX Virtual Accounts with OBPM (version 14.3.0.0.0)

If the corporate customer has virtual accounts, then these accounts can also be selected as 'From Account' during payment transactions. All virtual accounts to which the user has an access to, will appear in the drop down list for selection along with Current and Savings account.

Following payment transactions can also be initiated using virtual accounts:

- Manage Payee – Add Internal Payee
- Manage Payee – Add International Payee (Swift code, NCC, Bank details)
- Transfer Money - Existing Internal Payee - Pay Now/ Pay Later
- Transfer Money - Existing International Payee using ( Swift code, NCC , Bank details ) - Pay Now/ Pay Later
- Transfer Money – My Accounts– Pay Now/ Pay Later
- Adhoc Payment – Internal Payee – Pay Now/ Pay Later
- Adhoc Payment - International Payee – (Swift code, NCC, Bank details) Pay Now/ Pay Later
- Multiple Transfers

## 21. View Limits

An option has been provided to the corporate user to view the transaction initiation limits.

1. 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

The screenshot shows a modal window titled "My Limits" with a close button (X) in the top right corner. Below the title is a "Channel" dropdown menu with an information icon (i) and the selected value "Internet". Underneath is a section titled "Available Limits" which contains a camera icon and the text "Amount €1.80 to €18,000,000.00". A note with an information icon (i) states: "Note - Above limits is your per transaction initiation limit for the current channel. The transaction will get processed only if the sufficient cumulative limits are available for approving this transaction with respective approver and limits are available for your party. You may have limits available for initiating this transaction from other channel, to know more details access - View Limits". At the bottom left, there is a red "Ok" button with a checkmark icon.

### Field Description

Field Name	Description
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<b>Channel</b>	Channel for which the user wants to view the limits. This will be defaulted to the user logged in channel.
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#### Available Limits

<b>Amount</b>	An amount range between the transactions can be initiated from the selected channel.
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